

BARODA PIONEER MUTUAL FUND

Key Information Memorandum cum Application Form

Baroda Pioneer Short Term Bond Fund
An Open Ended Income Scheme

Baroda Pioneer Treasury Advantage Fund
An Open Ended Debt Scheme

Baroda Pioneer MIP Fund
An Open Ended Income Scheme

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

Baroda Pioneer Income Fund
An Open Ended Income Scheme

Baroda Pioneer GILT Fund
An Open Ended Gilt Scheme

Baroda Pioneer Liquid Fund
An Open Ended Liquid Scheme

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

Sponsor:

Pioneer Global Asset Management S.p.A.
Regd. Office: Galleria San Carlo 6, 20122, Milano, Italy;
and
Bank of Baroda
Regd. Office: Baroda House, Sayaji Ganj, Vadodara Baroda - 390005.

Trustee:

Board of Trustees

Investment Manager:

Baroda Pioneer Asset Management Company Limited
Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063.

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

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

Name and Type of Scheme	Baroda Pioneer Short Term Bond Fund		An Open Ended Income Scheme
	Baroda Pioneer Monthly Income Plan (MIP) Fund		An Open Ended Income Scheme
	Baroda Pioneer Income Fund		An Open Ended Income Scheme
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund		An Open Ended Debt Scheme
	Baroda Pioneer Treasury Advantage Fund		An Open Ended Debt Scheme
	Baroda Pioneer GILT Fund		An Open Ended Gilt Scheme
	Baroda Pioneer Liquid Fund		An Open Ended Liquid Scheme
Investment Objective	Baroda Pioneer Short Term Bond Fund	To generate income from a portfolio constituted of short term debt and money market securities	
	Baroda Pioneer Monthly Income Plan (MIP) Fund	To generate regular income through investment in debt and money market instruments and also to generate long-term capital appreciation by investing a portion in equity and equity related instruments	
	Baroda Pioneer Income Fund	To generate regular income by investing in a portfolio of good quality Fixed Income Securities by maintaining a balance between Risk & Return	
	Baroda Pioneer Public Sector Undertaking (PSU) Fund	To generate stable returns with lower risk by investing in Fixed Income instruments of Public Sector Bond Undertakings (PSUs) –banks, financial institutions & companies	
	Baroda Pioneer Treasury Advantage Fund	To provide optimal returns and liquidity through a portfolio comprising of debt and money market instruments	
	Baroda Pioneer GILT Fund	To generate income by investing in a portfolio of government securities.	
	Baroda Pioneer Liquid Fund	To generate income with a high level of liquidity by investing in a portfolio of money market and debt securities.	
Asset Allocation Pattern of scheme	Baroda Pioneer Short Term Bond Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Debt Instruments with residual maturity of 1-3 years	60-100	
	Debt and Money Market Instruments with residual maturity of less than 1 year	0-40	
	The scheme may invest in securitized debt upto 25% of its net assets.		
	Baroda Pioneer Monthly Income Plan (MIP) Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Equity & Equity related Instruments	0-20	
	Money Markets instruments, Debt Securities, Securitised	0-100	
	Securitised debt	0-20	
	Baroda Pioneer Income Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Debt Instruments	80-100	
	Money Markets Instruments	0-20	
	Securitised debt	0-15	
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Debt & Debt Related Instruments with daily call/put option of Public Sector Undertakings/Public Financial Institutions & Money Market Instruments issued by Public Sector Undertakings/Public Financial Institutions	65-100	
	Treasury Bills / Government securities created and issued by the Central Government and/ or State Government(s) and /or other similar instruments, as may be permitted from time to time, Repo and CBLO	0-35	
	The schemes may invest in securitized debt upto 25% of its net assets		
	Baroda Pioneer Treasury Advantage Fund		
	Type of Instrument	Normal Allocation (% of net assets)	
	Money Market Instruments/ Debt Instruments with average maturity of not greater than 1 year	65-100	
Debt Instruments with average maturity more than 1 year	0-35		
The schemes may invest in securitized debt upto 25% of its net assets			
Baroda Pioneer GILT Fund			
Type of Instrument	Normal Allocation (% of net assets)		
Government of India Dated Securities	0-100		
State Government Dated Securities	0-100		
Government of India Treasury Bills	0-100		
Baroda Pioneer Liquid Fund			
Type of Instrument	Normal Allocation (% of net assets)		
Debt Instruments	0-25		
Money Market Instruments	75-100		
Securitised Debt	0-25		
The schemes may invest in securitized debt upto 25% of its net assets			

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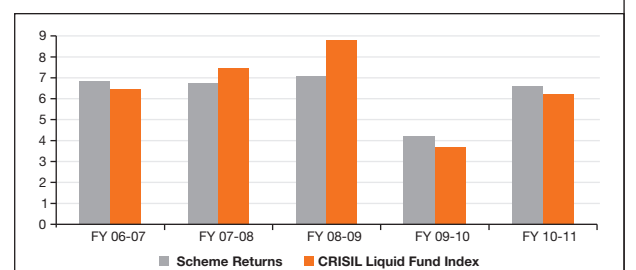
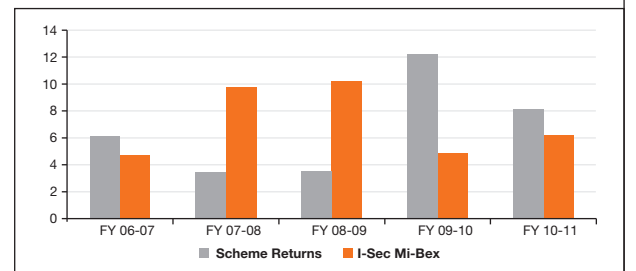
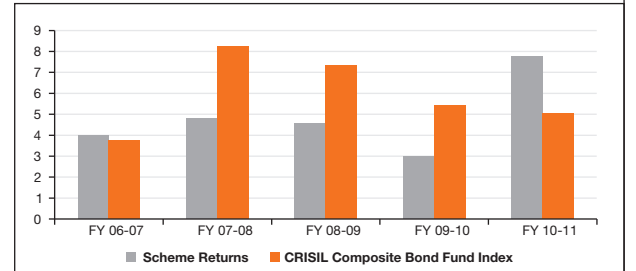
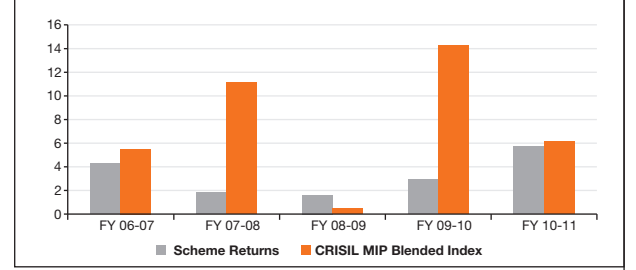
	<p>No investment will be made in foreign securitised debts. All the Debt schemes except Baroda Pioneer Liquid Fund may take derivatives position based on opportunities available and subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Schemes. Baroda Pioneer Treasury Advantage and Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund will have a maximum debt derivative net position of 50% of the net assets of the respective schemes. No derivatives investment will take place in Baroda Pioneer Liquid Scheme. In addition to the instruments stated in the above table, the schemes may enter into repos/reverse repos as may be permitted by RBI. A part of the net assets may be invested in Collateralized Borrowing & Lending Obligations (CBLO) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.</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 schemes shall not invest in equity linked debentures.</p> <p>The exposure/investments of the schemes (other than Baroda Pioneer Monthly Income Plan (MIP) Fund) in debt and money market instruments including exposure to derivatives will not exceed 100% of the net assets of the scheme.</p> <p>For Baroda Pioneer Monthly Income Plan (MIP) Fund, the exposure/investments of the scheme in debt, money market, and equity market instruments including exposure to derivatives will not exceed 100% of the net assets of the scheme.</p> <p>The asset allocations shown above are indicative and may be altered depending upon market conditions.</p>	
<p>Risk Profile of the Schemes</p>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Risk associated with investment in Fixed Income and money market instruments are as follows:-</p> <p>Interest Rate Risk: As with all debt and money market instruments, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and decrease as interest rates rise.</p> <p>Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.</p> <p>Credit Risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security).</p> <p>Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows.</p> <p>Risks associated with investment in Derivatives involve Credit Risk, Illiquidity Risk etc.</p> <p>Schemes may invest in securitized debt such as asset backed securities (ABS) or mortgaged backed securities (MBS) which involves risk like Payment Risk, Market Risk etc.</p>	
<p>Risk Mitigation/ Management Strategy</p>	<p>Risk & description specific to Debt</p>	<p>Risk Mitigation/ management strategy</p> <p>Interest Rate Risk: The average maturity of period of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Higher the average maturity period, the fund stands exposed to a higher degree of interest risk. The portfolio duration of the scheme will be decided after doing a thorough research of general macroeconomics condition, political environment, liquidity position in system, inflationary expectations and other economic considerations</p> <p>Credit Risk: The schemes emphasise on companies which are well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like The Credit Rating and Information Services of India Limited (CRISIL), ICRA Limited (formerly, Investment Information and Credit Rating Agency of India Limited), Credit Analysis and Research Limited (CARE) etc.</p> <p>Liquidity Risk: The liquidity of the Schemes' investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.</p> <p>Volatility Risk: There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. To that extent the Volatility risk will be mitigated in the scheme.</p>
<p>Plan & Options</p>	<p>Baroda Pioneer Short Term Bond Fund</p> <p>Baroda Pioneer Monthly Income Plan (MIP) Fund</p> <p>Baroda Pioneer Income Fund</p> <p>Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund</p> <p>Baroda Pioneer Treasury Advantage Fund</p> <p>Baroda Pioneer GILT Fund</p> <p>Baroda Pioneer Liquid Fund</p>	<p>The Scheme has no plans and has the following two options</p> <ol style="list-style-type: none"> Growth Option Dividend Option with Dividend pay-out and re-investment sub-options <p>The Scheme has no plans and has the following two options</p> <ol style="list-style-type: none"> Growth Option Dividend Option (Monthly/Quarterly) <p>The Scheme has no plans and has the following three options:-</p> <ol style="list-style-type: none"> Growth Option Dividend Option Dividend re-investment option <p>The Scheme has no plans and has the following two options</p> <ol style="list-style-type: none"> Growth Option Dividend Option (Monthly/Quarterly) <p>In Dividend option</p> <ol style="list-style-type: none"> Monthly Dividend Option (Payout / Re- Investment) Quarterly Dividend Option (Payout / Re- Investment) <p>The Scheme offers 2 plans</p> <ol style="list-style-type: none"> Regular Plan Institutional Plan <p>Each plan has 2 options</p> <ol style="list-style-type: none"> Growth Option Dividend Option <p>In Dividend Option</p> <ol style="list-style-type: none"> Daily Dividend Option –Re-investment Weekly Dividend Option (Payout/ Re-investment) Monthly Dividend Option (Payout/ Re-investment) Quarterly Dividend Option (Payout/ Re-investment) <p>The Schemes has no plans. The scheme has following two options</p> <ol style="list-style-type: none"> Growth Option Dividend Option Dividend Re-Investment <p>The Scheme offers 2 plans</p> <ol style="list-style-type: none"> Regular Plan Institutional Plan <p>Each plan has following options</p> <ol style="list-style-type: none"> Growth Option Dividend Option Daily Dividend Option Weekly Dividend Option <p>In all the Dividend Options there are Dividend Re-investment & payment sub-options</p>

