

Key Information Memorandum cum Application Form

BARODA PIONEER MUTUAL FUND

Ongoing offer & issue of units at Applicable NAV

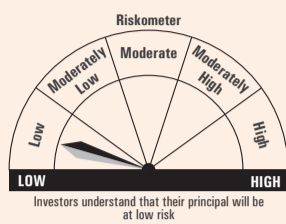
This product is suitable for investors who are seeking*



Baroda Pioneer Short Term Bond Fund

(An Open Ended Income Scheme)

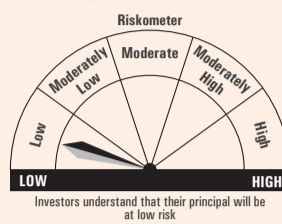
- Regular Income over short term.
- Investment predominantly in Money Market Instruments (i.e. CP/CD) and Short Term Debt Market Instruments.



Baroda Pioneer Treasury Advantage Fund

(An Open Ended Debt Scheme)

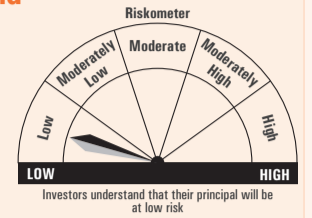
- Regular income over short term with maintaining a balance between returns and liquidity.
- Investment predominantly in Money Market (i.e. CP/CDs) and Debt Market Instruments.



Baroda Pioneer Liquid Fund

(An Open Ended Liquid Scheme)

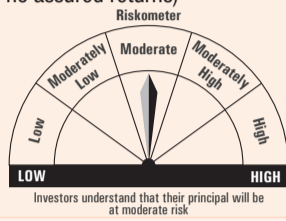
- Regular income over short term with high level of liquidity.
- Investment predominantly in Money Market (i.e. CP / CDs) Instruments.



Baroda Pioneer Monthly Income Plan Fund \$

(An Open Ended Income Scheme with no assured returns)

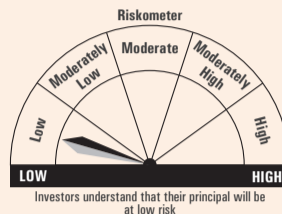
- Regular Income and capital appreciation over medium term with providing liquidity
- Investment in debt and money market instruments and in equity and equity related instruments.



Baroda Pioneer Dynamic Bond Fund

(An Open Ended Income Scheme)

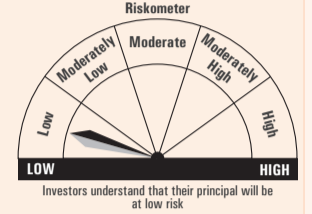
- Regular Income over medium term with providing liquidity.
- Investment in medium to long term corporate bonds and / or government securities and manage the portfolio dynamically through different interest rate cycles.



Baroda Pioneer GILT Fund

(An Open Ended Gilt Scheme)

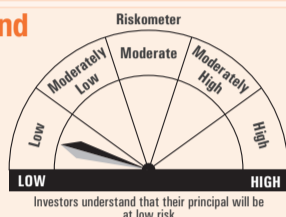
- Credit risk free regular Income over long term.
- Investment only in Government (both Central and State Government) Securities.



Baroda Pioneer Income Fund

(An Open Ended Income Scheme)

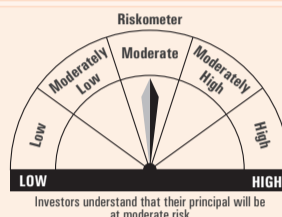
- Regular Income over long term
- Investment predominantly in good quality Fixed Income Securities by maintaining a balance between Risk & Return.



Baroda Pioneer Credit Opportunities Fund

(An Open Ended Debt Scheme)

- Income over medium term.
- Investment in a mix of debt and money market instruments across the credit and maturity spectrum.



| | | | |
|--|--|--|---|
| Sponsor: Pioneer Global Asset Management SpA Regd. Office: Galleria San Carlo 6, 20122, Milano, Italy; | Sponsor: Bank of Baroda Regd. Office: Baroda House, P. B. No. 506, Mandavi, Baroda - 390005. | Trustee Baroda Pioneer Trustee Company Private Limited Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063 | Investment Manager Baroda Pioneer Asset Management Company Limited |
|--|--|--|---|

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.

This document is dated April 29, 2016.

| | | |
|--|---|---|
| Name and Type of Scheme | Baroda Pioneer Short Term Bond Fund (BPSTBF) | An Open Ended Income Scheme |
| | Baroda Pioneer Monthly Income Plan (MIP) Fund (BPMIPF) \$ | An Open Ended Income Scheme with no assured returns |
| | Baroda Pioneer Income Fund (BPIF) | An Open Ended Income Scheme |
| | Baroda Pioneer Treasury Advantage Fund (BPTAF) | An Open Ended Debt Scheme |
| | Baroda Pioneer GILT Fund (BPGF) | An Open Ended Gilt Scheme |
| | Baroda Pioneer Liquid Fund (BPLF) | An Open Ended Liquid Scheme |
| | Baroda Pioneer Dynamic Bond Fund (BPDBF) | An Open Ended Income Scheme |
| | Baroda Pioneer Credit Opportunities Fund (BPCOF) | An Open Ended Debt 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 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. |
| | Baroda Pioneer Dynamic Bond Fund | To generate returns with liquidity by managing the portfolio dynamically through interest rate cycles. |
| | Baroda Pioneer Credit Opportunities Fund | The primary objective of the Scheme is to generate returns by investing in debt and money market instruments across the credit spectrum. There is no assurance or guarantee that the investment objective of the Scheme will be realized. |
| 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 average maturity of the Scheme will not be greater than 3 years. The Scheme may invest in securitized debt upto 25% of its net assets. No investment will be made in foreign securitised debt. The Scheme will invest in debt derivatives upto 50% of the net assets of the Scheme. | |
| | Baroda Pioneer Monthly Income Plan (MIP) Fund \$ | |
| | Type of Instrument | Normal Allocation (% of net assets) |
| | Equity & Equity related Instruments | 0-20 |
| | Money Market instruments, Debt Securities, Securitised Debt | 0-100 |
| | Securitised Debt* | 0-20 |
| | *No investment will be made in foreign securitised debt. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. | |
| | Baroda Pioneer Income Fund | |
| | Type of Instrument | Normal Allocation (% of net assets) |
| | Debt Instruments | 80-100 |
| | Money Market Instruments | 0-20 |
| | Securitised Debt* | 0-15 |
| | *No investment will be made in foreign securitised debt. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. | |
| | 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 (Debt instruments may include securitized debt) | 65-100 |
| | Debt Instruments with average maturity more than 1 year (Debt Instruments may include securitized debt) | 0-35 |
| | The Scheme may invest in securitized debt upto 25% of its net assets. No investment will be made in foreign securitised debt. The Scheme will have a maximum debt derivative net position of 50% of the net assets of the Scheme. | |

\$ Monthly income is not assured and is subject to the availability of distributable surplus.

| | <p>Baroda Pioneer GILT Fund</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of net assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Government of India Dated Securities</td> <td>0-100</td> <td>Sovereign</td> </tr> <tr> <td>State Government Dated Securities</td> <td>0-100</td> <td>Low</td> </tr> <tr> <td>Government of India Treasury Bills</td> <td>0-100</td> <td>Sovereign</td> </tr> </tbody> </table> <p>Baroda Pioneer Liquid Fund</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of net assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments</td> <td>0-25</td> <td>Low to Medium</td> </tr> <tr> <td>Money Market Instruments</td> <td>75-100</td> <td>Low</td> </tr> <tr> <td>Securitized Debt*</td> <td>0-25</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>*No investment will be made in foreign securitized debt. The Scheme shall make investments in/purchase debt and money market securities with maturity of upto 91 days only. Also, inter scheme transfers of securities with maturity of upto 91 days only can be done from other schemes into this Scheme</p> <p>Baroda Pioneer Dynamic Bond Fund</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of net assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Debt Instruments with residual maturity greater than 1 year</td> <td>100-1</td> <td>Medium to High</td> </tr> <tr> <td>Money Market Instruments and Debt Instruments with residual maturity upto 1 year</td> <td>99-0</td> <td>Low to Medium</td> </tr> </tbody> </table> <p>Investment in fixed income derivatives may be made upto 50% of the net assets of the Scheme. Investment in securitized debt would be up to 25% of the net assets of the Scheme. The Scheme will not invest in foreign debt securities</p> <p>Baroda Pioneer Credit Opportunities Fund</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of net assets)</th> <th>Risk Profile</th> </tr> </thead> <tbody> <tr> <td>Debt instruments of companies with long term credit rating of less than AAA and debit instruments of companies having no long term</td> <td>100 - 50</td> <td>Medium to high</td> </tr> <tr> <td>Debt instruments of companies with long term credit rating of AAA and government securities</td> <td>35 - 0</td> <td>Low to medium</td> </tr> <tr> <td>Money market instruments including CBLO and cash</td> <td>50 - 5</td> <td>Low</td> </tr> </tbody> </table> <p>Investment in fixed income derivatives may be made upto 50% of the net assets of the Scheme. Investment in securitized debt would be upto 25% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.</p> <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 cumulative gross exposure within debt and derivative position shall not exceed 100% of the net assets of the scheme. For BPMIPF, 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. BPLF will have no exposure to derivative.</p> <p>The schemes (except Baroda Pioneer GILT) Fund shall not invest more than 30% of its net assets in debt and money market instruments in a single sector as classified by AMFI. Provided that this limit shall not be applicable for investments in Bank CDs, Government securities, Treasury Bills, Collateralized Borrowing and Lending Obligations and AAA rated securities issued by Public Financial Institutions and Public Sector Banks. Also, an additional exposure to financial services sector (over and above the existing 30%) not exceeding 10% of the net assets of the scheme will be allowed by way of increase in exposure to HFCs only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). However, the total investment in HFCs cannot exceed 30% of the net assets of the scheme.</p> <p>Change in investment pattern and rebalancing of portfolio : Subject to the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for a short term and for defensive considerations only. In the event of such a deviation, the fund manager will endeavour to rebalance the portfolio within 30 days from the date of deviation. If, however, the portfolio is not rebalanced within the said 30 days, justification for not rebalancing will be placed before the Investment Committee of the AMC. At all points of time, the portfolio will be in line with the investment objective of the Scheme.</p> <p>The asset allocations shown above are indicative and may be altered depending upon market conditions.</p> | Type of Instrument | Normal Allocation (% of net assets) | Risk Profile | Government of India Dated Securities | 0-100 | Sovereign | State Government Dated Securities | 0-100 | Low | Government of India Treasury Bills | 0-100 | Sovereign | Type of Instrument | Normal Allocation (% of net assets) | Risk Profile | Debt Instruments | 0-25 | Low to Medium | Money Market Instruments | 75-100 | Low | Securitized Debt* | 0-25 | Low to Medium | Type of Instrument | Normal Allocation (% of net assets) | Risk Profile | Debt Instruments with residual maturity greater than 1 year | 100-1 | Medium to High | Money Market Instruments and Debt Instruments with residual maturity upto 1 year | 99-0 | Low to Medium | Type of Instrument | Normal Allocation (% of net assets) | Risk Profile | Debt instruments of companies with long term credit rating of less than AAA and debit instruments of companies having no long term | 100 - 50 | Medium to high | Debt instruments of companies with long term credit rating of AAA and government securities | 35 - 0 | Low to medium | Money market instruments including CBLO and cash | 50 - 5 | Low |
|--|---|--------------------|-------------------------------------|--------------|--------------------------------------|-------|-----------|-----------------------------------|-------|-----|------------------------------------|-------|-----------|--------------------|-------------------------------------|--------------|------------------|------|---------------|--------------------------|--------|-----|-------------------|------|---------------|--------------------|-------------------------------------|--------------|---|-------|----------------|--|------|---------------|--------------------|-------------------------------------|--------------|--|----------|----------------|---|--------|---------------|--|--------|-----|
| Type of Instrument | Normal Allocation (% of net assets) | Risk Profile | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Government of India Dated Securities | 0-100 | Sovereign | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| State Government Dated Securities | 0-100 | Low | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Government of India Treasury Bills | 0-100 | Sovereign | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type of Instrument | Normal Allocation (% of net assets) | Risk Profile | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Debt Instruments | 0-25 | Low to Medium | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Money Market Instruments | 75-100 | Low | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Securitized Debt* | 0-25 | Low to Medium | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type of Instrument | Normal Allocation (% of net assets) | Risk Profile | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Debt Instruments with residual maturity greater than 1 year | 100-1 | Medium to High | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Money Market Instruments and Debt Instruments with residual maturity upto 1 year | 99-0 | Low to Medium | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Type of Instrument | Normal Allocation (% of net assets) | Risk Profile | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Debt instruments of companies with long term credit rating of less than AAA and debit instruments of companies having no long term | 100 - 50 | Medium to high | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Debt instruments of companies with long term credit rating of AAA and government securities | 35 - 0 | Low to medium | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Money market instruments including CBLO and cash | 50 - 5 | Low | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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>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, liquidity Risk etc.</p> <p>Schemes may invest in securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS) which involves risk like Payment Risk, Market Risk etc.</p> <p>Risks associated with transaction in Units through Stock Exchange mechanism: Allotment and/or redemption of Units through NSE or BSE or any other recognized stock exchange on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing, settlement, etc., upon which the Scheme has no control. Moreover, transactions conducted through the stock exchange mechanism will be governed by the operating guidelines and directives issued by the relevant recognized stock exchange.</p> <p>Additional schemes specific risk factor.</p> <p>Applicable to Baroda Pioneer Monthly Income Plan Fund S (\$ Monthly income is not assured and is subject to the availability of distributable surplus.)</p> <p>Equity instruments carry both company specific and market risks and hence, no assurance of returns can be made in respect of these investments. Equity securities and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio would result at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Also, the value of the Scheme's investment may be affected by fluctuations in the interest rates, currency exchange rates, changes in laws/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Risk Mitigation/ Management Strategy | <p>Investment in debt securities carries various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.</p> <p>Applicable to Baroda Pioneer Monthly Income Plan Fund S</p> <p>Investments in equity and equity related securities carry various risks such as inability to sell securities, trading volumes and settlement periods, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging. Further, the portfolio of a Scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Plan & Options (Bonus Option in the Schemes has been discontinued effective June 08, 2015) | <p>The Schemes will have two plans thereunder, viz. Plan A and Plan B (Direct). Plan B (Direct) is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Schemes directly with the Fund and is not available for investors who route their investments through a Distributor, while Plan A is meant for investors who route their investments through distributors only. Both Plans will have a common portfolio but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs. The Options / Sub-Options presently offered under each Scheme, i.e. under Plan A, will also be available for subscription under Plan B (Direct).</p> <p>The Scheme-wise details of Options / Sub-Options (available under each Plan) are as under:</p> <p>Baroda Pioneer Short Term Bond Fund</p> <ul style="list-style-type: none"> • Growth • Dividend <p>Under the Dividend Option: • Payout • Reinvestment</p> <p>Baroda Pioneer Monthly Income Plan (MIP) Fund S</p> <ul style="list-style-type: none"> • Growth • Monthly Dividend • Quarterly Dividend <p>Under each Dividend Option: • Payout • Reinvestment</p> <p>Baroda Income Fund</p> <ul style="list-style-type: none"> • Growth • Dividend <p>Under the Dividend Option: • Payout • Reinvestment</p> <p>Baroda Pioneer Treasury Advantage Fund</p> <ul style="list-style-type: none"> • Growth • Daily Dividend • Weekly Dividend • Monthly Dividend • Quarterly Dividend <p>Under each Dividend Option: • Payout • Reinvestment</p> <p>Note: The Daily Dividend Option does not have the Payout Sub-Option.</p> <p>Baroda Pioneer GILT Fund</p> <ul style="list-style-type: none"> • Growth • Dividend <p>Under the Dividend Option: • Payout • Reinvestment</p> <p>Baroda Pioneer Liquid Fund</p> <ul style="list-style-type: none"> • Growth • Daily Dividend Option • Weekly Dividend Option <p>Under each Dividend Option: • Payout • Reinvestment Note: The Daily Dividend Option does not have the Payout Sub-Option.</p> <p>Baroda Pioneer Dynamic Bond Fund</p> <ul style="list-style-type: none"> • Growth • Dividend Option <p>Under each Dividend Option: • Payout • Reinvestment</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

