

BARODA PIONEER MUTUAL FUND

Key Information Memorandum cum Application Form

Baroda Pioneer Short Term Bond Fund
An Open Ended Income Scheme

Baroda Pioneer Treasury Advantage Fund
An Open Ended Debt Scheme

Baroda Pioneer Monthly Income Plan Fund
An Open Ended Income Scheme

Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund
An Open Ended Debt Scheme

Baroda Pioneer Income Fund
An Open Ended Income Scheme

Baroda Pioneer GILT Fund
An Open Ended Gilt Scheme

Baroda Pioneer Liquid Fund
An Open Ended Liquid Scheme

Price of Units: NAV Linked
Face Value of Units: ₹ 10/- per unit

Sponsor:

Pioneer Global Asset Management S.p.A.

Regd. Office: Galleria San Carlo 6, 20122, Milano, Italy;
and

Bank of Baroda

Regd. Office: Baroda House, Sayaji Ganj, Vadodara Baroda - 390005.

Trustee:

Board of Trustees to Baroda Pioneer Mutual Fund

Investment Manager:

Baroda Pioneer Asset Management Company Limited

Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063.

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

Name and Type of Scheme	Baroda Pioneer Short Term Bond Fund		An Open Ended Income Scheme
	Baroda Pioneer Monthly Income Plan (MIP) Fund		An Open Ended Income Scheme
	Baroda Pioneer Income Fund		An Open Ended Income Scheme
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund		An Open Ended Debt Scheme
	Baroda Pioneer Treasury Advantage Fund		An Open Ended Debt Scheme
	Baroda Pioneer GILT Fund		An Open Ended Gilt Scheme
	Baroda Pioneer Liquid Fund		An Open Ended Liquid Scheme
Investment Objective	Baroda Pioneer Short Term Bond Fund	To generate income from a portfolio constituted of short term debt and money market securities	
	Baroda Pioneer Monthly Income Plan (MIP) Fund	To generate regular income through investment in debt and money market instruments and also to generate long-term capital appreciation by investing a portion in equity and equity related instruments	
	Baroda Pioneer Income Fund	To generate regular income by investing in a portfolio of good quality Fixed Income Securities by maintaining a balance between Risk & Return	
	Baroda Pioneer Public Sector Undertaking (PSU) Fund	To generate stable returns with lower risk by investing in Fixed Income instruments of Public Sector Bond Undertakings (PSUs) –banks, financial institutions & companies	
	Baroda Pioneer Treasury Advantage Fund	To provide optimal returns and liquidity through a portfolio comprising of debt and money market instruments	
	Baroda Pioneer GILT Fund	To generate income by investing in a portfolio of government securities.	
	Baroda Pioneer Liquid Fund	To generate income with a high level of liquidity by investing in a portfolio of money market and debt securities.	
Asset Allocation Pattern of the schemes	Baroda Pioneer Short Term Bond Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Debt and money market instruments with a residual maturity of upto 24 months	65-100	
	Debt instruments with a residual maturity greater than 24 months and less than 60 months	0-35	
	The scheme may invest in securitized debt upto 25% of its net assets. The Average maturity of the scheme will not be greater than 3 years		
	Baroda Pioneer Monthly Income Plan (MIP) Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Equity & Equity related Instruments	0-20	
	Money Markets instruments, Debt Securities, Securitised	0-100	
	Securitized debt*	0-20	
	Baroda Pioneer Income Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Debt Instruments	80-100	
	Money Markets Instruments	0-20	
	Securitized debt*	0-15	
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Debt & Debt Related Instruments with daily call/put option of Public Sector Undertakings/Public Financial Institutions & Money Market Instruments issued by Public Sector Undertakings/Public Financial Institutions	65-100	
	Treasury Bills / Government securities created and issued by the Central Government and/ or State Government(s) and /or other similar instruments, as may be permitted from time to time, Repo and CBLO	0-35	
	The schemes may invest in securitized debt upto 25% of its net assets		
	Baroda Pioneer Treasury Advantage Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Money Market Instruments/ Debt Instruments with average maturity of not greater than 1 year	65-100	
	Debt Instruments with average maturity more than 1 year (Debt Instruments may include securities debt)	0-35	
	The schemes may invest in securitized debt upto 25% of its net assets		
	Baroda Pioneer GILT Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Government of India Dated Securities	0-100	
	State Government Dated Securities	0-100	
	Government of India Treasury Bills	0-100	
	Baroda Pioneer Liquid Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
Debt Instruments	0-25		
Money Market Instruments	75-100		
Securitized Debt*	0-25		
*The schemes may invest in securitized debt upto 25% of their respective net assets No investment will be made in foreign securitized debt. The schemes shall not invest in equity linked debentures. All the debt schemes except Baroda Pioneer Liquid Fund may take derivatives position based on opportunities available and subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Schemes. Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Monthly Income (MIP) Fund and Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund will have a maximum debt derivative net position of 50% of the net assets of the respective schemes. No derivatives investment will take place in Baroda Pioneer Liquid Scheme. In addition to the instruments stated in the above table, the schemes may enter into reverse repos as may be permitted by RBI and/or SEBI. A part of the net assets may be invested in Collateralized Borrowing & Lending Obligations (CBLO) or reverse repo or in an alternative investment as may be provided by RBI to meet liquidity requirements.			

BARODA PIONEER MUTUAL FUND

	<p>Pending deployment of the funds in securities as per the investment objectives of the schemes, the Fund may park the schemes' funds in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007 and as may be amended from time to time.</p> <p>The exposure/investments of the schemes (other than Baroda Pioneer Monthly Income Plan (MIP) Fund and Baroda Pioneer Liquid Fund) in debt and money market instruments including exposure to derivatives will not exceed 100% of the net assets of the scheme.</p> <p>For Baroda Pioneer Monthly Income Plan (MIP) Fund, the exposure/investments of the scheme in debt, money market, and equity market instruments including exposure to derivatives will not exceed 100% of the net assets of the scheme. Baroda Pioneer Liquid Fund will have no exposure to derivative.</p> <p>The asset allocations shown above are indicative and may be altered depending upon market conditions.</p>	
Risk Profile of the Schemes	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Risk associated with investment in Fixed Income and money market instruments are as follows:-</p> <p>Interest Rate Risk: As with all debt and money market instruments, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and decrease as interest rates rise.</p> <p>Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.</p> <p>Credit Risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security).</p> <p>Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows.</p> <p>Risks associated with investment in Derivatives involve Credit Risk, Illiquidity Risk etc.</p> <p>Schemes may invest in securitized debt such as asset backed securities (ABS) or mortgaged backed securities (MBS) which involves risk like Payment Risk, Market Risk etc.</p>	
Risk Mitigation/ Management Strategy	Risk & description specific to Debt	Risk Mitigation/ management strategy
	Interest Rate Risk	The average maturity of period of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Higher the average maturity period, the fund stands exposed to a higher degree of interest risk. The portfolio duration of the scheme will be decided after doing a thorough research of general macroeconomics condition, political environment, liquidity position in system, inflationary expectations and other economic considerations
	Credit Risk	The schemes emphasise on companies which are well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like The Credit Rating and Information Services of India Limited (CRISIL), ICRA Limited (formerly, Investment Information and Credit Rating Agency of India Limited), Credit Analysis and Research Limited (CARE) etc.
	Liquidity Risk	The liquidity of the Schemes' investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.
	Volatility Risk	There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. To that extent the Volatility risk will be mitigated in the scheme.
	Concentration Risk	Concentrated investment in single security or single issuer - Internal fund manager guidelines are in place for maximum exposure to a single issuer and also concentration limits on account of large holdings to avoid undue concentration in portfolio.
	Event Risk	Price risk due to company or sector specific event - The endeavor is to invest in securities of issuers, which have high balance sheet strength in the investment horizon to eliminate single company risk.
	Risk of investing in unrated debt instruments	Investment will be made only in unrated debt instruments of rated companies.
Plan & Options	Baroda Pioneer Short Term Bond Fund	The Scheme has no Plans and has the following Options: <ul style="list-style-type: none"> • Growth • Dividend Under the Dividend Option: <ul style="list-style-type: none"> • Payout • Reinvestment
	Baroda Pioneer Monthly Income Plan (MIP) Fund	The Scheme has no Plans and has the following Options: <ul style="list-style-type: none"> • Growth • Monthly Dividend • Quarterly Dividend Under each Dividend Option: <ul style="list-style-type: none"> • Payout • Reinvestment
	Baroda Income Fund	The Scheme has no Plans and has the following Options: <ul style="list-style-type: none"> • Growth • Dividend Under the Dividend Option: <ul style="list-style-type: none"> • Payout • Reinvestment
	Baroda Public Sector Undertaking (PSU) Bond Fund	The Scheme has no Plans and has the following Options: <ul style="list-style-type: none"> • Growth • Monthly Dividend • Quarterly Dividend Under each Dividend Option: <ul style="list-style-type: none"> • Payout • Reinvestment
	Baroda Pioneer Treasury Advantage Fund	The Scheme has two Plans and has the following Options under each Plan: <p>Regular Plan:</p> <ul style="list-style-type: none"> • Growth • Daily Dividend • Weekly Dividend • Monthly Dividend <p>Institutional Plan:</p> <ul style="list-style-type: none"> • Growth • Daily Dividend • Weekly Dividend • Monthly Dividend Under each Dividend Option: <ul style="list-style-type: none"> • Payout • Reinvestment <p>Note: The Daily Dividend Option under Regular & Institutional Plan, respectively, do not have the Payout Sub-Option.</p>
	Baroda Pioneer GILT Fund	The Scheme has no Plans and has the following Options: <ul style="list-style-type: none"> • Growth • Dividend Under the Dividend Option: <ul style="list-style-type: none"> • Payout • Reinvestment
	Baroda Pioneer Liquid Fund	The Scheme has two Plans and has the following Options under each Plan: <p>Regular Plan:</p> <ul style="list-style-type: none"> • Growth • Dividend • Daily Dividend Option • Weekly Dividend Option <p>Institutional Plan:</p> <ul style="list-style-type: none"> • Growth • Daily Dividend Option • Weekly Dividend Option