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Applicable NAV(after the scheme opens for repurchase and sale)	Purchase			
	Liquid Scheme			
	In respect of valid applications received up to 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise	:	Closing NAV of the day of receipt of application	
	In respect of valid applications received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise	:	Closing NAV of the next business day	
	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise	:	Closing NAV of the day immediately preceding the day on which the funds are available for utilization.	
	Schemes other than Liquid Scheme			
	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	
	Schemes other than Liquid Scheme			
	In respect of valid applications received up to 3.00 pm with a local cheque or demand draft payable at par at the place where it is received	:	Closing NAV of the day of receipt of application	
	In respect of valid applications received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received	:	Closing NAV of the next business day	
	In respect of valid applications with outstation cheque/ demand drafts not payable at par at the place where applications are received	:	Closing NAV of the day on which the cheque or demand draft is credited	
	In respect of purchase of units in Income/ Debt oriented schemes (other than liquid fund schemes and plans) with amount equal to or more than ₹ 1 crore, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable. For allotment of units in respect of purchase in all the schemes, 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 liquid schemes before the cut-off time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective liquid schemes.			
	Re-Purchase			
	Where the application is received upto 3.00 pm	:	Closing NAV of the day of receipt of application	
	Where the application is received after 3.00 pm	:	Closing NAV of the next business day	
For allotment of units in respect of switch-in to either of the schemes from other schemes, it shall be ensured that : i. Application for switch-in is received before the applicable cut-off time. ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time. iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective liquid/income/ debt oriented mutual fund/switch-in schemes/ plans.				
Minimum Application Amount /Number of Units	Purchase	Additional Purchase	Re-purchase	
	Baroda Pioneer Short Term Bond Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	₹ 5,000/- and in multiples of ₹ 1/- thereafter
	Baroda Pioneer Monthly Income Plan (MIP) Fund	₹ 5,000/- and in multiples of ₹ 1,000/-thereafter	-	₹ 5,000/- and in multiples of ₹ 1,000/-thereafter
	Baroda Pioneer Income Fund	₹ 2000/- and in multiples of ₹ 1/- thereof	-	₹ 2000/- and in multiples of ₹ 1/- thereof
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	₹ 5,000/- and in multiples of ₹ 1/- thereafter
	Baroda Pioneer Treasury Advantage Fund	Regular Plan : ₹ 5,000/- and in multiples of ₹ 1/- thereafter Institutional Plan : ₹ 1 crore and in multiples of ₹ 1/- thereof	Regular Plan : ₹ 1000 per application and thereafter in multiples of ₹ 1 thereafter Institutional Plan : ₹ 1,00,000 per application and thereafter in multiples of ₹ 1 thereafter	Regular Plan : ₹ 5,000/- and in multiples of ₹ 1/- thereafter Institutional Plan : ₹ 1 crore and in multiples of ₹ 1/- thereof
	Baroda Pioneer GILT Fund	₹ 2,000/- and in multiples of ₹ 500/-	-	₹ 2,000/- and in multiples of ₹ 500/-
	Baroda Pioneer Liquid Fund	Regular Plan : ₹ 10,000/- and in multiples of ₹ 1/- thereafter Institutional Plan : ₹ 1 crore and in multiples of ₹ 1/- thereof	-	Regular Plan : ₹ 10,000/- and in multiples of ₹ 1/- thereafter Institutional Plan : ₹ 1 crore and in multiples of ₹ 1/- thereof
Despatch of Repurchase (Redemption) Request	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days from the date of redemption or repurchase			
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 Public Sector Undertaking (PSU) Bond Fund	CRISIL Composite Bond Fund Index		
	Baroda Pioneer Treasury Advantage Fund	CRISIL Liquid Fund Index		
	Baroda Pioneer GILT Fund	ISec MI Bex		
	Baroda Pioneer Liquid Fund	CRISIL Liquid Fund Index		
Dividend Policy	Dividend declaration under the dividend option of the scheme is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees and no returns is assured under the scheme. Subject to SEBI Regulations from time to time regarding payment and distribution of dividend.			
Name of the Fund Manger	<p>Mr. Alok Sahoo, Head- Fixed Income Mr Alok Sahoo is a management graduate in Finance from XIM, Bhubaneswar having BE degree from NIT, Rourkela. He has been working in the investment area in asset management for 9 years. Prior to Baroda Pioneer Mutual Fund, he was fixed income fund manager at UTI Mutual Fund and HSBC Mutual Fund. He was also the Fund Manager for the Employee Provident Fund at HSBC Asset Management. He has experience in the credit research of companies as well. Presently, Mr. Sahoo is managing the Baroda Pioneer Liquid Fund, Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund, Baroda Pioneer Monthly Income Plan (MIP) Fund, Baroda Pioneer GILT Fund, Baroda Pioneer Income Fund and Baroda Pioneer Short Term Bond Fund along with Ms. Hetal P Shah.</p> <p>Mrs. Hetal Shah Fund Manager- Fixed Income Ms. Hetal P. Shah is a B.Com, MBA, and JAIIB having 9 year of experience in Treasury and Fund Management. Before joining Baroda Pioneer Asset Management Co. Ltd., she was working in the Treasury Department of Bank of India since May 1999. Presently she is the fund manager of Baroda Pioneer Liquid Fund, Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund, Baroda Pioneer Monthly Income Plan (MIP) Fund, Baroda Pioneer GILT Fund, Baroda Pioneer Income Fund and Baroda Pioneer Short Term Bond Fund.</p>			
Name of the Trustee Company	Not Applicable. The Board of Trustees is the Trustee of Baroda Pioneer Mutual Fund			

