

BARODA PIONEER MUTUAL FUND



SCHEME INFORMATION DOCUMENT (SID)

Baroda Pioneer Fixed Maturity Plan - Series J (A 366 days close ended debt scheme) from

Baroda Pioneer Mutual Fund

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

This product is suitable for investors who are seeking*:

- Short term capital appreciation
- Investment in Debt/Money Market Instrument/Govt. Securities.
- Low risk  (BLUE)

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Note: Risk may be 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;
and
Bank of Baroda
Regd. Office: Baroda House, P. B. No.
506, Mandavi, Baroda - 390 005.

Trustee:

Baroda Pioneer Trustee Company
Private Limited
Regd. Office: 501, Titanium,
5th Floor, Western Express Highway,
Goregaon (East),
Mumbai - 400 063.

Investment Manager:

Baroda Pioneer Asset Management
Company Limited
Regd. Office: 501, Titanium,
5th Floor, Western Express Highway,
Goregaon (East),
Mumbai - 400 063.

Name of Scheme	BARODA PIONEER FIXED MATURITY PLAN - SERIES J
New Fund Offer Opens on	December 17, 2013
New Fund Offer Closes on	December 19, 2013

This SID is a part of the blanket SID which has 6 Scheme(s) namely Baroda Pioneer Fixed Maturity Plan - Series H, Baroda Pioneer Fixed Maturity Plan - Series I, Baroda Pioneer Fixed Maturity Plan - Series J, Baroda Pioneer Fixed Maturity Plan - Series K, Baroda Pioneer Fixed Maturity Plan - Series L and Baroda Pioneer Fixed Maturity Plan - Series M.

Out of the above, details of the Scheme already launched are as below:

Sr. No.	Name of the Scheme	Tenure	NFO opening date	NFO closing date
1.	Baroda Pioneer Fixed Maturity Plan - Series H	91 days	November 26, 2013	November 26, 2013

New Fund Offer of the other Scheme(s) will open within six months from August 27, 2013 viz. the date of final observations received from SEBI.

The particulars of the Scheme/Plans have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (hereinafter referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document (SID). Please refer NSE disclaimer clause mentioned below.

The SID sets forth concisely the information about the schemes that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this SID after the date of this Document from the Baroda Pioneer Mutual Fund / Investor Service Centers / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Baroda Pioneer Mutual Fund, Tax and Legal issues and general information on www.barodapioneer.in

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The SID should be read in conjunction with the SAI and not in isolation.

This SID is dated December 05, 2013.

NSE Disclaimer: As required, a copy of this SID has been submitted to the National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given, vide its letter no. NSE/LIST/212885-K dated August 12, 2013, permission to the Mutual Fund to use the Exchange's name in this SID as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the SID has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this SID; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription / acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

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I. HIGHLIGHTS / SUMMARY OF THE SCHEME(S)

Name and Type of Scheme(s)	Name of Scheme	Type of Scheme
	Baroda Pioneer Fixed Maturity Plan - Series J	Close ended debt scheme
Tenure of the Scheme(s)	The Scheme's tenure is 366 days from the date of allotment.	
Investment Objective	The investment objective of the Scheme is to generate returns by investing in a portfolio comprising of debt instruments and money market instruments maturing on or before the maturity of the Scheme.	
Benchmark	The benchmark index for the Scheme will be CRISIL Short Term Bond Fund Index.	
Minimum Application Amount	₹ 5,000/- and in multiples of Re. 1/- thereafter per application during the NFO period.	
Plans/Options offered	The Scheme(s) will have two plans thereunder, viz. Plan A and 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, while Plan A is meant for investors who route their investments through distributors only. 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. Each Plan will have two options, viz. Growth and Dividend (payout).	
Dividend Policy	Dividend declaration under the dividend option of the Scheme(s) is subject to the availability and adequacy of distributable surplus and at the discretion of the Fund Manager, subject to approval of the trustee, and no returns are assured under the Scheme(s). Dividend declaration, payment and distribution are also subject to SEBI Regulations as amended from time.	
Listing	The Units of the Scheme(s) will be listed on the Capital Market Segment of the National Stock Exchange of India (NSE) within 5 Business Days from their respective dates of allotment. The Trustee may, at its sole discretion, list the Units under the Scheme(s) on any other recognized Stock Exchange at a later date.	
Maturity	The Maturity Date of the scheme(s) will be the last day of the period constituting the tenure of the Scheme. Baroda Pioneer Fixed Maturity Plan – Series J will mature at the end of 366 days from its Date of Allotment. The exact date will be disclosed in the allotment advice/allotment confirmation/account statement. If such day is not a Business Day, the immediately succeeding Business Day will be considered as the maturity date. On the maturity date, all Units under the Schemes will compulsorily, and without any further act by the Unit Holders, be redeemed at the Applicable NAV of that day. Units held in electronic form will be extinguished with the Depository and the redemption amount will be paid to the Unit Holders on the Maturity Date, at the prevailing NAV on that date.	
Liquidity, Trading and Demat	Unit holders will be given an option to hold Units in physical form or in dematerialized form (demat). Units of the Scheme(s) held in physical form cannot be redeemed by the Mutual Fund before the maturity of the Scheme(s). However, investors who wish to exit/redeem before the Maturity Date may do so through the Exchange, by holding their Units in demat form. To receive units in demat form, investors will have to mention their demat account details in the NFO application form.	

	Units of the Scheme(s) can be purchased/sold on a continuous basis on the Exchange during trading hours, like any other publicly traded stock. The price of the Units in the market at any point of time will depend on their demand and supply at such point of time. There is no minimum investment, although Units are purchased in round lots of 1.	
Loads and Transaction Charge	New Fund Offer	Continuous Offer
	Entry Load: Not Applicable Transaction Charge: (i) Nil on subscription amounts 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. 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 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. Exit Load: Not Applicable.	Not Applicable, as the Scheme(s) will not be offered for subscription on a continuous basis.
	The Units under the Scheme(s) cannot be directly redeemed with the Mutual Fund as the Units will be listed on the Exchange.	
Transparency / NAV Disclosure	NAV of the Scheme(s) will be computed and published in 2 newspapers as prescribed under the SEBI (Mutual Funds) Regulations, 1996 on a daily basis. NAV of the Scheme(s) can also be viewed on www.barodapioneer.in and www.amfiindia.com. The AMC shall update the NAVs on the website of Association of Mutual Funds in India (www.amfiindia.com) by 9.00 p.m. As per the SEBI Regulations, a complete statement of the Scheme(s)' portfolio will be published by the Mutual Fund as an advertisement in one English daily Newspaper circulating in the whole of India and in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated with in one month from the close of each half year (i.e. March 31 & September 30) or will be mailed to the Unit holders within such period.	

II. INTRODUCTION

A. DEFINITIONS AND INTERPRETATION

In this Scheme Information Document the following words and expressions shall have the meaning specified herein unless the context otherwise requires:

Applicable NAV	Applicable NAV is the Net Asset Value at which Units will be compulsorily redeemed on maturity of the Scheme(s).
Application Supported by Blocked Amount - ASBA	An application containing an authorization to block the application money in the bank account for subscribing to the NFO.
Asset Management Company/ AMC/ Investment Manager	Baroda Pioneer Asset Management Company Limited (formerly known as BOB Asset Management Company Limited), incorporated under the Companies Act, 1956, having its Registered office at 501, Titanium, 5th Floor, Western Express Highway, Goregaon, Mumbai - 400063, and approved by SEBI to act as Asset Management Company / Investment Manager for the schemes of Baroda Pioneer Mutual Fund.
Business Day/Working Day	A day other than: 1. Saturday and Sunday; 2. A day on which the National Stock Exchange of India Limited or any other Stock Exchange on which the units are listed, is closed; 3. A day on which banks in Mumbai and / or RBI are closed for business/clearing; 4. A day which is a public and / or bank holiday at any Investor Services Centre / Investor Service Desk where the application is received; 5. A day on which normal business cannot be transacted due to storms, floods, natural calamities, bandhs, strikes or such other events as the AMC may specify from time to time, in compliance of the requirements specified by SEBI from time to time.
Consolidated Account Statement / CAS	An account statement detailing all the transactions during a period and/or holdings at the end of the period across all schemes of all mutual funds, including transaction charges paid to distributors, as applicable. This statement will be issued to dormant investors on a half-yearly basis and to investors in whose folios any transaction has taken place during a month, on a monthly basis.
Custodian	Citibank N.A, Mumbai Branch, registered under the SEBI (Custodian of Securities) Regulations, 1996, or any other custodian who is approved by the Trustee (erstwhile Board of Trustees).
Collection Bank(s)	The bank(s), if any, with which the AMC has entered into an agreement, from time to time, to enable customers to deposit their applications for Units during the New fund Offer Period of the Scheme(s). The names and addresses are mentioned on the back cover of this Scheme Information Document.
Date of allotment	The day on which units under the Scheme(s) are allotted after the New Fund Offer.
Dematerialization / Demat	The process of converting physical units (account statements) into an electronic form. Units once converted into dematerialised form are held in a Demat account and are freely transferable.
Designated Collection Centers	Investor Service Centres designated by the AMC, where the applications shall be received during the NFO. The names and addresses are mentioned on the back cover of this Scheme Information Document.
Depository	National Securities Depository Ltd.(NSDL) & Central Depository Services (India) Ltd.(CDSL) or such other depository as may be registered with SEBI as a Depository and as may be approved by the Trustee, being a body corporate as defined in the Depositories Act, 1996.
Depository Participant	An agent of the Depository who plays the role of an intermediary between the Depository and the investors and is registered with SEBI to offer depository related services.
Entry Load	A one-time charge that the investor may have to pay at the time of entry into the Scheme(s).
Exit Load	A charge that the investor may have to pay at the time of exit from the Scheme(s).

Investors / FII Foreign Institutional	An entity registered with SEBI under the Securities and Exchange Board of India (Foreign Institutional Investors) Regulations, 1995, as amended from time to time.
Fund of Funds / FOF	A mutual fund scheme that invests primarily in other schemes of the same mutual fund or other mutual funds.
Fund/ Mutual Fund	Baroda Pioneer Mutual Fund (formerly known as BOB Mutual Fund), being a Trust registered under the Indian Trusts Act and registered with SEBI under the SEBI (MF) Regulations, vide registration number MF/ 018/94/2. The Fund received endorsement for the change of its name from BOB Mutual Fund to Baroda Pioneer Mutual Fund vide SEBI letter no. IMD/ RB/134922/08, dated August 12, 2008.
Investment Management Agreement	The Investment Management Agreement (IMA) dated 24th January 2013, entered into between the Trustee and the AMC, as amended from time to time.
Investor Service Centre / ISC	Official Points of acceptance of transaction / service request from investors. These will be designated by the AMC from time to time.
Maturity date	The Maturity Date of the scheme will be the last day of the period constituting the tenure of the Scheme. Baroda Pioneer Fixed Maturity Plan - Series J will mature at the end of 366 days from its Date of Allotment. The exact date will be disclosed in the allotment advice/allotment confirmation/account statement. If such day is not a Business Day, the immediately succeeding Business Day will be considered as the maturity date.
Net Asset Value/ NAV	Net Asset Value of the Units of the Scheme (including plans/options thereunder, if any) calculated in the manner provided in this Scheme Information Document or as may be prescribed by the Regulations from time to time.
New Fund Offer/ NFO	The offer for Purchase of Units at the inception of the Scheme, available to investors during the NFO period.
Non Resident Indian / NRI	A person resident outside India who is a citizen of India or is a person of Indian origin as per the meaning assigned to the term under the Foreign Exchange Management (Investment in firm or proprietary concern in India) Regulations, 2000.
Person of Indian Origin	A citizen of any country other than Bangladesh or Pakistan, if (a) he at any time held Indian passport; or (b) he or either of his parents or any of his grand parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955); or (c) the person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b).
Purchase / Subscription	Subscription to / Purchase of Units by an investor in the Scheme(s).
Purchase Price	Price at which Units can be subscribed to during the NFO, being ₹ 10/- unit and after the NFO, price at which units can be purchased from the Exchange, which may be above or below the NAV.
Registrar	Registrar for the time being of the Mutual Fund which, at present, is Karvy Computershare Pvt. Ltd., or such other agency, as may be appointed by the Trustees.
Redemption	Repurchase of Units by the Scheme(s) from a Unit Holder.
Redemption Price	Price being Applicable NAV, at which Units will be redeemed on maturity, and for the period between the Date of Allotment and the Maturity Date, price at which units can be sold on the Exchange, which may be above or below the NAV.
Reverse Repo	Sale / Purchase of securities with a simultaneous agreement to repurchase/ sell them at a later date.
Scheme(s)	Baroda Pioneer Fixed Maturity Plan - Series J offered under this Scheme Information Document.
Self Certified Syndicate Bank / SCSB	Self Certified Syndicate Bank/ SCSB means a bank registered with SEBI to offer the facility of applying through the ASBA process. ASBA can be accepted only by SCSBs, whose names appear in the list of SCSBs as displayed by SEBI on its website at www.sebi.gov.in .
Scheme Information Document	This Scheme Information Document issued by Baroda Pioneer Mutual Fund, offering units of Baroda Pioneer Fixed Maturity Plan - Series J for subscription. Any modification to the SID