BARODA PIONEER MUTUAL FUND

		<p>Under each Dividend Option:</p> <ul style="list-style-type: none"> • Payout • Reinvestment <p>Note: The Daily Dividend Option under Regular & Institutional Plan do not have the Payout Sub-Option.</p>		
Applicable NAV (after the scheme opens for repurchase and sale)	Purchase			
	Liquid Scheme			
	In respect of valid applications received up to 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise			Closing NAV of the day of receipt of application
	In respect of valid applications received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise			Closing NAV of the next business day
	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise			Closing NAV of the day immediately preceding the day on which the funds are available for utilization.
	Schemes other than Liquid Schemes			
	In respect of valid applications received up to 3.00 pm with a local cheque or demand draft payable at par at the place where it is received			Closing NAV of the day of receipt of application
	In respect of valid applications received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received			Closing NAV of the next business day
	In respect of valid applications with outstation cheque/ demand drafts not payable at par at the place where applications are received			Closing NAV of the day on which the cheque or demand draft is credited
	In respect of purchase of units in Income/ Debt oriented schemes (other than liquid fund schemes and plans) with amount equal to or more than Rs. 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable. For allotment of units in respect of purchase in liquid schemes (irrespective of amount) and in other Income/ Debt oriented schemes (for an amount equal to or more than Rs. 1 crore), it shall be ensured that:			
	(i) Application is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective scheme before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.			
	Re-Purchase / Redemption			
Where the application is received upto 3.00 pm			Closing NAV of the day of receipt of application	
Where the application is received after 3.00 pm			Closing NAV of the next business day	
For allotment of units in respect of switch-in to any of the liquid schemes from other schemes, it shall be ensured that :				
i. Application for switch-in is received before the applicable cut-off time. ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective liquid/income/ debt oriented mutual fund/switch-in schemes/ plans.				
For allotment of units in respect of switch-in to any of the debt schemes other than liquid schemes from other schemes, it shall be ensured that :				
i. Application for switch-in is received before the applicable cut-off time. ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in scheme/plan before the cut-off time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in scheme/plan.				
'Switch in' transactions will be treated as if they were purchase transactions and ' switch out' transactions will be treated as if they were repurchase/redemption transactions. In case of ' switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.				
Minimum Application Amount /Number of Units		Purchase	Additional Purchase	Re-purchase
	Baroda Pioneer Short Term Bond Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	No minimum Amount
	Baroda Pioneer Monthly Income Plan (MIP) Fund	₹ 5,000/- and in multiples of ₹ 1,000/-thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Pioneer Income Fund	₹ 5000/- and in multiples of ₹ 1/- thereof	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Pioneer Treasury Advantage Fund	Regular Plan : ₹ 5,000/- and in multiples of ₹ 1/- thereafter	Regular Plan : ₹ 1000 per application and thereafter in multiples of ₹ 1 thereafter	
		Institutional Plan : ₹ 1 crore and in multiples of ₹ 1/- thereof	Institutional Plan : ₹ 1,00,000 per application and thereafter in multiples of ₹ 1 thereafter	
	Baroda Pioneer GILT Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
Baroda Pioneer Liquid Fund	Regular Plan : ₹ 10,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter		
	Institutional Plan : ₹ 1 crore and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter		
Despatch of Repurchase (Redemption) Request Benchmark Index	Redemption or repurchase proceeds shall be despatched to Unit Holders within 10 working days from the date of redemption or repurchase request at the official points of acceptance of Baroda Pioneer Mutual Fund.			
	Baroda Pioneer Short Term Bond Fund	CRISIL Short Term Bond Fund Index		
	Baroda Pioneer Monthly Income Plan (MIP) Fund	CRISIL MIP Blended Index		
	Baroda Pioneer Income Fund	CRISIL Composite Bond Fund Index		
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	CRISIL Composite Bond Fund Index		
	Baroda Pioneer Treasury Advantage Fund	CRISIL Liquid Fund Index		
	Baroda Pioneer GILT Fund	ISec MI Bex		
	Baroda Pioneer Liquid Fund	CRISIL Liquid Fund Index		
Dividend Policy	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is assured under the respective scheme. Subject to SEBI Regulations from time to time regarding payment and distribution of dividend. For details, refer the combined STD - Debt			
Name of the Fund Manger	<p>Mr. Alok Sahoo, Head- Fixed Income</p> <p>Mr Alok Sahoo is a management graduate in Finance from XIM, Bhubaneswar having BE degree from NIT, Rourkela. He has been working in the investment area in asset management for 10 years. Prior to Baroda Pioneer Mutual Fund, he was fixed income fund manager at UTI Mutual Fund and HSBC Mutual Fund. He was also the Fund Manager for the Employee Provident Fund at HSBC Asset Management. He has experience in the credit research of companies as well. Presently, Mr. Sahoo is managing the Baroda Pioneer Liquid Fund, Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund, Baroda Pioneer Monthly Income Plan (MIP) Fund, Baroda Pioneer GILT Fund, Baroda Pioneer Income Fund and Baroda Pioneer Short Term Bond Fund along with Ms. Hetal P Shah.</p> <p>Mrs. Hetal Shah Fund Manager- Fixed Income</p> <p>Ms. Hetal P. Shah is a B.Com, MBA, and JAIB having 10 year of experience in Treasury and Fund Management. Before joining Baroda Pioneer Asset Management Co. Ltd., she was working in the Treasury Department of Bank of India since May 1999. Presently she is the fund manager of Baroda Pioneer Liquid Fund, Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund, Baroda Pioneer Monthly Income Plan (MIP) Fund, Baroda Pioneer GILT Fund, Baroda Pioneer Income Fund and Baroda Pioneer Short Term Bond Fund.</p>			
Name of the Trustee Company	Not Applicable. The Board of Trustees is the Trustee of Baroda Pioneer Mutual Fund			

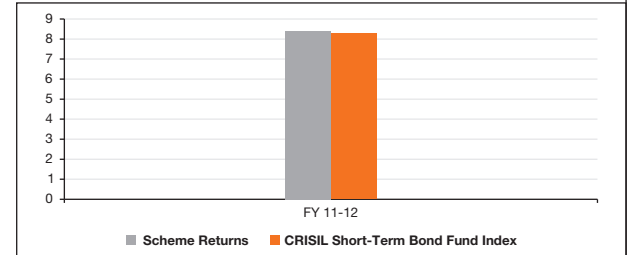
BARODA PIONEER MUTUAL FUND

Performance of Scheme (as on 31st March 2012)

Baroda Pioneer Short Term Bond Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% CRISIL Short-Term Bond Fund Index
1 Year Return	8.40	8.28
Return Since Inception	6.55	6.38

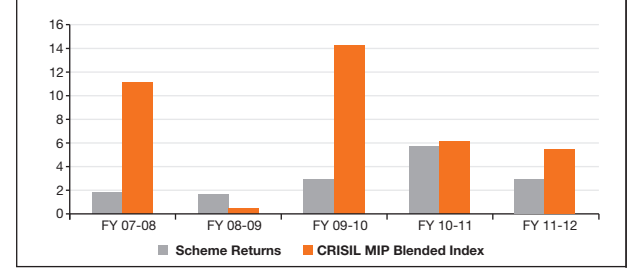
Note: "Since Inception" returns are calculated from the date of allotment, viz. June 30, 2010. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Monthly Income Plan (MIP) Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% CRISIL MIP Blended Index
1 Year Return	2.85	5.24
3 Year Return	3.84	8.48
5 Year Return	2.98	7.35
Return Since Inception	4.23	7.79

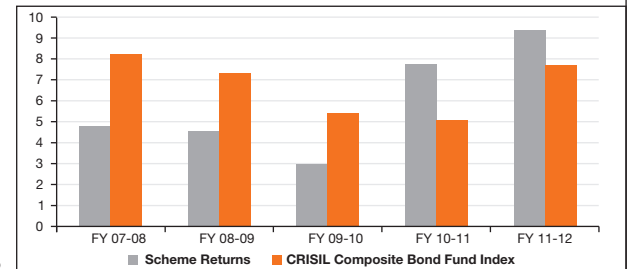
Note: "Since Inception" returns are calculated from the date of allotment, viz. September 08, 2004. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Income Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% CRISIL Composite Bond Fund Index
1 Year Return	9.10	7.68
3 Year Return	6.58	6.05
5 Year Return	5.81	6.73
Return Since Inception	5.32	6.01

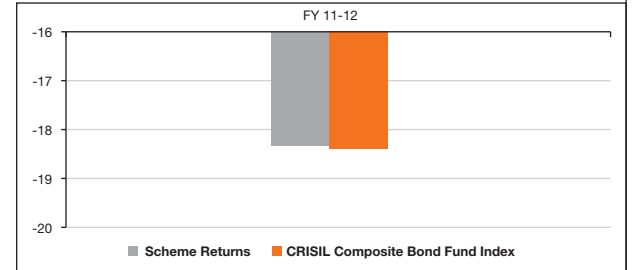
Note: "Since Inception" returns are calculated from the date of allotment, viz. March 21, 2002. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund

Absolute Return	Scheme Return %	Benchmark Return% CRISIL Composite Bond Fund Index
1 Year Return	-18.32	-18.40
Return Since Inception	-18.84	-21.72

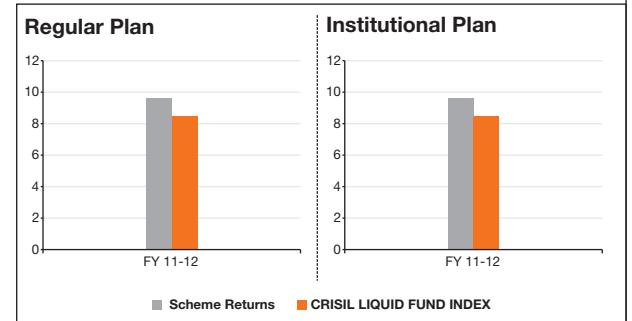
Note: "Since Inception" returns are calculated from the date of allotment, viz. December 24, 2009. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Treasury Advantage Fund

