

**INVESTMENT MANAGER**  
**Baroda Pioneer Asset Management Co. Ltd.**

**KEY INFORMATION MEMORANDUM**  
**CUM APPLICATION FORM**

**Baroda Pioneer 90 Day Fixed Maturity Plan - Series 5, 6**

**Baroda Pioneer 180 Day Fixed Maturity Plan - Series 1, 2**

**Baroda Pioneer 367 Day Fixed Maturity Plan - Series 3, 4**

(Close - Ended Debt Schemes)

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

**BARODA PIONEER 90 DAY FIXED MATURITY PLAN - SERIES 5**

New Fund Offer for Scheme Opens on December 12, 2011

New Fund Offer for Scheme Closes on December 12, 2011

**New Fund Offer of the Other Schemes, will open within  
6 months from 14 November, 2011**



**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.**

**Disclaimer of National Stock Exchange Of India Ltd. (NSE)**

"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."

# Key Information Memorandum Cum Application Form

<b>Name of the Scheme</b>	Baroda Pioneer 90 Day Fixed Maturity Plan - Series 5 & 6 Baroda Pioneer 180 Day Fixed Maturity Plan - Series 1 & 2 Baroda Pioneer 367 Day Fixed Maturity Plan - Series 3 & 4			
<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>	Under normal circumstances, the broad investment pattern under each Scheme will be as under:			
	<b>Instrument</b>	<b>Indicative Allocations (% of total net assets)</b>		<b>Risk Profile</b>
		<b>Maximum</b>	<b>Minimum</b>	
	Domestic Debt Instruments & Money Market Instruments	100%	0%	Low to medium
<p>The Schemes will not invest in Securitized debt.</p> <p>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 repos /reverse repos and Collateralized Borrowing &amp; Lending Obligations (CBLO) in line with the RBI regulations.</p> <p>In each Scheme, it is proposed to make investments in debt securities maturing on or before the maturity of the plans under the scheme.</p> <p>The Schemes shall not invest in derivative products.</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>				
<b>Investment Strategy</b>	<p>Baroda Pioneer 90 Day Fixed Maturity Plan - Series 5, 6 ; Baroda Pioneer 180 Day Fixed Maturity Plan - Series 1, 2 , Baroda Pioneer 367 Day Fixed Maturity Plan - Series 3, 4 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><b>The Schemes will not invest in unrated debt instruments.</b></p> <p>The key factors of the investment strategy of the Schemes will be:</p> <ol style="list-style-type: none"> <li>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>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>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> <li>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.</li> <li>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.</li> <li>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.</li> </ol>			

<p><b>Risk Profile of the Schemes</b></p>	<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. Scheme specific Risk Factors are summarized below :-</p> <p>1. Risk associated with investment in Fixed Income and Money Market instruments which may involve Interest Rate risk, Credit risk or default risk, Liquidity &amp; Settlement risk, performance risk, prepayment risk and market risk etc.</p>
<p><b>Risk Management Strategy</b></p>	<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>
<p><b>Other Specific Disclosures</b></p>	<p><b>(a) Credit Evaluation Policy</b></p> <p>The Schemes will invest only in instruments with a credit rating of AAA or P1+ or equivalent and will, therefore, rely on the rating rationales or perspectives of credit rating agencies.</p> <p><b>(b) List of sectors the Schemes will not be investing in</b></p> <p>The Schemes will not invest in the real estate sector.</p> <p><b>(c) Type of instruments in which the Schemes will invest</b></p> <p>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:</p> <ol style="list-style-type: none"> <li>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).</li> <li>ii. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).</li> </ol>

- iii. Debt obligations 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. Obligations/ 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 obligations 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.**

Instruments Credit Rating	CD	CP	NCD	CBLO
AAA	95 - 100%	0-5%	0-5%	0-5%

There will be no variation between the indicative 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 P1+ or equivalent, which is the highest available class of credit rating.
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/P1+) and in CBLOs.
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.
4. 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.
5. 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.

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-.