	(other than a fundamental attribute change) will be made by way of an addendum which will be attached to this SID. On issuance of addendum, the SID will be deemed to have been updated by the addendum. In case of any change in fundamental attribute, the relevant change will be effected in the SID and the revised SID will be available to investors.
Statement of Additional Information/SAI	A document containing details of the Mutual Fund, its constitution, and certain tax, legal and general information, and legally forming a part of the SID.
SEBI Regulations/Regulations	The Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time, including by way of circulars or notifications issued by SEBI and the Government of India.
Sponsors	Pioneer Global Asset Management S.p.A and Bank of Baroda
Stock Exchange / Exchange	National Stock Exchange of India Limited or such other recognized stock exchange in India where the units of the Scheme are proposed to be listed, as may be approved by the Trustee at a later date for listing of the Units.
Transaction Charge	A charge that is borne by an investor on any transaction that is effected through a distributor and is of or above a certain value, to be paid to that distributor, if the distributor has opted to receive the charge.
Trustee/ Trustee Company	Baroda Pioneer Trustee Company Private Limited, incorporated under the Companies Act, 1956 on December 23, 2011, having its registered office at 501, Titanium, 5th Floor, Western Express Highway, Goregaon, Mumbai - 400 063, and acting as the Trustee to the schemes of Baroda Pioneer Mutual Fund with effect from July 30, 2012. Prior to July 30, 2012, the Board of Trustees, comprising 4 trustees, was the Trustee to Baroda Pioneer Mutual Fund.
Trust Deed	The Deed of Trust dated 30th October 1992 entered into between the Settlor, viz., Bank of Baroda, and the erstwhile Board of Trustees, establishing the Mutual Fund, together with the Supplemental Deed dated July 30, 2012 entered into between the Sponsors, and Baroda Pioneer Trustee Company Private Limited
Units	The interest of an investor which consists of one undivided share in the Unit Capital of the relevant Option under the Scheme offered for subscription under this SID.
Unit holder	A person holding units of the Scheme(s) under this SID

ABBREVIATIONS

AMC	Asset Management Company
AMFI	Association of Mutual Funds in India
AML	Anti-Money Laundering
ABS	Asset Backed Securities
ASBA	Application Supported by Blocked Amount
AOP	Association of Persons
ADR	American Depositary Receipt
BOI	Body of Individuals
BPAMC	Baroda Pioneer Asset Management Company Limited
CAS	Consolidated Account Statement
CBLO	Collateralised Borrowing and Lending Obligation
ECS	Electronic Clearing System
ETF	Electronic Funds Transfer
FMP	Fixed Maturity Plan
FII	Foreign Institutional Investor
FOF	Fund of Funds

GDR	Global Depository Receipt
HUF	Hindu Undivided Family
ISC	Investor Service Centre
IMA	Investment Management Agreement
MBS	Mortgage Backed Securities
NAV	Net Asset Value
NFO	New Fund Offer
NRI	Non Resident Indian
NSE	National Stock Exchange of India Limited
OM	Online Market
PAN	Permanent Account Number
PIO	Person of Indian Origin
PMLA	Prevention of Money Laundering Act, 2002
POA	Power of Attorney
PSU	Public Sector Undertaking
RBI	Reserve Bank of India
RTGS	Real Time Gross Settlement
SEBI	Securities and Exchange Board of India
SEBI ACT	Securities and Exchange Board of India Act, 1992
SEFT	Special Electronic Fund Transfer
SWP	Systematic Withdrawal Plan
STP	Systematic Transfer Plan
STT	Securities Transaction Tax
SCSB	Self Certified Syndicate Banks
WDM	Wholesale Debt Market

Interpretation

For all purposes of this SID, except as otherwise expressly provided or unless the context otherwise requires:

- The terms defined in this SID include the plural as well as the singular.
- Pronouns having a masculine or feminine gender shall be deemed to include the other.
- All references to "US\$" refer to United States Dollars and "₹" refer to Indian Rupees. A "Crore" means "ten million" and a "Lakh" means a "hundred thousand".
- References to times of day (i.e. a.m. or p.m.) are to Mumbai (India) times and references to a day are to a calendar day including non Business Day.

B. RISK FACTORS

These risk factors may be peculiar to the Mutual Fund as well as that attendant with specific policies and objectives of the Schemes.

Standard Risk Factors

- Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the Scheme(s)' objective will be achieved.

- b. As the price / value / interest rates of the securities in which the Scheme(s) invest fluctuates, the value of your investment in the scheme(s) may go up or down.
- c. Past performance of the Sponsor / AMC / Mutual Fund or its affiliates does not guarantee the future performance of the Scheme(s).
- d. The sponsor is not responsible or liable for any loss resulting from the operation of the Scheme(s) beyond the initial contribution made by it of an amount of ₹ 10 lakhs towards setting up of the mutual fund.
- e. **Baroda Pioneer Fixed Maturity Plan - Series J**, is only the name of the Scheme(s) and does not, in any manner, indicate either the quality of the Scheme(s) or their future prospects and returns.
- f. The NAV of the Scheme(s)' Units may be affected by change in the general market conditions, factors and forces affecting capital markets in particular, level of interest rates, various market related factors and trading volumes.
- g. The present Scheme(s) is not guaranteed or assured return schemes.

Scheme Specific Risk Factors

- a. The Trustee, AMC, Fund, their Directors or their employees shall not be liable for any tax consequences that may arise, in the event that either/ or both the scheme(s) is wound up for the reasons and in the manner provided under the SID & SAI.
- b. Redemption by Unit Holders due to change in the fundamental attributes of the Schemes or due to any other reasons may entail tax consequences. The Trustee, AMC, Fund, their directors or their employees shall not be liable for any tax consequences that may arise.
- c. The tax benefits described in the SAI are as available under the present taxation laws and are available subject to relevant conditions. The information given is included only for general purpose and is based on advice received by the AMC regarding the law and practice currently in force in India and the investors and Unit Holders should be aware that the relevant fiscal rules or their interpretation may change. As in the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of the investment in the Schemes will endure indefinitely. In view of the individual nature of tax consequences, each investor / Unit Holder is advised to consult his/her/its own professional tax advisor.
- d. Investors in the Scheme(s) are not being offered any guaranteed / assured returns.
- e. The Scheme(s) will be investing in debt instruments, Government Securities and money market instruments (such Commercial Paper, Certificate of Deposits, Treasury Bills, term/notice money market and reverse repos). Trading volumes and settlement periods inherently restrict the liquidity of the Scheme(s)' investments. In the event of a restructuring of the Scheme(s)' investment portfolio, these periods may become significant.
- f. Different types of securities in which the Scheme(s) may invest as given in the SID carry different levels of risk. Accordingly the Schemes' risk may increase or decrease depending upon the investment pattern. For e.g. corporate bonds carry a higher amount of risk than Government Securities. Further even among corporate bonds, bonds which are AAA rated, have comparatively less risk than bonds, which are AA rated.
- g. No person has been authorized to issue any advertisement or to give any information or to make any representations other than that contained in this SID. Documents in connection with this new fund offer which are not authorized by the Mutual Fund and any information or representations not contained herein, must not be relied upon as having been authorized by the Mutual Fund.
- h. Debt and money market security investments under the Scheme(s) may also be subject to the following risks :-
 1. **Credit risk:** Credit risk is a risk resulting from uncertainty in counter party's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest. Government Securities have zero credit risk while other debt instruments are rated according to the issuers' ability to meet their obligations.
 2. **Liquidity risk:** Interest rate risk is associated with movements in interest rate, which depends on various factors such as government borrowing, inflation, economic performance etc. The value of investments will appreciate/depreciate if the interest rates fall/rise. However if the investments are held on till maturity of the investments, the value of the investments will not be subjected to this risk.
 3. **Interest Rate risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be invested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.
 4. **Reinvestment risk:** This risk arises from uncertainty in the rate at which cash flows from an investment may be reinvested. This is because the bond will pay coupons, which will have to be reinvested. The rate at which the coupons will be reinvested will depend upon prevailing market rates at the time the coupons are received.

- i. Investments in the Scheme(s) made in foreign currency by a Unit Holder are subject to the risk of fluctuation in the value of Indian Rupee.

Risk Factors associated with Listing of Units

- a. Trading of Units on the Exchange may be halted because of market conditions or on account of restrictions imposed by the Exchange Authorities or SEBI. In addition, trading of the Units may be halted due to extraordinary market volatility. There can be no assurance that the requirements of the Exchange necessary to maintain the listing of the units of the Scheme(s) will remain unchanged. The AMC and/or the Trustee will not be liable for any loss suffered by investors due to delay in listing of units of the Scheme(s) on the Exchange or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.
- b. For units listed on the Exchange, the market price at which they are traded may be at a discount to the NAV of such Units and will fluctuate on account of market supply and demand for the units, and also due to any change in trading regulations by the Exchange or by SEBI or changes in NAV. Hence, Unit holders may find it difficult and/or uneconomical to liquidate their investments at any particular time and must, therefore, be prepared to hold the units until the maturity of the Scheme(s).
- c. Although the Units of the Scheme(s) will be listed on the Exchange, there is no assurance that an active secondary market will develop or be maintained.
- d. The Trustee reserves the right to list the Units of the Scheme(s) on any other recognized stock exchange in India, as they may deem fit, in which case investors may face risks related to an undeveloped market, delay in settlements etc.
- e. There may be acts/omissions on the part of the Exchange, resulting in the cancellation of Unit Holder's orders or the execution of orders on erroneous terms.

Risks associated with Investing in Foreign Securities

The Scheme(s) shall not invest in Foreign Securities.

Risks associated with Short Selling and Securities Lending

The Scheme(s) will not engage in Short Selling and 'Stock Lending' activity.

Risks associated with investing in Derivatives:

The Scheme(s) shall not invest in Derivatives.

C. RISK CONTROL/MITIGATION STRATEGIES

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.

In order to mitigate the various risks, the portfolio of the Scheme(s) will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. There is a Board level Committee, the Risk & Compliance Committee, which focuses on risk factors and methods and strategies for risk mitigation or migration.

Risk control / Mitigation Strategy is as follows :

Liquidity Risk

The liquidity of the Scheme(s)' investments may be inherently restricted by trading volumes, transfer procedures and settlement periods. Liquidity Risk can be partly mitigated by diversification, staggering of maturities as well as internal risk controls that lean towards purchase of liquid securities.

Interest Rate Risk

Changes in interest rates affect the prices of bonds. If interest rates rise the prices of bonds fall and vice versa. A well diversified portfolio may help to mitigate this risk. Additionally, the fund will invest in securities maturing on or before the maturity of the fund. Hence, while the interim NAV will fluctuate in response to changes in interest rates, the final NAV will be more stable. To that extent the interest rate risk will be mitigated at the maturity of the scheme(s).

Volatility Risk

There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme(s) will manage volatility risk through diversification. Further, the fund will invest in a basket of debt and money market securities maturing on or before maturity of the fund with a view to hold them till the maturity of the fund. To that extent the Volatility risk will be mitigated in the scheme(s).

Credit Risk

Credit risk shall be mitigated by investing in rated papers of the companies having the sound back ground, strong fundamentals and quality of management and financial strength of the Company

Concentration Risk

Concentrated investment in single security or single issuer - We have internal fund manager guidelines for maximum exposure to a single issuer and also concentration limits on account of large holdings to avoid undue concentration in portfolio.

Event Risk

Price risk due to company or sector specific event - The endeavour is to invest in securities of issuers, which have high balance sheet strength in the investment horizon to eliminate single company risk.

D. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME(S)

The Scheme(s) shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme(s)/Plan(s). These conditions will be complied with, immediately after the close of the NFO itself i.e. at the time of allotment. In case of non-fulfilment with the condition of minimum 20 investors, the Scheme(s)/Plan(s) shall be wound up in accordance with Regulation 39 (2) (c) of SEBI (MF) Regulations automatically without any reference from SEBI. In case of non-fulfilment of the condition of 25% holding by a single investor on the Date of Allotment, the application to the extent of exposure in excess of the stipulated 25% limit would be liable to be rejected and the allotment would be effective only to the extent of 25% of the corpus collected. Consequently, such exposure over 25% limits will lead to refund within 5 Business Days of the date of closure of the New Fund Offer.

E. SPECIAL CONSIDERATION

Investors are urged to study the terms of the SID carefully before investing in these Scheme(s), and to retain the SID for future reference.

Any tax liability arising post redemption on account of change in the tax treatment with respect to dividend distribution tax, by the tax authorities, shall be solely borne by the investor and not by the AMC, the Trustee or the Mutual Fund.

If, after due diligence, the AMC believes that any transaction is suspicious in nature with respect to money laundering, the AMC shall report such suspicious transactions to competent authorities under PMLA and rules/guidelines issued thereunder, furnish any such information in connection with such terms, to the said competent authorities and take any other actions as may be required for the purposes of fulfilling its obligations under PMLA and rules/guidelines issued thereunder, without obtaining the prior consent of the investor/ concerned Unit holder/any other person.

- **Investors in the Scheme(s) are not being offered any guaranteed returns.**
- **Investors are advised to consult their Legal /Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme(s) and before making a decision to invest in the Scheme(s) or redeeming their Units in the Scheme(s).**

F. DUE DILIGENCE CERTIFICATE

It is confirmed that :

- i. The draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996, and the guidelines, and directives issued by SEBI from time to time.
- ii. All legal requirements connected with the launching of the Scheme(s) as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- iii. The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the proposed Scheme(s).
- iv. The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and till date such registration is valid as on date.

Sd/-

Name : **Jaideep Bhattacharya**

Designation : Managing Director

Place : Mumbai

Date : August 13, 2013

Note : The above certificate was submitted to SEBI on August 14, 2013.

III. INFORMATION ABOUT THE SCHEME(S)

A. TYPE OF SCHEME(S)

The Scheme(s), namely, **Baroda Pioneer Fixed Maturity Plan - Series J**, is close-ended debt scheme(s).

Plans / Options

The Scheme(s) will have two plans thereunder, viz. Plan A and 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, while Plan A is meant for investors who route their investments through distributors only. 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.

Each Plan will have two options, viz. Growth and Dividend (pay-out).

B. INVESTMENT OBJECTIVES

The investment objective of the Scheme is to generate returns by investing in a portfolio comprising of debt instruments and money market instrument maturing on or before the maturity of the Scheme.

C. ASSET ALLOCATION

Under normal circumstances, the broad investment pattern will be as under:

Instrument	Indicative Allocations (% of total net assets)		Risk Profile
	Maximum	Minimum	
Debt and money market instruments & government securities	100%	0%	Low to medium

The Scheme(s) will not invest in securitized debt. The Scheme(s) retain the flexibility to invest across all securities in the debt and money markets as permitted by SEBI / RBI from time to time. In addition to the instruments stated in the above table, the Scheme(s) may enter in to reverse repos in government securities as may be permitted by SEBI & RBI will not invest in repos in corporate debt. The Scheme(s) will not participate in Credit Default Swaps (CDS) transactions.