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Performance of Scheme (as on 31 st March 2011)		Baroda Pioneer Short Term Bond Fund	
Since, this scheme is in existence for less than a year, only absolute returns since inception are given.			
Absolute Return	Scheme Return %	Benchmark Return% CRISIL Short-Term Bond Fund Index	
Return Since Inception	2.91	3.47	
Note: " Since Inception" returns are calculated from the date of allotment, viz. June 30, 2010. The " Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.			
Baroda Pioneer Monthly Income Plan (MIP) Fund		Baroda Pioneer Income Fund	
Compounded Annualised Return	Scheme Return %	Benchmark Return% CRISIL MIP BLENDED INDEX	
1 Year Return	5.75	9.17	
3 Year Return	3.42	6.82	
5 Year Return	3.26	7.41	
Return Since Inception	4.44	8.19	
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 Public Sector undertaking (PSU)Bond Fund		Baroda Pioneer Treasury Fund	
Absolute Return	Scheme Return %	Benchmark Return% CRISIL COMPOSITE BOND FUND INDEX	
1 Year Return	4.54	5.06	
3 Year Return	NA	NA	
5 Year Return	NA	NA	
Return Since Inception	4.99	5.10	
Note: " Since Inception" returns are calculated from the date of allotment, viz. December 24, 2009. The " Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.			
Baroda Pioneer Gilt Fund		Baroda Pioneer Liquid Fund	
Compounded Annualised Return	Scheme Return %	Benchmark Return% CRISIL LIQUID FUND INDEX	
1 Year Return	6.70	6.21	
3 Year Return	NA	NA	
5 Year Return	NA	NA	
Return Since Inception	5.84	3.30	
Note: " Since Inception" returns are calculated from the date of allotment, viz. June 24, 2009. The " Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.			
Baroda Pioneer Liquid Fund		Baroda Pioneer Gilt Fund	
Compounded Annualised Return	Scheme Return %	Benchmark Return% I-Sec Mi- BEX	
1 Year Return	6.58	6.22	
3 Year Return	5.95	7.13	
5 Year Return	6.28	7.16	
Return Since Inception	6.01	6.84	
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		Baroda Pioneer Liquid Fund	
Compounded Annualised Return	Scheme Return %	Benchmark Return% I-Sec Mi- BEX	
1 Year Return	6.58	6.21	
3 Year Return	5.95	6.22	
5 Year Return	6.28	6.51	
Return Since Inception	6.01	5.70	
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.			



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<p>Expenses of the Schemes</p>	<p>i) Load Structure</p> <p>Entry Load</p> <p>In accordance with the requirements specified by SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load is charged for purchase / additional purchase / switch-in accepted by the Fund. Similarly, no entry load is charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund.</p> <p>The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>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>Exit Load</p> <table border="1" data-bbox="517 527 1927 811"> <tr> <td>Baroda Pioneer Short Term Bond Fund</td> <td>0.10% if redeemed on or before 15 days from the date of allotment. Nil if redeemed after 15 days from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Monthly Income Plan (MIP) Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Income Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Treasury Advantage Fund</td> <td>NIL</td> </tr> <tr> <td>Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund</td> <td>0.50% if redeemed on or before 30 days from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer GILT Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Liquid Fund</td> <td>Nil</td> </tr> </table> <p>ii) Recurring Expenses</p> <p>The recurring expenses of the schemes (including the investment management and advisory fees) shall be as per the limit prescribed under the SEBI (Mutual Funds) Regulations 1996. These are as follows:</p> <p>i) 2.25% on the first ₹ 100 Crore of average weekly net assets. ii) 2.00% on the next ₹ 300 Crore of average weekly net assets. iii) 1.75% on the next ₹ 300 Crore of average weekly net assets. iv) 1.50% on the balance of the average weekly net assets.</p> <p>Actual expenses for the previous year</p> <table border="1" data-bbox="517 1086 1927 1336"> <tr> <td>Baroda Pioneer Short Term Bond Fund</td> <td>0.75%</td> </tr> <tr> <td>Baroda Pioneer Treasury Advantage Fund</td> <td>0.29%</td> </tr> <tr> <td>Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund</td> <td>1.19%</td> </tr> <tr> <td>Baroda Pioneer Monthly Income Plan (MIP) Fund</td> <td>2.18%</td> </tr> <tr> <td>Baroda Pioneer Income Fund</td> <td>-</td> </tr> <tr> <td>Baroda Pioneer GILT Fund</td> <td>-</td> </tr> <tr> <td>Baroda Pioneer Liquid Fund</td> <td>0.38%</td> </tr> </table>	Baroda Pioneer Short Term Bond Fund	0.10% if redeemed on or before 15 days from the date of allotment. Nil if redeemed after 15 days from the date of allotment	Baroda Pioneer Monthly Income Plan (MIP) Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Income Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Treasury Advantage Fund	NIL	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	0.50% if redeemed on or before 30 days from the date of allotment	Baroda Pioneer GILT Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Liquid Fund	Nil	Baroda Pioneer Short Term Bond Fund	0.75%	Baroda Pioneer Treasury Advantage Fund	0.29%	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	1.19%	Baroda Pioneer Monthly Income Plan (MIP) Fund	2.18%	Baroda Pioneer Income Fund	-	Baroda Pioneer GILT Fund	-	Baroda Pioneer Liquid Fund	0.38%
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Baroda Pioneer Short Term Bond Fund	0.75%																												
Baroda Pioneer Treasury Advantage Fund	0.29%																												
Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	1.19%																												
Baroda Pioneer Monthly Income Plan (MIP) Fund	2.18%																												
Baroda Pioneer Income Fund	-																												
Baroda Pioneer GILT Fund	-																												
Baroda Pioneer Liquid Fund	0.38%																												
<p>Waiver of Load for Direct Applications</p>	<p>Not Applicable</p> <p>Pursuant to SEBI Circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30 2009 no entry load is charged by the Scheme to investor. Similarly, no entry load is charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the mutual fund under the scheme.</p> <p>The upfront commission on investment made by the investor shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors, including service rendered by the ARN Holder.</p>																												
<p>Tax Treatment for the Investors</p>	<p>Investor are advised to refer to the paragraph on Taxation in the Statement of Additional Information and also consult to their own tax advisor with respect to the specific amount of tax implications arising out of their participation in the scheme.</p>																												
<p>Daily Net Assets Value (NAV) Publication</p>	<p>The NAV will be calculated and declared by the mutual fund on each working day. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.barodapioneer.in and www.amfiindia.com.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India –AMFI (www.amfiindia.com) by 9 p.m.</p>																												
<p>For Investor Grievances please contact</p>	<table border="1" data-bbox="476 1684 1927 1834"> <tr> <td data-bbox="476 1684 1310 1834"> <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="1320 1684 1927 1834"> <p>Name and Address of Registrar Karvy Computershare (Pvt.) Ltd. Karvy MFS, 1-9/13/C, Plot No. 13 & 13 C Madhapur, Hyderabad 500 081. India. Toll Free No.: 1800-4190-911. E-mail id: 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 MFS, 1-9/13/C, Plot No. 13 & 13 C Madhapur, Hyderabad 500 081. India. Toll Free No.: 1800-4190-911. 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 MFS, 1-9/13/C, Plot No. 13 & 13 C Madhapur, Hyderabad 500 081. India. Toll Free No.: 1800-4190-911. E-mail id: barodapioneer@karvy.com</p>																												
<p>Unit holders Information</p>	<p>Account Statement</p> <ul style="list-style-type: none"> The AMC shall issue to the investor whose application (other than SIP/STP) has been accepted, an account statement specifying the number of units allotted. Dispatch of Unit statement of account will be made within 5 business days from the date of receipt of request from the investor. For those Unit Holders who have provided an email address, the AMC will send the account statement by e-mail. <p>Annual Account Statement:</p> <ul style="list-style-type: none"> The Fund shall provide Account Statements to Unit Holders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement. The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme. Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated. <p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>Baroda Pioneer Mutual Fund shall publish a complete statement of the Scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.</p> <p>Annual Report</p> <p>The Fund will, not later than four months after the close of each financial year (March 31), mail to the Unit Holders an abridged Scheme wise annual report. Further, the full text of the Annual Report will be available for inspection at the office of the Fund. A copy of the Annual Report will be sent to Unit holders, free of cost, on specific request.</p>																												
<p>Investment Strategy</p>	<p>The key factors of the investment strategy of the schemes will be :</p> <ol style="list-style-type: none"> Identifying attractive opportunities 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. The scheme would make investments universe based on the spread and liquidity, in such that the average maturity of the instruments in the schemes will be in between one to two years. The schemes will emphasise on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc. Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. The schemes have flexibility to invest in the entire range of the debt instruments and would seek to minimize interest rate risk while avoiding credit risk. <p>There is no assurance that the objective of the Fund will be realised and the Fund does not assure or guarantee any returns.</p>																												

BARODA PIONEER MUTUAL FUND

Comparison of Debt Schemes of Baroda Pioneer Mutual Fund

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

Name of the Scheme	Asset under management as on 31.03.2011 (₹ In crore)	No of folios as on 31.03.2011	Investment Objectives	Asset Allocation Pattern
Baroda Pioneer Short Term Bond Fund	24.04	466		
Baroda Pioneer Treasury Advantage Fund	384.70	312		
Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	55.56	511	Refer to	Refer to
Baroda Pioneer Monthly Income Plan (MIP) Fund	11.24	398	page no. 2	page no. 2
Baroda Pioneer Income Fund	0.29	88		
Baroda Pioneer GILT Fund	0.70	86		
Baroda Pioneer Liquid Fund	868.79	128		

