


Key Information Memorandum cum Application Form

Ongoing offer & issue of units at Applicable NAV

This product is suitable for investors who are seeking*

Baroda Pioneer PSU Equity Fund

(An Open Ended Equity Scheme)

- Growth in capital along with the liquidity over long term
- Investment predominantly in equity stocks of domestic Public Sector Undertakings. • High Risk  (BROWN)


Baroda Pioneer ELSS'96

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

- Capital growth over long term • Investment predominantly in equity and equity-related securities • High Risk  (BROWN)


Baroda Pioneer Infrastructure Fund

(An Open Ended Equity Scheme)

- Capital appreciation over long term • Investment predominantly in equity and equity-related securities of companies engaged in infrastructure and infrastructure-related sectors. • High Risk  (BROWN)


Baroda Pioneer Growth Fund

(An Open Ended Growth Scheme)

- Capital appreciation over long term • Investment predominantly in equity and equity related instruments. • High Risk  (BROWN)


Baroda Pioneer Banking and Financial Services Fund

(An Open Ended Sectoral Scheme)




- Capital appreciation over long term • Investment predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector • High Risk  (BROWN)

Baroda Pioneer Balance Fund

(An Open Ended Balanced Scheme)

- Capital appreciation along with stability over long term • Investment predominantly in equity and equity related instruments with balance exposure to money market instruments and debt securities. • Medium Risk  (YELLOW)

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. Note: Risk is represented as:

-  (BLUE) investors understand that their principal will be at low risk  (YELLOW) investors understand that their principal will be at medium risk  (BROWN) investors understand that their principal will be at high risk

Sponsor: Pioneer Global Asset Management SpA Regd. Office: Galleria San Carlo 6, 20122, Milano, Italy;	Sponsor: Bank of Baroda Regd. Office: Baroda House, P. B. No. 506, Mandavi, Baroda - 390005.	Trustee: Baroda Pioneer Trustee Company Private Limited Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063	Investment Manager: Baroda Pioneer Asset Management Company Limited
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.barodapioneer.in.

The scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This documents is dated May 06, 2015.

BARODA PIONEER MUTUAL FUND



Key Information Memorandum cum Application Form

Name and Type of Scheme	Baroda Pioneer PSU Equity Fund (An Open Ended Equity Scheme), Baroda Pioneer Growth Fund (An Open Ended Growth Scheme), Baroda Pioneer Infrastructure Fund (An Open Ended Equity Scheme), Baroda Pioneer Balance Fund (An Open Ended Balanced Scheme), Baroda Pioneer ELSS '96 (An Open Ended Tax Benefit-Cum-Growth Scheme), Baroda Pioneer Banking and Financial Services Fund (An Open Ended Sectoral Scheme)			
Investment Objective	Baroda Pioneer PSU Equity Fund	The primary investment objective of the scheme is to provide investors with opportunities for long-term growth in capital along with the liquidity of an open ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings.		
	Baroda Pioneer Infrastructure Fund	The primary investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity-related securities of companies engaged in infrastructure and infrastructure-related sectors.		
	Baroda Pioneer ELSS'96	The main objective of the scheme is to provide the investor long term capital growth as also tax benefit under section 80C of the Income Tax Act, 1961.		
	Baroda Pioneer Growth Fund	The main objective of the scheme is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments.		
	Baroda Pioneer Balance Fund	The Scheme is targeted for long-term capital appreciation along with stability through a well balance portfolio comprising of equity, equity related instruments, money market instruments & debt securities.		
	Baroda Pioneer Banking and Financial Services Fund	The investment objective is to generate long-term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.		
Asset Allocation Pattern of the Schemes	Scheme Name	Type of Instrument	Normal Allocation (% of net assets)	Risk Profile
	Baroda Pioneer PSU Equity Fund	Equity & Equity related Instruments covered under the universe of Public Sector Undertakings, including Derivatives*	65 - 100	Medium to High
		Debt & Money Market Instruments	0 - 35	Low to Medium
	Baroda Pioneer Infrastructure Fund	Equity & Equity related Instruments including derivatives engaged in infrastructure sector and infrastructure related sectors*	65 - 100	Medium to High
		Debt & Money Market Instruments	0 - 35	Low to Medium
	Baroda Pioneer ELSS'96 \$	Equity & Equity related Instruments	80 - 100	Medium to High
		Debt & Money Market Instruments	0 - 20	Low to Medium
	Baroda Pioneer Growth Fund \$	Equity & Equity related Instruments	75 - 100	Medium to High
		Money Market Instruments & Debt Securities	0 - 25	Low to Medium
	Baroda Pioneer Balance Fund	Equity & Equity related Instruments	51 - 75	Medium to High
		Debt Securities & Money Market Instruments	25 - 49	Low to Medium
		Securitised Debt	0 - 15	Low to Medium
	Baroda Pioneer Banking and Financial Services Fund \$	Equity & Equity related securities of companies engaged in Banking & Financial Services Sector *	80 - 100	Medium to High
		Debt and Money Market Instruments	0 - 20	Low to Medium
	<p>* Investment in derivatives may be made upto 50% of the net assets of the Scheme.</p> <p>\$ The Scheme will not invest in securitised debt.</p> <p>No investment will be made in foreign securitised debt. The schemes may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Schemes. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.</p> <p>The schemes shall not invest in equity linked debentures.</p> <p>The cumulative gross exposure through equity, debt (if any) and derivative positions shall not exceed 100% of the net assets of the schemes.</p> <p>The asset allocation shown above is indicative and may be altered depending upon market conditions.</p> <p>Subject to the SEBI (Mutual Funds) Regulations, change in investment pattern and rebalancing of portfolio 1996 as amended from time to time, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for a short term and for defensive considerations only. In the event of such a deviation, the fund manager will endeavour to rebalance the portfolio within 30 days from the date of deviation. If, however, the portfolio is not rebalanced within the said 30 days, justification for not rebalancing will be placed before the Investment Committee of the AMC, notwithstanding that the endeavour to rebalance shall continue. At all points of time, the portfolio will be in line with the investment objective of the Scheme.</p>			
Risk Profile of the Schemes	<p>Mutual Fund Units involve investment risks, including the possible loss of principal. Please read the relevant SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Risks associated with investing in Equity and Equity Related Securities</p> <ul style="list-style-type: none"> Equity instruments carry both company specific and market risks and hence no assurance of returns can be made in respect of these investments. Equity and equity related securities are prone to daily price fluctuations and the liquidity of investments made in the Schemes may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly due to unforeseen circumstances. The inability of the Schemes to make intended securities purchases, due to settlement problems, could cause the Schemes to miss certain investment opportunities. Likewise, the inability to sell securities held in the Schemes' portfolio could result, at times, in potential losses to either of the Schemes, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Also, the value of the Schemes' investments may be affected by fluctuations in interest rates, currency exchange rates, changes in laws/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors. <p>Risks associated with companies operating in the Infrastructure Sector (Applicable only to Baroda Pioneer Infrastructure Fund): The Scheme will invest in companies in those sectors/industries that engaged in infrastructure development. Since the NAV of the Scheme will be linked to the share price performance of such companies, they may outperform or under perform the benchmark index (CNX 100) and/or the constituents of the said benchmark index.</p> <p>Risks associated with PSU companies (Applicable only to Baroda Pioneer PSU Equity Fund): The Scheme will invest in PSU companies engaged in the various sectors/industries that engaged in overall economic developments. Since the NAV of the Scheme will be linked to the share price performance of such companies, they may outperform or underperform the benchmark index (BSE PSU Index) and/or the constituents of the said benchmark index.</p>			

