

# BARODA PIONEER MUTUAL FUND



## KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

Baroda Pioneer Fixed Maturity Plan - Series A  
Baroda Pioneer Fixed Maturity Plan - Series B  
Baroda Pioneer Fixed Maturity Plan - Series C

**(Close-Ended Debt Schemes)  
from  
Baroda Pioneer Mutual Fund**

Offer of Units of ₹ 10/- each for cash during the New Fund Offer

**Sponsor:**

Pioneer Global Asset Management SpA  
Regd. Office: Galleria San Carlo 6, 20122, Milano, Italy;  
and  
Bank of Baroda  
Regd. Office: Baroda House, P. B. No. 506, Mandavi, Baroda - 390 005.

**Trustee:**

Baroda Pioneer Trustee Company Private Ltd.  
Regd. Office: 501, Titanium, 5th Floor,  
Western Express Highway, Goregaon (East), Mumbai - 400 063.

**Investment Manager:**

Baroda Pioneer Asset Management Company Limited  
Regd. Office: 501, Titanium, 5th Floor,  
Western Express Highway, Goregaon (East), Mumbai - 400 063.

Name of Scheme

**BARODA PIONEER FIXED MATURITY PLAN - SERIES C**

New Fund Offer Opens on

March 22, 2013

New Fund Offer Closes on

March 25, 2013

**This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/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](http://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.**

It is to be distinctly understood that the permission given by the NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the draft Scheme Information Document. The Investors are advised to refer the Scheme Information Document for the full text of Disclaimer Clause of NSE.

## **ADDENDUM TO THE KEY INFORMATION MEMORANDUM**

The New Fund Offer of Baroda Pioneer Fixed Maturity Plan - Series C ("Scheme") will open on March 22, 2013 and close on March 25, 2013.

All the features and terms and conditions of the Scheme are as mentioned in this Key Information Memorandum ("KIM") and the Scheme Information Document of the Scheme, and remain unchanged.

This Addendum forms an integral part of this KIM and should be read in conjunction with it.

**For Baroda Pioneer Asset Management Company Limited**

Sd/-

Place : Mumbai  
Date : March 12, 2013

**Jaideep Bhattacharya**  
Managing Director

# Key Information Memorandum Cum Application Form

<b>Name of the Scheme</b>	Baroda Pioneer Fixed Maturity Plan - Series A Baroda Pioneer Fixed Maturity Plan - Series B <b>Baroda Pioneer Fixed Maturity Plan - Series C</b>																										
<b>Type of Scheme</b>	Closed-Ended Debt Schemes																										
<b>Investment Objective</b>	The investment objective of each Scheme is to generate returns by investing in a portfolio comprising of debt instruments and Money Market Instruments maturing on or before the maturity of the Scheme.																										
<b>Asset Allocation Pattern of the Schemes</b>	<p>Under normal circumstances, the broad investment pattern under each Scheme of tenure from 30 days upto 400 days will be as under:</p> <table border="1" data-bbox="435 485 1497 646"> <thead> <tr> <th data-bbox="435 485 890 548" rowspan="2">Instrument</th> <th colspan="2" data-bbox="898 485 1214 548">Indicative Allocations (% of total net assets)</th> <th data-bbox="1222 485 1497 548" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="898 554 1043 583">Maximum</th> <th data-bbox="1051 554 1214 583">Minimum</th> </tr> </thead> <tbody> <tr> <td data-bbox="435 590 890 646">Debt and money market instruments &amp; Government Securities</td> <td data-bbox="898 590 1043 619">100%</td> <td data-bbox="1051 590 1214 619">0%</td> <td data-bbox="1222 590 1497 619">Low to Medium</td> </tr> </tbody> </table> <p>Under normal circumstances, the broad investment pattern under each Scheme of tenure above 400 days and upto 1100 days will be as under:</p> <table border="1" data-bbox="435 716 1497 888"> <thead> <tr> <th data-bbox="435 716 890 779" rowspan="2">Instrument</th> <th colspan="2" data-bbox="898 716 1214 779">Indicative Allocations (% of total net assets)</th> <th data-bbox="1222 716 1497 779" rowspan="2">Risk Profile</th> </tr> <tr> <th data-bbox="898 785 1043 814">Maximum</th> <th data-bbox="1051 785 1214 814">Minimum</th> </tr> </thead> <tbody> <tr> <td data-bbox="435 821 890 850">Domestic Debt Instruments</td> <td data-bbox="898 821 1043 850">100%</td> <td data-bbox="1051 821 1214 850">65%</td> <td data-bbox="1222 821 1497 850">Low to medium</td> </tr> <tr> <td data-bbox="435 856 890 888">Money Market Instruments</td> <td data-bbox="898 856 1043 888">35%</td> <td data-bbox="1051 856 1214 888">0%</td> <td data-bbox="1222 856 1497 888">Low to medium</td> </tr> </tbody> </table> <p>The Schemes will not invest in securitized debt. The Schemes retain the flexibility to invest across all securities in the debt and money markets as permitted by SEBI / RBI from time to time. In addition to the instruments stated in the above table, the Schemes may enter into reverse repos in government securities as may be permitted by SEBI &amp; RBI and in Collateralized Borrowing &amp; Lending Obligations (CBLO) in line with relevant RBI regulations. The Schemes will not invest in repos in corporate debt.</p> <p>In each Scheme, it is proposed to make investments in debt securities maturing on or before the maturity of the Scheme.</p> <p>The Schemes shall not invest in derivative products or in equity linked debentures.</p> <p>Each Scheme shall not invest more than 30% of its net assets in debt and money market instruments in a single sector, as classified by AMFI. Provided that this limit shall not be applicable for investments in Bank CDs, Government securities, Treasury Bills, Collateralized Borrowing and Lending Obligations and AAA rated securities issued by Public Financial Institutions and Public Sector Banks. Also, an additional exposure to financial services sector (over and above the existing 30%) not exceeding 10% of the net assets of the Scheme will be allowed by way of increase in exposure to HFCs only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). However, the total investment in HFCs cannot exceed 30% of the net assets of the Scheme.</p> <p>The Schemes shall not make any investment in ADRs / GDRs / Foreign Securities and also shall not engage in short selling and stock lending.</p>			Instrument	Indicative Allocations (% of total net assets)		Risk Profile	Maximum	Minimum	Debt and money market instruments & Government Securities	100%	0%	Low to Medium	Instrument	Indicative Allocations (% of total net assets)		Risk Profile	Maximum	Minimum	Domestic Debt Instruments	100%	65%	Low to medium	Money Market Instruments	35%	0%	Low to medium
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<b>Investment Strategy</b>	<p>The Schemes are close-ended debt schemes which will be listed on a Stock Exchange. The investment objective of the Schemes is to generate returns by investing in a portfolio comprising debt instruments, Government Securities, AAA Bonds, and Money Market Instruments maturing on or before the maturity of the Schemes.</p> <p>The Schemes will not invest in unrated debt instruments.</p> <p><b>The key factors of the investment strategy of the Schemes will be:</b></p> <ol style="list-style-type: none"> <li data-bbox="435 1650 1497 1734">1. Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.</li> <li data-bbox="435 1740 1497 1850">2. The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earning drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities/instruments.</li> <li data-bbox="435 1856 1497 1959">3. Issuer/Companies, which meet the initial selection norms, will then be evaluated on the financial norms for consideration for investments. The schemes would make its investment universe based on the spread and liquidity, to match the investment horizon with the maturity of the schemes.</li> </ol>																										