<b>Plans and Options</b>	Baroda Pioneer 90 Day Fixed Maturity Plan –Series 5 and Series 6 each will mature at the end of 90 days from their respective Dates of Allotment, Baroda Pioneer 180 Day Fixed Maturity Plan – Series 1 and Series 2 each will mature at the end of 180 days from their respective Dates of Allotment and Baroda Pioneer 367 Day Fixed Maturity Plan –Series 3 and Series 4 each will mature at the end of 367 days from their respective Dates of Allotment. All these Schemes will have no plans thereunder. However, they will have two options, viz. Growth and Dividend (payout).		
<b>Applicable NAV repurchase)</b>	No redemption/ repurchase of units shall be allowed prior to the maturity of the Schemes. (for However, Unitholders who wish to exit prior the Maturity Date may do so through the Stock Exchange mode.		
<b>Minimum Application Amount</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Repurchase</b>
	Rs. 5,000/- and in multiples of Re. 1/- thereafter	N.A.	N.A.
<b>Maturity Date</b>	Baroda Pioneer 90 Day Fixed Maturity Plan –Series 5 and Series 6 each will mature at the end of 90 days from their respective Dates of Allotment, Baroda Pioneer 180 Day Fixed Maturity Plan – Series 1 and Series 2 each will mature at the end of 180 days from their respective Dates of Allotment and Baroda Pioneer 367 Day Fixed Maturity Plan –Series 3 and Series 4 each will mature at the end of 367 days from their respective Dates of Allotment.		

<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 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>	<b>Name of the Schemes</b>	<b>Index</b>
	Baroda Pioneer 90 Day Fixed Maturity Plan-Series 5, 6	CRISIL Liquid Fund Index
	Baroda Pioneer 180 Day Fixed Maturity Plan-Series 1, 2	CRISIL Short Term Bond Fund Index
	Baroda Pioneer 367 Day Fixed Maturity Plan-Series 3, 4	CRISIL Short Term Bond Fund Index
<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>	<p>Not Applicable.</p> <p>The Board of Trustees is the Trustee of Baroda Pioneer Mutual Fund</p>	
<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>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.. A Transaction Charge will be applied as follows: (i) Nil on subscription amounts less than Rs. 10,000/-; (ii) Rs. 100/- on every subscription of Rs. 10,000/- and above for an existing investor in mutual funds; (iii) Rs. 150/-* on a subscription of Rs. 10,000/- and above for an investor investing in mutual funds for the first time. The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge.</p> <p>* In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, Rs. 100/- will be charged as transaction charge.</p> <p>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>Exit Load: N.A.</p> <p><b>C. Recurring Expenses</b></p> <p>The recurring expenses of the Schemes (including the investment management and advisory fess) shall be as per the limit prescribed under the SEBI (Mutual Fund) Regulations 1996. These are as follows:</p> <ol style="list-style-type: none"> <li>i) 2.25% on the first Rs.100 Crore of average weekly net assets.</li> <li>ii) 2.00% on the next Rs.300 Crore of average weekly net assets.</li> <li>iii) 1.75% on the next Rs.300 Crore of average weekly net assets.</li> <li>iv) 1.50% on the balance of the average weekly net assets.</li> </ol>	

	<b>D. Actual expenses for the previous year</b> Not Applicable, as these are new Schemes.	
<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>	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 www.barodapioneer.in and www.amfiindia.com.  The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9 pm.	
<b>For Investor Grievances please contact</b>	<b>Name and Address of Registrar</b> Karvy Computershare (Pvt.) Ltd. 46, Avenue 4, Street No - 1, Banjara Hills, Hyderabad - 500034. India.	<b>Investor Relation Officer</b> Mr. Amitabh Ambastha 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063. Email: info@barodapioneer.in Phone: +91 22 30741000 Fax No.: +91 22 30741001
<b>Unitholders Information</b>	<p><b>Allotment Conformation</b></p> <p><b>(a) Units in Physical mode :-</b></p> <p>Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an sms to their registered 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.</p> <p><b>(b) Units in Demat Mode :-</b></p> <p>For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.</p> <p><b>Consolidated Account Statement (CAS)</b></p> <p>A Unit Holder will be sent, on or before the 10th of every month, by way of a mail / an e-mail, a CAS, containing the details of all transactions effected by the Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned. For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail.</p> <p>In case of a specific request received from a Unit holder for a separate account statement, the AMC/Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request.</p> <p>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.</p> <p>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.</p> <p>The expression, ' transaction' , includes purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p>	