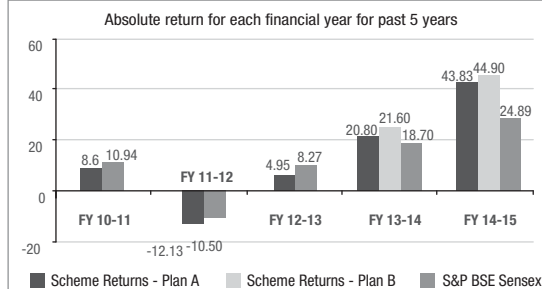
	<p>Risks associated with companies operating in the Banking and Financial Services Sector (Applicable only to Baroda Pioneer Banking and Financial Services Sector): a. As the Scheme will invest in the equity and equity related securities of companies in the Banking & Financial Services sector, it may be affected by the risks associated with such companies, such as interest rate, credit, market and operational risks. b. The Banking & Financial Services sector is subject to extensive Government regulation, which may change frequently. Performance of this sector depends on availability and cost of money, and may fluctuate in response to change in interest rates and general economic conditions. Also, as businesses in this sector operate on substantial financial leverage, the value of investments in this sector may be impacted more than the value of investments outside the sector.</p> <p>Risks associated with transaction in Units through Stock Exchange mechanism: Allotment and/or redemption of Units through NSE or BSE or any other recognized stock exchange on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing, settlement, etc., upon which the Schemes have no control. Moreover, transactions conducted through the stock exchange mechanism will be governed by the operating guidelines and directives issued by the relevant recognized stock exchange.</p>																																						
Risk Management Strategy	<p>Investments in equity and equity related securities carry various risks such as inability to sell securities, trading volumes and settlement periods, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging. Further, the portfolio of a Scheme will be constructed in accordance with the investment restrictions specified under the SEBI (Mutual Funds) Regulations, which would help in mitigating certain risks relating to investments in securities market.</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>																																						
Plans & Options	<p>Each Scheme has the following Plans:</p> <p>(i) Plan A - Plan A is meant for investors who route their investments through distributors only (please note that all investors of the Schemes as on December 31, 2012 are, from January 01, 2013, regarded as investors of Plan A). (ii) Plan B (Direct) - Plan B (Direct) is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund, and is not available for investors who route their investments through a Distributor.</p> <p>Both Plans will have a common portfolio, but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs. Also, the Options / Sub-Options presently offered under each Scheme, i.e. under Plan A, will also be available for subscription under Plan B (Direct). The Scheme-wise details of Options / Sub-Options (available under each Plan) are as under:</p> <p>(a) Growth Option (Default) (b) Dividend Option - Payout Sub-Option and Reinvestment sub-Option (Default) (c) Bonus Option</p> <p>If the Dividend under the Payout Option of the Schemes is less than or equal to ₹ 200 (except for BPELSS'96), it will, by default, be reinvested under the Reinvestment sub-option.</p> <p>In order to have a uniform disclosure on treatment of applications under "Direct" / "Regular" Plans, the following disclosures are made :</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>			Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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Applicable NAV for continuous repurchase and sale	<p>Purchase</p> <table border="1"> <tr> <td>In respect of valid applications received up to 3 p. m. along with a local cheque or demand draft payable at the par at the place where applications are received</td> <td>: Closing NAV of the day of acceptance of application</td> </tr> <tr> <td>In respect of valid applications received after 3 p. m. by the Mutual Fund along with a local cheque or demand draft</td> <td>: Closing NAV of the next Business Day</td> </tr> <tr> <td>In respect of valid applications with outstation cheque/ demand drafts not payable at par at the place where applications are received</td> <td>: Closing NAV of the day on which the cheque or demand draft is credited</td> </tr> </table> <p>In respect of valid purchase applications accepted at the Investor Service Centres for an investment amount equal to or more than ₹ 2 lakh, irrespective of the time of receipt of application, the closing NAV of the Business Day on which the funds are available for utilisation shall be applicable subject to the following: (1) Purchase application is accepted before the applicable cut-off time; (2) funds for the entire amount of purchase/subscription applications are credited to the bank account of the respective scheme before the cut-off time; and (3) the funds are available for utilisation by the respective scheme before the cut-off time without availing any credit facility, whether, intra-day or otherwise.</p> <p>Re-Purchase / Redemption</p> <table border="1"> <tr> <td>Where the application is received upto 3.00 p. m.</td> <td>: Closing NAV of the day of receipt of application</td> </tr> <tr> <td>Where the application is received after 3.00 p. m.</td> <td>: Closing NAV of the next Business Day</td> </tr> </table> <p>Please note that in respect of Baroda Pioneer ELSS'96, redemption of units can be made only after completion of three years of lock-in period from the date of allotment of units proposed to be redeemed.</p> <p>Investors may note that for transactions through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by the confirmation slip given by the stock exchange mechanism.</p> <p>The time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar.</p> <p>'Switch in' transactions will be treated as if they were purchase transactions and 'switch out' transactions will be treated as if they were repurchase transactions. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.</p>			In respect of valid applications received up to 3 p. m. along with a local cheque or demand draft payable at the par at the place where applications are received	: Closing NAV of the day of acceptance of application	In respect of valid applications received after 3 p. m. by the Mutual Fund along with a 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 where applications are received	: Closing NAV of the day on which the cheque or demand draft is credited	Where the application is received upto 3.00 p. m.	: Closing NAV of the day of receipt of application	Where the application is received after 3.00 p. m.	: Closing NAV of the next Business Day																										
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Minimum Application Amount / Number of Units		<table border="1"> <thead> <tr> <th></th> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Baroda Pioneer PSU Equity Fund</td> <td>₹ 5,000/- and in multiples of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> <td></td> </tr> <tr> <td>Baroda Pioneer Infrastructure Fund</td> <td>₹ 5,000/- and in multiples of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> <td></td> </tr> <tr> <td>Baroda Pioneer ELSS'96</td> <td>₹ 500/- and in multiples of ₹ 1/- thereafter</td> <td>₹ 500/- and in multiples of ₹ 1/- thereafter</td> <td>No minimum amount</td> </tr> <tr> <td>Baroda Pioneer Growth Fund</td> <td>₹ 5,000/- and in multiples of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> <td></td> </tr> <tr> <td>Baroda Pioneer Balance Fund</td> <td>₹ 5,000/- and in multiple of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> <td></td> </tr> <tr> <td>Baroda Pioneer Banking and Financial Services Fund</td> <td>₹ 5,000/- and in multiple of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> <td></td> </tr> </tbody> </table>		Purchase	Additional Purchase	Repurchase	Baroda Pioneer PSU Equity Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter		Baroda Pioneer Infrastructure Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter		Baroda Pioneer ELSS'96	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	No minimum amount	Baroda Pioneer Growth Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter		Baroda Pioneer Balance Fund	₹ 5,000/- and in multiple of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter		Baroda Pioneer Banking and Financial Services Fund	₹ 5,000/- and in multiple of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter										
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Despatch of Repurchase (Redemption) Request	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days from the date of receipt of the redemption or repurchase request at the authorized centers of Baroda Pioneer Mutual Fund.																																																																																										
Benchmark Index	Baroda Pioneer PSU Equity Fund	BSE PSU Index	Baroda Pioneer Growth Fund	CNX 100 S																																																																																							
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	<p>[§]Disclaimer CNX Bank Index: The Baroda Pioneer Banking and Financial Services Fund offered by Baroda Pioneer Mutual Fund or its affiliates is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL) and its affiliates. IISL and its affiliates do not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) to the owners of Baroda Pioneer Banking and Financial Services Fund or any member of the public regarding the advisability of investing in securities generally or in the Baroda Pioneer Banking and Financial Services Fund linked to CNX Bank Index or particularly in the ability of the CNX Bank Index to track general stock market performance in India. Please read the full disclaimers in relation to the CNX Bank Index in the Offer Document / Prospectus / Information Statement.</p> <p>[§]Disclaimer CNX100: Baroda Pioneer Growth Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied, to the owners of Baroda Pioneer Growth Fund or any member of the public regarding the advisability of investing in securities generally or in Baroda Pioneer Growth Fund particularly or the ability of the CNX 100 Index to track general stock market performance in India. The relationship of IISL to the Issuer is only in respect of the licensing of certain trademarks and trade names of its Index, which is determined, composed and calculated by IISL without regard to the Issuer or Baroda Pioneer Growth Fund and Baroda Pioneer Infrastructure Fund. IISL does not have any obligation to take the needs of the Issuer or the owners of Baroda Pioneer Growth Fund into consideration in determining, composing or calculating the CNX 100 Index. IISL is not responsible for nor has participated in the determination of the timing of, prices at, or quantities of Baroda Pioneer Growth Fund to be issued or in the determination or calculation of the equation by which Baroda Pioneer Growth Fund is to be converted into cash. IISL has no obligation or liability in connection with the administration, marketing or trading of Baroda Pioneer Growth Fund.</p> <p>[§]Disclaimer CNX Infra: Baroda Pioneer Infrastructure Fund offered by Baroda Pioneer Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited (IISL). IISL does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of Baroda Pioneer Infrastructure Fund or any member of the public regarding the advisability of investing in securities generally or in the Baroda Pioneer Infrastructure Fund linked to CNX Infra or particularly in the ability of the CNX Infra index to track general stock market performance in India. Please read the full disclaimers in relation to CNX Infra in the Offer Document / Prospectus / Information Statement.</p>																																																																																										
Dividend Policy	Under the Dividend Option, the Trustee may declare dividends, subject to availability and adequacy of distributable surplus, calculated in accordance with the SEBI Regulations, and the decision of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend or that dividend will be paid regularly. 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.																																																																																										
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Performance of the Schemes March 31, 2015	<p>Baroda Pioneer PSU Equity Fund</p> <table border="1"> <thead> <tr> <th rowspan="2">Compounded Annualised Return</th> <th colspan="2">Plan A Growth</th> <th colspan="2">Plan B Growth</th> </tr> <tr> <th>Scheme Return %</th> <th>Benchmark Return (%)*</th> <th>Scheme Return %</th> <th>Benchmark Return (%)*</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>24.14</td> <td>19.72</td> <td>25.26</td> <td>19.72</td> </tr> <tr> <td>3 Years</td> <td>4.35</td> <td>1.33</td> <td>-</td> <td>-</td> </tr> <tr> <td>5 Years</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Since Inception</td> <td>(3.99)</td> <td>(6.85)</td> <td>5.70</td> <td>0.73</td> </tr> </tbody> </table> <p>*S&P BSE PSU. Note: "Since Inception & FY 10-11" returns are calculated from the date of allotment, viz. October 04, 2010. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p> <p>Baroda Pioneer Infrastructure Fund</p> <table border="1"> <thead> <tr> <th rowspan="2">Compounded Annualised Return</th> <th colspan="2">Plan A Growth</th> <th colspan="2">Plan B Growth</th> </tr> <tr> <th>Scheme Return %</th> <th>Benchmark Return (%)*</th> <th>Scheme Return %</th> <th>Benchmark Return (%)*</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>46.63</td> <td>24.27</td> <td>47.38</td> <td>24.27</td> </tr> <tr> <td>3 Years</td> <td>16.36</td> <td>8.99</td> <td>-</td> <td>-</td> </tr> <tr> <td>5 Years</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Since Inception</td> <td>4.25</td> <td>(0.77)</td> <td>20.56</td> <td>9.58</td> </tr> </tbody> </table> <p>*CNX Infra. Note: "Since Inception & FY 10-11" returns are calculated from the date of allotment, viz. June 22, 2010. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p> <p>Baroda Pioneer Growth Fund</p> <table border="1"> <thead> <tr> <th rowspan="2">Compounded Annualised Return</th> <th colspan="2">Plan A Growth</th> <th colspan="2">Plan B Growth</th> </tr> <tr> <th>Scheme Return %</th> <th>Benchmark Return (%)*</th> <th>Scheme Return %</th> <th>Benchmark Return (%)*</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>42.50</td> <td>29.14</td> <td>43.60</td> <td>29.14</td> </tr> <tr> <td>3 Years</td> <td>20.01</td> <td>17.87</td> <td>-</td> <td>-</td> </tr> <tr> <td>5 Years</td> <td>9.85</td> <td>10.42</td> <td>-</td> <td>-</td> </tr> <tr> <td>Since Inception</td> <td>19.59</td> <td>17.59</td> <td>22.93</td> <td>17.48</td> </tr> </tbody> </table> <p>*CNX 100. Note: "Since Inception" returns are calculated from the date of allotment, viz. September 12, 2003. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.</p>				Compounded Annualised Return	Plan A Growth		Plan B Growth		Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*	1 Year	24.14	19.72	25.26	19.72	3 Years	4.35	1.33	-	-	5 Years	-	-	-	-	Since Inception	(3.99)	(6.85)	5.70	0.73	Compounded Annualised Return	Plan A Growth		Plan B Growth		Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*	1 Year	46.63	24.27	47.38	24.27	3 Years	16.36	8.99	-	-	5 Years	-	-	-	-	Since Inception	4.25	(0.77)	20.56	9.58	Compounded Annualised Return	Plan A Growth		Plan B Growth		Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*	1 Year	42.50	29.14	43.60	29.14	3 Years	20.01	17.87	-	-	5 Years	9.85	10.42	-	-	Since Inception	19.59	17.59	22.93	17.48
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Baroda Pioneer ELSS'96

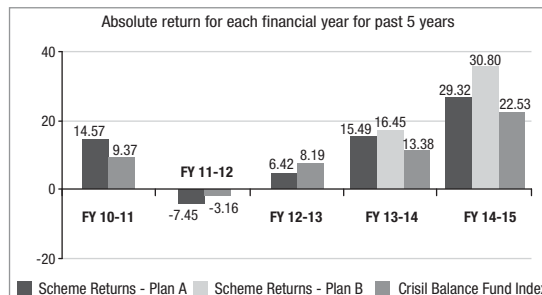
Compounded Annualised Return	Plan A Dividend		Plan B Dividend	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	43.83	24.89	44.90	24.89
3 Years	22.16	17.10	-	-
5 Years	11.70	9.78	-	-
Since Inception	13.82	11.77	25.62	16.76

*S&P BSE Sensex. Note: "Since Inception" returns are calculated from the date of allotment, viz. March 31, 1996. The "Returns" shown are for the dividend option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.


Baroda Pioneer Balance Fund

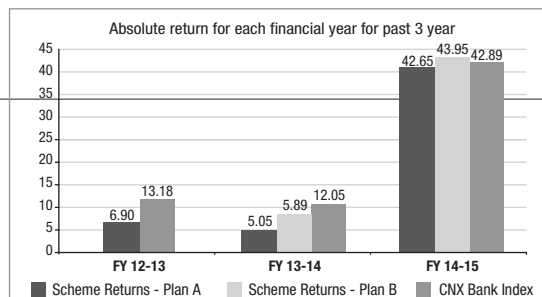
Compounded Annualised Return	Plan A Growth		Plan B Growth	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	29.32	22.53	30.80	22.53
3 Years	16.69	14.55	-	-
5 Years	10.99	9.74	-	-
Since Inception	13.56	13.62	18.51	14.35

*CRISIL Balance Fund Index. Note: "Since Inception" returns are calculated from the date of allotment, viz. September 12, 2003. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.


Baroda Pioneer Banking and Financial Services Fund

Compounded Annualised Return	Plan A Growth		Plan B Growth	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	42.65	42.89	43.95	42.89
3 Years	-	-	-	-
5 Years	-	-	-	-
Since Inception	18.53	23.95	13.87	17.08

*CNX Bank Index. Note: "Since Inception & FY 12-13" returns are calculated from the date of allotment, viz. June 22, 2012. The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.


Expenses of the Schemes
(I) Load Structure & Transaction Charge
a. Entry Load

In accordance with the requirements of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load is charged for purchase / additional purchase / switch-in accepted by the Fund.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Pursuant to SEBI circular No. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of bonus units and of units allotted on reinvestment of dividend.

b. Exit Load

Baroda Pioneer PSU Equity Fund	1% if redeemed on or before 365 days from the date of allotment of units NIL if redeemed after 365 days from the date of allotment of units
Baroda Pioneer Infrastructure Fund	
Baroda Pioneer Growth Fund	
Baroda Pioneer Balance Fund	
Baroda Pioneer Banking and Financial Services Fund	
Baroda Pioneer ELSS'96	Nil

c. Transaction Charge:

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

* In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.

(ii) Recurring Expenses

The recurring expenses of the schemes (including the investment management and advisory fees) shall be as per the limit prescribed under the SEBI (Mutual Fund) Regulations 1996. These are as follows:

- 2.50% on the first ₹ 100 Crore of daily net assets.
- 2.25% on the next ₹ 300 Crore of daily net assets.
- 2.00% on the next ₹ 300 Crore of daily net assets.
- 1.75% on the balance of the daily net assets.

