



## 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
- BNP Paribas Dividend Yield Fund**  
An open-ended Equity Scheme
- BNP Paribas Tax Advantage Plan (ELSS)**  
An open-ended  
Equity Linked Tax Savings Scheme
- BNP Paribas Mid Cap Fund**  
An open-ended Equity Scheme

### DEBT SCHEMES

- BNP Paribas Monthly Income Plan**  
An open-ended Income Scheme. Monthly Income is not assured and is subject to the availability of distributable surplus
- BNP Paribas Income and Gold Fund**  
An open-ended Debt Scheme
- BNP Paribas Flexi Debt Fund**  
An open-ended Income Scheme
- BNP Paribas Money Plus Fund**  
An open-ended Income Scheme
- BNP Paribas Short Term Income Fund**  
An open-ended Income Scheme
- BNP Paribas Bond Fund**  
An open-ended Income Scheme

### LIQUID SCHEME

- BNP Paribas Overnight Fund**  
An open-ended Liquid Scheme

### 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

### 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

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

This KIM is dated June 18, 2012.

### BNP PARIBAS EQUITY FUND (BNPPEF)

<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>	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 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. 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.			
<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 7.			
<b>Plans and Options</b>	The Scheme 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 Equity Schemes" 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</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>	S&P CNX Nifty BNPPEF which is benchmarked to S&P CNX Nifty is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL is not responsible for any errors or omissions or the results obtained from the use of such index and in no event shall IISL have any liability to any party for any damages of whatsoever nature (including lost profits) resulted to such party due to purchase or sale or otherwise of such product benchmarked to such 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 Subscription / Switch-in. • Nil if redeemed or switched-out after 1 year from the date of Subscription / Switch-in. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund and on Dividend reinvestment 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.			
<b>Recurring Expenses</b>	<b>Estimated annual recurring expenses [% per annum of average weekly net assets]</b>			<b>Actual expenses for the financial year 2010-2011</b>
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Total recurring expense as a % to daily average net assets : 2.50
	2.50	2.25	2.00	
<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.			

### BNP PARIBAS DIVIDEND YIELD FUND (BNPPDYF)

<b>Date of Inception</b>	September 15, 2005				
<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 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.				
<b>Asset Allocation Pattern</b>	<b>Type of Securities</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
	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.				
<b>Investment Strategies</b>	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.				

### BNP PARIBAS DIVIDEND YIELD FUND (BNPPDYF) (Contd.)

<b>Investment Strategies (Contd.)</b>	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.			
<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 7.			
<b>Plans and Options</b>	The Scheme 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 Equity Schemes" 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</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>	BSE Sensitive 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 Subscription / Switch-in. • Nil if redeemed or switched-out after 1 year from the date of Subscription / Switch-in. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund and on Dividend reinvestment 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.			
<b>Recurring Expenses</b>	<b>Estimated annual recurring expenses [% per annum of average daily net assets]</b>			<b>Actual expenses for the financial year 2010-2011</b>
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Total recurring expense as a % to daily average net assets : 2.47
	2.50	2.25	2.00	
			Balance	
<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.			

### BNP PARIBAS TAX ADVANTAGE PLAN (ELSS) (BNPPTAP)

<b>Date of Inception</b>	January 5, 2006				
<b>Type of the Scheme</b>	An open-ended Equity Linked Tax Savings 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 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.				
<b>Asset Allocation Pattern</b>	<b>Type of Securities</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
	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.				
<b>Investment Strategies</b>	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.				
<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 7.				
<b>Plans and Options</b>	The Scheme 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 Equity Schemes" 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	₹ 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 (i.e. sold back to the Mutual Fund) or Switched out (i.e. to another scheme of the Mutual Fund or Option(s) offered within the Scheme, if any) at the Applicable NAV subject to applicable Load, if any, on expiry of lock-in period of three years from the date of allotment.				
<b>SIP / STP / SWP</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>	BSE 200				
<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> Nil The investment in the Scheme shall be locked in for a period of 3 years from the date of allotment. 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 average weekly net assets]</b>			<b>Actual expenses for the financial year 2010-2011</b>	
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Total recurring expense as a % to daily average net assets : 2.50	
	2.50	2.25	2.00		
			Balance		
<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.				

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).

### 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 7.				
<b>Plans and Options</b>	The Scheme 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 Equity Schemes" 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</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				

### BNP PARIBAS MID CAP FUND (BNPPMCF) (Contd.)

<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 Subscription / Switch-in. • Nil if redeemed or switched-out after 1 year from the date of Subscription / Switch-in. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund and on Dividend reinvestment 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.			
<b>Recurring Expenses</b>	<b>Estimated annual recurring expenses [% per annum of average weekly net assets]</b>			<b>Actual expenses for the financial year 2010-2011</b>
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Balance
	2.50	2.25	2.00	1.75
<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.			

### BNP PARIBAS MONTHLY INCOME PLAN (BNPPMIP)

<b>Date of Inception</b>	September 23, 2004			
<b>Type of the Scheme</b>	An open-ended income scheme. Monthly Income is not assured and is subject to the availability of distributable surplus.			
<b>Investment Objective</b>	The primary objective of the Scheme is to generate regular returns through investments primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities. 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>
	Debt Instruments* & Money Market Instruments (including cash / call money)	85	100	Low to Medium
	Equities & Equity** Related Securities	15	20	Medium to High
	* Debt instruments may include securitised debt upto 60% of the net assets ** Exposure to derivative Instruments not more than 50% of the net assets.			
<b>Investment Strategies</b>	The net assets of the Scheme will be invested in debt and money market instruments. The Debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. The price of fixed income instruments varies with changes in interest rates. As interest rates decline, the value of fixed income securities rise and as interest rates rise, their value declines. The AMC forms views on the likely direction of interest rates and the portfolio is structured consistent with these views. Individual instruments are bought and sold based on the conformity with the interest rate view and the instrument specific factors (credit risk, exposure). By actively managing the portfolio, the scheme attempts to achieve its objective through both interest yield and capital appreciation. As such, the scheme may not invest solely based on the best available yields in the market at all points of time. Some portion of the scheme's assets will be invested in equity and equity related securities to fulfil the secondary objective of the scheme. The equity portion of the portfolio will aim to outperform the benchmark and to provide long-term capital growth through 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 capitalization companies.			
<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 7.			
<b>Plans and Options</b>	The Scheme offers Growth Option, Monthly Dividend Option and Quarterly Dividend Option. The Dividend Options offer Dividend Payout and Dividend Re-investment facilities.			
<b>Applicable NAV</b>	Please refer page no. 9 "Applicable NAV for Income / Debt Oriented Schemes" 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	₹ 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.
	Monthly & Quarterly Dividend	₹ 20,000 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</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>	CRISIL MIP Blended Index			
<b>Name of the Fund Manager</b>	Mr. Shreyash Devalkar (Equity) and Mr. Chirag Doshi (Fixed Income)			
<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> Nil. No Exit Load will be charged on Dividend reinvestment Units. <b>CDSC :</b> • 1% if redeemed or switched-out upto 12 months from the date of Subscription / Switch-in. • Nil if redeemed or switched-out after 12 months from the date of Subscription / Switch-in. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund and on Dividend reinvestment 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.			
<b>Recurring Expenses</b>	<b>Estimated annual recurring expenses [% per annum of average weekly net assets]</b>			<b>Actual expenses for the financial year 2010-2011</b>
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Balance
	2.25	2.00	1.75	1.50
<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.			

### BNP PARIBAS INCOME AND GOLD FUND (BNPPIGF)

<b>Date of Inception</b>	June 05, 2012			
<b>Type of the Scheme</b>	An open-ended debt scheme			
<b>Investment Objective</b>	The investment objective of the scheme seeks to generate income from a portfolio constituted of debt and money market securities, along with investments in Gold Exchange Traded Funds (ETFs). However, there can be no assurance that the investment objective of the scheme will be achieved. The scheme does not guarantee/indicate any returns			
<b>Asset Allocation Pattern</b>	<b>Type of Instruments</b>	<b>Minimum Allocation (% of Total Assets)</b>	<b>Maximum Allocation (% of Total Assets)</b>	<b>Risk Profile</b>
	Debt instruments including corporate debt, securitized debt and other debt instruments with maturity/average maturity / residual maturity/ interest rate reset greater than 365 days and money market instruments	65	90	Low to Medium
	Gold ETFs	10	35	High
	The cumulative gross exposure through debt instruments, money market instruments, Gold ETFs and derivative instruments will not exceed 100% of the net assets of the scheme. Debt instruments may include securitised debt upto 30% of the debt net assets. Exposure to debt derivative instruments not more than 50% of the net assets only for hedging and portfolio balancing. The scheme will not invest in foreign securities including foreign securitised debt. The scheme will not invest in equity & equity related securities and will not participate in securities lending and borrowing scheme. It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances. According to SEBI circulars (reference no. SEBI/IMD/CIR No. 1/ 91171/07 dated April 16, 2007, SEBI/IMD/CIR No. 8/107311/07 dated October 26, 2007 and SEBI/IMD/CIR No. 7/129592/08 dated June 23, 2008), pending deployment of funds of the scheme in securities in terms of investment objective of the scheme, the Mutual Fund may invest the funds of the scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time.			
<b>Investment Strategies</b>	The funds strategy seeks to generate long term capital appreciation by taking advantage of diversification by investing in a mix of fixed income securities including money market instruments and gold ETF. It also aims to manage risk through active asset allocation. Investments in debt instruments will include corporate debt, securitized debt and other debt instruments with maturity/average maturity / residual maturity/ interest rate reset greater than 365 days. The debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. The price of fixed income instruments varies with changes in interest rates. As interest rates decline, the value of fixed income securities rise and as interest rates rise, their value declines. The AMC forms views on the likely direction of interest rates and the portfolio is structured consistent with these views. Individual instruments are bought and sold based on the conformity with the interest rate view and the instrument specific factors (credit risk, exposure). By actively managing the portfolio, the scheme attempts to achieve its objective through both interest yield and capital appreciation. As such, the scheme may not invest solely based on the best available yields in the market at all points of time.			
<b>Risk Profile of the Scheme</b>	Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized on page 7.			
<b>Plans and Options</b>	The Scheme 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 Income / Debt Oriented Schemes" 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 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. (unless redemption request is for all units)
<b>SIP / STP / SWP</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>	CRISIL Short Term Bond Fund Index + Price of Gold (neutral allocation: 75:25)			
<b>Name of the Fund Manager</b>	Mr. Puneet Pal			
<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> 1.00% if redeemed or switched-out upto 12 months from the date of allotment of units. 0.50%, if redeemed or switched-out after completion of 12 months upto 18 months from the date of allotment of units. Nil, if redeemed or switched-out after 18 months from the date of allotment of units. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund. No load will be charged on dividend re-investment units.			
<b>Recurring Expenses</b>	<b>Estimated annual recurring expenses [% per annum of average daily net assets]</b>			
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Balance
	2.25	2.00	1.75	1.50
	The AMC has estimated that up to 2.25% the daily average net assets of Debt & Money Market instruments allocation of the scheme to be charged to the scheme as expenses. The maximum recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of average daily net assets as given in the table below. Expenses over and above the prescribed ceiling will be borne by the AMC.			

### BNP PARIBAS INCOME AND GOLD FUND (BNPPIGF) (Contd.)

Recurring Expenses (Contd.)	The AMC has estimated the annual recurring expenses under the Scheme as per the table below:		
	<b>Particulars</b>	<b>% of Net Assets (Debt &amp; Money Market Instruments allocation)</b>	<b>% of Net Assets (Gold ETFs allocation)</b>
	Investment Management & Advisory fee	1.25	0.00
	Custodial Fees	0.10	1.50*
	Registrar & Transfer Agent fees including cost related to providing accounts statement, dividend/redemption cheques/ warrants etc	0.14	
	Marketing & selling expenses including agents commission and statutory advertisement	0.10	
	Brokerage & transaction cost pertaining to the distribution of units	0.50	
	Audit fees/ fees and expenses of trustees	0.06	
	Costs related to investor communications	0.04	
	Costs of fund transfer from location to location	0.01	
	Other expenses	0.05	
	Other expenses including expenses of underlying gold ETFs	0.00	
<b>Total Recurring Expenses</b>	<b>2.25</b>	<b>1.50</b>	
*The scheme will not charge Investment Management & Advisory fee on investments in Gold ETFs however other actual expenses incurred for investments in Gold ETFs (including expenses of underlying gold ETFs) to the extent of 1.5% per annum will be charged. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. The mutual fund would update the current expense ratios on the website within two working days mentioning the effective date of the change. These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per SEBI (Mutual Funds) Regulations, 1996.			
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.		

