

Key Information Memorandum

cum Application Form

BARODA PIONEER MUTUAL FUND



Baroda Pioneer PSU Equity Fund (An Open Ended Equity Scheme) • Growth in capital along with the liquidity over long term • Investment predominantly in equity stocks of domestic Public Sector Undertakings. • High Risk <div></div> (BROWN)	Baroda Pioneer ELSS'96 (An Open Ended Tax Benefit-Cum-Growth Scheme) • Capital growth over long term • Investment predominantly in equity and equity-related securities • High Risk <div></div> (BROWN)	Baroda Pioneer Infrastructure Fund (An Open Ended Equity Scheme) • Capital appreciation over long term • Investment predominantly inequity and equity-related securities of companies engaged in infrastructure and infrastructure-related sectors. • High Risk <div></div> (BROWN)
Baroda Pioneer Growth Fund (An Open Ended Growth Scheme) • Capital appreciation over long term • Investment predominantly in equity and equity related instruments. • High Risk <div></div> (BROWN)	Baroda Pioneer Banking and Financial Services Fund (An Open Ended Sectoral Scheme) • Capital appreciation over long term • Investment predominantly inequity and equity related securities of companies engaged in the Banking & Financial Services Sector • High Risk <div></div> (BROWN)	Baroda Pioneer Balance Fund (An Open Ended Balanced Scheme) • Capital appreciation along with stability over long term • Investment predominantly in equity and equity related instruments with balance exposure to money market instruments and debt securities. • High Risk <div></div> (BROWN)

*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

Sponsor: Pioneer Global Asset Management SpA Regd. Office: Galleria San Carlo 6, 20122, Milano, Italy;	Sponsor: Bank of Baroda Regd. Office: Baroda House, P. B. No. 506, Mandavi, Baroda - 390005.	Trustee: Baroda Pioneer Trustee Company Private Limited	Investment Manager: Baroda Pioneer Asset Management Company Limited Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063
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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 PSU Equity Fund (An Open Ended Equity Scheme)		Baroda Pioneer Growth Fund (An Open Ended Growth Scheme)	
	Baroda Pioneer Infrastructure Fund (An Open Ended Equity Scheme)		Baroda Pioneer Balance Fund (An Open Ended Balanced Scheme)	
	Baroda Pioneer ELSS '96 (An Open Ended Tax Benefit-Cum-Growth Scheme)		Baroda Pioneer Banking and Financial Services Fund (An Open Ended Sectoral Scheme)	
Investment Objective	Baroda Pioneer PSU Equity Fund	The primary investment objective of the Scheme is to provide investors with opportunities for long-term growth in capital along with the liquidity of an open ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings.		
	Baroda Pioneer Infrastructure Fund	The primary investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity-related securities of companies engaged in infrastructure and infrastructure-related sectors.		
	Baroda Pioneer ELSS'96	The main objective of the scheme is to provide the investor long term capital growth as also tax benefit under section 80C of the Income Tax Act, 1961.		
	Baroda Pioneer Growth Fund	The main objective of the scheme is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments.		
	Baroda Pioneer Balance Fund	The Scheme is targeted for long-term capital appreciation along with stability through a well balance portfolio comprising of equity, equity related instruments, money market instruments & debt securities.		
	Baroda Pioneer Banking and Financial Services Fund	The investment objective is to generate long-term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.		
Asset Allocation Pattern of the Schemes	Baroda Pioneer PSU Equity Fund		Baroda Pioneer Growth Fund	
	Type of Instrument	Normal Allocation (% of net assets)	Type of Instrument	Normal Allocation (% of net assets)
	Equity & Equity related Instruments covered under the universe of Public Sector Undertakings, including Derivatives*	65-100	Equity & Equity related Instruments	75-100
	Debt & Money Market Instruments	0-35	Money Market Instruments & Debt Securities	0-25
	Baroda Pioneer Infrastructure Fund		Baroda Pioneer Balance Fund	
	Type of Instrument	Normal Allocation (% of net assets)	Type of Instrument	Normal Allocation (% of net assets)
	Equity & Equity related Instruments including derivatives engaged in infrastructure sector and infrastructure related sectors*	65-100	Equity & Equity related Instruments	51-75
	Debt & Money Market Instruments	0-35	Debt Securities & Money Market Instruments	25-49
	Baroda Pioneer ELSS'96		Baroda Pioneer Banking and Financial Services Fund	
	Type of Instrument	Normal Allocation (% of net assets)	Type of Instrument	Normal Allocation (% of net assets)
	Equity & Equity related Instruments	80-100	Equity & Equity related securities of companies engaged in Banking & Financial Services Sector *	80-100
	Debt & Money Market Instruments	0-20	Debt and Money Market Instruments	0-20
	No investment will be made in foreign securitised debt. The Schemes may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Schemes. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations. The schemes shall not invest in equity linked debentures.			
	The cumulative gross exposure through equity, debt (if any) and derivative positions shall not exceed 100% of the net assets of the Schemes.			
	The asset allocation shown above is indicative and may be altered depending upon market conditions.			
	* Investment in derivatives may be made upto 50% of the net a ssets of the Scheme.			
	The Scheme will not invest in securitised debt.			
Risk Profile of the Schemes	Mutual Fund Units involve investment risks, including the possible loss of principal. Please read the relevant SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below: Risks associated with investing in Equity and Equity Related Securities <ul style="list-style-type: none">Equity instruments carry both company specific and market risks and hence no assurance of returns can be made in respect of these investments.Equity and equity related securities are prone to daily price fluctuations and the liquidity of investments made in the Schemes may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly due to unforeseen circumstances. The inability of the Schemes to make intended securities purchases, due to settlement problems, could cause the Schemes to miss certain investment opportunities. Likewise, the inability to sell securities held in the Schemes' portfolio could result, at times, in potential losses to either of the Schemes, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Also, the value of the Schemes' investments may be affected by fluctuations in interest rates, currency exchange rates, changes in laws/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors. Risks associated with companies operating in the Infrastructure Sector (Applicable only to Baroda Pioneer Infrastructure Fund): The Scheme will invest in companies in those sectors/industries that engaged in infrastructure development. Since the NAV of the Scheme will be linked to the share price performance of such companies, they may outperform or under perform the benchmark index (CNX 100) and/or the constituents of the said benchmark index. Risks associated with PSU companies (Applicable only to Baroda Pioneer PSU Equity Fund): The Scheme will invest in PSU companies engaged in the various sectors/industries that engaged in overall economic developments. Since the NAV of the Scheme will be linked to the share price performance of such companies, they may outperform or underperform the benchmark index (BSE PSU Index) and/or the constituents of the said benchmark index. Risks associated with companies operating in the Banking and Financial Services Sector (Applicable only to Baroda Pioneer Banking and Financial Services Sector): a. As the Scheme will invest in the equity and equity related securities of companies in the Banking & Financial Services sector, it may be affected by the risks associated with such companies, such as interest rate, credit, market and operational risks. b. The Banking & Financial Services sector is subject to extensive Government regulation, which may change frequently. Performance of this sector depends on availability and cost of money, and may fluctuate in response to change in interest rates and general economic conditions. Also, as businesses in this sector operate on substantial financial leverage, the value of investments in this sector may be impacted more than the value of investments outside the sector.			
Risk Management Strategy	Risk & description specific to Equity		Risk Mitigation/ management strategy	
	Quality Risk: Risk of investing in unsustainable/ weak companies		Investment universe carefully selected to only include companies of high quality business, sound financial strength and management of the company.	
	Price Risk : Risk of overpaying of company		“Fair Value” based investment approach supported by comprehensive research	
	Concentration risk : <ul style="list-style-type: none">Risk of lack of diversification		Invest across the market capitalization (large cap, mid cap and small cap) spectrum and industries engaged in the development of infrastructure sector in the case of Baroda Pioneer Infrastructure Fund and PSUs in case of Baroda Pioneer PSU Equity Fund.	
	<ul style="list-style-type: none">Risk of investment in single security or single issuer		(Applicable only to Baroda Pioneer Banking and Financial Services Sector): Investment will be made across the market capitalization spectrum (large cap, mid cap and small cap) of companies in the Banking and Financial Services Sector.	
	Liquidity Risk : High Impact Cost		Control portfolio liquidity at portfolio construction stage	
	Volatility : Price volatility due to company or portfolio specific factors		The focus of the fund manager is on ensuring that stocks selected for the portfolio and the allocation to each sector/ stock do not lead to excessive volatility that is not in line with the positioning of the Schemes. The volatility of portfolio relative to peers, benchmark and broad market is monitored.	

