

Key Information Memorandum cum Application Form

BARODA PIONEER MUTUAL FUND



<p>Baroda Pioneer Short Term Bond Fund (An Open Ended Income Scheme)</p> <ul style="list-style-type: none"> Regular Income over short term • Investment predominantly in Money Market Instruments (i.e. CP/CD) and Short Term Debt Market Instruments • Low Risk ■ BLUE 	<p>Baroda Pioneer Treasury Advantage Fund (An Open Ended Debt Scheme)</p> <ul style="list-style-type: none"> Regular income over short term with maintaining a balance between returns and liquidity • Investment predominantly in Money Market (i.e. CP/CDs) and Debt Market Instruments • Low Risk ■ BLUE 	<p>Baroda Pioneer Liquid Fund (An Open Ended Liquid Scheme)</p> <ul style="list-style-type: none"> Regular income over short term with high level of liquidity • Investment predominantly in Money Market (i.e. CP / CDs) Instruments • Low Risk ■ BLUE
<p>Baroda Pioneer Monthly Income Plan Fund (An Open Ended Income Scheme)</p> <ul style="list-style-type: none"> Regular Income and capital appreciation over medium term with providing liquidity • Investment in debt and money market instruments and in equity and equity related instruments. • Medium Risk ■ YELLOW 	<p>Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund (An Open Ended Debt Scheme)</p> <ul style="list-style-type: none"> Regular Income over medium term with lower risk exposure • Investment predominantly in Fixed Income instruments of Public Sector Undertakings (PSUs) - banks, financial institutions & companies. • Low Risk ■ BLUE 	<p>Baroda Pioneer Dynamic Bond Fund (An Open Ended Income Scheme)</p> <ul style="list-style-type: none"> Regular Income over medium term with providing liquidity • Investment in medium to long term corporate bonds and / or government securities and manage the portfolio dynamically through different interest rate cycles • Low Risk ■ BLUE
<p>Baroda Pioneer GILT Fund (An Open Ended Gilt Scheme)</p> <ul style="list-style-type: none"> Credit risk free regular Income over long term • Investment only in Government (both Central and State Government) Securities • Low Risk ■ BLUE 	<p>Baroda Pioneer Income Fund (An Open Ended Income Scheme)</p> <ul style="list-style-type: none"> Regular Income over long term • Investment predominantly in good quality Fixed Income Securities by maintaining a balance between Risk & Return • Low Risk ■ BLUE 	

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as:

■ (BLUE) investors understand that their principal will be at low risk ■ (YELLOW) investors understand that their principal will be at medium risk ■ (BROWN) investors understand that their principal will be at high risk

Price of Units: NAV Linked | Face Value of Units: ₹ 10/- per unit (₹ 1000/- per unit for Baroda Pioneer Liquid Fund and Baroda Pioneer Treasury Advantage Fund)

<p>Sponsor: Pioneer Global Asset Management SpA Regd. Office: Galleria San Carlo 6, 20122, Milano, Italy;</p>	<p>Sponsor: Bank of Baroda Regd. Office: Baroda House, P. B. No. 506, Mandavi, Baroda - 390005.</p>	<p>Trustee: Baroda Pioneer Trustee Company Private Limited</p>	<p>Investment Manager: Baroda Pioneer Asset Management Company Limited Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063</p>
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.barodapioneer.in.

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

Name and Type of Scheme	Baroda Pioneer Short Term Bond Fund	An Open Ended Income Scheme
	Baroda Pioneer Monthly Income Plan (MIP) Fund	An Open Ended Income Scheme
	Baroda Pioneer Income Fund	An Open Ended Income Scheme
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	An Open Ended Debt Scheme
	Baroda Pioneer Treasury Advantage Fund	An Open Ended Debt Scheme
	Baroda Pioneer GILT Fund	An Open Ended Gilt Scheme
	Baroda Pioneer Liquid Fund	An Open Ended Liquid Scheme
	Baroda Pioneer Dynamic Bond Fund	An Open Ended Income Scheme
Investment Objective	Baroda Pioneer Short Term Bond Fund	To generate income from a portfolio constituted of short term debt and money market securities
	Baroda Pioneer Monthly Income Plan (MIP) Fund	To generate regular income through investment in debt and money market instruments and also to generate long-term capital appreciation by investing a portion in equity and equity related instruments
	Baroda Pioneer Income Fund	To generate regular income by investing in a portfolio of good quality Fixed Income Securities by maintaining a balance between Risk & Return
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	To generate stable returns with lower risk by investing in Fixed Income instruments of Public Sector Undertakings (PSUs) - banks, financial institutions & companies
	Baroda Pioneer Treasury Advantage Fund	To provide optimal returns and liquidity through a portfolio comprising of debt and money market instruments
	Baroda Pioneer GILT Fund	To generate income by investing in a portfolio of government securities.
	Baroda Pioneer Liquid Fund	To generate income with a high level of liquidity by investing in a portfolio of money market and debt securities.
	Baroda Pioneer Dynamic Bond Fund	To generate returns with liquidity by managing the portfolio dynamically through interest rate cycles.
Asset Allocation Pattern of the schemes	Baroda Pioneer Short Term Bond Fund	
	Type of Instrument	Normal Allocation (% of net assets)
	Debt and money market instruments with a residual maturity of upto 24 months	65-100
	Debt instruments with a residual maturity greater than 24 months and less than 60 months	0-35
	The scheme may invest in securitized debt upto 25% of its net assets. The Average maturity of the scheme will not be greater than 3 years.	
	Baroda Pioneer Monthly Income Plan (MIP) Fund	
	Type of Instrument	Normal Allocation (% of net assets)
	Equity & Equity related Instruments	0-20
	Money Markets instruments, Debt Securities, Debt Securitised	0-100
	Securitized Debt*	0-20
	Baroda Pioneer Income Fund	
	Type of Instrument	Normal Allocation (% of net assets)
	Debt Instruments	80-100
	Money Markets Instruments	0-20
	Securitized Debt*	0-15
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	
	Type of Instrument	Normal Allocation (% of net assets)
	Debt & Debt Related Instruments with daily call/put option of Public Sector Undertakings/Public Financial Institutions & Money Market Instruments issued by Public Sector Undertakings/Public Financial Institutions	65-100
	Treasury Bills / Government securities created and issued by the Central Government and/ or State Government(s) and /or other similar instruments, as may be permitted from time to time, Repo and CBLO	0-35
	The schemes may invest in securitized debt upto 25% of its net assets	
	Baroda Pioneer Treasury Advantage Fund	
	Type of Instrument	Normal Allocation (% of net assets)
Money Market Instruments/ Debt Instruments with average maturity of not greater than 1 year	65-100	
Debt Instruments with average maturity more than 1 year (Debt Instruments may include securities debt)	0-35	
The schemes may invest in securitized debt upto 25% of its net assets		