	<p>4. The Schemes will emphasise on well managed companies, with above average growth prospects, whose debt securities can be purchased at a good yield and are rated as investment grade by a recognised authority like The Credit Rating and Information Services of India Limited (CRISIL), ICRA Limited, Credit Analysis and Research Limited (CARE) etc.</p> <p>5. Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, and trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers and the global interest environments.</p> <p>6. The Schemes have the flexibility to invest in the entire range of debt instruments and will seek to minimize interest rate risk while avoiding credit risk. The portfolio will be sufficiently diversified by investing in a number of issuers/companies without any restriction of market capitalization across the industries, so as to reduce the risk of a concentrated portfolio.</p>
<b>Risk Profile of the Schemes</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. The key Scheme specific risk factor is given below :-</p> <p>Risks associated with investment in Fixed Income and Money Market instruments, which may involve Interest Rate risk, Credit risk, Liquidity risk, prepayment risk and Reinvestment risk etc.</p>
<b>Risk Management Strategy</b>	<p><b>Risk Control/mitigation Strategies</b></p> <p>Investment in debt securities carries various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.</p> <p>In order to mitigate the various risks, the portfolio of the Schemes will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p> <p>Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. There is a Board level Committee, the Risk &amp; Compliance Committee, which focuses on risk factors and methods and strategies for risk mitigation or migration.</p> <p><b>Risk control / Mitigation Strategy is as follows :-</b></p> <p><b>Liquidity Risk :</b> The liquidity of the Schemes' investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.</p> <p><b>Interest Rate Risk :</b> Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well-diversified portfolio may help to mitigate this risk. Additionally, the fund will invest in securities maturing on or before the maturity of the fund. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the schemes.</p> <p><b>Volatility Risk :</b> There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The schemes will manage volatility risk through diversification. Further, the fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. To that extent the Volatility risk will be mitigated in the schemes.</p> <p><b>Credit Risk :</b> Credit risk shall be mitigated by investing in rated papers of the companies having the sound back ground, strong fundamentals, and quality of management and financial strength of the Company.</p> <p><b>Concentration Risk :</b> Concentrated investment in single security or single issuer - We have internal fund manager guidelines for maximum exposure to a single issuer and also concentration limits on account of large holdings to avoid undue concentration in portfolio.</p> <p><b>Event Risk :</b> Price risk due to company or sector specific event - The endeavour is to invest in securities of issuers, which have high balance sheet strength in the investment horizon to eliminate single company risk.</p>
<b>Other Specific Disclosures</b>	<p><b>(a) Credit Evaluation Policy</b></p> <p>The Schemes will invest only in instruments with a credit rating of AAA or AA or A1+ and will, therefore, rely on the rating rationales or perspectives of credit rating agencies.</p> <p>However, it may be noted that it is the general policy of the AMC to invest funds only in good credit quality paper. Credit evaluation is done to ascertain the credit quality of the issuer. The rating rationale by the rating agency is critically analyzed. While the endeavour is to make investments for the schemes of the Fund in instruments with at least a credit rating of AAA or</p>

AA or A1+ as a prudent practice, it is ensured that investments are made in instruments with a credit rating not less than A (long term) and A1+ (short term) under normal circumstances.

Our credit research process is based on multiple inputs.

1. **Rating Rationale Analysis:** Investment ideas are winnowed from a vast universe of investments and potential problems are identified;
2. **Fundamental research:** Detailed industry and company assessments of past and future trends are distilled into the investment thesis;
3. **Macro Economic Consideration:** Sector and risk allocations are determined through an analysis of interest rates, economic and credit cycles, currency and political trends;

**(b) List of sectors the Schemes will not be investing in**

The Schemes will not invest in the real estate and airline sectors.

**(c) Type of instruments in which the Schemes will invest**

The corpus of the Schemes will be invested only in debt and money market instruments. Subject to the Regulations, the corpus of the Schemes can be invested in any (but not exclusively) of the following securities/debt instruments:

- i. Securities created and issued by the Central and State Governments and/or reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- ii. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- iii. Debt issuances of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- iv. Corporate debt (of both public and private sector undertakings).
- v. Non convertible Debenture (of both public and private sector undertakings)
- vi. Term Deposits of banks (both public and private sector) and development financial institutions.
- vii. Money market instruments (Repo, CBLO etc.) permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.
- viii. Certificate of Deposits (CDs).
- ix. Commercial Paper (CPs).
- x. The non-convertible part of convertible securities.
- xi. Any other domestic fixed income securities as permitted by SEBI/RBI from time to time.

The securities/debt instruments mentioned above could be listed or unlisted, secured or unsecured, rated and of varying maturity. The securities may be acquired through Initial Public Offerings, secondary market operations, private placement, rights offers or negotiated deals.

The Schemes will not invest in unrated debt instruments.

The Schemes may also enter into repurchase and reverse repurchases in all securities held by them as per the guidelines and regulations applicable to such transactions.

**(d) Floors and ceilings within a range of 5% of the intended allocation against each sub asset class / credit rating - The floor and ceiling for Baroda Pioneer Fixed Maturity Plan Series C**

Credit Rating Instrument	AAA	AA	A1+
CD	-	-	95-100%
CP	-	-	0-5%
NCD	0-5%	0-5%	-
CBLO	-	-	0-5%

It may be noted that all investments by the Schemes shall be made on the basis of the rating available at the time of investment and if dual rating is available for an instrument, the most conservative publicly available rating will be considered.

There will be no variation between the intended portfolio and the final portfolio, with the following exceptions:

1. Positive variations in the instruments invested in by the Schemes, towards a higher credit rating, shall be permitted. However, this will not apply to the Schemes, as investments will be made only in instruments with a credit rating of AAA or AA or A1+, which is the highest available class of credit rating.