Date: 29th April, 2011

KARVY INVESTOR SERVICE CENTRES

Ahmedabad - 201, Shail Building, Opposite Madhusudhan House, Near Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Ph.: 079-26402967, (D) 079 - 264000527 / 079 - 264000528, Fax : 079 - 26565551. • **Agra** - Deepak Wasan Plaza, Behind Holiday Inn, Opp. Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P). Ph.: 0562-4000601, (D) 0562-2526663 / 0562-3247227. • **Ajmer** - 1-2, Il Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Ph.: 0145 - 2628055 / 0145-2628065, (D) 0145 - 5120725. • **Aligarh** - 1st Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. Ph.: 0571-3200210, (D) 0571 - 2509108 / 0571-3297768. • **Allahabad** - R S A Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Ph.: 0532-3240012, (D) 0532 - 2260291, 0532- 2260292, 0532- 3294280, Fax : 0532 - 2260293 / 0532-2260291. • **Anand** - F-6, Chitrangana Complex, Opp. Motikaka Chawl, V V Nagar, Anand - 388 001. (D) : 02692 - 248980 / 02692 - 248873. • **Bangalore** - No : 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Ph.: 080 - 32008452, (D) : 080 - 25320085, Fax : 080 - 25320086. • **Bareilly** - 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly. Station Road, Bareilly - 243 001. Ph.: 0581-3200414 / 0581-2476809, Fax : 0581 - 2574238 / 0581 - 2476809. • **Baroda** - SB - 4&5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Baroda - 390007, Gujarat. Ph.: 0265-6640873, (D) : 0265 - 6640870 / 0265 - 6640871 / 0265 - 6640872 / 0265 - 6640873 / 0265 - 6640874. • **Bharuch** - Ground Floor, Office No-6, Aditya Complex, Opposite Kasak Temple, Bharuch - 392 001. Ph.: 02642-2225022. • **Bhilai** - No.138, New Civic Centre, Bhilai - 490 006, Dist Durg, Chattishgarh, Ph.: 0788-3297477, (D) 0788 - 2295329 / 32. • **Bhopal** - Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal - 462021. Ph.: 0755-4092706, (D) 0755-4092708, Fax : 0755-4092709. • **Bhubaneswar** - Plot No - 104 / 105 (P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar-751013, Orissa. Ph.: 0674-6534585 / 0674-2360334 / 2360335, (D) 0674-2547531 / 0674-2547532, (D) 0674 - 2547531. • **Bikaner** - 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner - 334003. Ph.: 0151-2200014 / 15. • **Bilaspur** - Shop No 201/202, V. R. Plaza, Link Road, Bilaspur-495001. Ph.: 07752-406701 / 406764 / 07752-236466 / 221931 / 07752-322186. • **Chandigarh** - Sco-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. Ph.: 0172-5071725, (D) 0172-5071726 / 0172-5071727 0172-5071728, Fax : 0172-5071726. • **Chennai** - Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Ph.: 044 42028512, (D) : 044-42028513 / 044-28587772 / 044-28587781, Fax : 044 - 42028514. • **Cochin** - Room no 2, Ilnd Floor, Jewel Arcade, (Above Oriental Insurance Limited), Layam Road, Cochin - 682 011. Ph.: 0484-4027672 / 0484-4011885 / 0484-4027671, (D) : 0484 - 4010273. • **Coimbatore** - 29 / 1, 1st floor, Chinthamani Nagar Opp to Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. Ph.: 0422-4384770, Fax No. : 0422-4384770. • **Dehradun** - Kaulagarh Road, Near Sirmour Marg, Above Reliance Webworld, Dehradun - 248 001. Ph.: 0135 - 3205130. • **Erode** - No. 4, K M Y Salai, Veerappan Traders Complex, Opp : Erode Bus Stand , Sathy Road, Erode - 638 003. Ph.: 0424-4021212, (D) : 0424 2225615, 2225616 / 0424 - 2225617, Fax : 0424 - 2216160. • **Gorakhpur** - Above V. I. P. House, Ajdacent A. D. Girls Inter College, Bank Road, Gorakhpur - 273 001. Ph.: 0551-3200444 / 0551-3246793 / 0551-2346519, (D) : 0551-3097816 / 0551-3297817 / 0551-3297816. • **Guwahati** - 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. Ph.: 0361-2203324, (D) : 0361-2608016. • **Gwalior** - Shindi Ki Chawani, Nadi Gate Pul, M L B Road, Gwalior - 474 001. Ph.: 0751-4042435. (D) : 0751-4069001/2/3/4. • **Haldwani** - Above Kapilaz Sweet House, Opp LIC Building, Pilikothi, Haldwani - 263139, Uttarakhand. Ph.: 05946-313464. • **Hyderabad** - 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Ph. : 040 - 23312454. • **Indore** - G-7, Royal Ratan Building, M. G. Road, Opposite Kotak Mahindra Bank, Indore - 452010. Ph. : 0731- 4266828. • **Jabalpur** - 43, Naya Bazar, Opposite Shyam Talkies, Jabalpur (M. P.) 482 001. Ph. : 0761 - 3204376, (D) 0761 - 4079221 / 0761 - 2411179, 2400809. • **Jaipur** - S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. (D) : 0141-2375039 / 0141-2363321 / 0141-2375039 Fax : 0141-2378703. • **Jalandhar** - Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. Ph. : 0181-4634410 / 9876279282, (D) : 0181-4634401 / 0181-4634415 / 0181-4634412. • **Jamnagar** - 108 Madhav Plaza, Opp. SBI Bank, Near Lal Bangalow, Jamnagar - 361001. Ph.: 0288-2556260 / 0288-2556420. • **Jamshedpur** - Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-SB Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Ph. : 0657-2487045 / 0657- 2487045 / 2487020. • **Jhansi** - 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. Ph. : 0510 - 2333685, (D) 0510 - 3200668 / 0510 - 2333684 / 0510 - 2440141 / 0510 - 2440142 Fax : 0510-2333683. • **Jodhpur** - 203, Modi Arcade, Chupasni Road, Jodhpur - 342 001. Ph. : 0291-2638479 / 0291-5103046, Fax : 0291 - 2638479. • **Kanpur** - 15 / 46, Opp: Muir Mills, Civil Lines, Kanpur - 208001. Ph.: 0512-3209782 / 0512-3246390, Fax : 0512 - 2330127. • **Kolkata** - 16 Jatin Bagchi Road, Kolkata - 700 029. Ph. : 033 - 24659297 / 033 - 39518643 / 033 - 2463-5432, (D) 033 - 24659263 / 033 - 24659267, Fax : 033 - 2463-5432. • **Lucknow** - Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001. Ph. : 0522-3213115, (D) 0522-2236819 / 0522-2236820 / 28, Fax : 0522 - 2236826. • **Ludhiana** - Sco - 3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001. Ph.: 0161-4648747, (D) 0161-4680000, Fax : 0161-3018440 • **Madurai** - Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. (D) : 0452-2600852 / 865 / 0452 - 2600854 / 0452 - 2600851 / 0452 - 2600855. • **Meerut** - 1st Floor, Medi Centre Complex, Opposite ICI Bank, Hapur Road, Meerut - 250 002. Ph.: 0121 - 4033727. • **Mehsana** - Ul-47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta, Highway, Mehsana - 384002. Ph.: 02762 322559, (D) 2762 242950. • **Moradabad** - Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Ph.: 0591 - 3201272, (D) : 0591 - 2310470, Fax : 0591 - 2320470. • **Mumbai** - DAS Chambers, Ground Floor, Opp. BSE & Next to Corporation Bank, Dalal Street, Fort, Mumbai - 400 023. Ph.: 022 - 66235353, Fax : 022 - 66341966. • **Nagpur** - 1st Floor, Sadoday Arcade, WHC Road, Above Top N Town, Dharampeth, Nagpur - 440 001. Ph.: 0712 - 6619382 / 0712 - 6610513, (D) : 0712 - 6618583. • **Nasik** - S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. Ph.: 0253-6611395. • **New Delhi** - 2E / 23, Jhandewalan Extension, New Delhi - 110055. Ph.: 011- 43681700, Fax : 011- 43681710. • **Panjim** - City Business Centre, Coelho Pereira Building, Room Nos.18,19 & 20, Dada Vaidya Road, Panjim - 403001. (D) : 0832 - 2426871/73, Fax : 0832-2426873. • **Patna** - 3A, 3rd Floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna - 800001. Ph.: 0612-6453098, (D) : 0612-2321354 / 0612 - 2321356. • **Pune** - Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184 / 4, F C Road, Pune - 411004. Ph. : 020-25533795 / 020-25532783 / 020-25533592, (D) : 020 25539957, Fax : 020 - 25533742. • **Raipur** - Room No. T F 31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. Ph.: 0771-4039320 / 0771 - 4052620, (D) 0771-2236694. • **Rajkot** - 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. • **Ranchi** - Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001. Ph.: 0651 - 2331320, (D) : 0651 - 2330394 / 0651 - 2330386, Fax : 0651-2331320. • **Siliguri** - Nanak Complex, Near Church Road, Sevoke Road, Siliguri, West Bengal - 734001. Ph.: 0353 - 2522579 (D) 0353-2526399. • **Surat** - G-16 Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395009. Ph. : 0261-3017158 / 0261 - 3237924 (D) : 0261 - 3042170. • **Tirupur** - First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road , Opp to Cotton Market Complex, Tirupur - 641 604. (D) : 0421-2214221. • **Trichy** - Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy - 620 017. Ph.: 0431 - 4020227 - 226, (D) 0431 - 2793799, Fax : 0431 - 2794132. • **Udaipur** - 201-202, Madhav Chambers, Opp. G. P. O. Chetak Circle, Madhuban, Udaipur - 313001. Ph.: 0294-2429370, (D) : 0294-5101601 / 0294 -5101602 / 0294 - 5101603. • **Valsad** - Shop No 2, Phiroza Corner, Opp Next Showroom, Tithal Road, Valsad - 396001. Ph.: 02632-258481, (D) 02632-326902. • **Vapi** - Shop No 5, Phikhaji Residency, Opp DCB Bank, Vapi Silvassa Road, Vapi - 396195. Ph.: 0260-3206404. • **Varanasi** - D-64 / 132, K A 1st Floor, Anant Complex, Sgra, Varanasi - 221 010 . Ph.: 0542-3204893 / 0542-2223814 / 0542-2225365, (D) : 0542-2227259 / 0542-3206494. • **Vijayawada** - 39 -10 -7 Opp.Municipal Water Tank, Labbipet, Vijayawada - 520 010. Ph.: 0866 2475126, (D) : 0866-2495200 / 0866-2495400, Fax : 0866-2495300. • **Visakhapatnam** - 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Ph.: 0891- 2752917, (D) : 0891-2752915 / 0891 - 2752916 / 0891 - 2752918, Fax : 0891-2752872.