	Baroda Pioneer GILT Fund	
	Type of Instrument	Normal Allocation (% of net assets)
	Government of India Dated Securities	0-100
	State Government Dated Securities	0-100
	Government of India Treasury Bills	0-100
	Baroda Pioneer Liquid Fund	
	Type of Instrument	Normal Allocation (% of net assets)
	Debt Instruments	0-25
	Money Market Instruments	75-100
	Securitized Debt*	0-25
	Baroda Pioneer Dynamic Bond Fund	
	Type of Instrument	Normal Allocation (% of net assets)
	Debt Instruments with residual maturity greater than 1 year	100-1
	Money Market Instruments and Debt Instruments with residual maturity upto 1 year	99-0
	*The schemes may invest in securitized debt upto 25% of their respective net assets	
	No investment will be made in foreign securitized debt. The schemes shall not invest in equity linked debentures.	
	All the debt schemes except Baroda Pioneer Liquid Fund may take derivatives position based on opportunities available and subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Schemes. Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Monthly Income (MIP) Fund and Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund will have a maximum debt derivative net position of 50% of the net assets of the respective schemes. No derivatives investment will take place in Baroda Pioneer Liquid Scheme. In addition to the instruments stated in the above table, the schemes may enter into reverse repos as may be permitted by RBI and/or SEBI. A part of the net assets may be invested in Collateralized Borrowing & Lending Obligations (CBLO) or reverse repo or in an alternative investment as may be provided by RBI to meet liquidity requirements.	
	Pending deployment of the funds in securities as per the investment objectives of the schemes, the Fund may park the schemes' funds in short term deposits of Scheduled Commercial Banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007 and as may be amended from time to time.	
	The exposure/investments of the schemes (other than Baroda Pioneer Monthly Income Plan (MIP) Fund and Baroda Pioneer Liquid Fund) in debt and money market instruments including exposure to derivatives will not exceed 100% of the net assets of the scheme.	
	Baroda Pioneer Dynamic Bond Fund shall not invest more than 30% of its net assets in debt and money market instruments in a single sector as classified by AMFI. Provided that this limit shall not be applicable for investments in Bank CDs, Government securities, Treasury Bills, Collateralized Borrowing and Lending Obligations and AAA rated securities issued by Public Financial Institutions and Public Sector Banks. Also, an additional exposure to financial services sector (over and above the existing 30%) not exceeding 10% of the net assets of the scheme will be allowed by way of increase in exposure to HFCs only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). However, the total investment in HFCs cannot exceed 30% of the net assets of the scheme.	
	For Baroda Pioneer Monthly Income Plan (MIP) Fund, the exposure/investments of the scheme in debt, money market, and equity market instruments including exposure to derivatives will not exceed 100% of the net assets of the scheme. Baroda Pioneer Liquid Fund will have no exposure to derivative.	
	The asset allocations shown above are indicative and may be altered depending upon market conditions.	
Risk Profile of the Schemes	Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: Risk associated with investment in Fixed Income and money market instruments are as follows:- Interest Rate Risk: As with all debt and money market instruments, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and decrease as interest rates rise. Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Credit Risk: Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security). Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows. Risks associated with investment in Derivatives involve Credit Risk, Illiquidity Risk etc. Schemes may invest in securitized debt such as asset backed securities (ABS) or mortgaged backed securities (MBS) which involves risk like Payment Risk, Market Risk etc.	
Risk Mitigation/ Management Strategy	Risk & description specific to Debt	Risk Mitigation/ management strategy
	Interest Rate Risk	The average maturity of period of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Higher the average maturity period, the fund stands exposed to a higher degree of interest risk. The portfolio duration of the scheme will be decided after doing a thorough research of general macroeconomics condition, political environment, liquidity position in system, inflationary expectations and other economic considerations
	Credit Risk	The schemes emphasise on companies which are well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like The Credit Rating and Information Services of India Limited (CRISIL), ICRA Limited (formerly, Investment Information and Credit Rating Agency of India Limited), Credit Analysis and Research Limited (CARE) etc.
	Liquidity Risk	The liquidity of the Schemes' investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.
	Volatility Risk	There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification. To that extent the Volatility risk will be mitigated in the scheme.
	Concentration Risk	Concentrated investment in single security or single issuer - Internal fund manager guidelines are in place for maximum exposure to a single issuer and also concentration limits on account of large holdings to avoid undue concentration in portfolio.
	Event Risk	Price risk due to company or sector specific event - The endeavor is to invest in securities of issuers, which have high balance sheet strength in the investment horizon to eliminate single company risk.
	Risk of investing in unrated debt instruments	Investment will be made only in unrated debt instruments of rated companies.
Plan & Options	<p>Each Scheme has the following Plans:</p> <p>The Schemes will have two plans thereunder, viz. Plan A and Plan B (Direct). Plan B (Direct) is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor, while Plan A is meant for investors who route their investments through distributors only. Both Plans will have a common portfolio but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs.</p> <p>Both Plans will have a common portfolio, but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs. Also, the Options / Sub-Options presently offered under each Scheme, i.e. under Plan A, will also be available for subscription under Plan B (Direct).</p> <p>The Scheme-wise details of Options / Sub-Options (available under each Plan) are as under:</p> <p>Baroda Pioneer Short Term Bond Fund</p> <ul style="list-style-type: none"> • Growth • Dividend <p>Under the Dividend Option: • Payout • Reinvestment</p> <p>Baroda Pioneer Monthly Income Plan (MIP) Fund</p> <ul style="list-style-type: none"> • Growth • Monthly Dividend • Quarterly Dividend <p>Under each Dividend Option: • Payout • Reinvestment</p> <p>Baroda Income Fund</p> <ul style="list-style-type: none"> • Growth • Dividend <p>Under the Dividend Option: • Payout • Reinvestment</p> <p>Baroda Public Sector Undertaking (PSU) Bond Fund</p> <ul style="list-style-type: none"> • Growth • Monthly Dividend • Quarterly Dividend <p>Under each Dividend Option: • Payout • Reinvestment</p> <p>Baroda Pioneer Treasury Advantage Fund</p> <ul style="list-style-type: none"> • Growth • Daily Dividend • Weekly Dividend • Monthly Dividend • Quarterly Dividend <p>Under each Dividend Option: • Payout • Reinvestment Note: The Daily Dividend Option does not have the Payout Sub-Option.</p>	