	<p>2. If at the time of investment, CPs/NCDs are not available for investment, as mentioned in this SID, the Schemes will invest in CDs with the highest credit rating (eg. AAA or AA or A1+) and in CBLOs.</p> <p>3. After the NFO of the Schemes while building their portfolio, and towards the maturity of the Schemes, there may be a higher allocation to cash/cash equivalents in terms of applicable regulations, for a temporary period.</p> <p>4. In the event of any deviation from the floors and ceilings of credit rating specified for any instrument, the same shall be rebalanced within 30 days of the deviation.</p> <p>Investors may also note that any credit rating shall be deemed to include the positive and negative variation thereof. For eg., AA is deemed to include AA+ and AA-.</p>						
<b>Plans and Options</b>	<p>The Schemes will have two plans thereunder, viz. Plan A and Plan B (Direct). Plan B (Direct) is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor, while Plan A is meant for investors who route their investments through distributors only. Both Plans will have a common portfolio but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs.</p> <p>Each Plan will have two options, viz. Growth and Dividend (payout).</p>						
<b>Applicable NAV (for repurchase)</b>	No redemption/ repurchase of units shall be allowed prior to the maturity of the Schemes. However, Unitholders who wish to exit prior the Maturity Date may do so through the Stock Exchange mode.						
<b>Minimum Application Amount</b>	<table border="1"> <thead> <tr> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>₹ 5,000/- and in multiples of ₹ 1/- thereafter</td> <td>N.A.</td> <td>N.A.</td> </tr> </tbody> </table>	Purchase	Additional Purchase	Repurchase	₹ 5,000/- and in multiples of ₹ 1/- thereafter	N.A.	N.A.
Purchase	Additional Purchase	Repurchase					
₹ 5,000/- and in multiples of ₹ 1/- thereafter	N.A.	N.A.					
<b>Maturity Date</b>	The Maturity Date of each scheme will be the last day of the period constituting the tenure of the Scheme. <b>Baroda Pioneer Fixed Maturity Plan - Series C</b> (the Scheme being presently launched) <b>will mature at the end of 372 days from its Date of Allotment.</b>						
<b>Despatch of Repurchase (Redemption) Request</b>	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days from the Maturity Date.						
<b>Listing</b>	Units of the scheme will be listed on the National Stock Exchange or such other stock exchange as may be appointed by the Trustee, within 5 business days from the date of allotment.						
<b>Dematerialisation</b>	Investors have the option to hold the units in demat form in lieu of account statement. Since the schemes are going to be listed and no direct repurchase facility is available with the Mutual Fund, investors who intend to trade in units are required to have a Demat Account and hold the units in the dematerialised form only.						
<b>Benchmark Index</b>	The Benchmark Index for Schemes with maturity up to 91 days will be CRISIL Liquid Fund Index and <b>the Benchmark Index for Schemes</b> with maturity between 92 days and 1100 days <b>will be CRISIL Short Term Bond Fund Index.</b>						
<b>Dividend Policy</b>	<p>The Trustee intends to declare dividends comprising substantially of net income and net capital gains. It should be noted that the actual distribution of dividends and frequency of distribution will be entirely at the discretion of the Trustee. To the extent the entire net income and realised gains are not distributed, it will remain invested in the Option and reflected in the NAV.</p> <p>Post declaration of dividend, the NAV of the Units under the Dividend Payout Option will stand reduced by the amount of dividend declared and applicable dividend distribution tax/surcharge/cess/any other statutory levy. The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006, as amended from time to time.</p>						
<b>Name of Fund Manager</b>	Mr. Alok Sahoo & Ms. Hetal Shah						
<b>Name of Trustee Company</b>	Baroda Pioneer Trustee Company Private Limited.						
<b>Performance of the Scheme</b>	These are new Schemes and do not have any performance track record.						
<b>Expenses of the Scheme</b>	<p><b>A. New Fund Offer (NFO) Expenses :</b></p> <p>Pursuant to SEBI Circular No. SEBI/IMD/ CIR No.- 1/ 64057/06 dated April 4, 2006, New Fund Offer expenses will not be charged to the Schemes. The expenses incurred during the NFO are mainly for the purpose of various activities related to the NFO including but not limited to sales and distribution fees, marketing and advertising, registrar expenses, printing and stationary and bank charges. These expenses will be borne by the AMC.</p> <p><b>B. Load Structure and Transaction Charges during New Fund Offer</b></p> <p><b>Entry Load:</b> 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.</p> <p><b>Exit Load:</b> N.A.</p>						



	<p><b>Transaction Charge:</b> A Transaction Charge will be applied as follows:</p> <ul style="list-style-type: none"> <li>(i) Nil on subscription amounts less than ₹ 10,000/-;</li> <li>(ii) ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds;</li> <li>(iii) ₹ 150/-* on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time. The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted in to receive the transaction charges on product basis.</li> </ul> <p>* In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.</p> <p>Upfront commission shall be paid directly by the investor to the ARN holders (AMFI registered distributors) based on the investors' assessment of various factors including the services rendered by the ARN holder.</p> <p><b>C. Recurring Expenses</b></p> <p>The recurring expenses i.e. TER of the Scheme (including the investment management and advisory fees) shall be as per the limit prescribed under the SEBI (Mutual Fund) Regulations 1996. These are as follows:</p> <ul style="list-style-type: none"> <li>i) 2.25% on the first ₹ 100 Crore of average daily net assets.</li> <li>ii) 2.00% on the next ₹ 300 Crore of average daily net assets.</li> <li>iii) 1.75% on the next ₹ 300 Crore of average daily net assets.</li> <li>iv) 1.50% on the balance of the average daily net assets. <ul style="list-style-type: none"> <li>a) Within the above TER, at least 0.02% of the average daily net assets to be set aside for investor education and awareness initiatives;</li> <li>b) Over and above the aforesaid TER: <ul style="list-style-type: none"> <li>i) Brokerage and Transaction costs not to exceed 0.12% in case of cash market transactions</li> <li>ii) Additional expenses incurred towards different heads, not exceeding 0.20% of the daily net assets of the Scheme.</li> </ul> </li> </ul> </li> </ul> <p>Service tax on investment and advisory fees may be charged to the Scheme in addition to the maximum limit of TER of 2.25% mentioned 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. Service tax on brokerage and transaction costs paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations.</p> <p><b>D. Actual expenses for the previous year</b> Not Applicable, as these are new Schemes.</p>	
<b>Waiver of Load for Direct Applications</b>	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 Schemes to investor.	
<b>Tax Treatment for the Investors (Unit holders)</b>	Investors are advised to refer to the paragraph on Taxation in the Statement of Additional Information and also consult to their own tax advisor with respect to the specific tax implications arising out of their participation in the Schemes.	
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The first NAV will be calculated and announced within a period of 5 Business Days from the Date of Allotment. Subsequently, the NAV of the Schemes will be published in atleast two daily newspapers, on every Business Day as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on <a href="http://www.barodapioneer.in">www.barodapioneer.in</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 9 pm.</p>	
<b>For Investor Grievances please contact</b>	<p><b>Name and Address of Registrar</b> <b>Karvy Computershare (Pvt.) Ltd.</b> 46, Avenue 4, Street No. - 1, Banjara Hills, Hyderabad - 500034. India.</p>	<p><b>Investor Relation Officer</b> Mr. Amitabh Ambastha 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063. Email: <a href="mailto:info@barodapioneer.in">info@barodapioneer.in</a> Phone: +91 22 30741000 Fax No.: +91 22 30741001</p>

## Unitholders 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 e-mail 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.

