

Baroda Pioneer Mutual Fund

Baroda Pioneer Liquid Fund

Key Information Memorandum cum
Application Form



बैंक ऑफ़ बड़ौदा
Bank of Baroda



PIONEER
Investments®

Key Information Memorandum cum Application Form

Baroda Pioneer Liquid Fund

An open ended Liquid Scheme

Name of the Asset

Management Company: Baroda Pioneer Asset Management Company Limited

Name of Mutual Fund: Baroda Pioneer Mutual Fund

Price of Units: NAV Linked

Face Value of Units: Rs.10/- per unit

Sponsor : Pioneer Global Asset Management SpA Regd. Office:
Galleria San Carlo 6, 20122, Milano, Italy; and

Bank of Baroda: Regd. Office: Baroda House,
Sayaji Ganj, Vadodara Baroda- 390005

Trustee: Board of Trustees
105, Maker Chambers-III, Nariman Point, Mumbai- 400021

Investment Manager: Baroda Pioneer Asset Management Company Limited
Regd. Office: 105, Maker Chambers-III, Nariman Point,
Mumbai- 400021

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

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. The date of this Key Information Memorandum is December 2008.

**Common Application Form for
Baroda Pioneer Liquid Fund**
(For Lumpsum / Systematic Investments)



बैंक ऑफ बड़ोदा
Bank of Baroda



Sr. No.:

Please refer the instructions while filling the Application Form. Tick (✓) Whichever is applicable. (Strike out which is not required)

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

Distributor / Broker ARN	ARN - 11770	Sub-Broker Code	PDF - 10000	Employees Code	
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Existing Folio Number: _____

 SIP Form Attached**PAN AND KYC COMPLIANT STATUS DETAILS (MANDATORY)**

	PAN # (Refer Instruction - Page 9 - IV)	KYC Compliant Status** (If yes attach proof)	KYC Mandatory for investment of Rs. 50,000 and above. (Refer Instruction - Page 9 - IV)
First Applicant / Guardian*		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Second Applicant		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Third Applicant		<input type="checkbox"/> Yes	<input type="checkbox"/> No

*If the First Applicant is a Minor, then please state the details of Parent / Guardian.

Please attach PAN proof.

**Refer Instruction - Page 9 - IV

Occupation (please ✓) Agriculture Business Service Professional Housewife Retired Student Other

Are you applying as (please ✓) Resident Individual Trust BOI Pvt. Ltd. Co. Societies Body Corporate
 NRI/NRO Proprietorship AOP FII HUF FOF
 NRI/NRE Partnership Public Ltd. Co. On behalf of Minor PIO Others _____

2. SOLE / FIRST APPLICANT'S PERSONAL DETAILS (Please fill in Block Letters 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 _____

Date of Birth

D	D	M	M	Y	Y	Y	Y
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 Status: (✓) RI NRI

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

Guardian Name (if sole / First applicant is a Minor)

Name Mr Ms M/s _____

Date of Birth

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

 Status: (✓) RI NRI

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

City _____ Pin code Mandatory _____

State _____ Country _____

Contact Details _____

Phone O _____ Extn. _____ Fax _____

R _____ Mobile _____

e-mail _____

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

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

_____ City _____

State _____ Country _____ Zip code _____

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 NRE/FCNR Account.

3. JOINT APPLICANT'S DETAILS

Second Applicant

Name Mr Ms M/s _____

Date of Birth

D	D	M	M	Y	Y	Y	Y
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 Status: (✓) RI NRI

Third Applicant

Name Mr Ms M/s _____

Date of Birth

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

 Status: (✓) RI NRIMode of Holding (please ✓) Single OR Joint OR Anyone or Survivor Default Option: Joint

Name of Power of Attorney holder (POA) if investment is being made by a Constituted Attorney:

Name Mr Ms M/s _____

PAN* _____ *Refer Instruction - Page 9 - IV). Kindly enclose copy of the proof of PAN. In case of a joint holding, PAN of all the joint holders should be mentioned in the application form.