### BNP PARIBAS FLEXI DEBT FUND (BNPPDF)

Date of Inception	September 23, 2004			
Type of the Scheme	An open-ended Income scheme			
Investment Objective	The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximising income while maintaining an optimum balance between yield, safety and liquidity. 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	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
	Debt Instruments* with maturity of more than 1 year	70	90	Low to Medium
	Money Market Instruments** (including cash / call money & Reverse Repo) and debentures with maturity of less than 1 year	30	100	Low
* Debt instruments may include securitised debt upto 60% of the net assets. ** Exposure to derivative Instruments not more than 50% of the net assets.				
Investment Strategies	The net assets of the scheme will be invested in debt and money market instruments. The debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. The price of fixed income instruments varies with changes in interest rates. As interest rates decline, the value of fixed income securities rise and as interest rates rise, their value declines. The AMC forms views on the likely direction of interest rates and the portfolio is structured consistent with these views. Individual instruments are bought and sold based on the conformity with the interest rate view and the instrument specific factors (credit risk, exposure, etc.). By actively managing the portfolio, the scheme attempts to achieve its objective through both interest yield and capital appreciation. As such, the scheme may not invest solely based on the best available yields in the market at all points of time. The scheme aims to provide investors with an actively managed portfolio of debt & money market instruments. The portfolio may also include liquid assets and other short maturity assets, especially in times of rising interest rates.			
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 7.			
Plans and Options	The Scheme offers Regular Plan. The Plan offers Growth Option, Daily Dividend Option with compulsory Dividend Re-investment, Weekly Dividend Option with compulsory Dividend Re-investment, Monthly Dividend Option, Quarterly Dividend Option and Half-Yearly Dividend Option. The Monthly Dividend, Quarterly Dividend and Half-Yearly Dividend Options offer Dividend Payout and Dividend Re-investment facilities.			
Applicable NAV	Please refer page no. 9 "Applicable NAV for Income / Debt Oriented Schemes" for details.			
Minimum Application Amount / Number of Units	<b>Options</b>	<b>Minimum Amount for Purchase</b>	<b>Additional Amount for Purchase</b>	<b>Minimum Amount / Units for Redemption</b>
	Growth, Daily Dividend, Weekly Dividend, Monthly Dividend, Quarterly Dividend and Half Yearly Dividend Options	₹ 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	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	CRISIL Composite Bond Fund Index			
Name of the Fund Manager	Mr. Puneet Pal			
Name of the Trustee Company	BNP Paribas Trustee India Private Limited			
Load Structure	<b>Entry Load :</b> Nil <b>Exit Load :</b> Nil No exit load will be charged on switches between Plans / Options of the Scheme. No Exit Load will be charged on Dividend reinvestment Units. <b>CDSC :</b> • 0.75% if redeemed or Switched-out upto 6 months from the date of Subscriptions / Switch-in. • Nil if redeemed or Switched-out after 6 months from the date of Subscriptions / Switch-in. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund and on Dividend reinvestment 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	<b>Estimated annual recurring expenses [% per annum of average daily net assets]</b>			<b>Actual expenses for the financial year 2010-2011</b>
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Balance
	2.25	2.00	1.75	1.50
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.			

### BNP PARIBAS MONEY PLUS FUND (BNPPMPF)

Date of Inception	October 21, 2005			
Type of the Scheme	An open-ended Income scheme			
Investment Objective	The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising of floating rate debt instruments, fixed rate debt instruments, money market instruments and derivatives. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme do not guarantee / indicate any returns.			
Asset Allocation Pattern	<b>Type of Securities</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>
	Floating Rate Debt Instruments (including Money Market Instruments, Debt Instruments of residual maturity less than one year as also Fixed Rate Debt Instruments* swapped for floating rate returns)#	75	65	100
	Fixed Rate Debt Instruments* (including Money Market Instruments & Floating Rate Debt Instruments swapped for fixed rate returns)#	25	0	35
* Debt instruments may include securitised debt upto 60% of the net assets. # Exposure in interest rate derivative upto 50% of the net assets.				
Investment Strategies	The net assets of the scheme will be predominantly invested in floating rate debt instruments, fixed rate debt instruments swapped for floating rate return, fixed rate debt securities, money market instruments and government securities in accordance with the investment pattern table. The objective is to generate stable returns linked to the prevalent rates of interest in the market. The yield on floating rate instruments increase with market interest rates in contrast to fixed interest securities that pay a fixed coupon irrespective of current interest rates. Thus floating rate instruments generate returns linked to market rates of interest. In the absence of floating rate debt instruments, synthetic floating rate instruments can be created with a combination of fixed rate instruments and derivatives such as Interest Rate Swaps and Forward Rate Agreements. Floating rate instruments are typically linked to a benchmark such as MIBOR (overnight to three months), Government Bond Yield (one year and above), etc. The scheme may invest in floating rate instruments with longer duration benchmarks (e.g. 5-year government security yield) as well as short duration benchmarks (e.g. MIBOR). The mix of floating and fixed rate instruments is decided based on the view on interest rates. If the fund manager believes that interest rates are headed higher, the proportion of floating rate instruments is increased. Conversely if the fund manager believes that interest rates are likely to decline, the proportion of fixed rate instruments is increased. The fund manager may use derivatives to create synthetic fixed rate instruments. Individual instruments are selected based on yield, credit risk of issuer, exposure to issuer, etc.			
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 7.			
Plans and Options	The Scheme offers two Plans (i.e. Regular and Institutional). Both the Plans will be managed with a common portfolio. <b>Regular Plan :</b> This Plan offers Growth Option, Daily Dividend Option with compulsory Dividend Re-investment, Weekly Dividend Option with compulsory Dividend Re-investment and Monthly Dividend Option. The Monthly Dividend Option offers Dividend Payout and Dividend Re-investment facilities. <b>Institutional Plan :</b> This Plan offers Growth Option, Daily Dividend Option with compulsory Dividend Re-investment, Weekly Dividend Option and Monthly Dividend Option. The Weekly Dividend Option and Monthly Dividend Option offer Dividend Payout and Dividend Re-investment facilities. Investors are further informed that in case the dividend payable for the week under the Weekly Dividend Option is less than ₹ 20,000/- at a folio level, automatic re-investment of dividend will take place.			

### BNP PARIBAS MONEY PLUS FUND (BNPPMPF) (Contd.)

<b>Applicable NAV</b>	Please refer page no. 9 "Applicable NAV for Income / Debt Oriented Schemes" 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>
	<b>Regular</b> : Growth, Weekly and Monthly Dividend Option	₹ 10,000 per application and in multiples of ₹ 1 thereafter	₹ 10,000 and in multiples of ₹ 1 thereafter.	₹ 1,000 & in multiples of ₹ 1 thereafter or minimum 100 Units.
	Daily Dividend Option	₹ 1,00,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,00,000 and in multiples of ₹ 1 thereafter.	₹ 1,000 & in multiples of ₹ 1 thereafter or minimum 100 Units.
	<b>Institutional Plan</b> : Growth, Daily, Weekly and Monthly Dividend Option	₹ 1,00,00,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,00,000 and in multiples of ₹ 1 thereafter.	₹ 1,00,000 & in multiples of ₹ 1 thereafter or minimum 10,000 Units.
<b>SIP / STP / SWP</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>	CRISIL Liquid Fund Index			
<b>Name of the Fund Manager</b>	Mr. Puneet Pal			
<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> : Nil 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 average daily net assets]</b>			<b>Actual expenses for the financial year 2010-2011</b> Total recurring expense as a % to daily average net assets : 0.47
		Regular Plan	Institutional Plan	
	Investment Management and Advisory Fee	1.25	1.25	
	All other expenses	1.00	1.00	
	Total estimated recurring expenses	2.25	2.25	
<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.			

### BNP PARIBAS SHORT TERM INCOME FUND (BNPPSTIF)

<b>Date of Inception</b>	September 13, 2004			
<b>Type of the Scheme</b>	An open-ended Income scheme			
<b>Investment Objective</b>	The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising various debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme / Plan(s) 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>
	Debt and Money Market Instruments with maturity upto 1 year* including Floating Rate Instruments with interest reset upto 1 year#	50	100	Low
	Debt Instruments with maturity above 1 year* including Floating Rate Instruments with interest reset above 1 year#	0	50	Low to Medium
	* Debt instruments may include securitised debt upto 60% of the net assets. # Exposure in interest rate derivative upto 50% of the net assets.			
<b>Investment Strategies</b>	The Scheme may invest in debt & money market instruments that are listed/unlisted and/or rated/unrated including commercial paper, certificates of deposit, permitted securities under a repo agreement etc., Gilts/Government securities, securities issued / guaranteed by the Central/State Governments, securities issued by public/private sector companies/ corporations, financial institutions, securitized debts including mortgage backed securities within the parameters of above mentioned investment pattern and also within the parameters prescribed by the regulations. Investments may be made in instruments, which, in the opinion of the Fund Manager, are of acceptable credit risk. The Fund Manager is generally guided, but not restrained, by the ratings announced by various rating agencies on the assets in the portfolio. The maturity profile of debt instruments may be selected in accordance with the Fund Manager's view regarding market conditions, interest rate outlook, stability of rating and the liquidity requirement of the Scheme. The Scheme may underwrite primary issuances of securities as permitted under the Regulations.			
<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 7.			
<b>Plans and Options</b>	The Scheme offers three Plans (i.e. Regular, Institutional and Institutional Plus Plan). All the Plans will be managed with a common portfolio. <b>Regular Plan</b> : This Plan offers Growth Option, Weekly Dividend Option with compulsory Dividend Re-investment, Monthly Dividend Option and Quarterly Dividend Option. The Monthly Dividend and Quarterly Dividend Option offers Dividend Payout and Dividend Re-investment facilities. <b>Institutional Plan</b> : This Plan offers Growth Option, Daily Dividend Option with compulsory Dividend Re-Investment, Weekly Dividend Option with compulsory Dividend Re-investment, Monthly Dividend Option and Quarterly Dividend Option. The Monthly Dividend and Quarterly Dividend Option offers Dividend Payout and Dividend Re-investment facilities. <b>Institutional Plus Plan</b> : This Plan offers Growth Option, Daily Dividend Option with compulsory Dividend Re-Investment, Weekly Dividend Option with compulsory Dividend Re-investment, Monthly Dividend Option and Quarterly Dividend Option. The Monthly Dividend and Quarterly Dividend Option offers Dividend Payout and Dividend Re-investment facilities.			
<b>Applicable NAV</b>	Please refer page no. 9 "Applicable NAV for Income / Debt Oriented Schemes" for details.			
<b>Minimum Application Amount / Number of Units</b>	<b>Plan / Options</b>	<b>Minimum Amount for Purchase</b>	<b>Additional Amount for Purchase</b>	<b>Minimum Amount / Units for Redemption</b>
	<b>Regular Plan</b> : Growth Option	₹ 5,000 per application and in multiples of ₹ 1 thereafter.	₹ 5,000 and in multiples of ₹ 1 thereafter.	₹ 1,000 & in multiples of ₹ 1 thereafter or minimum 100 Units.
	Weekly Dividend Option	₹ 1,00,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,00,000 and in multiples of ₹ 1 thereafter.	₹ 1,000 & in multiples of ₹ 1 thereafter or minimum 100 Units.
	Monthly and Quarterly Dividend Option	₹ 20,000 per application and in multiples of ₹ 1 thereafter.	₹ 20,000 and in multiples of ₹ 1 thereafter.	₹ 1,000 & in multiples of ₹ 1 thereafter or minimum 100 Units.
	<b>Institutional Plan</b> : Growth, Daily, Weekly, Monthly and Quarterly Dividend Option	₹ 25,00,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,00,000 and in multiples of ₹ 1 thereafter.	₹ 1,00,000 & in multiples of ₹ 1 thereafter or minimum 10,000 Units
	<b>Institutional Plus Plan</b> : Growth, Daily, Weekly, Monthly and Quarterly	₹ 5,00,00,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,00,000 and in multiples of ₹ 1 thereafter.	₹ 1,00,000 & in multiples of ₹ 1 thereafter or minimum 10,000 Units.
<b>SIP</b>	Not Available			
<b>STP / SWP</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>	CRISIL Short Term Bond Fund Index			
<b>Name of the Fund Manager</b>	Mr. Chirag Doshi			
<b>Name of the Trustee Company</b>	BNP Paribas Trustee India Private Limited			
<b>Load Structure</b>	<b>Regular, Institutional and Institutional Plus Plans</b> : <b>Entry Load</b> : Nil <b>Exit Load</b> : • 0.50% shall be charged if units are redeemed / switched-out upto 6 months from the date of Subscription / Switch-in. • Nil if redeemed or switched-out after 6 months from the date of Subscription / Switch-in. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund and on Dividend reinvestment 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.			
<b>Recurring Expenses</b>	<b>Estimated annual recurring expenses [% per annum of average daily net assets]</b>			<b>Actual expenses for the financial year 2010-2011</b> Total recurring expense as a % to daily average net assets : 0.68
		Regular Plus Plan	Institutional Plus Plan	
	Investment Management and Advisory Fee	1.25	1.25	
	All other expenses	1.00	1.00	
	Total estimated recurring expenses	2.25	2.25	
<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.			

### BNP PARIBAS BOND FUND (BNPPBF)

<b>Date of Inception</b>	November 8, 2008			
<b>Type of the Scheme</b>	An open-ended Income scheme			
<b>Investment Objective</b>	The primary objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme / Plan(s) do not guarantee / indicate any returns.			
<b>Asset Allocation Pattern</b>	<b>Type of Instruments</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
	Debt Instruments*	15	100	Low to Medium
	Money Market Instruments	0	85	Low to Medium
	* Debt instruments may include securitised debt upto 60% of the net assets & exposure in debt derivatives upto maximum permissible under SEBI regulations i.e. 100%. The Scheme shall limit its exposure to investment in Foreign Debt Securities upto a maximum of 30% of its net assets including investment in Overseas Debt Exchange Traded Fund. The Scheme will not invest in equity and equity related securities and foreign securitised debt.			
<b>Investment Strategies</b>	The objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market instruments. The Fixed Income Process aims to deliver superior returns through an active management process comprising of Research Analysis, Portfolio Construction and Monitoring. Research Analysis aims at generating alpha. The key dimensions of Alpha Generation in the Indian Market are Interest Rates and Credit.			
<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 7.			
<b>Plans and Options</b>	The Scheme offers two Plans (i.e. Regular Plan and Institutional Plan) which will have two Sub-Options (Growth Option and Dividend Option). Both the Plans will be managed with a common portfolio. The Dividend Option offers Monthly Dividend Option, Quarterly Dividend Option and Annual 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 Income / Debt Oriented Schemes" for details.			