It is proposed to make investments in debt securities maturing on or before the maturity of the Scheme.

The Scheme(s) shall not invest in derivative products or in equity linked debentures.

The Scheme shall not invest more than 30% of its net assets in debt and money market instruments in a single sector as classified by AMFI. Provided that this limit shall not be applicable for investments in Bank CDs, Government securities, Treasury Bills, CBLO and AAA rated securities issued by Public Financial Institutions and Public Sector Banks. Also, an additional exposure to financial services sector (over and above the existing 30%) not exceeding 10% of the net assets of the Scheme will be allowed by way of increase in exposure to HFCs only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). However, the total investment in HFCs cannot exceed 30% of the net assets of the Scheme.

The Scheme(s) shall not make any investment in ADRs / GDRs / Foreign Securities and also shall not engage in short selling and stock lending.

Change in Investment Pattern & Rebalancing of Portfolio

Subject to the Regulations, 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. It must be clearly understood that the percentages stated above are only indicative and not absolute, and that they can vary substantially, depending upon the perception of the Investment Manager; the intention being at all times to seek to protect the interests of the Unit holders.

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 rebalance the portfolio within 30 days from the date of deviation, in case of a scheme having tenure of more than 182 days.

Investors may please note that any change in the asset allocation pattern, other than that envisaged above, and hence affecting the investment profile of the Scheme, shall be construed as a change in fundamental attribute, and shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the SEBI Regulations.

D. OTHER SPECIFIC DISCLOSURES

(a) Credit Evaluation Policy:

The Scheme(s) will invest only in instruments with a credit rating of AAA or AA or A1+ and will, therefore, rely on the rating rationale or perspectives of credit rating agencies.

However, it may be noted that it is the general policy of the AMC to invest funds only in good credit quality paper. Credit evaluation is done to ascertain the credit quality of the issuer. The rating rationale by the rating agency is critically analyzed. While the endeavour is to make investments for the scheme(s) of the Fund in instruments with at least a credit rating of AAA or AA or A1+, as a prudent practice, it is ensured that investments are made in instruments with a credit rating not less than A (long term) and A1+ (short term) under normal circumstances.

Our credit research process is based on multiple inputs :

1. Rating Rationale Analysis: Investment ideas are winnowed from a vast universe of investments and potential problems are identified;
2. Fundamental research: Detailed industry and company assessments of past and future trends are distilled into the investment thesis;
3. Macro Economic Consideration: Sector and risk allocations are determined through an analysis of interest rates, economic and credit cycles, currency and political trends;

(b) List of sectors the Scheme(s) will not be investing in:

The Scheme(s) will not invest in the real estate and airlines sectors.

(c) Type of instruments in which the Scheme(s) will invest:

Please refer II (F) - Instruments in which the Scheme(s) may invest.

(d) Floors and ceilings within a range of 5% of the intended allocation against each sub asset class/credit rating - The floor and ceiling for Baroda Pioneer Fixed Maturity Plan - Series J

Credit Rating	AAA	AA	A1+	Not applicable
Instruments				
CD	-	-	77%-82%	-
CP	-	-	18%-23%	-
NCD	-	0%-5%	-	-
Treasury Bills / CBLO / Liquid Scheme(s)	-	-	-	0%-5%

It may be noted that all investments by the Scheme(s) shall be made on the basis of the rating available at the time of investment and if dual rating is available for an instrument, the most conservative publicly available rating will be considered.

There will be no variation between the aforementioned intended portfolio and the final portfolio, with the following exceptions:

1. Positive variations in the instruments invested in by the Scheme(s), towards a higher credit rating, shall be permitted. However, this will not apply to the Scheme(s), as investments will be made only in instruments with a credit rating of AAA or AA or A1+, which is the highest available class of credit rating.
2. If at the time of investment, CPs/NCDs are not available for investment, as mentioned in this SID, the Scheme(s) will invest in CDs with the highest credit rating (eg. AAA/A1+) and in CBLOs/reverse repo/repo in government securities/treasury bills. Such deviation may exist till suitable CPs/NCDs of desired credit quality are not available.
3. After the NFO of the Scheme(s) while building their portfolio, and towards the maturity of the Scheme(s), there may be a higher allocation to cash/cash equivalents in terms of applicable regulations, for a temporary period.
4. In the event of any deviation from the floors and ceilings of credit rating specified for any instrument, the same shall be rebalanced within 30 days from the date of deviation, in case of a Scheme having tenure of more than 182 days

Investors may also note that any credit ratings shall be deemed to include the positive and negative variation thereof. For eg., AA is deemed to include AA+ and AA-.

E. DEBT AND MONEY MARKET IN INDIA

Debt Market:

The debt market in India consists of gilts, corporate debt papers and other approved securities (Government guaranteed papers). The nature of instruments is in the form of plain vanilla bonds, floaters, zero coupon bonds, deep discounted bonds, securitized papers and structured debt papers. The Wholesale Debt Market segment is available both at NSE and The Bombay Stock Exchange (BSE). The players in the Indian debt market are commercial banks, mutual funds, financial institutions, insurance companies and others. The Retail secondary debt market is absent in India. The Reserve Bank of India has recently introduced an Online Market (OM) dealing platform for gilts. This is at present available to all participants who have a direct SGL with RBI. At present, the average daily turnover on NSE WDM is around ₹1,000 crore and further 3,000 crore in OM. The corporate debt market is a telephone market with listed securities alone getting reported to NSE after the deal. The derivative market is Over the Counter and is dominated by Interest Rate Swaps.

The likely yields of various instruments mentioned above, and the factors affecting prices of such securities as of December 04, 2013, are as follows :-

1. Shorter term money market instruments currently offer yields between 7.00% and 10.65% depending on tenor to maturity.
2. 2-3 year and five year AAA PSU bonds offer yields of around 9.51% and 9.58% respectively. Ten year Government securities offer yields of around 8.78%.

Presently, the following is the yield matrix of various instruments :

Instrument	Yields (as on December 04, 2013)	Liquidity
Central / State Government Securities	8.64% - 9.21%	High
PSU Bonds / Corporate debentures	8.35% - 12.61%	High - Medium
Commercial Papers / Certificate of Deposits	7.00% - 10.65%	High - Medium
Call / Notice Money	6.95% - 7.05%	-

Source : CCIL, Bloomberg

The interest rate market conditions are influenced by the liquidity in the system, credit growth, GDP growth, Inflows into the Country, Currency movement in the Forex market, demand and supply of issues and change in investors' preference. Generally when there is a rise in interest rate, the price of securities fall and vice versa. The extent of change in price shall depend on the rating, tenor to maturity, coupon and the extent of fall or rise in interest rates. Government securities carry zero credit risk, but they carry interest rate risk like any other Fixed Income Securities. Securities which are not quoted on Stock Exchanges carry higher risk than the ones which are listed on the Stock Exchanges. While the securities which are listed on stock exchanges carry less liquidity risk, the ability to liquidate them depends on the secondary debt market volumes. Similarly, money market instruments which are fairly liquid are not listed on exchanges due to their short tenor which may lead to losses when sold before their maturity date. The impact cost of offloading the various asset classes differ depending on market conditions and may impair the value of the securities to that extent.

Money market :

Money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), reverse repo transactions (temporary purchase with an agreement to sell the securities at a future date at a specified price), Commercial Papers, Certificate of Deposits (CDs issued by the Banks) and Treasury Bills (issued by RBI).

In the money market, activity levels of government and non-government debt vary from time to time. Instruments that comprise a major portion of money market activity include but are not limited to:

- Overnight Rates;
- Collateralized Borrowing & Lending Obligations (CBLO);
- Reverse Repo Agreement;

- Treasury Bills;
- Government Securities with a residual maturity of <1 year;
- Commercial Paper;
- Certificate of Deposits.

Apart from these, there are some other options available for short term investments like MIBOR linked debentures with periodic exit options and other such instruments.

The following table gives the approximate yields prevailing on December 04, 2013 on some of the instruments:

Instruments	Yield Range (% per annum)
CBLO	6.91% - 7.05%
REPO	6.95% - 7.00%
364 days T- Bill	7.60% - 8.85%
91 days T- Bill	7.85% - 9.00%

Source : CCIL

F. INSTRUMENTS IN WHICH THE SCHEME(S) MAY INVEST

The corpus of the Scheme(s) will be invested only in debt and money market instruments. Subject to the Regulations, the corpus of the Scheme(s) can be invested in any (but not exclusively) of the following securities/debt instruments:

- i. Securities created and issued by the Central and State Governments and/or reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- ii. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- iii. Debt issuances of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
- iv. Corporate debt (of both public and private sector undertakings).
- v. Non-convertible Debenture (of both public and private sector undertakings)
- vi. Term Deposits of banks (both public and private sector) and development financial institutions.
- vii. Money market instruments (Reverse Repo, CBLO etc.) permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements.
- viii. Certificate of Deposits (CDs).
- ix. Commercial Paper (CPs).
- x. The non-convertible part of convertible securities.

- xi. Any other domestic fixed income securities as permitted by SEBI / RBI from time to time.

The securities/debt instruments mentioned above could be listed or unlisted, secured or unsecured, rated and of varying maturity. The securities may be acquired through Initial Public Offerings, secondary market operations, private placement, rights offers or negotiated deals.

The Scheme(s) will not invest in unrated debt instruments.

The Scheme(s) may also enter into repurchase and reverse repurchases in all securities held by them as per the guidelines and regulations applicable to such transactions except in repos in corporate debt securities.

G. INVESTMENT STRATEGIES

The Schemes are close-ended debt scheme(s) which will be listed on the Stock Exchange. The investment objective of the Scheme(s) is to generate returns by investing in a portfolio comprising debt instruments, Government Securities, AAA Bonds, and Money Market Instruments maturing on or before the maturity of the Scheme(s).

The key factors of the investment strategy of the Scheme(s) will be:

1. Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
2. The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turn over, financial strength of the company and the key earnings drivers, net worth, interest coverage ratio, profitability track record and the liquidity of the securities/instruments.
3. Issuer/Companies, which meet the initial selection norms, will then be evaluated on the financial norms for consideration for investments. The scheme(s) would make its investment universe based on the spread and liquidity, to match the investment horizon with the maturity of the scheme(s).
4. The Scheme(s) will emphasise on well managed companies, with above average growth prospects, whose debt securities can be purchased at a good yield and are rated as investment grade by a recognised authority like CRISIL Limited (CRISIL), ICRA Limited, Credit Analysis and Research Limited (CARE) etc.
5. Investment in sovereign papers would be based on the interest rate expectations arising out of macro economic analysis. This includes analysis of inflation data and trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers and the global interest environments.
6. The Scheme(s) have the flexibility to invest in the entire range of debt instruments and will seek to minimize

interest rate risk while avoiding credit risk. The portfolio will be sufficiently diversified by investing in a number of issuers/companies with out any restriction of market capitalization across the industries, so as to reduce the risk of a concentrated portfolio.

Portfolio Turnover Policy

The Scheme(s) are closed ended and no redemption /repurchase of units shall be allowed prior to the maturity of the Scheme(s). The AMC will take advantage of opportunities that present themselves from time to time in the securities market. The fund manager will endeavour to keep the portfolio turnover ratio to the minimum.

INVESTMENTS OF AMC IN THE SCHEME(S)

The AMC may invest in the Scheme(s), in the New Fund Offer, such amount, as it may deem appropriate; however, the AMC shall not be entitled to charge any management fees on its' investment in the Scheme(s). Investments by the AMC will be in accordance with Regulation 24(3) of the SEBI Regulations, which states that the AMC shall not invest in any of its scheme(s) unless full disclosure of its intention to invest has been made in the SID, provided that the AMC shall not be entitled to charge any fees on its investment in the Scheme(s).

H. FUNDAMENTAL ATTRIBUTE

TYPE OF SCHEME(S) -

Close ended debt Scheme (s).

INVESTMENT OBJECTIVES

The investment objective of the Scheme(s) is to generate returns by investing in a portfolio comprising of debt instruments, government securities, bonds, and money market instruments maturing on or before the maturity of the Scheme.

INVESTMENT PATTERN

Please refer II (C) - Asset Allocation for details.

TERMS OF ISSUE: Provisions in respect of redemption of units, listing, aggregate fees and expenses that will be charged to the Scheme(s) will be as indicated in this SID.

Any safety net or guarantee provided - There is no safety / guarantee provided.

In accordance with Regulation 18 (15A) of the SEBI Regulations, the Trustee shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless :

- A written communication about the proposed change is sent to each Unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the

language of the region where the Head Office of the Mutual Fund is situated; and

- The Unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

I. BENCHMARK INDEX OF THE SCHEME(S)

The benchmark index for the Scheme will be CRISIL Short Term Bond Fund Index, as the Scheme(s) will predominantly invest in money market instruments and short term debt

instruments which will mature on or before the maturity of the Scheme(s), and hence will be more appropriately captured by CRISIL Short Term Bond Fund Index.

The trustee reserves the right to change the benchmark for evaluation of performance of the Scheme(s) from time to time in conformity with the investment objectives and appropriateness of the benchmark subject to SEBI (MF) Regulations, and other prevailing guidelines, if any.