ACKNOWLEDGMENT SLIP (To be filled by the investor)

Received from Mr. / Ms. / M/s. _____
 an application for Units of _____
 Plan _____ Option _____ Sub-option _____
 alongwith Cheque / DD No. _____ Dated _____ Drawn on (Bank) _____
 _____ Amount (Rs.) _____

Sr. No.:

 Signature, Stamp & Date

4. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction Page 8 - III

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

Name of the Bank									
Branch				Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRRR	<input type="checkbox"/> NRE
Account No. (in Fig.)									
Account No. (in words)									
Bank Address									
City				State					
PIN			MICR Code					(To be filled in only if dividend is to be paid through (ECS).	
*IFSC Code for NEFT				*This is a 11 Digit Number, kindly obtain it from your Bank Branch.					
Example for filling the Account No.	Ac. No.		1	3	5	7	9	4	2
	In words		One	Three	Five	Seven	Nine	Four	Two

5. SCHEME DETAILS Refer Page 5 for correct scheme name Please choose the scheme and option for Investment.

Scheme Name _____ Plan _____

Options _____ Dividend Frequency _____

[A] INVESTMENT DETAILS (Strike of Whichever is not applicable)

Gross Amount (A)	DD Charges (if any) (B)	Net Amount (Cheque / DD Amount)
Rs. <input type="text"/>	Rs. <input type="text"/>	Rs. <input type="text"/> minus <input type="text"/>
Mode of Payment	Dated	
A/c No. _____ Type A/c _____ Cheque / DD No. _____	D D M M Y Y Y Y	
Drawn on Bank _____		
Branch _____	Branch City _____	

6. NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) Refer Instruction - Page 10 - VI

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

7. REDEMPTION / DIVIDEND / REFUND PAYOUTS

Baroda Pioneer Mutual Fund directly credits the Redemption/Dividend/Refund payout into the investor's Bank Account in case the account is with HDFC Bank Ltd./Citi Bank. I/We understand that the instruction to the bank for Direct Credit/NEFT/ECS will be given by the Mutual Fund & such instruction will be adequate discharge of Mutual Fund towards redemption/ dividend/refund proceeds. In case of bank not crediting my/our bank account with/without assigning any reason thereof or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Baroda Pioneer Mutual Fund responsible. I / We understand that in case account number furnished by me/us, if found incorrect, I/We would not hold Baroda Pioneer Mutual Fund responsible for the credit going to the wrong account. Further, the Mutual Fund reserves the right to issue a demand draft/payable at par cheque in case it is not possible to make payment by DC/NEFT/ECS.

If however you wish to receive payouts by cheque, please tick here

8. DECLARATION AND SIGNATURES.

The Trustee, Baroda Pioneer Mutual Fund

a) Having read & understood the contents of the Offer Document of the Scheme, I/We hereby apply for units of the scheme & agree to abide by the terms, conditions, rules & regulations governing the scheme. I / We hereby declare that the amount invested in the scheme is through legitimate sources only & does not involve & is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Regulations, Notifications or Directions of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Govt of India from time to time. I / We have understood the details of the scheme in the event "Know Your Customer" process not completed by me/us to the satisfaction of the AMC, I/We hereby authorised the AMC, to redeem the funds invested in the Scheme, in favour of the applicant at the applicable NAV prevailing on the date of such redemption & undertaking such other action with such funds that may be required by the Law. b) For NRIs: I / We confirm that I am / we are Non Residents of Indian Nationality / Origin & that I / we have remitted funds form abroad through approved banking channels or from funds in my / our Non-Resident External / Non-Resident Ordinary. I / We confirm that details provided by me / us are true and correct. I / We confirm that I / we are holding valid PAN card.