Absolute Return	Scheme Return %	Benchmark Return% CRISIL LIQUID FUND INDEX
Regular Plan		
1 Year Return	9.62	8.45
Return Since Inception	7.24	4.91
Institutional Plan		
1 Year Return	9.62	8.45
Return Since Inception	7.20	4.91

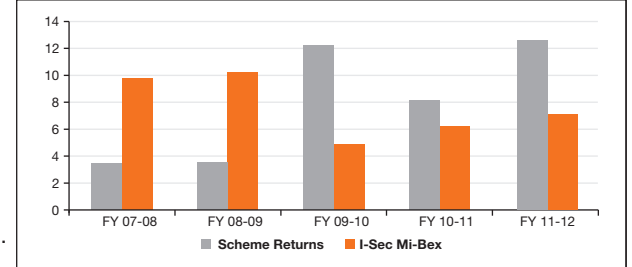
Note: "Since Inception" returns are calculated from the date of allotment, viz. June 24, 2009. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Gilt Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% I-Sec Mi- BEX
1 Year Return	12.58	6.98
3 Year Return	10.98	6.06
5 Year Return	7.91	7.62
Return Since Inception	5.21	6.86

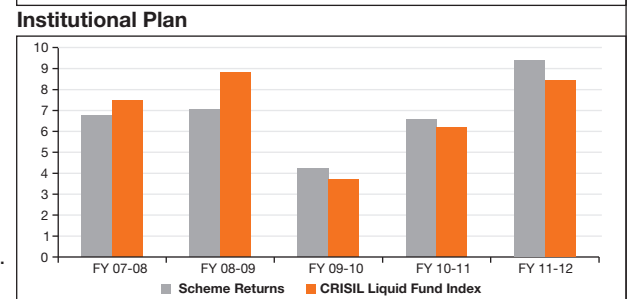
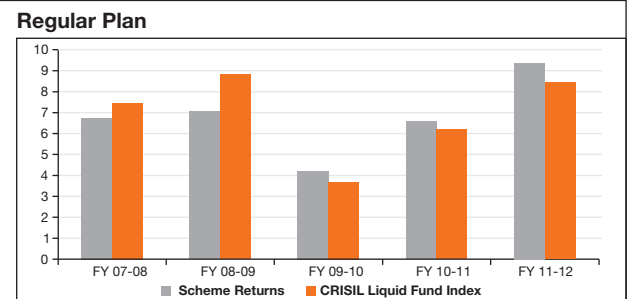
Note: "Since Inception" returns are calculated from the date of allotment, viz. March 21, 2002. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Liquid Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% Crisil Liquid Fund Index
Regular Plan		
1 Year Return	9.38	8.45
3 Year Return	6.71	6.10
5 Year Return	6.78	6.90
Return Since Inception	6.33	5.97
Institutional Plan		
1 Year Return	9.38	8.45
3 Year Return	6.77	6.10
5 Year Return	-	-
Return Since Inception	6.76	6.17

Note: "Since Inception" returns are calculated from the date of allotment, viz. February 05, 2009. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



BARODA PIONEER MUTUAL FUND

<p>Expenses of the Schemes</p>	<p>i) Load Structure and Transaction Changes</p> <p>a) Entry Load</p> <p>In accordance with the requirements specified by SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load is charged for purchase / additional purchase / switch-in accepted by the Fund. Similarly, no entry load is charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund.</p> <p>The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>Of the exit load charged to the investor, a maximum of 1% of the redemption proceeds shall be maintained in a separate account which can be used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Any balance will be credited to the scheme immediately.</p> <p>Pursuant to SEBI circular No. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load is charged in respect of bonus units and units allotted on reinvestment of dividend.</p> <p>b) Exit Load</p> <table border="1" data-bbox="513 582 1937 866"> <tr> <td>Baroda Pioneer Short Term Bond Fund</td> <td>0.10% if redeemed on or before 15 days from the date of allotment. Nil if redeemed after 15 days from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Monthly Income Plan (MIP) Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Income Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Treasury Advantage Fund</td> <td>NIL</td> </tr> <tr> <td>Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund</td> <td>0.50% if redeemed on or before 30 days from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer GILT Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Liquid Fund</td> <td>Nil</td> </tr> </table> <p>c) Transaction Charge</p> <p>(i) Nil on subscription amounts less than Rs. 10,000/-;</p> <p>(ii) Rs. 100/- on every subscription of Rs. 10,000/- and above for an existing investor in mutual funds;</p> <p>(iii) Rs. 150/-* on a subscription of Rs. 10,000/- and above for an investor investing in mutual funds for the first time. The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge.</p> <p>* In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, Rs. 100/- will be charged as transaction charge.</p> <p>ii) Recurring Expenses</p> <p>The recurring expenses of the schemes (including the investment management and advisory fees) shall be as per the maximum limit prescribed under the SEBI (Mutual Funds) Regulations 1996. These are as follows:</p> <p>i) 2.25% on the first ₹ 100 Crore of average weekly net assets.</p> <p>ii) 2.00% on the next ₹ 300 Crore of average weekly net assets.</p> <p>iii) 1.75% on the next ₹ 300 Crore of average weekly net assets.</p> <p>iv) 1.50% on the balance of the average weekly net assets.</p> <p>Actual expenses for the previous year</p> <table border="1" data-bbox="513 1376 1937 1620"> <tr> <td>Baroda Pioneer Short Term Bond Fund</td> <td>0.76%</td> </tr> <tr> <td>Baroda Pioneer Treasury Advantage Fund</td> <td>0.48%</td> </tr> <tr> <td>Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund</td> <td>1.45%</td> </tr> <tr> <td>Baroda Pioneer Monthly Income Plan (MIP) Fund</td> <td>2.25%</td> </tr> <tr> <td>Baroda Pioneer Income Fund</td> <td>-</td> </tr> <tr> <td>Baroda Pioneer GILT Fund</td> <td>-</td> </tr> <tr> <td>Baroda Pioneer Liquid Fund</td> <td>0.38%</td> </tr> </table>	Baroda Pioneer Short Term Bond Fund	0.10% if redeemed on or before 15 days from the date of allotment. Nil if redeemed after 15 days from the date of allotment	Baroda Pioneer Monthly Income Plan (MIP) Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Income Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Treasury Advantage Fund	NIL	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	0.50% if redeemed on or before 30 days from the date of allotment	Baroda Pioneer GILT Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Liquid Fund	Nil	Baroda Pioneer Short Term Bond Fund	0.76%	Baroda Pioneer Treasury Advantage Fund	0.48%	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	1.45%	Baroda Pioneer Monthly Income Plan (MIP) Fund	2.25%	Baroda Pioneer Income Fund	-	Baroda Pioneer GILT Fund	-	Baroda Pioneer Liquid Fund	0.38%
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Baroda Pioneer GILT Fund	-																												
Baroda Pioneer Liquid Fund	0.38%																												
<p>Waiver of Load for Direct Applications</p>	<p>Not Applicable</p> <p>Pursuant to SEBI Circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30 2009 no entry load is charged by the Scheme to investor. Similarly, no entry load is charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the mutual fund under the scheme.</p> <p>The upfront commission on investment made by the investor shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors, including service rendered by the ARN Holder.</p>																												
<p>Tax Treatment for the Investors (Unitholders)</p>	<p>Investor are advised to refer to the paragraph on Taxation in the Statement of Additional Information and also consult to their own tax advisor with respect to the specific amount of tax implications arising out of their participation in the scheme.</p>																												
<p>Daily Net Assets Value (NAV) Publication</p>	<p>The NAV will be calculated and declared by the mutual fund on each working day. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.barodapioneer.in and www.amfiindia.com.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) every day by 9 p.m.</p>																												
<p>For Investor Grievances please contact</p>	<table border="1" data-bbox="472 1965 1947 2108"> <tr> <td> <p>Investor Relation Officer Mr. Amitabh Ambastha 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063 Email: info@barodapioneer.in Phone: +91 22 3074 1000 /4219 7999, Fax: +91 22 3074 1001.</p> </td> <td> <p>Name and Address of Registrar Karvy Computershare (Pvt.) Ltd. Karvy MFS, 1-9/13/C, Plot No. 13 & 13 C Madhapur, Hyderabad 500 081. India. Toll Free No.: 1800-4190-911. E-mail id: barodapioneermf@karvy.com</p> </td> </tr> </table>	<p>Investor Relation Officer Mr. Amitabh Ambastha 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063 Email: info@barodapioneer.in Phone: +91 22 3074 1000 /4219 7999, Fax: +91 22 3074 1001.</p>	<p>Name and Address of Registrar Karvy Computershare (Pvt.) Ltd. Karvy MFS, 1-9/13/C, Plot No. 13 & 13 C Madhapur, Hyderabad 500 081. India. Toll Free No.: 1800-4190-911. E-mail id: barodapioneermf@karvy.com</p>																										
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<p>Unit holders Information</p>	<p>Allotment Confirmation</p> <p>(a) Units in Physical mode :-</p> <p>Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an sms to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in ' Consolidated Account Statement (CAS)' below.</p> <p>(b) Units in Demat Mode :-</p> <p>For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.</p> <p>Consolidated Account Statement (CAS)</p> <p>A Unit Holder will be sent, on or before the 10th of every month, by way of a mail / an e-mail, aCAS, containing the details of all transactions effected by the Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folio transactions have taken place during the month concerned. For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail. The AMC shall not send physical account statements to the investors if the CAS has been forwarded through email. In case of a specific request received from a Unit holder for a separate account statement, the AMC/ Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request. In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from unit holders/investors, the AMC will send separate account statements. In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement. In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors' holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 10th day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit holders whose e-mail address is available, unless a specific request is made by any.</p> <p>Unit holder to receive the CAS in physical form. The expression, 'transaction', includes purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p> <p>Half yearly Disclosures: Portfolio / Financial Results</p>																												

BARODA PIONEER MUTUAL FUND

Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept., the fund shall publish its unaudited financial results and the scheme portfolio in the prescribed formats in one national English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated. These shall also be displayed on the website of the mutual fund and that of AMFI.