	<p>Baroda Pioneer GILT Fund</p> <ul style="list-style-type: none"> • Growth • Dividend <p>Under the Dividend Option: • Payout • Reinvestment</p> <p>Baroda Pioneer Liquid Fund</p> <ul style="list-style-type: none"> • Growth • Daily Dividend Option • Weekly Dividend Option <p>Under each Dividend Option: • Payout • Reinvestment Note: The Daily Dividend Option does not have the Payout Sub-Option.</p> <p>Baroda Pioneer Dynamic Bond Fund</p> <ul style="list-style-type: none"> • Growth • Dividend Option <p>Under each Dividend Option: • Payout • Reinvestment</p>			
Applicable NAV (after the scheme opens for repurchase and sale)	Purchase			
	Liquid Scheme			
	In respect of valid applications received up to 2.00 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise	Closing NAV of the day of receipt of application		
	In respect of valid applications received after 2.00 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise	Closing NAV of the next business day		
	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise	Closing NAV of the day immediately preceding the day on which the funds are available for utilization.		
	Schemes other than Liquid Schemes			
	In respect of valid applications received up to 3.00 pm with a local cheque or demand draft payable at par at the place where it is received	Closing NAV of the day of receipt of application		
	In respect of valid applications received after 3.00 pm with a local cheque or demand draft payable at par at the place where it is received	Closing NAV of the next business day		
	In respect of valid applications with outstation cheque/ demand drafts not payable at par at the place where applications are received	Closing NAV of the day on which the cheque or demand draft is credited		
	<p>In respect of purchase of units in Income/ Debt oriented schemes (other than liquid fund schemes and plans) with amount equal to or more than Rs. 2 lakh, irrespective of the time of receipt of application, the closing NAV of the day on which the funds are available for utilisation shall be applicable.</p> <p>For allotment of units in respect of purchase in liquid schemes (irrespective of amount) and in other Income/ Debt oriented schemes (for an amount equal to or more than Rs. 2 lakh), it shall be ensured that:</p> <p>(i) Application is received before the applicable cut-off time.</p> <p>(ii) Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the respective scheme before the cut-off time.</p> <p>(iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.</p>			
	Re-Purchase / Redemption			
	Where the application is received upto 3.00 pm	Closing NAV of the day of receipt of application		
Where the application is received after 3.00 pm	Closing NAV of the next business day			
<p>For allotment of units in respect of switch-in to any of the liquid schemes from other schemes, it shall be ensured that :</p> <p>i. Application for switch-in is received before the applicable cut-off time.</p> <p>ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in liquid schemes before the cut-off time.</p> <p>iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective liquid/income/ debt oriented mutual fund/switch-in schemes/ plans.</p> <p>For allotment of units in respect of switch-in to any of the debt schemes other than liquid schemes from other schemes, it shall be ensured that :</p> <p>i. Application for switch-in is received before the applicable cut-off time.</p> <p>ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the respective switch-in scheme/plan before the cut-off time.</p> <p>iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective switch-in scheme/plan.</p> <p>‘Switch in’ transactions will be treated as if they were purchase transactions and ‘switch out’ transactions will be treated as if they were repurchase/redemption transactions. In case of ‘switch’ transactions from one scheme to another the allocation shall be in line with redemption payouts.</p>				
Minimum Application Amount /Number of Units		Purchase	Additional Purchase	Re-purchase
	Baroda Pioneer Short Term Bond Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	No minimum Amount
	Baroda Pioneer Monthly Income Plan (MIP) Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Pioneer Income Fund	₹ 5000/- and in multiples of ₹ 1/- thereof	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Pioneer Treasury Advantage Fund	₹ 1 crore and in multiples of ₹ 1/- thereafter	₹ 1,00,000 and in multiples of ₹ 1 thereafter	
	Baroda Pioneer GILT Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Pioneer Liquid Fund	₹ 1 crore and in multiples of ₹ 1/- thereafter	₹ 1,00,000/- and in multiples of ₹ 1/- thereafter	
Baroda Pioneer Dynamic Bond Fund	₹ 5,000/- and in multiples of Re. 1/- thereafter.	₹ 1,000/- and in multiples of Re. 1/- thereafter.		
Despatch of Repurchase (Redemption) Request	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days from the date of redemption or repurchase request at the official points of acceptance of Baroda Pioneer Mutual Fund.			
Benchmark Index	Baroda Pioneer Short Term Bond Fund	CRISIL Short Term Bond Fund Index		
	Baroda Pioneer Monthly Income Plan (MIP) Fund	CRISIL MIP Blended Index		
	Baroda Pioneer Income Fund	CRISIL Composite Bond Fund Index		
	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	CRISIL Composite Bond Fund Index		
	Baroda Pioneer Treasury Advantage Fund	CRISIL Liquid Fund Index		
	Baroda Pioneer GILT Fund	ISec MI Bex		
	Baroda Pioneer Liquid Fund	CRISIL Liquid Fund Index		
	Baroda Pioneer Dynamic Bond Fund	CRISIL Composite Bond Fund Index		
Dividend Policy	Dividend declaration under the relevant 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 returns is assured under the respective scheme. Subject to SEBI Regulations from time to time regarding payment and distribution of dividend. For details, refer the combined SID - Debt			
Name of the Fund Manger	<p>Mr. Alok Sahoo, Head- Fixed Income</p> <p>Mr. Alok Sahoo is a management graduate in Finance from XIM, Bhubaneswar having BE degree from NIT, Rourkela. He has been working in the investment area in asset management for 13 years. Prior to Baroda Pioneer Mutual Fund, he was fixed income fund manager at UTI Mutual Fund and HSBC Mutual Fund. He was also the Fund Manager for the Employee Provident Fund at HSBC Asset Management. He has experience in the credit research of companies as well. Presently, Mr. Sahoo is managing the Baroda Pioneer Liquid Fund, Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund, Baroda Pioneer Monthly Income Plan (MIP) Fund, Baroda Pioneer GILT Fund, Baroda Pioneer Income Fund and Baroda Pioneer Short Term Bond Fund and the Fixed Maturity Plans, along with Ms. Hetal P Shah.</p> <p>Mrs. Hetal Shah Fund Manager- Fixed Income</p> <p>Ms. Hetal Shah is a B.Com, MBA, and JAIB, with 14 years of experience in treasury and fund management. Before joining the AMC, she was working in the Treasury Department of Bank of India from May 1999. Presently she is the fund manager of Baroda Pioneer Liquid Fund, Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund, Baroda Pioneer Short Term Bond Fund and the fixed maturity plans, along with Mr. Alok Sahoo. She is also the fund manager for Baroda Pioneer Monthly Income Plan (MIP) Fund, Baroda Pioneer GILT Fund, and Baroda Pioneer Income Fund.</p>			
Name of the Trustee Company	Baroda Pioneer Trustee Company Private Limited			

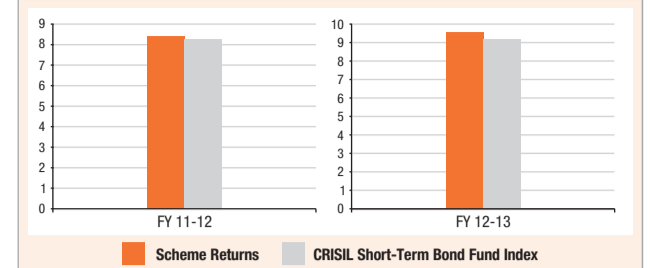
Performance of Scheme

(as on March 31, 2013)

Baroda Pioneer Short Term Bond Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% CRISIL Short-Term Bond Fund Index
1 Year Return	9.51	9.10
Return Since Inception	7.62	7.40

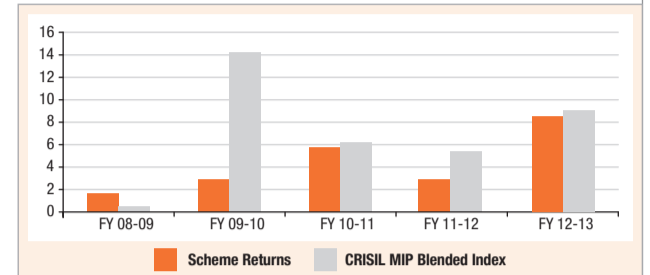
Note: "Since Inception" returns are calculated from the date of allotment, viz. June 30, 2010. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Monthly Income Plan (MIP) Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% CRISIL MIP Blended Index
1 Year Return	8.14	9.09
3 Year Return	5.56	6.82
5 Year Return	4.24	6.95
Return Since Inception	4.68	7.94