In case of a specific request received from a Unit holder for a separate account statement, the AMC/Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request.

In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from unit holders/investors, the AMC will send separate account statements. In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement.

In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors' holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 10th day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit holders whose e-mail address is available, unless a specific request is made by any Unit holder to receive the CAS in physical form.

The expression, 'transaction', includes purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.

### Monthly Portfolio Disclosure

The portfolio of the Schemes (along with ISIN) as on the last day of each month will be disclosed on the Fund's website on or before the tenth day of the succeeding month in a user-friendly and downloadable format (preferably in a spreadsheet).

### Half yearly Disclosures: Portfolio / Financial Results

Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept., the Fund shall publish the Scheme's portfolio in the prescribed format in one national English daily newspaper and in a newspaper in the language of the region where the head office of the Fund is situated. This shall also be displayed on the website of the mutual fund, with a link on the AMFI website.

Also, within one month of the close of each half year, that is on 31st March and on 30th September, the AMC shall 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 Fund is situated. Necessary link to this shall be provided on the AMFI Website.

### Annual Report

An abridged / full Scheme-wise annual report, in electronic form, will be e-mailed to all unit holders who have provided their e-mail ids, not later than four months from the date of closure of the relevant accounting year, and no physical copy will be mailed. However, in the event of receipt of a request from a unit holder for a physical copy of the abridged/full Scheme-wise annual report, notwithstanding the registration of such a unit holder's e-mail address, the AMC will provide the unit holder with a physical copy.



	<p>Also, in the case of any unit holder whose email address is not available with the AMC/Fund, and has not been provided to the AMC/Fund even on request, a physical copy of the abridged/full Scheme-wise annual report will be sent to the unit holder.</p> <p>The link of the full Scheme-wise annual report will be displayed prominently on the website of the AMC, viz., <a href="http://www.barodapioneer.in">www.barodapioneer.in</a>, and physical copies will be made available for inspection at the head office of the AMC. Further, a copy of the full Scheme-wise annual report / abridged summary will be made available to unit holders on request.</p>
<b>Applications Supported by Blocked Amount (ASBA)</b>	<p>As per SEBI circular no. SEBI/IMD/CIR No. 18/198647/2010 dated March 15, 2010 read with SEBI circular no. Cir /IMD/DF/6/2010 dated July 28, 2010, an investor can subscribe to the New Fund Offer (NFO) through ASBA facility for NFOs launched on or after October 01, 2010. The ASBA facility is offered by selected Self Certified Syndicate Banks (SCSBs) which are registered with SEBI for offering the facility, and whose names appear in the list of SCSBs on the website of SEBI, <a href="http://www.sebi.gov.in">www.sebi.gov.in</a>.</p> <p>Investors are requested to check with their respective banks about the availability of the ASBA facility. ASBA is an application containing an authorization given by the investor to block the application money in his specified bank account towards the subscription of Units offered during the NFO of the Schemes. Thus, for an investor who applies through ASBA facility, the application money blocked towards subscription of Units shall be debited only if his/her application is selected for allotment of Units.</p>
<b>Prohibition on disclosure of Indicative Portfolio and Indicative Yield</b>	<p>The Fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication in any manner whatsoever.</p> <p>Investors are advised not to rely on any communication regarding indicative portfolio and indicative yield with regard to the Schemes.</p>

**Date :** March 12, 2013

# Baroda Pioneer Fixed Maturity Plan - Series C - Application Form

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 inappropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

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

Existing Folio Number

## PAN DETAILS (Mandatory)

PAN # (Refer Instruction IV)		Tax Status of the Applicant (Mandatory, please ✓)
First / Sole Applicant	Second Applicant	<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"/> Service	<input type="checkbox"/> Association of Persons
<input type="checkbox"/> Partnership	<input type="checkbox"/> Professional	<input type="checkbox"/> Local Authority
<input type="checkbox"/> FI	<input type="checkbox"/> Housewife	<input type="checkbox"/> Association of Persons (Trusts)
<input type="checkbox"/> Builder	<input type="checkbox"/> Retired	<input type="checkbox"/> Body of Individual
<input type="checkbox"/> Consultant	<input type="checkbox"/> PIO	<input type="checkbox"/> Artificial Juridical Person
<input type="checkbox"/> Others	<input type="checkbox"/> Entertainment	
<input type="checkbox"/> Society	<input type="checkbox"/> Proprietorship	
<input type="checkbox"/> Charity		
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. Fax No.
Phone (Res)	Email ID 1
Mobile No.	Email ID 2
I/we wish to receive the following through physical document(s) in lieu of soft copy (Please ✓)	<input type="checkbox"/> Account Statement <input type="checkbox"/> Annual Report <input type="checkbox"/> Other Communication
Overseas Address (Mandatory in case of NRI/ FI applicant, in addition to mailing address)	
State	Country Zip Code

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

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

## ACKNOWLEDGMENT SLIP (To be filled in by the investor)

Sr. No.:

Received from Mr. / Ms. / M/s.	
an Application for scheme	
Option (please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend	Plan (please ✓) <input type="checkbox"/> Plan A <input type="checkbox"/> Plan B (Direct)
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											

**PROHIBITION ON DISCLOSURE OF INDICATIVE PORTFOLIO AND INDICATIVE YIELD**

The Fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative portfolio and indicative yield with regard to the Schemes.

**REDEMPTION / DIVIDEND / REFUND PAYOUTS**

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

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

Scheme Name	BARODA PIONEER FIXED MATURITY PLAN - SERIES C										Plan (please ✓)	<input type="checkbox"/> Plan A	<input type="checkbox"/> Plan B (Direct)
Option (please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend												

**INVESTMENT DETAILS (Strike off whichever is not applicable)**

MODE OF PAYMENT	<input type="checkbox"/> NEFT / RTGS																			
Amount in Figure																				
Amount in Words																				
In case of NEFT / RTGS payment	UTR No.																			

**DEMAT ACCOUNT DETAILS**

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

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

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

**DECLARATION AND SIGNATURES**

a) I/We have read & understood the contents of the SID and KIM of the Scheme and the SAI. I/We hereby apply for units of the Scheme & agree to abide by the terms, conditions, rules & regulations governing the Scheme. I / We hereby declare that the amount invested in the Scheme is through legitimate sources only & does not involve & is not designed for the 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.



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

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

\*\*SMS charges as per service provider applicable.

# INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

## I. GENERAL INSTRUCTIONS:

1. Please read the Scheme Information Document ("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. 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.
4. All communication and/or payments will be made to the sole/first applicant.
5. 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.
6. Only individual(s) can make nomination. Please refer Instruction VII for further details regarding nomination.
7. 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".
8. 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.
9. Any application without broker code will be treated as a 'Direct Investment'.
10. 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.
11. All allotments will be provisional, subject to realisation of payment instrument and subject to Baroda Pioneer Asset Management Company Limited ("AMC") having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch-out transaction in the interim is liable to be rejected at the sole discretion of the AMC.

## III. BANK ACCOUNT DETAILS:

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

## 3. Multiple Bank Accounts Registration Facility and Updation of Bank Accounts :

- The Fund offers its investors the facility to register multiple bank accounts for pay-ins & pay-outs and designate one such registered bank account as "Default Bank Account". Individuals, HUFs and sole proprietary firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. You may avail of this facility by using the "Multiple Bank Accounts Registration Form", available at ISCs and on the website of the AMC, [www.barodapioneer.in](http://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](http://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](http://www.barodapioneer.in), for further details.



## INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

### 2. KYC:

- To simplify KYC norms and make them more investor friendly and uniform across all intermediaries registered with SEBI, SEBI has recently laid down certain changes in the KYC process. The primary objective behind this is to eliminate duplication of KYC across intermediaries in the securities market. For this purpose, KYC registration is being centralized through KYC Registration Agencies ("KRA") registered with SEBI. Thus, each investor has to undergo a uniform KYC process only once in the securities market and the details would be shared with other intermediaries by the KRAs. CDSL Ventures Ltd. ("CVL"), who was retained by mutual funds for centralized registration and record keeping of KYC records, has obtained SEBI registration as a KRA. Further, SEBI has mandated an In Person Verification ("IPV") of clients to be carried out as part of KYC. IPV shall be a one-time process, and once it is carried out by an intermediary, may be relied upon by other intermediaries also. For mutual funds, IPV may be carried out by the AMC or by the Registrar, or by Know Your Distributor ("KYD") compliant distributors who hold valid certifications issued by the National Institute of Securities Market ("NISM")/ Association of Mutual Funds in India ("AMFI") for their own clients or by Scheduled Commercial Banks (SCB).
- Under the new uniform KYC norms, the following shall be applicable for investing in the Scheme under this KIM:
  - For New Investors who are not KYC compliant under the erstwhile or new KYC norms:
    - KYC Application Form to be used, which is attached along with the application.
    - IPV/ Document verification to be done by the Registrar/AMC/KYD compliant distributors/SCBs.
    - Acknowledgement to be issued to the investor to facilitate subsequent investments from the investor.
    - KYC application and necessary documents should either come along with a financial transaction or when the account is opened. This is in line with demat and bank account opening process.
  - For New Investors who have already done their KYC with any other SEBI registered intermediary under the new KYC norms: a. Such KYC compliant investors would not be required to do KYC again.
  - For Existing Investors in the MF Industry: They will not be required to do KYC again.
- KYC compliance with a KRA and enclosing the KYC Acknowledgement along with the Application Form are mandatory for all investors, including individuals, non-individuals, NRIs and channel investors, irrespective of the amount of application/value of transaction. Applicants applying for units through a PoA must ensure that the KYC Acknowledgement of both the issuer of the PoA and the holder of the PoA are enclosed along with the Application Form. The KYC Acknowledgement referred above will be issued by the KRA when an investor submits to the KRA, a KYC application and the prescribed documents. This KYC Acknowledgement is issued by the KRA as a token of having verified the identity and address of the investor(s) and for efficient retrieval of records.
- KYC status will be validated with the records of the KRA before allotting units. The Fund/AMC will not be held responsible and/or liable for rejection of KYC Form by the KRA. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Registrar/AMC/Trustee shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non-compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to levy of exit load, if any.
- Please note that you need to comply with the KYC requirements by submitting requisite documents to the Registrar/AMC/Fund or any SEBI registered KRA and attaching the KYC Acknowledgement with the Application Form. For more information, please log on to [www.cvindia.com](http://www.cvindia.com) / [www.amfiindia.com](http://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

- Irrespective of the amount, investment can be made only through Electronic Fund Transfer like RTGS or NEFT.
- Please mention the Plan, Option (Dividend/Growth) and Sub-Option (Payout/Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option. In case you chose Dividend Option, but do not specify the Sub-Option, Reinvestment will be deemed to be the default Sub-Option and units will be allotted to you under this Sub-Option. In Baroda Pioneer ELSS '96, only Dividend Payout option is available and units will be subject to a lock-in of 3 years from date of allotment.
- In case of subscription by NRIs/ FIIs, in case the payment is made through Indian Rupee drafts purchased abroad or from FCNR or NRE Accounts, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made through NRE/ FCNR account cheques, the Application Form must be accompanied by a photocopy of the cheque or Account Debit letter/Certificate from the banker.
- Overseas Corporate Bodies, i.e. firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs & trusts, in which at least 60% of the beneficial interest is similarly held irrevocably by such persons, shall not be allowed to invest in the Scheme.
- Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
- Please note the following points before submitting the Application Form at any of the collection centres that: Stock Invests 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.
- The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.

### 8. Third Party Payments -

- A payment towards subscription by 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 through 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 instruction 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.
  - Please submit an acknowledged copy of the instruction to the bank stating the account number to be debited.
  - 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 FI 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 instruction 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](http://www.barodapioneer.in) for more details, including the formats.
9. Please note that:
- Plan A is meant for investors who route their investments through distributors only.
  - Plan B (Direct) is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund, and is not available for investors who route their investments through a Distributor.
- Both Plans will have a common portfolio, but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs. Also, the Options / Sub-Options presently offered under each Scheme, i.e. under Plan A, will also be available for subscription under Plan B (Direct).

### VII. NOMINATION

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

### VIII. TRANSACTION CHARGE

The following transaction charges shall be applicable:

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

\*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 (EJIN) 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 EJIN in the box provided for this in the Application Form, particularly in advisory transactions, as the EJIN will assist in tackling issues relating to mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor.

**BARODA PIONEER FIXED MATURITY PLAN - SERIES C  
APPLICATION SUPPORTED BY BLOCKED AMOUNT  
(ASBA) FORM**

BARODA PIONEER MUTUAL FUND



Please refer the ASBA Instructions while filling up this form. Tick (✓) whichever is applicable.

Sr. No.

BROKER/AGENT INFORMATION			FOR OFFICE USE ONLY		
Name and AMFI Regn No.	Sub Broker Name & Code	SCSB	SCSB IFSC Code	Syndicate Member Code	SI No.
ARN:		[Name & Code]	[11 digit code]	[Name and Code]	

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

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please Refer Instruction VII of the NFO Application Form)**

<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.	