(\$ Monthly income is not assured and is subject to the availability of distributable surplus.)

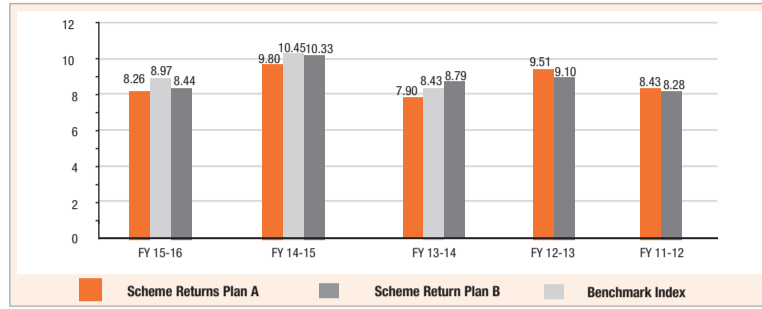
| | <p>Baroda Pioneer Credit Opportunities Fund Plans Plan A and Plan B (Direct) • Options • Growth • Monthly Dividend • Quarterly Dividend Under each Dividend Option: • Payout • Reinvestment If the Dividend under the Payout Option of the Schemes is less than or equal to ₹ 200, it will, by default, be reinvested under the Reinvestment sub-option. In order to have a uniform disclosure on treatment of applications under "Direct" / "Regular" Plans, the following disclosures are made :</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr> <tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr> <tr><td>3</td><td>Not mentioned</td><td>Regular</td><td>Direct Plan</td></tr> <tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr> <tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr> <tr><td>6</td><td>Direct</td><td>Regular</td><td>Direct Plan</td></tr> <tr><td>7</td><td>Mentioned</td><td>Regular</td><td>Regular Plan</td></tr> <tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p> | | | Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | 1 | Not mentioned | Not mentioned | Direct Plan | 2 | Not mentioned | Direct | Direct Plan | 3 | Not mentioned | Regular | Direct Plan | 4 | Mentioned | Direct | Direct Plan | 5 | Direct | Not Mentioned | Direct Plan | 6 | Direct | Regular | Direct Plan | 7 | Mentioned | Regular | Regular Plan | 8 | Mentioned | Not Mentioned | Regular Plan |
|---|--|--|--|----------|---------------------------------------|--------------------------------|-----------------------------|---|---------------|---------------|-------------|---|---------------|--------|-------------|---|---------------|---------|-------------|---|-----------|--------|-------------|---|--------|---------------|-------------|---|--------|---------|-------------|---|-----------|---------|--------------|---|-----------|---------------|--------------|
| Scenario | Broker Code mentioned by the investor | Plan mentioned by the investor | Default Plan to be captured | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | Not mentioned | Not mentioned | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | Not mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | Not mentioned | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | Mentioned | Direct | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | Direct | Not Mentioned | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 6 | Direct | Regular | Direct Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 7 | Mentioned | Regular | Regular Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8 | Mentioned | Not Mentioned | Regular Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Applicable NAV | Purchase | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | BPLF (cut-off time) | | Applicable NAV | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 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 immediately preceding 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 day immediately preceding the next business day | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time 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. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | All Schemes other than BPLF (cut-off time) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | 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 valid purchase applications accepted for schemes other than BPLF with amount equal to or more than ₹ 2 lakh, 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 BPLF schemes (irrespective of amount) and in other schemes (for an amount equal to or more than ₹ 2 lakh), 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | BPLF | | Applicable NAV | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | In respect of valid application received upto 3.00 pm | | Closing NAV of day immediately preceding the next business day | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | In respect of valid application received after 3.00 pm | | Closing NAV of the next business day. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| All schemes other than BPLF | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| In case of valid applications received upto 3.00 pm | | Closing NAV of the day of receipt of application | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| In case of valid applications received after 3.00 pm | | Closing NAV of the next business day | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| For allotment of units in respect of switch-in to BPLF 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 BPLF 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. For allotment of units in respect of switch-in to any of the debt schemes other than BPLF from other scheme, 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 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. '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. With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism. The time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Application Amount /Number of Units | Purchase | | Additional Purchase | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Short Term Bond Fund | | ₹ 5,000/- and in multiples of ₹ 1/- thereafter | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Monthly Income Plan (MIP) Fund \$ | | ₹ 1,000/- and in multiples of ₹ 1/- thereafter | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Income Fund | | ₹ 5000/- and in multiples of ₹ 1/- thereof | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Treasury Advantage Fund | | ₹ 1,000/- and in multiples of ₹ 1/- thereafter | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer GILT Fund | | ₹ 1,000/- and in multiples of ₹ 1/- thereafter | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Liquid Fund | | ₹ 1,000/- and in multiples of ₹ 1/- thereafter | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Dynamic Bond Fund | | ₹ 1,000/- and in multiples of ₹ 1/- thereafter | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Credit Opportunities Fund | | ₹ 1,000/- and in multiples of ₹ 1/- thereafter | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Despatch of Repurchase (Redemption) Request | 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. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Benchmark Index | 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 Treasury Advantage Fund | | CRISIL Liquid Fund Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer GILT Fund | | I-Sec Mi-Bex | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Liquid Fund | | CRISIL Liquid Fund Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Dynamic Bond Fund | | CRISIL Composite Bond Fund Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Credit Opportunities Fund | | CRISIL Short Term Bond Fund Index | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dividend Policy | Under the Dividend Option, the Trustee may declare dividends, subject to availability and adequacy of distributable surplus, calculated in accordance with the SEBI Regulations, and the decision of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend or that dividend will be paid regularly. The procedure and manner of payment of dividend shall be in line with SEBI circular/ guidelines no. SEBI/IMD/ CIR No. 1/64057/06 dated April 04, 2006 and SEBI/IMD/ CIR No. 3/65370/06 dated April 21, 2006 as amended from time to time. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Fund Mangers | Schemes | | Fund Manager(s) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Monthly Income Plan (MIP) Fund \$ | | Ms. Hetal Shah | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer GILT Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Income Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Liquid Fund | | Mr. Alok Sahoo jointly with Ms. Hetal Shah | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Treasury Advantage Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Dynamic Bond Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Baroda Pioneer Short Term Bond Fund | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Fixed Maturity Plans | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Trustee Company | Baroda Pioneer Trustee Company Private Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

(\$ Monthly income is not assured and is subject to the availability of distributable surplus.)

**Performance of Scheme
(as on March 31, 2016)**

Baroda Pioneer Short Term Bond Fund

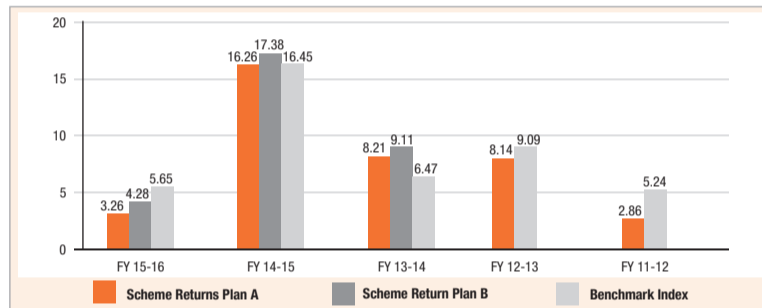
| Compounded Annualised Return | Plan A | | Plan B | |
|------------------------------|-----------------|-----------------------|-----------------|-----------------------|
| | Scheme Return % | Benchmark Return (%)* | Scheme Return % | Benchmark Return (%)* |
| 1 Year | 8.26 | 8.44 | 8.96 | 8.44 |
| 3 Years | 8.64 | 9.18 | 9.27 | 9.18 |
| 5 Years | 8.77 | 8.98 | - | - |
| Since Inception | 8.15 | 8.45 | 9.23 | 9.11 |



*CRISIL Short-Term Bond Fund Index. Note: "Since Inception" and FY 10-11 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^s

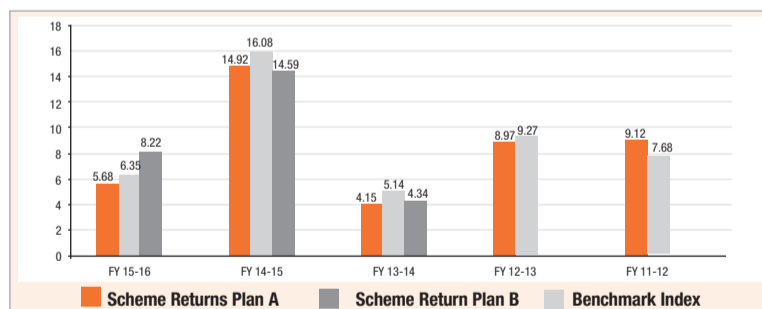
| Compounded Annualised Return | Plan A | | Plan B | |
|------------------------------|-----------------|-----------------------|-----------------|-----------------------|
| | Scheme Return % | Benchmark Return (%)* | Scheme Return % | Benchmark Return (%)* |
| 1 Year | 3.25 | 5.65 | 4.28 | 5.65 |
| 3 Years | 9.10 | 9.41 | 10.12 | 9.41 |
| 5 Years | 7.63 | 8.49 | - | - |
| Since Inception | 5.81 | 8.26 | 9.49 | 8.91 |