	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.																
	The Scheme will invest only in companies with a high quality of business, sound financial strength and good management, and in doing so, the fund manager will examine factors such as overall macro-economic conditions, valuation levels, sector-specific factors and company-specific factors. In addition, within the sector, investment will be made across the market capitalization spectrum. Fixed Income securities, Money Market Instruments and Derivatives risk mitigation The Schemes will aim to minimize risks associated with investment in fixed income securities, money market instruments and derivatives, which involve Credit Risk, Illiquidity Risk, among other risks, by investing in rated papers of companies having a sound background, strong fundamentals and quality of management and financial strength. Also, the Schemes will endeavor to invest in instruments with a relatively higher liquidity, and will actively trade on duration depending on the interest rate scenario.																		
Plans & Options	Each Scheme has the following Plans: (i) Plan A - Plan A is meant for investors who route their investments through distributors only (please note that all investors of the Schemes as on December 31, 2012 are, from January 01, 2013, regarded as investors of Plan A). (ii) Plan B (Direct) - 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). The Scheme-wise details of Options / Sub-Options (available under each Plan) are as under: Baroda Pioneer ELSS'96: Dividend Payout Option Other Schemes: (a) Growth Option (Default) (b) Dividend Option - Payout Sub-Option and Reinvestment sub-Option (Default)																		
Applicable NAV for continuous repurchase and sale	Purchase In respect of valid applications received up to 3 p. m. along with a local cheque or demand draft payable at par at place where the applications are received : Closing NAV of the day of acceptance of application In respect of valid applications received after 3 p. m. by the Mutual Fund along with a local cheque or demand draft : Closing NAV of the next Business Day In respect of valid applications with outstation cheque/ demand drafts not payable at par at the place where applications are received : Closing NAV of the day on which a cheque or demand draft is credited In respect of valid applications for amounts equal to or more than Rs. 2 lakh, units will be allotted based on the NAV of the day on which the funds are realized up to 3.00 p.m., subject to the transaction being time-stamped appropriately; in respect of all valid applications for amounts less than Rs. 2 lakh, allotment of units will be based on the NAV as per the time stamp. Re-Purchase / Redemption Where the application is received upto 3.00 p. m. : Closing NAV of the day of receipt of application Where the application is received after 3.00 p. m. : Closing NAV of the next Business Day Investors may note that for transactions through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by the confirmation slip given by the stock exchange mechanism. (Applicable only to Baroda Pioneer Banking and Financial Services Sector): ‘Switch in’ transactions will be treated as if they were purchase transactions and ‘switch out’ transactions will be treated as if they were repurchase transactions. In case of ‘switch’ transactions from one scheme to another the allocation shall be in line with redemption payouts.																		
Minimum Application Amount / Number of Units		Purchase	Additional Purchase	Repurchase															
	Baroda Pioneer PSU Equity Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	No minimum amount															
	Baroda Pioneer Infrastructure Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter																
	Baroda Pioneer ELSS '96	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter																
	Baroda Pioneer Growth Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter																
	Baroda Pioneer Balance Fund	₹ 5,000/- and in multiple of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter																
	Baroda Pioneer Banking and Financial Services Fund	₹ 5,000/- and in multiple of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 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 receipt of the redemption or repurchase request at the authorized centers of Baroda Pioneer Mutual Fund.																		
Benchmark Index	Baroda Pioneer PSU Equity Fund	BSE PSU Index	Baroda Pioneer Growth Fund	CNX 100															
	Baroda Pioneer Infrastructure Fund	CNX 100	Baroda Pioneer Balance Fund	CRISIL Balance Fund Index															
	Baroda Pioneer ELSS '96	BSE SENSEX	Baroda Pioneer Banking and Financial Services Fund	CNX Bank Index															
Dividend Policy	Dividend declaration under the dividend option of the schemes is subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustees, and no return is assured under the schemes. The distribution is subject to adequacy and SEBI Regulations, as amended from time to time, regarding payment and distribution of dividend.																		
Name of the Fund Manger	Baroda Pioneer PSU Equity Fund Baroda Pioneer Infrastructure Fund Baroda Pioneer ELSS '96 Baroda Pioneer Growth Fund Baroda Pioneer Balance Fund Baroda Pioneer Banking and Financial Services Fund	Mr. Dipak Acharya Fund Manager - Equity Mr Dipak Acharya is an M. Com. with the added qualifications of AICWA, CAIIB and PGPMS. He is the Fund Manager for the equity schemes of Baroda Pioneer Mutual Fund and has been with the organization since September 2008. Prior to this, Mr. Acharya was with Bank of Baroda for 10 years, where he worked in the Treasury Dept. and Credit Dept.																	
Name of the Trustee Company	Baroda Pioneer Trustee Company Private Limited																		
Performance of the Schemes (As on March 31, 2013)	Baroda Pioneer PSU Equity Fund <table><tr><th>Compounded Annualised Return</th><th>Scheme Return (%)</th><th>Benchmark Return (%) BSE PSU</th></tr><tr><td>1 Year Return</td><td>-9.66</td><td>-11.42</td></tr><tr><td>Return Since Inception</td><td>-15.25</td><td>-17.69</td></tr></table> <p>Note: “Since Inception” returns are calculated from the date of allotment, viz. October 04, 2010. The “Returns” shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p>		Compounded Annualised Return	Scheme Return (%)	Benchmark Return (%) BSE PSU	1 Year Return	-9.66	-11.42	Return Since Inception	-15.25	-17.69								
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	Baroda Pioneer Infrastructure Fund <table><tr><th>Compounded Annualised Return</th><th>Scheme Return (%)</th><th>Benchmark Return (%) CNX 100</th></tr><tr><td>1 Year Return</td><td>-9.66</td><td>7.32</td></tr><tr><td>Return Since Inception</td><td>-12.11</td><td>2.06</td></tr></table> <p>Note: “Since Inception” returns are calculated from the date of allotment, viz. June 22, 2010. The “Returns” shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p>		Compounded Annualised Return	Scheme Return (%)	Benchmark Return (%) CNX 100	1 Year Return	-9.66	7.32	Return Since Inception	-12.11	2.06								
Compounded Annualised Return	Scheme Return (%)	Benchmark Return (%) CNX 100																	
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Return Since Inception	-12.11	2.06																	
	Baroda Pioneer Growth Fund <table><tr><th>Compounded Annualised Return</th><th>Scheme Return (%)</th><th>Benchmark Return (%) CNX 100</th></tr><tr><td>1 Year Return</td><td>2.64</td><td>7.32</td></tr><tr><td>3 Year Return</td><td>-1.70</td><td>2.46</td></tr><tr><td>5 Year Return</td><td>3.61</td><td>4.22</td></tr><tr><td>Return Since Inception</td><td>17.56</td><td>16.38</td></tr></table> <p>Note: “Since Inception” returns are calculated from the date of allotment, viz. September 12, 2003. The “Returns” shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p>		Compounded Annualised Return	Scheme Return (%)	Benchmark Return (%) CNX 100	1 Year Return	2.64	7.32	3 Year Return	-1.70	2.46	5 Year Return	3.61	4.22	Return Since Inception	17.56	16.38		
Compounded Annualised Return	Scheme Return (%)	Benchmark Return (%) CNX 100																	
1 Year Return	2.64	7.32																	
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5 Year Return	3.61	4.22																	
Return Since Inception	17.56	16.38																	
	Baroda Pioneer ELSS '96 <table><tr><th>Compounded Annualised Return</th><th>Scheme Return (%)</th><th>Benchmark Return% BSE Sensex</th></tr><tr><td>Last 1 Year Return</td><td>4.95</td><td>8.27</td></tr><tr><td>Last 3 Year Return</td><td>0.04</td><td>2.43</td></tr><tr><td>Last 5 Year Return</td><td>1.19</td><td>3.79</td></tr><tr><td>Return Since Inception</td><td>11.87</td><td>10.65</td></tr></table> <p>Note: “Since Inception” returns are calculated from the date of allotment, viz. March 31, 1996. The “Returns” shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p>		Compounded Annualised Return	Scheme Return (%)	Benchmark Return% BSE Sensex	Last 1 Year Return	4.95	8.27	Last 3 Year Return	0.04	2.43	Last 5 Year Return	1.19	3.79	Return Since Inception	11.87	10.65		
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	Baroda Pioneer Balance Fund <table><tr><th>Compounded Annualised Return</th><th>Scheme Return (%)</th><th>Benchmark Return (%) CRISIL Balance Fund Index</th></tr><tr><td>Last 1 Year Return</td><td>6.42</td><td>8.19</td></tr><tr><td>Last 3 Year Return</td><td>4.10</td><td>4.64</td></tr><tr><td>Last 5 Year Return</td><td>1.64</td><td>5.78</td></tr><tr><td>Return Since Inception</td><td>11.83</td><td>12.75</td></tr></table> <p>Note: “Since Inception” returns are calculated from the date of allotment, viz. September 12, 2003. The “Returns” shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p>		Compounded Annualised Return	Scheme Return (%)	Benchmark Return (%) CRISIL Balance Fund Index	Last 1 Year Return	6.42	8.19	Last 3 Year Return	4.10	4.64	Last 5 Year Return	1.64	5.78	Return Since Inception	11.83	12.75		
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Last 1 Year Return	6.42	8.19																	
Last 3 Year Return	4.10	4.64																	
Last 5 Year Return	1.64	5.78																	
Return Since Inception	11.83	12.75																	