Common Application Form (For Lumpsum / Systematic Investments)



Sr. No.:

Please refer the instructions while filling the Application Form. Tick (✓) Whichever is applicable. (Strike out which 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		Employee Code	
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Existing Folio Number: _____

SIP Form Attached

PAN AND KYC COMPLIANT STATUS DETAILS (Mandatory)

	PAN # (Refer Instruction IV)	KYC Compliant Status** (attach proof) (Refer Instruction IV)
First Sole / Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No
Guardian*		<input type="checkbox"/> Yes <input type="checkbox"/> No
Second Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No
Third Applicant		<input type="checkbox"/> Yes <input type="checkbox"/> No

*If the First Applicant is Minor, then please state the details of Parent / Guardian. # Please attach PAN proof. **Refer Instruction IV

Occupation of the applicant (Mandatory, please ✓)	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Business	<input type="checkbox"/> Service	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife	<input type="checkbox"/> Retired
	<input type="checkbox"/> Sports person	<input type="checkbox"/> Politics	<input type="checkbox"/> NGO	<input type="checkbox"/> PIO	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Proprietorship
	<input type="checkbox"/> Partnership	<input type="checkbox"/> HNI	<input type="checkbox"/> Public Co. - Listed	<input type="checkbox"/> Public Co. - Unlisted	<input type="checkbox"/> Societies	<input type="checkbox"/> Charity
	<input type="checkbox"/> Fil	<input type="checkbox"/> Builder	<input type="checkbox"/> Consultant	<input type="checkbox"/> Others		
Tax status of the Applicant (Mandatory, please ✓)	<input type="checkbox"/> Individual RI	<input type="checkbox"/> Individual NRI	<input type="checkbox"/> Hindu Undivided Family (HUF)	<input type="checkbox"/> Company	<input type="checkbox"/> Firm	
	<input type="checkbox"/> Association of Persons	<input type="checkbox"/> Local Authority	<input type="checkbox"/> Association of Persons (Trusts)	<input type="checkbox"/> Body of Individual	<input type="checkbox"/> Artificial Juridical Person	
Income Status of the applicant	<input type="checkbox"/> up to ₹ 5 lakh	<input type="checkbox"/> ₹ 5 lakh to ₹ 25 lakh	<input type="checkbox"/> ₹ 25 lakh to ₹ 1 crore	<input type="checkbox"/> ₹ 1 crore to ₹ 5 crore	<input type="checkbox"/> ₹ 5 crore & above	

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

Name Mr Ms _____

Name of the contact Person in case of Non-Individual _____

Date of Birth

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

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

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

City _____ Pincode (Mandatory) _____

State _____ Country _____

Contact Details : Phone O _____ Extn. _____ Fax _____

R _____ Mobile _____

E-mail 1 _____

E-mail 2 _____

I/We wish to receive the following via e-mail in lieu of physical document(s) (Please ✓) Account Statement Annual Report Other Communication

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

State _____ Country _____ Zip code _____

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

JOINT APPLICANT'S DETAILS

Name Mr Ms _____

SECOND APPLICANT

Date of Birth Status: (✓) RI NRI

THIRD APPLICANT

Name Mr Ms _____

Date of Birth Status: (✓) RI NRI

Mode of Holding (please ✓) Single OR Joint OR Anyone or Survivor *Default Option: Joint*

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

Name Mr Ms M/s _____

PAN _____ KYC Compliance proof

ACKNOWLEDGMENT SLIP (To be filled by the investor)

Received from Mr. / Ms. / M/s. _____
 an application for Scheme _____

Plan _____ Option _____ Sub-option _____

alongwith Cheque / DD No. _____ Dated _____ Drawn on (Bank) _____

_____ Amount (Rs.) _____

Sr. No.:

Signature, Stamp & Date

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

All communication / payments will be made to first applicant or to Karta in case of HUF. Bank account details of First Unitholder required without which the application would be rejected.

Name of the Bank _____

Branch _____ **Account Type** Savings Current NRO NRNR NRE Others

Account No. (in Fig.) _____

Account No. (in words) _____

Bank Address _____

City _____ **State** _____ **Pincode** _____

MICR Code _____ (To be filled in only if dividend is to be paid through ECS).

***IFSC Code for NEFT / RTGS** _____ *This is a 11 Digit Number, kindly obtain it from your Bank Branch.

Example for filling the Account No.

Ac. No.	1	3	5	7	9	4	2
In words	One	Three	Five	Seven	Nine	Four	Two

(Please attach copy of cancelled cheque)

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

Baroda Pioneer Mutual Fund shall credit the redemption /Dividend /Refund payout/ Broker / Clearing Member into 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 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 my /our bank account with /without assigning any reason thereof or 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 responsible. I / We understand that in case account number furnished by me /us, if found incorrect, I /We would not hold Baroda Pioneer Mutual Fund responsible for the credit going to the wrong account. Further, the 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. If however you wish to receive payouts by cheque, please tick here

SCHEME DETAILS (Please choose the option for Investment.)

Scheme Name _____ **Plan** _____

Options _____ **Dividend Frequency** _____ Zero Balance folio

[A] INVESTMENT DETAILS (Strike off whichever is not applicable)

GROSS AMOUNT (A) ₹ _____ **DD CHARGES (IF ANY) (B)** ₹ _____

NET AMOUNT (CHEQUE / DD AMOUNT) ₹ _____ A minus B

MODE OF PAYMENT Cheque NEFT / RTGS

Cheque Details A/c No. _____ Type A/c _____ Cheque / DD No. _____ Dated

Drawn on Bank _____

Branch _____ Branch City _____

In case of NEFT / RTGS payment UTR No. _____

[B] SIP DETAILS (Separate cheque required for each investment)

SIP Type: Normal SIP Micro SIP* **Frequency:** Monthly Quarterly **SIP Dates:** 1st 10th 15th 25th

SIP Amount (₹ in figures): _____ **SIP PERIOD :** Start From End On

SIP Amount (₹ in words): _____

Cheque / DD No. _____ **From** _____ **To** _____

Drawn on Bank _____

Branch _____ **Branch City** _____

Micro SIP* Photo Identification document enclosed (please refer instruction 3) _____

*(Only for Micro SIP - for aggregate Investment not exceeding ₹ 50,000 in a financial year)

I / We declare hereby that we do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a financial year.