Date:

1st Unitholder Signature / Thumb Impression	2nd Unitholder Signature / Thumb Impression	3rd Unitholder Signature / Thumb Impression
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KARVY INVESTOR SERVICE CENTRES

AHMEDABAD: 201-202, Shail Building, 2nd Floor, Opp. Madhusudhan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006 Ph : 079-26400052/28, Fax : 079-26565551. BANGALORE : No : 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025 Ph : 080 - 25320085, FAX : 080 - 25320086. BARODA : Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetapur Road, Vadodara - 390007, Gujarat Ph : 0265 - 6640870/71/72/73/74. CHENNAI : Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adithanar Salai, Egmore, Chennai - 600002. Ph : 044- 42028513/2858772/28587781 Fax : 044 - 42028514. COIMBATORE : 29/1, 1 St Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011 Ph : 0422-4384770. Fax 0422-4384770. HYDERABAD : 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Ph : 040 - 23312454. JAIPUR : S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. Ph : 0141-2375039/2363321 Fax : 0141-2378703. KOCHI : Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. Ph : 0484 - 4101273. KOLKATA : 16 Jatin Bagchi Road, Kolkata - 700 029. Ph : 033-24659263/267 Fax : 033 - 24635432. LUCKNOW : 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001. Ph : 0522-2236819/820/828. Fax : 0522-2236826. MUMBAI : DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Fort Mumbai - 400 023. Ph : 022 - 66235353. Fax : 022 - 66341966. NEW DELHI : 2 E / 23, Jhandewalan Extn, New Delhi - 110055. Ph : 011- 43681700. Fax : 011- 43681710. PUNE : Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184/4, F C Road, Pune - 411004. Ph : 020-25533795/592/25532783 Fax : 020 - 25533742. SURAT : G-16 Empire State Building, Nr Udha Darwaja, Ring Road, Surat-395009. Ph : 0261-3042170.

Table of Contents

Highlights / Summary of the Scheme

Name of the Scheme

Baroda Pioneer Liquid Fund

Types of Scheme

An open ended Liquid Scheme

Investment Objective

To generate income with a high level of liquidity by investing in a portfolio of money market and debt securities

Asset Allocation Pattern

Types of Instruments	Normal Allocation (% of netassets)
Debt Instruments	0-25%
Money Market Instruments	75-100%
Securities Debt	0-25%

Risk Profile of the Scheme

Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

1. Risk associated with investment in Fixed Income and Money Market instruments which may involve Interest Rate risk, Spread risk, Credit risk or default risk, Liquidity & Settlement risk, performance risk, prepayment risk and market risk etc.
2. Risk associated with investment in Derivatives which involve Credit Risk, Illiquidity Risk etc.
3. Schemes may invest in securitized debt such as asset backed securities (ABS) or mortgaged backed securities (MBS) which involves risk like Payment Risk, Market Risk etc.

Plans and Options

Growth Plan, Dividend Plan, Dividend Re-investment Plan & Daily Dividend Plan.

Applicable NAV

Purchase

Liquid Scheme

Where the applications received up to 12 noon on a business day and funds are available for utilization on the same day - closing NAV of the day immediately preceding the day of receipt of application.

Where the applications received after 12 noon on a business day and funds are available for utilization on the same day - closing NAV of the day immediately preceding the next business day.

Irrespective of the time of receipt of application, where the funds are not available for utilization on the day of the application - closing NAV of the day immediately preceding the day on which the funds are available for utilization.

Re-Purchase

Liquid Scheme

Where the applications received up to 3 pm – the closing NAV of the day immediately preceding the next business day.

Where the applications received after 3 pm – the closing NAV of the next business day.

Minimum Application Amount/Number of Units

Rs. 10,000/- and in multiple of Re.1/- thereafter

Despatch of Repurchase (Redemption Request)

Within 10 working days of the receipt of the redemption request at the Investor Service centre of the Baroda Pioneer Mutual Fund.

Benchmark Index

CRISIL Liquid Fund Index

Dividend Policy

Baroda Pioneer may declare dividend any time during the tenure of the scheme, depending upon the performance of the scheme. Dividend will be declared only under dividend plan. Baroda Pioneer Mutual Fund reserves the right to determine the frequency of dividend distribution. Those investors whose names appear in the register of unit holders as on the record date will be eligible for dividend. On the payment of dividend, the NAV will stand reduced by the amount of dividend and dividend tax (if applicable) paid. The record date will be declared through newspaper advertisements and other circulations.