	<p><b>Half yearly Disclosures: Portfolio / Financial Results</b></p> <p>Before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th Sept., the fund shall publish its unaudited financial results and the scheme portfolio in the prescribed formats in one national English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated. These shall also be displayed on the website of the mutual fund and that of AMFI.</p> <p>Annual Report</p> <p>An abridged / full Scheme-wise annual report, in electronic form, will be e-mailed to all unit holders who have provided their e-mail ids, not later than four months from the date of closure of the relevant accounting year, and no physical copy will be mailed. However, in the event of receipt of a request from a unit holder for a physical copy of the abridged/full Scheme-wise annual report, notwithstanding the registration of such a unit holder's e-mail address, the AMC will provide the unit holder with a physical copy.</p> <p>Also, in the case of any unit holder whose email address is not available with the AMC/Fund, and has not been provided to the AMC/Fund even on request, a physical copy of the abridged/full Scheme-wise annual report will be sent to the unit holder.</p> <p>The link of the full Scheme-wise annual report will be displayed prominently on the website of the AMC, viz., <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>
<p><b>Applications Supported by Blocked Amount (ASBA)</b></p>	<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>
<p><b>Prohibition on disclosure of Indicative Portfolio and Indicative Yield</b></p>	<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>

# Application Form - Baroda Pioneer 90 Day Fixed Maturity Plan - Series 5



Sr. No.:

## Transaction Charges for Applications through Distributors only

<input type="checkbox"/> I confirm that I am 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, the same are deductible as applicable from the purchase / Subscription amount and payable to the distributor. Units will issued against the balance amount invested. Please 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	Sub-Broker Code	Employee Code
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Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

Existing Folio Number: \_\_\_\_\_

## PAN AND KYC COMPLIANT STATUS DETAILS (Mandatory)

	PAN # (Refer Instruction IV)	KYC Compliant Status** (attach proof) (Refer Instruction 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 Minor, then please state the details of Parent / Guardian. # Please attach PAN proof. \*\*Refer Instruction IV

Occupation of the applicant (Mandatory, please ✓)	<input type="checkbox"/> Agriculture	<input type="checkbox"/> Business	<input type="checkbox"/> Service	<input type="checkbox"/> Professional	<input type="checkbox"/> Housewife	<input type="checkbox"/> Retired
	<input type="checkbox"/> Sports person	<input type="checkbox"/> Politics	<input type="checkbox"/> NGO	<input type="checkbox"/> PIO	<input type="checkbox"/> NRI / NRO	<input type="checkbox"/> NRI / NRE
	<input type="checkbox"/> NRI / Others	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Partnership	<input type="checkbox"/> HNI	<input type="checkbox"/> Public Co. - Listed	<input type="checkbox"/> Public Co. - Unlisted
	<input type="checkbox"/> Societies	<input type="checkbox"/> Charity	<input type="checkbox"/> FII	<input type="checkbox"/> Builder	<input type="checkbox"/> Consultant	<input type="checkbox"/> Others

Tax status of the Applicant (Mandatory, please ✓)	<input type="checkbox"/> Individual	<input type="checkbox"/> Hindu Undivided Family (HUF)	<input type="checkbox"/> Company	<input type="checkbox"/> Firm	<input type="checkbox"/> Association of Persons
	<input type="checkbox"/> Local Authority	<input type="checkbox"/> Association of Persons (Trusts)	<input type="checkbox"/> Body of Individual	<input type="checkbox"/> Artificial Juridical Person	

## DEMAT ACCOUNT DETAILS

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

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

Name **Mr Ms M/s**

Date of Birth **DDMMYYYY** Status: (✓)  RI  NRI

Name of the contact Person in case of Non-Individual \_\_\_\_\_

Guardian Name (if Sole/ First applicant is a Minor) **Mr Ms M/s**

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

City \_\_\_\_\_ Pincode (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/ Fill applicant in addition to mailing address)

