

Baroda Pioneer Mutual Fund

Baroda Pioneer Treasury Advantage Fund

*Key Information Memorandum cum
Application Form*

*New Fund Offer from 10th June to 23rd June, 2009
Fund Re-opens 29th June, 2009*



बैंक ऑफ़ बड़ौदा
Bank of Baroda



PIONEER
Investments®

Key Information Memorandum cum Application Form Baroda Pioneer Treasury Advantage Fund

An open ended Debt Fund

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, Baroda - 390005

Trustee:

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

Investment Manager:

Baroda Pioneer Asset Management Company Limited
Regd. Office : 501 Titanium, 5th Floor, Western Express Highway,
Goregaon (E), Mumbai - 400063.

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. 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.

**Application Form for
Baroda Pioneer Treasury Advantage Fund**
(For Lumpsum)



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	Employee Code	
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Existing Folio Number: _____

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

	PAN # (Refer Instruction - IV - Page 9)	KYC Compliant Status** (If yes, attach proof) KYC Mandatory for investment of Rs. 50,000 and above. (Refer Instruction - IV - Page 9)	
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 - IV - Page 9

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/sDate of Birth DD MM YY YY 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/sDate of Birth DD MM YY YY 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/sDate of Birth DD MM YY YY Status: (✓) RI NRI

Third Applicant

Name Mr Ms M/sDate of Birth DD MM YY YY 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/sPAN* *Refer Instruction - IV - Page 9). 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

Table of Contents

Highlights / Summary of the Scheme

Name of the Scheme

Baroda Pioneer Treasury Advantage Fund

Type of Scheme

An Open Ended Debt 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

Instrument	Asset Allocation (% of total assets)	Risk Profile
Money Markets Instruments/ Debt Instruments with average maturity of not grater than 1 year. (Debt Instruments may include securitiesd debt)	65-100%	Low
Debt Instruments with average maturity more than 1 year. (Debt Instruments may include securitiesd debt)	0-35%	Medium to Low

1. The scheme may invest in securitized debt upto 25% of its net assets.
2. No investment will be made in foreign securitised debt. The scheme will invest in debt derivatives upto 50% of the net assets of the scheme. Investment in derivative instruments may be done for hedging and Portfolio balancing.

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.

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

The Scheme Offers two plans

1. Regular Plan
2. Institutional Plan

Each plan has following options

- a) Growth Option
- b) Dividend Option

In Dividend Option

- a) Daily Dividend Option – Re – Investment
- b) Weekly Dividend Option (Payout / Re-Investment)
- c) Monthly Dividend Option (Payout / Re-Investment)
- d) Quarterly Dividend Option (Payout / Re- Investment)

Applicable NAV (after the scheme opens for repurchase & sale) Purchase

In respect of valid application received up to 3 p. m. along with a local cheque or demand draft payable at par at place where the application is received, Closing NAV of the day of receipt of application.

In respect of valid application received after 3 p.m. by the Mutual Fund along with the local cheque or demand draft Closing NAV of the next business day.

In respect of valid applications with outstation cheque/ demand drafts not payable at par at the place application is received, Closing NAV of the day on which the the cheque or demand draft is credited.

Re-Purchase / Redemption

Where the application is received upto 3.00 pm - Closing NAV of the day of receipt of application.

Where the application is received after 3.00 pm - Closing NAV of the next business day.

Minimum Application Amount / Number of Units

	Purchase	Additional Purchase	Repurchase
Regular Plan	Rs. 5000/- per application	Rs. 1000 per application and thereafter in multiple of Re. 1	Rs.1,000/- or account balance whichever is lower
Institutional Plan	Rs. 1,00,00,000 per application	Rs. 1,00,000 per application and thereafter in multiple of Re. 1	Rs. 1,000/- or account balance whichever is lower

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

The Trustee may approve the distribution of dividends by the AMC out of the net surplus of the Scheme. To the extent the net surplus is not distributed, the same will remain invested in the Scheme and be reflected in the NAV. Dividend declaration / distribution shall be made in accordance with SEBI circular no. SEBI/IMD/CIR No.1/64057/06 dated April 4, 2006 or any amendment thereto from time to time.

If the Dividend under Payout Option is less than or equal to Rs. 500 then it will be by default reinvested under the Reinvestment Facility. Only the dividend warrants of over & above Rs 500 will be dispatched.

Name of the Fund Manager

Mr. Alok Sahoo, Head of Fixed Income and
Ms. Hetal Shah, Fund Manager Fixed Income

Name of the Trustee Company / Trustee

Board of Trustees of Baroda Pioneer Mutual Fund

Performance of the Scheme

The scheme is a new scheme and does not have any performance track record.

Expenses of the Scheme Load Structure**Entry Load**

NIL, for both Regular & Institutional Plan

Exit Load (for both Regular & Institutional Plan)

For Redemption	Load (% of applicable NAV)
Within 3 business days from the date of allotment.	0.10

Waiver of Load for Direct Applications

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.

Recurring expenses

Nature of Expenses Particulars	% p.a. of Average daily net assets	
	Regular Plan	Institutional Plan
Investment Management & Advisory Fees	1.25	1.25
Trustee Fees	0.05	0.05
Custodian Fees	0.10	0.10
Registrar & Transfer Agent Fees including cost relating to providing accounts statements, dividend/redemption cheque/ warrants etc.	0.10	0.10
Marketing & Selling Expenses	0.60	0.40
Audit Fees	0.01	0.01
Costs of fund transfer from location to location	0.04	0.04
Other Expenses* (including service tax)	0.10	0.05
Total Recurring Expenses	2.25	2.00

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 30741000]

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

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

Phone: +91 22 3074 1000 / 4219 7999.

Fax: +91 22 3074 1001. [Email:info@barodapioneer.in](mailto: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.

Date: 8th June, 2009.

N. B. Data and information shall be up-to-date but in no case older than 30 days from the date of KIM.

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, 1st 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. CHANDIGARH : SCO-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160022. 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, 1st Floor, Chinthamani Nagar, Opp to Indian Overseas Bank, NSR Road, Saibaba Colony, Coimbatore- 641011 Ph : 0422-4384770. Fax 0422-4384770. HYDERABAD : Karvy Computershare Private Limited, KARVY REGISTRY HOUSE, H. No : 8 - 2 - 596, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. Ph: +91-40-23312454, 23320251/ 751. Fax:+91-40-23311968. 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 - 4010273. KOLKATA : 16 Jatin Bagchi Road, Kolkata - 700 029. Ph : 033 - 24659297/ 39518643/ 24635432, 033 - 24659263/ 24659267. LUCKNOW : Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226 001. Ph : 0522-3213115, 2236819/ 820/ 828 Fax: 0522-2236826. MUMBAI : DAS Chambers, Ground Floor, Opp. BSE & Next to Corporation Bank, Dalal Street, 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. PATNA : 3A, 3rd floor, Anand Tower, Beside Chankya Cinema Hall, Exhibition Road, Patna, Bihar - 800001. Ph: 0612-2321354/ 2321356, Fax: 0612-6453098. 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. Udhna Darwaja, Ring Road, Surat - 395009. Ph: 0261 - 3042170. Toll Free No. : 1-800-4190911.

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 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 Acknowledgment 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 (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 Board of Trustee 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 Board of Trustee.

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 respects, 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	FIIs	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 Acknowledgement letter (or erstwhile MIN Allotment letter) / Printout of KYC Compliance Status downloaded from CDSL Ventures Ltd (CVL) Website (www.cvllindia.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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