BNP PARIBAS BOND FUND (BNPPBF) (Contd.)				
Minimum Application Amount / Number of Units	Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
	<b>Regular:</b> Growth, Monthly Quarterly and Annual Dividend Option	₹ 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>Institutional:</b> Growth, Monthly Quarterly and Annual Dividend Option	₹ 5,00,000 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	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	CRISIL Composite Bond Fund Index			
Name of the Fund Manager	Mr. Puneet Pal			
Name of the Trustee Company	BNP Paribas Trustee India Private Limited			
Load Structure	<b>Regular &amp; Institutional Plans:</b> <b>Entry Load:</b> Nil <b>Exit Load:</b> • 1% if redeemed / switched out upto 1 year from the date of subscription. • Nil if redeemed or switched-out after 1 year from the date of Subscription / Switch-in. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund and on Dividend reinvestment 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 average daily net assets]		Actual expenses for the financial year 2010-2011	
		Regular Plan	Institutional Plan	Total recurring expense as a % to daily average net assets : 1.63
	Investment Management and Advisory Fee	1.25	1.25	
	All other expenses	1.00	0.75	
	Total estimated recurring expenses	2.25	2.00	
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.			

BNP PARIBAS OVERNIGHT FUND (BNPPONF)				
Date of Inception	September 2, 2004			
Type of the Scheme	An open-ended Liquid scheme			
Investment Objective	The primary investment objective of the Scheme is to generate regular returns in line with the overnight rates. However, there can be no assurance that the investment objective of the Plans / Scheme will be realised.			
Asset Allocation Pattern	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
	Debt Securities* and Money Market Instruments with maturity upto 91 days only	0	100	Low
	* Debt instruments may include securitized debt upto 50% of the net assets # Exposure in interest rate derivatives upto 50% of the net assets			
Investment Strategies	The primary investment objective of the scheme is to generate regular returns in line with the overnight rates. Investments would be made normally in short term instruments including CBLO/Reverse repos, debt instruments with overnight maturity/liquidity. Price volatility of a fixed interest security increases with the residual maturity of the security. The scheme intends to hold short-term securities to minimise price volatility. Individual instruments are selected based on yield, liquidity, credit risk of issuer, exposure to issuer, etc.			
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 7.			
Plans and Options	The Scheme offers two Plans (i.e. Regular Plan and Institutional Plan). All the Plans will be managed with a common portfolio. <b>Regular Plan:</b> This Plan offers a Growth Option, Weekly Dividend Option with compulsory Dividend Re-investment and Monthly Dividend Option. The Monthly Dividend Option offers Dividend Payout and Dividend Re-investment facility. <b>Institutional Plan:</b> This Plan offers a Growth Option, Daily Dividend Option with compulsory Dividend Re-investment, Weekly Dividend Option with compulsory Dividend Re-investment and Monthly Dividend Option. The Monthly Dividend Option offers Dividend Payout and Dividend Re-investment facility.			
Applicable NAV	Please refer page no. 9 "Applicable NAV for Liquid Scheme/Plans" for details.			
Minimum Application Amount / Number of Units	Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption
	<b>Regular Plan:</b> Growth, Weekly and Monthly Dividend Option	₹ 1,00,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,00,000 and in multiples of ₹ 1 thereafter.	₹ 1,000 & in multiples of ₹ 1 thereafter or minimum 100 Units.
	Minimum application for switching into the Growth Option of BNPPONF from existing schemes of BNP Paribas Mutual Fund under its Regular Plan is ₹ 5,000 per application and in multiples of ₹ 1 thereafter.			
	<b>Institutional Plan:</b> Growth, Daily, Weekly and Monthly Dividend Option	₹ 1,00,00,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,00,000 and in multiples of ₹ 1 thereafter.	₹ 1,00,000 & in multiples of ₹ 1 thereafter or minimum 10,000 Units.
SIP	Not Available			
STP / SWP	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	CRISIL Liquid Fund Index			
Name of the Fund Manager	Mr. Chirag Doshi			
Name of the Trustee Company	BNP Paribas Trustee India Private Limited			
Load Structure	<b>Entry Load:</b> Nil <b>Exit Load:</b> Nil The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund and on Dividend reinvestment 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 average daily net assets]		Actual expenses for the financial year 2010-2011	
		Regular Plan	Institutional Plan	Total recurring expense as a % to daily average net assets : 0.35
	Investment Management and Advisory Fee	1.25	1.25	
	All other expenses	1.00	1.00	
	Total estimated recurring expenses	2.25	2.25	
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.			

COMPARISON OF EXISTING OPEN ENDED SCHEMES OF BNP PARIBAS MUTUAL FUND				
Name of the Scheme	Investment Objective	Differentiation - Investment Pattern	AUM as on 31 May, 2012 (₹ in crores)	Number of Folios as on 31 May, 2012
BNP Paribas Equity Fund	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.	121.07	28,691
BNP Paribas Dividend Yield Fund	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.	12.13	4,596
BNP Paribas Tax Advantage Plan (ELSS) (Equity Linked Savings Scheme having 3 year lock-in period)	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 ₹ 1,00,000/-. The Scheme will invest 80-100% in equity & equity related securities & 0-20% in debt instruments & money market instruments.	69.89	23,684
BNP Paribas Mid Cap Fund	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.	27.24	14,836
BNP Paribas Monthly Income Plan	The primary objective of the Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities.	The net assets of the Scheme will be invested in debt and money market instruments. The Debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. Some portion of the Scheme's assets will be invested in equity and equity related securities to fulfill the secondary objective of the Scheme. The Scheme will invest upto 100% in debt instruments & money market instruments and upto 20% in equity & equity related securities normally.	17.61	628
BNP Paribas Flexi Debt Fund	The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximize income while maintaining an optimum balance between yield, safety and liquidity.	This Fund invests in an optimum combination of debt instruments having maturities of more than 1 year, money market instruments and debentures with maturity of less than 1 year, thereby ensuring a portfolio containing securities having diverse maturities. The Scheme will invest upto 90% in debt instruments with maturity of more than 1 year and upto 100% in money market instruments & debentures with maturity of less than 1 year normally.	49.13	972

## COMPARISON OF EXISTING OPEN ENDED SCHEMES OF BNP PARIBAS MUTUAL FUND (Contd.)

Name of the Scheme	Investment Objective	Differentiation - Investment Pattern	AUM as on 31 May, 2012 (₹ in crores)	Number of Folios as on 31 May, 2012
<b>BNP Paribas Money Plus Fund</b>	The primary objective of the Scheme is to provide income Consistent with the prudent risk from a portfolio comprising of floating rate debt instruments, fixed rate debt instruments, money market instruments and derivatives.	This Fund majorly invests in Floating Rate Debt Instruments (including Money Market Instruments, Debt Instruments of residual maturity less than one year and also Fixed Rate Debt Instruments swapped for floating rate returns). The Fund may also invest in Fixed Rate Debt instruments including money market instruments and Floating Rate Debt instruments swapped for fixed rate returns. The Scheme will invest 65-100% in Floating Rate Debt Instruments (including Money Market Instruments, Debt Instruments of residual maturity less than one year as also Fixed Rate Debt Instruments swapped for floating rate returns) and 0-35% in Fixed Rate Debt Instruments (including Money Market Instruments & Floating Rate Debt instruments swapped for fixed rate returns).	885.66	1,154
<b>BNP Paribas Short Term Income Fund</b>	The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising various debt and money market instruments.	The Fund will invest in debt and money market instruments with maturity upto or above 1 year including Floating Rate instruments with interest reset upto or above 1 year. The maturity profile of debt instruments may be selected in accordance with the Fund Manager's view regarding market conditions, interest rate outlook, stability of rating and the liquidity requirement of the Scheme. The Scheme will invest 50-100% in Debt and Money Market Instruments with maturity upto 1 year including Floating Rate Instruments with interest reset upto 1 year & 0-50% in Debt Instruments with maturity above 1 year including Floating Rate Instruments with interest reset above 1 year.	145.83	457
<b>BNP Paribas Bond Fund</b>	The investment objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market instruments.	The Fixed Income Process aims to deliver superior returns through an active management process comprising of Research Analysis, Portfolio Construction and Monitoring. The Scheme will invest 15-100% in debt instruments & 0-85% in money market instruments.	423.69	1,981
<b>BNP Paribas Overnight Fund</b>	The primary investment objective of the Scheme is to generate regular returns in line with the overnight rates.	This Fund is a liquid fund and hence, it invests in Debt securities and Money Market instruments with maturity upto 91 days only.	1,806.95	297
<b>BNP Paribas Income and Gold Fund</b>	The investment objective of the scheme seeks to generate income from a portfolio constituted of debt and money market securities, along with investments in Gold Exchange Traded Funds (ETFs). However, there can be no assurance that the investment objective of the scheme will be achieved. The scheme does not guarantee/indicate any returns	The net assets of the scheme will be invested in debt and money market instruments. The debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. Some portion of the Scheme's assets will be invested in equity and equity related securities to fulfill the secondary objective of the Scheme. The Scheme will invest upto 100% in debt instruments & money market instruments and upto 20% in equity & equity related securities normally.	NA	NA

Please refer to asset allocation pattern of respective Scheme for details. The allotment date of BNP Paribas Income and Gold Fund is June 05, 2012, Hence data is not provided.

## EQUITY & DEBT SCHEMES - RISK FACTORS

### STANDARD RISK FACTORS:

- Investments in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk, including the possible loss of principal.
- As the price / value / interest rates of the securities in which the Schemes invest fluctuate, the NAV of the Scheme(s) 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, 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 Scheme(s).
- All mutual funds and securities investments are subject to market risk and there can be no assurance that scheme's objectives will be achieved.
- BNP Paribas Equity Fund, BNP Paribas Dividend Yield Fund, BNP Paribas Tax Advantage Plan (ELSS), BNP Paribas Mid Cap Fund, BNP Paribas Monthly Income Plan, BNP Paribas Flexi Debt Fund, BNP Paribas Money Plus Fund, BNP Paribas Short Term Income Fund, BNP Paribas Bond Fund, BNP Paribas Overnight Fund are the names of the Schemes and do not in any manner indicate either the quality of the Schemes or their 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 ₹ 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.

### Risks associated with investing in Derivatives:

The schemes may also use various derivative and hedging products from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio. As and when the schemes trade in the derivatives market there are risk factors and issues concerning the use of derivatives that investors should understand. Derivative products are specialised instruments that require investment techniques and risk analysis different from those associated with stocks and bonds. The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. Derivatives require the maintenance of adequate controls to monitor the transactions entered into, the ability to assess the risk that a derivative adds to the portfolio and the ability to forecast price or interest rate movements correctly. There is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party (usually referred to as the "counter party") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices. Even a small price movement in the underlying instrument could have a large impact on their value.

Derivative products are leveraged 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.

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.

### SCHEME SPECIFIC RISK FACTORS:

#### Schemes investing in Equities (including BNPPMIP):

- Subject to the stated investment objectives, the Schemes propose to invest in equity & equity related securities. Equity securities by nature are volatile and prone to price fluctuations on a daily basis due to both macro and micro factors. The volatility of medium / small - capitalization stocks may be higher in comparison to liquid large capitalisation stocks. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of financial markets have different settlement periods and such periods may be extended significantly by unforeseen circumstances. The inability of the Schemes to make the intended purchase of securities due to settlement problems could cause the Schemes to miss certain investment opportunities.
- Investments in equity and equity related securities involve a degree of risks and investors should not invest in the Schemes unless they can afford to take the risk of losing their investment.
- Securities which are not quoted on the stock exchanges are inherently illiquid in nature and carry a larger liquidity risk in comparison with securities that are listed on the exchanges or offer other exit options to the investors, including put options. The AMC may choose to invest in unlisted domestic securities that offer attractive yields within the regulatory limit. This may however increase the risk of the portfolio. Additionally, the liquidity and valuation of the Scheme's investments due to its holdings of unlisted securities may be affected if they have to be sold prior to the target date of disinvestment.

#### 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 under perform 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.

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

#### 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 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.

#### Schemes investing in Bonds (Common for All Debt Scheme):

**Credit and Counterparty risk:** Credit risk or default risk refers to the risk that an issuer of a fixed income security may

default (i.e., will be unable to make timely principal and interest payments on the security or honor its contractual obligations).

Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty on which the fund has exposures. Losses can occur in particular for the settlement/delivery of financial instruments or the conclusion of financial derivatives contracts.

**Liquidity Risk:** The liquidity of the Fund's investment is inherently restricted by trading volumes in the securities in which the Fund invests. A lower level of liquidity affecting an individual security or derivative or an entire market at the same time, may have an adverse bearing on the value of the Fund's assets.

**Interest Rate Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc.

**Re-investment Risk:** The investments made by the scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

**Risks associated with investing in securitised debt:** Scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. 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.

**Risk associated with derivatives:** The fund may use various derivative instruments and techniques, permitted within SEBI Regulation from time to time, which may increase the volatility of fund's performance. Usage of derivatives will expose the scheme to certain risks inherent to such derivatives.

**Risk Factors Specific to BNP Paribas Income and Gold Fund:** The price of gold may fluctuate due to various reasons, for examples, global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedging positions, central bank purchases and sales and productions and cost levels in major gold producing countries, investor's expectation with respect to the rate of inflation, currency exchange rates, interest rates, investment and trading activities of commodity funds / hedge funds, global or regional political or economic or financial events and situations, central Bank actions, inflation trends and interest rate changes, geo-political concerns etc. Please refer Scheme Information Document for more details.