Distribution of dividend is not assured and is subject to the availability of distributable surplus.

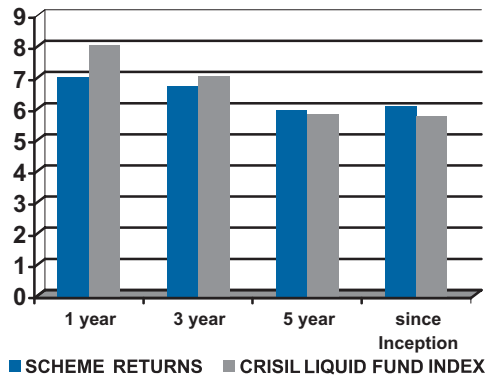
The dividend warrants shall be dispatched to the unit holders within 30 days of the date of declaration of the dividend.

Name of Fund Manager

Ms. Hetal P. Shah

Fund Manager (Debt). She is also Managing the Baroda Pioneer Gilt Fund, Baroda Pioneer MIP Fund, Baroda Pioneer Children Fund, Baroda Pioneer Income Fund.

Compounded Annualised Return	Scheme Return %	Benchmark Return% CRISIL LIQUID FUND INDEX
1 Year Return	7.08	8.11
3 Year Return	6.79	7.12
5 Year Return	6.02	5.91
Return Since Inception	6.16	5.84

Absolute return for each financial year for past 5 years**Load Structure**

Entry Load	Exit Load
Nil	Nil

Recurring Expenses

Nature of Expenses	%
Investment Management & Advisory Fees	1.00%
Marketing & Selling Expenses including Commission	0.25%
Custodian & Registrar & Transfer Agent Fees	0.15%
Other Expenses *	0.10%
Total	1.50%

***Other Expenses include:**

- Costs related to investor communications
- Cost of providing account statements and dividend/redemption /repurchase warrants
- Costs of Statutory Advertisements
- Other miscellaneous Expenses

The AMC reserves the right to increase and decrease the fee within the ceilings prescribed under SEBI Regulations. The above annual recurring expenses are only the estimates and the actual expenses may vary from the above estimates but will be restricted to the ceilings of recurring expenses stated in

Regulation 52(6) of the SEBI (Mutual Funds) Regulations, 1996, which are as follows:

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per the SEBI (MF) Regulations. However, as per regulation 52 of SEBI (MF) Regulations, following maximum limits are applicable to the scheme:

- 2.25% on the first Rs. 100 Crore of average weekly net assets.
- 2.00% on the next Rs. 300 Crore of average weekly net assets.
- 1.75% on the next Rs. 300 Crore of average weekly net assets.
- 1.50% on the balance of the average weekly net assets.

Waiver of Load for Direct Application

No entry load shall be charged for direct applications (for fresh subscription, as additional subscription by the existing investors & switch applications) received by the AMC i.e applications received through internet or applications accepted at the offices of AMC or authorised investor service centres that are not routed through any distributor or agent/broker. Such applications may be marked DIRECT or NOT APPLICABLE in the broker code column of the application form/transaction slip. In case of any change in the broker code column, the investor has to strike off the earlier entry, enter the new code (DIRECT, NOT APPLICABLE OR BROKER CODE) & the same has to be counter signed. Application / Transaction slip for subscription or switch in without mention of broker code or where the broker code column is blank, shall be treated as direct application.

Further no entry load as well as exit load shall be charged on Bonus units as & when declared & on units allotted on reinvestment of dividend.

Tax treatment for the Investors (Unitholders)

Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

Daily Net Asset Value (NAV) Publication

The NAV will be declared on all business days and will be published in 2 newspapers. NAV can also be viewed on www.Barodapioneer.in and www.amfiindia.com [You can also telephone us at 22853323-25]

For Investor Grievances please contact**Name and Address of Registrar**

Karvy Computershare (Pvt.) Ltd.
Karvy House, 21, Avenue 4, Street No. 1, Banjara Hills,
Hyderabad - 500 034

Investor Relation Officer

Mr. Amitabh Ambastha

105, Maker Chamber- III, Nariman Point, Mumbai- 400021.