State \_\_\_\_\_ Country \_\_\_\_\_ Zip code \_\_\_\_\_

I/We confirm that I am/we are non-residents of Indian nationality/origin & 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

Name **Mr Ms M/s**

### SECOND APPLICANT

Date of Birth **DDMMYYYY** Status: (✓)  RI  NRI

### THIRD APPLICANT

Name **Mr Ms M/s**

Date of Birth **DDMMYYYY** Status: (✓)  RI  NRI

Mode of Holding (please ✓)  Single OR  Joint OR  Anyone or Survivor *Default Option: Joint*

NAME OF POWER OF ATTORNEY HOLDER (POA) (If investment is being made by a Constituted Attorney)

Name **Mr Ms M/s**

PAN\* \_\_\_\_\_ \*Refer Instruction - 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 Scheme \_\_\_\_\_

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 Instructions - 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  Savings  Current  NRO  NRNR  NRE  
 Account No. (in Fig.) \_\_\_\_\_  
 Account No. (in words) \_\_\_\_\_  
 Bank Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Pincode \_\_\_\_\_  
 MICR Code \_\_\_\_\_ (To be filled in only if dividend is to be paid through ECS).  
 \*IFSC Code for NEFT / RTGS \_\_\_\_\_ \*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

(Please attach copy of cancelled cheque)

**5. REDEMPTION / DIVIDEND / REFUND PAYOUTS**

Baroda Pioneer Mutual Fund shall credit the redemption /Dividend /Refund payout/ Broker / Clearing Member into 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 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 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 NEFT /ECS. If however you wish to receive payouts by cheque, please tick here

**6. 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.

**7. SCHEME DETAILS (Please choose the option for Investment.)**

Scheme Name \_\_\_\_\_ **Baroda Pioneer 90 Day Fixed Maturity Plan - Series 5**  
 Options  Growth  Dividend Payout

**[A] INVESTMENT DETAILS (Strike off whichever is not applicable)**

Net Amount \_\_\_\_\_  
 MODE OF PAYMENT  NEFT / RTGS  

NEFT / RTGS Details	A/c No. _____ Type A/c _____ NEFT / RTGS Dated <table border="1"> <tr> <td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td> </tr> </table>	D	D	M	M	Y	Y	Y	Y
	D	D	M	M	Y	Y	Y	Y	
	Drawn on Bank _____								
Branch _____ Branch City _____									

In case of NEFT / RTGS payment UTR No. \_\_\_\_\_

**8. NOMINATION DETAILS (To be filled in by Individual(s) applying singly or jointly) Refer Instruction VI**

Name and Address of the Nominee(s)	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 shared by will be shared by each nominee (% to aggregate to 100%)
Nominee 1				
Nominee 2				
Nominee 3				

**9. DECLARATION AND SIGNATURES**

a) I/We have read & understood the contents in the SID of the Scheme and 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 purpose of the contravention of any Act, Rules, Regulation, Notifications or Directions of the provisions of the Income Tax Act, 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 and in the event "Know Your Customer" process 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 applicant at the applicable NAV prevailing on the date of such redemption & undertake 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 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 holding 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 for the different competing schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

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

Ahmedabad • Agra • Ajmer • Aligarh • Allahabad • Anand • Bangalore • Bareilly • Baroda • Bhilai • Bhopal • Bhubaneswar • Bikaner • Bilaspur • Chandigarh • Chennai • Cochin • Coimbatore • Dehradun • Erode • Gorakhpur • Guwahati • Gwalior • Haldwani • Hyderabad • Indore • Jabalpur • Jaipur • Jalandhar • Jamnagar • Jamshedpur • Jhansi • Jodhpur • Kanpur • Kolkata • Lucknow • Ludhiana • Madurai • Meerut • Mehsana • Moradabad • Mumbai • Nagpur • Nasik • New Delhi • Panjim • Patna • Pune • Raipur • Rajkot • Ranchi • Surat • Tirupur • Trichy • Udaipur • Valsad • Vapi • Varanasi • Vijayawada • Visakhapatnam

# Instructions to Investors for Filling Up the Application Form

## I. General Instructions:

1. Please read the Key Information Memorandum (KIM), Scheme Information Document (SID) and Statement of Additional Information (SAI) containing the 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 of 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 mention the Pin Code Number in the Address column. In case the PIN code is not mentioned all the correspondence will be sent by registered 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. 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.
6. 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 of Units.
7. 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.
8. 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.
9. Any applications without broker code will be treated as Direct Investments.