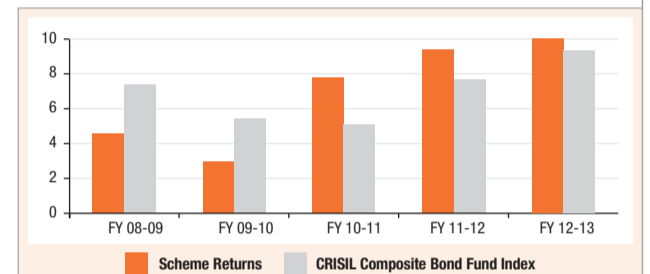
Note: "Since Inception" returns are calculated from the date of allotment, viz. September 08, 2004. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Income Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% CRISIL Composite Bond Fund Index
1 Year Return	8.97	9.27
3 Year Return	8.61	7.32
5 Year Return	6.65	6.94
Return Since Inception	5.64	6.29

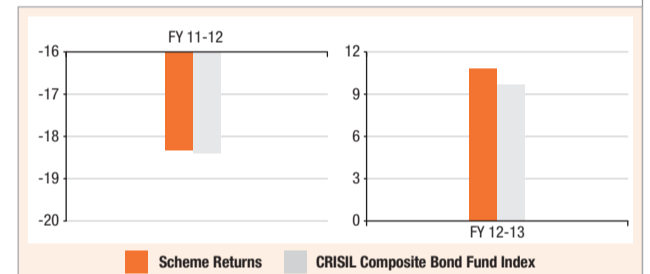
Note: "Since Inception" returns are calculated from the date of allotment, viz. March 21, 2002. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund

Absolute Return	Scheme Return %	Benchmark Return% CRISIL Composite Bond Fund Index
1 Year Return	10.54	9.27
2 Year Return	7.61	7.32
Return Since Inception	7.54	7.14

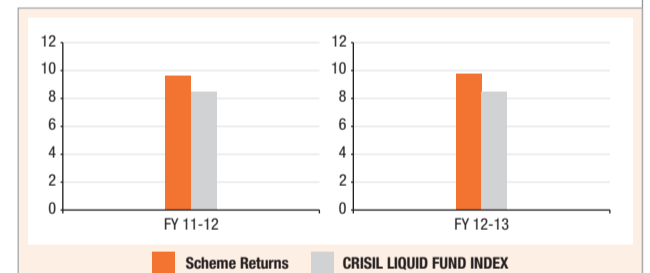
Note: "Since Inception" returns are calculated from the date of allotment, viz. December 24, 2009. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Treasury Advantage Fund

Absolute Return	Scheme Return %	Benchmark Return% CRISIL LIQUID FUND INDEX
1 Year Return	9.78	8.22
3 Year Return	8.70	7.62
Return Since Inception	7.91	5.76

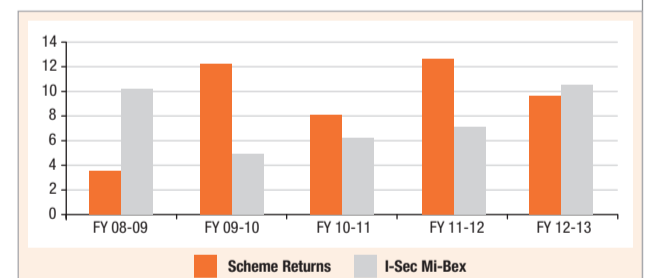
Note: "Since Inception" returns are calculated from the date of allotment, viz. June 24, 2009. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Gilt Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% I-Sec Mi- BEX
1 Year Return	9.57	10.99
3 Year Return	10.09	8.96
5 Year Return	9.17	8.04
Return Since Inception	5.60	7.22

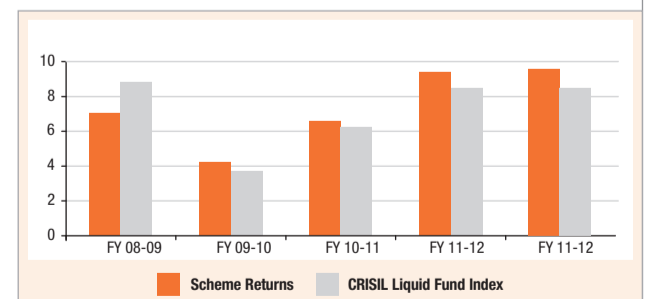
Note: "Since Inception" returns are calculated from the date of allotment, viz. March 21, 2002. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



Baroda Pioneer Liquid Fund

Compounded Annualised Return	Scheme Return %	Benchmark Return% Crisil Liquid Fund Index
1 Year Return	9.39	8.22
3 Year Return	8.45	7.62
Return Since Inception	2.15	1.89

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



Baroda Pioneer Dynamic Bond

Compounded Annualised Return	Scheme Return %	Benchmark Return% Crisil Composite Bond Fund Index
Return Since Inception	7.43	6.84