*CRISIL MIP Blended Index. 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

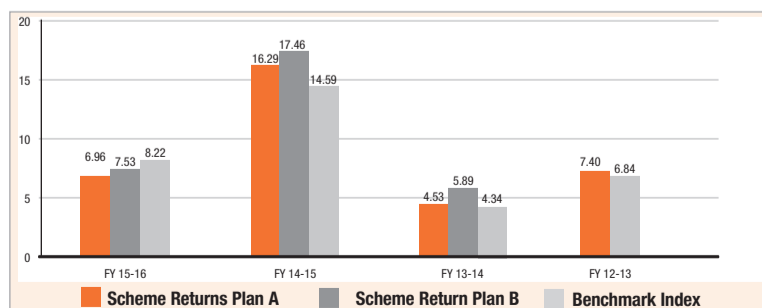
| Compounded Annualised Return | Plan A | | Plan B | |
|------------------------------|-----------------|-----------------------|-----------------|-----------------------|
| | Scheme Return % | Benchmark Return (%)* | Scheme Return % | Benchmark Return (%)* |
| 1 Year | 5.67 | 8.21 | 6.35 | 8.21 |
| 3 Years | 8.14 | 8.96 | 9.08 | 8.96 |
| 5 Years | 8.50 | 8.76 | - | - |
| Since Inception | 6.17 | 6.86 | 9.07 | 8.85 |



*CRISIL Composite Bond Fund Index. 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 Dynamic Bond

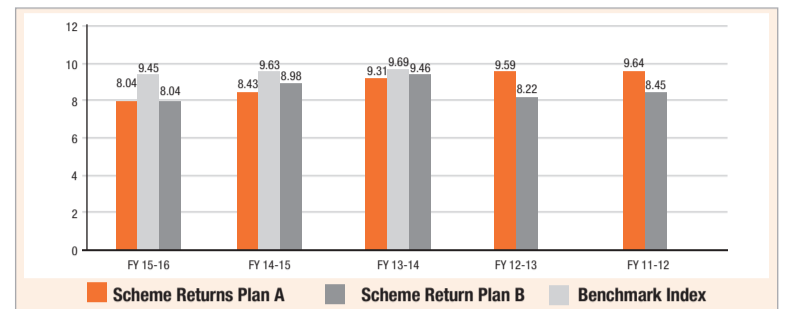
| Compounded Annualised Return | Plan A | | Plan B | |
|------------------------------|-----------------|-----------------------|-----------------|-----------------------|
| | Scheme Return % | Benchmark Return (%)* | Scheme Return % | Benchmark Return (%)* |
| 1 Year | 6.95 | 8.21 | 7.52 | 8.21 |
| 3 Years | 9.14 | 8.96 | 10.17 | 8.96 |
| 5 Years | - | - | - | - |
| Since Inception | 9.31 | 9.04 | 10.07 | 8.85 |



*Crisil Composite Bond Fund Index. Note: "Since Inception" and FY 12-13 returns are calculated from the date of allotment, viz. July 02, 2012. 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

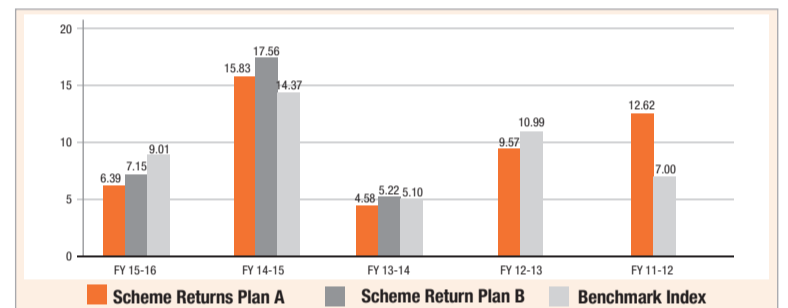
| Compounded Annualised Return | Plan A | | Plan B | |
|------------------------------|-----------------|-----------------------|-----------------|-----------------------|
| | Scheme Return % | Benchmark Return (%)* | Scheme Return % | Benchmark Return (%)* |
| 1 Year | 9.02 | 8.03 | 9.44 | 8.03 |
| 3 Years | 9.24 | 8.82 | 9.58 | 8.82 |
| 5 Years | 9.43 | 8.62 | - | - |
| Since Inception | 8.50 | 7.62 | 9.57 | 8.78 |



*CRISIL LIQUID FUND INDEX. Note: "Since Inception" and FY 09-10 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 Gift Fund

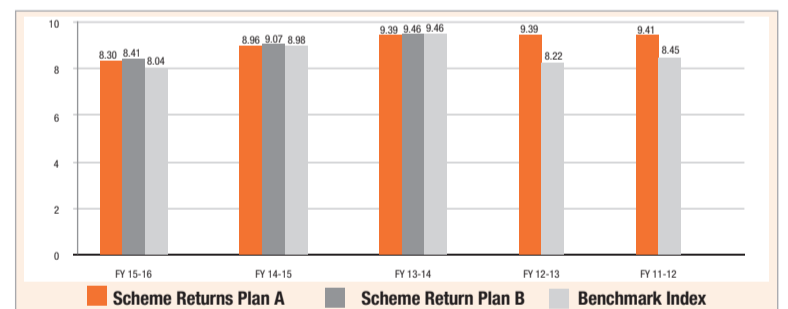
| Compounded Annualised Return | Plan A | | Plan B | |
|------------------------------|-----------------|-----------------------|-----------------|-----------------------|
| | Scheme Return % | Benchmark Return (%)* | Scheme Return % | Benchmark Return (%)* |
| 1 Year | 6.38 | 8.98 | 7.15 | 11.64 |
| 3 Years | 8.81 | 9.41 | 9.84 | 9.38 |
| 5 Years | 9.71 | 9.23 | - | - |
| Since Inception | 6.27 | 7.68 | 9.62 | 9.53 |



*I-Sec Mi- BEX. 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

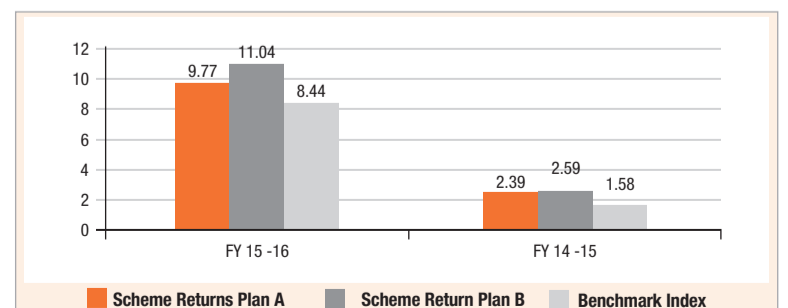
| Compounded Annualised Return | Plan A | | Plan B | |
|------------------------------|-----------------|-----------------------|-----------------|-----------------------|
| | Scheme Return % | Benchmark Return (%)* | Scheme Return % | Benchmark Return (%)* |
| 1 Year | 8.29 | 8.03 | 8.40 | 8.03 |
| 3 Years | 8.88 | 8.82 | 8.97 | 8.82 |
| 5 Years | 9.08 | 8.62 | - | - |
| Since Inception | 8.01 | 7.56 | 8.98 | 8.77 |



*Crisil Liquid Fund Index. 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 Credit Opportunities Fund

| Compounded Annualised Return | Plan A | | Plan B | |
|------------------------------|-----------------|-----------------------|-----------------|-----------------------|
| | Scheme Return % | Benchmark Return (%)* | Scheme Return % | Benchmark Return (%)* |
| 1 Year | 9.77 | 8.44 | 11.0 | 8.44 |
| 3 Years | - | - | - | - |
| 5 Years | - | - | - | - |
| Since Inception | 10.37 | 8.51 | 11.63 | 8.51 |



*CRISIL Short Term Bond Fund index. Note: "Since Inception" and FY 14-15 returns are calculated from the date of allotment, viz. January 23, 2015. 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.