J. FUND MANAGERS OF THE SCHEMES

Name of the Fund Manager	Educational Qualification	Experience
Mr. Alok Sahoo Age 35 years (Head- Fixed Income)	BE, MBA (Finance, Xavier Institute of Management, Bhubaneswar)	Mr Alok Sahoo is a management graduate in Finance from XIM, Institute of Management, Bhubaneswar with a BE degree from NIT, Rourkela. He has been working in the investment area in asset management for 12 years. Prior to Baroda Pioneer Mutual Fund, he was fixed income fund manager at UTI Mutual Fund and HSBC Mutual Fund. He was also the Fund Manager for the Employee Provident Fund at HSBC Asset Management. He has experience in the credit research of companies as well. Presently, Mr. Sahoo manages Baroda Pioneer Liquid Fund, Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund, Baroda Pioneer Short Term Bond Fund and the fixed maturity plans, along with Ms. Hetal Shah.
Ms. Hetal Shah Age 32 years (Fund Manager - Fixed Income)	B.Com., MBA, and JAIIB	Ms. Hetal Shah is a B.Com, MBA, and JAIIB having 12 years of experience in treasury and fund management. Before joining Baroda - Pioneer Asset Management Co. Ltd., she was working in the Treasury Department of Bank of India from May 1999. Presently she is the fund manager of Baroda Pioneer Liquid Fund, Baroda Pioneer Treasury Advantage Fund, Baroda Pioneer Public Sector Undertaking (PSU) Bond Fund, Baroda Pioneer Short Term Bond Fund and the fixed maturity plans, along with Mr. Alok Sahoo. She is also the fund manager for Baroda Pioneer Monthly Income Plan (MIP) Fund, Baroda Pioneer GILT Fund, and Baroda Pioneer Income Fund.

K. INVESTMENT RESTRICTIONS

Pursuant to the Regulations and amendments there to, the following investment restrictions are presently applicable to the Scheme(s) :

- A mutual fund scheme shall not invest more than 15% of its NAV in debt instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the SEBI Act. Such investment limit may be extended to 20% of the NAV of the scheme with the prior approval of the Board of Trustee Company and the Board of Asset Management Company. Provided that, such limit shall not be applicable for investments in government securities.

Debentures, irrespective of any residual Maturity period (above or below one year), shall attract the investment restrictions as applicable for debt instruments.

- Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:
 - Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
 - The securities so transferred are in conformity with the investment objective of the scheme to which such transfer has been made.
- No loans for any purpose can be advanced by the Scheme(s).
- The Fund shall get the securities purchased, transferred in the name of the Fund on account of the concerned scheme, wherever investments are intended to be of a long-term nature.

- 5) No mutual fund scheme shall make any investments in;
 - a. any unlisted security of an associate or group company of the sponsor; or
 - b. any security issued by way of private placement by an associate or group company of the Sponsor; or
 - c. the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets.
 - 6) The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest and dividend to the Unit holders. Such borrowings shall not exceed 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
 - 7) In accordance with SEBI Circular No. SEBI/IMD/CIRNo. 1/91171/07 dated 16th April 2007 and SEBI/IMD/CIR No. 7 / 129592 dated June 23, 2008, following guidelines shall be followed for parking of funds in short term deposits of Scheduled Commercial Banks pending deployment
 - a. "Short Term" for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days.
 - b. Such short-term deposits shall be held in the name of the scheme concerned.
 - c. No mutual fund scheme shall park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the Trustee. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
 - d. No mutual fund scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank, including its subsidiaries.
 - e. The Trustee shall ensure that no funds of a scheme may be parked in short-term deposit of a bank, which has invested in that scheme.
 - f. The AMC shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks in case of liquid and debt oriented scheme(s).
 - g. All funds parked in short-term deposit(s) shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of the bank, amount of funds parked percentage of NAV may be disclosed.
 - h. The Trustee shall certify in the half-yearly reports that the provision of the Regulation pertaining to parking of funds in short term deposits -pending deployment is being complied with at all points of time. Further the AMC shall also certify the same in its bi-monthly compliance test report
 - 8) The Mutual Fund having an aggregate of securities which are worth ₹ 10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by SEBI, settle their transactions only through dematerialised securities. Further, all transactions in government securities shall be in dematerialised form.
 - 9) The Scheme(s) shall not make any investment in any fund of funds scheme.
 - 10) The Schemes(s) shall not invest more than 30% of its net assets in the money market instruments of a single issuer; provided that such limit shall not be applicable for investment in Government securities, treasury bills and Collateralized borrowing and lending obligations.
 - 11) The Scheme(s) shall not invest more than 30% of its net assets in debt and money market instruments from a single sector, as classified by AMFI; provided that this limit shall not be applicable for investments in Bank CDs, Government securities, Treasury Bills, Collateralized Borrowing and Lending Obligations and AAA rated securities issued by Public Financial Institutions and Public Sector Banks. Also, an additional exposure to financial services sector (over and above the existing 30%) not exceeding 10% of the net assets of the scheme will be allowed by way of increase in exposure to HFCs only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). However, the total investment in HFCs cannot exceed 30% of the net assets of the Scheme.
 - 12) The Trustee/Scheme(s) shall take delivery of scrips purchased and give delivery in the case of scrips sold and in no case shall engage in option trading, short selling or carry forward transactions or badla finance provided that the Mutual Fund shall enter into fixed income derivatives transactions in a recognised stock exchange for the purpose of hedging and portfolio balancing in accordance with the guidelines issued by SEBI. The Trustee /AMC may alter the above stated limitations from time to time, and also to the extent the SEBI (MF) Regulations change, so as to permit the Scheme(s) to make their investments in the full spectrum of permitted investments in order to achieve their investment objective.
- Apart from the above Investment Restrictions as prescribed by the SEBI Regulations, internal risk parameters for limiting exposure to a particular issuer or class of issuers or security may be prescribed from time to time to respond to dynamic market conditions and/or market opportunities. The AMC / Trustee may

alter such internal restrictions/risk parameters from time to time, to the extent the SEBI Regulations permit and as deemed fit in the general interest of Unit holders.

L. PERFORMANCE OF THE SCHEME(S)

These Scheme(s) are new scheme(s) and hence, do not have any performance track record.

M. PROHIBITION ON DISCLOSURE OF INDICATIVE PORTFOLIO AND INDICATIVE YIELD

The Fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication in any manner whatsoever.

Investors are advised not to rely on any communication regarding indicative portfolio and indicative yield with regard to the Scheme(s).

IV. UNITS AND OFFER

This section shall provide details that the investors need to know for investing in the Scheme(s)

A. New Fund Offer (NFO)

Scheme(s)	Baroda Pioneer Fixed Maturity Plan - Series J New Fund Offer for Scheme Opens : December 17, 2013 New Fund Offer for Scheme Closes : December 19, 2013 Extension of NFO Period The NFO period of the other Scheme(s) will commence at any time within six months from August 27, 2013 viz. the date of final observations received from SEBI and information on the NFO period of the said Scheme will be communicated by an addendum to this SID and a notice advertisement in two newspapers, which will also be displayed at the Investor Service Centres.
New Fund Offer Price This is the price per unit that the investors have to pay to invest during the NFO.	The corpus of each of the Scheme(s) will be divided into Units having an initial value of ₹ 10/- each. Units can be purchased during the New Fund Offer Period at this price.
Minimum Amount for Application in the NFO	₹ 5,000/- and in multiples of ₹ 1/- thereafter per application during the NFO period.
Minimum Target amount This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return. However, if AMC fails to refund the amount within 5 Business Days, interest as specified by SEBI (currently 15% p.a.) will be paid to the investors from the expiry of six weeks from the date of closure of the subscription period.	During the New Fund Offer period, the Scheme seeks to raise a minimum subscription of ₹ 20 crores.
Maximum Amount to be raised (if any). This is the maximum amount which can be collected during the NFO period, as decided by the AMC.	There is no limit on the maximum amount that can be raised by the Scheme(s) during the NFO period.
Plans / Options offered	The Scheme(s) will have two plans thereunder, viz. Plan A and 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, while Plan A is meant for investors who route their investments through distributors only. 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. Investors subscribing under Plan B (Direct) will have to indicate "Plan B (Direct)" against the Scheme name in the application form e.g. " Baroda Pioneer Fixed Maturity Plan - Series J - Plan B (Direct) ". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Plan B (Direct)" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Plan B (Direct). Further, where application is received for Plan A without Distributor code or where "Direct" is mentioned in the ARN column, the application will be processed under Plan B (Direct).

	Each Plan will offer investors two options for investment - Growth option and Dividend option (pay out). Under the Growth option, dividends will not be declared and returns will be through capital appreciation only. The Dividend option (pay out) will endeavour to declare dividends, subject to the availability of distributable surplus and at the discretion of the Fund Manager, subject to the approval of the Trustee. Growth Option will be the default option and hence if an investor fails to specify the option applied for, he/ she/ it will be allocated Units under the Growth Option of the Scheme(s).
Dividend Policy	The Trustee intends to declare dividends comprising substantially of net income and net capital gains. It should be noted that the actual distribution of dividends and frequency of distribution will be entirely at the discretion of the Trustee. To the extent the entire net income and realised gains are not distributed, it will remain invested in the Option and reflected in the NAV. Post declaration of dividend, the NAV of the Units under the Dividend Payout Option will stand reduced by the amount of dividend declared and applicable dividend distribution tax/ surcharge/ cess/any other statutory levy. The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006, as amended from time to time.
Allotment	Allotment will be made to all applicants in the NFO, provided their applications are complete in all respects and are in order. The allotment will be completed within 5 Business Days from the closure of the NFO. The AMC shall send each investor whose application has been accepted, by way of an email and/or an SMS to such investor's registered email address and/or mobile number, as the case may be, a confirmation specifying the number of units allotted, within 5 Business Days from the date of closure of the initial subscription list. An account statement stating the number of units purchased and allotted will also be sent through ordinary post or courier and/or electronic mail to each Unit holder not later than 5 Business Days after closure of NFO. Further, the AMC shall issue to such investors, by way of mail / e-mail, by the 10th of the immediately succeeding month, a CAS, containing details of the transaction mentioned above as well as details of all other transactions effected by such investors across scheme(s) of all mutual funds during the preceding month, including their holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. For more details on CAS, please refer 'Consolidated Account Statements (CAS)' below. If an investor requests the AMC/Registrar in writing for the issue of a Unit Certificate or an account statement, the Unit Certificate/account statement will be sent to the investor within 5 Business Days of receipt of request. Investors have the option of holding the units in demat form in lieu of physical form. Investors opting to hold units in demat form will be issued units within 2 working days from the receipt of their request. Investors will have to provide their demat account details in the application form, if they wish to hold units in demat form. In case investors do not provide their Demat account details or provide incomplete details or the details do not match with the records as per the Depository(ies), they will not receive their units in Demat form. Such investors will not be able to trade on the Exchange till their units are converted into Demat form. An investor who purchases units through a broker / clearing member will receive units in his/her/its account through his/her/its broker / clearing member's pool account. The AMC will credit the units to the broker / clearing member's pool account, and they in turn will credit the units to the investor's account. Credit of units to the broker / clearing member's pool account by the AMC shall discharge the AMC of its obligation of allotment of units to the investor.
Accounts Statements/Allotment Confirmation	An applicant whose application has been accepted shall have the option of holding the units either in physical form or in dematerialised form. Units in Physical mode :- Investors opting to subscribe to / hold units in physical form will be sent, (i) by way of an e-mail and/or an sms to their registered e-mail address and or mobile

	number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below. Units in Demat Mode :- - Investors opting to subscribe to / hold units in Demat form will be issued Units in Demat form, which will be credited to their demat account. - The AMC shall issue units in Demat form to a unit holder of the Scheme(s) within two working days of the receipt of request from the said unit holder. - 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. No account statement will be issued to investors who have opted to hold units in Demat form.
Consolidated Account Statement (CAS)	(i) On acceptance of an application for subscription or on allotment of units (including by way of switch), an allotment confirmation specifying the number of units allotted will be sent by way of an email and/or an SMS, within 5 Business Days from the date of receipt of the application, to the Unit holder's registered e-mail address and/or mobile number. Thereafter, the Unit Holder will be sent, on or before the 10th of the immediately succeeding month, by way of a mail / an e-mail, a CAS, containing the details of the transaction mentioned above as well as details of all other transactions effected by the Unit holder across scheme(s) 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. (ii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. (iii) For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail. (iv) 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. (v) 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. (vi) In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement. (vii) For folio(s) that are not updated with PAN details, it will not be possible to e-mail/mail CAS to the Unit holders concerned. It is, therefore, in the interest of unit holders to ensure that their folios are updated with their PAN details. (viii) 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 scheme(s) 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. The expression, 'transaction', includes purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.
Refund	In the event of failure to collect the minimum subscription amount of ₹ 20 Crore in each Scheme, the Fund will be liable to refund the subscription amount to applicants. Also, refund of subscription money to applicants whose applications are invalid for any reason whatsoever will start immediately after the closure of NFO period. The Fund will complete all refunds within 5 Business Days of closure of the NFO Period. If the Fund refunds the amount after 5 Business Days, interest as specified by SEBI (currently 15% per annum) will be paid by the AMC. Refund orders will be marked "A/c Payee only" and drawn in the name of the applicant in the case of a sole applicant and in the name of the first applicant in all other cases. All refund cheques will be mailed by registered post or as per the applicable rules. As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase of Units.
Dematerialisation	Unit holders are given an option to hold the Units in physical form or in dematerialized form (Demat). Unit holders opting to hold the Units in demat form must provide their Demat account details in the specified section of the application form. Unit holders intending to hold the Units in Demat form are required to have a beneficiary account with a Depository Participant (DP) registered with NSDL and will be required to indicate in the application form, the DP's name, DP ID number and the beneficiary account number of the Unit holder with the DP. In case Unit holders do not provide their Demat account details or provide incomplete details or the details do not match with the records as per the Depository(ies), they will not receive their units in Demat form. Such investors will not be able to trade on the Exchange till their units are converted into Demat form. Unit holders who so desire to hold the Units in demat form at a later date will be required to have a beneficiary account with a DP of NSDL and will have to submit a request form asking for conversion into demat form. This request is called a Demat Request Form (DRF). Unit holders will be required to fill in a DRF in triplicate alongwith the relevant details and submit them to the Registrar for dematerializing. The sequence of names in the folio must be same as that in the Demat account. Rematerialization of Units will be in accordance with the provisions of the SEBI (Depositories & Participants) Regulations, 1996, as may be amended from time.
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile.	Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other

authorisations and relevant statutory provisions. The following is an indicative list of persons who are generally eligible and may apply for subscription to the Units of the Scheme(s):

- Indian resident adult individuals, either singly or jointly (not exceeding three);
- Minor, through parent / lawful guardian; (please see the note below)
- Companies, bodies corporate, public sector undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860;
- Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private Trusts authorised to invest in mutual fund scheme(s) under their trust deeds;
- Partnership Firms constituted under the Partnership Act, 1932;
- A Hindu Undivided Family (HUF) through its Karta;
- Banks (including Co-operative Banks and Regional Rural Banks) and Financial Institutions;
- Non-Resident Indians (NRIs) / Persons of Indian Origin (PIO) on full repatriation basis or on non-repatriation basis;
- Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis;
- Army, Air Force, Navy and other para-military funds and eligible institutions;
- Scientific and Industrial Research Organisations;
- Provident / Pension / Gratuity and such other Funds as and when permitted to invest;
- International Multilateral Agencies approved by the Government of India / RBI;
- The Trustee, AMC or Sponsor or their associates (if eligible and permitted under prevailing laws).
- A Mutual Fund through its scheme(s), including Fund of Funds scheme(s).