<p>Expenses of the Schemes</p>	<p>i) Load Structure and Transaction Changes</p> <p>a) Entry Load</p> <p>In accordance with the requirements specified by SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load is charged for purchase / additional purchase / switch-in accepted by the Fund. Similarly, no entry load is charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>Of the exit load charged to the investor, a maximum of 1% of the redemption proceeds shall be maintained in a separate account which can be used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Any balance will be credited to the scheme immediately.</p> <p>Pursuant to SEBI circular No. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load is charged in respect of bonus units and units allotted on reinvestment of dividend.</p> <p>b) Exit Load</p> <table border="1" data-bbox="445 390 1933 805"> <tr> <td>Baroda Pioneer Short Term Bond Fund</td> <td>0.10% if redeemed on or before 15 days from the date of allotment. Nil if redeemed after 15 days from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Monthly Income Plan (MIP) Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Income Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Treasury Advantage Fund</td> <td>NIL</td> </tr> <tr> <td>Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund</td> <td>For investment before August 16, 2012: 0.50 % if redeemed on or before 30 days from the date of allotment. Nil if redeemed after 30 days from the date of allotment. For investment on or after August 16, 2012: 0.50% of the NAV, if the units are redeemed on or before 6 months from the date of allotment. Nil if redeemed after 6 months from the date of allotment.</td> </tr> <tr> <td>Baroda Pioneer GILT Fund</td> <td>1% if redeemed on or before 12 months from the date of allotment</td> </tr> <tr> <td>Baroda Pioneer Liquid Fund</td> <td>Nil</td> </tr> <tr> <td>Baroda Pioneer Dynamic Bond Fund</td> <td>0.50%, if redeemed within three months from the date of allotment of units; NIL, if redeemed after three months from the date of allotment of units.</td> </tr> </table> <p>c) Transaction Charge</p> <p>(i) Nil on subscription amounts less than Rs. 10,000/-;</p> <p>(ii) Rs. 100/- on every subscription of Rs. 10,000/- and above for an existing investor in mutual funds;</p> <p>(iii) Rs. 150/-* on a subscription of Rs. 10,000/- and above for an investor investing in mutual funds for the first time. The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge.</p> <p>* In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, Rs. 100/- will be charged as transaction charge.</p> <p>ii) Recurring Expenses</p> <p>The recurring expenses of the schemes (including the investment management and advisory fees) shall be as per the maximum limit prescribed under the SEBI (Mutual Funds) Regulations 1996. These are as follows:</p> <p>i) 2.25% on the first ` 100 Crore of average daily net assets.</p> <p>ii) 2.00% on the next ` 300 Crore of average daily net assets.</p> <p>iii) 1.75% on the next ` 300 Crore of average daily net assets.</p> <p>iv) 1.50% on the balance of the average daily net assets.</p> <p>Actual expenses for the previous year</p> <table border="1" data-bbox="425 1233 1203 1468"> <tr> <td>Baroda Pioneer Short Term Bond Fund</td> <td>0.47%</td> </tr> <tr> <td>Baroda Pioneer Treasury Advantage Fund</td> <td>0.41%</td> </tr> <tr> <td>Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund</td> <td>0.77%</td> </tr> <tr> <td>Baroda Pioneer Monthly Income Plan (MIP) Fund</td> <td>2.42%</td> </tr> <tr> <td>Baroda Pioneer Income Fund</td> <td>0.66%</td> </tr> <tr> <td>Baroda Pioneer GILT Fund</td> <td>0.93%</td> </tr> <tr> <td>Baroda Pioneer Liquid Fund</td> <td>0.24%</td> </tr> <tr> <td>Baroda Pioneer Dynamic Bond Fund</td> <td>0.59%</td> </tr> </table> <p>The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of each Scheme, which shall be within the maximum limit of TER as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to each Scheme, namely:</p> <p>(a) brokerage and transaction costs which are incurred for the purpose of execution of trade and are included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions;</p> <p>(b) expenses not exceeding of 0.30% of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least (i) 30% of gross new inflows in the scheme, or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher. Provided that if inflows from such cities are less than the higher of (i) or (ii) above, such expenses on the daily net assets of the Scheme shall be charged on a proportionate basis. Provided further that the expenses charged under this provision shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>(c) additional expenses, incurred towards different heads, not exceeding 0.20% of the daily net assets of the Scheme.</p> <p>Investors may note that service tax on investment and advisory fees may be charged to the Scheme in addition to the maximum limit of TER s mentioned in the table above. Service tax on expenses other than investment and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as mentioned in the table above. Service tax on brokerage and transaction costs paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations.</p>	Baroda Pioneer Short Term Bond Fund	0.10% if redeemed on or before 15 days from the date of allotment. Nil if redeemed after 15 days from the date of allotment	Baroda Pioneer Monthly Income Plan (MIP) Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Income Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Treasury Advantage Fund	NIL	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	For investment before August 16, 2012: 0.50 % if redeemed on or before 30 days from the date of allotment. Nil if redeemed after 30 days from the date of allotment. For investment on or after August 16, 2012: 0.50% of the NAV, if the units are redeemed on or before 6 months from the date of allotment. Nil if redeemed after 6 months from the date of allotment.	Baroda Pioneer GILT Fund	1% if redeemed on or before 12 months from the date of allotment	Baroda Pioneer Liquid Fund	Nil	Baroda Pioneer Dynamic Bond Fund	0.50%, if redeemed within three months from the date of allotment of units; NIL, if redeemed after three months from the date of allotment of units.	Baroda Pioneer Short Term Bond Fund	0.47%	Baroda Pioneer Treasury Advantage Fund	0.41%	Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund	0.77%	Baroda Pioneer Monthly Income Plan (MIP) Fund	2.42%	Baroda Pioneer Income Fund	0.66%	Baroda Pioneer GILT Fund	0.93%	Baroda Pioneer Liquid Fund	0.24%	Baroda Pioneer Dynamic Bond Fund	0.59%
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Baroda Pioneer Liquid Fund	0.24%																																
Baroda Pioneer Dynamic Bond Fund	0.59%																																
<p>Waiver of Load for Direct Applications</p>	<p>Not Applicable</p> <p>Pursuant to SEBI Circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30 2009 no entry load is charged by the Scheme to investor. Similarly, no entry load is charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the mutual fund under the scheme.</p> <p>The upfront commission on investment made by the investor shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors, including service rendered by the ARN Holder.</p>																																
<p>Tax Treatment for the Investors (Unitholders)</p>	<p>Investor are advised to refer to the paragraph on Taxation in the Statement of Additional Information and also consult to their own tax advisor with respect to the specific amount of tax implications arising out of their participation in the scheme.</p>																																
<p>Daily Net Assets Value (NAV) Publication</p>	<p>The NAV will be calculated and declared by the mutual fund on each working day. NAV will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.barodapioneer.in and www.amfiindia.com.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) every day by 9 p.m.</p>																																
<p>For Investor Grievances please contact</p>	<table border="1" data-bbox="384 2084 1933 2200"> <tr> <td>Investor Relation Officer</td> <td>Name and Address of Registrar</td> </tr> <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: barodapioneerfmf@karvy.com</td> </tr> </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: barodapioneerfmf@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, aCAS, containing the details of all transactions effected by the Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folio transactions have taken place during the month concerned. For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail. The AMC shall not send physical account statements to the investors if the CAS has been forwarded through email. In case of a specific request received from a Unit holder for a separate account statement, the AMC/ Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request. In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from unit holders/investors, the AMC will send separate account statements. In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement. In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors' holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 10th day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit holders whose e-mail address is available, unless a specific request is made by any.</p> <p>Unit holder to receive the CAS in physical form. The expression, 'transaction', includes purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p> <p>Half yearly Disclosures: Portfolio / Financial Results</p> <p>The Mutual Fund shall, within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the AMC's website. The AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the head office of the Mutual Fund is situated."</p> <p>Annual Report</p> <p>An abridged / full Scheme-wise annual report, in electronic form, will be e-mailed to all unitholders who have provided their e-mail ids, not later than four months from the date of closure of the relevant accounting year, and no physical copy will be mailed. However, in the event of receipt of a request from a unit holder for a physical copy of the abridged/full Scheme-wise annual report, notwithstanding the registration of such a unit holder's e-mail address, the AMC will provide the unit holder with a physical copy. Also, in the case of any unit holder whose email address is not available with the AMC/Fund, and has not been provided to the AMC/Fund even on request, a physical copy of the abridged/full Scheme-wise annual report will be sent to the unit holder. The link of the full Scheme-wise annual report will be displayed prominently on the website of the AMC, viz., www.barodapioneer.in, and physical copies will be made available for inspection at the head office of the AMC. Further, a copy of the full Scheme-wise annual report/ abridged summary will be made available to unit holders on request.</p>																																

Common Application Form

(For Lumpsum / Systematic Investments)

BARODA PIONEER MUTUAL FUND



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

Sr. No.:

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

Distributor / Broker ARN	ARN-2111	Sub-Broker Code		LG Code		EUIIN	E-029541
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.
I/We hereby confirm that the EUIIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

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

Existing Folio Number

PAN DETAILS (Mandatory)

PAN # (Refer Instruction IV)						Tax Status of the Applicant (Mandatory, please ✓)								
First / Sole Applicant						Second Applicant								
Guardian*						Third Applicant								
*If the First Applicant is a Minor, please state the details of Guardian. # Please attach PAN proof.														
Occupation of the Applicant (Mandatory, please ✓)														
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Business	<input type="checkbox"/> Service	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife	<input type="checkbox"/> Retired	<input type="checkbox"/> Individual RI								
<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"/> Individual NRI								
<input type="checkbox"/> Partnership	<input type="checkbox"/> HNI	<input type="checkbox"/> Public Co. - Listed	<input type="checkbox"/> Public Co. - Unlisted	<input type="checkbox"/> Society	<input type="checkbox"/> Charity	<input type="checkbox"/> Hindu Undivided Family (HUF)								
<input type="checkbox"/> FII	<input type="checkbox"/> Builder	<input type="checkbox"/> Consultant	<input type="checkbox"/> Others			<input type="checkbox"/> Company								
Income Status of the applicant														
<input type="checkbox"/> up to ₹ 5 lakh			<input type="checkbox"/> ₹ 5 lakh to ₹ 25 lakh			<input type="checkbox"/> ₹ 25 lakh to ₹ 1 crore			<input type="checkbox"/> ₹ 1 crore to ₹ 5 crore			<input type="checkbox"/> ₹ 5 crore & above		