Tel No. 22853323-25 Email: info@barodapioneer.in

Unitholders' Information**Account Statement****For normal transactions during ongoing sales and repurchase:**

- The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted (state the service standard for the same)
- For those unitholders who have provided an e-mail address, the AMC will send the account statement by e-mail.
- The unitholder may request for a physical account statement by writing/calling the AMC/ISC/R&T

Annual Account Statement:

- The Mutual Funds shall provide the Account Statement to the Unitholders who have not transacted during the last six months prior to the date of generation of account statements. The Account Statement shall reflect the latest closing balance and value of the Units prior to the date of generation of the account statement,

- The account statements in such cases may be generated and issued along with the Portfolio Statement or Annual Report of the Scheme.
- Alternately, soft copy of the account statements shall be mailed to the investors' e-mail address, instead of physical statement, if so mandated.

Half Yearly Portfolio and unaudited financial results

Baroda Pioneer mutual fund shall publish a complete statement of the scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March and 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located.

Annual Report

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.

KARVY INVESTOR SERVICE CENTRES

AHMEDABAD: 201-202, Shail Building, 2nd Floor, Opp. Madhusudan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006 Ph : 079-26400527/28, Fax : 079-26565551. **BANGALORE :** No : 51/25, 1 St Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025 Ph : 080 - 25320085, FAX : 080 - 25320086. **BARODA :** Piccadilly, Office # 5, First Floor, Opp. Adani Super Market, Jetalpur Road, Vadodara - 390007, Gujarat Ph : 0265 - 6640870/71/72/73/74. **CHENNAI :** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Ph : 044-42028513/28587772/28587781 Fax : 044 - 42028514. **COIMBATORE :** 29/1, 1 St Floor, Chinthamani Nagar, Opp To Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011 Ph : 0422-4384770. Fax 0422-4384770 : 0422-4384770. **HYDERABAD :** 8-2-596 Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Ph : 040 - 23312454. **JAIPUR :** S-16 A, 3Rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. Ph : 0141-2375039/2363521 Fax : 0141-2378703. **KOCHI :** Shop No. II, 2nd Floor, Jewel Arcade, (Above Oriental Insurance Ltd), Layam Road, Cochin - 682 011. Ph : 0484 - 4010273. **KOLKATA :** 16 Jatin Bagchi Road, Kolkata - 700 029. Ph : 033-24659263/267 Fax : 033 - 24635432. **LUCKNOW :** 94, Mahatma Gandhi Marg, Opp Governor House, Hazratganj, Lucknow - 226 001. Ph : 0522-2236819/820/828. Fax : 0522-2236826. **MUMBAI :** DAS Chambers, Ground Floor, Opp. BSE & next to Corporation Bank, Dalal Street, Fort, Fort Mumbai - 400 023. Ph : 022 - 66235353. Fax : 022 - 66341966. **NEW DELHI :** 2 E / 23, Jhandewalan Extn, New Delhi - 110055. Ph : 011-43681700. Fax : 011-43681710. **PUNE :** Srinath Plaza, C Wing, Office No. 58 And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Surry No. 184/4, F C Road, Pune - 411004. Ph : 020-2553795/592/25532783 Fax : 020 - 25533742. **SURAT :** G-16 Empire State Building, Nr Udhna Darwaja, Ring Road, Surat-395009. Ph : 0261-3042170. Investment Manager : Baroda Pioneer Asset Management Company Limited, Regd. Office : 105, Maker Chambers-III, Nariman Point, Mumbai - 400 021. Toll Free No. : 1-800-4190911

Instruction To Investors For Filling Up The Application Form

I. General Instructions:

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

II. Applicant Information

1. Name should be given in full without any abbreviation. Preferably write exactly as it appears in your Bank Account or as it appears in the incorporation document as the case may be.
2. Name and date of birth of the minor is mandatory for investment on behalf of minor.
3. Please write the Applicant's Name & Application Serial Number on the reverse of the Cheque/Demand Draft.
4. Please mention the Pin Code Number in the Address column. In case the PIN code is not mentioned all the correspondence will be sent by ordinary registered post.
5. All communication and/or payments will be made to the sole/first applicant.
6. Signatures should be in English or in any Indian language, thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. In case of HUF, the Karta should sign on behalf of the HUF. In case of Partnership Firms, the Partner should sign on behalf of the Partnership Firm. Similarly, for the Association of Persons (AoP), Company etc. the

application must be signed by the Authorised Signatory/Signatories as applicable.