**NAME OF FIRST APPLICANT (Name should be as available in Demat Account)**

Mr / Ms / M/s \_\_\_\_\_

**FOLIO NUMBER**

\_\_\_\_\_ (If you have an existing folio number, please mention the number here)

**DEPOSITORY/ DEMAT ACCOUNT DETAILS**

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

**PAN DETAILS (Mandatory)**

PAN # (Refer Instruction IV of the NFO Application Form)																						
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.

**SCHEME DETAILS (Please choose the Option for Investment.)**

Scheme Name **BARODA PIONEER FIXED MATURITY PLAN - SERIES C**

Option (please ✓)  Growth  Dividend  Plan (please ✓)  Plan A  Plan B (Direct)

**DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS AND PAYMENT**

Bank Account Number \_\_\_\_\_

Bank Name \_\_\_\_\_

Branch Name where account is held \_\_\_\_\_

Branch Name where account is held ₹ \_\_\_\_\_ in figures ₹ \_\_\_\_\_ in words

**CONTACT DETAILS - FIRST APPLICANT / GUARDIAN / OTHERS (PO Box address is not sufficient. Mobile number and email are mandatory to avail of online facility.)**

Name of Contact Person (In case of non Individual Investor) Mr Ms M/s \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Pincode \_\_\_\_\_ Landline No. \_\_\_\_\_

**UNDERTAKING BY ASBA INVESTOR**

1) I/We hereby under take that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009 ("SEBI Regulations"), as amended from time to time. 2) In accordance with the ASBA process provided by the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB concerned to do all necessary acts to enable subscription to the Units of Baroda Pioneer Fixed Maturity Plan - Series C ("Scheme") through the ASBA facility, including but not limited to blocking of application money towards the aforesaid subscription of Units, to the extent mentioned in this form, or transfer of funds to the Bank account of the Scheme/Baroda Pioneer Mutual Fund on receipt of instructions from the Registrar after the allotment of Units entitling me/us to receive Units on such transfer of funds, etc. (b) the Registrar to issue instruction to the SCSB concerned to remove the block on the funds in the bank account specified in this form, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Baroda Pioneer Mutual Fund. 3) In case the amount available in the bank account specified in this form is insufficient for blocking the amount equivalent to the application money towards the aforesaid subscription of Units, the SCSB concerned has the right to reject the application. 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in this form is incorrect or incomplete or does not match with the depository records, the application is liable to be rejected and Baroda Pioneer Mutual Fund and/or the AMC or SCSBs shall not be liable for losses, if any, suffered by me/us on this account. 5) I/we shall address all future communication in connection with the NFO to the SCSB concerned/Registrar/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details, amount applied for and the bank account number from where the NFO amount was blocked.

**DECLARATION AND SIGNATURES**

a) I/We have read & understood the contents of the SID and KIM of the Scheme and the SAI. I/We hereby apply for units of the Scheme & agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/ We hereby declare that the amount invested in the Scheme is through legitimate sources only & does not involve & is not designed for the 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.

\_\_\_\_\_  
Signature of Bank Account Holders

**ACKNOWLEDGMENT SLIP (to be filled in by the investor)**

Received from Mr / Ms / Mrs / M/s \_\_\_\_\_ Sr. No. \_\_\_\_\_

\_\_\_\_\_ an application for purchase of units in **Baroda Pioneer Fixed Maturity Plan - Series C**

SCSB Account details: Account No. \_\_\_\_\_

Branch \_\_\_\_\_ Total Amount to be blocked ₹ \_\_\_\_\_ in figures

₹ \_\_\_\_\_ in words

Time of receipt \_\_\_\_\_

SCSB Stamp, Signature

NFO Opens on March 22, 2013 & Closes on March 25, 2013



## APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) INSTRUCTIONS

### What is ASBA?

ASBA is an application for subscribing to an NFO, and contains an authorization to block the application money in a bank account.

### What is a Self Certified Syndicate Bank (SCSB)?

An SCSB is a banker to an issue which is registered with SEBI and offers the facility of applying through the ASBA process. Please visit [www.sebi.gov.in/pmd/scsb.html](http://www.sebi.gov.in/pmd/scsb.html) or [www.nseindia.com](http://www.nseindia.com) for the list of currently available SCSBs offering ASBA facility through their designated branches.

### Key points with regard to investing through ASBA

1. If you wish to invest using the ASBA facility, please submit the ASBA Application Form at any of the designated branches of an SCSB with which you hold a bank account which is intended to be blocked for the subscription amount and will be mentioned as such in the ASBA Application Form ("Bank Account"). Please check with your bank branch to confirm whether the branch offers ASBA facility. You may submit the ASBA application form physically or electronically. In case you wish to submit the ASBA Application Form in physical mode, you may submit it at any of the designated branches of the SCSB concerned. If, however, you wish to submit the ASBA Application Form in electronic form, you may submit the ASBA Form either through the internet banking facility available with the SCSB concerned, or through any other electronically enabled mechanism for subscribing to the units of the scheme, which authorizes the SCSB concerned to block the subscription money. **Please note that the ASBA Application Form will not be accepted by Baroda Pioneer Asset Management Company Limited ("AMC") any of the Investor Service Centres or the Registrar, Karvy Computershare Private Limited ("Registrar").**
2. Please ensure that you mention in the ASBA Application Form, the correct number of your Bank Account with the SCSB concerned, and that funds equal to your subscription amount are available in the said bank account at the time of submission of the ASBA Application Form in physical or electronic form.
3. Upon submission of the ASBA Application Form with the SCSB concerned, whether in physical or electronic mode, you shall be deemed to have agreed to block the entire subscription amount specified in the said firm, and have authorized the designated branch of the SCSB concerned to block such amount in the Bank Account. Please note the following in respect of your submission of form with the SCSB concerned:
  - a) The SCSB concerned will not accept any ASBA after 3.00 p.m. on March 25, 2013.
  - b) The SCSB concerned will give you an acknowledgment for the receipt of the ASBA Application Form.
4. On the basis of the authorization given by you through the ASBA Application Form, the SCSB concerned will block the subscription money in the Bank Account. The subscription money will remain blocked in the Bank Account till allotment of units under the Scheme or till rejection of the application or refund, as the case may be.
5. If the Bank Account does not have sufficient credit balance to meet the subscription money, the ASBA application will be rejected by the SCSB concerned.
6. Please do not enclose along with the ASBA Application Form, a cheque, a demand draft or any mode of payment, as the ASBA Application Form contains an authorization to block the subscription amount in the Bank Account.
7. Please submit a copy of the acknowledgment receipt of the ASBA Application Form (as submitted with the SCSB concerned) along with the NFO application form at any of the official points of acceptance for the AMC.
8. The AMC, the Registrar, and the Trustee to Baroda Pioneer Mutual Fund shall not be liable for any negligence or mistake committed by SCSBs.
9. All grievances relating to the ASBA facility may be addressed to the AMC / Registrar, with a copy to the SCSB concerned, giving full details such as name, address of the applicant, subscription amount blocked on application, Bank Account number and the designated Branch or the collection centre of the SCSB where the ASBA Form was submitted.
10. The ASBA facility will operate in accordance with applicable SEBI guidelines in force from time to time.
11. For details on transaction charges, please refer the Instruction VII of the NFO Application Form.