MODE OF HOLDING

Single OR Joint OR Anyone or Survivor Default Option: Joint

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

Name	Mr Ms M/s										
Name of the contact person in case of Non-Individual											
Date of Birth (DOB)	D D M M Y Y Y Y	Nationality (For Individuals)									
Guardian Name (if Sole/ First applicant is a Minor)	Mr Ms M/s										
<input type="checkbox"/> Natural Guardian (Father & Mother)	<input type="checkbox"/> Legal Guardian (Court appointed Guardian)	<input type="checkbox"/> Proof of DOB of Minor enclosed (please ✓)	<input type="checkbox"/> Passport	<input type="checkbox"/> Birth Certificate	<input type="checkbox"/> Other						
Address [P. O. Box Address is not sufficient] (Indian address, in case of NRIs/ FIs)											
Pincode	(Mandatory)	State	Country	City							
Phone (Off.)	Extn. No.	Fax No.									
Phone (Res)	Email ID 1										
Mobile No.	Email ID 2										
I/we wish to receive the following through physical document(s) in lieu of soft copy (Please ✓) <input type="checkbox"/> Account Statement <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Communication											
Overseas Address (Mandatory in case of NRI/ FI applicant, in addition to mailing address)											
State	Country	Zip Code									
I/We confirm that I am/we are non-resident of Indian nationality/origin & that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/ FCNR Account.											

SECOND APPLICANT'S DETAILS		Name	Mr Ms										
Date of Birth	D D M M Y Y Y Y	Status: (✓)	<input type="checkbox"/> RI <input type="checkbox"/> NRI	Nationality									
THIRD APPLICANT'S DETAILS		Name	Mr Ms										
Date of Birth	D D M M Y Y Y Y	Status: (✓)	<input type="checkbox"/> RI <input type="checkbox"/> NRI	Nationality									
NAME OF POWER OF ATTORNEY (POA) HOLDER (if investment is being made by a Constituted Attorney)		Mr Ms M/s											
PAN													
<input type="checkbox"/> KYC Acknowledgment Enclosed													

ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Sr. No.:

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

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

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

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

SUBSCRIPTIONS TO BARODA PIONEER LIQUID FUND

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

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

REDEMPTION / DIVIDEND / REFUND PAYOUTS

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

SCHEME DETAILS (Please choose the Plan, Option and Sub-option for Investment)

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

INVESTMENT DETAILS (Strike off whichever is not applicable)

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

SIP DETAILS / MICRO SIP DETAILS (MICRO SIP DETAILS / SEPARATE CHEQUE REQUIRED FOR EACH INVESTMENT)

SIP Type	<input type="checkbox"/> Normal SIP	<input type="checkbox"/> Micro SIP*	Frequency	<input type="checkbox"/> Monthly	<input type="checkbox"/> Calendar Quarter	SIP Dates	<input type="checkbox"/> 1st	<input type="checkbox"/> 10th	<input type="checkbox"/> 15th	<input type="checkbox"/> 25th									
SIP Amount (₹ in figures):						SIP Amount (₹ in words)													
SIP Period	Start From	D	D	M	M	Y	Y	Y	Y	End On	D	D	M	M	Y	Y	Y	Y	OR Perpetual (99 years)
Cheque/ DD Nos.	From					To													
Drawn on Bank	Branch					Branch City													
Micro SIP* Photo Identification document enclosed (please refer instruction 3)											Signature								

*(Aggregate Investment not exceeding ₹ 50,000 in a financial year)

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

DEMAT ACCOUNT DETAILS

National Securities Depository Limited					Central Depository Services (India) Limited				
Depository Participant Name					Depository Participant Name				
Mr / Ms / M/s					Mr / Ms / M/s				
DP ID No.	Beneficiary A/c No.				Target ID No.				

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

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

DECLARATION AND SIGNATURES

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

1st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression	2nd Applicant Signature / POA Signature / Thumb Impression	3rd Applicant Signature / POA Signature / Thumb Impression
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Add convenience to your life with our value added service

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

**SMS charges as per service provider applicable.



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

For more details call :
18004190911 (Toll Free)
 Visit :
www.barodapioneer.in

Micro SIP / SIP Auto Debit Facility

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

BARODA PIONEER MUTUAL FUND



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

DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of Schemes covered by this KIM)

Distributor / Broker ARN	Sub-Broker Code	LG Code	EJIN
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Upfront commission shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.
 I/We hereby confirm that the EJIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)
 I confirm that I am an existing investor across Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)

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

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

PAN DETAILS (Mandatory)

*(Refer Instruction IV)

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

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

Photo Identification document enclosed (please refer SIP/STP/SWP Terms and Conditions, MICRO SIP instruction C (3))

	Signature
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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.

INVESTOR AND INVESTMENT DETAILS

Sole / First Investor Name																											
Folio / Application No.	(Existing Investors : please mention Folio Number)																										
Scheme	Option and Sub Option																										
Date of Birth	First Applicant	D	D	M	M	Y	Y	Y	Y	Second Applicant	D	D	M	M	Y	Y	Y	Y	Third Applicant	D	D	M	M	Y	Y	Y	Y

SIP AND PAYMENT DETAILS

Each SIP Amount (₹)	Frequency	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Calendar Quarter	Status:	<input type="checkbox"/> RI <input type="checkbox"/> NRI																
Amount in words																				
* SIP Cheque Details	Cheque No.	₹ in	Date	D	D	M	M	Y	Y	Y	Y									
SIP Auto Debit Dates	<input type="checkbox"/> 1st <input type="checkbox"/> 10th <input type="checkbox"/> 15th <input type="checkbox"/> 25th of the month	SIP Period	Start Form	D	D	M	M	Y	Y	Y	Y	End On	D	D	M	M	Y	Y	Y	Y
SIP date should be either 1st / 10th / 15th / 25th (Note: Cheque should be drawn on bank details provided below) (Note: Please allow minimum one month for auto debit to register and start). I 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.											OR Perpetual (99 years)									

PARTICULARS OF BANK ACCOUNT

Account holder Name as in Bank Account											
Bank Name	Branch Name										
City	Account Type	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Others									
Account No. (in figures)	Account No. (in words)										
9 Digit MICR Code (Mandatory)	11 Digit IFSC Code										

I/We hereby declare that the particulars given above are correct & express my/our 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 will 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 the Combined SID-Equity, SAI & KIM. I/We hereby apply for the respective Units of Baroda Pioneer Mutual Fund Scheme/s at NAV based price & agree to abide by the terms, conditions, rules & regulations of the 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 per Mutual Fund Record)	2nd A/c Holder's Signature (as per Mutual Fund Record)	3rd A/c Holder's Signature (as per Mutual Fund Record)
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FOR OFFICE USE ONLY (Not to be filled in by investor)

Recorded on	Recorded by	Bank use Mandate Ref. No.
Scheme Code	Credit A/c Number	Customer Ref. No.