Annual Report

An abridged / full Scheme-wise annual report, in electronic form, will be e-mailed to all unitholders who have provided their e-mail ids, not later than four months from the date of closure of the relevant accounting year, and no physical copy will be mailed. However, in the event of receipt of a request from a unit holder for a physical copy of the abridged/full Scheme-wise annual report, notwithstanding the registration of such a unit holder's e-mail address, the AMC will provide the unit holder with a physical copy. Also, in the case of any unit holder whose email address is not available with the AMC/Fund, and has not been provided to the AMC/Fund even on request, a physical copy of the abridged/full Scheme-wise annual report will be sent to the unit holder. The link of the full Scheme-wise annual report will be displayed prominently on the website of the AMC, viz., www.barodapioneer.in, and physical copies will be made available for inspection at the head office of the AMC. Further, a copy of the full Scheme-wise annual report/ abridged summary will be made available to unit holders on request.

Investment Strategy

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

1. Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
2. The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities/instruments.
3. Issuer/Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments. The scheme would make investments universe based on the spread and liquidity, in such that the average maturity of the instruments in the scheme will be in between 6 months to 3 years for Short Term Bond Fund and 1 year to 5 years for Income Fund.
4. The scheme will emphasise on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
5. Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global interest.
6. Baroda Pioneer Short Term Bond Fund has the flexibility to invest in various debt instruments of residual maturity less than 3 years and would seek to minimize credit and liquidity risk. The portfolio will be sufficiently diversified by investing in number of issuers/companies without any restriction of market capitalization across the industries so as to reduce the risk of a concentrated portfolio.

Comparison of Debt Schemes of Baroda Pioneer Mutual Fund

Baroda Pioneer Short Term Fund predominantly invests in short term debt instruments. Baroda Pioneer Monthly Income Plan (MIP) Fund invests upto 80% in debt and money market instruments and upto 20% in the equity & equity related instruments. Baroda Pioneer Income Fund is free to invest in any debt instrument without restriction of maturity period. Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund predominantly invests in fixed income instruments of Public Sector Undertaking (PSU) - banks, financial institutions and companies. Baroda Pioneer Treasury Advantage Fund is a scheme which predominantly invests (65-100%) in the debt and money market instruments of less than one year maturity. Baroda Pioneer GILT Fund predominantly invests in Government securities. Baroda Pioneer Liquid Fund invests 75%-100% in money market instruments to maintain high level of liquidity.

Name of Scheme	Asset Allocation Pattern		Investment Objective	Assets under management as on 31.05.2012 (Rs. in crore)	No. of folios
	Types of Instruments	Normal Allocation (% of Net Assets)			
Baroda Pioneer Treasury Advantage Fund	Money Market Instruments/ Debt Instruments with average maturity of not greater than 1 year	65-100	To provide optimal returns and liquidity through a portfolio comprising of debt and money market instruments.	605.47	1063
	Debt Instruments with average maturity more than 1 year	0.35			
	The scheme may invest in securitized debt upto 25% of its net assets.				
Baroda Pioneer Liquid Fund	Debt Instruments	0-25	To generate income with a high level of liquidity by investing in a portfolio of money market and debt securities.	4653	424
	Money Markets	75-100			
	Securitized Debt	0-25			
Baroda Pioneer Short Term Bond Fund	Debt and money market instruments with a residual maturity of upto 24 months	65-100	To generate income from a portfolio constituted of short term debt and money market securities.	2.24	339
	Debt instruments with a residual maturity greater than 24 months and less than 60 months	0.35			
	The scheme may invest in securitized debt upto 25% of its net assets.				
Baroda Pioneer Income Fund	Debt Instruments	80-100	To generate regular income by investing in a portfolio of good quality Fixed Income Securities by maintaining a balance between Risk & Return.	6.01	319
	Money Markets Instruments	0-20			
	Securitized debt	0-15			
Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	Debt & Debt Related Instruments with daily call/put option of Public Sector Undertakings/Public Financial Institutions & Money Market Instruments issued by Public Sector Undertakings/Public Financial Institutions	65-100	To generate stable returns with lower risk by investing in Fixed Income instruments of Public Sector Undertakings (PSUs) –banks, financial institutions & companies.	39.73	421
	Treasury Bills / Government securities created and issued by the Central Government and/ or State Government(s) and /or other similar instruments, as may be permitted from time to time, Repo and CBLO	65-100			
	The schemes may invest in securitized debt upto 25% of its net assets.				
Baroda Pioneer Monthly Income Plan (MIP) Fund	Equity & Equity related securities	0-20	To generate regular income through investment in debt and money market instruments and also to generate long-term capital appreciation by investing a portion in equity and equity related instruments	6.47	368
	Money Markets instruments, Debt Securities, Securitized Debt	0-100			
	Securitized debt	0-20			
	Money Market Instruments and Debt Instruments with residual maturity upto 1 year	0-99			
	Investment in derivatives may be made upto 50% of the net assets of the Scheme. The schemes may invest in securitized debt upto 25% of its net assets.				

Date : June 15, 2012

Common Application Form

(For Lumpsum / Systematic Investments)

BARODA PIONEER MUTUAL FUND



Please refer the instructions while filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required.

Sr. No.:

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

Distributor / Broker ARN	0032	Sub-Broker Code	Employee Code
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please Refer Instruction VII)

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

Existing Folio Number: _____

PAN DETAILS (Mandatory)

PAN # (Refer Instruction IV)	
First / Sole Applicant	Second Applicant
Guardian*	Third Applicant

*If the First Applicant is a Minor, please state the details of Guardian. # Please attach PAN proof.

Occupation of the applicant (Mandatory, please ✓)

<input type="checkbox"/> Agriculture	<input type="checkbox"/> Business	<input type="checkbox"/> Service	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife	<input type="checkbox"/> Retired
<input type="checkbox"/> Sports person	<input type="checkbox"/> Politics	<input type="checkbox"/> NGO	<input type="checkbox"/> PIO	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Proprietorship
<input type="checkbox"/> Partnership	<input type="checkbox"/> HNI	<input type="checkbox"/> Public Co. - Listed	<input type="checkbox"/> Public Co. - Unlisted	<input type="checkbox"/> Society	<input type="checkbox"/> Charity
<input type="checkbox"/> FII	<input type="checkbox"/> Builder	<input type="checkbox"/> Consultant	<input type="checkbox"/> Others		

Tax status of the Applicant (Mandatory, please ✓)

<input type="checkbox"/> Individual RI	<input type="checkbox"/> Individual NRI	<input type="checkbox"/> Hindu Undivided Family (HUF)	<input type="checkbox"/> Company	<input type="checkbox"/> Firm
<input type="checkbox"/> Association of Persons	<input type="checkbox"/> Local Authority	<input type="checkbox"/> Association of Persons (Trusts)	<input type="checkbox"/> Body of Individual	<input type="checkbox"/> Artificial Juridical Person

Income Status of the applicant

<input type="checkbox"/> up to ₹ 5 lakh	<input type="checkbox"/> ₹ 5 lakh to ₹ 25 lakh	<input type="checkbox"/> ₹ 25 lakh to ₹ 1 crore	<input type="checkbox"/> ₹ 1 crore to ₹ 5 crore	<input type="checkbox"/> ₹ 5 crore & above
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MODE OF HOLDING (please ✓)

Single OR Joint OR Anyone or Survivor *Default Option: Joint*

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

Name Mr Ms M/s

Name of the contact person in case of Non-Individual

Date of Birth (DOB) DD MM YYYY Nationality (For Individuals)

Guardian Name (if Sole/ First applicant is a Minor) Mr Ms M/s

Natural Guardian (Father & Mother) Legal Guardian (Court appointed Guardian)

Proof of DOB of Minor enclosed (please ✓) Passport Birth Certificate Other

Address [P. O. Box Address is not sufficient] (Indian address, in case of NRIs/ FIIs)

City Pincode (Mandatory)

State Country

Contact Details : Phone (Off.) Extn. Fax

Phone (Res) Mobile

E-mail 1

E-mail 2

I/we wish to receive the following through physical document(s) in lieu of soft copy (Please ✓) Account Statement Annual Report Other Communication

Overseas Address (Mandatory in case of NRI/ Fill applicant, in addition to mailing address)

State Country Zip code

I/We confirm that I am/we are non-resident of Indian nationality/origin & that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/ FCNR Account.

SECOND APPLICANT'S DETAILS

Name Mr Ms

Date of Birth DD MM YYYY Status: (✓) RI NRI Nationality

THIRD APPLICANT'S DETAILS

Name Mr Ms

Date of Birth DD MM YYYY Status: (✓) RI NRI Nationality

NAME OF POWER OF ATTORNEY (POA) HOLDER (If investment is being made by a Constituted Attorney)

Name Mr Ms M/s

PAN KYC Acknowledgment Enclosed

ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Received from Mr. / Ms. / M/s.

an Application for scheme

Plan Option

Sub-option

alongwith Cheque/ DD No./ UTR No. Dated

Drawn on (Bank) Amount (₹)

Sr. No.:

Signature, Stamp & Date

Application Form STP / SWP



Please refer the SIP / STP / SWP : Terms & Conditions while filling up the Micro SIP / SIP Auto Debit Facility Form. Tick (✓) whichever is applicable, strike out whichever is not required.

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

Distributor / Broker ARN	0032	Sub-Broker Code		Employee Code	
--------------------------	------	-----------------	--	---------------	--

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer Instruction VIII of Instructions for filling up the Application Form)

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

(Please note that the applicant details and mode of holding are as per the existing Folio Number)

Common Account No.

Name of Sole / First Unit Holder

SYSTEMATIC TRANSFER PLAN (STP)

No. of units Dividend Capital Appreciation Fixed Amount (Please tick one option only).