#### Contact Points:

#### Baroda Pioneer Asset Management Company Ltd.

501 Titanium, 5th Floor, Western Express Highway,  
Goregaon (E), Mumbai - 400063.

Phone: +91 22 3074 1000 / 4219 7999. Fax: +91 22 3074 1001.

E-mail: [info@barodapioneer.in](mailto:info@barodapioneer.in). Website: [www.barodapioneer.in](http://www.barodapioneer.in)

Toll Free No: 1800 419 0911

## BARODA PIONEER MUTUAL FUND





**Know Your Client (KYC)  
Application Form (For Individuals Only)**



Application No. :

Please fill in ENGLISH and in BLOCK LETTERS with black ink

"Please note that the KYC Application Form and overleaf instructions should be printed on the same page (back to back). If printed separately then both the pages should be attached and signed by the applicant."

**A. Identity Details (please see guidelines overleaf)**

1. Name of Applicant (As appearing in supporting identification document).

Name

Father's/Spouse Name

2. Gender  Male  Female    B. Marital status  Single  Married    C. Date of Birth

3. Nationality  Indian  Other (Please specify) \_\_\_\_\_

4. Status Please tick (✓)  Resident Individual  Non Resident  Foreign National (Passport Copy Mandatory for NRIs & Foreign Nationals)

5. PAN 



 Please enclose a duly attested copy of your PAN Card

Unique Identification Number (UID)/Aadhaar, if any: \_\_\_\_\_

6. Proof of Identity submitted for PAN exempt cases Please Tick (✓)

UID (Aadhaar)  Passport  Voter ID  Driving Licence  Others \_\_\_\_\_

**PHOTOGRAPH**

Please affix  
the recent passport  
size photograph and  
sign across it

(Please see guideline 'D' overleaf)

**B. Address Details (please see guidelines overleaf)**

1. Address for Correspondence

City / Town / Village	State	Country	Pin Code
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2. Contact Details

Tel. (Off.) (ISD) (STD)	Tel. (Res.) (ISD) (STD)
Mobile (ISD) (STD)	Fax (ISD) (STD)
E-Mail Id.	

3. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

Passport  Ration Card  Registered Lease/Sale Agreement of Residence  Driving License  Voter Identity Card  \*Latest Bank A/c Statement/Passbook  
 \*Latest Telephone Bill (only Land Line)  \*Latest Electricity Bill  \*Latest Gas Bill  Others (Please specify) \_\_\_\_\_  
 \*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

4. Permanent Address of Resident Applicant if different from above B1 OR Overseas Address (Mandatory) for Non-Resident Applicant

City / Town / Village	State	Country	Pin Code
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5. Proof of address to be provided by Applicant. Please submit ANY ONE of the following valid documents & tick (✓) against the document attached.

Passport  Ration Card  Registered Lease/Sale Agreement of Residence  Driving License  Voter Identity Card  \*Latest Bank A/c Statement/Passbook  
 \*Latest Telephone Bill (only Land Line)  \*Latest Electricity Bill  \*Latest Gas Bill  Others (Please specify) \_\_\_\_\_  
 \*Not more than 3 Months old. Validity/Expiry date of proof of address submitted

**C. Other Details (please see guidelines overleaf)**

1. Gross Annual Income Details (Please tick (✓):  Below 1 Lac  1-5 Lac  5-10 Lac  10-25 Lac  > 25 Lacs

OR

Net-worth in ₹. (\*Net worth should not be older than 1 year) \_\_\_\_\_ as on (date)

2. Occupation (Please tick (✓) any one and give brief details):

Private Sector Service  Public Sector  Government Service  Business  Professional  Agriculturist  Retired  
 Housewife  Student  Forex Dealer  Others (Please specify) \_\_\_\_\_

3. Please tick, if applicable:  Politically Exposed Person  Related to a Politically Exposed Person

For definition of PEP, please refer guideline overleaf

4. Any other information: \_\_\_\_\_

**DECLARATION**

I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am/we are aware that I/we may be held liable for it.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

**SIGNATURE OF APPLICANT**

\_\_\_\_\_

**FOR OFFICE USE ONLY**

IPV Done  on

AMC/Intermediary name OR code \_\_\_\_\_

(Originals Verified) Self Certified Document copies received

(Attested) True copies of documents received

Main Intermediary \_\_\_\_\_

Seal/Stamp of the intermediary should contain

Staff Name  
Designation  
Name of the Organization  
Signature  
Date

Seal/Stamp of the intermediary should contain

Staff Name  
Designation  
Name of the Organization  
Signature  
Date



## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS:

1. Self attested copy of PAN card is mandatory for all clients.
2. Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
3. If any proof of identity or address is in a foreign language, then translation into English is required.
4. Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
5. If correspondence & permanent address are different, then proofs for both have to be submitted.
6. Sole proprietor must make the application in his individual name & capacity.
7. For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIOCard/OCICard and overseas address proof is mandatory.
8. For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
9. In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
10. For opening an account with Depository participant or Mutual Fund, for a minor, photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
11. Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

### B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

1. PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
2. Unique Identification Number (UID) (Aadhaar) / Passport / Voter ID card / Driving license.
3. Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

### C. Proof of Address (POA): List of documents admissible as Proof of Address: (\*Documents having an expiry date should be valid on the date of submission.)

1. Passport/Voters Identity Card/Ration Card/Registered Lease or Sale

Agreement of Residence/Driving License/Flat Maintenance bill/Insurance Copy.

2. Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
3. Bank Account Statement/Passbook - Not more than 3 months old.
4. Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
5. Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
6. Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
7. For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostilled or consularised) that gives the registered address should be taken.
8. The proof of address in the name of the spouse may be accepted.

### D. Exemptions/clarifications to PAN

#### (\*Sufficient documentary evidence in support of such claims to be collected.)

1. In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
2. Investors residing in the state of Sikkim.
3. UN entities/multilateral agencies exempt from paying taxes/filing tax returns in India.
4. SIP of Mutual Funds upto Rs 50,000/- p.a.
5. In case of institutional clients, namely, FIIs, Mfs, VCFs, FVCIs, Scheduled Commercial Banks, Multilateral and Bilateral Development Financial Institutions, State Industrial Development Corporations, Insurance Companies registered with IRDA and Public Financial Institution as defined under section 4A of the Companies Act, 1956, Custodians shall verify the PAN card details with the original PAN card and provide duly certified copies of such verified PAN details to the intermediary.