Signature

NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) Refer Instruction VI

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 shared by will be shared by each nominee (% to aggregate to 100%)
Nominee 1					
Nominee 2					
Nominee 3					

DECLARATION AND SIGNATURES

a) I/We have read & understood the contents in the SID of the Scheme and SAI. I/We hereby apply for units of the Scheme & agree to abide by the terms, conditions, rules & regulations governing the Scheme. I / We hereby declare that the amount invested in the Scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulation, Notifications or Directions of the provisions of the Income Tax Act, Money Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt. of India from time to time. I / We have understood the details of the Scheme and in the event "Know Your Customer" process not completed by me/us to the satisfaction of the AMC, I/We hereby authorise the AMC to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertake such other action with such funds that may be required by the Law. b) For NRIs: I/We confirm that I am/We are Non Residents of Indian Nationality / Origin & that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary Account. I/We confirm that details provided by me / us are true and correct. I / We confirm that I / We holding valid PAN card. c) The ARN holder has disclosed to me / us all the commission (in the form of trail commission or any other mode), payable to him for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

1st Unitholder Signature / Guardian Signature / Thumb Impression

2nd Unitholder Signature / Thumb Impression

3rd Unitholder Signature / Thumb Impression

KARVY INVESTOR SERVICE CENTRES

Agra • Ahmedabad • Ajmer • Aligarh • Allahabad • Anand • Bangalore • Bareilly • Baroda • Bharuch • Bhilai • Bhopal • Bhubaneswar • Bikaner • Bilaspur • Chandigarh • Chennai • Cochin • Coimbatore • Dehradun • Erode • Gorakhpur • Guwahati • Gwalior • Haldwani • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jamnagar • Jamshedpur • Jhansi • Jodhpur • Kanpur • Kolkata • Lucknow • Ludhiana • Madurai • Meerut • Mehsana • Moradabad • Mumbai • Nagpur • Nasik • New Delhi • Panjim • Patna • Pune • Raipur • Rajkot • Ranchi • Siliguri • Surat • Tirupur • Trichy • Udaipur • Valsad • Vapi • Varanasi • Vijayawada • Visakhapatnam

Micro SIP / SIP Auto Debit Facility

New Investors are also requested to fill-in scheme application form



REGISTRATION CUM MANDATE FORM FOR ECS (DEBIT CLEARING / AUTO DEBIT)

First SIP cheque and subsequent via Auto Debit in select cities only. (Please attach copy of cheque / cancelled cheque)

New Registration with BPFM Change in Bank Account for existing Registration with BPFM

Broker Code Sub Broker Code Employee Code

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

PAN AND KYC COMPLIANT STATUS DETAILS (Mandatory)

	PAN# (Refer Instruction IV)	KYC Compliant Status** (attach proof) Refer Instruction	
First Applicants/ Guardian*	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Second Applicant	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Third Applicant	<input type="text"/>	<input type="checkbox"/> Yes	<input type="checkbox"/> No

*If the First Applicant is a Minor, then please state the details of Parent / Guardian. #Please attach PAN proof. **Refer Instruction IV

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

Photo Identification document enclosed (please refer SIP Auto Debit Terms and Conditions on MICRO SIP instruction 3)

I/We declare hereby that we do not have any existing Micro SIPs which together with the current application will result in aggregate investments 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 Plan Option and Sub Option

Date of Birth First Applicant Second Applicant Third Applicant

SIP AND BANK DETAILS

Each SIP Amount (₹) Frequency: Monthly (Default) Quarterly Status: RI NRI

Amount in words

1st SIP Cheque Details: Cheque No.: Cheque Amount in ₹: Cheque Date:

SIP Auto Debit Dates: 1st 10th 15th 25th of the month. SIP Period: Start Form End On

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 hereby, authorise 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.

PARTICULARS OF BANK ACCOUNT

Account holder Name as in Bank Account

Bank Name

Branch Name City

Account Type Savings Current Cash Credit NRO NRNR NRE

Account No. (in figures)

Account No. (in words)

9 Digit MICR Code (Mandatory)

In Words

I/We hereby declare that the particulars given above are correct & express my willingness to make payments referred above through participation in ECS / Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform Baroda Pioneer Asset Management Company Limited, about any changes in my bank account. I/We have read & agreed to the terms & conditions mentioned overleaf.

To - The Trustee, Baroda Pioneer Mutual Fund, Mumbai. Having read & understood the contents of Offering Circular of Baroda Pioneer Mutual Fund Scheme/s. I/We hereby apply for the respective Units of Baroda Pioneer Mutual Fund Scheme/s at NAV based resale price & agree to abide by terms, conditions, rules & regulations of scheme/s.

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

1st A/c Holder's Signature (As in Bank Records)	<input type="text"/>	2nd A/c Holder's Signature (As in Bank Records)	<input type="text"/>	3rd A/c Holder's Signature (As in Bank Records)	<input type="text"/>
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FOR OFFICE USE ONLY (Not to be filled in by investor)

Recorded on Scheme Code

Recorded by Credit A/c Number

Bank use Mandate Ref. No. Customer Ref. No.

AUTHORISATION OF THE BANK ACCOUNT HOLDER (To be signed by the account holder)

This is to inform I/We have registered for the RBI's Electronics Clearing Service (Debit Clearing) / Auto Debit Facility and that my payments towards my investments in Baroda Pioneer Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS/Auto Debit to account mandate Form to get it verified & executed.

Bank Account Number

First Account Holder's Signature (As in Bank Records)	<input type="text"/>
Second Account Holder's Signature (As in Bank Records)	<input type="text"/>
Third Account Holder's Signature (As in Bank Records)	<input type="text"/>

(To be signed by all holders if mode of operation is Joint)

Application Form STP / SWP



Please read the instructions before filling the Application Form

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

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

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

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

Common Account No. _____

Name of Sole / First Unit Holder _____

SYSTEMATIC TRANSFER PLAN (STP)

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

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

Mobile No. _____ Email _____

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

Units _____ OR Dividend _____

STP Frequency: Monthly Quarterly STP Period: Start From

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 End On

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 STP Date: 1st 10th 15th 25th

FROM Scheme _____ Plan _____ Option _____

TO Scheme _____ Plan _____ Option _____

SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

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

Mobile No. _____ Email _____

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

Units _____ OR Dividend _____

SWP Frequency: Monthly Quarterly SWP Period: Start From

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 End On

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 STP Date: 1st 10th 15th 25th

FROM Scheme _____ Plan _____ Option _____

DECLARATION AND SIGNATURES

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

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

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

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

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

* Loads applicable as per scheme

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

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

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

The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

Applicable to NRIs only:

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

Signature / Thumb Impression of Sole / 1st Applicant / POA Holder

Signature / Thumb Impression of 2nd Applicant / POA Holder

Signature / Thumb Impression of 3rd Applicant / POA Holder

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

Investor Name _____

Folio No. _____ Dated:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

STP / SWP

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

Amount ₹ _____

Signature, Stamp & Date

Instructions to Investors for Filling Up the Application Form

I. General Instructions:

1. Please read the Key Information Memorandum (KIM), Scheme Information Document (SID) and Statement of Additional Information (SAI) containing the terms of offer carefully before investing. It must be understood clearly that all Applicants are deemed to have accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
2. The application form must be filled in English in BLOCK LETTERS using black or dark blue coloured ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents are provided.
3. Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersigned by the investors.

II. Applicant Information

1. Name should be given in full, without any abbreviation. It is preferable to write your name exactly as it appears in your Bank Account or as it appears in the incorporation document, as the case may be.
2. Name and date of birth of the minor is mandatory for investment on behalf of minor.
3. Please write the Applicant's Name & Application Serial Number on the reverse of the Cheque/Demand Draft.
4. Please mention the Pin Code Number in the Address column. In case the PIN Code is not mentioned, all the 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. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership Firms, a Partner should sign on behalf of the Partnership Firm. Similarly, for an Association of Persons (AoP), Company etc. the application must be signed by the Authorised Signatory/Signatories, as applicable.
7. Only individual(s) as Applicants/unit holders can make nomination. Please refer instruction - VI for details.
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.
9. In case of applications under a Power of Attorney or by a Limited Company or by a Corporate Body or Eligible Institution or a Registered Society or a Trust or a Fund, the original Power of Attorney or the certified copy thereof duly notarised 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 and their specimen signature etc., or duly certified copy thereof along with a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected.
10. Any application without broker code will be treated as Direct Investment.

III. Bank Account Details:

SEBI regulations have made it mandatory for Unitholders to mention their bank account numbers in their purchase applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank A/c i.e. nature of A/c, A/c Number, 9 digit Bank Code Number (For Electronic Credit Facility), branch address of the bank etc. in the appropriate space in the application form. Please provide the MICR code / IFSC code to help you in future for ECS / NEFT credit of dividend & redemption payout. Please attach a copy of a cancelled cheque leaf.

Procedure for change of Bank mandate :

- (1) Copy of cheque leaf or cancelled cheque.
- (2) Copy of passbook duly attested by the manager of the Bank where the Bank account is maintained.

Any application for subscription / request for redemption without Bank A/c details cannot be considered for subscription, and hence will be rejected.

IV. Permanent Account Number (PAN) of Investors

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (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 guardian, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly self-certified, along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proffer submission, however sufficient documentary evidence shall have to be submitted for verifying that they are resident of the state of Sikkim.

Prevention of Money Laundering & Know Your Customer (KYC) Compliance

In terms of the Prevention of Money Laundering Act, 2002, the Rules issued there under and the guidelines/circulars issued by SEBI regarding the Anti Money Laundering (AML Laws), all intermediaries, including Mutual Funds have to formulate and implement a client identification programme, verify and maintain the record of identity and address(es) of investors.

