

BARODA PIONEER MUTUAL FUND

Key Information Memorandum cum Application Form

Baroda Pioneer PSU Equity Fund

An Open Ended Equity Scheme

Baroda Pioneer Infrastructure Fund

An Open Ended Equity Scheme

Baroda Pioneer ELSS'96

An Open Ended Tax Benefit-Cum-Growth Scheme With Insurance Cover

Baroda Pioneer Growth Fund

An Open Ended Growth Scheme

Baroda Pioneer Balance Fund

An Open Ended Balance 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.

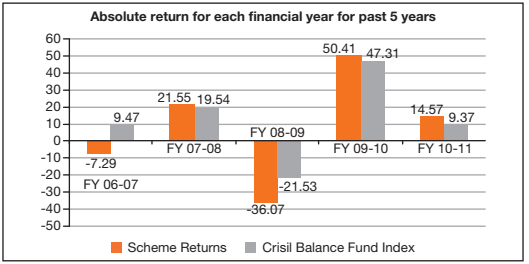
The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved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

Name and Type of Scheme	Baroda Pioneer PSU Equity Fund - An Open Ended Equity Scheme Baroda Pioneer Infrastructure Fund - An Open Ended Equity Scheme Baroda Pioneer ELSS '96 - An Open Ended Tax Benefit-Cum-Growth Scheme With Insurance Cover Baroda Pioneer Growth Fund - An Open Ended Growth Scheme Baroda Pioneer Balance Fund - An Open Ended Balance Scheme																																	
Investment Objective	Baroda Pioneer PSU Equity Fund	The primary investment objective of the Scheme is to provide investors with opportunities for long-term growth in capital along with the liquidity of an open ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings.																																
	Baroda Pioneer Infrastructure Fund	The primary investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity-related securities of companies engaged in infrastructure and infrastructure-related sectors.																																
	Baroda Pioneer ELSS'96	The main objective of the scheme is to provide the investor long term capital growth as also tax benefit under section 80C of the Income Tax Act, 1961.																																
	Baroda Pioneer Growth Fund	The main objective of the scheme is to generate long term capital appreciation from an actively managed portfolio of equity related instruments.																																
	Baroda Pioneer Balance Fund	The scheme is targeted for long-term capital appreciation along with stability through a well balance portfolio comprising of equity and debt.																																
Asset Allocation Pattern of scheme	<p>Baroda Pioneer PSU Equity Fund</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of net assets)</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity related Instruments covered under the universe of Public Sector Undertakings, including Derivatives</td> <td>65-100</td> </tr> <tr> <td>Debt & Money Market Instruments</td> <td>0-35</td> </tr> </tbody> </table> <p>Baroda Pioneer Infrastructure Fund</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of net assets)</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity related Instruments including derivatives engaged in infrastructure sector and infrastructure related sectors</td> <td>65-100</td> </tr> <tr> <td>Debt & Money Market Instruments</td> <td>0-35</td> </tr> </tbody> </table> <p>Baroda Pioneer ELSS'96</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of net assets)</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity related Instruments</td> <td>80-100</td> </tr> <tr> <td>Debt & Money Market Instruments</td> <td>0-20</td> </tr> </tbody> </table> <p>Baroda Pioneer Growth Fund</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of net assets)</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity related Instruments</td> <td>75-100</td> </tr> <tr> <td>Debt & Money Market Instruments</td> <td>0-25</td> </tr> </tbody> </table> <p>Baroda Pioneer Balance Fund</p> <table border="1"> <thead> <tr> <th>Type of Instrument</th> <th>Normal Allocation (% of net assets)</th> </tr> </thead> <tbody> <tr> <td>Equity & Equity related Instruments</td> <td>51-75</td> </tr> <tr> <td>Debt & Money Market Instruments</td> <td>25-49</td> </tr> <tr> <td>Securitized Debt</td> <td>0-15</td> </tr> </tbody> </table> <p>No investment will be made in foreign securitized debt. The Schemes may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Schemes. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.</p> <p>The schemes shall not invest in equity linked debentures.</p> <p>The exposure/ investments of the schemes including exposure to derivatives will not exceed 100% of the net assets of the respective scheme.</p> <p>The asset allocation shown above is indicative and may be altered depending upon market conditions.</p>		Type of Instrument	Normal Allocation (% of net assets)	Equity & Equity related Instruments covered under the universe of Public Sector Undertakings, including Derivatives	65-100	Debt & Money Market Instruments	0-35	Type of Instrument	Normal Allocation (% of net assets)	Equity & Equity related Instruments including derivatives engaged in infrastructure sector and infrastructure related sectors	65-100	Debt & Money Market Instruments	0-35	Type of Instrument	Normal Allocation (% of net assets)	Equity & Equity related Instruments	80-100	Debt & Money Market Instruments	0-20	Type of Instrument	Normal Allocation (% of net assets)	Equity & Equity related Instruments	75-100	Debt & Money Market Instruments	0-25	Type of Instrument	Normal Allocation (% of net assets)	Equity & Equity related Instruments	51-75	Debt & Money Market Instruments	25-49	Securitized Debt	0-15
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Risk Profile of the Schemes	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the relevant SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Risks associated with investing in Equity and Equity Related Securities</p> <ul style="list-style-type: none"> Equity instruments carry both company specific and market risks and hence no assurance of returns can be made in respect of these investments. Equity and equity related securities are prone to daily price fluctuations and the liquidity of investments made in the Schemes may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly due to unforeseen circumstances. The inability of the Schemes to make intended securities purchases, due to settlement problems, could cause the Schemes to miss certain investment opportunities. Likewise, the inability to sell securities held in the Schemes' portfolio could result, at times, in potential losses to either of the Schemes, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Also, the value of the Schemes' investments may be affected by fluctuations in interest rates, currency exchange rates, changes in laws/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors. 																																	