The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of each Scheme, which shall be within the maximum limit of Total Expense Ratio (TER) as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to each Scheme, namely:

- brokerage and transaction costs which are incurred for the purpose of execution of trade and are included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions;

	<p>(b) expenses not exceeding 0.30% of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least (i) 30% of gross new inflows in the scheme, or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher. Provided that if inflows from such cities are less than the higher of (i) or (ii) above, such expenses on the daily net assets of the Scheme shall be charged on a proportionate basis. Provided further that the expenses charged under this provision shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>(c) additional expenses, incurred towards different heads, not exceeding 0.20% of the daily net assets of the Scheme.</p> <p>Investors may note that service tax on investment and advisory fees may be charged to the Scheme in addition to the maximum limit of TER as mentioned in the table above. Service tax on expenses other than investment and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as mentioned in the table above. Service tax on brokerage and transaction costs paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations.</p> <p>Actual expenses for the previous year ended March 31, 2015</p> <table border="1" data-bbox="440 369 1187 573"> <thead> <tr> <th>Name of scheme</th> <th>Plan A</th> <th>Plan B</th> </tr> </thead> <tbody> <tr> <td>Baroda Pioneer Growth Fund</td> <td>3.11%</td> <td>2.36%</td> </tr> <tr> <td>Baroda Pioneer ELSS '96</td> <td>3.02%</td> <td>1.06%</td> </tr> <tr> <td>Baroda Pioneer Balance Fund</td> <td>2.95%</td> <td>0.94%</td> </tr> <tr> <td>Baroda Pioneer PSU Equity Fund</td> <td>3.03%</td> <td>2.46%</td> </tr> <tr> <td>Baroda Pioneer Infrastructure Fund</td> <td>3.18%</td> <td>2.69%</td> </tr> <tr> <td>Baroda Pioneer Banking and Financial Services Fund</td> <td>3.17%</td> <td>1.68%</td> </tr> </tbody> </table>	Name of scheme	Plan A	Plan B	Baroda Pioneer Growth Fund	3.11%	2.36%	Baroda Pioneer ELSS '96	3.02%	1.06%	Baroda Pioneer Balance Fund	2.95%	0.94%	Baroda Pioneer PSU Equity Fund	3.03%	2.46%	Baroda Pioneer Infrastructure Fund	3.18%	2.69%	Baroda Pioneer Banking and Financial Services Fund	3.17%	1.68%
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Waiver of Load for Direct Applications	Not Applicable																					
Tax Treatment for the Investors (Unit Holders)	Investors are advised to refer to the section on Taxation in the Statement of Additional Information and also consult their own tax advisor with respect to the tax implications arising out of their participation in the Schemes.																					
Daily Net Assets Value (NAV) Publication	NAVs will be declared on all business days and published in 2 newspapers as prescribed under the SEBI (Mutual Funds) Regulations, 1996. NAVs can also be viewed on www.barodapioneer.in and www.amfiindia.com .																					
For Investor Grievances please contact	<table border="0" data-bbox="363 732 1209 890"> <tr> <td data-bbox="363 732 815 890"> Investor Relations Officer Mr. Amitabh Ambastha 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063 Email: info@barodapioneer.in Phone: +91 22 3074 1000 /4219 7999 Fax: +91 22 3074 1001 </td> <td data-bbox="820 732 1209 890"> Name and Address of Registrar Karvy Computershare Pvt. Ltd. Karvy House, 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad 500 034. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-4190-911. E-mail id: barodapioneermf@karvy.com </td> </tr> </table>	Investor Relations Officer Mr. Amitabh Ambastha 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063 Email: info@barodapioneer.in Phone: +91 22 3074 1000 /4219 7999 Fax: +91 22 3074 1001	Name and Address of Registrar Karvy Computershare Pvt. Ltd. Karvy House, 21, Avenue 4, Street No. 1, Banjara Hills, Hyderabad 500 034. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-4190-911. E-mail id: barodapioneermf@karvy.com																			
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Unit Holders' Information	<p>Allotment Confirmation</p> <p>(a) Units in Physical mode :- Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an sms to their registered email 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) Units in Demat Mode :- For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.</p> <p>Consolidated Account Statement (CAS)</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. The AMC shall not send physical account statements to the investors if the CAS has been forwarded through email. In case of a specific request received from a Unit holder for a separate account statement, the AMC/ Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request. In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from unit holders/investors, the AMC will send separate account statements. In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement. In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors' holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 10th day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit holders whose e-mail address is available, unless a specific request is made by any Unit holder to receive the CAS in physical form.</p> <p>In accordance with the above, the unitholders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice. However, the following shall be applicable for unitholders having a Demat Account.</p> <ul style="list-style-type: none"> Investors having MF investments and holding securities in Demat account shall receive a Single Consolidated Account Statement from the Depository. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios depositories shall send the CAS within ten days from the month end. <p>Accordingly, the para related to the Consolidated Account Statement under "How to apply" in the SAI and "Account statement" in SID shall stand modified to incorporate the above mentioned details.</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>Half Yearly Disclosures: Portfolio / Financial Results</p> <p>The Mutual Fund shall, within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the AMC's website. The AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the head office of the Mutual Fund is situated.</p> <p>Annual Report</p> <p>An abridged / full Scheme-wise annual report, in electronic form, will be e-mailed to all unitholders 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. 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. The link of the full Scheme-wise annual report will be displayed prominently on the website of the AMC, viz., www.barodapioneer.in, 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>																					

Investment Strategy	<p>Equity Schemes</p> <p>The key factors of the investment strategy of the schemes are : (Other than Baroda Pioneer Banking and Financial Services Fund).</p> <ol style="list-style-type: none"> 1. Identifying attractive opportunities on the basis of Government policies, research report and overall economic conditions. 2. The stock selection will take into consideration various factors like Fundamentals of the business, Market Capitalisation, Industry structure, Quality of management etc. 3. Sector weightage and stock selection within the sector. 4. The portfolio will be sufficiently diversified by investing in a number of companies without any restriction. <p>For detailed & scheme specific investment strategy, please refer the Combined SID - Equity.</p> <p>The key factors of the investment strategy for Baroda Pioneer Banking and Financial Services Fund are:</p> <ol style="list-style-type: none"> 1. Identifying attractive opportunities on the basis of growth prospects and valuations of the businesses over a medium term. 2. The stock selection will take into consideration fundamentals of the business, market capitalisation, industry structure, quality of management, sensitivity to economic factors, financial strength of the company and the key earnings drivers. 3. The Scheme will invest in a number of companies without any restriction of market capitalization within the Banking and Financial Services Sector. 4. Within the Banking & Financial Services Sector, the Scheme will look at a bottom-up stock selection, and bottom-up fundamental research into stocks will be conducted, including company meetings, with a view to assessing management quality, competitive positioning and growth potential. <p>Investments of the AMC in the Scheme</p> <p>The AMC may invest in the Scheme, during the New Fund Offer or the continuous offer, such amounts, as it deems appropriate. But the AMC shall not be entitled to charge any management fees on such investments in the Scheme. Investments by the AMC will be in accordance with Regulation 24(3) of the Regulations, which states: "The asset management company shall not invest in any of its schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document, provided that the asset management company shall not be entitled to charge any fees on its investment in the Scheme."</p> <p>The Scheme is an open ended Scheme. It is expected that there would a number of subscriptions and redemptions on a daily basis. Consequently, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Nonetheless, Baroda Pioneer AMC will take advantage of opportunities that present themselves from time to time in the securities market.</p>						
Insurance Cover in Baroda Pioneer ELSS '96	<p>Insurance cover to the Investors of Baroda Pioneer ELSS '96 (Available only to investors who have availed of this facility and for eligible investments prior to August 16, 2012)</p> <p>As an incentive, all sole/first named resident individual investors and Kartas of HUFs, who are allotted units, will be provided with the following Accidental Death Insurance Cover from National Insurance Company Limited.</p> <p>The insurance covers only accidental death and not natural death, suicide, accidental injuries, loss of limbs etc., as per rules of the Insurance Company.</p> <p>The insurance cover is available only to original allottees (i.e. those allotted the units) and comes into effect after one month from the date of allotment and will remain till redemption/ transfer of the units. The minimum age of a minor to be covered must be 4 months and above.</p> <p>The extent of cover for different levels of investment are specified below:</p> <table border="1" data-bbox="367 814 1157 898"> <thead> <tr> <th>Level of Investment (₹)</th> <th>Amount of Cover (₹)</th> </tr> </thead> <tbody> <tr> <td>₹ 1,000</td> <td>₹ 10,000/-</td> </tr> <tr> <td>₹ 1,500 and above</td> <td>10 times of investment with a maximum of ₹ 1,00,000/-</td> </tr> </tbody> </table> <p>Notes:</p> <ol style="list-style-type: none"> 1. In case of multiple applications in the first name, the sum insured is determined on the basis of the aggregate amount of investments made through all such application, which would be subject to a maximum of ₹ 1,00,000/- per person. 2. All insurance claims will be settled and payable in India in Indian currency only. 3. The cost of providing insurance cover will form part of 2.5% annual recurring expenses of the scheme. 4. In the interest of Unitholders and if the circumstances so require, the Fund may change the insurance company. 	Level of Investment (₹)	Amount of Cover (₹)	₹ 1,000	₹ 10,000/-	₹ 1,500 and above	10 times of investment with a maximum of ₹ 1,00,000/-
Level of Investment (₹)	Amount of Cover (₹)						
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Comparison of equity schemes of Baroda Pioneer Mutual Fund

Scheme Name	Baroda Pioneer Growth Fund	Baroda Pioneer ELSS'96	Baroda Pioneer Infrastructure Fund	Baroda Pioneer PSU Equity Fund	Baroda Pioneer Balance Fund	Baroda Pioneer Banking and Financial Services Fund
Type of Scheme	This is a diversified growth scheme.	This is a diversified growth scheme, offering tax benefit u/s 80 C of the IT Act 1961	This is a theme based fund that invests in companies engaged in Infrastructure & Infrastructure related activities.	This is a theme based fund that invests in Public Sector Companies/ Undertakings.	This is a balanced fund that has a well balanced portfolio comprising of equity and debt securities.	This is a sector specific scheme.
Investment Objective	To generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments	The main objective of the scheme is to provide the investor long term capital growth as also tax benefit under section 80C of the Income Tax Act, 1961.	The primary investment objective of the Scheme will be to generate long-term capital appreciation by investing predominantly in equity and equity-related securities of companies engaged in infrastructure and infrastructure-related sectors.	The primary investment objective of the Scheme will be to provide investors with opportunities for long-term growth in capital along with the liquidity of an open ended scheme through an active management of investments in a diversified basket of equity stocks of domestic Public Sector Undertakings.	The main objective of the scheme is to provide long-term capital appreciation along with stability through a well balanced portfolio comprising of equity, equity related instruments, money market instruments and debt securities.	The investment objective is to generate long-term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.
No. of Folios as on March 31, 2015	75,672	12,875	6,319	8,287	11,286	11,961
AUM as on March 31, 2015 (₹ in crs)	226.84	43.64	22.75	40.40	69.48	52.57

CHECKLIST OF DOCUMENTS TO BE ENCLOSED WITH APPLICATION FORM (AS APPLICABLE, REFER INSTRUCTIONS)

Sr. No.	Documents	Company / Body Corporates	Trusts	Societies	Partnership Firms	HUF	NRI / Individual	FIs	Investment Through Const. Attorney	Proprietor
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	✓	✓	✓	✓	✓	✓	✓	✓	✓
12.	Latest Bank Passbook/ Bank Account Statement/ Cancelled Cheque	✓	✓	✓	✓	✓	✓	✓	✓	✓
13.	DD Declaration	✓	✓	✓	✓	✓	✓	✓	✓	✓

Overseas Address (Mandatory in case of NRI/ FI applicant, in addition to mailing address)											
State				Country				Zip Code			
<input type="checkbox"/> I/We confirm that I am/we are non-resident of Indian nationality/origin & that I/We have remitted funds from abroad through approved banking channels or from funds in my/our NRE/ FCNR Account.											
SECOND APPLICANT'S DETAILS			Name		Mr Ms		# Please attach PAN proof.		Country of Birth		<input type="checkbox"/> KYC Acknowledgment Enclosed
PAN (Refer Instruction IV)#		Date of Birth		D D M M Y Y Y Y		Status: (✓) <input type="checkbox"/> RI <input type="checkbox"/> NRI		Nationality			
THIRD APPLICANT'S DETAILS			Name		Mr Ms		# Please attach PAN proof.		Country of Birth		<input type="checkbox"/> KYC Acknowledgment Enclosed
PAN (Refer Instruction IV)#		Date of Birth		D D M M Y Y Y Y		Status: (✓) <input type="checkbox"/> RI <input type="checkbox"/> NRI		Nationality			
NAME OF POWER OF ATTORNEY (POA) HOLDER (If investment is being made by a Constituted Attorney)										Mr Ms	
										PAN	
										<input type="checkbox"/> KYC Acknowledgment Enclosed	

FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III.