In order to make the data capture and document submission easy and convenient for investors, the Mutual Fund Industry has collectively entrusted the responsibility of collection of documents relating to the identity and address of investors to an independent agency [presently CDSL Ventures Limited ("CVL")], which acts as the central record keeping agency ('Central Agency'). As a token of having verified the identity and address of the investor(s) and for efficient retrieval of records, the Central Agency will issue a KYC Acknowledgement Letter (previously known as Mutual Fund Identification Number - MIN* Allotment Letter) to each investor who submits an application and the prescribed documents to the Central Agency.

Investors should note that it is mandatory for all applicants, irrespective of the value of their subscription, to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA both mention their KYC Compliance status and attach proof of KYC Compliance at the time of investment. The KYC status will be validated with the records of the Central Agency before allotting units. Baroda Pioneer Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. **Applications without a valid KYC compliance are liable to be rejected.** Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC 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 affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any. * Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity. SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (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 guardian, as the case may be.

In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly & correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly attested by the distributor / agent (AMFI registered) through whom the application is effected or by Bank Manager or Notary or Investor Service Centres of BARODA PIONEER Mutual Fund or ISCs of KARVY. Attestation will be done after verification with the original PAN card.

*includes fresh/additional purchase, Systematic Investment.

Applications not complying with the above requirement may not be accepted/processed. Additionally, 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 & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any, Please contact any of the Investor Service Centres / KARVY / Distributors or visit our website, www.barodapioneer.in, for further details. If PAN is already validated along with MIN, please don't attach any proof.

V. Payment Procedure

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the Investor Service Centres are located and mail to the nearest ISC. THE CHEQUE/DD MUST BE DRAWN IN THE NAME OF THE SCHEME and crossed "ACCOUNT PAYEE & NOT NEGOTIABLE".
2. In case of subscription by NRIs/FIIs, in case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit letter/Certificate from the banker. Applicants who cannot Invest: • Any individual who is a Foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FII or FII sub account. • Overseas Corporate Bodies (OCBs), 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 schemes.
3. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
4. Application form (duly completed), along with a cheque (drawn on the nearest ISC's / transaction acceptance centre)/ DD (payable at the nearest ISC's / transaction acceptance centre) may be sent by Mail directly to the nearest ISC / transaction acceptance centre or DDs payable at Hyderabad may be sent to the Registrar, viz. Registrar: KARVY Computershare Private Limited, KARVY REGISTRY HOUSE H.No : 8 - 2 - 596 Avenue 4, Street No.1 Banjara Hills Hyderabad - 500 034.
If there is no Authorised Investor Service Centre where the investor resides, he/she may purchase a Demand Draft from any other Bank in favour of the "Scheme" (please mention the name of the scheme) & crossed "A/c Payee & Not Negotiable". If you are residing/located in a city/town where we don't have an official Acceptance Point, please draw a Demand Draft payable at your nearest city/town where we have a Transaction Acceptance Point, after deducting bank charges / commission (not exceeding the charges prescribed by State Bank of India) from the amount of investment.
5. The applicants are requested to note the following points before submitting the applications to any of the collection centres.
 - i) Separate cheque/demand draft is required for each scheme. Such Cheques/Demand Draft should be drawn in the name of the Scheme.
 - ii) Stockinvests, Outstation Cheques, Post Dated Cheques (PDC) [except for systematic transactions], Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment.
 - iii) Cheques once returned in clearing will not be re-presented and the accompanying applications may not be considered for allotment.
6. Applications which are incomplete are liable to be rejected & the Board of Trustees of Baroda Pioneer Mutual Fund shall not be responsible for any consequences thereof.
7. Where an application is rejected in full or in part, the application money will be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/Orders, if any, will be despatched to the applicant. Refund will be made by cheques or pay order drawn on the Bankers of Baroda Pioneer Mutual Fund.
8. The right to accept or reject any application in whole or in part lies with the Board of Trustee of Baroda Pioneer Mutual Fund.

VI. Nomination

1. Nomination is mandatory for all folios/accounts, where the mode of holding is single or the folio/account is opened by an individual without any joint holding. Hence, applications 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 non-intention to nominate.
2. Nomination shall not be permitted if the account is opened for a Minor. However, Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the unit holder.
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 non-resident 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 the Transfer / Transmission / Redemption / Switch over of units.
5. Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (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 & the Asset Management Company (AMC) shall not be under any obligation to transfer the units in favour of the nominee(s).
8. 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 unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claim equally amongst all the nominees).

Date: April 29, 2011.

N.B. Data and information shall be up-to-date but in no case older than 30 days from the date of KIM.

SIP AUTO DEBIT FACILITY: TERMS AND CONDITIONS

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

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

SYSTEMATIC INVESTMENT PLAN (SIP)

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

MICRO SIP

1. **Applicability & Transactions covered:**

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

2. **Micro SIP Procedure:**

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

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

- (i) Voter Identity Card
- (ii) Driving License
- (iii) Government / Defense identification card
- (iv) Passport
- (v) Photo Ration Card
- (vi) Photo Debit Card (Credit card not included because it may not be backed up by a bank account).
- (vii) Employee ID cards issued by companies registered with Registrar of Companies (database available in the following link of Ministry of Company affairs <http://www.mca.gov.in/DCAPortalWeb/dca/MyMCALogin.do?method=setDefaultProperty&mode=31>)
- (viii) Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament.
- (ix) ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
- (x) Senior Citizen / Freedom Fighter ID card issued by Government.
- (xi) Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
- (xii) Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
- (xiii) Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC/ EPFO.

4. **Other Terms**

1. The registrar will reject a Micro SIP application where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding ₹ 50,000 or where there are deficiencies in supporting documents.
2. Rejected application will be sent back to the investor with a deficiency memo.
3. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

Checklist

- Please ensure that the application is complete in all respects, Name, Address & Contact Details are mentioned in full, signed by all applicants.
- The Bank Account details of the First Unit Holder are entered completely and correctly. **This is mandatory without which the application would be rejected.**
- Appropriate Plan / Option is selected. If dividend Plan / Option is chosen, Dividend payout or Reinvestment is indicated.
- The investment is not less than the minimum investment amount.
- Your investment Cheque / DD is drawn in favour of "Name of Scheme / Plan" dated, signed and crossed "A/c payee only".
- Application No. / Folio No. is mentioned on the reverse of the Cheque / DD.
- PAN of all applicants is mentioned irrespective of the purchase amount and proof attached (if not already validated).
- Please attach proof of KYC Compliance Status.
- Documents as listed below are submitted along with the Application Form (as per your applicability).

Sr No	Documents	Company / Body Corporates	Trusts	Societies	Partnership Firms	HUF	NRI	FIs	Investment through Const. Attorney
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 letter (or erstwhile MIN Allotment ltr) / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd (CVL). Website (www.cvlindia.com) using PAN No.	✓	✓	✓	✓		✓	✓	✓
12	Latest Bank passbook / Bank Account Statement					✓			

All documents in 1 to 9 should be originals or True copies certified by the Director / Trustee / Company Secretary / Authorized Signatory / Notary Public, as applicable.