| <p>Expenses of the Schemes</p> | <p>i) Load Structure and Transaction Charges</p> <p>a) Entry Load 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. 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. 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="445 360 1937 796"> <tr> <td>Baroda Pioneer Short Term Bond Fund</td> <td>0.25% 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 S</td> <td>Nil</td> </tr> <tr> <td>Baroda Pioneer Income Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment Nil if redeemed after 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 GILT Fund</td> <td>0.25% if redeemed on or before 1 month (30 days) from the date of allotment) Nil if redeemed after 1 month (30 days) from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Liquid Fund</td> <td>Nil</td> </tr> <tr> <td>Baroda Pioneer Dynamic Bond Fund</td> <td>0.50%, if redeemed within 3 months from the date of allotment of units; NIL, if redeemed after 3 months from the date of allotment of units.</td> </tr> <tr> <td>Baroda Pioneer Credit Opportunities Fund</td> <td>1%, if redeemed on or before 365 days from the date of allotment of Units. Nil, if redeemed after 365 days from the date of allotment of Units.</td> </tr> </table> <p>c) Transaction Charge</p> <p>(i) Nil on subscription amounts less than ₹ 10,000/-; (ii) ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds; (iii) ₹ 150/-* on a subscription of ₹ 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 in to receive the transaction charge on a product basis. * 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.</p> <p>ii) Recurring Expenses 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: i) 2.25% on the first ₹ 100 Crore of daily net assets. ii) 2.00% on the next ₹ 300 Crore of daily net assets. iii) 1.75% on the next ₹ 300 Crore of daily net assets. iv) 1.50% on the balance of the daily net assets. The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of each Scheme, which shall be within the maximum limit of Total Expense Ratio (TER) as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to each Scheme, namely: (a) brokerage and transaction costs which are incurred for the purpose of execution of trade and are included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions; (b) expenses not exceeding 0.30% of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least (i) 30% of gross new inflows in the scheme, or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher. Provided that if inflows from such cities are less than the higher of (i) or (ii) above, such expenses on the daily net assets of the Scheme shall be charged on a proportionate basis. Provided further that the expenses charged under this provision shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. (c) additional expenses, incurred towards different heads, not exceeding 0.20% of the daily net assets of the Scheme. Investors may note that service tax on investment and advisory fees may be charged to the Scheme in addition to the maximum limit of TERs as mentioned in the table above. Service tax on expenses other than investment and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as mentioned in the table above. Service tax on brokerage and transaction costs paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations.</p> <p>Actual expenses for the previous year ended March 31, 2016.</p> <table border="1" data-bbox="425 1620 1447 1925"> <thead> <tr> <th>Name of the scheme</th> <th>Plan A</th> <th>Plan B</th> </tr> </thead> <tbody> <tr> <td>Baroda Pioneer Short Term Bond Fund</td> <td>1.14%</td> <td>0.56%</td> </tr> <tr> <td>Baroda Pioneer Treasury Advantage Fund</td> <td>0.80%</td> <td>0.35%</td> </tr> <tr> <td>Baroda Pioneer Monthly Income Plan (MIP) Fund</td> <td>2.37%</td> <td>1.43%</td> </tr> <tr> <td>Baroda Pioneer Income Fund</td> <td>2.51%</td> <td>2.16%</td> </tr> <tr> <td>Baroda Pioneer GILT Fund</td> <td>2.11%</td> <td>1.54%</td> </tr> <tr> <td>Baroda Pioneer Liquid Fund</td> <td>2.11%</td> <td>2.01%</td> </tr> <tr> <td>Baroda Pioneer Dynamic Bond Fund</td> <td>1.04%</td> <td>0.54%</td> </tr> <tr> <td>Baroda Pioneer Credit Opportunities Fund</td> <td>1.45%</td> <td>0.75%</td> </tr> </tbody> </table> | Baroda Pioneer Short Term Bond Fund | 0.25% 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 S | Nil | Baroda Pioneer Income Fund | 1% if redeemed on or before 12 months from the date of allotment Nil if redeemed after 12 months from the date of allotment | Baroda Pioneer Treasury Advantage Fund | NIL | Baroda Pioneer GILT Fund | 0.25% if redeemed on or before 1 month (30 days) from the date of allotment) Nil if redeemed after 1 month (30 days) from the date of allotment | Baroda Pioneer Liquid Fund | Nil | Baroda Pioneer Dynamic Bond Fund | 0.50%, if redeemed within 3 months from the date of allotment of units; NIL, if redeemed after 3 months from the date of allotment of units. | Baroda Pioneer Credit Opportunities Fund | 1%, if redeemed on or before 365 days from the date of allotment of Units. Nil, if redeemed after 365 days from the date of allotment of Units. | Name of the scheme | Plan A | Plan B | Baroda Pioneer Short Term Bond Fund | 1.14% | 0.56% | Baroda Pioneer Treasury Advantage Fund | 0.80% | 0.35% | Baroda Pioneer Monthly Income Plan (MIP) Fund | 2.37% | 1.43% | Baroda Pioneer Income Fund | 2.51% | 2.16% | Baroda Pioneer GILT Fund | 2.11% | 1.54% | Baroda Pioneer Liquid Fund | 2.11% | 2.01% | Baroda Pioneer Dynamic Bond Fund | 1.04% | 0.54% | Baroda Pioneer Credit Opportunities Fund | 1.45% | 0.75% |
|---|--|---|--|---|-----|----------------------------|--|--|-----|--------------------------|--|----------------------------|-----|----------------------------------|--|--|---|--------------------|--------|--------|-------------------------------------|-------|-------|--|-------|-------|---|-------|-------|----------------------------|-------|-------|--------------------------|-------|-------|----------------------------|-------|-------|----------------------------------|-------|-------|--|-------|-------|
| Baroda Pioneer Short Term Bond Fund | 0.25% 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 S | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Income Fund | 1% if redeemed on or before 12 months from the date of allotment Nil if redeemed after 12 months from the date of allotment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Treasury Advantage Fund | NIL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer GILT Fund | 0.25% if redeemed on or before 1 month (30 days) from the date of allotment) Nil if redeemed after 1 month (30 days) from the date of allotment | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Liquid Fund | Nil | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Dynamic Bond Fund | 0.50%, if redeemed within 3 months from the date of allotment of units; NIL, if redeemed after 3 months from the date of allotment of units. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Credit Opportunities Fund | 1%, if redeemed on or before 365 days from the date of allotment of Units. Nil, if redeemed after 365 days from the date of allotment of Units. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the scheme | Plan A | Plan B | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Short Term Bond Fund | 1.14% | 0.56% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Treasury Advantage Fund | 0.80% | 0.35% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Monthly Income Plan (MIP) Fund | 2.37% | 1.43% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Income Fund | 2.51% | 2.16% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer GILT Fund | 2.11% | 1.54% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Liquid Fund | 2.11% | 2.01% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Dynamic Bond Fund | 1.04% | 0.54% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Baroda Pioneer Credit Opportunities Fund | 1.45% | 0.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Waiver of Load for Direct Applications</p> | <p>Not Applicable</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Tax Treatment for the Investors (Unitholders)</p> | <p>Investors are advised to refer to the paragraph on Taxation in the Statement of Additional Information and also consult their own tax advisor with respect to the specific amount of tax implications arising out of their participation in the Schemes.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Daily Net Assets Value (NAV) Publication</p> | <p>The NAVs will be declared on all Business Days and will be published in 2 newspapers. NAV's can also be viewed on www.barodapioneer.in and www.amfiindia.com.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>For Investor Grievances please contact</p> | <table border="0"> <tr> <td data-bbox="372 2081 1154 2221"> <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 data-bbox="1154 2081 1960 2221"> <p>Name and Address of Registrar Karvy Computershare (Pvt.) Ltd. Karvy Selenium Tower B, Plot number 31 & 32, Financial District Nanakramguda, Serilingampally Mandal, Hyderabad – 500032 Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 E-mail id: barodapioneer@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 Selenium Tower B, Plot number 31 & 32, Financial District Nanakramguda, Serilingampally Mandal, Hyderabad – 500032 Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 E-mail id: barodapioneer@karvy.com</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <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 Selenium Tower B, Plot number 31 & 32, Financial District Nanakramguda, Serilingampally Mandal, Hyderabad – 500032 Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 E-mail id: barodapioneer@karvy.com</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>Unit holders Information</p> | <p>Allotment Confirmation</p> <p>(a) Units in Physical mode : 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 : 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) A Unit Holder will be sent, on or before the 10th of every month, by way of a mail / an e-mail, a CAS, 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 folios 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 Unit holder to receive the CAS in physical form. In accordance with the above, the unitholders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice. However, the following shall be applicable for unitholders having a Demat Account • Investors having MF investments and holding securities in Demat account shall receive a Single Consolidated Account Statement from the Depository. • Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. • The CAS shall be generated on a monthly basis. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. • If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios depositories shall send the CAS within ten days from the month end. 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 The Mutual Fund shall, within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the AMC's website. The AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the head office of the Mutual Fund is situated.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | <p>Annual Report</p> <p>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.</p> | | | | | | | | | | | | |
|--------------------------------------|---|--|----------------|--------------------|----------------------------------|---|---|--------------------------------------|--|--|----------------------------------|--|---|
| <p>Investment Strategy</p> | <p>BPSTBF, BPMIPF & BPIF : Attractive investment opportunities would be identified on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development. 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. Issuer / Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments.</p> <p>The scheme would make investments universe based on the spread and liquidity, in such a way that the average maturity of the instruments in the scheme will be between 6 months to 3 years for BPSTF and 1 year to 5 years for BPIF. BPSTF 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.</p> <p>The portfolio (including equity portfolio in case of BPMIPF) 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.</p> <p>BPTAF : The portfolio will be constructed and actively managed to generate returns to match the investment objective and to maintain adequate liquidity to accommodate funds movement. Selective capital appreciation opportunities could be explored by extending credit and duration exposure above that offered by a cash fund.</p> <p>BPGF : The scheme will predominantly invest in Central & State Government rated securities, as well as T-Bills in accordance with the features of the Scheme and provisions of SEBI Regulations. A view on the movement of interest rates will be taken on an ongoing basis, considering the impact of the developments on the macro-economic front and the demand and supply of funds.</p> <p>BPLF : The scheme shall make investments in/purchase debt and money market securities with maturity of upto 91 days only. 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. Issuer/Companies, which meet the initial selection norms, will be evaluated on the financial norms for consideration in the investments. The scheme will 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 one to three months.</p> <p>BPDB F</p> <ul style="list-style-type: none"> The portfolio of the Scheme will function dynamically based on two parameters – duration reset & asset class switch. The table below explains the scheme's active investment approach under different interest rate scenarios that could prevail in the market from time to time. Based on these two parameters, the portfolio manager would look to continuously capture positive price movements and try and minimize the impact of adverse asset prices. <table border="1" data-bbox="419 909 1960 1205"> <thead> <tr> <th>Scenario</th> <th>Duration Reset</th> <th>Asset Class Switch</th> </tr> </thead> <tbody> <tr> <td>1. Rising interest rate scenario</td> <td>The portfolio manager would reset the portfolio to maintain a lower duration to minimize risk of capital losses arising out of rise in interest rate. Typically, the duration of the portfolio would be maintained at less than 1 year.</td> <td>The scheme has the flexibility to switch its assets significantly into Money Market type of securities.</td> </tr> <tr> <td>2. Decreasing interest rate scenario</td> <td>The portfolio manager would reset the portfolio to maintain a higher duration to maximize the opportunities for capital gains arising out of decrease in interest rate. Typically, the duration of the portfolio would be maintained at more than 3 years.</td> <td>The scheme could switch its assets into longer term Corporate Bonds, G-Sec etc while minimizing its exposure to Money Market securities.</td> </tr> <tr> <td>3. Stable interest rate scenario</td> <td>The Scheme would manage its duration to maximize the risk adjusted return (i.e. lower interest rate risk and above average return). Typically, the duration of the portfolio would be maintained between 1 to 3 years.</td> <td>The scheme could switch its assets into medium term Corporate Bonds and/or lower its exposure to Money Market securities.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> The Scheme's portfolio could at various points in time, mirror a typical liquid fund, an ultra short-term fund, a short-term bond fund or a bond fund depending on the interest rate scenario prevailing at that time. This flexibility of approach is intrinsic to the scheme's dynamic strategy and has been structured in this manner to help the portfolio capture the opportunities provided by different interest rate scenarios as well manage the risks better. <p>BPCOF : The scheme shall make investments in a portfolio consisting of money market and debt instruments, government securities and treasury bills. The fund management team would formulate a view on the credit quality, interest rate movement etc., by monitoring parameters linked to corporate performance, economy as well as developments in the global markets. The Scheme may assume moderately higher credit risk as compared to a scheme investing predominantly in AAA bonds / sovereign securities. The portfolio will be constructed in line with the benchmark and it would be endeavoured to actively manage the portfolio so that it is similar to various attributes of benchmark like average maturity, duration etc.</p> | Scenario | Duration Reset | Asset Class Switch | 1. Rising interest rate scenario | The portfolio manager would reset the portfolio to maintain a lower duration to minimize risk of capital losses arising out of rise in interest rate. Typically, the duration of the portfolio would be maintained at less than 1 year. | The scheme has the flexibility to switch its assets significantly into Money Market type of securities. | 2. Decreasing interest rate scenario | The portfolio manager would reset the portfolio to maintain a higher duration to maximize the opportunities for capital gains arising out of decrease in interest rate. Typically, the duration of the portfolio would be maintained at more than 3 years. | The scheme could switch its assets into longer term Corporate Bonds, G-Sec etc while minimizing its exposure to Money Market securities. | 3. Stable interest rate scenario | The Scheme would manage its duration to maximize the risk adjusted return (i.e. lower interest rate risk and above average return). Typically, the duration of the portfolio would be maintained between 1 to 3 years. | The scheme could switch its assets into medium term Corporate Bonds and/or lower its exposure to Money Market securities. |
| Scenario | Duration Reset | Asset Class Switch | | | | | | | | | | | |
| 1. Rising interest rate scenario | The portfolio manager would reset the portfolio to maintain a lower duration to minimize risk of capital losses arising out of rise in interest rate. Typically, the duration of the portfolio would be maintained at less than 1 year. | The scheme has the flexibility to switch its assets significantly into Money Market type of securities. | | | | | | | | | | | |
| 2. Decreasing interest rate scenario | The portfolio manager would reset the portfolio to maintain a higher duration to maximize the opportunities for capital gains arising out of decrease in interest rate. Typically, the duration of the portfolio would be maintained at more than 3 years. | The scheme could switch its assets into longer term Corporate Bonds, G-Sec etc while minimizing its exposure to Money Market securities. | | | | | | | | | | | |
| 3. Stable interest rate scenario | The Scheme would manage its duration to maximize the risk adjusted return (i.e. lower interest rate risk and above average return). Typically, the duration of the portfolio would be maintained between 1 to 3 years. | The scheme could switch its assets into medium term Corporate Bonds and/or lower its exposure to Money Market securities. | | | | | | | | | | | |

Comparison of Debt schemes of Baroda Pioneer Mutual Fund

| Scheme Name | Baroda Pioneer Treasury Advantage Fund | Baroda Pioneer Liquid Fund | Baroda Pioneer Short Term Bond Fund | Baroda Pioneer Income Fund | Baroda Pioneer Monthly Income Plan (MIP) Fund \$ | Baroda Pioneer GILT Fund | Baroda Pioneer Dynamic Bond Fund | Baroda Pioneer Credit Opportunities Fund |
|---|---|--|---|--|---|--|--|---|
| Type of Scheme | An Open Ended Debt Scheme | An Open Ended Liquid Scheme | An Open Ended Income Scheme | An Open Ended Income Scheme | An Open Ended Income scheme with no assured returns | An Open Ended Gilt Scheme | An Open Ended Income Scheme | An Open Ended Debt Scheme |
| Investment Objective | To provide optimal returns and liquidity through a portfolio comprising of debt and money market instruments. | To generate income with a high level of liquidity by investing in a portfolio of money market and debt securities. | To generate income from a portfolio constituted of short term debt and money market securities. | To generate regular income by investing in a portfolio of good quality Fixed Income Securities by maintaining a balance between Risk & Return. | To generate regular income through investment in debt and money market instruments and also generate long-term capital appreciation by investing a portion in equity and equity related instruments | To generate income by investing in a portfolio of government securities. | To generate returns with liquidity by managing the portfolio dynamically through interest rate cycles. | The primary objective of the Scheme is to generate returns by investing in debt and money market instruments across the credit spectrum. There is no assurance or guarantee that the investment objective of the Scheme will be realized. |
| No. of Folios as on March 31, 2016 | 3,372 | 2,360 | 1,041 | 10,858 | 2,758 | 10,239 | 751 | 1,694 |
| AUM as on March 31, 2016 (₹ in crs.) | 1,073.55 | 1925.75 | 46.84 | 25.84 | 24.72 | 59.77 | 27.18 | 96.58 |

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 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 14. | FACTA / CRS | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| 15. | UBO Declaration | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

\$ Monthly income is not assured and is subject to the availability of distributable surplus.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

I. GENERAL INSTRUCTIONS :

1. Please read the Combined Scheme Information Document Equity ("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.
4. Please ensure that you provide all requisite details and all supporting documents, as applicable to you.
5. 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.
6. 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. Write your name exactly as it appears in your Aadhaar Card, 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 a '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 Hyderabad, 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 to 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 & pay-outs 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.