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

This is to inform that I/We have registered for RBI's Electronics Clearing Service (Debit Clearing) / Auto

Debit Facility and that my/our payments towards my/our 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
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1st A/c Holder's Signature (As in Bank Records)	2nd A/c Holder's Signature (As in Bank Records)	3rd A/c Holder's Signature (As in Bank Records)
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(To be signed by all holders if mode of operation is Joint)

Application Form STP / SWP

BARODA PIONEER MUTUAL FUND



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

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

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

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

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

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

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

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

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

Folio No.	
Name of Sole / First Unit Holder	

SYSTEMATIC TRANSFER PLAN (STP)

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

Folio No.		PAN		Enclosed (please ✓)	<input type="checkbox"/> PAN copy	<input type="checkbox"/> KYC	
Mobile No.		Email ID					
Amount ₹ (in figures)		₹ (in words)				OR	
Units							
STP Frequency	<input type="checkbox"/> Monthly	<input type="checkbox"/> Calendar Quarter	STP Period	Start From	D D M M Y Y Y Y	End On	D D M M Y Y Y Y
STP Date	<input type="checkbox"/> 1st	<input type="checkbox"/> 10th	<input type="checkbox"/> 15th	<input type="checkbox"/> 25th			
FROM	Scheme		Option		Sub-Option		
TO	Scheme		Option		Sub-Option		

SYSTEMATIC WITHDRAWAL PLAN (SWP)

Fixed Amount Capital Appreciation (Please tick one option only)

Folio No.		PAN		Enclosed (please ✓)	<input type="checkbox"/> PAN copy	<input type="checkbox"/> KYC	
Mobile No.		Email ID					
Amount ₹ (in figures)		₹ (in words)				OR	
Units							
SWP Frequency	<input type="checkbox"/> Monthly	<input type="checkbox"/> Calendar Quarter	SWP Period	Start From	D D M M Y Y Y Y	End On	D D M M Y Y Y Y
SWP Date	<input type="checkbox"/> 1st	<input type="checkbox"/> 10th	<input type="checkbox"/> 15th	<input type="checkbox"/> 25th			
FROM	Scheme		Option		Sub-Option		

DECLARATION AND SIGNATURES

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

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

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

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

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

Applicable to NRIs only:

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

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

Signature / Thumb Impression of 2nd Applicant / POA Holder / Guardian

Signature / Thumb Impression of 3rd Applicant / POA Holder / Guardian

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

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

Signature, Stamp & Date

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

I. GENERAL INSTRUCTIONS:

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

II. APPLICANTS' INFORMATION:

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

III. BANK ACCOUNT DETAILS:

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

Registration Form", available at ISCs and on the website of the AMC, www.barodapioneer.in. You may update the bank accounts in your account/folio at any time either through the aforesaid Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form. You may download the multiple Bank Form from our website www.barodapioneer.in.

- If no "Default Bank Account" is specified, the AMC reserves the right to designate any of the bank accounts as the "Default Bank Account". Default Bank Account will be used for all dividend payouts and redemption payouts, if no other registered bank account is specified in the redemption request for receiving redemption proceeds, or if a new unregistered bank account is specified in the redemption request for receiving redemption proceeds
- New bank accounts/change of bank mandate can be registered using the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form, as mentioned earlier. In case a Unit holder provides a new and unregistered bank mandate or a change of bank mandate request along with a specific redemption/dividend payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/dividend proceeds. The Proceeds of such a redemption/dividend payment request will be sent only to the bank account that is already registered and validated in the folio at the time of processing of the transaction. Please note that any payments to any unregistered bank account or a new bank account forming part of redemption request shall not be entertained or processed.
- For any request for change of bank mandate/registering a new Bank account using the Multiple Bank Accounts Registration Form or a standalone Change of Bank Mandate form, please enclose, in respect of the new Bank Account:
 - an original cancelled cheque leaf of the new Bank account, with the first applicant's / unit holder's name and Bank account number printed on the face of the cheque OR
 - an original cancelled cheque of the New Bank Account without printed name AND Bank Account number and one of the following:
 - a latest original Bank statement;
 - the original Bank passbook with current entries not older than 3 months;
 - an original letter duly signed by the branch manager/authorized personnel of the Bank.

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

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

- an original cancelled cheque with the first unit holder's name and bank account number printed on the face of the cheque;
 - A latest original copy of bank statement/passbook (if photocopy is submitted, it has to be certified by the Bank, or the original has to be produced for verification);
 - Original letter issued by the bank on the letterhead, confirming the bank account holder with the account details, duly signed and stamped by the branch manager or
 - In case the bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of the account.
- Please note that any request without the necessary documents will be treated as invalid and will not be acted upon, and any financial transaction, including redemption, will be carried out with the previously registered details only.
- Valid change of bank mandate requests with supporting documents will be processed within ten days of the documents reaching the head office of the Registrar, and any financial transaction request received in the interim will be carried out based on the previously registered details. Please note that a new unregistered bank account specified in any redemption request for receiving redemption proceeds will not be considered.
 - If you are a first-time investor, the bank account mentioned in the Application Form will be treated as the default bank account, unless a separate request (Multiple Bank Accounts Registration Form) to register multiple bank accounts and to use any one of those registered bank accounts as the default bank account is submitted by the investor.
 - Registered bank accounts may also be used for verification of pay-ins (i.e. receiving subscription funds) to ensure that a third-party payment instrument is not used for subscription. The default bank account will be used for all dividend and redemption payouts, unless the Unit holder(s) specifies/specify one of the existing registered bank accounts in the redemption request for receiving redemption proceeds. However, in case Unit holder(s) does/do not specify the default account, the Fund reserves the right to designate any of the registered bank accounts as the default bank account.
4. If you opt to hold units in demat mode, please provide bank account details linked with your demat account. In case of any discrepancy, the details as per the depository will prevail.

IV. KNOW YOUR CUSTOMER (KYC) AND PERMANENT ACCOUNT NUMBER (PAN) COMPLIANCE

1. PAN :

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

2. KYC :

- To simplify KYC norms and make them more investor friendly and uniform across all intermediaries registered with SEBI, SEBI has recently laid down certain changes in the KYC process. The primary objective behind this is to eliminate duplication of KYC across intermediaries in the securities market. For this purpose, KYC registration is being centralized through KYC Registration Agencies ("KRA") registered with SEBI. Thus, each investor has to undergo a uniform KYC process only once in the securities market and the details would be shared with other intermediaries by the KRAs. CDSL Ventures Ltd. ("CVL"), who was retained by mutual funds for centralized registration and record keeping of KYC records, has obtained SEBI registration as a KRA. Further, SEBI has mandated an In Person Verification ("IPV") of clients to be carried out as part of KYC. IPV shall be a one-time process, and once it is carried out by an intermediary, may be relied upon by other intermediaries also. For mutual funds, IPV may be carried out by the AMC or by the Registrar, or by Know Your Distributor ("KYD") compliant distributors who hold valid certifications issued by the National Institute of Securities Market ("NISM") Association of Mutual Funds in India ("AMFI") for their own clients or by Scheduled Commercial Banks (SCB).