	Baroda Pioneer Banking and Financial Services Fund		
	Absolute Return	Scheme Return (%)	Benchmark Return (%) CNX Bank Index
	Return Since Inception	6.90	13.18
	Note: “Since Inception” returns are calculated from the date of allotment, viz. June 22, 2012. The “Returns” shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.		
Expenses of the Schemes	(I) Load Structure & Transaction Charge		
	a. Entry Load		
	In accordance with the requirements of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load is charged for purchase / additional purchase / switch-in accepted by the Fund. Similarly, no entry load is charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund with effect from August 01, 2009.		
	The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.		
	Pursuant to SEBI circular No. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of bonus units and of units allotted on reinvestment of dividend.		
	b. Exit Load		
	Baroda Pioneer PSU Equity Fund	1% if redeemed on or before 365 days from the date of allotment NIL if redeemed after 365 days from the date of allotment of units	
	Baroda Pioneer Infrastructure Fund		
	Baroda Pioneer Growth Fund		
	Baroda Pioneer Balance Fund		
Baroda Pioneer Banking and Financial Services Fund			
Baroda Pioneer ELSS'96	Nil		
c. Transaction Charge:			
(i) Nil on subscription amounts less than ₹ 10,000/-; (ii) ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds; (iii) ₹ 150/-* on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time. The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge. * 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.			
(ii) Recurring Expenses			
The recurring expenses of the schemes (including the investment management and advisory fess) shall be as per the limit prescribed under the SEBI (Mutual Fund) Regulations 1996. These are as follows:			
Baroda Pioneer PSU Equity Fund	i) 2.50% on the first ₹ 100 Crore of average daily net assets.		
Baroda Pioneer Infrastructure Fund	ii) 2.25% on the next ₹ 300 Crore of average daily net assets.		
Baroda Pioneer Growth Fund	iii) 2.00% on the next ₹ 300 Crore of average daily net assets.		
Baroda Pioneer ELSS'96	iv) 1.75% on the balance of the average daily net assets.		
Baroda Pioneer Balance Fund			
Baroda Pioneer Banking and Financial Services Fund			
Actual expenses for the previous year			
Baroda Pioneer Growth Fund	2.81%		
Baroda Pioneer ELSS '96	2.80%		
Baroda Pioneer Balance Fund	2.90%		
Baroda Pioneer PSU Equity Fund	2.71%		
Baroda Pioneer Infrastructure Fund	2.77%		
Baroda Pioneer Banking and Financial Services Fund	2.82%		
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:			
(a) brokerage and transaction costs which are incurred for the purpose of execution of trade and are included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions;			
(b) expenses not exceeding 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.			
(c) additional expenses, incurred towards different heads, not exceeding 0.20% of the daily net assets of the Scheme.			
Investors may note that service tax on investment and advisory fees may be charged to the Scheme in addition to the maximum limit of 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.			
Waiver of Load for Direct Applications	Not Applicable		
	Pursuant to SEBI Circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30 2009 no entry load will be charged by the Scheme to investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) accepted by the mutual fund under the scheme.		
	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.		
Tax Treatment for the Investors (Unit Holders)	Investors are advised to refer to the section on Taxation in the Statement of Additional Information and also consult their own tax advisor with respect to the tax implications arising out of their participation in the Schemes.		
Daily Net Assets Value (NAV) Publication	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 the SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.barodapioneer.in and www.amfiindia.com.		
For Investor Grievances please contact	Investor Relations Officer Mr. Amitabh Ambastha 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063 Email: info@barodapioneer.in Phone: +91 22 3074 1000 /4219 7999 Fax: +91 22 3074 1001	Name and Address of Registrar 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: barodapioneermf@karvy.com	
Unit Holders' Information	Allotment Conformation		
	(a) Units in Physical mode :- Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an sms to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii)a CAS, as mentioned in ‘Consolidated Account Statement (CAS)’ below.		
	(b) Units in Demat Mode :- For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.		
	Consolidated Account Statement (CAS)		
	A Unit Holder will be sent, on or before the 10th of every month, by way of a mail / an e-mail, a CAS, containing the details of all transactions effected by the Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned. For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail. The AMC shall not send physical account statements to the investors if the CAS has been forwarded through email. In case of a specific request received from a Unit holder for a separate account statement, the AMC/ Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request. In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from unit holders/investors, the AMC will send separate account statements. In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement. In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors’ holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 10th day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit holders whose e-mail address is available, unless a specific request is made by any.		
	The expression, ‘transaction’, includes purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.		
	Half yearly Disclosures: Portfolio / Financial Results		
	The Mutual Fund shall, within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the AMC’s website. The AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the head office of the Mutual Fund is situated.		
	Annual Report		
	An abridged / full Scheme-wise annual report, in electronic form, will be e-mailed to all unitholders who have provided their e-mail ids, not later than four months from the date of closure of the relevant accounting year, and no physical copy will be mailed. However, in the event of receipt of a request from a unit holder for a physical copy of the abridged/full Scheme-wiseannual 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.		