Notes :

1. A minor can invest in any scheme of the Fund through his/her guardian only. Minor unit holder, on becoming major, may inform the Registrar about attaining majority and provide his specimen signature duly authenticated by his banker as well as his details of bank account, KYC acknowledgment and PAN to enable the Registrar update their records and allow him to operate the Account in his own right.
2. Non Resident Indians and Persons of Indian Origin residing abroad (NRIs) / Foreign Institutional Investors (FIIs) have been granted a general permission by the Reserve Bank of India [Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000 for investing in / redeeming units of mutual funds, subject to conditions set out in the aforesaid regulations.
3. In case of application under a Power of Attorney or by a limited company or a corporate body or an eligible institution or a registered society or a trust fund, the original Power of Attorney or a certified true copy, duly notarised or the relevant resolution or authority to make the application as the case may be, or duly notarised copy thereof, alongwith a certified copy of the

	Memorandum and Articles of Association and / or byelaws and / or trust deed and / or partnership deed and Certificate of Registration should be submitted. The officials should sign the application under their official designation. A list of specimen signatures of the authorised officials, duly certified / attested should also be attached to the Application Form. In case of a Trust / Fund it shall submit a resolution from the Trustee(s) authorizing such purchases. Applications not complying with the above are liable to be rejected. 4. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor. It should be noted that the following entities cannot invest in the Schemes: - Any individual who is a Foreign National - NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. - Overseas Corporate Bodies (OCBs). - Such other persons as may be specified by the AMC from time to time. The Trustee reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. Subject to the Regulations, any application for Units may be accepted or rejected at the sole and absolute discretion of the Trustee. For example, the Trustee may reject any application for the Purchase of Units if the application is invalid or incomplete or if, in its opinion, increasing the size of any or all of the Scheme's Unit capital is not in the general interest of the Unit holders, or if the Trustee for any other reason does not believe that it would be in the best interest of the Scheme(s) or its Unit holders to accept such an application. The AMC / Trustee may need to obtain from the investor verification of identity or such other details relating to a subscription for Units as may be required under any applicable law, which may result in delay in processing the application.
Where can you submit the filled up applications.	Applications can be submitted at any of the official points of acceptance or Collecting Bankers, details of which are given on the back cover page. Investors can also submit their applications at the Registrar's office at : Karvy Computershare (Pvt.) Ltd., 46, Avenue 4, Street No -1, Banjara Hills, Hyderabad - 500 034. India. Toll Free No.: 1800-4190-911. E-mail id: barodapioneerfmf@karvy.com
How to Apply	Please refer to the SAI and Application Form for instructions.
Listing	The Scheme(s) will be listed on the National Stock Exchange of India Limited (in-principle approval has been obtained vide letter no. NSE/LIST/212885-K dated August 12, 2013). However, the Trustee reserves the discretion to list, at a later date, the Units of the Scheme(s), on any other recognised Stock Exchange in India.

The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	Not Applicable
Special Products/ facilities available during NFO	Not Available
Restrictions, if any, on the right to freely retain or dispose of units being offered.	The Units of the Scheme(s) are available for trading and transfer only in demat mode via the Exchange.
Bank Mandate	It is mandatory for every applicant to provide the name of the bank, branch, address, account type and number as per requirements laid down by SEBI and any other requirements stated in the Application Form. Applications without these details will be treated as incomplete. Such incomplete applications will be rejected. The Registrar / AMC may ask the investor to provide a blank cancelled cheque or its photocopy for the purpose of verifying the bank account number.
Static details	- The details provided by investors in the application form for subscribing to Units should be same as the details registered with the DP. - In the event of any conflict, the details registered with the DP will prevail. - In case any particular detail is not registered with the DP, the details in the application form will be considered. - In the event of mismatch in the mode of holding as mentioned in the application form vis-à-vis details with the DP, the application is liable to be rejected.

B. ONGOING OFFER DETAILS

Ongoing Offer Period This is the date from which the scheme will reopen for subscriptions/ redemptions after the closure of the NFO period.	Since the scheme(s) are close ended, units will be not offered on an ongoing basis. To provide liquidity to investors, the Scheme(s) will be listed on the Exchange.
Ongoing price for subscription (purchase) / switch-in (from other scheme(s)/plans of the mutual fund) by investors. This is the price you need to pay for purchase/ switch-in. Example: If the applicable NAV is ₹ 10, entry load is 2% then sales price will be : $₹ 10 * (1 + 0.02) = ₹ 10.20$	Being close ended Scheme(s), Units cannot be subscribed to after the closure of NFO. After the NFO, investors can purchase Units on the Exchange at a price which may be above or below the NAV of the Scheme(s) at such point of time.
Redemption of Units	No redemption / repurchase of units shall be allowed prior to the maturity of the Scheme(s). Investors wishing to exit may do so by selling their units through stock exchanges. The Scheme(s) shall be compulsorily redeemed on the Maturity Date and redemption proceeds shall be paid out within 10 Business Days, subject to availability of all relevant documents and details.
Ongoing price for redemption (sale) /switch outs (to other scheme(s)/ plans of the Mutual Fund) by investors. This is the price you will receive for redemptions/ switch outs. Example: If the applicable NAV is ₹ 10, exit load is 2% then redemption price will be: $₹ 10 * (1 - 0.02) = ₹ 9.80$	No redemption/repurchase of units shall be allowed prior to the maturity of the Scheme(s). Unit holders wishing to exit may do so by selling their units through the Exchange. Unit holders who intend to avail of the facility to trade in units are required to have a Demat Account. The Scheme(s) shall be fully redeemed on the Maturity Date and redemption proceeds shall be paid out within 10 Business Days, subject to availability of all relevant documents and details.

Cut off timing for subscriptions/ redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	No redemption/repurchase of units shall be allowed prior to the maturity of the scheme(s). Unit holders wishing to exit may do so by selling their units through the Exchange within the time as prescribed by the Exchange.
Where can the applications for purchase/ redemption switches be submitted?	Not Applicable
Minimum amount for purchase/redemption / Switches	Not Applicable
Trading and Demat	Unit holders will be given an option to hold Units in physical form or in dematerialized form (demat). Units of the Scheme(s) held in physical form cannot be redeemed with the Mutual Fund before the maturity of the Scheme(s). However, investors who wish to exit/redeem before the Maturity Date may do so through the stock exchange, by holding their Units in demat form. To receive units in demat form, investors will have to mention their demat details on the NFO application form. Units of the Scheme(s) can be purchased/ sold on a continuous basis on the Exchange during trading hours, like any other publicly traded stock. The price of the Units in the market will depend on their demand and supply at that point of time. There is no minimum investment, although Units are purchased in round lots of 1.
Listing	The Units of the Scheme(s) will be listed on the Capital Market Segment of the Exchange within 5 Business Days from the date of allotment. NSE has, vide its letter no. NSE/LIST/212885-K dated August 12, 2013 provided in-principle approval to the Mutual Fund for listing of the Units of the Scheme(s) on NSE. The Mutual Fund may at its sole discretion list the Units under the respective Scheme(s) on any other recognized Stock Exchange(s) at a later date. The Trustee shall issue an addendum for listing of Units on any other recognised Stock Exchange in India, and a public notice to this effect will be given in two newspapers and also displayed at the Investor Service Centres. All regulatory procedures will be followed in this regard. An investor can buy/sell Units on a continuous basis on the Exchange during trading hours like any other publicly traded stock, until the date of issue of notice by the AMC for fixing the record date for determining the Unit holders whose name(s) appear on the list of beneficial owners as per the Depository's (NSDL) records for the purpose of redemption of Units on maturity/final redemption date. The trading of Units on the Exchange will automatically get suspended from the date of issuance of the said notice and also no off-market trades shall be permitted by the Depositories. The price of the Units in the market at any point of time will depend on their demand and supply at such time. There is no minimum investment, although Units are purchased in round lots of 1. As the Exchange does not allow trading of fractional units, Units may be allotted only in integers by rounding off the Units allotted to the lower integer and the balance amount may be refunded to the investor. Transaction Cost: Though there will be no entry/exit load for buying/selling the Units from/to the secondary market, investors will have to bear other costs related to transacting in the secondary market, such as brokerage, service tax, etc. The Scheme(s) will be delisted after their respective tenures. The AMC/Trustee will initiate the delisting procedure prior to the Date of Maturity of Scheme. Unit holders will not be able to trade on the stock exchange once the Scheme(s) are delisted.
Settlement of Purchase / Sale of the Units of Scheme on the Exchange	Buying / Selling of units of the Scheme(s) on the Exchange is similar to buying/selling any other listed security. If an investor has bought units, he/ she has to pay the purchase amount to the trading member/sub-broker, such that the amount paid is realised by the trading member

	who has bought the units before the funds pay-in day of the settlement cycle on the Exchange. If an investor has sold units, he/ she has to deliver the units to the broker/sub-broker before the securities pay-in day of the settlement cycle on the Exchange. The units (in the case of units bought) and the funds (in the case of units sold) are paid out to the trading member on the payout day of the settlement cycle on the Exchange. The Exchange regulations stipulate that the trading member should pay the money or units to the investor, as the case may be, within 24 hours of the payout. If an investor has units, he should give standing instructions for 'Delivery- In' to his/ her DP for accepting units in his beneficiary account. An investor should give the details of his beneficiary account and the DP-ID of his DP to his/ her trading member/ subbroker. The trading member will transfer the units directly to the investor's beneficiary account on receipt of the same from the Exchange Clearing Corporation. An investor who has sold units should instruct his/ her DP to give 'Delivery Out' instructions to transfer the units from his/ her beneficiary account to the Pool Account of his/ her trading member through whom he/ she has sold the units. The details of the Pool A/c of his/ her trading member to which the units are to be transferred, unit quantity etc. should be mentioned in the Delivery Out instructions given by him/ her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cut-off time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.
Rolling Settlement	Pay-in and Pay-out of funds and units take place within 2 working days after the trading date. The pay-in and pay-out days for funds and securities are prescribed as per the Settlement Cycle of the Exchange.
Special Product	SIP, SWP, STP are not available in the Scheme(s).
Special Facilities available	Nil
Transfer of Units	Units of the Scheme(s) held in physical form are not transferable. Units held in dematerialized form are freely transferable in accordance with the provisions of the SEBI (Depositories and Participants) Regulations, 1996, as may be amended from time to time. The intended transferee should be eligible to hold Units under the Scheme(s) and have a beneficiary account with a DP of NSDL. The AMC shall not be bound to recognise any other transfer. For effecting the transfer of Units held in electronic form, the delivery instructions for such transfer will have to be lodged by the investor with his DP in the requisite form as may be required from time to time and the transfer will be effected in accordance with such rules/regulations as may be in force governing transfer of securities in dematerialized mode.
Dividend	Dividend warrants shall be dispatched to unit holders within 30 days of the date of declaration of the dividend. Investors residing in places where Electronic Clearing Facility is available will have the option of receiving their dividend directly into their specified bank account through ECS. In such a case, only an advice of such credit will be mailed to the investors.
Redemption	The Redemption or repurchase proceeds shall be dispatched to the unit holders within 10 working days from the date of redemption or repurchase or Maturity Date. An investor who purchases units through a broker / clearing member will receive redemption proceeds through his/her/its broker / clearing member's pool account. The AMC will pay the proceeds to the broker / clearing member, who in turn will pay the investor. Payment of redemption proceeds to the broker / clearing members by the AMC shall discharge the AMC of its obligation of payment to the investor.

Delay in payment of redemption / repurchase/ Dividend proceeds	The AMC shall be liable to pay interest to the unit holders at such rate as may be specified by SEBI for the period of delay (presently @ 15% per annum).
Bank Account Details	As per the directives issued by SEBI, it is mandatory for applicants to mention their bank account numbers in their applications for purchase or redemption of Units.

C. PERIODIC DISCLOSURES

Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.	NAVs shall be computed and declared on a daily basis. NAVs will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996. NAV can also be viewed on www.barodapioneer.in and www.amfiindia.com. The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m.
Monthly Portfolio Disclosure	The portfolio of the Scheme(s) (along with ISIN) as on the last day of each month will be disclosed on the Fund's website on or before the tenth day of the succeeding month in a user-friendly and downloadable format (preferably in a spreadsheet).
Half yearly Disclosures: Portfolio / Financial Results This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.	The fund shall, before the expiry of one month from the close of each half-year, i.e. on 31st March and on 30th Sept. publish the Scheme's portfolio in the prescribed format in one national 30th September), by way of an advertisement at least, in one National English daily newspaper and in a newspaper in the language of the region where the head office of the fund is situated. This shall also be displayed on the website of the mutual fund, with a link on the AMFI website
Half Yearly Results	The Fund/AMC shall, within one month of 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 Fund is situated. Necessary link to this shall be provided on the AMFI website.
Annual Report	An abridged / full Scheme-wise annual report, in electronic form, will be e-mailed to all unit holders who have provided their e-mail ids, not later than four months from the date of closure of the relevant accounting year, and no physical copy will be mailed. However, in the event of receipt of a request from a unit holder for a physical copy of the abridged/full Scheme-wise annual report, notwithstanding the registration of such a unit holder's e-mail address, the AMC will provide the unit holder with a physical copy. 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.