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

Name of the Bank				Branch			
Account No. (in figures)				Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRO <input type="checkbox"/> NRE <input type="checkbox"/> Others			
Account no. (in words)							
Bank Address							
Pincode		State		City			
MICR Code (9 digits)		Example for filling the Account No.		Ac. No.		1 3 5 7	
*IFSC Code for NEFT / RTGS				In words		One Three Five Seven	
<small>*This is an 11 Digit Number, kindly obtain it from your Bank Branch. (Please attach copy of cancelled cheque)</small>							

REDEMPTION / DIVIDEND / REFUND PAYOUTS (Refer Instruction X for details)

SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section)

Scheme Name				Plan (please ✓) <input type="checkbox"/> Plan A <input type="checkbox"/> Plan B (Direct) <input type="checkbox"/> Zero Balance folio			
Option (please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Bonus				Sub-option (please ✓) <input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment			

INVESTMENT DETAILS (Strike off whichever is not applicable)

GROSS AMOUNT (A) ₹		A		DD CHARGES (IF ANY) (B)		B		NET AMOUNT (CHEQUE / DD AMOUNT) ₹		A minus B	
MODE OF PAYMENT <input type="checkbox"/> Cheque <input type="checkbox"/> NEFT / RTGS <input type="checkbox"/> DD (Bank Certificate / Third Party / DD Declaration Enclosed) (for Third Party Payment Refer Instruction VI(9))											
Cheque / DD Details	A/c No.		A/c Type		Date		D D M M Y Y Y Y		Drawn on Bank		
In case of NEFT / RTGS payment				UTR No.							

DEMAT ACCOUNT DETAILS National Securities Depository Limited Central Depository Services (India) Limited

Depository Participant Name											
Mr / Ms / M/s											
DP ID No.						Client ID No.					

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

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

DECLARATION AND SIGNATURES

I/We have read and understood the contents of the scheme related documents and hereby apply for allotment of units in the Scheme. I/We agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that I/We am/are authorized to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any act, rule, regulation, notification or direction or any other applicable laws issued by the Government of India or any regulatory or statutory authority. I/We have understood the details of the Scheme and in the event "Know Your Customer" process is not completed by me/us to the satisfaction of the AMC, I/We hereby authorize the AMC to redeem the funds invested in the Scheme, in favour of the first applicant at the applicable NAV prevailing on the date of such redemption and to undertake such other action with such funds as may be required by law. I/We hereby authorize Baroda Pioneer Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/Baroda Pioneer Mutual Fund bank(s) and/or Distributor/Broker/Investment Adviser.

The ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to him/it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. If I/We have not ticked for not appointing a nominee, then the Application Form shall be processed as without nomination.

Applicable for "Execution Only" transaction: I/We, the undersigned, hereby acknowledge and confirm that the above transaction is "Execution Only" as explained vide SEBI circular no. CIR/IMD/DF/13/2011 dated 22 August 2011. This investment is being made notwithstanding the advice of the appropriateness/inappropriateness of the same and the distributor has not charged any advisory fees on this transaction.

Applicable for NRIs: I/We confirm that I am/we are Non-Residents of Indian nationality/origin but residents of the United States and Canada and I/We hereby confirm that I/We have remitted funds from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

1st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression

2nd Applicant Signature / POA Signature / Thumb Impression

3rd Applicant Signature / POA Signature / Thumb Impression

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Simply send **SMS to 9212 132763 to avail the below facilities	
Balance	SMS BAL <space> last 6 digits of Folio No.
NAV	SMS NAV <space> last 6 digits of Folio No.
Statement thru Email	SMS ESOA <space> last 6 digits of Folio No.
Last 3 Transactions	SMS Transaction <space> last 6 digits of Folio No.



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

For more details call : **18004190911 (Toll Free)**

Visit :

www.barodapioneer.in

**SMS charges as per service provider applicable.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

I. GENERAL INSTRUCTIONS:

1. Please read the Combined Scheme Information Document Equity ("SID"), Statement of Additional Information ("SAI") and Key Information Memorandum ("KIM"), containing the terms of offer, carefully, before investing. It must be understood clearly that you are deemed to have accepted the terms, subject to which this offer is being made and bind yourself to the terms upon signing the Application Form and tendering payment.
2. Please fill up the Application Form in English in **BLOCK LETTERS**, using black or dark blue ink.
3. Please strike out any section of the Application Form that is not applicable to you. Wherever tick boxes have been provided in the Application Form, please tick the appropriate box, as applicable to you. Please ensure that correction/cancellation of any of the mandatory information is countersigned by all applicants.
3. Please ensure that you provide all requisite details and all supporting documents, as applicable to you.
4. Please note that Application Forms (i) which are incomplete, or (ii) which have any over writing on any field without the counter signature of all applicants, or (iii) which are invalid/ambiguous/not accompanied by necessary supporting documents, or (iv) not accompanied by a payment instrument or an account-to-account transfer instruction for the amount payable, or (v) which the Trustee to Baroda Pioneer Mutual Fund ("Fund") may choose to reject for any other reason determined at its sole discretion, are liable to be rejected. In such an event, the money paid will be refunded/returned to the applicant concerned, without interest. Refund under such circumstances will be made by cheques or pay order drawn on the Bankers of the Fund.
5. Applicants who have an existing folio number with the Fund are requested to mention that in the earmarked space.

II. APPLICANTS' INFORMATION:

1. Please mention your name in full, without any abbreviation. It is preferable to write your name exactly as it appears in your Bank Account, or in the incorporation document, as the case may be. In case units are applied for in electronic mode (demat mode), please write your name exactly in the same manner as it appears in the records of the depository.
2. If the investment is on behalf of a minor, please keep the following points in mind while filling up the Application Form:
 - The minor shall be the sole holder in the account (joint holding is not permissible) and nomination facility shall not be available. Details of joint holders and nomination, even if mentioned, will not be considered.
 - The guardian of the minor shall be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
 - Details such as the minor's name and date of birth, guardian's relationship with the minor, guardian's name, PAN and KYC etc. are mandatory, along with supporting documents. Photo copy of a document evidencing the date of birth of minor such as birth certificate or school leaving certificate or passport or any other suitable proof should be enclosed with the Application Form.
 - Where the guardian is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
 - If the mandatory details and/or documents are not provided, the application is liable to be rejected.
3. In case of payment by cheque/demand draft, please write the Applicant's name and the Application Serial Number on the reverse of the cheque/ demand draft.
4. Please mention the Pin Code in the Address column. In case the PIN Code is not mentioned, all correspondence will be sent by registered / ordinary post.
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. For HUFs, the Karta should sign on behalf of the HUF. For partnership firms, a partner should sign on behalf of the firm. Similarly, for an Association of Persons or a company, the Application Form must be signed by the Authorised Signatory/Signatories, as applicable.
7. Only individual(s) can make nomination. Please refer Instruction VII for further details regarding nomination.
8. Where units are held in the names of two or three persons, such persons shall be deemed to hold the units on a first holder basis. In case of HUF/ Partnership Firm/AoP/Company etc., no joint holding will be considered. All tax exemptions can be availed of only by the first holder, in case of additional holdings. Please note that if you do not mention the mode of holding in the Application Form, it will be deemed to be "joint".
9. In case of applications under a Power of Attorney ("PoA") or by a limited company or by a body corporate or Eligible Institution or a registered society or a trust or a fund, the original PoA or a certified true copy thereof, duly notarized, and the relevant resolution or authority to make the application, as the case may be, including authority granted in favour of the officials signing the Application Form and their specimen signature or duly certified true copies thereof, along with a certified true copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed as well as the certificate of registration, must be lodged at the office of the Registrar, quoting the serial number of the Application Form simultaneously with the submission of the Application Form, failing which the said Form is liable to be rejected.
10. Any application without broker code will be treated as a 'Direct Investment'.
11. Any subsequent changes in static information such as address, bank details, sub-option etc. will be based on written communication from investors. These changes will be effected within 5 days of the valid signed request reaching the office of the Registrar Karvy Computershare (Pvt.) Ltd. ("Registrar") at Hyderabad, and any interim financial transactions will be effected with last available/registered details only.
12. All allotments will be provisional, subject to realisation of payment instrument and subject to Baroda Pioneer Asset Management Company Limited ("AMC") having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch-out transaction in the interim is liable to be rejected at the sole discretion of the AMC.

III. BANK ACCOUNT DETAILS:

1. SEBI regulations have made it mandatory for applicants/investors to mention their bank account numbers in their purchase applications/requests for redemptions. Please provide the full particulars of the Bank Account of the sole/first applicant, such as nature of Account, Account Number, 9 digit MICR Code Number (for Electronic Credit Facility), branch address of the bank etc. in the appropriate space in the application Application Form. Please provide the MICR code / IFSC code to help you in future for ECS / NEFT credit of dividends & redemption payouts. Please attach a copy of a cancelled cheque leaf. Application forms (and redemption requests) without the mandatory bank details are liable to be rejected.
2. Redemption proceeds and dividends will be (i) despatched by a reasonable mode of despatch such as courier, registered post, ordinary post/UCP etc. in case the payment is made by cheque/ demand draft or (ii) directly credited to the first applicant/holder's Bank Account (as per the details mentioned by the investor) in case the applicant(s) avail of the direct credit facility, RTGS or NEFT, and this shall be entirely and solely at the risk of the applicant(s). The applicant(s) will not hold the Fund or the AMC or the Registrar or the Trustee to the Fund responsible for any non-receipt or delay of receipt of redemption proceeds or dividends due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing the direct credit/RTGS/NEFT, or due to incorrect bank account details provided by the applicant(s).
3. Multiple Bank Accounts Registration Facility and Updation of Bank Accounts:
 - The Fund offers its investors the facility to register multiple bank accounts for pay-ins & pay-outs and designate one such registered bank account as "Default Bank Account". Individuals, HUFs and sole proprietary firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. You may avail of this facility by using the "Multiple Bank Accounts Registration Form", available at ISCs and on the website of the AMC, www.barodapioneer.in. You may update the bank accounts in your account/folio at any time either through the aforesaid Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form. You may download the Multiple Bank Form from our website www.barodapioneer.in.
 - If no "Default Bank Account" is specified, the AMC reserves the right to designate any of the bank accounts as the 'Default Bank Account'. Default Bank Account will be used for all dividend payouts and redemption payouts, if no other registered bank account is specified in the redemption request for receiving redemption proceeds, or if a new unregistered bank account is specified in the redemption request for receiving redemption proceeds
 - New bank accounts/change of bank mandate can be registered using the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form, as mentioned earlier.

In case a Unit holder provides a new and unregistered bank mandate or a change of bank mandate request along with a specific redemption/dividend payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/dividend proceeds. The Proceeds of such a redemption/dividend payment request will be sent only to the bank account that is already registered and validated in the folio at the time of processing of the transaction. Please note that any payments to any unregistered bank account or a new bank account forming part of redemption request shall not be entertained or processed.

- For any request for change of bank mandate/registering a new Bank account using the Multiple Bank Accounts Registration Form or a standalone Change of Bank Mandate form, please enclose, in respect of the new Bank Account:
 - an original cancelled cheque leaf of the new Bank account, with the first applicant's / unit holder's name and Bank account number printed on the face of the cheque OR
 - an original cancelled cheque of the New Bank Account without printed name AND Bank Account number and one of the following:
 - a latest original Bank statement;
 - the original Bank passbook with current entries not older than 3 months;
 - an original letter duly signed by the branch manager/authorized personnel of the Bank.

If photocopy of any document is submitted, the copy should be certified by the Bank, or the original should be produced for verification.

In addition to the above, the AMC may require, in respect of the existing bank mandate which is undergoing a change on account of registering the new bank account, any one of the following documents:

- an original cancelled cheque with the first unit holder's name and bank account number printed on the face of the cheque;
 - A latest original copy of bank statement/passbook (if photocopy is submitted, it has to be certified by the Bank, or the original has to be produced for verification);
 - Original letter issued by the bank on the letterhead, confirming the bank account holder with the account details, duly signed and stamped by the branch manager or
 - In case the bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of the account.
- Please note that any request without the necessary documents will be treated as invalid and will not be acted upon, and any financial transaction, including redemption, will be carried out with the previously registered details only.
- Valid change of bank mandate requests with supporting documents will be processed within ten days of the documents reaching the head office of the Registrar, and any financial transaction request received in the interim will be carried out based on the previously registered details. Please note that a new unregistered bank account specified in any redemption request for receiving redemption proceeds will not be considered.
 - If you are a first-time investor, the bank account mentioned in the Application Form will be treated as the default bank account, unless a separate request (Multiple Bank Accounts Registration Form) to register multiple bank accounts and to use any one of those registered bank accounts as the default bank account is submitted by the investor.
 - Registered bank accounts may also be used for verification of pay-ins (i.e. receiving subscription funds) to ensure that a third-party payment instrument is not used for subscription. The default bank account will be used for all dividend and redemption payouts, unless the Unit holder(s) specifies/specify one of the existing registered bank accounts in the redemption request for receiving redemption proceeds. However, in case Unit holder(s) does/do not specify the default account, the Fund reserves the right to designate any of the registered bank accounts as the default bank account.