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- 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) for 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. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. Such set of customers, however, need to complete the necessary KYC requirements, and get a unique reference number from the KRA's system called PAN Exempt KYC Reference No. (PEKRN). A copy of the KRA issuance letter containing PEKRN 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 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.
- Investors who have completed their Centralised KYC (CKYC) and have obtained KYC Identification Number (KIN) from the Central KYC Records Registry (CKYCR), may quote their KIN while investing.
- 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. In case of an investor applying for CKYC effective February 1, 2017, if there is a mismatch in the name appearing in the CKYC application form and the one mentioned in the Proof of Identity (POI) document, CERSAI will reject the CKYC application. Investors are, therefore, advised to ensure that their names appearing in the CKYC application form and in the POI document are same.
- 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.

Applications 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 emails 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 of 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. In Baroda Pioneer ELSS '96, only Dividend Payout option is available and units will be subject to a lock-in of 3 years from date of allotment.
- 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. Karvy Computershare (Pvt.) Ltd., Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. 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 & 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.
- 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.
- The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.
- 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 ₹ 50,000/- or more will not be accepted. Such purchase applications (for amounts less than ₹ 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 ₹ 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.

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10. Please note that:

- (i) **Plan A** is meant for investors who route their investments through distributors only (please note that all investors of the Schemes as on December 31, 2012 are, from January 01, 2013, regarded as investors of Plan A).
 - (ii) **Plan B (Direct)** is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund, and is not available for investors who route their investments through a Distributor.
- Both Plans will have a common portfolio, but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs. Also, the Options / Sub-Options presently offered under each Scheme, i.e. under Plan A, will also be available for subscription under Plan B (Direct).

VII. NOMINATION :

1. **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.
2. 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.
3. 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.
4. Nomination in respect of the units stands rescinded upon transfer / transmission / switch-over of units.
5. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs, executors, administrators, etc.
6. 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.
7. 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).
8. The rights in the units will vest in the nominee(s) only upon the death of all Unit Holders.
9. 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.
10. Nomination will maintained at the folio / account level and will be applicable for all investments in that folio or account.
11. 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:

- (i) Nil on subscription amounts of less than ₹ 10,000/-;
- (ii) ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds;
- (iii) ₹ 150/-* on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time.
- (iv) 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.

IX. EMPLOYEE UNIQUE IDENTIFICATION NUMBER :

SEBI circular dated September 13, 2012 has directed AMCs to capture in the Application Form, in addition to the AMFI Registration Number (ARN) of the distributor, the Unique Identity Number (EUIIN) of the employee/relationship manager/sales person of the distributor who has interacted with the investor concerned for the sale of the relevant mutual fund scheme. It is mandatory to mention the EUIIN in the box provided for this in the Application Form, particularly in advisory transactions, as the EUIIN will assist in tackling issues relating to mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor.

X. REDEMPTION / DIVIDEND / REFUND PAYOUTS :

Baroda Pioneer Mutual Fund shall credit redemption proceeds / dividend / refund payout into the investor's account electronically, in case the IFSC Code / MICR code has been provided by the investor. An investor who purchases units through a broker / clearing member in electronic mode will receive units in his/her/its account through his/her/its broker / clearing member's pool account. The AMC will credit the units to the broker / clearing member's pool account, and they in turn will credit the units to the investor's account. Credit of units to the broker / clearing member's pool account by the AMC shall discharge the AMC of its obligation of allotment of units to the investor. In case of Bank / Broker / Clearing Member not crediting the investors bank account with /without assigning any reason for it or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, the investor shall not hold Baroda Pioneer Mutual Fund responsible. In case the account number furnished by the investor is found incorrect, the investor shall not hold Baroda Pioneer Mutual Fund responsible for the credit going to the wrong account. Further, Baroda Pioneer Mutual Fund reserves the right to issue a demand draft / payable at par cheque, in case it is not possible to make payment by NEFT / ECS.

XI. COMPLIANCE UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) :

As mentioned by SEBI in its circular no. CIR/MIRSD/2/2014 dated Aug 26, 2015, India and the United States of America ("USA") have signed an agreement on July 9, 2015, on the terms of an Inter-Governmental Agreement ("IGA") to implement Foreign Accounts Tax Compliance Act ("FATCA"). Further, the Organization of Economic Development ("OECD") along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ("CRS"). India is signatory to the Multilateral Competent Authority Agreement ("MCAA") for the purposes of CRS.

The AMC / Mutual Fund is classified as "Foreign Financial Institution" under the FATCA provisions. The intention of FATCA is that the details of U.S. investors holding assets outside the U.S. will be reported by financial institutions to the United States Internal Revenue Service (IRS), as a safeguard against U.S. tax evasion. As a result of FATCA, and to discourage non-U.S. financial institutions from staying outside this regime, financial institutions that do not enter and comply with the regime will be subject to a 30% withholding tax with respect to certain U.S. source income. Under the FATCA regime, this withholding tax applies to payments that constitute interest, dividends and other types of income from the US sources. The AMC/Mutual Fund would be required to collect relevant information(s) from the investors towards FATCA / CRS compliance and report information on the holdings or investment to the relevant authorities as per the stipulated timelines.

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as Investment Entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Baroda Pioneer Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

*It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)

Documentation required for Cure of FATCA/ CRS indicia

U.S. place of birth

1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;
2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND
3. Any one of the following documents:
Certified Copy of "Certificate of Loss of Nationality".
or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;
or Reason the customer did not obtain U.S. citizenship at birth.

Residence/ mailing address in a country other than India

1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
2. Documentary evidence (refer list below).

Telephone number in a country other than India

If no Indian telephone number is provided

1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
2. Documentary evidence (refer list below).

If Indian telephone number is provided along with a foreign country telephone number

1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR
2. Documentary evidence (refer list below).

Telephone number in a country other than India

1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
2. Documentary evidence (refer list below).

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*.
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.).

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

Applicants are required to refer to the information on FATCA contained in the application form. Signing up of declaration or filling up of indicia, as applicable, is mandatory, in the absence of which, the applications are liable to be rejected.

XII. AADHAAR

If the Name given in the application does not match the name as appearing on the PAN Card/Aadhaar card, authentication, application may be liable to get rejected or further transactions may be liable to get rejected.

XIII VIRTUAL PAYMENT INTERFACE (VPI)

Unified Payments Interface (UPI) is a payment system launched by National Payments Corporation of India and regulated by the Reserve Bank of India which facilitates the instant fund transfer between two bank accounts on the mobile platform. It is a quick and easy way to send and receive money using a Virtual Payment Address without entering additional bank details. Investors can use their VPIs to make investment if registered for online transactions on our website www.baodapioneer.in

Common Application Form

(For Lumpsum / Systematic Investments)

BARODA PIONEER MUTUAL FUND



Please read product labeling details available on cover page and the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required.

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

| Distributor / Broker ARN | Sub-Broker Code | Sub-Broker ARN | EUIN | LG Code | Bar Code |
|--------------------------|-----------------|----------------|------|---------|---------------------|
| | | | | | For Office use only |

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.

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

| | | |
|---|--|--|
| 1st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression | 2nd Applicant Signature / POA Signature / Thumb Impression | 3rd Applicant Signature / POA Signature / Thumb Impression |
|---|--|--|

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer Instructions 8)

I confirm that I am a first time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an existing investor across Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)

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

MODE OF HOLDING Single OR Joint OR Anyone or Survivor Default Option: Joint (Please refer Instructions 2)

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 Aadhaar Card)

| | | | | | | | | | | | | | | | | | | | | |
|--|-------------|----|-----|-----------|--|--|--|------------|--|--|--|--|--|--|--|------|--|--|--|--|
| Name | Mr | Ms | M/s | | | | | | | | | | | | | | | | | |
| Address [P. O. Box Address is not sufficient] (Indian address, in case of NRIs/ FPI's) | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | City | | | | |
| Pincode | (Mandatory) | | | State | | | | Country | | | | | | | | | | | | |
| Phone (Off.) | | | | Fax No. | | | | Mobile No. | | | | | | | | | | | | |
| Phone (Res) | | | | Email ID* | | | | | | | | | | | | | | | | |

*Wherever email ID is registered, an electronic Statement of Account (e-SOA) will be shared with the investor. In case you want to receive a physical statement, please request for the same separately.

SECOND APPLICANT'S Name Mr Ms

THIRD APPLICANT'S Name Mr Ms

Name of the Guardian (in case First / Sole Applicant is minor) / Contact Person - Designation / PoA Holder (In case of Non-Individual Investors)

Status of the First Applicant (Mandatory, please ✓) Resident Individual Minor through guardian Foreign National Resident in India NRI - Non Repatriation NRI-Repatriation Body Corporate Society / Club BOI LLP HUF Trust FPIs Company QFI PIO OCI AOP Partnership NGO Sole Proprietorship Others _____

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

State Country Zip Code

ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

| | | | | | | | | | | | | | | | | | | | | | |
|---|--|--|--|---|--|----------|--|---|--|---|--|---|--|---|--|---|--|---|--|---|--|
| Received from Mr. / Ms. / M/s. <input type="text"/> | | | | | | | | | | | | | | | | | | | | | |
| PAN <input type="text"/> | | | | an Application for scheme <input type="text"/> | | | | | | | | | | | | | | | | | |
| Option (please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend | | | | Sub-option (please ✓) <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment | | | | | | | | | | | | | | | | | |
| along with Cheque / DD No. / UTR No. <input type="text"/> | | | | | | Dated | | D | | D | | M | | M | | Y | | Y | | Y | |
| Drawn on (Bank) <input type="text"/> | | | | | | Amount ₹ | | | | | | | | | | | | | | | |
| Signature, Stamp & Date | | | | | | | | | | | | | | | | | | | | | |

| Information (*Mandatory) | First Applicant** | Second Applicant | Third Applicant |
|---|--|--|--|
| Date of Birth | D D M M Y Y Y Y | D D M M Y Y Y Y | D D M M Y Y Y Y |
| PAN/PEKRN [†] | | | |
| Aadhaar | | | |
| KIN No (CKYC) | | | |
| **Incase Minor / POA | | | |
| | Guardian (In case of Minor) | POA Holder | |
| Name | | | |
| Relationship | | | |
| Date of Birth of Minor | D D M M Y Y Y Y | | |
| PAN/PEKRN | | | |
| Aadhaar | | | |
| KIN Nos. (CKYC) | | | |
| Information to Investor's | <p>The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/regulations and provision of the said data is mandatory as per applicable laws/rules/regulations.</p> <p>Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016.</p> <p>We shall receive your demographic information which shall be used only to comply with applicable laws / rules / regulations.</p> | | |
| Consent | <p>I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.</p> <p>I/We hereby provide my/our consent for sharing/disclosing my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual funds and their Registrar and Transfer Agents (RTA) for the purpose of updating the same in my/our folios.</p> | | |
| Signature | | | |
| Politically Exposed Person (PEP) | <input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable | <input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable | <input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable |
| Occupation of the Applicant | <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other | <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other | <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other |
| Gross Annual Income | <input type="checkbox"/> <1L <input type="checkbox"/> <1- 5 L <input type="checkbox"/> 5-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> 1 Cr-5 Cr <input type="checkbox"/> >5 Cr | <input type="checkbox"/> <1L <input type="checkbox"/> <1- 5 L <input type="checkbox"/> 5-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> 1 Cr-5 Cr <input type="checkbox"/> >5 Cr | <input type="checkbox"/> <1L <input type="checkbox"/> <1- 5 L <input type="checkbox"/> 5-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> 1 Cr-5 Cr <input type="checkbox"/> >5 Cr |
| OR | | | |
| Net-worth* in ₹ (Lacs) *Should not be older than one year (Mandatory for Non-Individual) | | | |
| Networth as of date | D D M M Y Y Y Y | D D M M Y Y Y Y | D D M M Y Y Y Y |
| Non-Individuals | <p>Is the entity involved in any of the following services:</p> <p>• Foreign Exchange/ Money Changer <input type="checkbox"/> Yes <input type="checkbox"/> No • Gaming/ Gambling/ Lottery (casinos, betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No • Money Lending/ Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No</p> | | |

(Refer Instruction IV) *Please attach PAN proof.