## III. Bank Account Details:

SEBI regulations have made it mandatory for Unitholders to mention their bank account numbers in their purchase applications/requests for redemptions. Unitholders are requested to give the full particulars of their Bank A/c i.e. nature of A/c, A/c Number, 9 digit Bank Code Number (For Electronic Credit Facility), branch address of the bank 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.

### Procedure for change of Bank mandate :

- (1) Copy of cheque leaf or original cancelled cheque.
- (2) Copy of passbook duly attested by Manager of the Bank where the Bank account is maintained.

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

## IV. Permanent Account Number (PAN) of Investors

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

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

#### 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 applicants including individuals and non-individuals, NRI and channel investors (Corporate, Partnership Firms, Trusts, HUF, NRIs & investors of all channel distributors (Online Channel distributors)), irrespective of the value of their subscription, to quote the KYC Compliance Status of each applicant (guardian in case of minor) in the application for subscription and attach proof of KYC Compliance viz. KYC**

Acknowledgement Letter (or the erstwhile Mutual Fund Identification Number\* (MIN) Allotment Letter) / Printout of KYC Compliance Status downloaded from CVL website (www.cvlindia.com) using the PAN Number. Applicants intending to apply for units through a Power of Attorney (PoA) must ensure that the issuer of the PoA and the holder of the PoA 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 from all applicants including individuals and non-individuals, NRI and channel investors (Corporate, Partnership Firms, Trusts, HUF, NRIs & investors of all channel distributor), 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.

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. Irrespective of the amount, investment can be made only through electronic fund transfer like RTGS or NEFT.
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.

3. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
4. 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.
5. Applications which are incomplete are liable to be rejected & the Trustee of Baroda Pioneer Mutual Fund shall not be responsible for any consequences thereof.
6. 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.
7. The right to accept or reject any application in whole or in part lies with the Trustee Company.

#### VI. Nomination

1. 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.
2. Minor(s) can be nominated & in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the unit holder.
3. The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the policy of exchange control for the time being in force.
4. Nomination in respect of the units stands rescinded upon the transfer of units.
5. Transfer of units in favour of Nominee(s) shall be valid discharge by the Asset Management Company (AMC) against the legal heirs, executors, administrators, etc.
6. 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.
7. 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).
8. Nomination can be made for maximum number of three nominees. In case of multiple nominees, the percentage of allocation/share should be in whole numbers without any decimals, making a total of 100% (in the event of the unitholders not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking default option, shall settle the claim, equally amongst all the nominees).

**Date: November 30, 2011**

# Checklist

- Please ensure that the application is complete in all respects, Name, Address & Contact Details are mentioned in full, signed by all applicants.
- The Bank Account details of the Sole First Unit Holder are entered completely and correctly. This is mandatory without which the application would be rejected.
- Appropriate Option is selected.
- The investment is not less than the minimum investment amount.
- PAN of all applicants is mentioned irrespective of the purchase amount and proof attached (if not already validated).
- Please attach proof of KYC Compliance Status.
- Documents as listed below are submitted along with the Application Form (as per your applicability).

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

All documents in 1 to 9 should be originals or True copies certified by the Director / Trustee / Company Secretary / Authorized Signatory / Notary Public, as applicable.