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Risk Management Strategy	Risk & description specific to Equity	Risk Mitigation/ management strategy		
	Quality Risk: Risk of investing in unsustainable/ weak companies	Investment universe carefully selected to only include companies of high quality business, sound financial strength and management of the company		
	Price Risk: Risk of overpaying of company	"Fair Value" based investment approach supported by comprehensive research		
	Concentration risk: Risk of lack of diversification	Invest across the market capitalization (large cap, mid cap and small cap) spectrum and industries engaged in the development of infrastructure sector in the case of Baroda Pioneer Infrastructure fund and the PSUs in case of Baroda Pioneer PSU Equity Fund		
	Liquidity Risk: High Impact Cost	Control portfolio liquidity at portfolio construction stage		
	Volatility: Price volatility due to company or portfolio specific factors	The focus of the fund manager is on ensuring that Stocks selected for the portfolio and the allocation to each sector/ stock do not lead to excessive volatility that is not in line with the positioning of the Scheme. The volatility of portfolio relative to peers, benchmark and broad market is monitored.		
Plan & Options	Baroda Pioneer PSU Equity Fund	The Schemes have no plans. However, they have the following two options a) Growth Option (default option in case no option specified by investor) b) Dividend Option (Payout / Re- Investment)*		
	Baroda Pioneer Infrastructure Fund			
	Baroda Pioneer Growth Fund	The Schemes have no plans. However, they have the following options a) Growth Option (default option in case no option specified by investor) b) Dividend Option (Payout / Re-investment)*		
	Baroda Pioneer Balance Fund			
	Baroda Pioneer ELSS '96	Dividend Payout Option		
*Dividend Reinvestment sub-option shall not be available to investors who transact through the stock exchange dematerialized mode.				
Applicable NAV for continuous repurchase and sale	Purchase	In respect of valid applications received up to 3 p. m. along with a local cheque or demand draft payable at par at place where the applications are received : Closing NAV of the day of receipt of application		
		In respect of valid applications received after 3 p. m. by the Mutual Fund along with a local cheque or demand draft : 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 a cheque or demand draft is credited		
	Re-Purchase	Where the application is received upto 3.00 p. m. : Closing NAV of the day of receipt of application Where the application is received after 3.00 p. m. : Closing NAV of the next Business Day		
Minimum Application Amount / Number of Units		Purchase	Additional Purchase	Repurchase⁵
	Baroda Pioneer PSU Equity Fund	₹ 5,000/- and in multiples of ₹ 1/-	₹ 1,000/- and in multiples of ₹ 1/-	Not Applicable
	Baroda Pioneer Infrastructure Fund	₹ 5,000/- and in multiples of ₹ 1/-	₹ 1,000/- and in multiples of ₹ 1/-	Not Applicable
	Baroda Pioneer ELSS '96	₹ 500/- and in multiples of ₹ 500/- thereafter	-	Not Applicable
	Baroda Pioneer Growth Fund	₹ 5,000/- and in multiples of ₹ 500/-thereof	-	Not Applicable
	Baroda Pioneer Balance Fund	₹ 3,000/- and in multiple of ₹ 1,000/-thereof	-	Not Applicable
⁵ Investors may note that for transactions through stock exchange, applicable NAV shall be reckoned on the basis of the time stamping as evidence by the confirmation slip given by stock exchange mechanism.				
Dispatch of Repurchase (Redemption) Request Benchmark Index	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days from the date of redemption or repurchase			
	Baroda Pioneer PSU Equity Fund	BSE PSU Index		
	Baroda Pioneer Infrastructure Fund	CNX 100		
	Baroda Pioneer ELSS '96	BSE SENSEX		
	Baroda Pioneer Growth Fund	CNX 100		
	Baroda Pioneer Balance Fund	CRISIL Balance Fund Index		
Dividend Policy	Dividend declaration under the dividend option of the schemes is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees, and no return is assured under the schemes. The distribution is subject to adequacy and SEBI Regulations, as amended from time to time, regarding payment and distribution of dividend.			
Name of the Fund Manger	Baroda Pioneer PSU Equity Fund	Mr. Dipak Acharya Fund Manager- Equity Mr Dipak Acharya is an M.Com. with the added qualifications of AICWA, CAIIB and PGPMS. He is the Fund Manager for the equity schemes of Baroda Pioneer Mutual Fund and has been with the organization since September 2008. Prior to this, Mr. Acharya was with Bank of Baroda for 10 years, where he worked in the Treasury Dept. and Credit Dept.		
	Baroda Pioneer Infrastructure Fund			
	Baroda Pioneer ELSS '96			
	Baroda Pioneer Growth Fund			
	Baroda Pioneer Balance Fund			
Name of the Trustee Company	Not Applicable. The Board of Trustees is the Trustee of Baroda Pioneer Mutual Fund.			
Performance of Scheme (As on March 31, 2011)	Baroda Pioneer PSU Equity Fund			
	Since, this scheme has been in existence for less than a year, only absolute returns since inception are given.			
	Absolute Return	Scheme Return (%)	Benchmark Return (%) BSE PSU	
	Return Since Inception	-10.20	-14.87	
	Note: "Since Inception" returns are calculated from the date of allotment, viz. October 04, 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 Infrastructure Fund			
	Since, this scheme has been existence for less than a year, only absolute returns since inception are given.			
	Absolute Return	Scheme Return (%)	Benchmark Return (%) CNX 100	
	Return Since Inception	-5.50	8.34	
	Note: "Since Inception" returns are calculated from the date of allotment, viz. June 22, 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 Growth Fund			
	Compounded Annualised	Scheme Return (%)	Benchmark Return (%) CNX 100*	
1 Year Return	7.45	10.09		
3 Year Return	10.54	7.97		
5 Year Return	13.87	11.47		
Return Since Inception	24.73	21.53		
Note: "Since Inception" returns are calculated from the date of allotment, viz. September 12, 2003. 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 ELSS '96				
Compounded Annualised Return	Scheme Return (%)	Benchmark Return% BSE Sensex		
Last 1 Year Return	8.60	10.94		
Last 3 Year Return	4.79	7.52		
Last 5 Year Return	7.51	11.50		
Return Since Inception	14.17	12.39		