Folio No. _____ PAN _____ Enclosed (please ✓) PAN copy KYC

Mobile No. _____ Email _____

Amount ₹ (in figures) _____ ₹ (in words) _____ **OR**

Units _____ **OR Dividend** _____

STP Frequency: Monthly Quarterly STP Period: Start From End On STP Date: 1st 10th 15th 25th

FROM Scheme _____ Plan _____ Option _____

TO Scheme _____ Plan _____ Option _____

SYSTEMATIC WITHDRAWAL PLAN (SWP)

Fixed Amount Capital Appreciation (Please tick one option only).

Folio No. _____ PAN _____ Enclosed (please ✓) PAN copy KYC

Mobile No. _____ Email _____

Amount ₹ (in figures) _____ ₹ (in words) _____ **OR**

Units _____ **OR Dividend** _____

SWP Frequency: Monthly Quarterly SWP Period: Start From End On STP Date: 1st 10th 15th 25th

FROM Scheme _____ Plan _____ Option _____ Sub Option _____

DECLARATION AND SIGNATURES

I/We have read and understood the contents of the SAI, Combined SID-Debt and KIM. I/We hereby apply to the Trustee of Baroda Pioneer Mutual Fund for units of the Scheme as indicated above ["the Scheme"] and agree to abide by the terms and conditions of the Scheme/s and such other schemes into which my/our investment may be moved pursuant to any instruction received from me/us to sweep/switch the units as applicable to my/our investment including any further transaction under the Scheme. I/We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We further declare that the amount invested by me/us in the Scheme/s is derived through legitimate sources and is not held or designed for the purpose of contravention of any act, rules and regulations or any statute or legislation or any other applicable laws or any notifications, directions issued by any governmental or statutory authority from time to time.

I/We further confirm that I/We have the express authority from the relevant constitution to invest in the units of the Scheme and Baroda Pioneer Mutual Fund; its Trustee and the Mutual Fund will not be responsible if the investment is ultra vires the relevant constitution.

I/We authorize the AMC to reject the application, reverse the units, credited, restrain me/us from making any further investment in any of the Scheme/s of Baroda Pioneer Mutual Fund, recover / debit my / our folio(s) with the penal interest and take any appropriate action against me / us in case the cheque(s) / payment instrument is / are returned unpaid by my / our bank for any reason whatsoever.

I/We hereby further agree that the AMC can directly credit all the dividend pay outs and redemption amount to my / our bank details given herein, where AMC has such arrangement with my / our Bank.

* STP / SWP - Payment should reach to ISC before 7 working days from the start of first STP / SWP.

* Loads applicable as per scheme

* For SWP - in case the payout date is not mentioned, the payroll will continue till the balance units reduced to zero.

For SIP - in case STP Period or end date is not given, STP units / amount will get switched out till it meets the minimum investment amount in switched in scheme.

* In case the from date is not mentioned, it is treated as 1st day of the following month.

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.

Applicable to NRIs only:

I/We Confirm that I am / we are Non - Residents of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through approved banking channels or from funds in my / our Non-Residents External / Ordinary Account / FCNR Account.

Signature / Thumb Impression of Sole / 1st Applicant / POA Holder / Guardian	Signature / Thumb Impression of 2nd Applicant / POA Holder / Guardian	Signature / Thumb Impression of 3rd Applicant / POA Holder / Guardian
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ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

Investor Name _____

Folio No. _____ Dated:

STP / SWP

Scheme / Plan / Option / Sub-Option _____ To (STP Only) _____

Amount ₹ _____

Signature, Stamp & Date

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM

I. General Instructions:

1. Please read the Combined Scheme Information Document Debt ("SID"), Statement of Additional Information ("SAI") and Key Information Memorandum ("KIM"), containing the terms of offer, carefully, before investing. It must be understood clearly that you are deemed to have accepted the terms, subject to which this offer is being made and bind yourself to the terms upon signing the Application Form and tendering payment.
2. Please fill up the Application Form in **English** in **BLOCK LETTERS**, using black or dark blue ink.
3. Please strike out any section of the Application Form that is not applicable to you. Wherever tick boxes have been provided in the Application Form, please tick the appropriate box, as applicable to you. Please ensure that correction/cancellation of any of the mandatory information is countersigned by all applicants.
3. Please ensure that you provide all requisite details and all supporting documents, as applicable to you.
4. Please note that Application Forms (i) which are incomplete, or (ii) which have any over writing on any field without the counter signature of all applicants, or (iii) which are invalid/ambiguous/not accompanied by necessary supporting documents, or (iv) not accompanied by a payment instrument or an account-to-account transfer instruction for the amount payable, or (v) which the Trustee to Baroda Pioneer Mutual Fund ("Fund") may choose to reject for any other reason determined at its sole discretion, are liable to be rejected. In such an event, the money paid will be refunded/returned to the applicant concerned, without interest. Refund under such circumstances will be made by cheques or pay order drawn on the Bankers of the Fund.
5. Applicants who have an existing folio number with the Fund are requested to mention that in the earmarked space.

II. Applicants' Information:

1. Please mention your name in full, without any abbreviation. It is preferable to write your name exactly as it appears in your Bank Account, or in the incorporation document, as the case may be. In case units are applied for in electronic mode (demat mode), please write your name exactly in the same manner as it appears in the records of the depository.
2. If the investment is on behalf of a minor, please keep the following points in mind while filling up the Application Form:
 - The minor shall be the sole holder in the account (**joint holding is not permissible**) and nomination facility shall not be available. Details of joint holders and nomination, even if mentioned, will not be considered.
 - The guardian of the minor shall be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - Details such as the minor's name and date of birth, guardian's relationship with the minor, guardian's name, PAN and KYC etc. are mandatory, along with supporting documents. Photo copy of a document evidencing the date of birth of minor such as birth certificate or school leaving certificate or passport or any other suitable proof should be enclosed with the Application Form.
 - Where the guardian is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
 - If the mandatory details and/or documents are not provided, the application is liable to be rejected.
3. In case of payment by cheque/demand draft, please write the Applicant's name and the Application Serial Number on the reverse of the cheque/ demand draft.
4. Please mention the Pin Code in the Address column. In case the PIN Code is not mentioned, all correspondence will be sent by registered / ordinary post.
5. All communication and/or payments will be made to the sole/first applicant.
6. Signatures should be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. For HUFs, the Karta should sign on behalf of the HUF. For partnership firms, a partner should sign on behalf of the firm. Similarly, for an Association of Persons or a company, the Application Form must be signed by the Authorised Signatory/Signatories, as applicable.
7. Only individual(s) can make nomination. Please refer Instruction VII for further details regarding nomination.
8. Where units are held in the names of two or three persons, such persons shall be deemed to hold the units on a first holder basis. In case of HUF/ Partnership Firm/AoP/Company etc., no joint holding will be considered. All tax exemptions can be availed of only by the first holder, in case of additional holdings. **Please note that if you do not mention the mode of holding in the Application Form, it will be deemed to be "joint"**.
9. In case of applications under a Power of Attorney ("PoA") or by a limited company or by a body corporate or Eligible Institution or a registered society or a trust or a fund, the original PoA or a certified true copy thereof, duly notarized, and the relevant resolution or authority to make the application, as the case may be, including authority granted in favour of the officials signing the Application Form and their specimen signature or duly certified true copies thereof, along with a certified true copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed as well as the certificate of registration, must be lodged at the office of the Registrar, quoting the serial number of the Application Form simultaneously with the submission of the Application Form, failing which the said Form is liable to be rejected.
10. Any application without broker code will be treated as 'Direct Investment'.
11. Any subsequent changes in static information such as address, bank details, sub-option etc. will be based on written communication from investors. These changes will be effected within 5 days of the valid signed request reaching the office of the Registrar Karvy Computershare (Pvt.) Ltd. ("Registrar") at Chennai, and any interim financial transactions will be effected with last available/registered details only.
12. All allotments will be provisional, subject to realisation of payment instrument and subject to Baroda Pioneer Asset Management Company Limited ("AMC") having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch-out transaction in the interim is liable to be rejected at the sole discretion of the AMC.

III. Bank Account Details:

1. SEBI regulations have made it mandatory for applicants/investors to mention their bank account numbers in their purchase applications/requests for redemptions. Please provide the full particulars of the Bank Account of the sole/first applicant, such as nature of Account, Account Number, 9 digit MICR Code Number (for Electronic Credit Facility), branch address of the bank etc. in the appropriate space in the application Application Form. Please provide the MICR code / IFSC code to help you in future for ECS / NEFT credit of dividends & redemption payouts. Please attach a copy of a cancelled cheque leaf. Application forms (and redemption requests) without the mandatory bank details are liable to be rejected.
2. Redemption proceeds and dividends will be (i) despatched by a reasonable mode of despatch such as courier, registered post, ordinary post/UCP etc. in case the payment is made by cheque/ demand draft or (ii) directly credited to the first applicant/holder's Bank Account (as per the details mentioned by the investor) in case the applicant(s) avail of the direct credit facility, RTGS or NEFT, and this shall be entirely and solely at the risk of the applicant(s). The applicant(s) will not hold the Fund or the AMC or the Registrar or the Trustee of the Fund responsible for any non-receipt or delay of receipt of redemption proceeds or dividends due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing the direct credit/RTGS/NEFT, or due to incorrect bank account details provided by the applicant(s).
3. **Multiple Bank Accounts Registration Facility and Updation of Bank Accounts :**

- The Fund offers its investors the facility to register multiple bank accounts for pay-ins & payouts and designate one such registered bank account as "Default Bank Account". Individuals, HUFs and sole proprietary firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. You may avail of this facility by using the "Multiple Bank Accounts Registration Form", available at ISCs and on the website of the AMC, www.barodapioneer.in. You may update the bank accounts in your account/folio at any time either through the aforesaid Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate Form. You may download the multiple Bank Form from our website www.barodapioneer.in.
- If no "Default Bank Account" is specified, the AMC reserves the right to designate any of the bank accounts as the 'Default Bank Account'. Default Bank Account will be used for all dividend payouts and redemption payouts, if no other registered bank account is specified in the redemption request for receiving redemption proceeds, or if a new unregistered bank account is specified in the redemption request for receiving redemption proceeds
- New bank accounts/change of bank mandate can be registered using the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form, as mentioned earlier. In case a Unit holder provides a new and unregistered bank mandate or a change of bank mandate request along with a specific redemption/dividend payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/dividend proceeds. The Proceeds of such a redemption/dividend payment request will be sent only to the bank account that is already registered and validated in the folio at the time of processing of the transaction. **Please note that any payments to any unregistered bank account or a new bank account forming part of redemption request shall not be entertained or processed.**
- For any request for change of bank mandate/registering a new Bank account using the Multiple Bank Accounts Registration Form or a standalone Change of Bank Mandate form, please enclose, in respect of the new Bank Account:
 - an original cancelled cheque leaf of the new Bank account, with the first applicant's / unit holder's name and Bank account number printed on the face of the cheque **OR**
 - an original cancelled cheque of the New Bank Account without printed name **AND** Bank Account number and one of the following:
 - a latest original Bank statement;
 - the original Bank passbook with current entries not older than 3 months;
 - an original letter duly signed by the branch manager/authorized personnel of the Bank.