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

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

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	<input type="checkbox"/> Individual RI
Guardian*	Third Applicant	<input type="checkbox"/> Individual NRI
*If the First Applicant is a Minor, please state the details of Guardian. # Please attach PAN proof.		<input type="checkbox"/> Hindu Undivided Family (HUF)
Occupation of the Applicant (Mandatory, please ✓)		<input type="checkbox"/> Company
<input type="checkbox"/> Agriculture	<input type="checkbox"/> Business	<input type="checkbox"/> Firm
<input type="checkbox"/> Sports person	<input type="checkbox"/> Politics	<input type="checkbox"/> Association of Persons
<input type="checkbox"/> Partnership	<input type="checkbox"/> HNI	<input type="checkbox"/> Local Authority
<input type="checkbox"/> FII	<input type="checkbox"/> Builder	<input type="checkbox"/> Association of Persons (Trusts)
<input type="checkbox"/> Service	<input type="checkbox"/> NGO	<input type="checkbox"/> Body of Individual
<input type="checkbox"/> Professional	<input type="checkbox"/> PIO	<input type="checkbox"/> Artificial Juridical Person
<input type="checkbox"/> Housewife	<input type="checkbox"/> Entertainment	
<input type="checkbox"/> Retired	<input type="checkbox"/> Proprietorship	
<input type="checkbox"/> Society	<input type="checkbox"/> Charity	
<input type="checkbox"/> Public Co. - Listed	<input type="checkbox"/> Public Co. - Unlisted	
<input type="checkbox"/> Consultant	<input type="checkbox"/> Others	
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/ FIIs)	
City	
Pincode	(Mandatory) State
Country	
Phone (Off.)	Extn. No.
Phone (Res.)	Fax No.
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/ FII 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	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. (Please attach copy of cancelled cheque)				
*IFSC Code for NEFT / RTGS										In words		One	Three	Five	Seven					

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 Option and Sub-option for Investment)

Scheme Name										Plan (please <input checked="" type="checkbox"/>) <input type="checkbox"/> Plan A <input type="checkbox"/> Plan B (Direct) <input type="checkbox"/> Zero Balance folio									
Option (please <input checked="" type="checkbox"/>) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend										Sub-option (please <input checked="" type="checkbox"/>) <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.										A/c Type									
		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								End On		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									
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 from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary Account. I/we confirm that details provided by me / us are true and correct. I/We confirm that I/we 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	For more details call :
1. NAV	18004190911 (Toll Free)
2. Account Balance	Visit :
3. Account Statement	www.barodapioneer.in
4. Last 5 Transactions	

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

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer Instructions for 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.

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 BPMF ☐ Change in Bank Account for existing Registration with BPMF

PAN DETAILS (Mandatory)

*(Refer Instruction IV)

First / Sole Applicant	Second Applicant
Guardian*	Third Applicant

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

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

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				
1 st 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
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 (BPMF) and their authorised service providers to debit my following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.				End On D D M M Y Y Y Y
				OR Perpetual (99 years) <input type="checkbox"/>

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

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

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

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)

<input type="checkbox"/> No. of units	<input type="checkbox"/> Dividend	<input type="checkbox"/> Capital Appreciation	<input type="checkbox"/> 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)

<input type="checkbox"/> Fixed Amount	<input type="checkbox"/> 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 D D M M Y Y Y Y
<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 up to five bank accounts and a non-individual investor can register up to 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) for subscription by the Central Government and/or a State Government are exempt from the mandatory requirement of PAN, however sufficient documentary evidence shall have to be submitted to enable verification that they are residents of the state of Sikkim. 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

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

issued by the National Institute of Securities Market ("NISM")/ Association of Mutual Funds in India ("AMFI") for their own clients or by Scheduled Commercial Banks (SCB).

- Under the new uniform KYC norms, the following shall be applicable for investing in the Scheme under this KIM :
 1. For New Investors who are not KYC compliant under the erstwhile or new KYC norms:
 - a. KYC Application Form to be used, which is attached along with the application.
 - b. IPV/ Document verification to be done by the Registrar/AMC/KYD compliant distributors/SCBs.
 - c. Acknowledgement to be issued to the investor to facilitate subsequent investments from the investor.
 - d. 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.
 2. 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.
 3. 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 requirement by submitting requisite documents to the Registrar/AMC/Fund or any SEBI registered KRA and attaching the KYC Acknowledgement with the Application Form. For more information, please log on to www.cvlindia.com / www.amfiindia.com, before investing.