## KARVY INVESTOR SERVICE CENTRES

**Ahmedabad** - 201, Shail Building, Opposite Madhusudhan House, Near Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Ph: 079-26402967, (D)264000527/264000528, Fax:26565551. • **Agra** - Deepak Wasan Plaza, Behind Holiday Inn, Opp Megdoot Furnitures, Sanjay Place, Agra -282002 (U.P.). Ph: 0562-4000601, (D)2526663/3247227. • **Ajmer** - 1-2, II Floor, Ajmer Tower, Kutchary Road, Ajmer - 305 001. Ph: 0145-2628055/2628065, (D) 5120725. • **Aligarh** - 1st Floor, Kumar Plaza, Aligarh - 202001, Uttar Pradesh. Ph. : 0571-3200210, (D) 2509108/3297768. • **Allahabad** - R S A Towers, 2nd Floor, Above Sony TV Showroom, 57, S P Marg, Civil Lines, Allahabad - 211001. Ph. : 0532-3240012, (D) 0532 - 2260291, 0532-2260292, 0532- 3294280, Fax : 0532 - 2260293 / 0532-2260291. • **Amritsar** - 72-A, Taylor'S Road,AGA Heritage Gandhi Ground, Amritsar - 143 001.E-mail: mfsamritsar@karvy.com, Tel. No.: 0183 - 5053804 / 02, Fax No.: 0183 - 5067520 • **Anand** - F-6, Chitrangana Complex, Opp: Motikaka Chawl / V V Nagar, Anand - 388 001. (D): 02692-248980/248873. • **Bangalore** - No : 51/25, 1 st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Ph: 080-32008452, (D): 080-25320085, Fax: 080-25320086. • **Bareilly** - 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Ph: 0581-3200414/2476809 Fax: 0581 - 2574238/2476809. • **Baroda** - SB - 4&5, Mangal deep Complex, Opposite Mesonic Hall, Productivity Road, Alkapuri, Baroda - 390007, Ph: 0265-6640873, (D): 0265-6640870/6640871/6640872/6640873/6640874. • **Bharuch**: Ground Floor, Office No-6, Aditya Complex, Opposite Kasak Temple, Bharuch - 392 001. Ph: 02642-2225022. • **Bhagalpur** - Karvy Computershare Private Limited, 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812001 Ph: 9386256100, mfsbhagalpur@karvy.com • **Bhilai** - No.138, New Civic Centre, Bhilai - 490 006, Dist Durg, Chattishgarh, Ph : 0788-3297477, (D) 0788-2295329/32. • **Bhopal** - Kay Kay Bussness Centre, 133 Zone I M P Nagar, Bhopal - 462021. Ph. : 0755-4092706, (D) 0755-4092708 Fax : 0755-4092709. • **Bhubaneswar** - Plot No - 104 / 105 (P), Jaydev Vihar, Besides Hotel Pal Heights, Bhubaneswar-751013, Orissa. Ph. : 0674-6534585/2360334/2360335, (D)0674-2547531 /2547532/2547531. • **Bikaner** - 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gunj Scheme, Bikaner - 334003. Ph: 0151-2200014/15. • **Bilaspur** - Shop No 201/202, V. R. Plaza, Link Road, Bilaspur-495001. Ph: 07752-406701/406764/236466/221931/322186. • **Chandigarh** - Sco-371-372, First Floor, Above HDFC Bank; Sector 35B, Chandigarh - 160 022. Ph: 0172-5071725, (D)5071726/5071727/5071728 Fax: 0172-5071726. • **Chennai** - Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adhithanar Salai, Egmore, Chennai - 600002. Ph: 044 42028512, (D):42028513/2858772/28587781 Fax: 044-42028514. • **Cochin** - Room no 2, IInd Floor, Jewel Arcade, (Above Oriental Insurance Limited), Layam Road, Cochin - 682011. Ph. 0484-4027672/4011885/4027671, (D):0484-4010273. • **Coimbatore** - 29 / 1, I st floor, Chinthamani Nagar Opp to Indian Overseas Bank, Nsr Road, Saibaba Colony, Coimbatore- 641011. Ph. : 0422-4384770, Fax No: 0422-4384770. • **Dehradun** - Kaulagarh Road, Near Sirmaur Marg, Above Reliance Web World, Dehradun - 248 001. Ph: 0135-3205130. • **Erode** - No. 4, K MY Salai, Veerappan Traders Complex, Opp: Erode Bus Stand, Sathy Road, Erode - 638 003. Ph: 0424-4021212, (D):2225615/2225617, Fax: 0424 - 2216160. • **Gaya** - 1st Floor Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya-82300. Ph: 0631-2220071/2220065 mfsngaya@karvy.com • **Gorakhpur** - Above V. I. P. House, Ajdacent A. D. Girls Inter College, Bank Road, Gorakhpur - 273 001. Ph: 0551-3200444/3246793/2346519, (D):3097816/3297817/3297816. • **Gonda** - Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road Gonda-271 00. Ph: 05262-227524,225893 mfsngonda@karvy.com • **Guwahati** - 54 Sagarika Bhawan, R G Baruah Road, (AIDC Bus Stop), Guwahati 781024. Ph: 0361-2203324, (D):2608016. • **Gwalior** - Shindi Ki Chawani, Nadi Gate Pul, M L B Road, Gwalior - 474 001. Ph: 0751-4042435, (D):4069001/2/3/4. • **Haldwani** - Above Kapilaz Sweet House, Opp LIC Building, Pliikothi, Haldwani - 263139. Uttarakhand. Ph: 05946-313464. • **Hyderabad** - 8-2-596, Karvy Plaza, Avenue 4, Street No.1, Banjara Hills, Hyderabad - 500 034. Ph: 040-23312454. • **Indore** - G-7, Royal Ratan Building, M. G. Road, Opposite Kotak Mahindra Bank, Indore - 452010. Ph: 0731-4266828. • **Jabalpur** - 43, Naya Bazar, Opposite Shyam Talkies, Jabalpur (M. P.) 482 001. Ph: 0761-3204376, (D) 4079221/2411179/2400809. • **Jaipur** - S-16A, 3rd Floor, Land Mark, Opposite Jaipur Club, Mahavir Marg, C- Scheme, Jaipur - 302 001. Ph: (D)2375039/2363321/2375039 Fax : 0141-2378703. • **Jalandhar** - Lower Ground Floor, Office No : 3, Arora Prime Tower, Plot No : 28, G T Road, Jalandhar - 144 004. Ph. : 0181-4634410 / 9876279282, (D) : 0181-4634401 / 0181-4634415 / 0181-4634412. • **Jamnagar** - 108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalow, Jamnagar - 361001. Ph. : 0288-2556260 / 0288-2556420. • **Jamshedpur** - Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area, (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831001. Ph: 0657-2487045/2487045/2487020. • **Jhansi** - 371/1, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. Ph: 0510 - 2333685, (D)3200668/2333684/2440141/2440142 Fax: 0510-2333683. • **Jodhpur** - 203, Modi Arcade; Chupasani Road, Jodhpur - 342 001. Ph: 0291- 2638479/95103046 Fax: 0291 - 2638479. • **Kanpur** - 15 / 46, Opp: Muir Mills, Civil Lines, Kanpur - 208001. Ph:0512-3209782/3246390, Fax: 0512 - 2330127. • **Kota** - H. No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324 007. Ph: 0744-5100962 / 2365144 / 2365146 • **Kolkata** - 16 Jatin Bagchi Road, Kolkata - 700 029. Ph: 033-24659297/39518643/24653432 (D)24659263/24659267 Fax: 2463-5432. • **Lucknow** - Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow-226 001. Ph: 0522-3213115, (D) 2236819/2236820/28, Fax: 0522 -2236826. • **Ludhiana** - S-CO - 3, Bawa Building, Feroze Gandhi Market, Ludhiana - 141001. Ph: 0161-4648747, (D)4680000, Fax No: 0161-3018440 • **Madurai** - Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. Ph: (D) 0452-2600852 / 865/2600854 / 2600851 / 2600855. • **Meerut** - 1st Floor, Medi Centre Complex, Opposite ICICI Bank, Hapur Road, Meerut - 250 002. Ph: 0121-4033727. • **Mehsana** - Ul-47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta, Highway, Mehsana - 