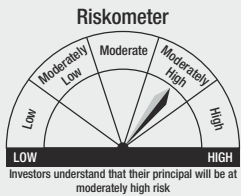


# Invest for Long Term Growth while Saving Taxes



## Baroda Pioneer ELSS'96

(An Open Ended Tax Benefit-Cum-Growth Scheme)



This product is suitable for investors who are seeking<sup>#</sup>:

- Capital growth over long term.
- Investment predominantly in equity and equity-related securities.

<sup>#</sup>Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### Invest for Long Term Growth while Saving Taxes

We work throughout the year to make our life better for the present as well as the future, but when it comes to tax-savings, we wait till the last minute to decide where to invest and how much? And more often than not, we either end up investing in an instrument which gives low return or has a longer lock-in period.

Most of us invest in tax - saving instruments just for the sake of saving on our taxes. If we invest in tax-saving instruments with proper planning, not only will our investments fetch us a good return, but also help us achieve our major financial goals such as one's own marriage, children's education, buying a house, retirement, etc.

Equity-Linked Saving Scheme (ELSS) can be the product for you given its three-year lock-in period and returns linked to the equity market, with options to invest a lump sum amount or you can opt for the Systematic Investment Plan (SIP).

### What is ELSS?

Equity Linked Saving Schemes or ELSS as they are popularly called, have emerged as an ideal investment option to save taxes. It is similar to a diversified equity fund that invests predominantly in the stock market to generate growth by way of capital appreciation for investors. In addition, ELSS provides investors a tax benefit under Section 80C. Currently, investors can invest up to ₹ 1.5 lakh in ELSS and claim tax deductions under Section 80C of the Income Tax Act, 1961.

- Bottom-up stock picking approach with the help of in-house research that focuses on individual company's core strength before selecting stocks.
- Freedom of stock selection with no cap, no sector bias.

Three year lock-in helps the fund manager to gain maximum potential returns from equities.

BARODA PIONEER MUTUAL FUND



## Investment Objective

To provide the investor long term capital growth as also tax benefit under Section 80C of the Income Tax Act, 1961.

## Date of Inception

31-Mar-96

## Benchmark

S&P BSE SENSEX

## Fund Manager

Sanjay Chawla & Dipak Acharya

## Minimum Investment

Purchase : ₹ 500/- and in multiples of ₹ 1/- thereafter.

Additional Purchase : ₹ 500/- and in multiples of ₹ 1/- thereafter.

## Plans

Plan A and Plan B (Direct)

## Option

The Scheme(s) offer :

- A. **Growth Option** (default option in case no option specified by investor);
- B. **Dividend Option**
  - a. **Payout;**
  - b. **Reinvestment** (default sub-option in case no option specified by investor)

## Entry Load

N.A.

## Exit Load

N.A.

## Transaction Charges

₹ Nil for transaction value < ₹ 10,000/-; ₹ 100/- for transaction value > ₹ 10,000/-, ₹ 150/- for transaction value > ₹ 10,000/- first time investor (for detail refer SID).

## SIP & SWP

Monthly :

Minimum Amount: ₹ 1,000 per month

Minimum Number of installments : 6

Quarterly :

Minimum Amount: ₹ 1,500 per quarter

Minimum Number of instalments : 4

## Asset Allocation

Type of Instrument	Normal Allocation (% of net assets)	Risk Profile
Equity & Equity related Instruments	80-100	Medium to High
Debt & Money Market Instruments	0-20	Low to Medium

No investment will be made in securitized debt including foreign securitized debt.

## Dividend History

Per Unit Value (on face value of ₹ 10/-)	Ex-Dividend NAV	Record Date
0.80	₹ 15.12	(15/09/1999)
1.20	₹ 21.34	(08/03/2000)
1.00	₹ 10.14	(12/03/2001)
1.00	₹ 14.23	(15/09/2003)
2.00	₹ 23.35	(25/03/2005)
11.00	₹ 20.81	(15/12/2005)
6.00	₹ 21.44	(06/02/2007)
1.50	₹ 23.58	(18/02/2011)
1.50	₹ 22.78	(01/02/2013)
2.00	₹ 22.73	(14/03/2014)
2.25	₹ 32.32	(23/02/2015)
2.50	₹ 27.89	(23/03/2016)

Past performance may or may not be sustained in future. Pursuant to payment of dividend, the NAV of the scheme would fall to the extent of payout and statutory levy (if applicable).

## About Baroda Pioneer Asset Management Company Limited

Baroda Pioneer Asset Management Company Limited is a joint venture between two large and well-established financial services companies - Bank of Baroda and Pioneer Investments. Baroda Pioneer Mutual Fund is positioned to serve the varied asset management needs of investors in India through a range of equity, debt and money market offerings. Since the formation of the joint venture in 2008, Baroda Pioneer Mutual Fund has been working relentlessly to create an operational and servicing platform suited to the needs of investors in India.

## Bank of Baroda :

In the Indian banking universe, Bank of Baroda occupies a distinct position. Bank of Baroda is a state owned bank with more than 106 years of successful existence.

The biggest strength is its uninterrupted profit performance and consistent record in dividend payments. The name inspires confidence among its customers. A consistent track-record, sound financials and its contribution to social sectors and policy-making have given Bank of Baroda a unique place in the Indian banking universe.

## Pioneer Investments:

With over 86 years' experience in fund management, Pioneer Investments has a history few asset management companies can match. Its flagship fund, Pioneer Fund™, is the third oldest mutual fund in the United States. It has not only weathered volatile market conditions, but has outperformed common stocks, long term bonds, US Treasury Bills and inflation since its foundation in 1928.

Pioneer Investments is also an industry leader in the development of Mutual Funds in Europe. Pioneer Investments was the first asset management company to launch investment funds in Italy, first in Germany to register US mutual funds under the Foreign Investments Act and first to distribute open-ended investment funds in Poland.

Pioneer Investment has investment centres in Boston, Dublin and London that manage assets worth € 223.6 billion as on February, 2016. Headquartered in Milan, Pioneer Investments has a presence in over 28 countries around the world.

Pioneer Investments is a trading name of the Pioneer Global Asset Management S.p.A. group of companies ("PGAM"). PGAM is a wholly owned subsidiary of Unicredit S.p.A.

**Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.**

## To know more:



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Web : [www.barodapioneer.in](http://www.barodapioneer.in)



To manage on your folio online logon to:  
<https://online.barodapioneer.in/online>

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**BARODA PIONEER MUTUAL FUND**