Add convenience to your life with our value added service



| Simply send **SMS to 9212 132763 to avail the below facilities | |
|--|--|
| Balance | SMS BAL <space> last 6 digits of Folio No. |
| NAV | SMS NAV <space> last 6 digits of Folio No. |
| Statement thru Email | SMS ESOA <space> last 6 digits of Folio No. |
| Last 3 Transactions | SMS Transaction <space> last 6 digits of Folio No. |



| Investor can avail below facilities |
|-------------------------------------|
| 1. NAV |
| 2. Account Balance |
| 3. Account Statement |
| 4. Last 5 Transactions |

For more details call :
1800-2670-189 (Toll Free)
 9 am to 6 pm - Monday to
 Saturday on all Business Days
 9 am to 2 pm on 2nd & 4th
 Saturdays of the Month
www.barodapioneer.in

**SMS charges as per service provider applicable.

FATCA & CRS INFORMATION [Please tick (✓)] For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA detail form

The below information is required for all applicant(s)/ guardian

Address Type: Residential or Business Residential Business Registered Office (for address mentioned in form/existing address appearing in Folio)
Is the applicant(s) Country of Birth / Nationality / Tax Residency other than India?

| First Applicant (including Minor) | Second Applicant | Third Applicant |
|--|--|--|
| <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

If "Yes", please provide the following information (Mandatory)

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

| Category | First Applicant (including Minor) | Second Applicant/ Guardian | Third Applicant |
|--|-----------------------------------|----------------------------|-----------------|
| Name of Applicant | | | |
| Place/ City of Birth | | | |
| Country of Birth | | | |
| Country of Tax Residency [#] | | | |
| Tax Payer Ref. ID No [^] | | | |
| Identification Type [TIN or other, please specify] | | | |
| Country of Tax Residency 2 | | | |
| Tax Payer Ref. ID No. 2 | | | |
| Identification Type [TIN or other, please specify] | | | |
| Country of Tax Residency 3 | | | |
| Tax Payer Ref. ID No.3 | | | |
| Identification Type [TIN or other, please specify] | | | |

#To also include USA, where the individual is a citizen/ green card holder of USA. ^In case Tax Identification Number is not available, kindly provide its functional equivalent.

FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III.

All communication / payments will be made to the first applicant, or to the Karta in case of HUF. Bank account details of first applicant are required, without which the application is liable to be rejected.

| | | | | | | | | | | | |
|---|--|--|-------|--|--|----------------------------------|----------------------------------|------------------------------|------------------------------|---------------------------------|---|
| Name of the Bank | | | | | Branch | | | | | | |
| Account No. (in figures) | | | | | Account Type | <input type="checkbox"/> Savings | <input type="checkbox"/> Current | <input type="checkbox"/> NRO | <input type="checkbox"/> NRE | <input type="checkbox"/> Others | |
| Account no. (in words) | | | | | | | | | | | |
| Bank Address | | | | | | | | | | | |
| Pincode | | | State | | | City | | | | | |
| MICR Code (9 digits) | | | | | Example for filling the Account No. | Ac. No. | 1 | 3 | 5 | 7 | *This is an 11 Digit Number, kindly obtain it from your Bank Branch. (Please attach copy of cancelled cheque) |
| *IFSC Code for NEFT / RTGS | | | | | | In words | One | Three | Five | Seven | |
| Virtual Payment Address (VPA) (of the Sole / First Holder / Guardian) (for Payment through UPI) | | | | | | | | | | | |

SUBSCRIPTIONS TO BARODA PIONEER LIQUID FUND

Subscriptions to Baroda Pioneer Liquid Fund, by NEFT / RTGS and credit to the collection account of the mutual fund after 2 pm up to 3 pm.* (please ✓ any one)

Units to be allotted based on the closing NAV of the day immediately preceding the next business day*. Subscription amount to be credited to the registered default bank account of the investor on the day of credit.

REDEMPTION / DIVIDEND / REFUND PAYOUTS (Refer Instruction X for details)

SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section)

| | | | | | | | | |
|-------------------|---------------------------------|-----------------------------------|--|--|-----------------|---------------------------------|--|---|
| Scheme Name | | | | | Plan (please ✓) | <input type="checkbox"/> Plan A | <input type="checkbox"/> Plan B (Direct) | <input type="checkbox"/> Zero Balance folio |
| Option (please ✓) | <input type="checkbox"/> Growth | <input type="checkbox"/> Dividend | | | | Sub-option (please ✓) | <input type="checkbox"/> Payout | <input type="checkbox"/> Reinvestment |

INVESTMENT DETAILS (Strike off whichever is not applicable)

| | | | | | | | | | | | | | | | | |
|--------------------------------|--|--|--|--|--|------|-------------------------|---|---|---------------------------------|---|---|---|---|---|-----------|
| GROSS AMOUNT (A) | ₹ | | | | | A | DD CHARGES (IF ANY) (B) | | B | NET AMOUNT (CHEQUE / DD AMOUNT) | ₹ | | | | | A minus B |
| MODE OF PAYMENT | <input type="checkbox"/> Cheque <input type="checkbox"/> NEFT / RTGS <input type="checkbox"/> DD [(Bank Certificate / Third Party / DD Declaration Enclosed) (for Third Party Payment Refer Instruction VI(9))] <input type="checkbox"/> UPI | | | | | | | | | | | | | | | |
| Cheque / DD Details | A/c No. | | | | | | | | | A/c Type | | | | | | |
| | Cheque / DD No. | | | | | Date | D | D | M | M | Y | Y | Y | Y | Y | Y |
| In case of NEFT / RTGS payment | UTR No. | | | | | | | | | | | | | | | |

DEMAT ACCOUNT DETAILS National Securities Depository Limited Central Depository Services (India) Limited

Depository Participant Name Mr / Ms / M/s

DP ID No. Client ID No.

NOMINATION DETAILS (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat Form) Refer Instruction VII.

| Name and Address of the Nominee(s) | Relationship between Nominee & Investor | Date of Birth | Name & Address of Guardian (to be furnished in case the nominee is minor) | Signature of Guardian / Nominee | Proportion (%) by which the units will be shared by each nominee (% to aggregate to 100%) |
|------------------------------------|---|---------------|---|---------------------------------|---|
| Nominee 1 | | DDMMYYYY | | | |
| Nominee 2 | | DDMMYYYY | | | |
| Nominee 3 | | DDMMYYYY | | | |

DECLARATION AND SIGNATURES

I/We have read and understood the contents of the scheme related documents and hereby apply for allotment of units in the Scheme. I/We agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that I/We am/are authorized to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any act, rule, regulation, notification or direction or any other applicable laws issued by the Government of India or any regulatory or statutory authority. I/We have understood the details of the Scheme and in the event "Know Your Customer" process is not completed by me/us to the satisfaction of the AMC, I/We hereby authorize the AMC to redeem the funds invested in the Scheme, in favour of the first applicant at the applicable NAV prevailing on the date of such redemption and to undertake such other action with such funds as may be required by law. I/We hereby authorise Baroda Pioneer Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/Baroda Pioneer Mutual Fund' bank(s) and/or Distributor/Broker/Investment Adviser.

The ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to him/it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. If I/We have not ticked for not appointing a nominee, then the Application Form shall be processed as without nomination.

Applicable for "Execution Only" transaction : I/We, the undersigned, hereby acknowledge and confirm that the above transaction is "Execution Only" as explained vide SEBI circular no. CIR /IMD/DF/13/2011 dated 22 August 2011. This investment is being made notwithstanding the advice of the appropriateness/inappropriateness of the same and the distributor has not charged any advisory fees on this transaction.

Applicable for NRIs : I/We confirm that I am/we are Non-Residents of Indian nationality/origin but not residents of the United States and Canada and I/we hereby confirm that I/we have remitted funds from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

Applicable for FATCA & CRS :

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

| | | |
|---|--|--|
| 1st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression | 2nd Applicant Signature / POA Signature / Thumb Impression | 3rd Applicant Signature / POA Signature / Thumb Impression |
|---|--|--|

Application Form STP / SWP / DSO

BARODA PIONEER MUTUAL FUND



Please read product labeling details available on cover page and the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required. Please refer the STP / SWP / DSO : Terms & Conditions while filling up the 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 | Sub-Broker Code | Sub-Broker ARN | EUIN | LG Code | I H No. (K Bolt) | Date & Time Stamp |
|--------------------------|-----------------|----------------|------|---------|---------------------|---------------------|
| | | | | | For Office use only | For Office use only |

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.

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

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

I confirm that I am a First time investor across Mutual Funds.
(₹ 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an existing investor across Mutual Funds.
(₹ 100 deductible as Transaction Charge and payable to the Distributor)

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

| | | | |
|-----------|--|----------------------------------|--|
| Folio No. | | Name of Sole / First Unit Holder | |
|-----------|--|----------------------------------|--|

SYSTEMATIC TRANSFER PLAN (STP)

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

| | | | | | | |
|-----------|--|-----|--|---------------------|-----------------------------------|------------------------------|
| Folio No. | | PAN | | Enclosed (please ✓) | <input type="checkbox"/> PAN copy | <input type="checkbox"/> KYC |
|-----------|--|-----|--|---------------------|-----------------------------------|------------------------------|

| | | | |
|------------|--|----------|--|
| Mobile No. | | Email ID | |
|------------|--|----------|--|

| | | | | |
|-----------------------|--|--------------|--|----|
| Amount ₹ (in figures) | | ₹ (in words) | | OR |
|-----------------------|--|--------------|--|----|

| | |
|-------|--|
| Units | |
|-------|--|

| | | | | | | | | | | | | | | | | | | | | |
|---------------|--|------------|------------|---|---|---|---|---|---|---|---|--------|---|---|---|---|---|---|---|---|
| STP Frequency | <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Calendar Quarter | STP Period | Start From | D | D | M | M | Y | Y | Y | Y | End On | D | D | M | M | Y | Y | Y | Y |
|---------------|--|------------|------------|---|---|---|---|---|---|---|---|--------|---|---|---|---|---|---|---|---|

| | |
|----------|---|
| STP Date | <input type="checkbox"/> 1st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 25th <input type="checkbox"/> All dates |
|----------|---|

| | | | |
|------|--------|--------|------------|
| FROM | Scheme | Option | Sub-Option |
|------|--------|--------|------------|

| | | | |
|----|--------|--------|------------|
| TO | Scheme | Option | Sub-Option |
|----|--------|--------|------------|

SYSTEMATIC WITHDRAWAL PLAN (SWP) Fixed Amount Capital Appreciation (Please tick one option only)

| | | | | | | |
|-----------|--|-----|--|---------------------|-----------------------------------|------------------------------|
| Folio No. | | PAN | | Enclosed (please ✓) | <input type="checkbox"/> PAN copy | <input type="checkbox"/> KYC |
|-----------|--|-----|--|---------------------|-----------------------------------|------------------------------|

| | | | |
|------------|--|----------|--|
| Mobile No. | | Email ID | |
|------------|--|----------|--|

| | | | | |
|-----------------------|--|--------------|--|----|
| Amount ₹ (in figures) | | ₹ (in words) | | OR |
|-----------------------|--|--------------|--|----|

| | |
|-------|--|
| Units | |
|-------|--|

| | | | | | | | | | | | | | | | | | | | | |
|---------------|--|------------|------------|---|---|---|---|---|---|---|---|--------|---|---|---|---|---|---|---|---|
| SWP Frequency | <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Calendar Quarter | SWP Period | Start From | D | D | M | M | Y | Y | Y | Y | End On | D | D | M | M | Y | Y | Y | Y |
|---------------|--|------------|------------|---|---|---|---|---|---|---|---|--------|---|---|---|---|---|---|---|---|

| | |
|----------|---|
| SWP Date | <input type="checkbox"/> 1st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 25th <input type="checkbox"/> All dates |
|----------|---|

| | | | |
|------|--------|--------|------------|
| FROM | Scheme | Option | Sub-Option |
|------|--------|--------|------------|

DIVIDEND SWEEP OPTION (DSO) - ENROLMENT DETAILS (Allow 7 days to register, please mention complete Scheme, Plan & Option)

| | |
|--|----------------|
| Source Scheme (From where Dividend is to be transferred) | Baroda Pioneer |
|--|----------------|

| | |
|--|----------------|
| Target Scheme (To where Dividend is to be transferred) | Baroda Pioneer |
|--|----------------|

DECLARATION AND SIGNATURES

I/We have read and understood the contents of the scheme related documents and hereby apply for allotment of units in the Scheme. I/We agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that I/We am/are authorized to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any act, rule, regulation, notification or direction or any other applicable laws issued by the Government of India or any regulatory or statutory authority. The ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to him/it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. Applicable for NRIs: I/We confirm that I am/we are Non-Residents of Indian nationality/origin but not residents of the United States and Canada and I/we hereby confirm that I/we have remitted funds from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

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

INSTRUCTION

- An STP will be treated like an SWP from the outgoing scheme and an SIP into the incoming scheme.
- Exit Load, as applicable from time to time, will be levied on STP/SWP.
- In the case of STP/SWP/DSO, the request to start the STP/SWP must reach the ISC at least 7 working days prior to the first STP/SWP.
- For SWP - in case the payout date is not mentioned, the payroll will continue till the balance units are reduced to zero.