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<p>Performance of Scheme (Contd...) (As on March 31, 2011)</p>	<p>Note: "Since Inception" returns are calculated from the date of allotment, viz. March 31, 1996. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p> <p>Baroda Pioneer Balance Fund</p> <table border="1" data-bbox="476 329 1406 521"> <thead> <tr> <th>Compounded Annualised Return</th> <th>Scheme Return (%)</th> <th>Benchmark Return (%) CRISIL Balance Fund Index</th> </tr> </thead> <tbody> <tr> <td>Last 1 Year Return</td> <td>14.57</td> <td>9.37</td> </tr> <tr> <td>Last 3 Year Return</td> <td>3.28</td> <td>8.13</td> </tr> <tr> <td>Last 5 Year Return</td> <td>4.43</td> <td>10.59</td> </tr> <tr> <td>Return Since Inception</td> <td>15.43</td> <td>15.68</td> </tr> </tbody> </table> <p>Note: "Since Inception" returns are calculated from the date of allotment, viz. September 12, 2003. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p> 	Compounded Annualised Return	Scheme Return (%)	Benchmark Return (%) CRISIL Balance Fund Index	Last 1 Year Return	14.57	9.37	Last 3 Year Return	3.28	8.13	Last 5 Year Return	4.43	10.59	Return Since Inception	15.43	15.68															
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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 of 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 with effect from August 01, 2009.</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 shall be charged in respect of bonus units and of units allotted on reinvestment of dividend.</p> <p>Exit Load</p> <table border="1" data-bbox="476 909 1937 1071"> <tbody> <tr> <td>Baroda Pioneer PSU Equity Fund</td> <td>1% if redeemed on or before 365 days from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Infrastructure Fund</td> <td></td> </tr> <tr> <td>Baroda Pioneer Growth Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Balance Fund</td> <td></td> </tr> <tr> <td>Baroda Pioneer ELSS'96</td> <td>Nil</td> </tr> </tbody> </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 Fund) Regulations 1996. These are as follows:</p> <table border="1" data-bbox="476 1162 1937 1324"> <tbody> <tr> <td>Baroda Pioneer PSU Equity Fund</td> <td>i) 2.50% on the first ₹ 100 Crore of average weekly net assets.</td> </tr> <tr> <td>Baroda Pioneer Infrastructure Fund</td> <td>ii) 2.25% on the next ₹ 300 Crore of average weekly net assets.</td> </tr> <tr> <td>Baroda Pioneer Growth Fund</td> <td>iii) 2.00% on the next ₹ 300 Crore of average weekly net assets.</td> </tr> <tr> <td>Baroda Pioneer ELSS'96</td> <td>iv) 1.75% on the balance of the average weekly net assets.</td> </tr> <tr> <td>Baroda Pioneer Balance Fund</td> <td></td> </tr> </tbody> </table> <p>Actual expenses for the previous year</p> <table border="1" data-bbox="476 1367 1937 1529"> <tbody> <tr> <td>Baroda Pioneer Growth Fund</td> <td>2.50%</td> </tr> <tr> <td>Baroda Pioneer ELSS '96</td> <td>2.50%</td> </tr> <tr> <td>Baroda Pioneer Balance Fund</td> <td>1.25%</td> </tr> <tr> <td>Baroda Pioneer PSU Equity Fund</td> <td>2.50%</td> </tr> <tr> <td>Baroda Pioneer Infrastructure Fund</td> <td>2.50%</td> </tr> </tbody> </table> <p>Transaction Charge: (i) Nil on subscription amounts less than ₹ 10,000/-; (ii) ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds; (iii) ₹ 150/-* on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time. The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge.</p> <p>* In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.