## RISK MANAGEMENT - EQUITY SCHEME

### Standard Risk Management

Type of Risk	Risk Management
<b>Concentration Risk</b>	The fund will try and mitigate this risk (wherever feasible in line with each scheme's objective) by investing in sufficiently large number of companies so as to maintain optimum diversification and keep stock-specific concentration risk relatively low.
<b>Market Risk</b>	Market risk is a risk which is inherent to an equity scheme. The scheme may use derivatives to limit this risk.
<b>Liquidity Risk</b>	The Equity scheme will be a high risk, high return scheme and the time horizon, until the market realizes the true value of the stocks that the fund has invested into, could be longer. As such the liquidity of stocks that the scheme invests into could be relatively low. The scheme will try to maintain a proper asset-liability match to ensure redemption payments are made on time and not affected by illiquidity of the underlying stocks.
<b>Derivatives Risk</b>	The fund has provision for using derivative instruments for portfolio balancing and hedging purposes. The scheme will endeavour to maintain adequate controls to monitor the derivatives transactions entered into.

## RISK MANAGEMENT - DEBT SCHEME

### Standard Risk Management

Type of Risk	Risk Management
<b>Credit Risk</b>	A credit evaluation of each investment opportunity will be undertaken to manage credit risk. The AMC will utilise ratings of recognised rating agencies as an input in the decision making process. Investments in bonds and debentures will usually be in instruments that have been assigned investment grade ratings (i.e. BBB / A3 and above) by a recognised credit rating agency. In addition, there is a regulatory and internal exposure limit for each issuer. There can however be no guarantee against a credit default within the scheme.
<b>Interest Rate Risk (including Reinvestment Risk)</b>	The Fund Manager will endeavour to actively manage the scheme duration based on the ensuing market conditions. Based on its interest outlook, the Fund Manager may take tactical and/or strategic interest rate calls to manage the investments of the scheme on a dynamic basis in order to exploit emerging opportunities in the market.
<b>Liquidity Risk</b>	The Fund Manager will undertake daily cash management monitoring, taking into consideration daily cash flows on account of redemptions as well as subscriptions into/from the fund. The fund manager shall follow the asset allocation pattern in SID and residual cash will be invested in the collateralised borrowing & lending obligations (CBLO)/repo market, which shall ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity issues within the scheme.
<b>Derivatives Risk</b>	The scheme may utilise derivative instruments for hedging & portfolio balancing purposes. All Interest Rate Swaps will be undertaken with approved counter parties under pre approved International Swaps and Derivatives Association (ISDA) agreements. Marking to market of swaps, netting off of cash flow and default provision clauses will be provided as per international best practice on a reciprocal basis. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines. The fund will monitor the derivatives transactions entered into.
<b>Counterparty Risk</b>	The Fund Manager reviews all counterparties prior to transacting, using internal guidelines. The Mutual Fund has an internal exposure limit for its counterparties due to which this risk is reduced to the extent of exposure. There can however be no guarantee against a counterparty default within the scheme.

**Risk associated with investments in Gold ETFs:** Gold ETFs are launched by mutual funds within the framework of SEBI regulations. Currently, SEBI regulation allows Gold ETFs backed by physical gold only. Nonetheless, gold ETF investments may be subject to substantial fluctuations in value.

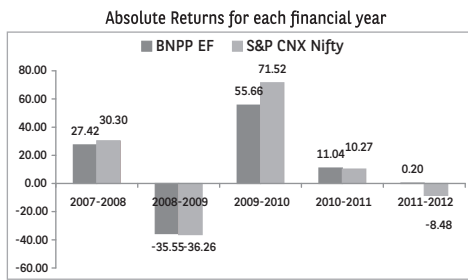
**Risk associated with investments in securitised debt:** The parameters that will be used while evaluating investment decision relating to a pool securitization transaction are provided in respective Scheme Information Document.

**PERFORMANCE OF EQUITY & DEBT SCHEMES AS ON MAY 31, 2012**

**BNP PARIBAS EQUITY FUND**

Compounded Annualised Returns (CAGR)%		
Period	BNPPEF	Benchmark <sup>#</sup>
Since Inception	16.75	14.60
Last 5 Yrs (% CAGR)	2.16	2.77
Last 3 Yrs (%CAGR)	7.05	3.43
Last 1 Yr (%CAGR)	-2.80	-11.41

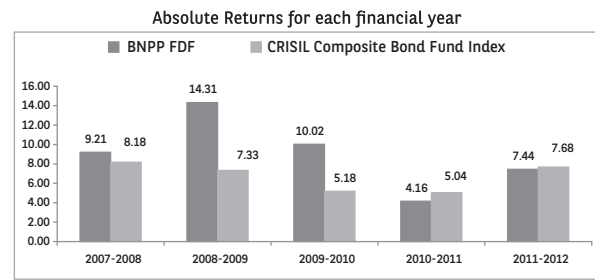
#Benchmark Index: S&P CNX Nifty. Allotment Date: September 23, 2004



**BNP PARIBAS FLEXI DEBT FUND (REGULAR PLAN)**

Compounded Annualised Returns (CAGR)%		
Period	BNPPDF	Benchmark <sup>#</sup>
Since Inception	8.06	5.73
Last 5 Yrs (%CAGR)	9.00	6.82
Last 3 Yrs (%CAGR)	5.85	5.88
Last 1 Yr (%CAGR)	8.78	8.88

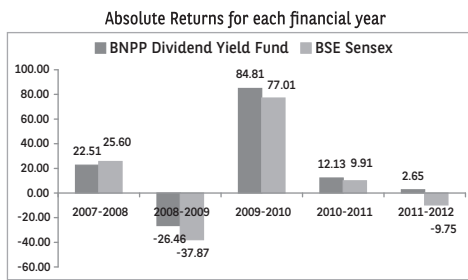
#Benchmark Index: CRISIL Composite Bond Fund Index. Allotment Date: September 23, 2004



**BNP PARIBAS DIVIDEND YIELD FUND**

Compounded Annualised Returns (CAGR)%		
Period	BNPPDYF	Benchmark <sup>#</sup>
Since Inception	8.26	10.52
Last 5 Yrs (% CAGR)	8.53	2.20
Last 3 Yrs (%CAGR)	15.01	3.50
Last 1 Yr (%CAGR)	-4.09	-12.32

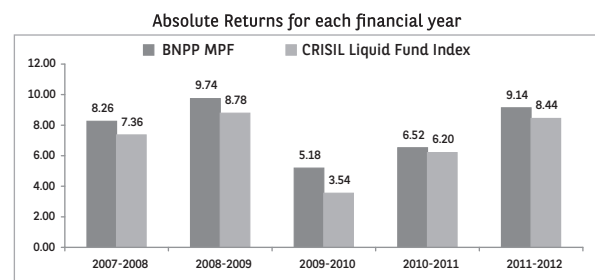
#Benchmark Index: BSE Sensitive Index. Allotment Date: September 15, 2005



**BNP PARIBAS MONEY PLUS FUND (REGULAR PLAN)**

Compounded Annualised Returns (CAGR)%		
Period	BNPPMPF	Benchmark <sup>#</sup>
Since Inception	7.59	6.77
Last 5 Yrs (%CAGR)	7.77	6.81
Last 3 Yrs (%CAGR)	7.12	6.21
Last 1 Yr (%CAGR)	9.34	8.67

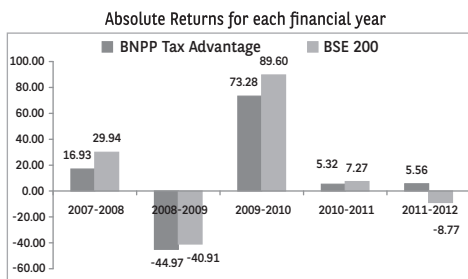
#Benchmark Index: CRISIL Liquid Fund Index. Allotment Date: October 21, 2005



**BNP PARIBAS TAX ADVANTAGE PLAN (ELSS)**

Compounded Annualised Returns (CAGR)%		
Period	BNPPTAP	Benchmark <sup>#</sup>
Since Inception	5.17	8.05
Last 5 Yrs (%CAGR)	-0.04	2.55
Last 3 Yrs (%CAGR)	10.26	4.14
Last 1 Yr (%CAGR)	-1.63	-12.94

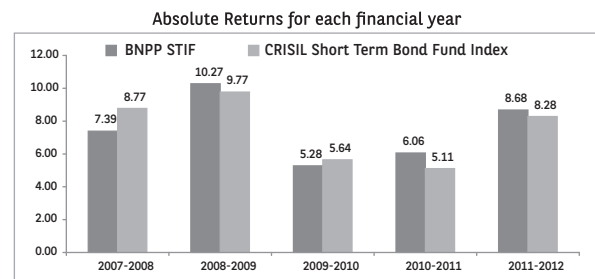
#Benchmark Index: BSE 200. Allotment Date: January 5, 2006



**BNP PARIBAS SHORT TERM INCOME FUND (REGULAR PLAN)**

Compounded Annualised Returns (CAGR)%		
Period	BNPSTIF	Benchmark <sup>#</sup>
Since Inception	6.84	6.65
Last 5 Yrs (%CAGR)	7.59	7.49
Last 3 Yrs (%CAGR)	6.70	6.28
Last 1 Yr (%CAGR)	9.08	8.98

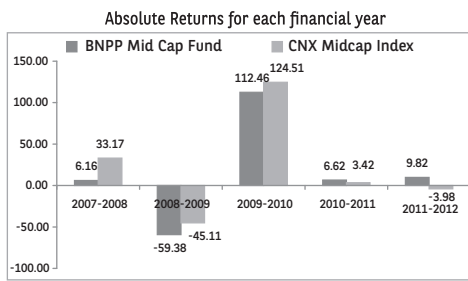
#Benchmark Index: CRISIL Short Term Bond Fund Index. Allotment Date: September 13, 2004



**BNP PARIBAS MID CAP FUND**

Compounded Annualised Returns (CAGR)%		
Period	BNPPMCF	Benchmark <sup>#</sup>
Since Inception	-0.71	4.78
Last 5 Yrs (%CAGR)	-2.93	4.09
Last 3 Yrs (%CAGR)	16.37	8.79
Last 1 Yr (%CAGR)	0.07	-14.43

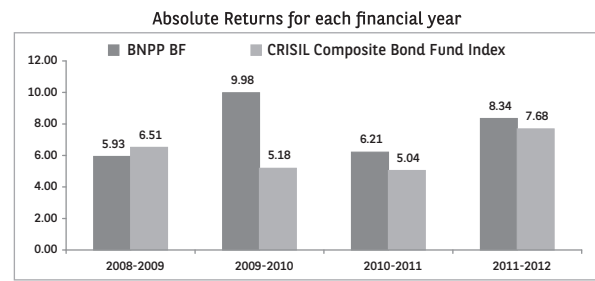
#Benchmark Index: CNX MID CAP Index. Allotment Date: May 2, 2006



**BNP PARIBAS BOND FUND (REGULAR PLAN)**

Compounded Annualised Returns (CAGR)%		
Period	BNPPBF	Benchmark <sup>#</sup>
Since Inception	9.04	7.47
Last 5 Yrs (%CAGR)	N.A	6.82
Last 3 Yrs (%CAGR)	7.65	5.88
Last 1 Yr (%CAGR)	8.86	8.88

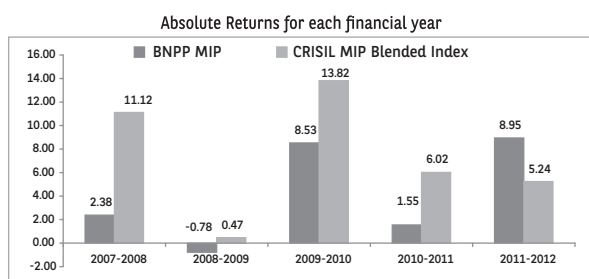
#Benchmark Index: CRISIL Composite Bond Fund Index. Allotment Date: November 8, 2008



**BNP PARIBAS MONTHLY INCOME PLAN**

Compounded Annualised Returns (CAGR)%		
Period	BNPPMIP	Benchmark <sup>#</sup>
Since Inception	6.17	7.49
Last 5 Yrs (%CAGR)	3.56	6.81
Last 3 Yrs (%CAGR)	3.79	5.78
Last 1 Yr (%CAGR)	8.11	5.84

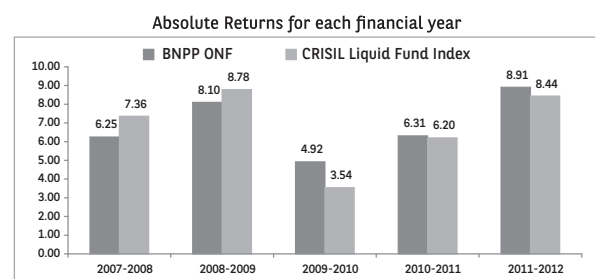
#Benchmark Index: CRISIL MIP Blended Index. Allotment Date: September 23, 2004



**BNP PARIBAS OVERNIGHT FUND (REGULAR PLAN)**

Compounded Annualised Returns (CAGR)%		
Period	BNPPONF	Benchmark <sup>#</sup>
Since Inception	6.46	6.43
Last 5 Year (%CAGR)	7.03	6.81
Last 3 Year (%CAGR)	6.92	6.21
Last 1 Year (%CAGR)	9.10	8.67

#Benchmark Index: CRISIL Liquid Fund Index. Allotment Date: September 2, 2004



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, if any.  
The allotment date of BNP Paribas Income and Gold Fund is June 05, 2012, Hence performance data is not provided.