4. If you opt to hold units in demat mode, please provide bank account details linked with your demat account. In case of any discrepancy, the details as per the depository will prevail.

IV. KNOW YOUR CUSTOMER (KYC) AND PERMANENT ACCOUNT NUMBER (PAN) COMPLIANCE

1. PAN :

- SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention their PAN, irrespective of the amount of purchase.
- Where the applicant is a minor and does not possess his / her own PAN, he / she shall quote the PAN of his / her father or mother or the court appointed legal guardian, as the case may be.
- In order that the AMC/Registrar may verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been correctly quoted in the Application Form, please attach along with the Application Form, a photocopy of the PAN card self-certified, or provide the original PAN Card for verification. The original PAN Card will be returned immediately after the counter after verification.
- Applications (i) by investors residing in the state of Sikkim, (ii) by officials appointed by courts such as official liquidator, court receiver etc. and (iii) for subscription by the Central Government and/or a State Government are exempt from the mandatory requirement of PAN, however sufficient documentary evidence shall have to be submitted to enable verification that they are residents of the state of Sikkim. Such set of customers, however, need to complete the necessary KYC requirements, and get a unique reference number from the KRA's system. A copy of the KRA issuance letter containing the unique reference number should be attached with each application/transaction.
- In the event of any Application Form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to levy of exit load, if any. Please contact any of the Investor Service Centres / Registrar / Distributors or visit our website, www.barodapioneer.in, for further details.

2. KYC :

- To simplify KYC norms and make them more investor friendly and uniform across all intermediaries registered with SEBI, SEBI has recently laid down certain changes in the KYC process. The primary objective behind this is to eliminate duplication of KYC across intermediaries in the securities market. For this purpose, KYC registration is being centralized through KYC Registration Agencies ("KRA") registered with SEBI. Thus, each investor has to undergo a uniform KYC process only once in the securities market and the details would be shared with other intermediaries by the KRAs. CDSL Ventures Ltd. ("CVL"), who was retained by mutual funds for centralized registration and record keeping of KYC records, has obtained SEBI registration as a KRA. Further, SEBI has mandated an In Person Verification ("IPV") of clients to be carried out as part of KYC. IPV shall be a one-time process, and once it is carried out by an intermediary, may be relied upon by other intermediaries also. For mutual funds, IPV may be carried out by the AMC or by the Registrar, or by Know Your Distributor ("KYD") compliant distributors who hold valid certifications issued by the National Institute of Securities Market ("NISM")/ Association of Mutual Funds in India ("AMFI") for their own clients or by Scheduled Commercial Banks (SCB).
- Under the new uniform KYC norms, the following shall be applicable for investing in the Scheme under this KIM :
 1. For New Investors who are not KYC compliant under the erstwhile or new KYC norms:
 - a. KYC Application Form to be used, which is attached along with the application.
 - b. IPV Document verification to be done by the Registrar/AMC/KYD compliant distributors/SCBs.
 - c. Acknowledgement to be issued to the investor to facilitate subsequent investments from the investor.
 - d. KYC application and necessary documents should either come along with a financial transaction or when the account is opened. This is in line with demat and bank account opening process.
 2. For New Investors who have already done their KYC with any other SEBI registered intermediary under the new KYC norms: a. Such KYC compliant investors would not be required to do KYC again.
 3. For Existing Investors in the MF Industry: They will not be required to do KYC again.
- KYC compliance with a KRA and enclosing the KYC Acknowledgement along with the Application Form are mandatory for all investors, including individuals, non-individuals, NRIs and channel investors, irrespective of the amount of application/value of transaction. Applicants applying for units through a PoA must ensure that the KYC Acknowledgement of both the issuer of the PoA and the holder of the PoA are enclosed along with the

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

Application Form. The KYC Acknowledgement referred above will be issued by the KRA when an investor submits to the KRA, a KYC application and the prescribed documents. This KYC Acknowledgement is issued by the KRA as a token of having verified the identity and address of the investor(s) and for efficient retrieval of records.

- KYC status will be validated with the records of the KRA before allotting units. The Fund/AMC will not be held responsible and /or liable for rejection of KYC Form by the KRA. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Registrar/AMC/Trustee shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non-compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to levy of exit load, if any.
- Please note that you need to comply with the KYC requirement by submitting requisite documents to the Registrar/AMC/Fund or any SEBI registered KRA and attaching the KYC Acknowledgement with the Application Form. For more information, please log on to www.cvlindia.com/ or www.amfindia.com, before investing.

Applicants are liable to be rejected if KYC requirements are not complied with by all the applicants, and if KYC acknowledgement is not enclosed with the Application Form.

Please note that KYC applicability norms for various investor categories may change anytime in future. Hence, with a view to avoiding rejections, investors are requested to apprise themselves about KYC applicability before submitting their transactions.

V. INTIMATION TO INVESTORS

Please note the following with respect to intimation to investors / unit holders regarding change of any request / rejection of such request:

- For any change or rejection of any request such as bank mandate, address etc., you may be intimated by way of letters or, if registered with the AMC/Fund, by way of emails and/or SMS.
- On receipt of any request for change of address or bank accounts, the AMC/Registrar will carry out necessary changes in the records, and send you an intimation letter to your old and new addresses, besides an intimation via e-mail and/or sms, if registered with the AMC/Fund.
- In case your request for change of address is rejected due to any reason such as signature difference, the rejection intimation letter shall be sent to your old and new addresses, as well as via email and/or sms, if registered with the AMC/Fund.
- In case you have submitted a request for change of email ID or mobile number, the change intimation will be sent to your old and new email IDs and/or mobile numbers.

VI. INVESTMENT DETAILS AND PAYMENT PROCEDURE

1. Please mention the Option (Dividend/Growth) and Sub-Option (Payout/Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option. In case you chose Dividend Option, but do not specify the Sub-Option, Reinvestment will be deemed to be the default Sub-Option and units will be allotted to you under this Sub-Option. In Baroda Pioneer ELSS '96, only Dividend Payout option is available and units will be subject to a lock-in of 3 years from date of allotment.
2. Payment may be made by MICR cheque/ DD drawn on/made payable at all such places where Investor Service Centers ("ISC") are located and mailed to the nearest ISC. The Cheque/DD must be drawn in the name of the scheme and crossed "**ACCOUNT PAYEE & NOT NEGOTIABLE**". Further, in order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either name of scheme - <Name of the First Investor> or name of scheme - <Permanent Account Number of the First investor> or name of scheme - <Folio number>".
3. In case of subscription by NRIs/ FIs, in case the payment is made through Indian Rupee drafts purchased abroad or by FCNR or NRE Accounts, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made through NRE/ FCNR account cheques, the Application Form must be accompanied by a photocopy of the cheque or Account Debit letter/Certificate from the banker.
4. Overseas Corporate Bodies, i.e. firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs & trusts, in which at least 60% of the beneficial interest is similarly held irrevocably by such persons, shall not be allowed to invest in the Scheme.
5. Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
6. Application Form (duly completed), along with a cheque (drawn on the nearest ISC/ transaction acceptance centre) DD (payable at the nearest ISC / transaction acceptance centre) may be sent by mail directly to the nearest ISC / transaction acceptance centre, or DD payable at Hyderabad may be sent to the Registrar, viz. Karvy Computershare (Pvt.) Ltd., 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 Centre where you reside, you may purchase a DD from any other Bank in favour of the scheme & crossed "**A/c Payee & Not Negotiable**". If you reside/ are located in a city/town where the AMC does not have an Official Acceptance Point, please draw a DD payable at your nearest city/town where the AMC has have a Transaction Acceptance Point, after deducting bank charges / commission (not exceeding the charges prescribed by State Bank of India) from the amount of investment.
7. Please note the following points before submitting the Application Form at any of the collection centres.
 - i) Stock invests, outstation cheques, post-dated cheques, post-dated account-to-account transfer instructions, money orders and postal orders will not be accepted and Application Forms accompanied by such payment instruments are liable to be rejected.
 - ii) Cheques once returned in clearing will not be presented again, and the accompanying Application Form may not be considered for allotment.
8. The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.
9. **Third Party Payments -**

- A payment towards subscription by cheque/demand draft/RTGS/NEFT or any mode whatsoever is regarded as a 'Third Party' payment, if the payment is issued from a bank account other than that of the beneficiary investor. In order to safeguard the interests of applicants and avoid fraudulent transactions in any other name, the Fund does not generally accept Third Party Payments. The first applicant has to be one of the joint holders of the bank account from which the payment is made via cheque/ demand draft/Funds transfer/RTGS/NEFT. Therefore, please mention the bank account number, bank name & branch address from where the payment is issued and ensure that they match with details on the payment instrument, where applicable.
- Where the payment instrument does not mention the bank account holder's name(s), please attach bank pass book copy/bank statement (showing the account number, account holder's name and address)/bank letter (mentioning details like bank account number, branch address, account type etc.), with a view to substantiating that the first applicant is one of the joint holders of the bank account concerned. Where a payment is made using a demand draft, please attach, in the required format, which can be downloaded from our website, www.barodapioneer.in, a bank certification of the bank account and account holders' name(s) of the bank account used for the demand draft issuance.
- In case of RTGS, NEFT, ECS, bank transfer etc., please submit an acknowledged copy of the instruction to the bank stating the account number to be debited.
- Demand draft, pay order, banker's cheque purchased against cash of ₹ 50,000/- or more will not be accepted. Such purchase applications (for amounts less than ₹ 50,000/-) should be accompanied by a banker's certificate, stating the investor's name, bank account number and PAN, as per the bank record.
- In specific and exceptional situations where Third Party payments are permitted, such as (i) payment by parents / grand parents / related persons* on behalf of a minor (other than by a registered guardian) in consideration of natural love and affection or as gift for value not exceeding ₹ 50,000 for each purchase or (ii) payment by a custodian on behalf of an FI or a client, and (iii) payment by an employer on behalf of employees, KYC of the investor and KYC of the person making the payment are both mandatory, irrespective of the amount. Additionally, a joint declaration is also required to be submitted. *Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

- The AMC reserves the right to reject the Application Form, or call for additional details, if the payment bank account and other details are not mentioned on the Application Form and/or do not match with the payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient. In case the funds are transferred to the Scheme account prior to the rejection of the Application Form, the amount transferred may not be refunded or redeemed unless the investor establishes KYC with additional documentation.
- Investors are advised to visit www.barodapioneer.in for more details, including the formats.

10. Please note that:

- (i) **Plan A** is meant for investors who route their investments through distributors only (please note that all investors of the Schemes as on December 31, 2012 are, from January 01, 2013, regarded as investors of Plan A).
- (ii) **Plan B (Direct)** is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund, and is not available for investors who route their investments through a Distributor.

Both Plans will have a common portfolio, but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs. Also, the Options / Sub-Options presently offered under each Scheme, i.e. under Plan A, will also be available for subscription under Plan B (Direct).

VII. NOMINATION

1. **Nomination is mandatory where the mode of holding is single.** Hence, Application Forms for sole applicants, without nomination, are liable to be rejected. Nomination can be made only by individuals applying for/holding units on their own behalf singly. Even those investors who do not wish to nominate must sign separately confirming their intention to not nominate. Where the mode of holding is joint, nomination is not mandatory; however a separate declaration indicating the wish not to nominate shall be given.
2. Nomination shall not be permitted if the investment is on behalf of a minor. However, minors can be nominated and in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the applicant.
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 nonresident 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 transfer / transmission / switch-over of units.
5. Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs, executors, administrators, etc.
6. 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 nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the nominee(s).
8. The rights in the units will vest in the nominee(s) only upon the death of all Unit Holders.
9. Nomination can be made in favour of a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers (without any decimals), making a total of 100%. In the event of the applicants not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking the default option, will settle the claim equally amongst all the nominees.
10. Nomination will be maintained at the folio / account level and will be applicable for all investments in that folio or account.
11. Where a folio has joint holders, all joint holders shall sign the request for nomination, even if the mode of holding is not "joint".