</p>	Baroda Pioneer PSU Equity Fund	1% if redeemed on or before 365 days from the date of allotment	Baroda Pioneer Infrastructure Fund		Baroda Pioneer Growth Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Balance Fund		Baroda Pioneer ELSS'96	Nil	Baroda Pioneer PSU Equity Fund	i) 2.50% on the first ₹ 100 Crore of average weekly net assets.	Baroda Pioneer Infrastructure Fund	ii) 2.25% on the next ₹ 300 Crore of average weekly net assets.	Baroda Pioneer Growth Fund	iii) 2.00% on the next ₹ 300 Crore of average weekly net assets.	Baroda Pioneer ELSS'96	iv) 1.75% on the balance of the average weekly net assets.	Baroda Pioneer Balance Fund		Baroda Pioneer Growth Fund	2.50%	Baroda Pioneer ELSS '96	2.50%	Baroda Pioneer Balance Fund	1.25%	Baroda Pioneer PSU Equity Fund	2.50%	Baroda Pioneer Infrastructure Fund	2.50%
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<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 will be charged by the Scheme to investor. Similarly, no entry load will be 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>Investors are advised to refer to the paragraph on Taxation in the Statement of Additional Information and also consult their own tax advisor with respect to the tax implications arising out of their participation in the schemes.</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 (www.amfiindia.com) by 9.00 p.m.</p>																														
<p>For Investor Grievances please contact</p>	<table border="1" data-bbox="476 2005 1937 2231"> <thead> <tr> <th>Investor Relation Officer</th> <th>Name and Address of Registrar</th> </tr> </thead> <tbody> <tr> <td>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</td> <td>Karvy Computershare (Pvt.) Ltd. Karvy House, 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad 500 034. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-4190-911. E-mail id: barodapioneer@karvy.com</td> </tr> </tbody> </table>	Investor Relation Officer	Name and Address of Registrar	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	Karvy Computershare (Pvt.) Ltd. Karvy House, 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad 500 034. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-4190-911. E-mail id: barodapioneer@karvy.com																										
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<p>Unit holders Information</p>	<p>Allotment Confirmation</p> <p>(a) Units in Physical mode:</p> <p>Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an sms to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in ' Consolidated Account Statement (CAS)' below.</p> <p>(b) Units in Demat Mode:</p> <p>For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.</p> <p>Consolidated Account Statement (CAS)</p> <p>A Unit Holder will be sent, on or before the 10th of every month, by way of a mail / an e-mail, a CAS, containing the details of all transactions effected by the Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned. For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail.</p> <p>In case of a specific request received from a Unit holder for a separate account statement, the AMC/Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request. In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from unit holders/investors, the AMC will send separate account statements.</p> <p>In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement. In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors'</p>																														