### E. List of people authorized to attest the documents:

1. Notary Public, Gazetted Officer, Manager of a Scheduled Commercial/Co-operative Bank or Multinational Foreign Banks (Name, Designation & Seal should be affixed on the copy).
2. In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.



## INSTRUCTIONS / CHECK LIST FOR FILLING KYC FORM

### A. IMPORTANT POINTS:

- Self attested copy of PAN card is mandatory for all clients.
- Copies of all the documents submitted by the applicant should be self-attested and accompanied by originals for verification. In case the original of any document is not produced for verification, then the copies should be properly attested by entities authorized for attesting the documents, as per the below mentioned list.
- If any proof of identity or address is in a foreign language, then translation into English is required.
- Name & address of the applicant mentioned on the KYC form, should match with the documentary proof submitted.
- If correspondence & permanent address are different, then proofs for both have to be submitted.
- Sole proprietor must make the application in his individual name & capacity.
- For non-residents and foreign nationals, (allowed to trade subject to RBI and FEMA guidelines), copy of passport/PIO Card/OC Card and overseas address proof is mandatory.
- For foreign entities, CIN is optional; and in the absence of DIN no. for the directors, their passport copy should be given.
- In case of Merchant Navy NRI's, Mariner's declaration or certified copy of CDC (Continuous Discharge Certificate) is to be submitted.
- For opening an account with Depository participant or Mutual Fund, for a minor or photocopy of the School Leaving Certificate/Mark sheet issued by Higher Secondary Board/Passport of Minor/Birth Certificate must be provided.
- Politically Exposed Persons (PEP) are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/Judicial/military officers, senior executives of state owned corporations, important political party officials, etc.

### B. Proof of Identity (POI): List of documents admissible as Proof of Identity:

- PAN card with photograph. This is a mandatory requirement for all applicants except those who are specifically exempt from obtaining PAN (listed in Section D).
- Unique Identification Number (UID) (Aadhaar)/Passport/Voter ID card/Driving license.
- Identity card/ document with applicant's Photo, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities, Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members; and Credit cards/Debit cards issued by Banks.

### C. Proof of Address (POA): List of documents admissible as Proof of Address: (\* Documents having an expiry date should be valid on the date of submission.)

- Passport/Voters Identity Card/Ration Card/Registered Lease or Sale Agreement of

Residence/Driving License/Flat Maintenance bill/Insurance Copy.

- Utility bills like Telephone Bill (only land line), Electricity bill or Gas bill - Not more than 3 months old.
- Bank Account Statement/Passbook - Not more than 3 months old.
- Self-declaration by High Court and Supreme Court judges, giving the new address in respect of their own accounts.
- Proof of address issued by any of the following: Bank Managers of Scheduled Commercial Banks/Scheduled Co-Operative Bank/Multinational Foreign Banks/Gazetted Officer/Notary public/Elected representatives to the Legislative Assembly/Parliament/Documents issued by any Govt. or Statutory Authority.
- Identity card/document with address, issued by any of the following: Central/State Government and its Departments, Statutory/Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities and Professional Bodies such as ICAI, ICWAI, ICSI, Bar Council etc., to their Members.
- For FII/sub account, Power of Attorney given by FII/sub-account to the Custodians (which are duly notarized and/or apostiled or consularised) that gives the registered address should be taken.
- The proof of address in the name of the spouse may be accepted.

### D. Exemptions/clarifications to PAN

(\* Sufficient documentary evidence in support of such claims to be collected.)

- In case of transactions undertaken on behalf of Central Government and/or State Government and by officials appointed by Courts e.g. Official liquidator, Court receiver etc.
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- In case of NRIs, authorized officials of overseas branches of Scheduled Commercial Banks registered in India, Notary Public, Court Magistrate, Judge, Indian Embassy/Consulate General in the country where the client resides are permitted to attest the documents.

### F. In case of Non-Individuals, additional documents to be obtained from non-individuals, over & above the POI & POA, as mentioned below:

Types of entity	Documentary requirements
<b>Corporate</b>	<ul style="list-style-type: none"> <li>Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>Copy of latest share holding pattern including list of all those holding control, either directly or indirectly, in the company in terms of SEBI takeover Regulations, duly certified by the company secretary/Whole time director/MD (to be submitted every year)</li> <li>Photograph, POI, POA, PAN and DIN numbers of whole time directors/two directors in charge of day to day operations</li> <li>Photograph, POI, POA, PAN of individual promoters holding control – either directly or indirectly</li> <li>Copies of the Memorandum and Articles of Association and certificate of incorporation</li> <li>Copy of the Board Resolution for investment in securities market</li> <li>Authorised signatories list with specimen signatures</li> </ul>
<b>Partnership firm</b>	<ul style="list-style-type: none"> <li>Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>Certificate of registration (for registered partnership firms only)</li> <li>Copy of partnership deed</li> <li>Authorised signatories list with specimen signatures</li> <li>Photograph, POI, POA, PAN of Partners</li> </ul>
<b>Trust</b>	<ul style="list-style-type: none"> <li>Copy of the balance sheets for the last 2 financial years (to be submitted every year)</li> <li>Certificate of registration (for registered trust only). Copy of Trust deed</li> <li>List of trustees certified by managing trustees/CA</li> <li>Photograph, POI, POA, PAN of Trustees</li> </ul>
<b>HUF</b>	<ul style="list-style-type: none"> <li>PAN of HUF</li> <li>Deed of declaration of HUF/List of coparceners</li> <li>Bank pass-book/bank statement in the name of HUF</li> <li>Photograph, POI, POA, PAN of Karta</li> </ul>
<b>Unincorporated Association or a body of individuals</b>	<ul style="list-style-type: none"> <li>Proof of Existence/Constitution document</li> <li>Resolution of the managing body &amp; Power of Attorney granted to transact business on its behalf</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Banks/Institutional Investors</b>	<ul style="list-style-type: none"> <li>Copy of the constitution/registration or annual report/balance sheet for the last 2 financial years</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Foreign Institutional Investors (FII)</b>	<ul style="list-style-type: none"> <li>Copy of SEBI registration certificate</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Army/Government Bodies</b>	<ul style="list-style-type: none"> <li>Self-certification on letterhead</li> <li>Authorized signatories list with specimen signatures</li> </ul>
<b>Registered Society</b>	<ul style="list-style-type: none"> <li>Copy of Registration Certificate under Societies Registration Act</li> <li>List of Managing Committee members</li> <li>Committee resolution for persons authorised to act as authorised signatories with specimen signatures</li> <li>True copy of Society Rules and Bye Laws certified by the Chairman/Secretary</li> </ul>

Please Submit the KYC Documents on A4 Size Paper Only.



# BARODA PIONEER MUTUAL FUND



## **Contact Information**

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