## 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

#### • For Equity Schemes

Subscriptions, Redemptions and Switches	Applicable NAV
Receipt of valid applications up to 3 p.m. on a Business Day	The Closing NAV of the day on which the application is received subject to applicable load, if any
Receipt of valid applications after 3 p.m. on a Business Day	The Closing NAV of the next Business Day on which the application is received subject to applicable load, if any

#### • For Income / Debt Oriented Schemes / Plans

##### 1. Investment Amount less than ₹ 1 crore

Subscriptions, Redemptions and Switches	Applicable NAV
Receipt of valid application up to 3 p.m. on a Business Day.	The Closing NAV of the day on which the application is received.
Receipt of valid application after 3 p.m. on a Business Day	The Closing NAV of the next Business Day on which the application is received.

##### 2. Investment Amount equal to or more than ₹ 1 crore

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 closing NAV of the day on which the funds are available for utilization.
In respect of valid application is received after 3.00 p.m. on a Business Day 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 closing NAV of the next Business Day.
Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase/switch-in as per application/ request are credited to the bank account of the respective schemes before cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day.	The closing NAV of such subsequent Business Day on which the funds are available for utilization.

In case multiple applications are received for subscriptions/purchase/switch-in under the Scheme (irrespective of the plan/option) for an aggregate investment amount equal to or more than ₹ 1 crore on any business day, then such applications shall be consolidated at a Permanent Account Number (PAN) level. Such consolidation shall be done irrespective of the number of folios under which the investor has invested or through direct/through distributor route. Accordingly, the applicable NAV for such investments shall be the day on which funds are available for utilization before the cut off time. In case the funds are received under the Scheme on separate days and are available for utilization on different Business days before the cut off time, then the applicable NAV shall be the Business day on which the cleared funds are available for the respective application amount.

\*In case of Switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch-out scheme.

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

#### • For Liquid Scheme/Plans:

Subscriptions and Switch-ins*	Applicable NAV
In respect of valid application received up to 2.00 p.m. on a day and funds for the entire amount of subscription/purchase/switchin as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time.	The closing NAV of the day immediately preceding the day of receipt of application.
In respect of valid application received after 2.00 p.m. on a day and funds for the entire amount of subscription/purchase/switchin as per application/request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time.	The closing NAV of the day immediately preceding the next Business Day.
Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time.	The closing NAV of the day immediately preceding the day on which the funds are available for utilization.

\*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.

Redemptions and Switch-outs	Applicable NAV
Receipt of valid application up to 3 p.m. on a Business Day	The closing NAV of the day immediately preceding the next Business Day.
Receipt of valid application after 3 p.m. on a Business Day	The closing NAV of the next Business Day.

### 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

#### • For BNP Paribas Equity Fund, BNP Paribas Tax Advantage Plan (ELSS), BNP Paribas Dividend Yield Fund, BNP Paribas Mid Cap Fund and BNP Paribas Income and Gold Fund

Under the Scheme, the Trustee 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 in above schemes and the frequency thereof will inter-alia, depend on the availability of distributable profits.

#### • For BNP Paribas Monthly Income Plan:

Option	Dividend Policy	Record Date
Monthly Dividend Option	Monthly	Last Business Day of each month
Quarterly Dividend Option	Quarterly	Last Business Day of each quarter (i.e. quarter ending June, September, December and March)

#### • For BNP Paribas Flexi Debt Fund:

Option	Dividend Policy	Record Date
Daily Dividend Option *	Daily	Every Business Day
Weekly Dividend Option *	Weekly	Every Wednesday (or the next Business Day, if Wednesday is not a Business Day)
Monthly Dividend Option	Monthly	Last Business Day of each Month
Quarterly Dividend Option	Quarterly	Last Business Day of each quarter (i.e. quarter ending June, September, December and March)
Half-Yearly Dividend Option	Half-Yearly	Last Business Day of each half-year (i.e. half year ending September and March)

#### • For BNP Paribas Money Plus Fund, BNP Paribas Short Term Income Fund and BNP Paribas Overnight Fund:

Option	Dividend Policy	Record Date
Weekly Dividend Option *	Weekly	Every Wednesday (or the next Business Day, if Wednesday is not a Business Day)
Daily Dividend Option *	Daily	Every Day
Monthly Dividend Option	Monthly	Last Business Day of each Month

#### • For BNP Paribas Bond Fund:

Option	Dividend Policy	Record Date
Monthly Dividend Option	Monthly	Last Business Day of every month
Quarterly Dividend Option	Quarterly	Last Business Day of every quarter (i.e. quarter ending June, September, December and March)
Annual Dividend Option	Yearly	Last Business Day of every year

\* With compulsory Dividend Re-investment (i.e. dividends declared under the Option will be re-invested automatically in the Option) except in BNP Paribas Money Plus Fund - Institutional Plan - Weekly Dividend Option. In BNP Paribas Money Plus Fund, in case no facility is indicated under the option in the Application Form, then the default facility will be Dividend Reinvestment. It should be further noted that in case the dividend payable for the week is less than ₹ 20,000/- at a folio level, automatic reinvestment of dividend will take place.

Declaration of dividend will inter-alia, depend on the availability of distributable profits as computed in accordance with the SEBI Regulations and if declared, will be distributed after deduction of applicable tax and surcharge thereon, if any. There is no assurance or guarantee to Unitholders as to the rate of dividend distribution nor that dividend will be paid regularly. 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.

### 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.

**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:

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

**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.

### 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

AMCs shall send confirmation regarding allotment of units specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the new fund offer period. AMC will issue consolidated account statement for each calendar month to the investors in whose folios transaction(s) has/have taken place during that month.

The mutual fund shall publish a complete statement of the Scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March & 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. The mutual fund may opt to send the portfolio to all unit holders in lieu of the advertisement (if applicable).

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:

#### Computer Age Management Services (P) Limited

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

#### 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

Phone: 91-22-3370 4214 • Fax: 91-22-3370 4294 • E-mail: [customer.care@bnpparibasmf.in](mailto:customer.care@bnpparibasmf.in)

## INSTRUCTIONS

### 1. General Information

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

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

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

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. 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.
3. 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.
4. 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.
5. All Unitholders who have currently invested through channel distributors and intend to make their future investments through the Direct route, are advised to complete the procedural formalities prescribed by AMC from time to time.
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.

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 / SI 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) 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.

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.

### 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/IMD/DF/9/2011 dated May 19, 2011 and AMFI communication no. 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be available for Systematic Investment Plan (SIP) transactions. However, the units will be allotted based on the applicable NAV as per the SID and will be credited to investors demat account on weekly basis upon realization of funds. For e.g. units will be credited to investors demat account every Monday (or immediate next business day in case Monday happens to be a non - business day) for realization status received in last week from Monday to Friday. Investors are requested to note that if an investor has opted to hold units in demat form for Systematic Investment Plan (SIP) transactions, he will be able to redeem / transfer only those units which are credited to his demat account till the date of submission of redemption / transfer request. Accordingly, redemption / transfer request shall be liable to be rejected in case of non - availability of sufficient units in the investor's demat account as on date of submission of redemption / transfer request.

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 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

1. 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.
2. In case an investor wish to receive via physical copies, please tick the option provided.
3. In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, in order to bring cost effectiveness in printing and dispatching the annual reports or abridged summary thereof, the following shall be applicable:
  - In case the unit holder has provided the email address, the AMC shall send the scheme annual reports or abridged summary only via email.
  - In case email address is not available, the AMC shall send the physical copies of these reports at the address available in the records of the AMC.
  - In case of any request from the unit holder for physical copies notwithstanding their registration of email addresses, AMC shall provide the same within five working days from the date of receipt of request.

### 2. Applicant's Information

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

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

For KYC not complied folios:

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

For KYC complied folios:

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

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

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

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

a)iv) When there is a change in guardian either due to mutual consent or demise of the existing guardian, a request along with requisite documents shall be sent to the Fund. The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The request form alongwith the list of requisite documents is available on our website [www.bnpparibasmf.in](http://www.bnpparibasmf.in) and will also be incorporated in the SAI. The applications, if not conforming to the above requirements, shall be liable to be rejected.

### b) PAN Information

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

- If your investment is being jointly made with other co-applicants, the PAN for each of the co-applicants should be furnished along with a copy of a document, evidencing the PAN for each of the co-applicant.
- Where the person making an application is a minor, Guardian PAN copy is mandatory even if minor has his/her own valid PAN.
- Applications, where the details of the documents submitted as evidence for PAN do not match with the Applicants / existing information available with BNP Paribas Mutual Fund, will be rejected.
- In case of micro schemes such as Systematic Investment Plan (SIP), where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed Rs 50,000 (to be referred as "Micro SIP" hereinafter) shall be exempted from the requirement of PAN. This exemption will be applicable only to investments by individuals, NRIs, minors, joint holders and sole proprietary firms (but not including PIOs, HUFs and other categories). This exemption will not be applicable to normal purchase transactions up to ₹ 50,000 which will continue to be subject to PAN requirement. Those investors (including joint holders) subscribing to a micro SIP will be required to submit a self attested photocopy/attested by the ARN holder (mentioning the ARN) of any one of the current and valid documents as mentioned on the page no. 12 along with their micro SIP applications.
- The AMC will reject a Micro SIP application if it is found that the registration of the application will result in the aggregate of Micro SIP installments to exceed ₹ 50,000 in a financial year or if there are deficiencies in the supporting documents. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds will be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

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

### b)ii) Know Your Client (KYC) information / documents

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

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

It may be noted that existing and new investors who have successfully completed the KYC process with CVL for investments in mutual funds (in the old format) can continue to use the KYC acknowledgment/ confirmation issued

## INSTRUCTIONS (Contd.)

to them for mutual fund investments. However, it will not be applicable for investments in with other intermediaries in the securities market.

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

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

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

Investors are requested to further note that:

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

### 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:

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

If applicant belongs to any of the above categories, please fill in the required block (Block No. 6) in the Application Form and also provide KYC acknowledgement of the Third Party along with declaration in required format.

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

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

Transfer letter format to clearly state the source Bank Name and Account Number.

- 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 / FII / Association of Persons / Body of Individuals.
- d) Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.

### 3. Bank Account Details (Mandatory)

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

#### d) Direct Credit Facility

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

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

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

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

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

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

#### e) Process for change in Bank Account (with effect from April 16, 2012)

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

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

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

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

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

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

#### f) Registration of multiple bank accounts

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

documents is available on our website [www.bnpparibasmf.in](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.

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) NRIs, Persons of Indian Origin, FIIs

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

#### 5. Nomination Instructions

- a) Nomination will be maintained at the folio or account level and 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 and sole proprietor. Investors who do not wish to nominate must mention about their non-intention to nominate.
- f) Nomination is not allowed in a folio held on behalf of a minor. Hence any information provided shall not be considered in the folio.
- g) Pursuant to the SEBI Regulation 29A, the AMC is introducing Multiple Nomination Facility to enable Unitholders to nominate more than one person in whom the Units held by the Unitholder shall vest in the event of the demise of the Unitholder. Accordingly, Multiple nominees can be designated per folio maximum upto 3 nominees.
- h) The investor has an option to provide nomination details of maximum upto 3 nominees.
- i) The Unitholders are further informed that additional nominee(s) can be added to the existing nominee(s) in their investments with BNP Paribas Mutual Fund. Such request form is available on the website.
- j) The nomination can be made only by individuals 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 each of the nominees against their Name and such allocation should be in whole numbers without any decimals making a total of 100 percent. It may be noted that if the percentage allocation is not mentioned or is left blank, in the Nomination Form then the AMC shall apply the default option of equal distribution among all the nominees as designated by the deceased Unitholder.
- p) Request form for changing the Nomination / Cancellation of Nomination is available on our website [www.bnpparibasmf.in](http://www.bnpparibasmf.in). The applications, if not conforming to the above requirements, shall be liable to be rejected.

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

#### 6. Declaration and Signatures

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

#### 7. Who Cannot Invest

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

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

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

#### 9. Consolidated Account Statement:

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

- a) The AMC shall issue a Consolidated Account Statement (CAS) for each calendar month on or before tenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Accordingly, for all the transactions from the month of October 2011, the CAS shall be issued on or before 10th day succeeding month. CAS is a statement reflecting holdings / transactions across all the mutual funds by the investor. The CAS for each calendar month will be issued on or before tenth day of 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) The AMC shall issue a CAS every half year (September / March) on or before tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period.
- c) The AMC shall send confirmation specifying the number of units allotted to the applicant by way of an email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the New Fund Offer Period (NFO) and / or from date of receipt of the request from the unit holder.
- d) In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.
- e) In case the folio / account have more than one registered holder, the first named unit holder / guardian (in case of minor) shall receive the CAS.
- f) CAS shall not be issued to the investor who has not updated their Permanent Account Number (PAN) in their respective folios. The unit holders are requested to ensure that the PAN details are updated in all their folio(s).
- g) For this purpose, common investors across mutual funds shall be identified by their PAN.
- h) The statement of holding of the beneficiary account holder for units held in demat shall be sent by the respective DPs periodically.
- i) The word 'transaction' for the issuance of CAS shall include purchase, redemption, switch, dividend payout, dividend reinvestment, SIP, SWP, STP etc.