If photocopy of any document is submitted, the copy should be certified by the Bank, or the original should be produced for verification.

In addition to the above, the AMC may require, in respect of the existing bank mandate which is undergoing a change on account of registering the new bank account, any one of the following documents:

- an original cancelled cheque with the first unit holder's name and bank account number printed on the face of the cheque;
- A latest original copy of bank statement/passbook (if photocopy is submitted, it has to be certified by the Bank, or the original has to be produced for verification);
- Original letter issued by the bank on the letterhead, confirming the bank account holder with the account details, duly signed and stamped by the branch manager or
- In case the bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of the account.

Please note that any request without the necessary documents will be treated as invalid and will not be acted upon, and any financial transaction, including redemption, will be carried out with the previously registered details only.

- Valid change of bank mandate requests with supporting documents will be processed within ten days of the documents reaching the head office of the Registrar, and any financial transaction request received in the interim will be carried out based on the previously registered details. **Please note that a new unregistered bank account specified in any redemption request for receiving redemption proceeds will not be considered.**
 - If you are a first-time investor, the bank account mentioned in the Application Form will be treated as the default bank account, unless a separate request (Multiple Bank Accounts Registration Form) to register multiple bank accounts and to use any one of those registered bank accounts as the default bank account is submitted by the investor.
 - Registered bank accounts may also be used for verification of pay-ins (i.e. receiving subscription funds) to ensure that a third-party payment instrument is not used for subscription. The default bank account will be used for all dividend and redemption payouts, unless the Unit holder(s) specifies/specify one of the existing registered bank accounts in the redemption request for receiving redemption proceeds. However, in case Unit holder(s) does/do not specify the default account, the Fund reserves the right to designate any of the registered bank accounts as the default bank account.
4. If you opt to hold units in demat mode, please provide bank account details linked with your demat account. In case of any discrepancy, the details as per the depository will prevail.

IV. Know Your Customer (KYC) and Permanent Account Number (PAN) Compliance

1. PAN :

- SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention their PAN, irrespective of the amount of purchase.
- Where the applicant is a minor and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the court appointed legal guardian, as the case may be.
- In order that the AMC/Registrar may verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been correctly quoted in the Application Form, please attach along with the Application Form, a photocopy of the PAN card self-certified, or provide the original PAN Card for verification. The original PAN Card will be returned immediately across the counter after verification.
- Applications (i) by investors residing in the state of Sikkim, (ii) by officials appointed by courts such as official liquidator, court receiver etc. and (iii) by subscription by the Central Government and/or a State Government are exempt from the mandatory requirement of PAN, however sufficient documentary evidence shall have to be submitted to enable verification that they are residents of the state of Sikkim. Such set of customers, however, need to complete the necessary KYC requirements, and get a unique reference number from the KRA's system. A copy of the KRA issuance letter containing the unique reference number should be attached with each application/transaction.
- In the event of any Application Form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to levy of exit load, if any. Please contact any of the Investor Service Centres / Registrar / Distributors or visit our website, www.barodapioneer.in, for further details.

2. KYC :

- To simplify KYC norms and make them more investor friendly and uniform across all intermediaries registered with SEBI, SEBI has recently laid down certain changes in the KYC process. The primary objective behind this is to eliminate duplication of KYC across intermediaries in the securities market. For this purpose, KYC registration is being centralized through KYC Registration Agencies ("KRA") registered with SEBI. Thus, each investor has to undergo a uniform KYC process only once in the securities market and the details would be

INSTRUCTIONS TO INVESTORS FOR FILLING UP THE APPLICATION FORM (Contd.)

shared with other intermediaries by the KRAs. CDSL Ventures Ltd. ("CVL"), who was retained by mutual funds for centralized registration and record keeping of KYC records, has obtained SEBI registration as a KRA. Further, SEBI has mandated an In Person Verification ("IPV") of clients to be carried out as part of KYC. IPV shall be a one-time process, and once it is carried out by an intermediary, may be relied upon by other intermediaries also. For mutual funds, IPV may be carried out by the AMC or by the Registrar, or by Know Your Distributor ("KYD") compliant distributors who hold valid certifications issued by the National Institute of Securities Market ("NISM")/ Association of Mutual Funds in India ("AMFI") for their own clients or by Scheduled Commercial Banks (SCB).

- Under the new uniform KYC norms, the following shall be applicable for investing in the Scheme under this KIM:
 - For New Investors who are not KYC compliant under the erstwhile or new KYC norms:
 - KYC Application Form to be used, which is attached along with the application.
 - IPV/ Document verification to be done by the Registrar/AMC/KYD compliant distributors/SCBs.
 - Acknowledgement to be issued to the investor to facilitate subsequent investments from the investor.
 - KYC application and necessary documents should either come along with a financial transaction or when the account is opened. This is in line with demat and bank account opening process.
 - For New Investors who have already done their KYC with any other SEBI registered intermediary under the new KYC norms: a. Such KYC compliant investors would not be required to do KYC again.
 - For Existing Investors in the MF Industry: They will not be required to do KYC again.
- KYC compliance with a KRA and enclosing the KYC Acknowledgement along with the Application Form are mandatory for all investors, including individuals, non-individuals, NRIs and channel investors, irrespective of the amount of application/value of transaction. Applicants applying for units through a PoA must ensure that the KYC Acknowledgement of both the issuer of the PoA and the holder of the PoA are enclosed along with the Application Form. The KYC Acknowledgement referred above will be issued by the KRA when an investor submits to the KRA, a KYC application and the prescribed documents. This KYC Acknowledgement is issued by the KRA as a token of having verified the identity and address of the investor(s) and for efficient retrieval of records.
- KYC status will be validated with the records of the KRA before allotting units. The Fund/AMC will not be held responsible and /or liable for rejection of KYC Form by the KRA. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Registrar/AMC/Trustee shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non-compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to levy of exit load, if any.
- Please note that you need to comply with the KYC requirements by submitting requisite documents to the Registrar/AMC/Fund or any SEBI registered KRA and attaching the KYC Acknowledgement with the Application Form. For more information, please log on to www.cvlindia.com / www.amfiindia.com, before investing.

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

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

V. Intimation to investors

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

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

VI. Investment Details and Payment Procedure

- Please mention the Option (dividend/Growth) and Sub-Option (Payout/Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option. In case you chose Dividend Option, but do not specify the Sub-Option, Reinvestment will be deemed to be the default Sub-Option and units will be allotted to you under this Sub-Option.
- Payment may be made by MICR cheque/DD drawn on/made payable at all such places where Investor Service Centers ("ISC") are located and mailed to the nearest ISC. The Cheque/DD must be drawn in the **name of the scheme** and crossed "**ACCOUNT PAYEE & NOT NEGOTIABLE**". Further, in order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either **name of scheme - <Name of the First Investor>** or **name of scheme - <Permanent Account Number of the First investor>** or **name of scheme - <Folio number>**.
- In case of subscription by NRIs/FIIs, in case the payment is made through Indian Rupee drafts purchased abroad or from FCNR or NRE Accounts, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made through NRE/FCNR account cheques, the Application Form must be accompanied by a photocopy of the cheque or Account Debit letter/Certificate from the banker.
- Overseas Corporate Bodies, i.e. firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs & trusts, in which at least 60% of the beneficial interest is similarly held irrevocably by such persons, shall not be allowed to invest in the Scheme.
- Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
- Application Form (duly completed), along with a cheque (drawn on the nearest ISC/ transaction acceptance centre)/ DD (payable at the nearest ISC / transaction acceptance centre) may be sent by mail directly to the nearest ISC / transaction acceptance centre, or DD payable at Hyderabad may be sent to the Registrar, viz. Kary ComputerShare (Pvt.) Ltd., Kary Registry House, H. No : 8 - 2 - 596 Avenue 4, Street No.1 Banjara Hills, Hyderabad - 500 034. If there is no Authorised Investor Service Centre where you reside, you may purchase a DD from any other Bank in favour of the scheme and crossed "**A/c Payee & Not Negotiable**". If you reside/ are located in a city/town where the AMC does not have an Official Acceptance Point, please draw a DD payable at your nearest city/town where the AMC has a Transaction Acceptance Point, after deducting bank charges / commission (not exceeding the charges prescribed by State Bank of India) from the amount of investment.

7. Please note the following points before submitting the Application Form at any of the collection centres.

- Stock invests, outstation cheques, post-dated cheques, post-dated account-to-account transfer instructions, money orders and postal orders will not be accepted and Application Forms accompanied by such payment instruments are liable to be rejected.
- Cheques once returned in clearing will not be presented again, and the accompanying Application Form may not be considered for allotment.