Associate Transactions	Please refer to Statement of Additional Information (SAI).
Taxation	For details on taxation please refer to the clause on Taxation in the SAI.
Investor services	Details of Investor Relation Officer of the AMC : Name : Mr. Amitabh Ambastha Address : Baroda Pioneer Asset Management Co. Ltd. 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai- 400063. Tel. No. : 022 30741000 • Fax No. : 022-30741001 Toll Free No.: 1800 - 4190 - 911 Website : www.barodapioneer.in Email : info@barodapioneer.in

D. COMPUTATION OF NAV

NAV of the Scheme(s) will be computed and declared on a daily basis. The NAV under the Scheme(s) shall be calculated up to 4 decimals as follows or based on such other formula as may be prescribed by SEBI from time to time:

NAV of units under the Scheme(s) shall be calculated as shown below :

$$\text{NAV (₹)} = \frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under Scheme}}$$

NAVs will be published in 2 newspapers as prescribed under SEBI (Mutual Funds) Regulations, 1996.

NAVs can also be viewed on www.barodapioneer.in and www.amfiindia.com.

NAV Information

NAVs will be rounded off to four decimal places and will be computed and declared on every Business Day, as of the close of such Business Day. The valuation of the Scheme(s)' assets and calculation of the Scheme(s)' NAV shall be subject to audit on an annual basis and such regulations as may be prescribed by SEBI from time to time. The first NAV will be calculated and announced within a period of 5 Business Days from the Date of Allotment. Subsequently, the NAV of the Scheme(s) will be published in atleast two daily newspapers, on every Business Day.

The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9.00 p.m. or such other time as may be mandated by SEBI, on a daily basis. In case of any delay, the reasons for such delay will be explained to AMFI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the Fund shall issue a press release providing reasons and explaining when the Fund will be able to publish the NAVs.

Note: There will be more than one NAV, one for each option, after the declaration of the first dividend.

V. FEES AND EXPENSES

This section outlines the expenses that will be charged to the Scheme(s).

A. NEW FUND OFFER (NFO) EXPENSES

The expenses incurred during the NFO are mainly for the purpose of various activities related to the NFO including but not limited to sales and distribution fees, marketing and advertising, registrar expenses, printing and stationary and bank charges. These expenses will be borne by the AMC.

B. ANNUAL SCHEME RECURRING EXPENSES

These are the fees and expenses for operating the Scheme. These expenses include investment management and advisory fees charged by the AMC, custodial fees, registrar & transfer agent fees including costs related to providing accounts statement, dividend/redemption cheques / warrants etc., marketing & selling expenses including agents commission and statutory advertisement, brokerage & transaction cost pertaining to the distribution of units, audit fees, fees and expenses of trustee, costs related to investor communications, costs of fund transfer from location to location etc. Details of the TER for the Scheme are as given in the table below:

Expense Head	% of daily Net Assets (Plan A)
Investment Management and Advisory Fees	Upto 2.25%
Trustee fee	
Audit fees	
Custodian fees	
RTA Fees	
Marketing & Selling expenses including agent commission	
Cost related to investor communications	
Cost of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades	
Service tax on expenses other than investment and advisory fees	
Service tax on brokerage and transaction cost	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)	Upto 0.20%
Additional expenses for gross in flows from specified cities under regulation 52(6A) (b)	Upto 0.30%

*** Expense Structure for Plan B (Direct)** - The annual recurring expenses will be within the limits specified under the SEBI (Mutual Funds) Regulations, 1996. Commission/distribution expenses will not be charged in case of Plan B (Direct). The TER of Plan B (Direct) will be lower to the extent of the commission/distribution expenses by at least 0.10% vis-à-vis Plan A.

Types of expenses charged shall be as per the SEBI Regulations and within the 2.25% / 2.15% mentioned above. Expenses are fungible inter-se. For the actual current expenses being charged, investors should refer to the website of the Fund, www.barodapioneer.in. Investors may note that the above mentioned limits on TER are within the limits mandated by Regulation 52 (6) of the SEBI Regulations, which are as under:

- 2.25% on the first ₹ 100 Crore of average daily net assets.
- 2.00% on the next ₹ 300 Crore of average daily net assets.
- 1.75% on the next ₹ 300 Crore of average daily net assets.
- 1.50% on the balance of the average 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 the Scheme, which shall be within the maximum limit of TER as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to the 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;
- 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.

Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the Trustee or Sponsors.

C. LOAD STRUCTURE AND TRANSACTION CHARGE

(a) Load Structure

Load is an amount which is paid by the investor to subscribe to the units or to redeem units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time.

For the current applicable structure, please refer to the website of the AMC www.barodapioneer.in or may call at (toll free no.) or your distributor.

Type of Load: Load chargeable (as %age of NAV)**Nature of Expense Charge (% of NAV)**

Entry Load	Nil Pursuant to SEBI Circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30 2009 no entry load will be charged by the Scheme(s) to investors. Upfront commission shall be paid directly by the investor to the ARN holders (AMFI registered distributors) based on the investors' assessment of various factors including the services rendered by the ARN holder.
Exit Load	Not Applicable. Since the Scheme(s) will be listed on the Exchange for providing liquidity, no exit load will be applicable

(b) Transaction Charge

In order to enable people with small saving potential to invest in mutual fund products and to increase the reach of mutual fund products in urban areas and smaller towns, SEBI has permitted a transaction charge to be paid to distributors, as detailed below:

- A transaction charge (presently ₹ 100/-) on every subscription of or above a certain amount (presently ₹ 10,000/-) will be deducted from the subscription amount for an existing investor in mutual funds, and the balance subscription amount will be invested.
- In the case of an investor investing in mutual funds for the first time, a transaction charge (presently ₹ 150/-*) on a subscription of or above a certain amount (presently ₹ 10,000/-) will be deducted from the subscription amount, and the balance subscription amount will be invested.

*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, the transaction charge applicable to existing investors in mutual funds (presently ₹ 100/-) will be deducted from the subscription amount, and the balance will be invested.

- For subscriptions lesser than a certain amount (presently ₹ 10,000/-), no transaction charges will be deducted from the subscription amount, and the entire subscription amount will be invested.

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

- There shall be no transaction charge on (i) transactions other than purchases/subscriptions relating to new inflows (eg. switch, STP) and (ii) direct transactions, i.e. where no distributor is involved.
- The CAS/account statement will clearly state the net investment, being gross subscription less transaction charge, and give the number of units allotted against the net investment.

Investors may note that the terms and conditions relating to applicability of transaction charge will also be part of the application form and may change from time to time on account of directions from SEBI and/or at the discretion of the AMC, subject to compliance of applicable requirements of SEBI at all times. Investors may also note that upfront commission to distributors shall continue to be paid by them directly by a separate cheque based on their assessment of various factors including the service rendered by the distributors.

For any change in the terms and conditions relating to applicability of transaction charge, the AMC will issue an addendum and display it on the website/at Investor Service Centres.

D. WAIVER OF LOAD FOR DIRECT APPLICATIONS

Pursuant to SEBI Circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30 2009, no entry load will be charged by the Scheme(s) to investors.

Upfront commission shall be paid directly by the investor to the ARN holders (AMFI registered distributors) based on the investors' assessment of various factors including the services rendered by the ARN holder.

VI. RIGHTS OF UNITHOLDERS

Please refer to SAI for details

VII. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income / revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

NIL

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

There are no any monetary penalties imposed and/ or action taken by any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Trustee Company.

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

Following inquiry/adjudication proceedings are in progress:

- a) The Bank was one of the bankers to the public issue of shares of Jaltarang Motels Limited ("Jaltarang") in December 1995. SEBI, by its order dated January 19, 2000 directed the Bank to refund the sum of ₹ 4,031,018 being the application money for the shares released by the Bank to the Jaltarang with interest at 15% from March 25, 1996 i.e. the day the Bank allowed withdrawal of the funds by Jaltarang in respect of funds collected from the public issue. The Bank preferred an appeal before the Securities Appellate Tribunal and the Tribunal, by order dated July 27, 2000, rejected the appeal. The bank has filed an appeal (Appeal No.2 of 2000) before the High Court, Mumbai against the said order of the Tribunal. The High Court, Mumbai, on November 13, 2000, granted interim relief of stay of the operation of the orders dated July 27, 2000 of the Securities Appellate Tribunal and January 19, 2000 of SEBI and has further applied for the matter be placed on the board for final hearing. The matter is still pending
- b) The merchant banking division of the Bank was the pre-issue lead manager for the public issue of shares of Trident Steels Limited ("Trident") in November 1993. SEBI issued a show cause notice dated April 29, 2004 calling upon the merchant banking division of the Bank to show cause why action should not be taken against it for failing in its duty to exercise due diligence in the abovementioned public issue. SEBI alleged that the merchant banking division of the Bank did not disclose the material fact that 750,000 shares out of the pre issue capital of Trident had been pledged by the directors and holders of those shares to the Industrial Finance Branch of the Bank towards enhancement of various credit facilities extended by the Bank to Trident. In October 1989, the directors and holders of those shares had given an undertaking that as long as the dues of Trident to the Bank are not paid in full, they will not transfer, deal with or dispose off equity or preference shares held by them in the company or any shares that might be acquired in future, without prior written consent of the Bank. BOB Caps, in its reply to the show cause notice, has submitted that it was the obligation of Trident to give true disclosures and that any punitive action will lie solely against Trident, its promoters and directors. The matter is still pending.
- c) The Bank had acted as lead managers to the public issue of Kraft Industries Limited ("Kraft") in May 1995. It is alleged that the Managing Director and Promoter of Kraft did not possess the qualifications as mentioned in the prospectus. SEBI has asked for qualification certificates/copies from the Bank. The Managing Director of Kraft has reported having lost the certificates in transit. The Bank has replied accordingly to SEBI. Inquiry is still pending.
- d) M.S. Shoes East Limited (MS Shoes) came out with a public issue of 17,584,800 zero interest unsecured fully convertible debentures at ₹ 199 each aggregating ₹ 3499,375,000 in February 1995. The Bank was one of the lead managers to the issue with responsibility for post-issue management and had underwritten the issue upto ₹ 150,000,000. After the closure of

the issue, MS Shoes complained to the underwriters that some of the cheques accompanying the application for subscription were returned unpaid resulting in the collected amount falling short of the minimum subscription amount. Therefore MS Shoes called upon the underwriters to discharge their underwriting liability to the extent of proportionate devolution and raised a claim on the Bank for ₹ 116,665,043 towards devolution of underwriting liability. The Bank declined the liability on the ground that since the issue was declared oversubscribed by the Registrars to the issue no liability can devolve on the Bank under its underwriting commitment. SEBI had issued an enquiry notice dated July 20, 1995 to the Bank, but closed the matter, vide letter dated June 17, 1996, without imposing any penalty on the Bank. Pursuant to a complaint filed on behalf of MS Shoes, FIR No. 415 of 2000 dated October 1, 2000 was registered by Vikaspuri Police Station Delhi under sections 406 and 420 of the Indian Penal Code against BOB Capital Markets Limited, the Bank, its principal officers including the then CMD, and others, alleging cheating and breach of trust. In the complaint it has been submitted that the accused fraudulently and illegally induced MS Shoes to bring cheques from its associates and acquaintances so as to close the issue within four days, thereby representing to the public that the issue had been subscribed in full within the first four days. On this basis, the issue was represented to have been more than 90% subscribed and was closed by the accused. It is further submitted that the subscription having fallen down to about 40% within 30 days of the closure of the public issue, the underwriters were called to subscribe for the same in proportion, but many of the underwriters including the Bank did not obtain subscription as per the agreed underwriting amount. The High Court, New Delhi, by order dated December 11, 2000 in Criminal Writ No. 1221 of 2000 and Criminal Writ No. 1219 of 2000, ordered transfer of FIR No. 415 of 2000 to the Central Bureau of Investigation (CBI) and the same has been registered with the CBI, New Delhi as Crime No. RC.SIA-2001-E-0002 dated March 9, 2001. Investigation by the CBI is still pending.

e) Other cases pending:

Branch	Name of Complainant	Court / Tribunal & Case no. / Year	Nature of case	Amount involved / claimed (₹ in lakh)	Details of case	Bank's reply / Defence	Present status
Bareilly	BSNL, through its office at Cantt., Bareilly	Civil Judge (Sr. Division) 857 of 2004	For payment of pending bill	₹ 0.26	BSNL has claimed payment of bill of Telephone No. 2570716.	That Bank had filed it.	For evidence of Plaintiff BSNL on 02.01.2010

Name of Court/Forum & case no.	Name of the party/Complainant	Amount involved (₹ in lakh)	Details/ brief nature of case	Bank's reply / Defence	Present Status and remarks
CRL Appeal No 256 / 2009 before HC, Delhi in Comp/u/s 8(1), 64(2) also read with sections 6(4), 6(5), 49 and 73(3) of FERA, 1973.	Special Directorate of Enforcement	10	Allegations of violation of FERA regarding Deposit of Foreign Currency Notes in NRE a/c of Mr. Gurcharan Singh Sethi and Smt. Surinder Kaur, The Directorate Enforcement in order dated 11.08.04 held that Bank has failed to ensure the genuineness of the transactions and has contravened the provisions of FERA. Penalty of ₹ 10 lacs was imposed. Bank has denied the allegations on the ground that individual transactions were of less than ₹ 10 lakh.	Bank's contention is that each time deposits are made of the amount of less than 10000 USD, hence there is no violation of provisions of FERA Act, 1973	On 03.03.2010, interim stay orders have been made absolute. Matter will be listed in due course.