## COMMON CHECKLIST

**Please ensure that :**

- I. You are not a Resident of USA or Canada.
- II. Your Application Form is complete in all respect, Name, Address & Contact Details are mentioned in full, signed by all applicants.
- III. Permanent Account Number (PAN) of all Applicants is mentioned.
- IV. Your bank account details are entered completely and correctly. **This is mandatory, if this is not included your application will be rejected.**
- V. Appropriate Plan / Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated.
- VI. If units are applied for jointly, Mode of Operation of account is indicated.
- VII. Your investment Cheque / DD is drawn in favour of the 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 SIP - CHECKLIST

**Documents required for Micro SIP applications (any one of the following):**

Ref. No.	Documents
I.	Voter Identity Card
II.	Driving License
III.	Government / Defense identification card
IV.	Passport
V.	Photo Ration Card
VI.	Photo Debit Card
VII.	Employee ID cards issued by companies registered with Registrar of Companies
VIII.	Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
IX.	ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
X.	Senior Citizen / Freedom Fighter ID card issued by Government.
XI.	Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
XII.	Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
XIII.	Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.

In addition to the photo identification documents prescribed above, a copy of the proof of address which is self attested and also attested by the ARN Holder will be required.

## CHECKLIST FOR "APPLICATIONS ON BEHALF OF MINOR"

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



DISTRIBUTOR / BROKER / SCSB INFORMATION To ensure to treat the application as "DIRECT" please do not leave the boxes below blank and read the instructions mentioned in 1(b)			
Name and AMFI Reg. No.	Sub Agent's Name and AMFI Reg. No.	Bank Serial No.	CAMS Serial No.
ARN- 0032			

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

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

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

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

**ZERO BALANCE FOLIO**

Zero Balance  Invest Now

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

Folio No. \_\_\_\_\_ Unitholder's Name \_\_\_\_\_

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

**3. PAN & KYC DETAILS (Mandatory, as per SEBI Regulations) (See Instruction 2bi & bii on page 10)**

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

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

**MANDATORY**

**4. APPLICANT'S INFORMATION**

Name of Sole / First Applicant (First / Middle / Last Name) \_\_\_\_\_ Title  Mr.  Ms.  M/s  Minor  Others \_\_\_\_\_

Date of Birth\* \_\_\_\_\_ \* Required for First holder / Mandatory for Minor

Name of Guardian (in case of Minor) OR Contact Person (in case of Non-individual Investors) \_\_\_\_\_ Title  Mr.  Ms.  M/s  Others \_\_\_\_\_

Relationship  Father  Mother  Legal Guardian Date of Birth \_\_\_\_\_

Name of Second Applicant \_\_\_\_\_ Title  Mr.  Ms.  M/s  Others \_\_\_\_\_ Date of Birth \_\_\_\_\_

Name of Third Applicant \_\_\_\_\_ Title  Mr.  Ms.  M/s  Others \_\_\_\_\_ Date of Birth \_\_\_\_\_

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

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

City \_\_\_\_\_ Pin Code (Mandatory) \_\_\_\_\_ State \_\_\_\_\_

STD Code \_\_\_\_\_ Tel. Off. \_\_\_\_\_ Extn. \_\_\_\_\_

Mobile \_\_\_\_\_ Tel. Resi. \_\_\_\_\_ Fax \_\_\_\_\_

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 10)

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

Occupation (please ✓)  Service  Professional  Business  Housewife  Retired  Student  Agriculture  Others \_\_\_\_\_

Status of Sole/First Applicant (please ✓)  Individual (IND)  HUF (HUF)  Company (CO)  Fils (Fil)  NRI-Repatriation (NRI)  NRI-Non Repatriation (NRI)  Bank (BANK)  Proprietorship Firm (OTH)  Trust (TRUST)  Society/Club (SOCTY)  Partnership (OTH)  Body Corporate (CO)  On behalf of Minor (MINOR)  Others (OTH) \_\_\_\_\_ (please specify)

Status of Second Applicant (please ✓)  Individual (IND)  NRI-Repatriation (NRI)  NRI-Non Repatriation (NRI)  On behalf of Minor (MINOR)  Others (OTH) \_\_\_\_\_ (please specify)

Status of Third Applicant (please ✓)  Individual (IND)  NRI-Repatriation (NRI)  NRI-Non Repatriation (NRI)  On behalf of Minor (MINOR)  Others (OTH) \_\_\_\_\_ (please specify)

Overseas Address (Required for NRIs/Fils applicants in addition to mailing address) (P.O. Box Address is not sufficient)

\_\_\_\_\_ Mandatory for NRI/Fil Applicant

**5. UNITHOLDING OPTION :  Physical Mode  Demat Mode (Physical mode is the default mode of holding in case demat account details are not provided.) (See Instruction 1f on page 10)**

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

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

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

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

I/We \_\_\_\_\_ (Name of the account holder)

authorise Royal Bank of Scotland N. V. to debit my/our A/c. No. \_\_\_\_\_

A/c. Type (please ✓)  Savings  Current  NRE  NRO  FCNR with ₹ \_\_\_\_\_

₹ (words) \_\_\_\_\_ and pay (name of Scheme) \_\_\_\_\_

\_\_\_\_\_ for purchase of Units. Date : \_\_\_\_\_

**Debit Mandate No.** \_\_\_\_\_

\_\_\_\_\_ **Authorised Signature**

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

Received from \_\_\_\_\_

Mr./Ms/M/s. \_\_\_\_\_

an application for purchase of Units of \_\_\_\_\_ Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

along with Cheque / DD No. \_\_\_\_\_ dated \_\_\_\_\_

drawn on (Bank) \_\_\_\_\_ A/c. No. \_\_\_\_\_

for ₹ \_\_\_\_\_

All purchases are subject to realisation of Cheques / DD.

App. No. \_\_\_\_\_

ISC Stamp, Date & Signature \_\_\_\_\_





App. No.

Please read SIP Instructions before completing this Application Form

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

Name and AMFI Reg. No. <b>ARN- 0032</b>	Sub Agent's Name and AMFI Reg. No.	Bank Serial No.	CAMS Serial No.
--	------------------------------------	-----------------	-----------------

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

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

<input type="checkbox"/> I am a first time investor across all mutual funds (₹ 150 will be deducted as transaction charges for transaction of ₹ 10,000 and more)	<input type="checkbox"/> I am an existing investor in mutual funds (₹ 100 will be deducted as transaction charges for transaction of ₹ 10,000 and more)
--	---

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

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

Folio No. \_\_\_\_\_ Unitholder's Name \_\_\_\_\_  
The details in our records under the Folio No. mentioned above will only be considered for this application.

**2. PAN & KYC DETAILS** (Mandatory, as per SEBI Regulations) (See Instruction 2bi & bii on page 10)

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

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

**3. BANK ACCOUNT DETAILS** (Mandatory, as per SEBI Regulations) (See Instruction 3 on page 11)

A/c. No.	_____	A/c. Type (please ✓)	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR
Bank Name	_____		
Address	_____		
Branch	City	Pin Code	_____
RTGS / IFSC Code	MICR Code	NEFT / IFSC Code	_____

◀ This is a 9 Digit No. next to your Cheque No.  
◀ IFSC code will be mentioned on your cheque leaf, else please contact your bank branch.

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 ✓)

**4. APPLICANT'S INFORMATION**

Name of Sole / First Applicant (First / Middle / Last Name) \_\_\_\_\_ Title  Mr.  Ms.  M/s  Minor  Others \_\_\_\_\_

Date of Birth\* \_\_\_\_\_ \* Required for First holder / Mandatory for Minor

Name of Guardian (in case of Minor) OR Contact Person (in case of Non-individual Investors) \_\_\_\_\_ Title  Mr.  Ms.  M/s  Others \_\_\_\_\_

Relationship  Father  Mother  Legal Guardian Date of Birth \_\_\_\_\_

Name of Second Applicant \_\_\_\_\_ Title  Mr.  Ms.  M/s  Others \_\_\_\_\_ Date of Birth \_\_\_\_\_

Name of Third Applicant \_\_\_\_\_ Title  Mr.  Ms.  M/s  Others \_\_\_\_\_ Date of Birth \_\_\_\_\_

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

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

City \_\_\_\_\_ Pin Code (Mandatory) \_\_\_\_\_ State \_\_\_\_\_

STD Code \_\_\_\_\_ Tel. Off. \_\_\_\_\_ Extn. \_\_\_\_\_

Mobile \_\_\_\_\_ Tel. Resi. \_\_\_\_\_ Fax \_\_\_\_\_

E-Mail \_\_\_\_\_ Default mode of communication

If you wish to receive all communication from us via post, please ✓ here  (See Instruction 1g on page 10)

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

Occupation (please ✓)  Service  Professional  Business  Housewife  Retired  Student  Agriculture  Others \_\_\_\_\_

Status of Sole/First Applicant (please ✓)  Individual (IND)  HUF (HUF)  Company (CO)  Fils (FIL)  NRI-Repatriation (NRI)  NRI-Non Repatriation (NRI)  Bank (BANK)  Proprietorship Firm (OTH)  Trust (TRUST)  Society/Club (SOCTY)  Partnership (OTH)  Body Corporate (CO)  On behalf of Minor (MINOR)  Others (OTH) \_\_\_\_\_ (please specify)

Status of Second Applicant (please ✓)  Individual (IND)  NRI-Repatriation (NRI)  NRI-Non Repatriation (NRI)  On behalf of Minor (MINOR)  Others (OTH) \_\_\_\_\_ (please specify)

Status of Third Applicant (please ✓)  Individual (IND)  NRI-Repatriation (NRI)  NRI-Non Repatriation (NRI)  On behalf of Minor (MINOR)  Others (OTH) \_\_\_\_\_ (please specify)

Overseas Address (Required for NRIs/FIs applicants in addition to mailing address) (P.O. Box Address is not sufficient)

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

**ECS / STANDING INSTRUCTION DEBIT BANK ACCOUNT DETAILS (MANDATORY)**

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

Name of the Account Holder (as in Bank Records) \_\_\_\_\_

Name of the Bank \_\_\_\_\_ Branch \_\_\_\_\_ City \_\_\_\_\_

Account No. \_\_\_\_\_ Account Type  Savings  Current  Cash Credit  NRE  NRO

9 Digit MICR Code \_\_\_\_\_ (Please enter the 9 digit number that appears after your cheque number) Mandatory Enclosure  Copy of cancelled Cheque leaf

SIP Auto Debit Date DD MM YY SIP Enrolment Period From DD MM YY To DD MM YY Frequency \_\_\_\_\_

SIP Installment Amount \_\_\_\_\_

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

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

Account Number \_\_\_\_\_

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 \_\_\_\_\_

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

Received from Mr./Ms/M/s. \_\_\_\_\_ an application for purchase of Units of \_\_\_\_\_ Scheme \_\_\_\_\_ Plan \_\_\_\_\_ Option \_\_\_\_\_

SIP Auto Debit (ECS) Facility  Cheques Nos. From \_\_\_\_\_ To \_\_\_\_\_ drawn on (Bank) \_\_\_\_\_ A/c. No. \_\_\_\_\_ Total Amount (₹) \_\_\_\_\_ on  Weekly  Monthly  Quarterly basis. All purchases are subject to realisation of Cheques.

App. No. \_\_\_\_\_

ISC Stamp, Date & Signature

With Systematic Investment Plan (SIP) facility

**ZERO BALANCE FOLIO**

Zero Balance  Invest Now

**5. SIP INVESTMENT DETAILS – Separate Cheque required for investment in each Scheme / Plan / Option (MANDATORY)**

Scheme Name **BNP Paribas** Plan  Regular\*  Institutional  Institutional Plus  
Option (please ✓)  Growth\*  Dividend  Daily\*\*\*\* Dividend  Weekly\*\*\* Dividend  Monthly Dividend\*\*  Quarterly Dividend  Reinvest  Payout  
Frequency (Please ✓ any one only)  Weekly SIP  Monthly\* SIP  Quarterly\* SIP (Calendar Quarter i.e., January, April, July and October) # ECS facility available  
SIP Date Weekly SIP : 1st, 7th, 15th and 25th Monthly and Quarterly SIP (Please ✓ any one only) :  1st of the month  7th of the month  15th of the month  25th of the month  
Enrolment Period From DD MM YY To DD MM YY No. of Weeks / Months / Quarters OR  Till instruction to discontinue the SIP is submitted

\* Default Plan / Option if not ticked, except in BNP Paribas Flexi Debt Fund. For BNP Paribas Flexi Debt Fund, unless specified otherwise, the default Plan & Option shall be BNP Paribas Flexi Debt Fund - Regular Plan - Growth Option. \*\* Default Dividend Option if not ticked, except in BNP Paribas Flexi Debt Fund and BNP Paribas Bond Fund where the default Dividend Option is Quarterly Dividend Option & Annual Dividend Option respectively. \*\*\* With compulsory Dividend Re-investment except in case of BNP Paribas Money Plus Fund. \*\*\*\* With compulsory Dividend Re-investment ~ Default Dividend Mode except in case of BNP Paribas Money Plus Fund - Weekly Dividend Option.

**6. FOR THIRD PARTY PAYMENT (As specified on page 11)**

Third Party Name PAN Relationship with applicant KYC Acknowledgement attached (Please ✓)

**7. 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 10)**

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

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

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

**8. PAYMENT DETAILS (First Payment by Cheque Only) – Cheques to be drawn in favour of the Scheme / Plan applied for**

Each SIP Amount Rs. No. of Instalments Total Amount Rs. First SIP instalment via : Cheque No.  
Drawn on Bank Branch City A/c. No.  
 SIP / SI THROUGH AUTO-DEBIT (ECS) - Please fill up SIP Auto Debit (ECS) Facility Form  SIP THROUGH POST-DATED CHEQUES  
Second and Subsequent instalment Cheque Details : Total Cheques  
Cheque No. From To Dated From DD MM YYYY To DD MM YYYY  
Drawn on Bank Branch City A/c. No.