BARODA PIONEER MUTUAL FUND

	<p>holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 10th day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit holders whose e-mail address is available, unless a specific request is made by any Unit holder to receive the CAS in physical form.</p> <p>The expression, ' transaction' , includes purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p> <p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept., the fund shall publish its unaudited financial results and the scheme portfolio in the prescribed formats in one national English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated. These shall also be displayed on the website of the mutual fund and that of AMFI.</p> <p>Annual Report</p> <p>An abridged / full Scheme-wise annual report, in electronic form, will be e-mailed to all unit holders who have provided their e-mail ids, not later than four months from the date of closure of the relevant accounting year, and no physical copy will be mailed. However, in the event of receipt of a request from a unit holder for a physical copy of the abridged/full Scheme-wise annual report, notwithstanding the registration of such a unit holder' s e-mail address, the AMC will provide the unit holder with a physical copy.</p> <p>Also, in the case of any unit holder whose email address is not available with the AMC/Fund, and has not been provided to the AMC/Fund even on request, a physical copy of the abridged/full Scheme-wise annual report will be sent to the unit holder.</p> <p>The link of the full Scheme-wise annual report will be displayed prominently on the website of the AMC, viz., www.barodapioneer.in, and physical copies will be made available for inspection at the head office of the AMC. Further, a copy of the full Scheme-wise annual report / abridged summary will be made available to unit holders on request.</p>
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Investment Strategy	<p>Equity Schemes</p> <p>The key factors of the investment strategy of the schemes are :</p> <ol style="list-style-type: none"> 1. Identifying attractive opportunities on the basis of the government policies research report and overall economic conditions 2. The stock selection will take into consideration various factors like Fundamentals of the business, Market Capitalisation, Industry structure, Quality of management etc. 3. Sector weightage and stock selection within the sector. 4. The portfolio will be sufficiently diversified by investing in number of companies without any restriction.
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Insurance Cover in Baroda Pioneer ELSS '96	<p>Insurance cover to the Investors of Baroda Pioneer ELSS '96</p> <p>As an incentive, all sole/first named resident individual investors and Kartas of HUFs, who are allotted units, will be provided with the following Accidental Death Insurance Cover from National Insurance Company Limited.</p> <p>The insurance covers only accidental death and not natural death, suicide, accidental injuries, loss of limbs etc., as per rules of the Insurance Company.</p> <p>The insurance cover will be available to the original allottees (i.e. those allotted the units) only and will come into effect after one month from the date of allotment and will remain till redemption/ transfer of the units. The minimum age of a minor to be covered must be 4 months and above.</p> <p>The extent of cover for different levels of investment are specified below:</p> <table border="1"> <thead> <tr> <th>Level of Investment (₹)</th> <th>Amount of Cover (₹)</th> </tr> </thead> <tbody> <tr> <td>₹ 1,000</td> <td>₹ 10,000/-</td> </tr> <tr> <td>₹ 1,500 and above</td> <td>10 times of investment with a maximum of ₹ 1,00,000/-</td> </tr> </tbody> </table> <p>In case of multiple applications in the first name, the sum insured will be determined on the basis of the aggregate amount of investments made through all such application, which would be subject to a maximum of ₹ 1,00,000/- per person.</p> <p>Note:</p> <ol style="list-style-type: none"> I. All insurance claims will be settled and payable in India in Indian currency only. II. The cost of providing insurance cover will form part of 2.5% annual recurring expenses of the scheme. III. In the interest of Unitholders and if the circumstances so require, the Fund may change insurance company. 	Level of Investment (₹)	Amount of Cover (₹)	₹ 1,000	₹ 10,000/-	₹ 1,500 and above	10 times of investment with a maximum of ₹ 1,00,000/-
Level of Investment (₹)	Amount of Cover (₹)						
₹ 1,000	₹ 10,000/-						
₹ 1,500 and above	10 times of investment with a maximum of ₹ 1,00,000/-						

Comparison of Equity Schemes of Baroda Pioneer Mutual Fund

The funds collected through Baroda Pioneer PSU Equity Fund and Baroda Pioneer Infrastructure Fund are invested in equity scrips of Public Sector Undertakings and the infrastructure sector respectively. Baroda Pioneer Growth Fund and Baroda Pioneer ELSS'96 are free to invest in equity & equity related instruments of any company without restriction of any sector, industry or market capitalisation. Funds collected under Baroda Pioneer ELSS'96 are predominantly invested in equity and equity related instruments in accordance with the ELSS guidelines issued by the Ministry of Finance. Baroda Pioneer Balance Fund is a balanced scheme that targets long-term capital appreciation along with stability through a well balance portfolio comprising equity and debt.