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

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

V. INTIMATION TO INVESTORS

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

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

VI. INVESTMENT DETAILS AND PAYMENT PROCEDURE

1. Please mention the Option (Dividend/Growth) and Sub-Option (Payout/Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option. In case you chose Dividend Option, but do not specify the Sub-Option, Reinvestment will be deemed to be the default Sub-Option and units will be allotted to you under this Sub-Option. In Baroda Pioneer ELSS '96, only Dividend Payout option is available and units will be subject to a lock-in of 3 years from date of allotment.
2. 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>**.
3. In case of subscription by NRIs/ FIIs, in case the payment is made through Indian Rupee drafts purchased abroad or from FCNR or NRE Accounts, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made through NRE/ FCNR account cheques, the Application Form must be accompanied by a photocopy of the cheque or Account Debit letter/Certificate from the banker.
4. 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.
5. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
6. 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 have a Transaction Acceptance Point, after deducting bank charges / commission (not exceeding the charges prescribed by State Bank of India) from the amount of investment.
7. Please note the following points before submitting the Application Form at any of the collection centres.
 - i) 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.
 - ii) Cheques once returned in clearing will not be presented again, and the accompanying Application Form may not be considered for allotment.
8. The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.
9. **Third Party Payments -**
 - A payment towards subscription by cheque/demand draft/RTGS/NEFT or any mode whatsoever is

regarded as a 'Third Party' payment, if the payment is issued from a bank account other than that of the beneficiary investor. In order to safeguard the interests of applicants and avoid fraudulent transactions in any other name, the Fund does not generally accept Third Party Payments. The first applicant has to be one of the joint holders of the bank account from which the payment is made via cheque/ demand draft/Funds transfer/RTGS/NEFT. Therefore, please mention the bank account number, bank name & branch address from where the payment is issued and ensure that they match with details on the payment instrument, where applicable.

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

10. Please note that:

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

VII. NOMINATION

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

VIII. TRANSACTION CHARGE

The following transaction charges shall be applicable:

- (i) Nil on subscription amounts of less than ₹ 10,000/-;
 - (ii) ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds;
 - (iii) ₹ 150/- on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time.
 - (iv) For SIP, transaction charges will be recovered in 4 installments
- *In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.**
- The transaction charges referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge.**

IX. Employee Unique Identification Number

SEBI circular dated September 13, 2012 has directed AMCs to capture in the Application Form, in addition to the AMFI Registration Number (ARN) of the distributor, the Unique Identity Number (EUN) 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 EUN in the box provided for this in the Application Form, particularly in advisory transactions, as the EUN 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, Udupi, 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.