For STP - in case the period or end date is not given, STP units / amounts will get switched out till it meets the minimum investment amount in switched in scheme. All Dates - there will be four STP transactions processed in a month i.e 1st, 10th, 15th and 25th.

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

For DSO - Please refer to website for list of Source Scheme, Target Schemes and detailed terms and conditions. The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is Rs. 200/-.

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

| | |
|--|-------------------------|
| Investor Name | |
| Folio No. | Dated |
| <input type="checkbox"/> STP / <input type="checkbox"/> SWP <input type="checkbox"/> DSO | |
| Scheme / Plan / Option / Sub-Option | To (for STP Only) |
| Amount ₹ | Signature, Stamp & Date |

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Debit Mandate for Auto Debit / NACH



Please read product labeling details available on cover page and the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required. Please refer the SIP : Terms & Conditions while filling up the Form. Tick (✓) whichever is applicable, strike out whichever is not required.

| DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of Schemes covered by this KIM) | | | | | | |
|---|-----------------|----------------|------|---------|---------------------|---------------------|
| Distributor / Broker ARN | Sub-Broker Code | Sub-Broker ARN | EUIN | LG Code | I H No. (K Bolt) | Date & Time Stamp |
| | | | | | For Office use only | For Office use only |

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.

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

| TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer instructions for filling up the Application Form - VIII) | |
|--|---|
| <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) |

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.

| New Registration with BPFM ■ Change in Bank Account for existing Registration with BPFM ■ SIP Cancellation | | |
|--|--|--|
| First SIP cheque and subsequent via Auto Debit / ECS if the Bank is not participating in ACH Platform. (Please attach copy of cheque / cancelled cheque) | | |

| PAN DETAILS (Mandatory) | | *If the First Applicant is a Minor, please state the details of Guardian. # Please attach PAN proof. *(Refer Instruction IV) | |
|-------------------------|--|--|--|
| First/Sole Applicant* | | Second Applicant | |
| | | Third Applicant | |

| MICRO SIP (Only for Micro SIP - for aggregate investment not exceeding ₹ 50,000 in a financial year) | |
|--|-----------|
| | Signature |

| INVESTOR AND INVESTMENT DETAILS | |
|---------------------------------|--|
| Sole / First Investor Name | |
| Folio / Application No. | (Existing Investors : please mention Folio Number) |
| Scheme | Option and Sub Option |

| SIP AND PAYMENT DETAILS | |
|------------------------------------|--|
| Each SIP Amount (₹) | Frequency <input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Calendar Quarter Status: <input type="checkbox"/> RI <input type="checkbox"/> NRI |
| Amount in words | |
| 1 st SIP Cheque Details | Cheque No. Date D D M M Y Y Y Y |
| SIP Auto Debit Dates | <input type="checkbox"/> 1st <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th of the month SIP Period Start Form D D M M Y Y Y Y End On D D M M Y Y Y Y |

SIP date should be either 1st / 10th / 15th / 25th (Note: Cheque should be drawn on bank details provided below) (Note: Please allow minimum one month for auto debit to register and start). I/We hereby authorize Baroda Pioneer Mutual Fund (BPFM) and their authorised service providers to debit my following bank account by ECS (Debit Clearing)/auto debit to account for collection of SIP payments. OR Perpetual Until Cancelled (99 years) (Default)

I/We have read and understood the contents of the scheme related documents and hereby apply for allotment of units in the Scheme. I/We agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. I/We have neither received nor been induced by any rebate or gifts directly or indirectly in making this Systematic Investment. The ARN holder has disclosed to me/us all the commissions (in trail commission or any other), payable to him for the different competing schemes of mutual funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that the particulars given here are correct and express my/our willingness to make payments referred above through direct debit/participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Baroda Pioneer Mutual Fund, Baroda Pioneer Asset Management Company Ltd., its investment manager, or any of their appointed service providers or representatives responsible. I/We will also inform Baroda Pioneer Asset Management Company Ltd. about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

| | | |
|---|---|---|
| 1st A/c Holder's Signature (as per Mutual Fund Record) / POA / Guardian | 2nd A/c Holder's Signature (as per Mutual Fund Record) / POA / Guardian | 3rd A/c Holder's Signature (as per Mutual Fund Record) / POA / Guardian |
|---|---|---|

DEBIT MANDATE FOR NACH

| | | | |
|---|---|----------------------------|---|
| BARODA PIONEER MUTUAL FUND | UMRN | Date | D D M M Y Y Y Y |
| | Sponsor Bank Code | Utility Code | |
| | I/We hereby authorize | BARODA PIONEER MUTUAL FUND | To debit (tick ✓) |
| Tick (✓) <input type="checkbox"/> Create <input type="checkbox"/> Modify <input type="checkbox"/> Cancel | Bank A/c. Number | | SB / CA / CC / SB NRE / SB NRO / Other |
| With Bank | IFSC | or MICR | |
| An Amount of Rupees | | ₹ | |
| FREQUENCY | <input type="checkbox"/> Mthly <input type="checkbox"/> Qtrly <input checked="" type="checkbox"/> H-Yrly <input checked="" type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented | DEBIT TYPE | <input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount |
| Folio No. / Application No. | | Phone No. | |
| Scheme Name | | Email ID | |

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.

| PERIOD | | |
|--------|----------------------------|----------------------------------|
| From | D D M M Y Y Y Y | Signature Primary Account holder |
| To | D D M M Y Y Y Y | Signature Account holder |
| Or | Until cancelled | Signature Account holder |
| | 1. Name as in Bank Records | 2. Name as in Bank Records |
| | | 3. Name as in Bank Records |

Declaration: This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity / Corporate to debit my account, based on the instruction as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / Corporate of the bank where I have authorized the debit.

Systematic Investment Plan (SIP) : Terms & Conditions

1. In case of new applications, kindly attach duly filled in application form along with registration cum NACH (National Automated Clearing House) mandate form. Any other format of request will be rejected.
2. Completed application form, SIP auto debit/NACH form & first cheque should be submitted at Baroda Pioneer Asset Management Company Ltd. (AMC) offices or KARVY ISC's atleast 30 days prior to first SIP cycle date.
3. New investor in to the Fund should mandatorily give a cheque for the first transaction drawn on the same bank account which is to be debited under NACH/Auto Debit. In case the 1st cheque is issued from an A/c which is different from NACH /auto debit A/c, then a copy of cheque from NACH/ auto debit A/c as mentioned on the application form should be submitted.
4. The bank mentioned in NACH request must participate in local MICR clearing. MICR code starting and/or ending with "000" are not valid for NACH.
5. The AMC, the Registrar and other service providers shall not be responsible and liable for any financial loss that may be incurred by the investor with regard to SIP registration process, including any issue relating to NACH or auto debit registration.
6. Should the investor wish to cancel the SIP registration, the cancellation request shall be submitted 21 working days prior to the next SIP cycle date.
7. Should the investor wish to change the Bank Mandate any time during the currency of SIP, he / she should tick the appropriate box in the Mandate Form, fill in the revised bank details and submit the same to AMC or its Registrar and Transfer Agent. Such revised form must be submitted 30 days prior to the next SIP Cycle date.
8. Existing investors who wish to restart their SIPs, are required to submit NACH form duly signed by the bank account holder(s), indicating the existing Folio No. & investment details in the Form & submit the same along with the copy of a cancelled cheque / photocopy of the cheque, drawn on the same bank account registered in the SIP form.
9. Should an investor opt for a monthly SIP, the minimum number of months for which the investment will have to be made (SIP Period) shall be 6 months and the minimum investment amount (SIP Amount) shall be ₹ 1,000/- per month. Should the investor opt for a quarterly SIP, the SIP Period shall be 4 quarters and the SIP Amount shall be ₹ 1,500/- per quarter. Investors should note that the first SIP cheque and subsequent SIP installments should be of the same amount.
10. 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 Rs.50,000 or where there is any deficiency in the application form or any supporting document. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application / supporting document is found to be defective, the Micro SIP will be ceased for future installments. No refunds shall be made for the units already allotted. Investor, can however, redeem the units if so desired.
11. The investor(s) agrees to discharge the responsibility expected of him/them as a participant/s under NACH and hereby confirm adherence to the terms of the mandate. The investor(s) has/have authorized use of their contact details mentioned on the form/NACH mandate for the purpose of processing the mandate instruction and further authorize the bank(s) to debit the investor's account for any charges towards mandate verification, registration, transactions, etc. as may be applicable.

Instructions to fill in SIP NACH Mandate

Following fields need to be filled mandatorily.

1. Date: In format DD/MM/YYYY.
2. Select the appropriate checkbox to create, modify or cancel the mandate.
3. Sponsor Bank Code and Utility Code to be left blank.
4. Bank A/c Type: Tick the relevant box.
5. Fill Bank Account Number.
6. Fill name of Destination Bank.
7. IFSC / MICR code: Fill respective code.
8. Mention amount of mandate.
9. Select frequency of mandate.
10. Mention Folio Number.
11. Mention Scheme Name.
12. Telephone Number.
13. Email ID (Optional).
14. Period: Starting and Ending dates of NACH registration (in format DD/MM/YYYY). For perpetual SIP, please leave the end date blank and select "until cancelled".
15. Signature as per bank account.
16. Mention Holder Name as per Bank Record.
17. Auto Debit/NACH Mandate is applicable for both Individual and Non-Individual.
18. Auto Debit/NACH Mandate request is liable to be rejected only if the "Bank" mentioned in the request form is listed in the NACH banks list.
19. Baroda Pioneer will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.

FATCA & CRS TERMS & CONDITIONS

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as Investment Entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Baroda Pioneer Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

[§]It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

| FATCA & CRS Indicia observed (ticked) | Documentation required for Cure of FATCA/ CRS indicia |
|--|---|
| U.S. place of birth | <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality". or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth. |
| Residence/ mailing address in a country other than India | <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below). |
| Telephone number in a country other than India | <p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below). <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence (refer list below). |
| Telephone number in a country other than India | <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence (refer list below). |

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body*.
- Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.).

* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

AMC CONTACT ADDRESS

| | | |
|---|---|---|
| Baroda Pioneer Asset Management Company Limited CIN : U65991MH1992PLC069414 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063. Tel. No.: 91 22 3074 1000 | Baroda Pioneer Asset Management Company Limited Flat No. 103 & 104, First Floor, Prakash Deep Building, 7 Tolstoy Marg, New Delhi - 110001. Phone: 011-43514662 Fax: +91 11 4592117 | Baroda Pioneer Asset Management Company Limited HP Complex, Flat No.12, 3rd Floor, Door No. 124/1, 2 & 3 New No. 14, G. N. Chetty Road, T. Nagar, Chennai - 600 017. Phone: 044 - 2834 3530, Fax: 044 - 2834 3539 |
|---|---|---|

Visit us at : www.barodapioneer.in • Email: info@barodapioneer.in

Call Center Details & Toll Free No. :

Toll Free Number No. : 1800 2670 189

9 am to 6 pm - Monday to Saturday on all Business Days
9 am to 2 pm on 2nd & 4th Saturdays of the Month

KARVY INVESTOR SERVICE CENTRES (Contd.,)

(Andheri) 6 & 7, 131 Andheri Industrial Estate, Veera Desai Road, Andheri (west), Mumbai - 400 053, Tel No. : 022-26730799 (Thane) : 101, Yaswant Tower, 1st Floor, Opposite Puja Hotel, Ram Maruti Road, Naupada Thane (West), Mumbai - 400 602, Tel. No. : 022 25428475 (Vashi) Shop No. 43-A, Ground Floor, Vashi Plaza, Sector-17, Near Apna Bazar, Vashi, Mumbai - 400 705, Tel. No. : 022-27802684 • **Muzaffarpur** : First Floor, Shukla Complex, Near IICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur - 842001, Mobile 7857015105. • **Mysore** : L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. Tel : 0821-2438006/0821-2441524/0821-2441520 Fax : 0821-2438006. • **Nadiad** : 104/105, Near Paras Cinema, Nadiad - 387001 , Tel : 0268-2563245. • **Nagarkoil** : 3A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagarcoil - 629001 , Tel : 04652-233551/2033553. • **Nagpur** : Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, Nagpur - 440 010. Tel : 0712-2533040 / 9371160726. • **Namakkal** : 105/2, Arun Towers, Paramathi Street, Namakkal 637 001. Tel : 04286-234801, 234802, 234803. • **Nanded** : Shop No. 4, First Floor, Opp. Bank Of India, Santkrupa Market, Gurudwara Road, Nanded-431602. Tel : 02462-237885 / 9890713616. • **Nasik** : S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002 , Tel : 0253-6611395. • **Navsari** : 1st Floor, Chinmay Arcade, Opp. Sattapir, Tower Road, Navsari - 396 445. Tel : 02637-280367 / 02637-280362 / 02637-280363 / 02637-280364 Fax. : 02637-233554. • **Nellore** : 216-2-230, Room No : 27, 2nd Floor Keizen Heights Gandhi Nagar , Pogathota Nellore 524001 mfsnellore@karvy.com 0861-2349940. • **New Delhi** : 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi-110 001. Tel : 011-43681700 / 011-43681704/1754 Fax. : 011-43681710. • **Nizamabad** : H NO: 5-6-430, First Floor, Uppala Rameshwara Complex, Beside HDFC Bank, Ginza View, Hyderabad Road, Nizamabad- 503003. Tel : 08462-224366 / 08462-223956/223756. • **Noida** : 307 Jaipuria Plazad 68 A, 2nd Floor Opp Delhi Public School Sector 26 Noida 201301 Tel No. : 9310448805. • **Palghat** : 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanpet, Palghat - 678001. Tel : 0491-2547143 / 0491 2547373. • **Panipat** : Java Complex, 1st Floor, Salem, G. T. Road, Panipat - 132103 Tel. No. : 0180-3095517 Mobile : 8950051400 / 9541721384 • **Panjim** : City Business Centre, Coelho Pereira Building, Room Nos. 18, 19 & 20, Dada Vaidya Road, Panjim - 403001 , Tel : 0832-2426871/73 Fax. : 0832-2426873. • **Pathankot** : I Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001 , Tel : 0186-5080377 / 0186-5080188. • **Patiala** : Sco 27 D, Chhoti Baradari, Patiala - 147 001 , Tel : 0175-5004349 / 0175-5051728 / 0175-5051726 / 0175-5051727. • **Patna** : 3A, 3rd floor, Anand tower, Beside chankya cinema hall; Exhibition road, Patna - 800001, Tel : 0612-6453098 / 0612-2321354 / 0612-2321356. • **Pollachi** : S S Complex, New Scheme Road, Pollachi 642002 , Tel : 04259-235111, 235122, 235133. • **Pondicherry** : First Floor, No.7, Thiagarajar Street, Pondicherry - 605 001 , Tel : 0413-4210640 / 0413 2220640 & 0413 4210640. • **Proddatur** : D.No: 4/625, Bhairavi Complex, Upstairs Karur Vysya Bank, Gandhi Road, Proddatur - 516360. Tel. No. : 08564-242898. • **Pudukottai** : Sundaram Masilamani Towers, Ts No. 5476-5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai 622 001, Tel : 04322-220050, 220051. • **Pune** : Office # 16, Ground Floor Shrinath Plaza Near Dyaneshwar Paduka Chowk F C Road, Pune 411005 Tel No. : 020-25533795 / 020-25539957. • **Raipur** : Office No. S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492001. Tel. No. : 0771-4912611. • **Rajahmundry** : Dr. No; 6-1-4 ,first floor, Rangachary Street, Tnagar, Rajahmundry-533101. Tel : 0883-2432076/2434468 / 0883 - 2434468 / 69 / 70. • **Rajapalayam** : Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhunagar Dist Rajapalayam 626117, Tel No. : 04563-232952. • **Rajkot** : 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot - 360001 Tel. No. : 2816545888 • **Ranchi** : Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi - 834 001 , Tel : 0651-2331320 / 0651-2330394 / 0651-2330386 Fax. : 0651-2331320. • **Ratlam** : 1 Nagpal Bhavan, Freeganj Road, Tobatti, Ratlam-457001 , Tel : 07412-402007. • **Renukoot** : Shop No. 18, Near Complex Birla Market, Renukoot-231 217 , Tel : 05446-254201. • **Rewa** : 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa-485 001 , Tel : 07662-408522. • **Rohtak** : 1st Floor, Ashoka Plaza, Delhi Road, Rohtak - 124001 , Tel : 9315017305. • **Roorkee** : Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee, Uttaranchal - 247 667 , Tel : 9369918621. • **Rourkela** : 1st Floor, Sandhu Complex, Kanchery Road, Udit Nagar, Rourkela - 769 012 , Tel : 0661-25107772. • **Sagar** : Above Poshak garments, 5 Civil Lines, Opposite Income Tax Office, Sagar-470002 , Tel : 07582-402404. • **Saharanpur** : 18 Mission Market, Court Road, Saharanpur - 247001, Uttar Pradesh , Tel : 9369918622 . • **Salem** : No. 3/250, Brindavan Road, 6th Cross, Perumal Kovil Back Side, Fairland 's, Salem - 636016 Tel No. : 0427-4020300 Mobile : 95240 70720. • **Sambalpur** : Koshal Builder Complex, Near Goal Bazaar Petrol Pump, Sambalpur - 768001. Tel No.: 0663-2533437. • **Satna** : 1st Floor, Gopal Complex, Near Busstand Rewa Road, Satna (M.P) -485 001 , Tel : 9300004263. • **Shaktinagar** : 1st/A-375, V V Colony, Dist. Sonebhadra, Shaktinagar-231 222 , Tel : 05446-234545. • **Shillong** : Mani Bhawan, Thana Road, Lower Police Bazar, Shillong - 793 001 , Tel : 0364-2506106. • **Shimla** : Triveni Building, By Pas Chowk; Khallini, Shimla - 171 002, Tel : 9318644501. • **Shimoga** : Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, Llr Road, Durgigudi, Shimoga 577201 Tel No. : 08182-228799 / 08182-227485. • **Shivpuri** : 1ST Floor, M.P.R.P. Building, Near Bank of India, Shivpuri-473 551, Tel : 0749-405301 / 0749-309571. • **Sikar** : 1st Floor, Super Towers, Behind Ram Mandir, Station Road, Sikar-332001 , Tel : 01572-250398 / 01572-517526, 517527. • **Silchar** : 1st Floor, Chowchakra Complex, N N Dutta Road, Premtala, Silchar - 788001 , Tel : 03842-261229 / 03842-260334 / 03842 261714. • **Siliguri** : Nanak Complex, Near Church Road, Sevoke Road, , Siliguri - 734001 , Tel : 0353-2522579 / 0353-2526399. • **Sitapur** : 12/12-A Surya Complex ,Arya Nagar, Opp. Mal Godam, Sitapur - 261001 , Tel : 9369918623 . • **Sivakasi** : 363, Thiruthangal Road, Opp. Tneb, Sivakasi 626 123 , Tel : 04562-228816, 228817, 228818. • **Solan** : Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan-173 212 , Tel : 01792-2320771 / 01792-320962. • **Solapur** : Block No 06 Vaman Nagar, Opp D-Mart Jule Solapur Solapur 413004 Tel No. : 0217-2300021 / 0217-2300318. • **Sonepat** : 205 R Model Town, Above Central Bank Of India, Sonepat-131001 , Tel : 0130-2200757 / 0130-2214725 / 0130-3204434. • **Sri Ganganagar** : 35-E-Block, Opp. , Sheelta Mata Vatika, , Sri Ganga Nagar - 335001 , Tel : 0154-2470177 / 0154-2471300 / 0154-3293000. • **Srikakulam** : 4-1-28/1, Venkateshwara Colony, Day & Night Junction, , Srikakulam-532001 , Tel : 08942-225384 / 362. • **Sultanpur** : Rama Shankar Complex, Civil Lines, Faizabad Road, Sultanpur-228 001, Tel : 9369918624. • **Surat** : G-5 Empire State Building, Near Parag House, Udhna Darwaja, Ring Road, Surat-395002 , Tel : 0261-3042170. • **Thanjavur** : Nalliah Complex, No.70, Srinivasam Pillai Road, Thanjavur - 613001 , Tel : 04362 279408 / 04362 275415, 279407, 08. • **Thodupuzha** : First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha - 685584 , Tel : 0486-2211209 / 04862-325051. • **Tirunelveli** : Jeney Building, 55/18, S N Road, Near Arvind Eye Hospital, Tirunelveli - 627 001 , Tel : 0462-2335135 - 38 / 0462-2335194 . • **Tirupathi** : D No : 203, IInd Floor, Padmavathi Nilayan Nokia Care Upstairs, Tilak Road, Tirupathi - 517501 Tel No. : 0877-6544567. • **Tirupur** : First Floor, 224 A, S, Selvakumar Departmental Stores, 1st Floor, Kamaraj Road, Opp To Cotton Market Complex, Tirupur - 641 604 , Tel : 0421-2214221. • **Tiruvalla** : 2nd Floor, Erijury Complex, Near Kotak Securities, Ramanchira, Tiruvalla - 689107 , Tel : 0469 3205676. • **Trichur** : 2nd Floor, Brother'S Complex, Near Dhana Laxmi Bank Head Office, Naikkanal Junction, Trichur - 680 001 , Tel : 0487-3246231 / 0487 - 3246239 / 0487 - 2322483 Fax. : 0487 - 2322493. • **Trichy** : Sri krishna Arcade, 1st Floor; 60 Thennur High Road, Trichy , Tel : 0431-4020227 - 226 / 0431-2793799 Fax. : 0431 - 2794132. • **Trivandrum** : 2nd Floor, Akshaya Towers, Above Jetairways, Sasthamangalam, Trivandrum - 695 010 , Tel : 0471 - 2725728 / 0471 - 2725990 / 0471 - 2725989 / 0471 - 2725991 Fax. : 0471 - 4011924. • **Tuticorin** : 4 B, A34, A37, Mangalmal, Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003 , Tel : 0461 - 2334602 / 0461 2334601, 02, 03. • **Udaipur** : 201-202, Madhav Chambers, Opp. G.P.O., Chetak Circle, Madhuban, Udaipur-313001 , Tel : 0294-2429370 / 0294-5101601 / 9636506469 / 0294-5101602 / 0294-5101603. • **Ujjain** : 101, Aastha Tower, 13/1, , Dhanwantri Marg, Free Gunj, Ujjain-456010 , Tel : 0734-4250009 / 0734-4250001 To 10 / 0734-4250010. • **Valsad** : Shop No 2, Phiroza Corner, Opp Next Showroom; Tithal Road, Valsad - 396001 , Tel : 02632-258481 / 02632-326902. • **Vapi** : Shop no-12, Shital Apartment, Opp K P Tower, Imran Nagar, Silvassa Road, Vapi - 396195, Tel : 9228012909. • **Vashi** - B/153, B Wing Ground Floor, Vashi Plaza, Vashi, Plot No 80-81, Sector 17, Navi Mumbai - 400703. Tel. No: 022 - 27802684. • **Varanasi** : D-64/132, KA 1st Floor, Anant Complex, Srigra, Varanasi - 221 010, Tel : 9369918625. • **Vellore** : No.1, M.N.R. Arcade, Officer'S Line, Krishna Nagar, Vellore - 632001., Tel : 0416 22150009 / 0416 2215007 Fax. : 0416 4202370. • **Vijayanagar** : "Soubhagya", 19-6-1/3, IInd Floor, Near SBI Fort Branch, Vijayanagar-535 002, Tel : 08922-236962 / 63 /64. • **Vijayawada** : 39-10-7 Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010, Tel : 0866 2475126 / 0866-2495200 / 0866-2495400 Fax. : 0866-2495300. • **Visakhapatnam** : Door No: 48-8-7 Dwaraka Diamond, Ground Floor Srinagar Visakhapatnam 530016 Tel No. : 0891-2714125. • **Warangal** : 5-6-95, 1st floor, Opp: B.Ed collage, Lashkar Bazar, Chandra Complex, Hanmakonda, Warangal - 506001 , Tel : 0870-2501664 / 9848572020. • **Yamunanagar** : Jagdhari Road, Above Uco Bank, Near D.A.V. Grils College, Yamuna Nagar-135 001. Tel : 9315017306.

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