384002. Ph: 02762-322559, (D): 242950. • **Moradabad** - Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Ph: 0591-3201272, (D): 2310470 Fax: 2320470. • **Mumbai** - DAS Chambers, Ground Floor, Opp. BSE & Next to Corporation Bank, Dalal Street, Fort, Mumbai - 400 023 Ph: 022-66235353, Fax: 66341966. • **Nagpur** - 1st Floor, Sadoday Arcade, WHC Road, Above Top N Town, Dharampeth, Nagpur - 440 001. Ph: 0712 -6619382/6610513 (D): 6618583. • **Nasik** - S-12, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. Ph: 0253-66113955. • **New Delhi** - 2E / 23, Jhandewalan Extension, New Delhi - 110055. Ph: 011 - 43681700 Fax: 011-43681710. • **Panjim** - City Business Centre, Coelho Pereira Building, Room Nos.18,19 & 20, Dada Vaideya Road, Panjim - 403001. Ph (D): 0832-2426871/73 Fax : 0832-2426873. • **Patna** - 3A, 3rd Floor, Anand Tower, Beside chankya cinema hall, Exhibition Road, Patna - 800001. Ph: 0612-6453098, (D): 2321354/2321356. • **Pune** - Punj - Srinath Plaza, C Wing, Office No. 58And 59, 3rd Floor, Dyaneshwar Paduka Chowk, Survy No. 184 / 4, F C Road, Pune - 411004. Ph. : 020-25533795/25532783/25533592, (D): 25539957, Fax : 25533742. • **Puducherry** First Floor, No.7, Thiayagaraja Street, Puducherry - 605 001 Ph : 0413 : 04210640 (D) , 0413 - 2220640/4210640 mfspondy@karvy.com • **Raipur** - Room No. T F 31, 3rd Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. Ph: 0771-4039320/4052620, (D) 2236694. • **Rajkot** - 104, Siddhi Vinayak Complex, Dr. Yagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. • **Ranchi** - Commerce Towers, 3rd Floor, Room No. 307, Beside Mahabir Towers, Main Road, Ranchi - 834 001. Ph: 0651-2331320, (D): 23303394/2330386, Fax: 0651-2331320. • **Siliguri** - Nanak Complex, Near Church Road, Sevoke Road, Siliguri, West Bengal - 734001. Ph : 0353-2522579 (D) 2526399. • **Surat** - G-16 Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395009. Ph: 0261-3017158/3237924 (D):3042170. • **Sultanpur** - Rama Shankar Complex, Civil Lines, Faizabad Road, Uttar Pradesh Mr. Anand pandey mfsultanpur@karvy.com Ph: 9369918624 (D). • **Tirupur** - First Floor, 224 A, Selvakumar Departmental Stores, Ist Floor, Kamaraj Road , Opp to Cotton Market Complex, Tirupur - 641 604. (D) : 0421-2214221. • **Trichy** - Sri Krishna Arcade, 1st Floor, 60 Thennur High Road, Trichy - 620 017. Ph: 0431-4020227/226, (D)2793799, Fax: 2794132 • **Udaipur** - 201-202, Madhav Chambers, Opp. G. P. O, Chetak Circle, Madhuban, Udaipur - 313001. Ph: 0294-2429370, (D): 5101601/5101602/5101603. • **Valsad** - Shop No 2, Phiroza Corner, Opp Next Showroom, Tithal Road, Valsad - 396001. Ph: 02632-258481, (D) 326902. • **Vapi** - Shop No 5, Pihikhaij Residency, Opp DCB Bank, Vapi Silvassa Road, Vapi - 396195. Ph: 0260-3206404. • **Varanasi** - D-64 / 132, KA1st Floor, Anant Complex, Sagra, Varanasi - 221 010. Ph: 0542-3204893/2223814/2225365, (D): 2227259/3206494. • **Vijayawada** - 39 -10 -7 Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. Ph: 0866 2475126, (D):2495200/2495400, Fax: 0866-2495300. • **Visakhapatnam** - 47-14-5/1 Eswar Paradise, Dwaraka Nagar, Main Road, Visakhapatnam - 530 016. Ph: 0891-2752917, (D): 2752915/2752916/2752918, Fax: 0891-2752872.

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