7. Individual(s) as Applicant/unit holder only can make nomination. Nominee must be an individual and not a trust, society, body corporate partnership firm, Karta of Hindu Undivided Family or a power of Attorney Holder. Nomination stands rescinded upon transfer/Redemption/Switchover of Units.
8. Where the units are held in the names of two or three persons, such persons shall be deemed to hold the units on first holder basis. In case of HUF/Partnership Firm/AoP/Company, etc. no joint holding will be considered. All tax exemptions can be availed of only by the First holder in case of additional holdings.
9. In case of applications under Power of Attorney or by a Limited Company or by a Corporate Body or Eligible Institution or a Registered Society or a Trust or a Fund the original Power of Attorney or the certified copy thereof duly notarised and the relevant resolution or authority to make the application, as the case may be including authority granted in favour of the officials signing the application and their specimen signature etc., or duly certified copy thereof alongwith a certified copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed and certificate of registration must be lodged at the office of the Registrar, quoting the serial number of application simultaneously with the submission of the Application Form, failing which the application is liable to be rejected. Please refer checklist on page 11.
10. Any applications without broker code will be treated as Direct Investments.

III Bank Account Details:

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

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

IV. Permanent Account Number (PAN) of Investors

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase*. Where the applicant is a minor, and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the guardian, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase* application, a photocopy of the PAN card duly self-certified along with the original PAN Card. The original PAN Card will be returned immediately across the counter after verification. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proffer submission, however sufficient documentary evidence shall have to be submitted for verifying that they are resident of the state of Sikkim.

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

Know Your Customer (KYC) Compliance

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

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

Investors should note that it is mandatory for all applications for subscription of value of Rs.50,000/- and above to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC

Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA must mention their KYC Compliance Status and attach proof of KYC Compliance at the time of investment above the threshold.

The KYC status will be validated with the records of the Central Agency before allotting units. Baroda Pioneer Mutual Fund will not be held responsible and /or liable for rejection of KYC Form, if any, by the Central Agency. Applications for subscriptions of value of Rs. 50,000 and above without a valid KYC compliance may be rejected. Provided further, where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Trustee / AMC shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and affect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.

* Valid only where investors who have already obtained the erstwhile Mutual Fund Identification Number (MIN) by submitting the PAN copy as the proof of identity.

SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her Permanent Account Number (PAN) irrespective of the amount of purchase*. Where the applicant is a minor, and does not possess his/ her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, as the case may be.

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

*includes fresh/additional purchase, Systematic Investment.

Applications not complying with the above requirement may not be accepted/processed. Additionally, in the event

of any application form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled & the amount may be redeemed at the applicable NAV, subject to payment of exit load, if any. Please contact any of the Investor Service Centres / KARVY / Distributors or visit our website www.barodapioneer.in for further details. If PAN already validated along with MIN, please don't attach any proof.

V. Payment Procedure

1. Payment may be made by MICR cheque/DD drawn on/made payable at all those places where the Investor Service Centres are located and mail to the nearest ISC. THE CHEQUE/DD MUST BE DRAWN IN THE NAME OF THE SCHEME and crossed "ACCOUNT PAYEE & NOT NEGOTIABLE".
 2. In case of subscription by NRIs/FIIs, in case the payment is made through Indian Rupee draft purchased abroad or from FCNR or NRE A/c, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made by NRE/FCNR account cheques, the application forms must be accompanied with a photocopy of the cheque or Account Debit letter/Certificate from the banker.