VIII. TRANSACTION CHARGE

The following transaction charges shall be applicable:

- (i) Nil on subscription amounts of less than ₹ 10,000/-;
- (ii) ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds;
- (iii) ₹ 150/- on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time.
- (iv) For SIP, transaction charges will be recovered in 4 installments

*In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.

The transaction charges referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge.

IX. EMPLOYEE UNIQUE IDENTIFICATION NUMBER

SEBI circular dated September 13, 2012 has directed AMCs to capture in the Application Form, in addition to the AMFI Registration Number (ARN) of the distributor, the Unique Identity Number (EJIN) of the employee/relationship manager/sales person of the distributor who has interacted with the investor concerned for the sale of the relevant mutual fund scheme. It is mandatory to mention the EJIN in the box provided for this in the Application Form, particularly in advisory transactions, as the EJIN will assist in tackling issues relating to mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor.

X. REDEMPTION / DIVIDEND / REFUND PAYOUTS

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

XI. COMPLIANCE UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA)

The Internal Revenue Service of United States of America (IRS) introduced the Foreign Account Tax Compliance Act (FATCA) Regulations in the year 2010. The intention of FATCA is to collect the details of U.S. investors holding assets outside the US, which must be reported by financial institutions to the United States Internal Revenue Service (IRS), as a safeguard against U.S. tax evasion. In order to discourage non-U.S. financial institutions from staying outside this regime, financial institutions that do not enter and comply with the FATCA regime will be subject to a 30% withholding tax with respect to certain U.S. source income (including dividends). In particular, Sections 1471 through 1474 of the U.S. Internal Revenue Code, imposes a 30% withholding tax on certain payments to a foreign financial institution ("FFI") if that FFI is not compliant with FATCA.

The FATCA withholding taxes may be imposed on payments to the Mutual Fund unless the Mutual Fund becomes FATCA compliant pursuant to the provisions of FATCA and the relevant regulations, notices and announcements issued thereunder, or where there is an Inter-governmental Agreement ("IGA") between the US and the other country, to improve international tax compliance and implement FATCA. India has agreed "in substance" for Inter-Governmental Agreement Model 1 (IGA-1) with USA on 11th April 2014. Under IGA-1 model, Mutual Funds are required to institute a process to identify US Person investors and report the same.

Applicants are required to mandatorily sign the declaration /provide the information relating to FATCA, at the appropriate section in the Application form. Applications without this information / declaration being filled /signed will be treated as incomplete and shall be liable to be rejected. Investors are requested to note that the contents of the information to be provided / declaration in the application form may undergo a change on receipt of communication / guidelines from the Government of India, Tax Authorities, SEBI/ AMFI.

Systematic Investment Plan (SIP) : Terms & Conditions

SIP AUTO DEBIT FACILITY

1. In case of new applications, kindly attach duly filled in application form along with registration cum mandate form for ECS offered. Any other format of request will be rejected.
2. Completed application form, SIP auto debit form & first cheque should be submitted at Baroda Pioneer Asset Management Company Ltd. (AMC) offices or KARVY ISC's at least 30 days prior to first SIP auto debit date.
3. Investors should mandatorily give a cheque for the first transaction drawn on the same bank account which is to be debited under ECS/Auto Debit incase the 1st cheque is issued from an A/c which is different from ECS auto debit A/c, then a copy of cheque from ECS debit A/c as mentioned on the application form should be submitted along with other requirement.
4. The bank mentioned in the ECS request must participate in local MICR clearing. MICR code starting and/or ending with '000' are not valid for ECS.
5. The AMC, the Registrar and other service providers shall not be responsible and liable for any damages/compensation for any loss, damage, etc. incurred by the investor. The investor assumes the entire risk of using this facility and takes full responsibility.
6. The SIP cancellation request shall be submitted 21 working days prior to the SIP date.
7. For change in Bank mandate, the request must be submitted 30 days prior to the SIP date.
8. Existing investors who wish to restart are required to submit SIP Auto Debit form duly signed by the bank account holder(s), indicating the existing Folio No. & investment details in the SIP Form & submit the same along with the copy of a cancelled cheque / photo copy drawn on the same bank account registered in the Auto Debit Form.
9. Dates for investing through SIP route / withdrawing through the SWP route : 1st / 10th / 15th and 25th of every month. SIP can be done for ₹ 1,000/- p.m. (Monthly Frequency) or ₹ 1,500/- per Calendar Quarter (Quarterly Frequency).
10. There should be a minimum of 15 days between the 1st & 2nd SIP cheque. In case of lesser difference of minimum required days, the 1st SIP cheque will be deposited on the subsequent month. (For e.g. - The first application cheque dated 25th December & the investor opting for SIP date as 1st January will be taken into the account on 1st February).
11. Cancellation of SIP request should be submitted before 21 days from the processing date of SIP. For example - The request to be forwarded on or before 4th of January, 2009, for the cancellation of SIP on 25th January, 2009. If not then it will be considered only for the next month SIP Date.
12. The Registrar will reject a Micro SIP application where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding ₹ 50,000 or where there are deficiencies in supporting documents.
13. Rejected applications will be sent back to investors with a deficiency memo.
14. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds to be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

Instruments

1. UMRN is auto generated during mandate creation and is mandatory to be updated during amendment and cancellation of mandate. (Maximum length - 20 Alpha Numeric Characters).
2. Date in DD/MM/YYYY format.
3. Sponsor Bank IFSC / MICR code, left padded with zeroes where necessary (Maximum length - 11 Alpha Numeric Characters).
4. Utility Code of the Service Provider (Maximum length - 18 Alpha Numeric Characters).
5. Name of Service Provider.
6. Tick on box to select type of actions to be initiated.
7. Tick on box to select type of actions to be affected.
8. Customer's legal account number, left padded with zeroes. (Maximum length - 35 Alpha Numeric Characters).
9. Name of the Bank and Branch.
10. IFSC / MICR code of customer bank. (Maximum length - 11 Alpha Numeric Characters).
11. Amount payable for service or maximum amount per transaction that could be processed, in words.
12. Amount in figures, similar to the amount mentioned in words (Maximum length 13 digit Numeric, in paise).
13. Service Provider generated consumer reference number.
14. Service Provider generated Scheme / Plan reference number.
15. Tick on box to select frequency of transaction.
16. Validity of mandate with dated in DD/MM/YYYY format.
17. Names of customer/s and signatures as well as seal of Company (where required). (Maximum length of Name - 40 alpha Numeric Characters).
18. Undertaking of customer.
19. Permanent ID of customer e.g. PAN/Aadhaar No.
20. Telephone no. with STD code of customer.
21. 10 digit mobile number of customer.
22. Mail ID of customer.

Application Form STP / SWP

BARODA PIONEER MUTUAL FUND



Please read product labeling details available on cover page and the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required. Please refer the STP / SWP : Terms & Conditions while filling up the Form. Tick (✓) whichever is applicable, strike out whichever is not required.

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

Distributor / Broker ARN	Sub-Broker Code	Sub-Broker ARN	EUIN	LG Code	I H No. (K Bolt)	Date & Time Stamp
					For Office use only	For Office use only

Upfront commission shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

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

I confirm that I am a First time investor across Mutual Funds.
(₹ 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an existing investor across Mutual Funds.
(₹ 100 deductible as Transaction Charge and payable to the Distributor)

In case the subscription amount is ₹10,000/- or more and your distributor has opted to receive Transaction Charges, they are deductible, as applicable, from the purchase / subscription amount and payable to the distributor. Units will be issued against the balance amount.

Please note that the applicant details and mode of holding are as per the existing Folio Number

Folio No.

Name of Sole / First Unit Holder

SYSTEMATIC TRANSFER PLAN (STP)

No. of units Dividend Capital Appreciation Fixed Amount (Please tick one option only).

Folio No. PAN Enclosed (please ✓) PAN copy KYC

Mobile No. Email ID

Amount ₹ (in figures) ₹ (in words) OR

Units

STP Frequency Monthly (Default) Calendar Quarter STP Period Start From End On

STP Date 1st 10th (Default) 15th 25th

FROM Scheme Option Sub-Option

TO Scheme Option Sub-Option

SYSTEMATIC WITHDRAWAL PLAN (SWP)

Fixed Amount Capital Appreciation (Please tick one option only)

Folio No. PAN Enclosed (please ✓) PAN copy KYC

Mobile No. Email ID

Amount ₹ (in figures) ₹ (in words) OR

Units

SWP Frequency Monthly (Default) Calendar Quarter SWP Period Start From End On

SWP Date 1st 10th (Default) 15th 25th

FROM Scheme Option Sub-Option

DECLARATION AND SIGNATURES

I/We have read and understood the contents of the scheme related documents and hereby apply for allotment of units in the Scheme. I/We agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that I/We am/are authorized to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any act, rule, regulation, notification or direction or any other applicable laws issued by the Government of India or any regulatory or statutory authority. The ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to him/it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. Applicable for NRIs: I/We confirm that I am/we are Non-Residents of Indian nationality/origin but not residents of the United States and Canada and I/we hereby confirm that I/we have remitted funds from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

Signature / Thumb Impression of Sole / 1st Applicant / POA Holder / Guardian

Signature / Thumb Impression of 2nd Applicant / POA Holder / Guardian

Signature / Thumb Impression of 3rd Applicant / POA Holder / Guardian

INSTRUCTION

- An STP will be treated like an SWP from the outgoing scheme and an SIP into the incoming scheme.
- Exit Load, as applicable from time to time, will be levied on STP/SWP.
- In the case of STP/SWP, the request to start the STP/SWP must reach the ISC at least 7 working days prior to the first STP/SWP.
- For SWP - in case the payout date is not mentioned, the payroll will continue till the balance units are reduced to zero.
For STP - in case the period or end date is not given, STP units / amounts will get switched out till it meets the minimum investment amount in switched in scheme.
In case the from date is not mentioned, it will be treated as the 1st day of the following month.

ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

Investor Name

Folio No. Dated

STP / SWP

Scheme / Plan / Option / Sub-Option To (for STP Only)