Name of Court/Forum & case no.	Name of the party/Complainant	Amount involved (₹ in lakh)	Details/ brief nature of case	Bank's reply / Defence	Present Status and remarks
CRL Appeal No325/2008 before HC, Delhi in Comp/u/s 8(1),64(2), also read with sections 6(4),6(5),49 and 73(3) of FERA,1973.	Special Directorate of Enforcement	5	Allegations of violation of FERA regarding Deposit of Foreign Currency Notes in NRE a/c of Mr. Sarbir Singh, from 25.01.92 to 31.01.92. The Directorate Enforcement in their order dated 11.08.04 held that the Bank has failed to ensure the genuineness of the transactions and has contravened the provisions of FERA. Penalty of ₹ 5lakh was imposed. Appeal filed with the Appellate Authority was dismissed on 7.12.2007. Criminal Appeal before the Delhi High Court has been filed, which is pending.	Bank's contention was that each time deposits were made of the amount of less than 10000 USD, hence there is no violation of FERA Act,1973	On 03.03.2010, interim stay orders have been made absolute. Matter will be listed in due course.

Branch	Name of party	Court/ Tribunal & Case No./Year	Amount involved / claimed	Nature of Case/type of offence and section	Details/Brief nature of case	Banks reply/ Defence	Present Status & Remarks
Laxmi Road, Pune	Pune Municipal Corporation	Civil/ criminal court Pune Municipal corporation Court	Octroi penalty of ₹ 94.22 lakh	Bombay Provincial Municipal Corporation Act of 1949 - Section 398	PMC claimed octroi @ 2% of value of Gold coins sold by Bank in the area of Pune Municipal Corporation. The octroi amount of ₹ 9,42,200/- was paid by the Bank but PMC filed a criminal case for recovery of penalty (10 times of octroi amount) amounting to ₹ 94,22,000/-, which the Bank refused to pay on the grounds that it was	The Bank paid the amount of octroi of ₹ 9,42,200/- but refused to pay the penalty amounting to ₹ 94,22,000/- (10 times of octroi amount).	The case is pending at the Pune Court. The last hearing was on 20.04.2010. On 6.04.2010, the Bank filed a criminal writ petition in Mumbai High Court praying for: 1) Quashing the proceedings of criminal complaint No. 243 of 2009 filed by PMC. 2) Staying / suspending the further proceedings of criminal case No. 243 of 2009 till disposed off criminal writ petition filed by Bank on 06.04.2010.

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the sponsor(s) and/ or the AMC and/ or the Trustee Company and/ or any of the directors and/ or key personnel are a party should also be disclosed separately.

There is no pending material civil or criminal litigation incidental to the business of the Mutual Fund.

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/ or the Board of Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Not Applicable

VIII. GENERAL INFORMATION

- Jurisdiction**

The jurisdiction for any matters or disputes arising out of the scheme(s) shall reside with the Courts in India.

- Power to make Rules**

Subject to the Regulations, the Trustee may, from time to time, prescribe such terms and make such rules or the purpose of giving effect to the Scheme(s) with power to the AMC to add to, alter or amend all or any of the terms and rules that may be framed from time to time.

- Power to remove Difficulties**

If any difficulties arise in giving effect to the provisions of the Scheme(s), the Trustee may, subject to the Regulations, do anything not inconsistent with such provisions, which appears to it to be necessary, desirable or expedient, for the purpose of removing such difficulty.

- Scheme to be binding on the Unit Holders**

Subject to the Regulations, the Trustee may, from time to time, add or otherwise vary or alter all or any of the features of investment plans and terms of the Scheme(s) after obtaining the prior permission of SEBI and Unit Holders (where necessary), and the same shall be binding on all the Unit Holders of the Scheme(s) and any person or persons claiming through or under them as if each Unit Holder or such person expressly had agreed that such features and terms shall be so binding.

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Note: The Scheme(s) under this Scheme Information Document were approved by the Directors of the Trustee Company on August 07, 2013. The Directors of the Trustee Company also approved that the Scheme(s) be listed on the Exchange and in-principle approval for listing be obtained.