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 PSU Equity Fund	95.70	10387	Refer to page no. 1	Refer to page no. 1
Baroda Pioneer Infrastructure Fund	31.14	8391		
Baroda Pioneer ELSS'96	22.18	9821		
Baroda Pioneer Growth Fund	63.81	32756		
Baroda Pioneer Balance Fund	1.03	325		

Date : 27th December, 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 - 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, 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 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 / 0551-3297816. • **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, Piliikothi, Haldwani - 263139, Uttarakhnad. 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, GT 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 Dayaji @ 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, 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 Jatini 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 ICICI 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, Sadtoy 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, 3 rd 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 Udhma 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 DGB Bank, Vapi Silvassa Road, Vapi - 396195. Ph.: 0260-3206404. • **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 2495126, (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 - 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.

Transaction Charges for Applications through Distributors only (Please section Instruction VII)

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

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

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

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 up to ₹ 5 lakh ₹ 5 lakh to ₹ 25 lakh ₹ 25 lakh to ₹ 1 crore ₹ 1 crore to ₹ 5 crore ₹ 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

Micro SIP / SIP Auto Debit Facility



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

Transaction Charges for Applications through Distributors only (Please section Instruction VII)

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

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 <input type="text"/>	Scheme Code <input type="text"/>
Recorded by <input type="text"/>	Credit A/c Number <input type="text"/>
Bank use Mandate Ref. No. <input type="text"/>	Customer Ref. No. <input type="text"/>

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

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

Application Form STP / SWP



Transaction Charges for Applications through Distributors only (Please section Instruction VII)

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

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
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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 Enclosed (please ✓) PAN copy KYC

Mobile No. Email

Amount ₹ (in figures) ₹ (in words) OR

Units OR Dividend

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

FROM Scheme Plan Option

TO Scheme Plan Option

SYSTEMATIC WITHDRAWAL PLAN (SWP)

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

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

Mobile No. Email

Amount ₹ (in figures) ₹ (in words) OR

Units OR Dividend

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

FROM Scheme Plan Option

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
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ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

Investor Name

Folio No. Dated:

STP / SWP

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

Amount ₹

Signature, Stamp & Date

Instructions to Investors for Filling Up the Application Form

I. General Instructions:

1. Please read the 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*. (In case, units are applied in electronic mode (Demat mode), please write your name exactly in the same order as it appears in the depository records.)
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).

VII. Transaction Charge:

The transaction charges applicable shall be as under:

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

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

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

Date : 27th December, 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					✓			
13	Demat A/C Details	✓	✓	✓	✓	✓	✓	✓	✓

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, II 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 - 485, 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.: 02642-225022. **Bhilai** - No.138, New Civic Centre, Bhilai - 490 006, Dist Durg, Chattishgarh, Ph.: 0788-3297477, (D) 0788 - 2295329 / 32. **Bhopal** - Kay Kay Business 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. **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 World, 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, Ajdakat 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 Sweets House, Opp LIC Building, Piliikothi, Haldwani - 263139. Uttararkhand. 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 Bangalov, Jamnagar - 361001. Ph.: 0288-256260 / 0288-2564220. **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. **Jodhpur** - 203, Modi Arcade, Chupansi 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 - 24053-5420. **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 No.: 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 ICICI 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 Corporation, 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 Corporate Bank, Dalal Street, Fort, Mumbai - 400 023. Ph.: 022 - 66235353, Fax: 022 - 66341966. **Nagpur** - 1st Floor, Saddoy Arcade, WHC Road, Above Top N Town, Dharampet, Nagpur - 440 001. Ph.: 0712 - 6619382 / 0712 - 6610513, (D): 0712 - 6618583. **Nasik** - S-12, Second Floor, Sanyojit 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, Besides 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, 3 rd Floor, Dnyaneshwar 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, Millenium 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, Varnanasi - 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.