KARVY INVESTOR SERVICE CENTRES

Agartala: Jagannath Bari Road, Bidur Karta Chowmuhani Agartala - 799001. Tel : 0381-2317519/0381-2315171. • **Agra:** Deepak Wasan Plaza, Behind Holiday Inn., Opp. Megdoot Furnitures, Sanjay Place, Agra - 282 002 (U.P.). Tel. No. : 9369918603. • **Ahmedabad:** 201, Shail Building, Opp. Madhusudan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Tel : 079-26402967 / 079-26400557 / 079-26407541 / 079-32997508. Fax : 079-26565551. • **Ajmer:** - 1 & 2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Tel : 0145-2628055 / 0145-5120725 / 0145-2628065. • **Akola:** Shop No. 30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur, Akola, - 444 004. Tel : 0724-2451874. • **Aligarh:** 1st Floor, Kumar Plaza, Aligarh - 202 001. Tel. 9369918604. • **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S. P. Marg, Civil Lines, Allahabad - 211 001. Tel : 9369918605. • **Alleppey:** 2nd Floor, JP Towers, Near West of Zilla Court Bridge, Mullakkal, Aligarh - 688 011. Tel : 0477-3294001. • **Alwar:** - 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No #2, Bhagat Singh Circle, Alwar - 301 001. Tel : 0144-3291200/300/400. • **Amaravathi:** Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amaravathi - 444 605. Tel : 0721-3291081 / 2556517. • **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133 001. Tel : 9315017301. • **Amritsar:** 72-A, Taylor's Road, Aga Heritage Gandhi Ground, Amritsar - 143 001. Tel : 0183-5053804 / 0183-5053802 Fax : 0183-5067520. • **Anand:** F-6, Chitrangana Complex, Opp. Motikaka Chawl, V. V. Nagar, Anand - 388 001. Tel : 02692-248873 / 02692-248890. • **Ananthapur:** # 15-149, 1st Floor, S. R. Towers, Opp. Lalithakala Parishat, Subash Road, Anantapur - 515 001. Tel : 08554-244449 / 08554-249601 / 08554-249607 / 08554-249608. • **Ankleshwar:** L/2, Keshav Shopping Centre, Old National Highway, Ankleshwar - 393 002. Tel : 02646-645326 / 02646-227349 / 02646-227348. • **Asansol:** 114/71, G. T. Road, Near Police Station, Bhanga Pachil, Asansol - 713303. Tel : 0341-2221248 / 0341-2314624 / 0341-2314624. • **Aurangabad:** Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431 005. Tel : 0240-2343414 / 0240-2363517 Mobile: 09665066552 / 09604396113. • **Azamgarh:** 1st Floor Aikal Building, Opp. Nagaripalika Civil Line, Azamgarh - 276 001. Tel : 05462-247947 / 8004781413 / 05462-247948 (KSL). • **Balalore:** M. S. Das Street, Gopalnagar, Balasore - 756 001. Tel : 06782-260503 / 06782-265492 / 06782-329233 / 06782-265496. • **Bangalore:** - 51/525, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Tel : 080-32008452 / 080-25320055 / 080-41233439 Fax : 080-25320086. • **Bankura:** Ambika Market, Natunaganj, Bankura - 722101. Tel : 03242-255964. • **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Tel : 9369918607. • **Berhampore (WB):** Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, Po. Berhampore, Dist. Murshidabad, Barhampore - 742 101. Tel : 03482-274494 / 0348-2254745 / 2309237. • **Baroda:** SB 4 & 5, Mangaldeep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Vadodara - 390 007. Tel : 0265-6640870 / 0265-6640871. • **Begusarai:** Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851 117. Tel : 06243-243696 / 06243-243551. • **Belgaum:** CTS No. 3939/ A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590 001. Tel : 0831-2402544 / 0831-2402722 / 0831-2402880 Fax : 0831-2402933. • **Bellary:** No.1 KHB Colony, Gandhinagar, Bellary - 583 101. Tel : 08392-254750 / 08392-254531 Fax : 083922254531. • **Berhampur (OR):** Ramlingam Tank Road, Berhampur -760 002. Tel : 0680-2208006 / 0680-3205010 / 0680-2202833 / 0680-2202810 / 0680-3205010. • **Betul:** 107, Hotel Utkarsh, Awasthi Complex, J. H. College Road, Civil Lines, Betul - 460 001. Tel : Cont No: 07141-320912 / 320300 / 320879. • **Bhagalpur:** 2nd Floor, Chandrakol Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812 001. Tel : 9386256100. • **Bharuch:** 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 002. Tel : 0265/2225022. • **Bhatinda:** #2047 - A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151 001. Tel : 0164-5066725. • **Bhavnagar:** Surabhi Mall, 301, 3rd Floor, Wahgawadi Road, Bhavnagar - 364 001. Tel : 0278-2567005/Fax : 0278-2411307. • **Bhilai:** Shop No.1, First Floor, Plot No.1, Old Sada Office Block, Commercial Complex, Near HDFC ATN, Nehru Nagar, East, Post - BHILAI - 490020. Tel : 0788-2295329 / 32. • **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex, Pur, Bhilwara - 311 001. Tel : 0148-246362 / 64 512586 / 87. • **Bhopal:** Jay Busyness Centre, 33, Zone I, M. Nagar, Bhopal-462011. Tel : 0755-4092706 / 0755-4092708 Fax : 0755-4092709. • **Bhubaneswar:** 2nd & 3rd Floor, Janardan, House, A-181, Saheed Nagar, Bhubaneswar-751007. Tel : 0674-6534585 / 0674-2547531 / 0674-2360334, 2360335 / 0674-2547532 Fax : 0674-2547535. • **Bikaner:** 2nd Floor, Plot No.78.71, Panchsathi Circle, Sardul Gunj Scheme, Bikaner-334003. Tel : 0151-2200014. • **Bilaspur:** Shop No. 201/202, V. R. Plaza, Link Road, Bilaspur-495 001. Tel : 07752-406701 / 406764 / 07752-408436 / 07752-236466 / 221931 / 07752-322186. • **Bokaro:** B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004. Tel : 06542-233331/32/30. • **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. Tel : 0342-2550219 / 0342-2550840/2550801. • **Calicut:** Sowbhaga Shopping Complex, Areyadathupalam, Mavoor Road, Calicut - 673 004. Tel : 0495-4022480 / 0495-2742105 / 9846046903 / 0495-2742107 Fax : 0495-2742156. • **Chandigarh:** SCO-371-372; First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. Tel : 0172-4342618 / 0172-4342619 / 0172-4342621 / 4342620 / 4342600. • **Chandrapur:** Shop No. 5, Office No. 2, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. Tel : 07172-321001 / 321122. • **Chennai:** 1st Flt No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adithanpalam, Salm, Egmore, Chennai - 600 002. Tel : 044-4028513 / 044-4028512 / 044-2858772 / 044-4028858 (Exclusive for DWS) Fax : 044-4028514. • **Chinsura:** JC Ghosh Sarani, Near Bus Stand, Chinsura - 712101. Tel : 033-26810164 / 033-26810050 / 9932485078 / 033-26805830. • **Cochin:** Building Nos. 39 Ail Arcade, 1st floor, Near Atlantis Junction, Kizhavana Road, Panampilly Nagar, Cochin - 682 036, Ernakulam District. Tel : 0484-3000232/0484-3000233 / 0484-4027672 / 0484-4027672/0484-4010273. • **Coimbatore:** 11057/1058, Jaya Enclave, Avanshi Road, Coimbatore - 641018. Tel : 0422-4384770 Fax : 0422-4384770. • **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxabar, Cuttack - 753 001. Tel : 0671-2513906. • **Darbhangha:** Jaya Complex, 2nd Floor, Above Furniture Planet, Dorn Chowk, Darbhanga-846 003. Tel : 06272-220145 / 06272-326015. • **Davangere:** # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P. J. Extension, Davangere : 577002. Tel : 08192-258711 / 08192-258713 Fax : 08192-258711. • **Dehradun:** Kaulagarh Road, Near Sirmour Marg, Above Reliance Worldweb, Dehradun - 248 001. Tel : 9369918608. • **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria-274001. Tel : 05568-227626 / 05568-221133 / 05568-320328. • **Dewas:** 27 Rmo House, Station Road, Dewas - 455 001. Tel : 07722-426011 / 426010 / 9826082217. • **Dhanbad:** 202, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826 001. Tel : 0326-6452027 / 0326-2301045 / 0326-6452026. • **Dharwad:** G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nitfbb Road, Dharwad - 580 001. Tel : 0836-274407. • **Dhule:** Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424001. Tel : 02562-282824 / 23. • **Dindigul:** No. 9, Old No.4/B, New Agharam, Palani Road, Dindigul - 624 001. Tel : 0451-2436177 / 0451-2436707 / 0451-2436147. • **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur - 713216. Tel : 0343-6521111. • **Eluru:** D No. 23B-5-93/1, Savitrih Complex, Edaravani Street, Near Dr. Prabhavathi Hospital, R. R. Pet, Eluru - 534 002. Tel : 08812-227851 / 52 / 53 / 54. • **Erode:** No. 4, KMV Sali, Veerapann Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode - 638 003. Tel : 0424-4021212 / 0424-2225615, 2225616 / 0424-2225617 Fax : 0424-2216160. • **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, Nil, Faridabad - 121 001. Tel : 9310448851. • **Ferozpur:** 2nd Floor, Malwal Road, Opp. H. M. School, Ferozpur City -152002. Tel : 01632-221814. • **Gandhidham:** Office No. 203, Second Floor, Bhagwati Chamber, Plot No. 8, Sector -1/A, Kutch Kala Road, Gandhidham - 370 201. Tel : 0363-6228630. **Gandhinagar:** Plot No. - 945/2, Sector -7/C, Gandhinagar - 382 007. Tel : 079-65720002 / 079-66736020. **Gaya:** 1st Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823 001. Tel : 0631-2220071 / 0631-2220065. • **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. Tel : 9310448804. • **Ghaziipur:** Shubhra Hotel Complex, 2nd Floor, Mahabugh, Ghaziipur - 233 001. Tel : 05482-226348 / 05482-222391. • **Gonda:** 3 Series Markit, Sahabgunj, Near Nuramal Mandir, Station Road Gonda, Gonda - 271 001. Tel : 05262-227524, 225893 / Mob: 9453961547. • **Gorakhpur:** Above V.I.P. House, Adjacent A. D. Girls Inter College, Bank Road, Gorakpur - 273 001. Tel : 9369918610. • **Gulbarga:** CTS No. 2913, First Floor, Asian Tower, Next To Hotel Aditya, Jagat Station Main Road, Gulbarga - 585105. Tel : 08472-310040 / 08472-261810 Fax : 08472-262501. • **Guntur:** D No. 6-10-27/101, Sri Nilayam, Arundelpet, Guntur - 522 002. Tel : 0863-2339094 / 2326687 / 0863-2326686 Fax : 0863-6641102. • **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. Tel : 9310448806. • **Guwahati:** 54 Sakariga Bhawan, R-G Baruah Road, (AIDC Bus Stop), Guwahati 781024. Tel : 0361-2200324. • **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. Tel : 9300004262. • **Haldwani:** Above Kapilaz Sweet House, Opp LIC Building, Pilokothi, Haldwani - 263139, Uttarakhand Tel : 9369918611. • **Hardwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijaya Bank, Main Road, Ranipur More, Hardwar - 249 401. Tel : 9369918612. • **Hassan:** St. Anthony's Complex, Ground Floor, H N Pura Road, Hassan - 573201. Tel : 9495397618 / 08172-262065. • **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. Tel : 9315017303. • **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146 001. Tel : 01882 503204, Hubli 22 & 23, 3rd Floor, Eureka Junction, T B Road, Hubli - 580029. Tel : 0836-2252444 / 9740666024. • **Hyderabad:** 8-2-596 Karjaya Plaza, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. Tel : 040-2321454 / 40477075 / 0706 / 7077. • **Indore:** G - 7, Royal Ratan Building, M.G Road, Opp. Kotak Mahindra Park, Indore - 452010. Tel : 0731-4266828. • **Jabalpur:** 43, Naya Bazar, opposite Jyalm talikes, Jabalpur (M.P.) 482 001. Tel : 0761-2304765. • **Jaipur:** S-16A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C-Scheme, Jaipur - 302 001. Tel : 0141-2379761 / 0141-2375039 / 0141-2363321 Fax : 0141-2378703. • **Jalandhar:** Lower Ground Floor, Office No. 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. Tel : 0181-4634410 / 0181-4634401 / 0181-4634411 / 0181-4634412. • **Jalgaon:** 148 Navi Pet, Opp. Vijaya Bank, Near. Bharat Dudhalaj, Jalgaon - 425 001. Tel : 0257-222671 Fax : 0313 / 0257 - 2227432 / 9665066523 / 9665066522. • **Jalpaiguri:** D.B.C. Road, Near Rupisare Cinema Hall, Beside Kalamandir, Po & Dist Jalpaiguri, Jalpaiguri - 735101. Tel : 03561-224207 / 03561-225351 / 03561-222136. • **Jammu:** 5 A/D Second Extension, Opposite Panama Chowk Petrol Pump, Gandhi Nagar, Jammu - 180012. Tel : 9205044668 / 9092696948. • **Jammargar:** 108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jammargar - 361001. Tel : 0288 2558887 / +91 9725444799 / 0288-2556420/0288-2556260. • **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji / Sone, S-B Shop Area (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Tel : 0657-2317040 / 0657-2317040 / 0657-2317025 / 0657-2317025. • **Jaunpur:** 119, N R Complex, 2nd Floor, Near Jay Cee Crossing, Ummarpur, Jaunpur-222 002. Tel : 9369918613. • **Jhansi:** 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shal Chauraha, Jhansi - 284001. Tel : 0285-2659260. • **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. Tel : 0497-2764190 / 0497-2761120 / 0497-2761115. • **Kanpur:** 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. Tel : 9369918615. • **Karaiikudi:** Gopi Arcade, 100 Feet Road, Karaiikudi - 633001. Tel : 04565-237192 / 04565-237192. • **Karimnagar:** H.No.4-2-130/31, Above Union Bank, Jafri Road, Rajew Chowk, Karimnagar-505001. Tel : 0878-2261779 / 0878-2244773 / 75 / 79. • **Karnal:** 18/369, Char Chaman, Kunjipura Road, Karnal-132001. Tel : 0184-2252524 / 9050100786 / 9896403282. • **Karrur:** No.6, Old No.1304, Thiru-Vi-Ka Road, Near R.K.Kalyan Mahal, Karrur - 639001. Tel : 04324-241892 / 04324-248871 / 04324-326048 / 04324-241893 / 04324-241894. • **Kharagpur:** Malancha Road, Beside Uti Bank, Kharagpur, 721304. Tel : 03222-242512 / 03222-253380 / 03222-242507 / 9679755405 / 227950. • **Kolkata:** 605/14 E Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Kolhapur 411601. Tel : 0231-2635656 Fax : 0231-2635656. • **Kolkata:** 166A, Rashbehari Avenue, 2nd Floor, Near. Adl Dhakerhwanj Bastralya, OPP- Fortis Hospital, Kolkata-700029. Tel : 933-24659267 / 933-24659263 / 033-24655432 Fax : 033-24196461. • **Kollam:** Ground Floor, Vigneshwara Bhavan, Below Reliance Web Mall, Kadappakkada, Kollam - 691008. Tel : 0474-2774555 / 0474-2768337 / 97447191300. • **Korba:** 1st Floor, 35 Indira Complex, T.P Nagar, Korba (C.G.) - 495677. Tel : 07759-246657 / 07759-245354 / 07759-320039. • **Kota:** H.No. 29, First Floor, Near Lala Lalpat Rai Circle, Shopping