Applicants who cannot Invest: | Any individual who is a Foreign national or any other entity that is not an Indian resident under the Foreign Exchange Management Act, 1999, except where registered with SEBI as a FII or FII sub account. | Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the scheme. These would be firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRI's & trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). | Non-Resident Indians residing in the United States of America & Canada.
 3. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
 4. Application form (duly completed), along with a cheque/DD (payable at Hyderabad) may be sent by Mail directly Registrar viz. Registrar: KARVY Computershare Private Limited KARVY REGISTRY HOUSE H.No : 8 - 2 - 596 Avenue 4, Street No.1 Banjara Hills Hyderabad - 500 034.

If there is no Authorised Investor Service Centres where
- the investor resides, he/she may purchase a Demand Draft from any other Bank in favour of the "Scheme" (please mention the name of the scheme) & crossed "A/c Payee & Not Negotiable", If you are residing/located in a city/town where we don't have an official Acceptance Point, please draw a Demand Draft payable at your nearest city/town where we have a Transaction Acceptance Point. after deducting bank charges / commission after deducting bank charges / commission (not exceeding charges prescribed by State Bank of India) from the amount of investment.
5. The applicants are requested to note the following points before submitting the applications to any of the collection centres.
 - I) Separate cheque/demand draft is required for each scheme. Such Cheques/Demand Draft should be drawn in the name of the Scheme.
 - ii) Stockinvests, Outstation Cheques/DD, Post Dated Cheques, Money Orders and Postal Orders will not be accepted and such applications will not be considered for allotment.
 - iii) Cheques once returned in clearing will not be re-presented and the accompanying applications may not be considered for allotment.
 6. Applications which are incomplete are liable to be rejected & the Trustee Company of Baroda Pioneer Mutual Fund shall not be responsible for any consequences thereof.
 7. Where an application is rejected in full or in part, application money will accordingly be refunded to the applicant. No interest will be paid on the amount so refunded. Letters of regret together with Refund Cheques/Orders if any will be despatched to the applicant. Refund will be made by cheques or pay order drawn on the Bankers of Baroda Pioneer Mutual Fund.
 8. The right to accept or reject any application in whole or in part lies with the Trustee Company.

VI. Nomination

1. The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly. Non-Individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided

- Family, holder of Power of Attorney cannot nominate. If the units are held jointly, all joint holders will sign the nomination form.
- Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the unit holder.
 - The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A non resident Indian can be a Nominee subject to the policy of exchange control for the time being in force.
 - Nomination in respect of the units stands rescinded upon the transfer of units.
 - Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc.
 - The 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 the nomination, the nomination shall stand rescinded & the Asset Management Company (AMC) shall not be under any obligation to transfer the units if favour of the Nominee(s).
 - Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option shall settle the claims equally amongst all the nominees).

Checklist

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

Sr No	Documents	Company / Body Corporates	Trusts	Societies	Partnership Firms	HUF	NRI	FIs	Investment th Const. Attorney
1	Certificate of Incorporation / Registration	✓	✓	✓	✓			✓	
2	Resolution / Authorization to invest	✓	✓	✓	✓			✓	
3	Authorized Signatory List	✓	✓	✓	✓			✓	✓
4	MoA & AoA	✓							
5	Trust Deed		✓						
6	Bye Laws			✓					
7	Partnership Deed / Deed of Declaration				✓	✓			
8	Notarized Power of Attorney								✓
9	Account Debit Certificate in case of payment is made by DD from NRE / FCNR A/c where applicable						✓		✓
10	PAN Proof	✓	✓	✓	✓		✓	✓	✓
11	KYC Acknowledgement letter (or erstwhile MIN Allotment ltr) / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd (CVL) Website (www.cvindia.com) using PAN No.	✓	✓	✓	✓		✓	✓	✓
12	Latest Bank passbook / Bank Account Statement					✓			

All documents in 1 to 6 should be originals or True copies certified by the Director / Trustee / Company Secretary / Authorized Signatory / Notary Public, as applicable

Contact Information

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