8. The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.

9. Third Party Payments -

- A payment towards subscription by cheque/demand draft/RTGS/NEFT or any mode whatsoever is regarded as a 'Third Party' payment, if the payment is issued from a bank account other than that of the beneficiary investor. In order to safeguard the interests of applicants and avoid fraudulent transactions in any other name, the Fund does not generally accept Third Party Payments. The first applicant has to be one of the joint holders of the bank account from which the payment is made via cheque/ demand draft/Funds transfer/RTGS/NEFT. Therefore, please mention the bank account number, bank name & branch address from where the payment is issued and ensure that they match with details on the payment instrument, where applicable.
- Where the payment instrument does not mention the bank account holder's name(s), please attach bank pass book copy/bank statement (showing the account number, account holder's name and address)/bank letter (mentioning details like bank account number, branch address, account type etc.), with a view to substantiating that the first applicant is one of the joint holders of the bank account concerned. Where a payment is made using a demand draft, please attach, in the required format, which can be downloaded from our website, www.barodapioneer.in, a bank certification of the bank account and account holders' name(s) of the bank account used for the demand draft issuance.
- In case of RTGS, NEFT, ECS, bank transfer etc., please submit an acknowledged copy of the instruction to the bank stating the account number to be debited.
- Demand draft, pay order, banker's cheque purchased against cash of Rs. 50,000/- or more will not be accepted. Such purchase applications (for amounts less than Rs. 50,000/-) should be accompanied by a banker's certificate, stating the investor's name, bank account number and PAN, as per the bank record.
- In specific and exceptional situations where Third Party payments are permitted, such as (i) payment by parents / grand parents / related persons* on behalf of a minor (other than by a registered guardian) in consideration of natural love and affection or as gift for value not exceeding Rs 50,000 for each purchase or (ii) payment by a custodian on behalf of an FII or a client, and (iii) payment by an employer on behalf of employees, KYC of the investor and KYC of the person making the payment are both mandatory, irrespective of the amount. Additionally, a joint declaration is also required to be submitted. *Related Person means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- The AMC reserves the right to reject the Application Form, or call for additional details, if the payment bank account and other details are not mentioned on the Application Form and/or do not match with the payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient. In case the funds are transferred to the Scheme account prior to the rejection of the Application Form, the amount transferred may not be refunded or redeemed unless the investor establishes KYC with additional documentation.
- Investors are advised to visit www.barodapioneer.in for more details, including the formats.

VII. Nomination

- Nomination is mandatory where the mode of holding is single.** Hence, Application Forms for sole applicants, without nomination, are liable to be rejected. Nomination can be made only by individuals applying for/holding units on their own behalf singly. Even those investors who do not wish to nominate must sign separately confirming their intention to not nominate. Where the mode of holding is joint, nomination is not mandatory; however a separate declaration indicating the wish not to nominate shall be given.
- Nomination shall not be permitted if the investment is on behalf of a minor. However, minors can be nominated and in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the applicant.
- The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A nonresident Indian can be a nominee, subject to the policy of exchange control for the time being in force.
- Nomination in respect of the units stands rescinded upon transfer / transmission / switch-over of units.
- Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs, executors, administrators, etc.
- Cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly, and who have originally made the nomination.
- On cancellation of nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the nominee(s).
- The rights in the units will vest in the nominee(s) only upon the death of all Unit Holders.
- Nomination can be made in favour of a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers (without any decimals), making a total of 100%. In the event of the applicants not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking the default option, will settle the claim equally amongst all the nominees.
- Nomination will be maintained at the folio / account level and will be applicable for all investments in that folio or account.
- Where a folio has joint holders, all joint holders shall sign the request for nomination, even if the mode of holding is not "joint".

VIII. Transaction Charge:

The following transaction charges shall be applicable:

- Nil on subscription amounts of less than ₹ 10,000/-;
- ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds;
- ₹ 150/-* on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time.
- For SIP, transaction charges will be recovered in 4 installments

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

The transaction charges referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge.

SIP / STP / SWP : TERMS AND CONDITIONS

A. SIP AUTO DEBT FACILITY

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing) includes Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Dargeeling, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, Siliyuri, Surat, Thirupur, Tirupati, Trichur, Trichy, Trivandrum, Tumkur, Udaipur, Udipi, Varanasi, Vijaywada, Vizag (subject to revision in dates & location).

1. This facility is offered to investors having bank accounts in select cities as mentioned above.
2. In case of new applications, kindly attach duly filled in application form along with registration cum mandate form for ECS offered. Any other format of request will be rejected.
3. Completed application form, SIP auto debit form & first cheque should be submitted at Baroda Pioneer Asset Management Company Ltd. (BPAML) offices or KARVY ISC's at least 30 days prior to first SIP auto debit date.
4. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account which is to be debited under ECS/Auto Debit incase the 1st cheque is issued from an A/c which is different from ECS auto debit A/c, then a copy of cheque from ECS debit A/c as mentioned on the application form should be submitted along with other requirement.
5. The cities in the list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of Baroda Pioneer Asset Management Limited without assigning any reasons or prior notice. If any city is removed, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.
6. The bank mentioned in the ECS request must participate in local MICR clearing. MICR code starting and/or ending with '000' are not valid for ECS.
7. SIP auto debit facility is available only on specific dates of the month viz. 1st / 10th / 15th / 25th.
8. The investor agrees to abide by the terms and conditions of ECS facility of Reserve Bank of India (RBI).
9. Investors will not hold Baroda Pioneer Asset Management Company Limited, the Registrar and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
10. Baroda Pioneer Asset Management Company Limited, the Registrar and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
11. The SIP cancellation request shall be submitted 21 working days prior to the SIP date.
12. For change in Bank mandate, the request must be submitted 30 days prior to the SIP date.
13. Exit Load as applicable from time to time, will be levied on STP / SWP.
14. Existing investors who wish to restart are required to submit SIP Auto Debit form duly signed by the bank account holder(s), indicating the existing Folio No. & investment details in the SIP Form & submit the same along with the copy of a cancelled cheque / photo copy drawn on the same bank account registered in the Auto Debit Form.

B. SYSTEMATIC INVESTMENT PLAN (SIP)

1. Dates for investing through SIP route: 1st / 10th / 15th and 25th of every month.
2. There should be a minimum of 15 days between the 1st & 2nd SIP cheque. In case of lesser difference of minimum required days, the 1st SIP cheque will be deposited on the subsequent month. (For e.g. - The first application cheque dated 25th December & the investor opting for SIP date as 1st January will be taken into the account on 1st February).
3. Cancellation of SIP request should be submitted before 21 days from the processing date of SIP. For example - The request to be forwarded on or before 4th of January, 2009, for the cancellation of SIP on 25th January, 2009. If not then it will be considered only for the next month SIP Date.
4. Exit Load as applicable from time to time.

C. MICRO SIP

1. Applicability & Transactions covered:

1. Systematic Investment Plans (SIPs) where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (to be referred as "Micro SIP" hereinafter) shall be exempted from the proof of PAN. This exemption will not be applicable to normal purchase transactions upto ₹ 50,000 which will continue to be subject to PAN requirement.
2. This exemption will be applicable ONLY to investments by individuals (including NRIs but not PIOs), Minors and Sole proprietary firms. HUFs and other categories will not be eligible for Micro SIPs.
3. The exemption is applicable to joint holders also.

2. Micro SIP Procedure:

1. Investors (including joint holders) will submit a photocopy of any one of the documents identified in Para III along with Micro SIP applications.
2. Supporting document must be current and valid.
3. Supporting document copy shall be self attested by the investor / attested by the ARN holder mentioning the ARN number.
4. While making subsequent Micro SIP applications with a mutual fund, investor can quote the existing folio number where a Micro SIP has been registered and therefore need not resubmit the supporting document.

3. MICRO SIP (any one of the following photo identification can be submitted.)

- (i) Voter Identity Card
- (ii) Driving License
- (iii) Government / Defense identification card
- (iv) Passport
- (v) Photo Ration Card
- (vi) Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
- (vii) Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs <http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=setDefaultProperty&mode=31>)
- (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.

4. Other Terms

1. The Registrar will reject a Micro SIP application where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding ₹ 50,000 or where there are deficiencies in supporting documents.
2. Rejected applications will be sent back to investors with a deficiency memo.
3. 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 to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

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

Sr. No.	Documents	Company / Body Corporates	Trusts	Societies	Partnership Firms	HUF	NRI / Individual	Fils	Investment Through Const. Attorney	Proprietor
1.	Certificate of Incorporation / Registration	✓	✓	✓	✓				✓	
2.	Resolution / Authorization to invest	✓	✓	✓	✓			✓	✓	
3.	Authorized Signatory List	✓	✓	✓	✓			✓	✓	
4.	MoA & AoA	✓								
5.	Trust Deed		✓							
6.	Bye Laws			✓						
7.	Partnership Deed / Deed of Declaration				✓	✓				
8.	Notarized Power of Attorney								✓	
9.	Account Debit Certificate in case of payment is made by DD from NRE / FCNR A/C where applicable						✓		✓	✓
10.	PAN Proof	✓	✓	✓	✓	✓	✓	✓	✓	✓
11.	KYC Acknowledgment	✓	✓	✓	✓	✓	✓	✓	✓	✓
12.	Latest Bank Passbook/ Bank Account Statement/ Cancelled Cheque	✓	✓	✓	✓	✓	✓	✓	✓	✓
13.	DD Declaration	✓	✓	✓	✓	✓	✓	✓	✓	✓