KARVY INVESTOR SERVICE CENTRES

Ahmedabad - 201, Shail Building, Opposite Madhusudan House, Near Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Ph.: 079-26402967, (D) 079 - 264000527 / 079 - 264000528, Fax: 079 - 26565551. **Agra** - Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra - 282002 (U.P.). Ph.: 0562-4000601, (D) 0562-2526663 / 0562-3247227. **Ajmer** - 1-2, Il Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Ph.: 0145 - 2628055 / 0145-2628065, (D) 0145 - 5120725. **Aligarh** - 1st Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. Ph.: 0571-3200210, (D) 0571 - 2509108 / 0571-3297768. **Allahabad** - R SA Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Ph.: 0532-3240012, (D) 0532 - 2260291, 0532-2260292, 0532-3294280, Fax: 0532 - 2260293 / 0532-2260291. **Anand** - F-6, Chitrangana Complex, Opp: Motikaka Chawl; V V Nagar, Anand - 388 001. (D): 02692 - 248980 / 02692 - 248873. **Bangalore** - No: 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Ph.: 080 - 32008452, (D): 080 - 25320085, Fax: 080 - 25320086. **Bareilly** - 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Ph.: 0581-3200414 / 0581-2476809, Fax: 0581 - 2574238 / 0581 - 2476809. **Baroda** - SB - 485, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapur, Baroda - 390007, Gujarat. Ph.: 0265-6640873, (D): 0265 - 6640870 / 0265 - 6640871 / 0265 - 6640872 / 0265 - 6640873 / 0265 - 6640874. **Bharuch**: Ground Floor, Office No-6, Aditya Complex, Opposite Kasak Temple, Bharuch - 392 001. Ph.: 02642-2225022. **Bhilai** - No.138, New Civic Centre, Bhilai - 490 006, Dist Durg, Chattishgarh, Ph.: 0788-3297477, (D) 0788 - 2295329 / 32. **Bhopal** - Kay Kay Busniss Centre, 133 Zone I M P Nagar, Bhopal - 462021. Ph.: 0755-4092706, (D) 0755-4092708, Fax: 0755-4092709. **Bhubaneswar** - Plot No - 104 / 105 (P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar-751013, Orissa. Ph.: 0674-6534585 / 0674-2360334 / 2360335, (D) 0674-2547531 / 0674-2547532, (D) 0674 - 2547531. **Bikaner** - 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner - 334003. Ph.: 0151-2200014 / 15. **Bilaspur** - Shop No 201/202, V. R. Plaza, Link Road, Bilaspur-495001. Ph.: 07752-406701 / 406764 / 07752-236466 / 221931 / 07752-322186. **Chandigarh** - Sco-371-372, First Floor, Above HDFC Bank; Sector 35B, Chandigarh - 160 022. Ph.: 0172-5071725, (D) 0172-5071726 / 0172-5071727 0172-5071728, Fax: 0172-5071726. **Chennai** - Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Ph.: 044 42028512, (D): 044-42028513 / 044-28587772 / 044-28587781, Fax: 044 - 42028514. **Cochin** - Room no 2, IInd Floor, Jewel Arcade, (Above Oriental Insurance Limited), Layam Road, Cochin - 682 011. Ph. 0484-4027672 / 0484-4011885 / 0484-4027671, (D): 0484 - 4010273. **Coimbatore** - 29 / 1, 1st floor, Chinthamani Nagar Opp to Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. Ph.: 0422-4384770, Fax No.: 0422-4384770. **Dehradun** - Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun - 248 001. Ph.: 0135 - 3205130. **Erode** - No. 4, K M Y Salai, Veerappan Traders Complex, Opp: Erode Bus Stand, Sathy Road, Erode - 638 003. Ph.: 0424-4021212, (D): 0424 2225615, 2225616 / 0424 - 2225617, Fax: 0424 - 2216160. **Gorakhpur** - Above V. I. S. House, Adjacent A. D. Girls Inter College, Bank Road, Gorakhpur - 273 001. Ph.: 0551-3200444 / 0551-3246793 / 0551-2346519, (D): 0551-3097816 / 0551 - 3297817 / 0551 - 3297816. **Guwahati** - 54, Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. Ph.: 0361 - 2203324, (D): 0361-2608016. **Gwalior** - Shindi Ki Chawani, Nadi Gate Pul, M L B Road, Gwalior - 474 001. Ph.: 0751-4042435, (D): 0751-40690012/3/4. **Haldwani** - Above Kapilaz Sweet House, Opp LIC Building, Piliokothi, Haldwani - 263139, Uttarakhand. Ph.: 05946-313464. **Hyderabad** - 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Ph.: 040 - 23312454. **Indore** - G-7, Royal Ratan Building, M. G. Road, Opposite Kotak Mahindra Bank, Indore - 452010. Ph.: 0731 - 4266828. **Jabalpur** - 43, Naya Bazar, Opposite Shyam Talkies, Jabalpur (M. P.) 482 001. Ph.: 0761 - 3204376, (D) 0761 - 4079221 / 0761 - 2411179, 2400809. **Jaipur** - S-16 A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. (D): 0141-2735039 / 0141-2363321 / 0141-2375039 Fax: 0141-2378703. **Jalandhar** - Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. Ph.: 0181-4634410 / 98762282, (D): 0181-4634401 / 0181-4634415 / 0181-4634412. **Jamnagar** - 108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar - 361001. Ph.: 0288-2556260 / 0288-2556420. **Jamshedpur** - Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Ph.: 0657-2487045 / 0657-2487045 / 2487020. **Jhansi** - 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. Ph.: 0510 - 2333685, (D) 0510 - 3200668 / 0510 - 2333684 / 0510 - 2440141 / 0510 - 2440142 Fax: 0510-2333683. **Jodhpur** - 203, Modi Arcade, Chupasnai Road, Jodhpur - 342 001. Ph.: 0291-2638479 / 0291-5103046, Fax: 0291 - 2638479. **Kanpur** - 15 / 46, Opp: Muir Mills, Civil Lines, Kanpur - 208001. Ph.: 0512-3209782 / 0512-3246390, Fax: 0512 - 2330127. **Kolkata** - 16 Jatin Bagchi Road, Kolkata - 700 029. Ph.: 033 - 24659297 / 033 - 39518643 / 033 - 2463-5432, (D) 033 - 24659263 / 033 - 24659267, Fax: 033 - 2463-5432. **Lucknow** - Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001. Ph.: 0522-3213113, (D) 0522-2236819 / 0522-2236820 / 28, Fax: 0522 - 2236826. **Ludhiana** - Sco - 3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001. Ph.: 0161-4648747, (D) 0161-4680000, Fax No.: 0161-3018440. **Madurai** - Rakesh Towers, 30-C, Bye Pass Road, 1st Floor, Opp Nagappa Motors, Madurai - 625010. (D): 0452-2600852 / 865 / 0452 - 2600854 / 0452 - 2600855. **Meerut** - 1st Floor, Medi Centre Complex, Opposite ICICI Bank, Hapur Road, Meerut - 250 002. Ph.: 0121 - 4033727. **Mehsana** - Ul-47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta, Highway, Mehnsana - 384002. Ph.: 02762 322559, (D) 2762 242950. **Moradabad** - Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Ph.: 0591 - 3201272, (D): 0591 - 2310470, Fax: 0591 - 2320470. **Mumbai** - DAS Chambers, Ground Floor, Opp. BSE & Next to Corporation Bank, Dalal Street, Fort, Mumbai - 400 023. Ph.: 022 - 66235353, Fax: 022 - 66341966. **Nagpur** - 1st Floor, Sadoday Arcade, WHC Road, Above Top N Town, Dharampeth, Nagpur - 440 001. Ph.: 0712 - 6619382 / 0712 - 6610513, (D): 0712 - 6618583. **Nasik** - S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. Ph.: 0253-6611395. **New Delhi** - 2E / 23, Jhandewalan Extension, New Delhi - 110055. Ph.: 011 - 43681700, Fax: 011 - 43681710. **Panjim** - City Business Centre, Coelho Pereira Building, Room Nos.18,19 & 20, Dada Vaidya Road, Panjim - 403001. (D): 0832 - 2426871/73, Fax: 0832-2426873. **Patna** - 3A, 3rd Floor, Anand Tower, Beside chankya cinema hall, Exhibition Road, Patna - 800001. Ph.: 0612-6453098, (D): 0612-2321354 / 0612 - 2321356. **Pune** - Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184 / 4, F C Road, Pune - 411004. Ph.: 020-25533795 / 020-25532783 / 020-25533592, (D): 020 25539957, Fax: 020 - 25533742. **Raipur** - Room No. T F 31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. Ph.: 0771-4039320 / 0771 - 4052620, (D) 0771-2236694. **Rajkot** - 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. **Ranchi** - Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001. Ph.: 0651 - 2331320, (D): 0651 - 2330394 / 0651 - 2330386, Fax: 0651-2331320. **Siliguri** - Nanak Complex, Near Church Road, Sevoke Road, Siliguri, West Bengal - 734001. Ph: 0353 - 2522579 (D) 0353-2526399. **Surat** - G-16 Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395009. Ph.: 0261-3017158 / 0261 - 3237924 (D): 0261 - 3042170. **Tirupur** - First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road, Opp to Cotton Market Complex, Tirupur - 641 604. (D): 0421-2214221. **Trichy** - Sri Krishna Arcade, 1st Floor, 60 Tennur High Road, Trichy - 620 017. Ph.: 0431 - 4020227 - 226, (D) 0431 - 2793799, Fax: 0431 - 2794132. **Udaipur** - 201-202, Madhav Chambers, Opp. G. P. O., Chetak Circle, Madhuban, Udaipur - 313001. Ph.: 0294-2429370, (D): 0294-5101601 / 0294 -5101602 / 0294 - 5101603. **Valsad** - Shop No 2, Phiroza Corner, Opp Next Showroom, Tithal Road, Valsad - 396001. Ph.: 02632-258481, (D) 02632-326902. **Vapi** - Shop No 5, Phikhaij Residency, Opp DCB Bank, Vapi Silvassa Road, Vapi - 396195. Ph.: 0260-3206044. **Varanasi** - D-64 / 132, K A 1st Floor, Anant Complex, Sigra, Varanasi - 221 010. Ph.: 0542-3204893 / 0542-2223814 / 0542-2225365, (D): 0542-2227259 / 0542-3206494. **Vijayawada** - 39 -10 -7 Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. Ph.: 0866 2475126, (D): 0866-2495200 / 0866-2495400, Fax: 0866-2495300. **Visakhapatnam** - 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Ph.: 0891 - 2752917, (D): 0891 - 2752915 / 0891 - 2752916 / 0891 - 2752918, Fax: 0891 - 2752872.