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

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

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

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

V. INTIMATION TO INVESTORS

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

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

VI. INVESTMENT DETAILS AND PAYMENT PROCEDURE

- Please mention the Plan, Option (Dividend/Growth) and Sub-Option (Payout/Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option. In case you chose Dividend Option, but do not specify the Sub-Option, Reinvestment will be deemed to be the default Sub-Option and units will be allotted to you under this Sub-Option. In Baroda Pioneer ELSS '96, only Dividend Payout option is available and units will be subject to a lock-in of 3 years from date of allotment.
- Payment may be made by MICR cheque/ DD drawn on/made payable at all such places where Investor Service Centers ("ISC") are located and mailed to the nearest ISC. The Cheque/ DD must be drawn in the name of the scheme and crossed "ACCOUNT PAYEE & NOT NEGOTIABLE". Further, in order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either name of scheme - <Name of the First Investor> or name of scheme - <Permanent Account Number of the First investor> or name of scheme - <Folio number>".
- In case of subscription by NRIs/ FIs, in case the payment is made through Indian Rupee drafts purchased abroad or from FCNR or NRE Accounts, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made through NRE/ FCNR account cheques, the Application Form must be accompanied by a photocopy of the cheque or Account Debit letter/Certificate from the banker.
- Overseas Corporate Bodies, i.e. firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs & trusts, in which at least 60% of the beneficial interest is similarly held irrevocably by such persons, shall not be allowed to invest in the Scheme.
- Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
- Application Form (duly completed), along with a cheque (drawn on the nearest ISC/ transaction acceptance centre)/ DD (payable at the nearest ISC / transaction acceptance centre) may be sent by mail directly to the nearest ISC / transaction acceptance centre, or DD payable at Hyderabad may be sent to the Registrar, viz. Karvy Computershare (Pvt.) Ltd., Karvy Registry House, H. No : 8 - 2 - 596 Avenue 4, Street No.1 Banjara Hills, Hyderabad - 500 034. If there is no Authorised Investor Service Centre where you reside, you may purchase a DD from any other Bank in favour of the scheme & crossed "A/C Payee & Not Negotiable". If you reside/ are located in a city/town where the AMC does not have an Official Acceptance Point, please draw a DD payable at your nearest city/town where the AMC has a Transaction Acceptance Point, after deducting bank charges / commission (not exceeding the charges prescribed by State Bank of India) from the amount of investment.
- Please note the following points before submitting the Application Form at any of the collection centres.
 - Stock invests, outstation cheques, post-dated cheques, post-dated account-to-account transfer instructions, money orders and postal orders will not be accepted and Application Forms accompanied by such payment instruments are liable to be rejected.
 - Cheques once returned in clearing will not be presented again, and the accompanying Application Form may not be considered for allotment.
- The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.
- Third Party Payments -**
 - A payment towards subscription by cheque/demand draft/RTGS/NEFT or any mode whatsoever is regarded as a 'Third Party' payment, if the payment is issued from a bank account other than that of the beneficiary investor. In order to safeguard the interests of applicants and avoid fraudulent transactions in any other name, the Fund does not generally accept Third Party Payments. The first

applicant has to be one of the joint holders of the bank account from which the payment is made via cheque/ demand draft/Funds transfer/RTGS/NEFT. Therefore, please mention the bank account number, bank name & branch address from where the payment is issued and ensure that they match with details on the payment instrument, where applicable.

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

10. Please note that:

- Plan A** is meant for investors who route their investments through distributors only (please note that all investors of the Schemes as on December 31, 2012 are, from January 01, 2013, regarded as investors of Plan A. In Baroda Pioneer Liquid Fund and Baroda Pioneer Treasury Advantage Fund, investors in the live Baroda Pioneer Liquid Fund and Baroda Pioneer Treasury Advantage Fund as on December 31, 2012 are regarded as investors of Plan A, while there is no change for investors in the Regular Plan of these Schemes, which has been unavailable for subscription from October 01, 2012).
- Plan B (Direct)** is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund, and is not available for investors who route their investments through a Distributor.

Both Plans will have a common portfolio, but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs. Also, the Options / Sub-Options presently offered under each Scheme, i.e. under Plan A, will also be available for subscription under Plan B (Direct).

VII. NOMINATION

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

VIII. TRANSACTION CHARGE

The following transaction charges shall be applicable:

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

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

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

IX. Employee Unique Identification Number

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

A. SIP AUTO DEBT FACILITY

SIP payment through Electronic Clearing Service (Debit Clearing) of the Reserve Bank of India (RBI) List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing) includes Agra, Ahmedabad, Allahabad, Amritsar, Asansol, Aurangabad, Bangalore, Bardhaman, Baroda, Belgaum, Bhilwara, Bhopal, Bhubaneswar, Bijapur, Bikaner, Calicut, Chandigarh, Chennai, Cochin, Coimbatore, Cuttack, Dargeeling, Davangere, Dehradun, Delhi, Dhanbad, Durgapur, Erode, Gadag, Gangtok, Goa, Gorakhpur, Gulbarga, Guwahati, Gwalior, Haldia, Hubli, Hyderabad, Indore, Jabalpur, Jaipur, Jalandhar, Jammu, Jamnagar, Jamshedpur, Jodhpur, Kakinada, Kanpur, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Mandya, Mangalore, Mumbai, Mysore, Nagpur, Nasik, Nellore, Patna, Pondicherry, Pune, Raichur, Raipur, Rajkot, Ranchi, Salem, Shimla, Shimoga, Sholapur, 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 as mentioned above.
2. In case of new applications, kindly attach duly filled in application form along with registration cum mandate form for ECS offered. Any other format of request will be rejected.
3. Completed application form, SIP auto debit form & first cheque should be submitted at Baroda Pioneer Asset Management Company Ltd. (AMC) offices or KARVY ISC's at least 30 days prior to first SIP auto debit date.
4. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account which is to be debited under ECS/Auto Debit incase the 1st cheque is issued from an A/c which is different from ECS auto debit A/c, then a copy of cheque from ECS debit A/c as mentioned on the application form should be submitted along with other requirement.
5. The cities in the list may be modified/ updated/ changed/ removed at any time in future entirely at the discretion of the AMC 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 the Reserve Bank of India (RBI).
9. Investors will not hold the AMC, the Registrar (Karvy Computershare Private Limited) and other service providers responsible if the transaction is delayed or not effected or the investors' bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS.
10. The AMC, the Registrar and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
11. The SIP cancellation request shall be submitted 21 working days prior to the SIP date.
12. For change in Bank mandate, the request must be submitted 30 days prior to the SIP date.
13. Existing investors who wish to restart are required to submit SIP Auto Debit form duly signed by the bank account holder(s), indicating the existing Folio No. & investment details in the SIP Form & submit the same along with the copy of a cancelled cheque / photo copy drawn on the same bank account registered in the Auto Debit Form.

B. SIP / STP / SWP

1. Dates for investing through SIP route / withdrawing through the SWP route : 1st / 10th / 15th and 25th of every month. SIP can be done for ₹ 1000/- p.m. (Monthly Frequency) or ₹ 1500/- per Calendar Quarter (Quarterly Frequency)
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. An STP will be treated like an SWP from the outgoing scheme and an SIP into the incoming scheme.

5. Exit Load, as applicable from time to time, will be levied on STP/SWP.
6. In the case of STP/SWP, the request to start the STP/SWP must reach the ISC at least 7 working days prior to the first STP/SWP.
7. For SWP - incase the payout date is not mentioned, the payroll will continue till the balance units are reduced to zero.

For STP - incase the period or end date is not given, STP units / amounts will get switched out till it meets the minimum investment amount in switched in scheme. Incase the from date is not mentioned, it will be treated as the 1st day of the following month.

C. MICRO SIP

1. Applicability & Transactions covered:

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

2. Micro SIP Procedure:

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

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

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

4. Other Terms

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