**9. NOMINATION - MANDATORY, even if no intention to nominate (See instruction 5 on page 11)**

Having read and understood the instruction for Nomination, I / We hereby nominate the person(s) more particularly described hereunder in respect of the Units under the Folio held by me/us in the event of my death

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

# Please indicate the percentage of allocation / share for each of the nominees in whole numbers only without any decimals making a total of 100 per cent. If the percentage allocation is not mentioned or is left blank then the AMC shall apply the default option of equal distribution among the multiple designated Nominees.

Signature of Nominee Not Mandatory Not Mandatory Not Mandatory

Minor & PoA holder cannot nominate and should not fill this section, otherwise information will not be considered.

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

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

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

Name of PoA Title  Mr.  Ms.  M/s  Others  
PAN Enclosed\* (✓)  PAN card proof  KYC Confirmation proof  
Signature of PoA Holder

**11. DECLARATION & SIGNATURES**

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme of BNP Paribas Mutual Fund, I / We hereby apply to the Trustee of BNP Paribas Mutual Fund for units of the Scheme and agree to abide by terms and conditions, rules and regulation of the Scheme. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We hereby declare that I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time, and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I/we hereby declare that I am/ We are competent under the applicable laws and duly authorised where required, to make this investment in the above mentioned scheme. I/we hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds (income of mine/the HUF/ the Company/Trust/ Partnership only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The abovementioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to The Income Tax Act, the Prevention of Money Laundering Act, 2002, The Prevention of Corruption, 1988 Act and/or any other relevant rules/ guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made/ information provided by me/us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to reject the application / withhold the investments made by me / us and/or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC/ Mutual Fund/ Trustees may deem proper at their sole option. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I / we hereby also declare that I/we do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs 50,000 in a financial year. I hereby confirm that BNP Paribas Mutual Fund/BNP Paribas Asset Management India Private Limited and its empanelled brokers/distributors has not given any indicative portfolio and indicative yield in any manner whatsoever. 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.

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 DD MM YY  
SIGNATURES First / Sole Applicant / Guardian / POA Holder / Authorised Signatory Second Applicant / Guardian / POA Holder Third Applicant / Guardian / POA Holder



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

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



**CUSTODIAN ON BEHALF OF AN FII OR CLIENT (Should be enclosed with each Third party payment. See Instruction biii) on page 11)**

To whomsoever it may concern

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

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

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

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

Signature of Declarant(s): \_\_\_\_\_

Name of Declarant(s): \_\_\_\_\_

Income Tax PAN: \_\_\_\_\_

Address of Declarant(s) \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Postal code: \_\_\_\_\_ Country: \_\_\_\_\_

**PAYMENT BY EMPLOYER ON BEHALF OF EMPLOYEE (Under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions. Should be enclosed with each Third party payment. See Instruction biii) on page 11)**

To whomsoever it may concern

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

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

Cheque No. \_\_\_\_\_ Dated \_\_\_\_\_

Drawn on \_\_\_\_\_ (Name of the Bank / Branch).

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

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

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

Signature of Declarant(s) \_\_\_\_\_

Name of Declarant(s) \_\_\_\_\_

Income Tax PAN \_\_\_\_\_ KYC Acknowledgement attached (Mandatory for any amount)

Address of Declarant(s) \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

Postal code \_\_\_\_\_ Country \_\_\_\_\_

Signature of Beneficiary (ies) \_\_\_\_\_

Signature of Beneficiary (ies) \_\_\_\_\_

## SIP - INSTRUCTIONS

- The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. The SIP Enrolment Form, complete in all respects, should be submitted to any of the Official Points of Acceptance of Transactions.
  - A single SIP Enrolment Form can be used for one Scheme / Plan / Option / SIP Date only. Investor should use separate forms for more than one Scheme / Plan / Option.
  - Existing unit holders are required to submit only the SIP Enrolment Form. Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number.
  - New investors who wish to enroll for SIP are required to fill the SIP Application Form. New investors are advised to read the Combined Scheme Information Document carefully before investing. The Key Information Memorandum(s) / 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. 8). The 1st cheque can be of any date but the subsequent cheques should be of the same amount and same date. The enrolment form should reach atleast 30 days before the due date at any of the Official Points of Acceptance of Transactions.
  - 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)
    - BNP Paribas Monthly Income Plan (BNPPMIP) • BNP Paribas Flexi Debt Fund (BNPPDFD)
    - BNP Paribas Money Plus Fund (BNPPMPF) - Regular Plan • BNP Paribas Bond Fund (BNPPBF)
    - BNP Paribas Income and Gold Fund (BNPPIGF)
  - Under SIP the investor of BNPPEF, BNPPMIP, BNPPDF, BNPPDYF, BNPPTAP, BNPPSDF, BNPPDF, BNPPMCF, BNPPCIF, BNPPMPF and BNPPBF 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.
    - 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.
    - 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.

# 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). 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.
  - 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 in case one or more debits are rejected and funds not received for any reason.

#### Instructions applicable to Standing Instructions (SI)

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

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

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

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

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

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

## LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

For all Schemes of BNP Paribas Mutual Fund except 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.202, 2nd Floor, Prince Towers, Door Nos. 25 & 26, College Road, Nungambakkam, Chennai - 600 006. **Hyderabad** : A&K Olbee Plaza, No. 502, 5th Floor, A-2-618/8 & 9, Road No. 1 & 11, Banjara Hills, Hyderabad - 500 034. **Kolkata** : Office no. 304, 3rd Floor, Central Plaza, 2/6 Sarat Bose Road, Kolkata 700 020. **New Delhi** : 8th Floor, Dr. Gopal Das Bhawan, 28 Barakhamba Road, New Delhi - 110 001. **Pune** : Office No. A-4, Fourth Floor, Deccan Chambers 33/40, Erandwana, Karve Road, Pune - 411 004. **Ahmedabad** : 302, 3rd Floor, VIVA complex, Near Parimal Garden, Ellisbridge, Ahmedabad - 380 006.