Amount ₹

Signature, Stamp & Date

KARVY INVESTOR SERVICE CENTRES

Agartala: Jagannath Bari Road, Bidur Karta Chowmuhani, Agartala - 799001. Tel : 0381-2317159 / 0381-2315171. • **Agra - Deepak Wasan Plaza, Behind Holiday Inn., Opp. Megdoot Furnitures, Sanjay Place, Agra - 282 002 (U.P).** Tel. No. : 9369918603. • **Ahmedabad:** 201, Shaili Building, Opp. Madhusudan House, Nr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Tel : 079-26402967 / 079-26400527 / 079-26407541 / 079-32997508, Fax : 079-26565551. • **Ajmer:** 1-2, II Floor, Ajmer Tower, Kutchari Road, Ajmer - 305 001. Tel : 0145-2628055 / 0145-5120725 / 0145-2628065. • **Akola:** Shop No. 30, Ground Floor, Yamuna Tarang Complex, N.H. No.-06, Murtizapur Road, Akola - 444 004. Tel : 0724-2541874. • **Aligarh:** 1st Floor, Kumaar Plaza, Aligarh - 202 001. Tel : 9369918604. • **Allahabad:** RSA Towers, 2nd Floor, Above Sony TV Showroom, 57, S. P. Marg, Civil Lines, Allahabad - 211 001. Tel : 9369918605. • **Alleppey:** 2nd Floor, JP Towers, Near West of Zilla Court Building, Mullakkal, Alleppey - 688 011. Tel : 0477-3294001. • **Alwar:** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No #2, Bhagat Singh Circle, Alwar - 303 001. Tel : 0144-3291200/300/400. • **Amaravathi:** Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Pet, Badnera Road, Amaravathi - 444 605. Tel : 0721-3291081 / 2565617. • **Ambala:** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133 001. Tel : 9315017301. • **Amritsar:** 72-A, Taylor's Road, Agra Heritage Gandhi Ground, Amritsar - 143 001. Tel : 0183-5053804 / 0183-5053802 Fax : 0183-5067520. • **Anand:** F-6, Chitrangana Complex, Opp. Motikha Chavli, V. N. Nagar, Anand - 388 001. Tel : 02692-248873 / 02692-248980. • **Ananthapur:** # 15-149, 1st Floor, S. R. Towers, Opp: Lalithakala Parishat, Subash Road, Anantapur - 515 001. Tel : 08554-244449 / 08554-249601 / 08554-249608. • **Ankleshwar:** L/2, Keval Shopping Centre, Old National Highway, Ankleshwar - 393 002. Tel : 02646-645326 / 02646-227349 / 02646 227348. • **Asansol:** 114 / 71, G. T. Road, Near Sony Centre, Bhanga Pachil, Asansol - 713303. Tel : 0341-2221448 / 0341-2314624 / 0341-2314624. • **Aurangabad:** Ramjanki, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431 005. Tel : 0240-2343414 / 0240-2363517. Mobile : 9065066552 / 09604396113. • **Azamgarh:** 1st Floor Alkal Building, Opp. Nagarpalika Civil Line, Azamgarh - 276 001. Tel : 05462-247947 / 8004781413 / 05462-247948 (KSBLS) • **Balalore:** M. S. Das Street, Gopalgang, Balasore - 756 001. Tel : 06782-265053 / 06782-265492 / 06782-329233 / 06782-265496. • **Bangalore:** No. 51/25, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Tel : 080-32008452 / 080-25320085 / 080-41233439 Fax : 080-25320086. • **Bankura:** Ambika Market, Natunaganj, Bankura - 722101. Tel : 03242-255964. • **Bareilly:** 1st Floor, 165, Civil Lines, Opp. Hotel Bareilly Palace, Near Rly Station Road, Bareilly - 243 001. Tel : 9369918607. • **Berhampore (WB):** Thakur Market Complex, 72, Naya Sarak Road, Gorabazar, P.O. Berhampore, Dist. Murshidabad, Berhampore - 742 101. Tel : 03482-274494 / 0348-2254745 / 2309237. • **Baroda:** SB 4 & 5, Mangalped Complex, Opposite Mesonic Hall, Perchambur Road, Alkapuri, Vadodara - 390 001. Tel : 0265-6640870 / 0265-6640871. • **Begusarai:** Hotel Diamond Surtubi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851 117. Tel : 06243-243696 / 06243-243551. • **Belgaum:** CTS No. 3939/ A2 A1, Above Raymond's Show Room, Beside Harsha Appliances, Club Road, Belgaum - 590 001. Tel : 0831-2402544 / 0831-2402722 / 0831-2402880 Fax : 0831-2402933. • **Bellary:** No. I KHB Colony, Gandhinagar, Bellary - 583 101. Tel : 08392-254750 / 08392-254531 Fax : 08392254531. • **Berhampur (OR):** Ramlingam Tank Road, Berhampur - 760 002. Tel : 0680-2280060 / 0680-3205010 / 0680-2202833 / 0680-2202810 / 0680-3205010. • **Betul:** 107, Hotel Utarkash, Awasthi Complex, J. H. College Road, Civil Lines, Beetul - 460 001. Tel : Cont No: 07141-320912 / 320300 / 320879. • **Bhagalpur:** 2nd Floor, Chandrakol Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur - 812 001. Tel : 9386256100. • **Bharuch:** 147-148, Aditya Complex, Near Kasak Circle, Bharuch - 392 002. Tel : 02642-2225022. • **Bhatinda:** #2047 - A, 2nd Floor, Above Max New York Life Insurance, The Mall Road, Bhatinda - 151 001. Tel : 0164 5006725. • **Bhavnagar:** Surabhi Mall, 301, 3rd Floor, Waghwadi Road, Bhavnagar - 364 001. Tel : 0278-2567005/6 Fax : 0278-24711307. • **Bhilai:** Shop No. 1, First Floor, Plot No. 1, Old Sada Office Block, Commercial Complex, Near HDFC ATM, Nehru Nagar East, Post -BHILAI - 490020. Tel : 0788-22959239 / 0788-22959239. • **Bhilwara:** 27-28, 1st Floor, Hira-Panna Complex, Pur Road, Bhilwara - 331 001. Tel : 01482-246362 / 64/512586 87. • **Bhopal:** Kay Kay Business Centre, 133, Zone I, M.P. Nagar, Bhopal-462014. Tel : 0755-4092706 / 0755-4092708 Fax : 0755-4092709. • **Bhubaneswar:** 2nd & 3rd Floor, Janardan, House, A 181, Saheed Nagar, Bhubaneswar-751007. Tel : 0674-6545585 / 0674-2547531 / 0674-2360334, 2360335 / 0674-2547532 Fax : 0674-2547531. • **Bikaner:** 2nd Floor, Plot No 70 & 71, Panchshati Circle, Sardul Gupth Scheme, Bikaner-334003. Tel : 0151-2200014 / 15. • **Bilaspur:** Shop No. 201 / 202, V. R. Plaza, Link Road, Bilaspur-495 001. Tel : 07752-406701 / 406764 / 07752-236466 / 221931 / 07752-322186. • **Borivali - A1,** Himanshu Building, Sodawala Cross Lane, Borivali West, Opposite Sodawala BMC School, Near Chamunda Circle, Mumbai - 400092. Tel. No: (022) 28916319. • **Bokaro:** B-1, 1st Floor, Near Sona Chandi Jewellers, City Centre, Sector - 4, Bokaro Steel City - 827 004. Tel : 06542-233331/32/30. • **Burdwan:** 63 G T Road, Birhata, Halder Complex, 1st Floor, Burdwan - 713101. Tel : 0342-2550219 / 0342-2550480 / 2550801. • **Calicut:** Subowhaga Shopping Complex, Areyadhupalam, Mavor Road, Calicut - 673 004. Tel : 0495-4022480 / 0495-2742105 / 9846046903 / 0495-2742107. • **Calicut:** 0495-2742156. • **Chandigarh:** SCQ- 2423-2424, Sector 22-C, Chandigarh - 160 022. Tel : 0172-4342618 / 0172-4342619 / 0172-4342621 / 4342620 / 4342600. • **Chandrapur:** Shop No. 5, Office No. 2, 1st Floor, Routs Raghunivas Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. Tel : 07172-321001 / 321122. • **Chennai:** Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, #108, Adithanar Salai, Egmore, Chennai - 600 002. Tel : 044-42028513 / 044-42028512 / 044-2858777 / 044-42028858 (Exclusive for DWS) Fax : 044-42028514. • **Chinsura:** JC Ghosh Sarani, Near Bus Stand, Chinsura - 712101. Tel : 033-26810164 / 033-2681050 / 9932485078 / 033-26805830. • **Chembur - Shrama Ashraya Building,** Shop No.4, N.G.Acharya Marg, Chembur East, Near By Janta Market Opp Vaishali Hotel, Mumbai - 400071. Tel. No. 022-25211839 • **Cochin:** Building Nos. 39 All Arcade, 1st Floor, Near Atlantis Junction, Kizhanna Road, Panampilly Nagar, Cochin - 682 036, Ernakulum District. Tel : 0484-3000232/0484-3000233 / 0484-4027672 / 0484-4027672 / 0484-4010273. • **Coimbatore:** 1057/1058, Jyoti Enclave, Avnanashi Road, Coimbatore-641018. Tel : 0422-4387704. • **Cuttack:** 422-4387704. • **Cuttack:** Dargha Bazar, Opp. Dargha Bazar Police Station, Buxbazar, Cuttack - 753 001. Tel : 0671-2513906. • **Darbhanga:** Jyoti Enclave, Jyoti Enclave, Avnanashi Road, Coimbatore-641018. Tel : 0672-220145 / 06722-326015. • **Davangere:** # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P. J. Extension, Davangere - 577002. Tel : 08192-258771 / 08192-258773 Fax : 08192-258771. • **Dehradun:** Kaulnagar Road, Near Sirmour Durg, Above Reliance Webworld, Dehradun - 248 001. Tel : 9369918608. • **Deoria:** 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria-274001. Tel : 05568-229626 / 05568-22133 / 05568-220328. • **Dewas:** 27 Rm House, Station Road, Dewas - 455 001. Tel : 07722-426011 / 426010 / 9826082217. • **Dhanbad:** 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826 001. Tel : 0326-6452027 / 0326-2301045 / 0326-6452026. • **Dharwad:** G7 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nttpp Road, Dharwad - 580 001. Tel : 0836-2744207. • **Dhule:** 15 Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424001. Tel : 02562-282824 / 23. • **Dindigul:** 1, 9, Old No. 4/B, New Agraharam, Palani Road, Dindigul - 624 001. Tel : 0451-2436177 / 0451-2436077 / 0451-2436147. • **Durgapur:** MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur - 713216. Tel : 0343-6512111. • **Eluru:** D.No-238-9-3/1, Savitri Complex, Eradavati Street, Near Dr. Prabhavathi Hospital, R. Pet, Eluru - 534 002. Tel : 08812-227851 / 52 / 53 Fax : 5. • **Erode:** No. 4, KM Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode - 613 003. Tel : 0424-4021212 / 0424-2225615, 2225616 / 0424-2225617 Fax : 0424-2226110. • **Faridabad:** A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121 001. Tel : 9310448851. • **Ferozpur:** 2nd Floor, Malwal Road, Opp. H. M. School, Ferozpur City - 152002. Tel : 01639-2218104. • **Gandhidham:** Office No. 203, Second Floor, Bhagwati Chamber, Plot No. 8, Sector -1/A, Kutch Kala Road, Gandhidham - 370 201. Tel : 0283-6228630. Gandhinagar: Plot No. -945/2, Sector -7/C, Gandhinagar - 382 007. Tel : 079-65720002 / 079-6673620. Gaya: 1st Floor, Lal Bhawan, Tower Chowk, Near Kiran Cinema, Gaya - 823 001. Tel : 0631-2220071 / 0631-2220065. • **Ghaziabad:** 1st Floor, C-7, Lohia Nagar, Ghaziabad - 201 001. Tel : 9310448804. • **Ghaziapur:** Shubra Hotel Complex, 2nd Floor, Mahabaugh, Ghaziapur - 233 001. Tel : 05482-226348 / 05482-222391. • **Gonda:** 375e Markit, Sahabgunj, Near Nuramal Mandir, Station Road Gonda, Gonda - 271 001. Tel : 05262-227524, 225893 / Mob: 9453961547. • **Gorakhpur:** Above V.I.P. House, Ajcendat A. D Girls Inter College, Bank Road, Gorakhpur - 273 001. Tel : 9369918610. • **Gulbarga:** CTS No. 2913, First Floor, Asian Tower, Next To Hotel Aditya, Jagat Station Main Road, Gulbarga - 581505. Tel : 08472-310040 / 08472-261810 Fax : 08472-262501. • **Guntur:** D.No-6-10-27/10/1, Sri Nilayam, Arundelpet, Guntur - 522 002. Tel : 0863-233994 / 2326687 / 0863-2326686 Fax : 0863-6641102. • **Gurgaon:** Shop No. 18, Ground Floor, Sector - 14, Opp. AK Tower, Near Huda Office, Gurgaon - 122001. Tel : 9310448806. • **Guwahati:** 54 Sakariga Bhawan, R G Baruah Road, (AIOC Bus Stop), Guwahati 781024. Tel : 0361-2203234. • **Gwalior:** Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. Tel : 9300004262. • **Haldwani:** Above Kapilaz Sweet House, Opp LIC Building, Piliokothi, Haldwani - 263139, Uttarakhnad Tel : 9369918611. • **Haridwar:** 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249 401. Tel : 9369918612. • **Hassan:** Ground Floor, Sampige Road, 1st Cross, Near Hotel Southern Star, K. R. Puram, Hassan - 573 201. Tel : 9945397618 / 08172-262065. • **Hissar:** Sco 71, 1st Floor, Red Square Market, Hissar - 125001. Tel : 9315017303. • **Hoshiarpur:** 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Near Maharaj Palace, Hoshiarpur - 146 001. Tel : 01882 503204. • **Hubli Ground Floor, Sri Ram Plaza, Behind Kotak Mahindra Bank, Club Road, Hubli - 580029.