Centre, Kota - 324007. Tel : 0774-5100962 / 0774-2365144 / 0774-2365146 Fax : 0774-2365144. • **Kottayam:** 1st Floor, CSI Ascension Church Complex, Kottayam - 686 001. Tel : 0481-2300868 / 0481-2302420 / 0481-2302421 Fax : 0481-2302421. • **Kurnool:** Shop No. 43, 1st Floor, S.V Complex, Railway Station Road, Kurnool - 518 004. Tel : 08518 228550 / 08518-228850, 228950. **Lucknow:** Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. Tel : 9369918600 / 0522-2236819 / 0522-2236820 / 28 Fax : 0522-2236826. • **Ludhiana:** Sco - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. Tel : 0161-4648747 / 0161-46480021 Fax : 0161-3018440. • **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. Tel : 0452-2605856. • **Malappuram:** First Floor Cholaikkal Building, Near U P School, Ull - 0161, Malappuram - 676505. Tel : 0483-2731480. • **Malda:** Sahistulu Under Ward, No-6, English Bazar Municipality No-1 Govt. Colony, Malda - 732011. Tel : 03512-221190 / 03512-221342 / 03512-225193 / 03512-223153. • **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Bai, Mangalore - 575 003. Tel : 0824-2496289 Fax : 0824-2496283. • **Mandl:** House No.149/11, School Bazar, City Mandl-175001. Himachal Pradesh. Tel : 01905-225622. • **Margao:** 2nd Floor, Dalal Commercial Complex, Opp. Hari Mandir, Pajifond, Margao- Goa - 403601. Tel : 0832-2734656 / 0832-2731822 / 0832-2731824. • **Mathura:** AMBEY Crown, Inld Floor, In Front Of BSA College, Gaushtala Road, Mathura - 281001. Tel : 9369918618 / 8808227803. • **Meerut:** 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut - 250 002. Tel : 9369918619. • **Mehsana:** Ul - 477, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta; Highway, Mehnsana-384002. Tel : 02762 322559 / 02762 242950. • **Mirzapur:** Girja Sadan, Danksin Gunj, Mirzapur-231001. Tel : 0544-2221466 / 0544-2324325. • **Moga:** Near Dharamshtala Btr, Ghari, Civil Line, Durg Road, Moga-142 001. Tel : 01636-230792. • **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Tel : 9369918620. • **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwarai Ganj, Morena - 476 001. Tel : 07532-400930 / 07532-4000931 / 32. • **Mumbai:** Office number: 01/04,24/B, Raja Bahadur Compound, Ambalad Doshi Marg, Behind Bombay Stock Exchange, Fort, Mumbai - 400001. Tel : 022-66235353 / 022-66235454 Fax : 022-66341966. • **Muzaffarpur:** 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. Tel : 9386256101/9693584015 Fax : 0621-2269795. • **Mysoore:** L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. Tel : 0821-2438006 / 0821-2441524 / 0821-2441520 Fax : 0821-2438006. • **Nadud:** 105 GI City Point, Near Paras Cinema, Nadiad - 387001. Tel : 0268-2563245. • **Nagarkol:** - 3/A, South Car street, Parfan Complex, Nr The Laxmi Villas Bank, Nagarkol - 629001. Tel : 04652-233551 / 2033553. • **Nagpur:** Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandvelji Jewellers, Dharampet, Nagpur - 440 010. Tel : 0712-2533040 / 9371160726. • **Namakkal:** 105/2, Arun Towers,,Paramathi Street,Namakkal 637 001. Tel : 04286-234801, 234802, 234803. • **Nanded:** Shop No. 4, First Floor, Opp Bank Of India, Santkrupa Market, Gurudwara Road, Nanded-431602. Tel : 02462-237865 / 9890713616. • **Nasik:** S-12, Second Floor, Suyojit Sanikal,,Sharanpur Road,Nasik - 422 002. Tel : 0253-6611395. • **Navsari:** 1st Floor, Chinmay Arcade, Opp. Sattapuri, Near Durg Road, Navsari - 396 445. Tel : 02637-280367 / 02637-280367 / 02637-280364 Fax : 02637-233554. • **Nellore:** 207, Il Floor, Kaizen Heights, 16/2/20, Sunday Market, Pogathota, Nellore - 524001. Tel : 0861 2349940 / 0861 2349936 / 0861 2349937. • **New Delhi:** 305, 3rd Floor, New Delhi House,,Bara Khamba Road, Connaught Place, New Delhi-110001. Tel : 011-43681700 / 011-43681704 / 1754 Fax : 011-43681710. • **Nizamabad:** H.No: 5-6-430, First Floor, Uppala Rameshwara Complex, Beside HDFC Bank, Ginza View, Hyderabad Road, Nizamabad- 503003. Tel : 08462-224366 / 08462-223956 / 223756. • **Noida:** 307, Jaipuria Plaza: D 68 A, 2nd Floor, Opp Delhi Public School, Sector 26,Noida - 201301. Tel : 9310448805. • **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sulttanpet, Palghat - 678001. Tel : 0491-2547143 / 0491-2547373. • **Panipat:** 21st Floor, Krishna Tower, Near Hdfc Bank, Opp. Railway Road, G T Road, Panipat - 132103. Tel : 9315017304. • **Panjim:** City Business Centre, Coelho Pereira Building, Room Nos.18,19 & 20, Dada Vaidya Road, Panjim - 403001. Tel : 0832-246871 / 73 Fax : 0832-2426873. • **Pathankot:** I Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001. Tel : 0186-5080377 / 0186-5080188. • **Patiala:** Sco 27 D, Chhoti Baradari, Patiala - 147 001. Tel : 0175-5004439 / 0175-5051728 / 0175-5051726 / 0175-5051727. • **Patna:** 3A, 3rd Floor, Anand tower, Beside chanyka cinema hall; Exhibition road, Patna - 800001. Tel : 0601-4653098 / 0612-232154 / 0612-232154. • **Pollachi:** S S Complex, New Scheme Road, Pollachi 642002. Tel : 04259-235111, 235122, 235133. • **Pondicherry:** First Floor No. 71, Thiayagappa Street,Pondicherry - 605 001. Tel : 0413-41210640 / 0413-2226040 / 0413-41210640. • **Proddatur:** Beside SBI ATN, Near Syndicate bank, Araveti Complex, Mydukur Road, Kadapa Dist.Proddatur-516 360. Tel : 08564-250823,242898 / 08564-250822. • **Pudukottai:** Sundaram Masilamani Towers, Ts.No. 5476 - 5479, Pm Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts,Pudukottai 622 001. Tel : 04322-220050, 220051. • **Pune** Shop No. 16, 17 & 18, Ground Floor, Greenath Plaza, Dnyaneshwar Paduka Chowk, F C Road, Pune - 411004. Tel : 020-25533795 / 020-25533957 / 020-255337283 / 020-2553392 Fax : 020-25533742. • **Raipur:** Room No. TF 31, 3rd FLOOR, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. Tel : 0771-6450194 / 0771-4093320 / 0771-4052620. • **Rajahmundry:** Shop No. 6-1-4, 1st floor, Rangachary street, Ntagar, Rajahmundry-533101. Tel : 0883-2432076 / 2434468 / 0883-2434468 / 69 / 70. • **Rajapalayan:** Professional Couriers Building, 40/C(1), Hospital Road, Rajapalayan 626 117. Tel : 04563-232951, 232952. • **Rajkot:** 10/4, Siddhi Vinayak Complex, Dr.Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. Tel : 9601288416. • **Ranchi:** Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road,Ranchi - 834 001. Tel : 0651-2331320 / 0651-2330394 / 0651-2330386 Fax : 0651-2331320. • **Rattlam:** 1 Nagpal Bhavan, ,Freeganj Road, Tobatti, Rattlam-457001. Tel : 07412-402007. • **Renukoot:** Shop No. 18, Near Complex Birla Market,Renukoot-231 217. Tel : 05446-254201. • **Rewa:** 1st Floor, Angoori Building, ,Besides Allahabad Bank,Trans University Road, Civil Lines,Rewa-485 001. Tel : 07662-408522. • **Rohtak:** 1st Floor, Ashoka Plaza, ,Delhi Road, Rohtak - 124001. Tel : 9315017305. • **Roorkee:** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office,Roorkee Uttaranchal -