**CAMS CUSTOMER SERVICE CENTRES** : **Agartala** : Advisor Chowmuhani (Ground Floor), Krishnanagar, Agartala - 799001. **Agra** : No. 8, II Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Ahmedabad** : 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380 006. **Ahmednagar** : 203-A, Mutha Chambers, Old Vasant Talkies, Market Yard Road, Ahmednagar - 414 001. **Ajmer** : AMC No. 423/30, Near Church, Brahmapur, Opp T B Hospital, Jaipur Road, Ajmer - 305001. **Akola** : Opp. RLTC Science College, Civil Lines, Akola - 444001. **Aligarh** : City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Allahabad** : 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. **Alléppey** : Doctor, tower Building, Door No.14/2562 1st Floor, North of Lorn Bridge, Near Hotel Arcadia Regency, Alleppey - 688001. **Altwar** : 256A, Scheme No.1, Arya Nagar, Altwar - 301001. **Amaravati** : 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 444601. **Ambala** : Opposite PEER, Bal Bhavan Road, Ambala - 134003. **Amritsar** : SCO - 181, 'C' Block, Ranjit Avenue, Amritsar - 143001. **Anand** : 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. **Anantapur** : 15-570-33, I Floor, Pallavi Towers, Anantapur - 515 001. **Andheri** : CTS No.411, CitiPoint, Gundivali, Teli Galli, Above CT/Chatwani Hall, Andheri - 400069. **Ankleshwar** : Shop No - F - 56, First Floor/Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch - 393002. **Asansol** : Block - G 1st Floor, P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713303. **Aurangabad** : Office No. 1, First Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001. **Balasure** : B C Sen Road, Balasure - 756001. **Bangalore** : Trade Centre, 1st Floor, 45, Dikensan Road, (Next to Manipal Centre), Bangalore - 560 042. **Bareilly** : F-62-63, Butler Plaza, Civil Lines, Bareilly - 243001. **Basti** : Office no 3, 1st Floor, Jamia Shopping Complex, (Opposite Pandey School), Station Road, Basti - 272002. **Belgaum** : 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum - 590006. **Bellary** : 60/5 Mullangi Compound, Gandhi Nagar Main Road, (Old Gopalswamy Road), Bellary - 583101. **Berhampur** : First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur - 760001. **Bhagalpur** : Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Nagar, Bhagalpur - 812002. **Bharuch (parent: Ankleshwar TP)** : F-18, Rangoli Complex, Station Road, Bharuch - 392001. **Bhatinda** : 2907 GH/GT Road, Near Zila Parishad, Bhatinda - 151001. **Bhavnagar** : 305-306, Sterling Point, Waghawadi Road, OPP HDFC Bank, Bhavnagar - 364002. **Bhilai** : 209, Klichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490020. **Bhilwara** : Indraprastha tower, Second floor, Shyam ki sabji mandi, Near Mukharji garden, Bhilwara - 311001. **Bhopal** : Plot No 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011. **Bhubaneswar** : Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751 001. **Bhuj** : Data Solution, Office No.17, 1st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch - 370001. **Bhusawal (Parent: Jaigao TP)** : 3, Adelite Apartment, Christain Mohala, Behind Gulshan-E-Iran Hotel, Amardeep Talkies Road, Bhusawal - 425201. **Bikaner** : F 4.5 Bothra Complex, Modern Market, Bikaner - 334001. **Bilaspur** : Beside HDFC Bank, Link Road, Bilaspur - 495 001. **Bokaro** : Mazzanine Floor, F-4, City Centre, Bokaro 4, Bokaro Steel City, Bokaro - 827004. **Burdwan** : 399, G T Road, Basement of Talk of the Town, Burdwan - 713101. **C.R.Avenue (Parent: Kolkata ISC)** : 33.C.R.Avenue, 2nd floor, Room No.13, Kolkata - 700012. **Calicut** : 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut - 673016. **Chandigarh** : Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017. **Chennai** : Ground Floor, No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034. **Chennai (OMR)** : Ground Floor, 148 Old Mahabaliapuram Road, Okkiyam, Thirupakkam, Chennai - 600097. **Chhindwara** : Office No - 1, Parasia Road, Near Mehta Colony, Chhindwara - 480 001. **Chittoorgarh** : 3 Ashok Nagar, Nr-Heera Vatika, Chittoorgarh - 312001. **Cochin** : Door No. 64/5871 - D, 3rd Floor, Ittoop's Imperial Trade Centre, M.G. Road North, Cochin - 682 035. **Coimbatore** : Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore - 641 002. **Cuttack** : Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Darbhanga** : Shahi Complex, 1st Floor, Near RB Memorial Hospital, V.I.P. Road, Benta, Loheriasarai, Darbhanga - 846001. **Davengere** : 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Davengere - 577002. **Dehradun** : 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. **Deogarh** : S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deogarh - 814112. **Dhanbad** : Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad - 826001. **Dharmapuri** : 16A/63A, Pidamaneri Road, Near Indoor Stadium, Dharmapuri - 636 701. **Dhule** : H. No. 1793 /A, J.B. Road, Near Tower Garden, Dhule - 424 001. **Durgapur** : City Plaza Building, 3rd floor, City Centre, Durgapur - 713 216. **Erode** : 127, Seshavari Complex, Agraharam Street, Erode - 638001. **Faizabad** : 64 Cantonment, Near GPO, Faizabad - 224001. **Faridabad** : B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridabad - 121001. **Gandhidham** : Plot No. 261, 1st Floor, Sector 1A, Om Mandap Galli, Gandhidham - 370 201. **Ghaziabad** : 113/6 I Floor, Navyug Market, Gazhiabad - 201001. **Goa** : No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) - 403 001. **Gonda (Parent Rajkot)** : Kailash Complex, Wing - A, Office No. 52, Bus stand Road, Near Gundata Gate, GONDAL - 360 311. **Gorakhpur** : Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road, Gorakhpur - 273001. **Gulbarga** : Pal Complex, 1st Floor, Opp. City Bus Stop, SuperMarket, Gulbarga - 585 101. **Guntur** : Door No 5-38-44/5/1 BRDIPET, Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon** : SCO - 16, Sector - 14, First Floor, Gurgaon - 122001. **Guwahati** : A.K. Azad Road, Rehabari, Guwahati - 781008. **Gwalior** : G-6 Global Apartment, Kailash Vihar Colony, Opp. Income Tax Office, City Centre, Gwalior - 474002. **Haldia** : 2nd Floor, New Market Complex, 2nd Floor, New Market Complex, Durgachak Post Office, Purba Medinipur District, Haldia - 721 602. **Haldwani** : Durga City Centre, Nainital Road, Haldwani - 263139. **Hazaribag** : Municipal Market, Ananda Chowk, Hazaribagh - 825301. **Himmatnagar** : D-78 First Floor, New Durga Bazar, Near Railway Crossing, Himmatnagar - 383 001. **Hisar** : 12, Opp. Bank of Baroda, Red Square Market, Hisar - 125001. **Hoshiarpur** : Near Archies Gallery, Shilpa Pahari Chowk, Hoshiarpur - 146 001. **Hosur** : Shop No.8J D Plaza, OPP TNEB Office, Royakot Road, Hosur - 635109. **Hubli** : No.204 - 205, 1st Floor, 'B' Block, Kundagal Complex, Opp. Court, Club Road, Hubli - 580029. **Hyderabad** : 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003. **Indore** : 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp.Greenpark, Indore - 452 001. **Jabalpur** : 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jaipur** : R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302 001. **Jalandhar** : 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. **Jaigao** : Rustomji infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jaigao - 425001. **Jalna C.C. (Parent: Aurangabad)** : Shop No: 11, 1st Floor, Ashoka Plaza, Opp. Magistic Talkies, Subhash Road, Jalna - 431 203. **Jammu** : J.RDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar, Jammu - 180004. **Jamnagar** : 217/218, Manek Centre, P.N. Marg, Jamnagar - 361008. **Jamshedpur** : Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur - 831001. **Jaunpur** : 248, FORT ROAD, Near AMBER HOTEL, Jaunpur - 222001. **Jhansi** : Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001. **Jodhpur** : 1/5, Nirmal Tower, 1st Chopasani Road, Jodhpur - 342003. **Junagadh** : Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh - 362001. **Kadapa** : Bandi Subbaramiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa - 516 001. **Kakinada** : No.33-1, 44 Sri Sathya Complex, Main Road, Kakinada - 533 001. **Kalyani** : A - 1/50, Block - A, Dist Nadia, Kalyani - 741235. **Kannur** : Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur - 670004. **Kanpur** : I Floor 106 to 108, CITY CENTRE Phase II, 63/ 2, THE Mall, Kanpur - 208 001. **Karimnagar** : H.No:7-1-257, Upstairs S B H, Mangammathota, Karimnagar - 505 001. **Karnal (Parent :Panipat TP )** : 7, 1st Floor, Opp Bata Showroom, Kunjapur Road, Karnal - 132001. **Karur** : 126 G, V.Towers, Kovai Road, Basement of Axis Bank, Karur - 639002. **Katni** : 1st Floor, GURUNANAK DHARMAKANTA, JABALPUR ROAD, BARGAWAN, KATNI - 483 501. **Kestopur (Parent: Kolkata CSC)** : 148, Jessoro Road, Block - B (2nd Floor), Nager Bazaar, Kolkata, Kestopur - 700074. **KHAMMAM** : Shop No: 11 - C - 31/3, 1st floor, Philips Complex, Balajinagar, Wyra Road, Near Baburao Petrol Bunk, KHAMMAM - 507 001. **Kharagpur** : H.No:291/1, WARD NO-15, MALANCHAI MAIN ROAD, OPPOSITE UCO BANK, Kharagpur - 721301. **Kolhapur** : 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kolkata** : "Saket Building", 2nd floor, 44 Park Street, Kolkata - 700016. **Kollam** : Kochupillamoodu Junction, Near V.L.C. Beach Road, Kollam - 691001. **Kota** : B-33 'Kalyan Bhawan, Triangle Park, Vallabh Nagar, Kota - 324007. **Kottayam** : KM IX / 1331 A, Opp. Malayala Manorama, Railway Station Road, Thekkumoottil, Kottayam - 686001. **Kumbakonam** : Jaiyani Complex, 47, Mutt Street, Kumbakonam - 612001. **Kurnool** : H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool - 518004. **Lucknow** : Off # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow - 226 001. **Ludhiana** : U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141 002. **Madurai** : 86/71A, Tamilsangam Road, Madurai - 625 001. **Malda** : Daxhinapan Abasan, Opp Lane of Hotel Kalinga, SM Pally, Malda - 732 101. **Mangalore** : No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. **Manipal** : Trade Centre, 2nd floor, Syndicate Circle, Starting Point, Manipal - 576104. **Mapusa (Parent ISC : Goa)** : Office no.CF-8, 1st Floor, Business Point, Above Bicholim Urban Co-op Bank, Angod, Mapusa - 403 507. **Margao** : Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao - 403 601. **Mathura** : 159/160 Vikas Bazar, Mathura - 281001. **Meerut** : 108 1st Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut - 250002. **Mehsana** : 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana - 384 002. **Moga** : Gandhi Road, Opp Union Bank of India, Moga - 142001. **Moradabad** : B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001. **Mumbai** : Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. **Muzaffarpur** : Brahmam Toli, Durgasthan, Gola Road, Muzaffarpur - 842001. **Mysore** : No.1, 1st Floor, 5th Cross, (Above Trishakti Medicals), Saraswati Puram, Mysore - 570009. **Nadiad (Parent TP: Anand TP)** : 8, Ravi Kiran Complex, Ground Floor, Nanakubhnrth Road, Nadiad - 387001. **Nagpur** : 145 Lendra, New Ramdaspath, Nagpur - 440 010. **Namakkal** : 156A / 1, First Floor, Lakshmi Vilas Building, Opp. To District Registrar Office, Trichy Road, Namakkal - 637001. **Nasik** : Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005. **Navsari** : Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chinnabai Road, Navasari - 396445. **Nellore** : 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **New Delhi** : 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannauat Place, New Delhi - 110 001. **Noida** : C-81, 1st Floor, Sector - 2, Noida - 201301. **Palakkad** : 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad - 678001. **Palanpur** : Jyotindra Industries Compound, Near Vinayak Party Plot, Deesa Road, Palanpur - 385 001. **Panipat** : 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat - 132103. **Patiala** : 35, New Lal Bagh Colony, Patiala - 147001. **Patna** : G-3 Ground Floor, OM Vihar Complex, SP Verma Road, Patna - 800 001. **Pondicherry** : S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Pune** : Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune - 411 004. **Rae Bareilly** : 17, Anand Nagar Complex, Rae Bareilly - 229001. **Raipur** : HIG-C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry** : Cabin 101 D no 7-27-4, 1st Floor Krishna Complex, Baruvary Street, T Nagar, Rajahmundry - 533101. **Rajapalayam** : No 59 A/1, Railway Feeder Road, Near Railway Station, Rajapalayam - 626117. **Rajkot** : Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastrii Maidan, Limda Chowk, Rajkot - 360001. **Ranchi** : 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firyalal, Ranchi - 834001. **Ratlam** : F, 18, Ram Bagh, Near Scholar's School, Ratlam - 457001. **Ratnagiri** : Kohinor Complex, Near Natya Theatre, Nachane Road, Ratnagiri - 415 639. **Rohtak** : 205, 2ND Floor, Bldg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001. **Roorkee** : 22 CIVIL LINES GROUND FLOOR, HOTEL KRISH RESIDENCY, Roorkee - 247667. **Rourkela** : 1st Floor, Mangal Bhawan, Phase II, Power House Road, Rourkela - 769001. **Sagar** : Opp. Somani Automobiles, Bhagwanjani, Sagar - 470 002. **Saharanpur** : I Floor, Krishna Complex, Opp. Hath Gate, Court Road, Saharanpur - 247001. **Salem** : No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636616. **Sambalpur** : C/o Raj Tibrewal & Associates, Opp.Town High School,Sansark, Sambalpur - 768001. **Sangli (Parent: Kolhapur)** : Diwan Niketan, 313, Radhakrishna Vasahat, Opp. Hotel Suruchi, Near S.T. Stand, Sangli - 416416. **Satara** : 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment, Satara - 415002. **Shahjahanpur** : Biljipura, Near Old Distt Hospital, Near Old Distt Hospital, Shahjahanpur - 242001. **Shimla** : I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla - 171001. **Shimoga** : Nethravathi, Near Guttii Nursing Home, Kuvempu Road, Shimoga - 577 201. **Siliguri** : No 7, Swamiji Sarani, Ground Floor, Ground Floor/Hakimpura, Siliguri - 734001. **Sirsa** : Gali No 1, Old Court Road, Near Railway Station Crossing, Sirsa - 125055. **Sitapur** : Arya Nagar, Near Arya Kanya School, Sitapur - 261001. **Solan** : 1st Floor, Above Sharma General Store, Near Sanki Rest house, The Mall, Solan - 173 212. **Solapur** : Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. **Sriganganagar** : 18 L Block, Sri Ganganagar, Sriganganagar - 335001. **Srikakulam** : Door No 5 - 6 - 2, Puniyapu Street, Palakonda Road, Near Krishna Park, Srikakulam - 532 001. **Sultanpur** : 967, Civil Lines, Near Pant Stadium, Sultanpur - 228 001. **Surat** : Plot No.629 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395 001. **Surendranagar** : 2 M I Park, Near Commerce College, Wadhwan City, Surendranagar - 363035. **Thane** : 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane - 400 602. **Thiruppur** : (1), Binny Compound, II Street, Kumanar Road, Thiruppur - 641601. **Thiruvalla** : Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101. **Tinsukia** : Dhawal Complex, Gr.Floor, Durgabari, Rangagora Road, Nr.Dena Bank, P.O.Tinsukia, Tinsukia - 786 125. **Tirunelveli** : 1 Floor, Manjo Prema Complex, 182 / 6, S.N High Road, Tirunelveli - 627001. **Tirupathi** : Shop No.14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi - 517501. **Trichur** : Room no 26 & 27, DEE PEE Plaza, Kokkalai, Trichur - 680001. **Trichy** : No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum** : R S Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. **Tuticorin** : A / 25, 1st Floor, Eagle Book Centre Complex, Chidambaram Nagar, Main, Palayamkottai Road, Tuticorin - 628 008. **Udaipur** : 32 Ahinsapurji, Fatehpura Circle, Udaipur - 313004. **Ujjain** : 123, 1st Floor, Siddhi Vinayaka Trade Centre, Saheed Park, Ujjain - 456 010. **Unjha (Parent: Mehsana)** : 10/11, Maruti Complex, Opp. B R Marbles, Highway, Road, Unjha - 384 170. **Vadodara** : 103 Aries Complex, BPC Road, Off R. C. Dutt Road, Alkapuri, Vadodara - 390 007. **Valsad** : 3rd floor, Gita Nivas, opp Head Post Office, Halari Cross Lane, Valsad - 396001. **Vapi** : 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi - 396195. **Varanasi** : C/27/249 - 22A, Vivekanand Nagar Colony, Maldhayia, Varanasi - 221002. **Vasco (Parent: Goa CSC)** : DU 8 Upper Ground Floor, Bh:Technocean Clinic, Suvidha Complex, Nr,ICICI Bank, Vasco - 403802. **Vellore** : No:54, 1st Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore - 632004. **Vijayawada** : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G. Road, Labbipet, Vijayawada - 520 010. **Visakhapatnam** : 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016. **Warangal** : F-13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal - 506001. **Yamuna Nagar** : 124-B/R Model Town, Yamunanagar, Yamuna Nagar - 135 001. **Yavatmal** : Pushpam, Tilakwadi, Opp. Dr. Shrotri Hospital, Yavatma - 445 001.

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.202, 2nd Floor, Prince Towers, Door Nos. 25 & 26, College Road, Nungambakkam, Chennai - 600 006. **Hyderabad** : A&K Olbee Plaza, No. 502, 5th Floor, A-2-618/8 & 9, Road No. 1 & 11, Banjara Hills, Hyderabad - 500 034. **Kolkata** : Office no. 304, 3rd Floor, Central Plaza, 2/6 Sarat Bose Road, Kolkata 700 020. **New Delhi** : 8th Floor, Dr. Gopal Das Bhawan, 28 Barakhamba Road, New Delhi - 110 001. **Pune** : Office No. A-4, Fourth Floor, Deccan Chambers 33/40, Erandwana, Karve Road, Pune - 411 004. **Ahmedabad** : 302, 3rd Floor, VIVA complex, Near Parimal Garden, Ellisbridge, Ahmedabad - 380 006.

**CAMS CUSTOMER SERVICE CENTRES** : **Ahmedabad** : 402-406, 4th Floor, Devpath Building, Off C. G. Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380 006. **Bengaluru** : Trade Centre, 1st Floor, 45, Dikensan Road, (Next to Manipal Centre), Bengaluru - 560 042. **Bhubaneswar** : Plot No. 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751 001. **Chandigarh** : Deepak Tower, SCO 154-155, 1st Floor, Sector 17 - C, Chandigarh - 160 017. **Chennai** : Ground Floor No. 178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034. **Cochin** : Ittoop's Imperial Trade Centre, Door No. 64/5871 - D, 3rd Floor, M. G. Road (North), Cochin - 682 035. **Coimbatore** : Old # 66, New # 86, Lokamanya Street (West), Ground Floor, R. S. Puram, Coimbatore - 641002. **Durgapur** : City Plaza Building, 3rd Floor, City Centre, Durgapur - 713 216. **Goa** : No. 108, 1st Floor, Gurudutta Bldg, Above Weekender, M. G. Road, Panaji (Goa) - 403 001. **Hyderabad** : 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003. **Indore** : 101, Shalimar Corporate Centre, 8-B, South Tukogunj, Opp. Greenpark, Indore - 452 001. **Jaipur** : R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302 001. **Kanpur** : I Floor, 106 to 108, City Centre, Phase II, 63/ 2, The Mall, Kanpur - 208 001. **Kolkata** : Saket Building, 44 Park Street, 2nd Floor, Kolkata - 700016. **Lucknow** : Off. # 4, 1st Floor, Centre Court Building, 3/C, 5 - Park Road, Hazratganj, Lucknow - 226 001. **Ludhiana** : U/GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141 002. **Madurai** : 86/71A, Tamilsangam Road, Madurai - 625 001. **Mangalore** : No. G4 & G5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. **Mumbai** : Rajabahdur Compound, Ground Floor, Opp. Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. **Nagpur** : 145 Lendra, New Ramdaspath, Nagpur - 440 010. **New Delhi** : 304-305, III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannauat Place, New Delhi - 110 001. **Patna** : Kamlaya Shobha Plaza, Ground Floor, Near Ashiana Tower, Exhibition Road, Patna - 800 001. **Pune** : Nirmitti Eminence, Off. No. 6, I Floor, Opp. Abhishek Hotel, Mehendale Garage Road, Erandawane, Pune - 411 004. **Surat** : Plot No. 629, 2nd Floor, Office No. 2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp. Dhiraj Sons, Athwalines, Surat - 395 001. **Vadodara** : 103, Aries Complex, BPC Road, Off R. C. Dutt Road, Alkapuri, Vadodara - 390 007. **Vijayawada** : 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M. G. Road, Labbipet, Vijayawada - 520 010. **Visakhapatnam** : 47/9/17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016.