** Tel 0836-2252444, 9916119294, 9845394004. • **Hyderabad:** Karvy Centre 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034, Telengana. Tel : 040-23312454 / 4677075 / 7076 / 7077. • **Indore:** 6-7, Royal Ratan Building, M.G. Road, Opp. Kotak Mahindra Bank, Indore - 452010. Tel : 0731-4266828. • **Jabalpur:** 43, Naya Bazar, opposite shivani talkies, Jabalpur (M.P.) 482 001. Tel : 0761-3204376. • **Jaipur:** S-16 A, 3rd Floor, Land Mark, Opposite Jaipur City, Mahavir Nagar, C-Scheme, Jaipur - 302 001. Tel : 0141-2379761 / 0141-2375039 / 0141-2363321 Fax : 0141-2378703. • **Jalandhar:** 1st Floor, Shanti Towers, SCO No. 37, PUDA Complex, Opposite Tehsil Complex, Jalandhar - 144001. Tel 0181 5094410. • **Jalgaon:** 269, Jaee Vishwa, 1st Floor, Above United Bank of India, Bairam Pet, Near K. Kishor Agencies, Jalgaon - 425 001. Tel : 0257-2226761 Ext: 133 / 0257-2227432 / 9665066523 / 9665066522. • **Jalpaiguri:** D.B.C. Road, Near Rupasree Cinema Hall, Beside Kalamandir, P.O. & Dist. Jalpaiguri, Jalpaiguri - 735101. Tel : 03561-2242207 / 03561-2225351 / 03561-222136. • **Jammu:** S/A/D Second Extension, Opposite Panama Chowk Petrol Pump, Gandhi Nagar, Jammu - 180012. Tel : 9205406680 / 9906296948. • **Jamnagar:** 108 Madhav Plaza, Opp SBI Bank, Near Lal Bangalw, Jamnagar - 361001. Tel : 0288 2558887 / 91 975244499 / 0288-2556420 / 0288-2556260. • **Jamshedpur:** Kanchan Tower, 3rd Floor, Chhaganlal Dayalji @ Sons, 3-S B Shop Area (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Tel : 0657-2317040 / 0657-2317040 / 0657-2317025 / 0657-2317025. • **Jaunpur:** 119, R.N. Complex, 2nd Floor, Near Jay Ceej Group, Umarnagar, Jaunpur - 222002. Tel : 9369918613. • **Jhansi:** 371/011, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi - 284 001. Tel : 9369918614. • **Jodhpur:** 203, Modi Arcade, Chupansi Road, Jodhpur - 342 001. Tel : 0291-2638479 / 0291-5103046 Fax : 0291-2638479. • **Junagadh:** 124/125, Punif Shopping Centre, Ranavat Chowk, Junagadh, Gujarat 362001. Tel : 0285-2652220. • **Kannur:** 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. Tel : 0497-2764190 / 0497-2761120 / 0497-2761130. • **Kanpur:** 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. Tel : 9369918615. • **Karaiikudi:** Gopi Arcade, 100 Feet Road, Karaiikudi - 630 001. Tel : 04565-237192 / 04565-237192. • **Karimnagar:** H.No.4-2-130/131, Above Union Bank, Jafri Road, Rajeev Chowk, Karimnagar-505001. Tel : 0878-2261779 / 0878-2247773 / 75 / 79. • **Karnal:** 18/369, Char Chaman, Kunjapura Road, Karnal-132001. Tel : 0184-2252524 / 9050100786 / 9896403282. • **Karur:** No. 6, Old No. 1304, Thiru-Vi-Ka Road, Near G.R. Kalvan Mahal, Karur - 639 001. Tel : 03424-241892 / 03424-248821 / 03424-236048 / 03424-241893 / 03424-241894. • **Kharagpur:** Malancha Road, Opposite Uti Bank, Kharagpur-721304. Tel : 03222-242512 / 03222-253380 / 03222-242507 / 9679755405 / 227950. • **Kolhapur:** 605/1/A Ward, Near Sultane Chambers, Shahupuri 2nd Lane, Kolhapur 416001. Tel : 0231-2653656 Fax : 0231-2653656. • **Kolkata:** 166A, Rashbehari Avenue, 2nd Floor, Near Adi Dakerhwari Basatraya, OPP- Fortis Hospital, Kolkata - 700029. Tel : 033-24659267 / 033-24659263 / 033-24659432 Fax : 033-24196461. • **Kollam:** Ground floor, Vigneshwara Bhawan, Below Reliance Web World, Dakpakkada, Kollam - 691008. Tel : 0474-2747055 / 0474-2768337 / 9744791380. • **Korba:** 1st Floor, S3 Indira Complex, T.P. Nagar, Korba (C.G.) - 495677. Tel : 07759-246657 / 07759-245554 / 07759-320039. • **Kota:** H.No. 29, First Floor, Near Lala Lalpat Rai Circle, Shopping Centre, Kota - 324007. Tel : 0744 5109632 / 0744-2365144 / 0744-2365144 Fax : 0744-2365144. • **Kottayam:** 1st Floor, CSI Assurance Church Complex, Kottayam - 686 001. Tel : 0481-2300868 / 0481-2302420 / 0481-2302421 Fax : 0481-2302421. • **Kurnool:** Shop No. 43, 1st Floor, S.V. Complex, Railway Station Road, Kurnool-518 004. Tel : 08518 228550 / 08518-228850, 228890. Lucknow: Usha Sadan, 2A, Prem Nagar, Ashok Marg, Lucknow - 226001. Tel : 9369918600 / 0522-2236820 / 28 Fax : 0522-2236826. • **Ludhiana:** S.V. Complex, S.C - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. Tel : 0161-4648477 / 0161-4680021 Fax : 0161-3018440. • **Madurai:** Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625010. Tel : 0452-2605856. • **Malappuram:** First Floor Cholakkal Building, Near A U P School, Up Hill, Malappuram - 676505. Tel : 0483-2371480. • **Maida:** Sahitshil Under Ward, No.6-English Bazar Pannichy No.1 Govt. Colony, Malda - 732101. Tel : 03512-223190 / 03512-221242 / 03512-222193 / 03512-223153. • **Mangalore:** Ground Floor, Mahendra Arcade, Kodial Baki, Mangalore - 575 003. Tel : 0824-2496289 Fax : 0824-2496283. • **Mandi:** House No.149/11, School Bazar, City Mandi-175 001. Himachal Pradesh. Tel : 01905-225622. • **Margao:** 2nd Floor, Dalal Commercial Complex, Opp: Hari Mandir, Pajifond, Margao - Go - 403601. Tel : 0832-27345656 / 0832-2731822 / 0832-2731824. • **Mathura:** AMBEY Crown, IInd Floor, In Front of BSA College, Gaushtala Road, Mathura - 281001. Tel : 9369918618 / 8808227803. • **Meerut:** 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut - 250 002. Tel : 9369918619. • **Mehsana:** Ul - 47, Appolo Enclave, Opp Simandhar Temple, Modhera Char Rasta; Highway, Mehhsana-384002. Tel : 02762-322559 / 02762-3242950. • **Mirzapur:** Girja Sadan, Dankin Gunj, Mirzapur-231001. Tel : 0544-2221466 / 0544-2324235. • **Moga:** Near Dharamshala Bhat Ghar, Civil Line; Dutt Road, Moga-142 001. Tel : 01636-323072. • **Moradabad:** Om Arcade, Parker Road, Above Syndicate Bank, Tari Khana Chowk, Moradabad - 244 001. Tel : 9369918620. • **Morena:** Moti Palace, Near Ramjanki Mandir, Jiwayi Ganj, Morena - 476 001. Tel : 07532-400930 / 07532-4000931 / 32. • **Mumbai:** Office number: 01/24/24/B, Raja Bahadur Compound, Ambalal Doshi Park, Behind Bombay Stock Exchange, Fort, Mumbai - 400001. Tel : 022-66235353 / 022-66235454 Fax : 022-66341966. • **Muzaffarpur:** 1st Floor, Uma Market, Near Thana Gumti, Motijheel, Muzaffarpur, Bihar - 842001. Tel : 9386265101 / 9693584013 Fax : 0621-2269795. • **Mysore:** L-350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. Tel : 0821-2438006 / 0821-2441524 / 0821-2441520 Fax : 0821-2438006. • **Nadiad:** 105 G G City Point, Near Paras Cinema, Nadiad - 387001. Tel : 0788-2563245. • **Nagarkoil:** 3A, South Car street, Paranj Complex, Nr The Laxmi Villas Bank, Nagarkoil- 629001. Tel : 04652-233551 / 04652-233553. • **Nagpur:** Shop No. 102/1, Mangalped Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampet, Nagpur - 440 010. Tel : 0712-2533040 / 9371160726. • **Namakkal:** 105/2, Arun Towers, Paramathi Street, Namakkal 637 001. Tel : 04286-234801, 234802, 234803. • **Nanded:** Shop No. 4, First Floor, Opp. Bank Of India, Santkrupa Market, Gurudwara Road, Nanded-431602. Tel : 02462-237885 / 9890713616. • **Nasik:** S-12, Second Floor, Suyojit Sankul, Shearapur Road, Nasik - 422 002. Tel : 0253-6611395. • **Navsari:** 1st Floor, Chinmay Arcade, Opp. Sattapur, Tower Road, Navsari - 396 445. Tel : 02637-280367 / 02637-280362 / 02637-280363 / 02637-280364 Fax : 02637-233554. • **Nellore:** 207, II Floor, Kaizen Heights, 16/2/230, Sunday Market, Pogotha, Nellore - 524001. Tel : 0861 2349940 / 0861 2349936 / 0861 2349937. • **New Delhi:** 305, 3rd Floor, New Delhi House, Bara Khamba Road, Connaught Place, New Delhi-110 016. Tel : 011-43687100 / 011-43687104 / 154 Fax : 011-43687110. • **Nizamabad:** H.No-5-4-30, First Floor, Uppala Rameshwar Complex, Beside HDFC Bank, Ginnza View, Hyderabad Road, Nizamabad-503003. Tel : 08462-224366 / 08462-223956 / 223756. • **Noida:** 405, 4th Floor, Vishal Chamber, Plot No. 1, Sector-18, Noida - 201 301. Tel : 9310448805. • **Palghat:** 12/310, (No.20 & 21), Metro Complex, Head Post Office Road, Sultanteppal, Palghat - 678001. Tel : 0491-2547143 / 0491-2547373. • **Panipat:** 1st Floor, Krishna Tower, Near HDFC Bank, Opp. Railway Road, G.T. Road, Panipat - 132103. Tel : 9315017304. • **Panipat:** City Business Centre, Coelho Pereira Building, Room Nos. 18, 19 & 20, Dada Vaidya Road, Panipat - 403001. Tel : 0832-2426877 / 773 Fax : 0832-2426873. • **Pathankot:** 1st Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk, Pathankot - 145001. Tel : 0186-5080377 / 0186-5080188. • **Patiala:** S-12, 27 D, Chhoti Baradari, Patiala - 147 001, Tel : 0175-5004349 / 0175-5051728 / 0175-5051728 / 0175-5051727. • **Patna:** 3A, 3rd floor, Anand tower, Beside chanya cinema hall; Exhibition road, Patna - 800001. Tel : 0612-6453098 / 0612-2321354 / 0612-232156. • **Pollachi:** S-S Complex, New Scheme Road, Pollachi 642002. Tel : 04259-235111, 235122, 235133. • **Pondicherry:** First Floor, No.7, Thiayagaraja Street, Pondicherry - 605 001. Tel : 0413-4210640 / 0413 2220640 & 0413 4210640. • **Proddatur:** Beside SBI ATM, Near Syndicate bank, Araveti Complex, Mydukuru Road, Kadapa Dist, Proddatur-516 300. Tel : 08564-250823, 242898 / 08564-250822. • **Pudukottai:** Sundaram Masilaman Towers, Ts No 10476 - 5479, P.M. Road, Old Tirumayam Salai, Near Anna Statue, Near Jeevan Arts, Pudukkottai 622 001. Tel : 04322-220050, 220051. • **Pune:** Muzic Bldg., CTS No. 1216/1, Final, Plot No. 576/1 P, Scheme No. 1, F. Road, Bhamburda, Shivaji Nagar, Pune - 411 004. Tel : 020-2553375 / 020 25539957 / 020-25532783 / 020-25533592 Fax : 020-25533742. • **Raipur:** Room No. TF 31, 3 RD FLOOR, Millennium Plaza, Behind Indian Coffee House, G E Road, Raipur - 492 001. Tel : 0771-6450194 / 0771-4039320 / 0771-4052620. • **Rajahmundry:** Dr. No: 6-1-4, first floor, Rangachary street, Nagar, Rajahmundry-533101. Tel : 0883-2432076 / 2434468 / 0883-2434468 / 69 / 70. • **Rajapalayam:** Professional Couriers Building, 40C(1), Hospital Road, Rajapalayam 626 117. Tel : 04563-232951, 232952. • **Rajkot:** 10/14, Siddhi Vinayak Complex, Dr Vagnik Road, Opp Ramkrishna Ashram, Rajkot - 360 001. Tel : 9601288416. • **Ranchi:** Room No. 307, 3rd Floor, Commerce Towers, Beside Mahabir Towers, Main Road, Ranchi - 834 001. Tel