KARVY INVESTOR SERVICE CENTRES

Agra - Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P). Tel. No. 9369918603. • **Ahmedabad** - 201, Shail Building, Opp. Madhusudhan House, Near Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Tel. No. : 079-26402967079-26400527, Fax No. 079-26565551. • **Ajmer** - 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Tel. No. : 0145-26280550145-5120725. • **Akola** - Shop No-30, Ground Floor, Yamuna Tarang Complex, N. H. No. - 06, Murtizapur Road, Akola - 444004. Tel. No. 0724-2451874. • **Aligarh** - 1st Floor, Kumar Plaza, Aligarh - 202001. Uttar Pradesh. Tel. No. 9369918604. • **Allahabad** - RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S. P. Marg, Civil Lines, Allahabad - 211001. Tel. No. : 9369918605. • **Amritsar** - 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. Tel. No. : 0183-5053804, Fax No. : 0183 - 5067520. • **Anand** - F-6, Chitrangana Complex, Opp. Motikaka Chawl, V. V. Nagar, Anand - 388 001. Tel. No. : 02692 - 248980. • **Aurangabad** - Ramkunji, Railway Station Road, Near Osmanpura Circle, Aurangabad - 31005. Tel. No. : 0240-23434140240-2363517. • **Bangalore** - No. : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Tel. No. : 080 - 32008452080 - 25320085, Fax No. 080 - 25320086. **Bareilly** - 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly. Station Road, Bareilly - 243 001. Tel. No. : 9369918607. • **Baroda** - SB-4 & 5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara - 390007. Tel. No. : 0265-6640870. • **Bhagalpur** - 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001. Tel. No. : 9386256100. • **Bharuch** - 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 002. Tel. No. : 02642-2225022. • **Bhilai** - Shop No-1, First Floor, Plot No -1, Old Sada Office Block, Commercial Complex, Near HDFC ATM, Nehru Nagar- East, Post - BHILAI, Pin - 490020. Tel.No. : 0788-2295329 / 32. • **Bhopal** - Kay Kay Business Centre133, Zone I, M. P. Nagar, Bhopal - 462011. Tel. No. : 0755-40927060755-4092708, Fax No. 0755-4092709. • **Bhubaneswar** - Plot No. 104/105(P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar-751013. Tel. No. - 0674-65345850674-2547531, Fax No.: 0674 - 2547531. • **Bikaner** - 2nd Floor, Plot No. 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner - 334003. Tel. No. 0151-2200014 / 15. • **Bilaspur** - Shop No. 201/202, V. R. Plaza, Link Road, Bilaspur - 495001. Tel. No. : 07752-406701 / 40676407752-408436. • **Chandigarh** - Sco-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. Tel. No. : 0172-4342618 0172-4342619. • **Chennai** - Flat No. F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp. Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Tel. No. 044-42028513044-42028512. Fax No.044 - 42028514. • **Cochin** - Building Nos. 39 Al Arcade, 1st Floor, Near Atlantis Junction, Kizhavana Road, Panampilli Nagar, Cochin-682 036. Ernakulum District. Tel. No. : 0484-3000232/0484-30002330484-4027672. • **Coimbatore** - 29/1, 2nd Floor, Chinthamani Nagar, Opp. To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore - 641011. Tel.No. : 0422-4384770 / 0422-4353216, Fax No. 0422-4384770. • **Dehradun** - Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001. Tel. No. : 9369918608. • **Erode** - No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode - 638 003. Tel. No. : 0424-40212120424 2225615, 2225616, Fax No. : 0424-2216160. • **Gaya** - 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-823001. Tel. No. 0631-22200710631-2220065. • **Gonda** - Shree Markit, Sahabgunj, Near Nuramal Nagar, Station Road, Gonda - 271 001. Tel.No. 05262-227524,225893. • **Gorakhpur** - Above V.I.P. House, Ajdacent A. D. Girls Inter College, Bank Road, Gorakpur - 273 001. Tel. No. 9369918610. • **Guwahati** - 54 Sagarika Bhawan, R. G. Baruah Road, (AIDC Bus Stop) Guwahati - 781024. Tel. No. : 0361 - 2203324. • **Gwalior** - Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. Tel. No. : 9300004262. • **Haldwani** - Above Kapilaz Sweet House, Opp. LIC Building, Piliokothi, Haldwani - 263139. Uttarakhnad. Tel. No 9369918611. • **Haridwar** - 8, Govind Puri, Opp. LIC -2, Above Vijay Bank, Main Road, Ranipur More, Haridwar-249 401. Tel. No. 9369918612. • **Hyderabad** - 8-2-596, Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Tel. No. : 040 - 23312454/44677075/7076/7077. • **Indore** - G - 7, Royal Ratan Building, M. G Road, Opp. Kotak Mahindra Bank, Indore - 452010. Tel. No. : 0731-4266828. • **Jabalpur** - 43, Naya Bazar, Opposite Shyam Talkies, Jabalpur (M.P.) 482 001. Tel. No. 0761 - 3204376. • **Jaipur** - S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. Tel. No. 0141-23797610141-2375039, Fax No.0141-2378703. • **Jalandhar** - Lower Ground Floor, Office No: 3, Arora Prime Tower, Plot No. 28, G. T. Road, Jalandhar - 144 004. Tel. No. : 0181-46344100181-4634401. • **Jalgaon** - 148 Navi Peth, Opp. Vijaya Bank, Near Bharat Dudhalay, Jalgaon - 425 001. Tel. No. 0257-2226761, Ext.: 1330257 - 2227432. • **Jamnagar** - 108 Madhav Plaza, Opp. SBI Bank, Near Lal Bangalov, Jamnagar - 361001. Tel. No.: 0288 2558887, Mobile : 91 9725444799. • **Jamshedpur** - Kanchan Tower, 3rd Floor, Chhaganlal Dayalji@Sons, 3-S-B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Tel. No. 0657-24870450657- 2487045/2487020. • **Jodhpur** - 203, Modi Arcade; Chupasni Road, Jodhpur - 342 001. Tel. No. 0291-2638479 Fax No.0291 - 2638479. • **Kanpur** - 15/46, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208001. Tel. No. 9369918615. • **Kolhapur** - 605/1/4 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Kolhapur 416001. Tel. No. 0231-2653656, Fax No.0231-2653656. • **Kolkata** - 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dhakerhwari Bastralaya, Opp. Fortis Hospital, Kolkata -700029. Tel. No. 033- 24659267/ 033- 24659263/ 033 - 24655432, Fax No.033-24196461. • **Kota** - H.No. 29, First Floor, Near Lala Lajpat Rai Circle Shopping Centre, Kota - 324007. Tel. No. 0744 51009620744-2365144 Fax No.0744-2365144. • **Lucknow** - Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. Tel. No. 93699186000522-2236819, Fax No. : 0522-2236826. • **Ludhiana** - SCO - 136 , First Floor Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. Tel. No. : 0161-46487470161-4680021, Fax No.0161-3018440. • **Madurai** - Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp. Nagappa Motors, Madurai - 625010. Tel.No. 0452- 2605856. • **Meerut** - 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut - 250 002. Tel. No. 9369918619. • **Mehsana** - UI -47, Apollo Enclave; Opp. Simandhar Temple, Modhera Char Rasta, Highway Mehsana - 384002. Tel. No. 0253-6611395. • **Navsari** - 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445. Tel. No. : 02637-28036702637-280362, Fax No.: 02637-233554. • **New Delhi** - 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi-110 001. Tel.No. 011- 43681700, Fax No. 011- 43681710. • **Panjim** - City Business Centre, Coelho Pereira Building, Room Nos.18, 19 & 20 Dada Vaidya Road, Panjim - 403001. Tel.No. 0832 - 2426871/73, Fax No.0832-2426873. • **Patna** - 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna - 800001. Tel. No. 0612-64530980612-2321354. • **Pondicherry** - First Floor, No. 7, Thiayagaraja Street, Pondicherry - 605 001. Tel. No. 0413 - 42106400413 2220640 & 0413 4210640. • **Pune** - Shop No. 16, 17 & 18, Ground Floor, Sreenath Plaza, Dyaneshwar Paduka Chowk, F. C. Road, Pune - 411004. Tel. No. 020-25533795020 25539957, Fax No.020 - 25533742. • **Raipur** - Room No. TF 31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G. E. Road, Raipur - 492 001. Tel. No. 0771-6450194. • **Rajkot** - 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp. Ramkrishna Ashram, Rajkot - 360 001. Tel. No. 9601288416. • **Ranchi** - Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi - 834 001. Tel. No. : 0651 - 2331320 0651-2330394, Fax No.0651-2331320. • **Rourkela** - 1st Floor, Sandhu Complex, Kanchery Road, Uditi Nagar, Rourkela - 769 012. Tel. No. : 0661-2500005/090405108310661-25107772. • **Saharanpur** - 18 Mission Market, Court Road, Saharanpur - 247001, Uttar Pradesh, Tel. No. 9369918622. • **Siliguri** - Nanak Complex, Near Church Road, Sevoke Road, Siliguri - 734001. Tel. No. 0353-25225790353-2526399. • **Sultanpur** - Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228 001. Tel.No. 9369918624. • **Surat** - G-6 Empire, State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat -395002. Tel.No. 0261-3042170. • **Tirupur** - First Floor, 224 A, Selvakumar Departmental Stores, 1st Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604. Tel. No. 0421-2214221. • **Trichy** - Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy - 602 017. Tel.No. : 0431-4020227 - 2260431-2793799, Fax No. 0431 - 2794132. • **Udaipur** - 201-202, Madhav Chambers, Opp. G.P.O., Chetak Circle, Madhuban, Udaipur-313001. Tel.No. 0294-24293700294-5101601. • **Valsad** - Shop No 2, Phiroza Corner, Opp. Next Showroom, Tithal Road, Valsad - 396001. Tel. No. 02632-25848102632-326902. • **Vapi** - Shop No. 5, Phikhaji Residency, Opp. DCB Bank, Vapi Silvassa Road, Vapi - 396195. Tel.No. 9228012909. • **Varanasi** - D-64/132, KA 1st Floor, Anant Complex, Sibra, Varanasi - 221 010. Tel. No. 9369918625. • **Vijayawada** - 39-10-7, Opp. Municipal Water Tank, Labbipet, Vijayawada - 520 010. Tel. No. 0866 24751260866-2495200, Fax No. : 0866-2495300. • **Visakhapatnam** - 47-14-5/1, Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Tel. No. 0891 - 2714125 / 27342440891-2752916 Fax No.0891-2752872.