**For and on behalf of Board of Directors of
Baroda Pioneer Asset Management Company Limited**

Sd/-

Place: Mumbai
Date : December 05, 2013

Jaideep Bhattacharya
Managing Director

KARVY INVESTOR SERVICE CENTRES

Agartala : Jagannath Bari Road,Bidur Karta Chowmuhani,Agartala - 799001. Tel : 0381-2317519 / 0381-2315171. • **Agra** - Deepak Wasan Plaza, Behind Holiday Inn., Opp. Megdoot Furnitures, Sangar Place, Agra - 282 002 (U.P). Tel. No. : 9369918603. • **Ahmedabad :** 201, Shaili Building, Opp. Madhusudhan House, Mr. Navrangpura Telephone Exchange, Navrangpura, Ahmedabad - 380 006. Tel : 079-26402967 / 079-26400527 / 079-26407541 / 079-32997508, Fax : 079-26565551. • **Aljmer** - 1-2, II Floor, Ajmer Tower, Kutchary Road, Aljmer - 305 001. Tel : 0145-2628605 / 0145-5120725 / 0145-2628605. • **Akola** : Shop No. 30, Ground Floor, Yamuna Tarang Complex, N.H. No. 46, Murtizapur Akola, Akola - 444 004, Tel : 0724-2451874. • **Alighar** : 1st Floor, Kumar Plaza, Alighar - 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 Bridge, Mullakkal, Alleppey - 688 011. Tel : 0477-3294001. • **Alwar :** 101, 1st Floor, Saurabh Towers, Opp. UTI, Road No 2, Bhagat Singh Circle, Alwar - 301 001. Tel : 0144-3291200/300 / 400. • **Amravathar** : Shop No. 13 & 27, First Floor, Gulshan Plaza, Raj Peth, Badnera Road, Amravathi - 444 605. Tel : 0131-32971801. • **2565617**. • **Ambala :** 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala - 133 001. Tel : 9315017301. • **Amritsar :** 72-A, Taylor's Road, Aja Heritage Gandhi Ground, Amritsar - 143 001. Tel : 0183-5053802/Fax : 0183-5067520. • **Anand** - F-6, Chitrangana Complex, Opp. Motikaka Chawh, V. V. 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 - 249607 / 08554 - 249608. • **Ankleshwar** :L/2, Keval Shopping Center, Old National Highway, Ankleshwar - 393 002. Tel : 02646-645326 / 02646-227348 / 02646-227348. • **Ansahat** : 114/71, G. T. Road, Near Sony Centre, Bhangra Palace, Asansol - 713303. Tel : 0341-2221248 / 0341-2314624 / 0341-2314624. • **Aurangabad :** Ramkunj, Railway Station Road, Near Osmanpura Circle, Aurangabad - 431 005. Tel : 0240-2343414 / 0240-2363517 Mobile: 0966506552 / 09604396113. • **Azamgarh** :1st Floor Aikal Building, Opp. Nagaripalka Civil Line, Azamgarh - 276 001. Tel : 05462-247947 / 8004781413 / 05462-247948 (KSLB). • **Balasure** : M. S. Das Street, Gopalganj, Balasure - 756 001. Tel : 06782-265053 / 06782-265492 / 06782-329233 / 06782-265494. • **Bangalore** : No 5/125, 1st Floor, Surya Building, Ratna Avenue, Richmond Road, Bangalore - 560 025. Tel : 080 - 32008452 / 080 - 25320085 / 080-24123349 Fax : 080 - 25320086. • **Bankura** : Ambika Market, Natunaganj, Bankura - 722011. 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, Po. Berhampore, Dist. Murshidabad, Baharpore - 742 101. Tel : 03482 - 274494 / 0348-2254745 / 2309237. • **Baroda** : SB 4 & 5, Mangaldeep Complex, Opposite Mesonic Hall, Alkapuri, Vadodra - 390 007. Tel : 0265 - 6640870 / 0265 - 6640871. • **Begusarai** : Hotel Diamond Surbhi Complex, Near I.O.C Township Gate, Kapasiya Chowk, Begusarai - 851 117. Tel : 06243-243696 / 06243-243551. • **Belgaum** : CTS No. 3939 / A2 A1, Above Raymonds Show Room, Beside Harsha Appliances, Club Road, Belgau, Belgau - 590 001. Tel : 0831-2402544 / 0831-2402722 / 0831-2402880 Fax : 0831-2402933. • **Bellary** : No 1 KHB Colony, Gandhinagar, Bellary - 583 101. Tel : 08392-254750 / 08392 - 254531 Fax : 08392254531. • **Berhampur (OR)** : Ramlingam Tank Road, Berhampur - 760 002. Tel : 0680 - 2208006 / 0680-3205010 / 0680-2202833 / 0680-2202810 / 0680-3205010. • **Betul** : 107, Old Utkarsh, Awasthi Complex, J. H. College Road, Civil Lines, Beetul - 460 001. Tel : Cont.No: 07141-320912 / 320300 / 320879. • **Bhagalpur** : 2nd Floor, Chandrakol Complex, Ghatghatya, 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 : 054 5006725. • **Bhavnagar** : Surabhi Mall, 301, 3rd Floor, Waghawadi Road, Bhavnagar - 364 001. Tel : 0278-2567005 / 6 Fax : 0278-2413007. • **Bhilai** : Shop No. 1, First Floor, Plot No-1, Old Sada Office Block, Commercial Complex, Near HDFC Atm, Nehru Nagar East, Post - BHLAI - 490020. Tel : 0788-2295329 / 32. • **Bhilwara** : 27-28, 1st Floor, Hira-Panna Complex, Pura Road, Bhilwara - 311 001. Tel : 01482-246362 / 64 / 512586 87. • **Bhopal** : Kay Kay Business Centre, 133, Zone I, M.P Nagar, Bhopal-462011. Tel : 0755-4092706 / 0755-4092708 Fax : 0755-4092709. • **Bhubaneswar** : 2nd & 3rd Floor, Janardan, House, A 181, Saheed Nagar, Bhubaneswar-751007. Tel : 0674-6534585 / 0674-2547531 / 0674-2360334, 2360335 / 0674-2547532 Fax : 0674 - 2547531. • **Bikaner** : 2nd Floor, Plot No 70 & 171, Panchsathi Circle, Sardul Gupit Scheme, Bikaner-334003. Tel : 0151-2200014 / 15. • **Bilaspur** : Shop No. 201/202, V. R. Plaza, Link Road, Bilaspur-495 001. Tel : 07752-406701 / 0406764 / 07752-408436 / 07752-236466 / 221931 / 07752-32186. • **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, Birhatia, Halder Complex, 1st Floor, Burdwan - 731001. Tel : 0342-2550219 / 0342-2550840 / 2550801. • **Calicut** : Soubhagya Shopping Complex, Areyadathupallam, Mavor Road, Calicut - 673 004. Tel : 0495-4022480 / 0495-2742105 / 9846046903 / 0495-2742107 Fax : 0495-2742156. • **Chandigarh** : SCO-371-372, First Floor, Above HDFC Bank, Sector 35B, Chandigarh - 160 022. Tel : 0172-4342618 / 0172-4342619 / 0172-4342620 / 4342600. • **Chandrapur** : Shop No. 5, Office No. 1, 1st Floor, Routs Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur - 442402. Tel : 01772-321001 / 321122. • **Chennai** : Flat No F11, First Floor, Akshya Plaza, (Erstwhile Harris Road), Opp Chief City Metropolitan Court, # 108, Adithiannar Salai, Egmore, Chennai - 600 002. • Tel : 044-4028513 / 044-4028512 / 044-28587772 / 044-4028858 (Exclusive for DWS) Fax : 044 - 4028514. • **Chinsura** : JC Ghosh Sarani, Near Bus Stand, Chinsura - 712101. Tel : 033-26810164 / 033-26810050 / 9932485078 / 033-26805830. • **Cochin** : Building Nos. 39 All Arcade, 1st Floor, Near Atlantis Junction, Kizhavana Road, Panampilly Nagar, Cochin - 682 036, Ernakulam District. Tel : 0484-3000232/0484-3000233 / 0484-4027672 / 0484-4027672/0484-4010273. • **Coimbatore** :1057/1058, Jaya Enclave, Avnanashi Road, Coimbatore- 641018. Tel : 0422 - 4384770 Fax : 0422-4384770. • **Cuttack** : Dargha Bazar, Opp. Dargha Bazar Police Station, Buxibazar, Cuttack - 753 001. Tel : 0671-2513906. • **Darbhanga** : Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga-846 003. Tel : 06272-220145 / 06272 - 326015. • **Davangere** : # 15/9, Sobagu Complex, 1st Floor, 2nd Main Road, P. J. Extension, Davangere : 577002. Tel : 08192-258711 / 08192-258713 Fax : 08192-258711. • **Dehradun** : Kaulgarh Road, Near Sirmour Marg, Above Reliance Wellbott, Dehradun - 248 001. Tel : 9369918608. • **Deoria** : 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria- 274001. Tel : 05568-229626 / 05568-229623 / 05568-38078. • **Dewas** : 27 Rmo House, Station Road, Dewas - 455 001. Tel : 07272-426011 / 426010 / 9826082217. • **Dhanbad** : 208, New Market, 2nd Floor, Katras Road, Bank More, Dhanbad - 826 001. Tel : 0326 - 6452027 / 0326-2301405 / 0326 - 6452026. • **Dharwad** : 32 & 8, Sri Banashankari Avenue, Ramnagar, Opp Nttpb Road, Dharwad - 580 001. Tel : 0836-2744207. • **Dhule** : Ashoka Estate, Shop No. 14/A, Upper Ground Floor, Sakri Road, Opp. Santoshi Mata Mandir, Dhule - 424001. Tel : 02562-282824 / 23. • **Dindigul** : No. 9, Old No. 4/B, New Agraharam, Palani Road, Dindigul - 624 001. Tel : 0451 - 2436717 / 0451 - 2436077 / 0451 - 2436147. • **Durgapur** : MMWV-16 Bengal Ambuja, 2nd Floor, City Centre, Durgapur - 713216. Tel : 0343-651211. • **Eluru** : D No: 238-5-93/1, Savitri Complex, Edaravati Street, Near Dr. Prabhavathi Hospital, R. Pet, Eluru - 534 002. Tel : 08812-227851 / 52 / 53 / 54. • **Erode** : No. 4, KMY Salai, Veerappan Traders Complex, Opp. Erode Bus Stand, Sathy Road, Erode - 638 003. Tel : 0424-4021212 / 0424-2256151, 2256156 / 0424 - 2256167 Fax : 0424-2216160. • **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 : 01632-221814. • **Gandhidham** : Office No. 203, Second Floor, Bhagwat, Plot No. 8, Sector -1/A, Kutcha Kala Road, Gandhidham - 370 201. Tel : 0283-6228630. **Gandhinagar** : Plot No. - 945/2, Sector - 7/C, Gandhinagar - 382 007. Tel : 079-65720002 / 079-66736020. **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** : Shubhra Hotel Complex, 2nd Floor, Mahabubnagar, Ghaziapur - 233 001. Tel : 05482-226348 / 05482-222391. • **Gonda** : Shree Markit, Sahabgunj, Near Nuramal Mandir, Station Road Gonda, Gonda -271 001. Tel : 05262-227524,225893 / Mob: 9453006147. • **Gorakhpur** : Above V.P. House, Adjacent A. D. Girls Inter College, Bank Road, Gorakpur - 273 001. Tel : 9369918610. • **Gulbarga** : CTS No. 2913, First Floor, Asian Tower, Next To Hotel Aditya, Jagat Station Main Road, Gulbarga - 585105. Tel : 08472-310940 / 08472-261810 Fax : 08472-262501. • **Guntur** : D No- 10-27, 10/1, Sri Nilayam, Arundelpet, Guntur -522 002. Tel : 0863-2339094,2326687 / 0863-2326686 Fax : 0863-6641102. • **Gurgaon** : Shop No. 18, Ground Floor, Sector -14, Opp. AKD Tower, Near Huda Office, Gurgaon - 122001. Tel : 9310448806. • **Guwahati** : 54 Sakragia Bhabhan, R G Baruah Road, (AIOC Bus Stop), Guwahati 781024. Tel : 0361 - 2203324. • **Gwalior** : Shindi Ki Chawani, Nadi Gate Pul, MLB Road, Gwalior - 474 001. Tel : 9300004262. • **Haldwani** : Above Kapilaz Sweet House, Opp LIC Building, Pilkothli, Haldwani, Uttarakhand Tel : 9369918611. • **Haridwar** : No. 8, Govind Puri, Opp. LIC - 2, Above Vijay Bank, Main Road, Ranipur More, Haridwar - 249 401. Tel : 9369918612. • **Hassan** : St. Anthony's Complex, Ground Floor, H N Pura Road, Hassan - 573201. Tel : 9945397618 / 08172-262065. • **Hissar** : SCO 711, 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** 22 & 23, 3rd Floor, Eureka Junction, T Road, Hubli - 580029. Tel : 0836-2252444 / 0940666024. • **Hyderabad** : 8-2-596 Kalya Avenue, Talkies, 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. Tel : 0400-23234254/4467705/7076/7077. • **Indore** : G-7, Royal Ratan Building, M.G Road, Opp. Kotak Mahindra Bank, Indore - 452010. Tel : 0731-4266828. • **Jabalpur** : 43, Naya Bazar, opposite shree pyam talkies, Jabalpur (M.P.) 482 001. Tel : 0761 - 3204376. • **Jaipur** : S-16A, 3rd Floor, Land Mark, Opposite Jaipur Clinic, Mahavir Marg, C-Scheme, Jaipur - 302 001. Tel : 0141-2379761 / 0141-2375039 / 0141-2363321 Fax : 0141-2378703. • **Jalandhar** : Lower Ground Floor, Office : 133 / 0257-2227432 / 9665066523 / 9665066522. • **Jaipur** : D.C. B. Road, Near Rupasree Cinema Hall, Beside Kalamandir, Po & Dist Jalapuri, Jaipur-735011. Tel : 03561-224207 / 03561 -225351 / 03561-222136. • **Jammu** : S/A/D Second Extension, Opposite Panama Chowk Petrol Pump, Gandhi Nagar, Jammu - 180012. Tel : 9205044668 / 9906296948. • **Jamnagar** : 108 Madhav Path, Opp SBI Bank, Near Lal Bangalaw, Jammagar - 361001. Tel : 0288 2558887 + 91 9274544499 / 0288-2556420 / 0288-2556260. • **Jamshedpur** : Kanchan Tower, 3rd Floor, Chhaganlal Dayali @ Soners, S-B Shop Area (Near Traffic Signal), Main Road, Bistupur, Jamshedpur - 831 001. Tel : 0657-2317040 / 0657-2317040 / 0657-2317025 / 0657-2317025. • **Jaunpur** : 1st Floor, 119 R Complex, 2nd Floor, Near Jay Ceel Crossing, Umrapur, Jaunpur -222 002. Tel : 9369918613. • **Jhansi** : 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shakti Chauraha, Jhansi - 284 001. Tel : 9369918614. • **Jodhpur** : 203, Modi Arcade, Chupnasni Road, Jodhpur - 342 001. Tel : 0291-2638479 / 0291-5103046 Fax : 0291 - 2638479. • **Junagadh** : 124/125, Punit Shopping Center, Ranavat Chowk, Junagadh, Gujarat 362001. Tel : 0285-2852220. • **Kannur** : 2nd Floor, Prabhat Complex, Fort Road, Kannur - 670001. Tel : 0497-2764190 / 0497-2761120 / 0497-2761130 Fax : 0497 - 2761115. • **Kanpur** : 15/46, Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208001. Tel : 9369918615. • **Karaulki** : Gopi Arcade, 100 Feet Road, Karaulki- 630 001. Tel : 04565 - 237192 / 04565-237192. • **Karimnagar** : H.No 4-2-130/131, Above Union Bank, Jafri Road, Rajew Chowk, Karimnagar-505001. Tel : 0878-2261779 / 0878-2244773 / 75 / 79. • **Karnal** : 18/269, Char Chaman, Kunjpura Road, Karnal-132001. Tel : 0184-2252524 / 9050100786 / 9896403282. • **Karrur** : No.6, Old No. 3/4, Thiru-Vi-Ka Road, Near G.R.Kalyan Mahal, Karrur - 639 001. Tel : 04324-241892 / 04324-248871 / 04324-326048 / 04324-241893 / 04324-241894. • **Kharagpur** : Malancha Road, Beside Uti Bank, Kharagpur-721304. Tel : 03222-242521/03222-242530 / 03222-242507 / 9679755405 / 2279590. • **Kolhapur** : 605/1/A, Eward-Near Sultane Chambers, Shahupuri 2nd Lane, Kolhapur 416001. Tel : 0231-2653656 Fax : 0231-2653656. • **Kolkata** : 166A, Rashesbahi Avenue, 2nd Floor, Near Adi Dhanerwari Bastralya, Opp- Fortis Hospital, Kolkata-700029. Tel : 033-24659267 / 033-24659263 / 033-24655432 Fax : 033-24196461. • **Kollam** : Ground floor, Vigneshwara Bhavan, Below Reliance Web Centre, Kadakkadaka, Kollam - 691008. Tel : 0474-2747055 / 0474 - 2768337 / 97447791380. • **Korba** : 1st Floor, 35 Indira Complex,, T P Nagar, Korba (C.G.) - 495677. Tel : 07759 - 2463567 / 07759-2463567 / 07759-320039. • **Kota** : H.No. 29, First Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota - 324007. Tel : 0744-5100962 / 0744-2365144 / 0744-2365146 Fax : 0744-2365144. • **Kottayam** : 1st Floor, SCT Ascension Church Complex, Kottayam - 686 001. Tel : 0481-2300868 / 0481 - 2302420 / 0481 - 2302421 Fax : 0481 -2302421. • **Kurnool** : Shop No.43, 1st Floor, SV Complex, Railway Station Road, Kurnool-518 004. Tel : 08518 228550 / 08518-228850, 228950. **Lucknow** : Usha Sadan, 24, Prem Nagar, Ashok Marg, Lucknow - 226001. Tel : 9369918600 / 0522-2236819 / 0522-2236820 / 28 Fax : 0522-2236826. • **Ludhiana** : SCO - 136, First Floor, Above Airtel Show Room, Feroze Gandhi Market, Ludhiana - 141001. Tel : 0161-4648747 / 0161-4680021 Fax : 0161-3018440. • **Madurai** : Rakesh Towers, 30-C, Bye Pass Road, Ist Floor, Opp Nagappa Motors, Madurai - 625012. Tel : 0452-265856. • **Malappuram** : First Floor Chottakkal Building, Near A U P School, Up Hill, Malappuram - 676505. Tel : 0483-2731480. • **Maldia** : Sahisult Under Ward No-6, English Bazar, Municipality No-1 Govt. Colony, Malda - 732011. Tel : 0521-2231910 / 03512-221342 / 03512-223193 / 03512-223153. • **Mangalore** : Ground Floor, Mahendra Arcade, Kodial Bai, 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 - Goa - 403601. Tel : 0832-2734656 / 0832-2731822 / 0832-2731824. • **Mathura** : AMBEY Crown, Indf. Inrd, In Front of BSA College, Gaushtala Road, Mathura - 281001. Tel : 9369918618 / 8808227803. • **Meerut** : 1st Floor, Medi Centre Complex, Opp. ICICI Bank, Hapur Road, Meerut - 250 020. Tel : 9369918619. • **Mehsana** : UJ -47, Appolo Enclave, Opp Simandhar Temple, Chondra Char Rastar, Highway, Mehnsana-384002. Tel : 02762-322599 / 2762-242950. • **Mirzapur** : Girja Sadan, Dankin Gunj, Mirzapur-231001. Tel : 0544-2241666 / 0544-2324423. • **Moga** : Near Dharmsahla Bhat Ghar, Civil Line; Dutt Road, Moga-142 001. Tel : 01636 -230792. • **Moradabad** : 01/04, Parka Road, Above Syndicate Bank, Rani Khana Chowk, Moradabad - 244 001. Tel : 9369918620. • **Morena** : Moti Palace, Near Ramjanki Mandir, Jiwaaji Ganj, Morena - 476 001. Tel : 07532-400930 / 07532-400931 / 32. • **Mumbai** : Office number: 01/04,24/B, Rajar Bahadur Compound,Ambalal Doshi Marg, Behind Bombay Stock Exchange, Fort,Mumbai - 400001. Tel : 022 - 66235353 / 022 - 66235454 Fax : 022 - 66341966. • **Muzaffarpur** : 1st Floor, Uma Market, Near Thana Gunji, Motjiheel, Muzaffarpur,, Bihar - 842001. Tel : 9386256101/9693584015 Fax : 0621-2269795. • **Mysore** : L - 350, Silver Tower, Clock Tower, Ashoka Road, Mysore - 570 001. Tel : 0821 - 2438006 / 0821 -2441520 / 0821 -2441520 Fax : 0821 - 2438006. • **Nadiad** : 105 GJ City Point, Near Paras Cinema, Nadiad - 387001. Tel : 0268-2563245. • **Nagarkol** : 3A, South C street, Parfan Complex, Nr The Laxmi Vilas Bank, Nagarkol - 629001. Tel : 04652-233551 / 2033553. • **Nagpur** : Plot No.2/1, House No. 102/1, Mangaldeep Apartment, Mata Mandir Road, Opp. Khandelwal Jewellers, Dharampeth, 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,, Shanarpur Road,Nasik - 422 002. Tel : 0253-6611395. • **Nasvadi** : 1st Floor, Chinmay Arcade,Opp. Sattipar, Tower Road, Nasvadi - 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-110 031. Tel : 011-4368170 / 011-43681704 / 1754 Fax : 011-43681710. • **Nizamabad** : H.NO: 5-6-430, First Floor, Uppala Ramneshwara Complex, Beside HDFC Bank, Ginzva View, Hyderabad Road, Nizamabad- 503003. Tel : 08462-224366 / 08462-223956 / 223756. • **Noida** : 307 Jaipuria Plaza, D 88A, 2nd Floor, Opp Delhi Public School, Sector 26,Noida - 201301. Tel : 9310448805. • **Palghat** : 12/310, (No.28 & 21), Metro Complex, Head Post Office Road, Sultantpet, Palghat - 678001. Tel : 0491-2547714 / 0491 2547373. • **Panipat** : 1st Floor, Krishna Tower, Near HdC Bank, Opp. Railway Road, G.T Road, Panipat - 132103. Tel : 9315017304. • **Panjim** : City Business Centre, Coelho Pereira Building, Near Nos.18,19 & 20,Dada Vaidya Road,Panjim - 403001. Tel : 0832-2468771/73 Fax : 0832-246873. • **Pathankot** : I Floor, 9A, Improvement Trust Building, Near HDFC Bank, Patel Chowk,Pathankot - 145001. Tel : 0186-5080377 / 0186-5080188. • **Patiala** : Sco 27, Chhoti Baradari,Patiala - 147 001. , Tel : 0175-5003449 / 0175-5051728 / 0175-5051727. • **Patna** : 3A, 3rd floor, Anand tower, Beside chankya cinema hall; Exhibition road, Patna - 800001. , Tel : 0612-6453098 / 0612-321354 / 0612-2321356. • **Pollachi** : S S Complex,, New Scheme Road, Pollachi 642002. Tel : 02459-235111, 235122, 235133. • **Pondicherry** : First Floor No. 7, Thiayagaraja Street,Pondicherry - 605 001. Tel : 0413-4210640 / 0413 2226040 / 0413 4210640. • **Proddatur** : Beside SBI ATM, Near Syndicate bank, Aravelli Complex,Mydukur Road, Kadapa Dist,Proddatur-516 360. Tel : 08564-250823,242898 / 08564-250822. • **Pudukottai** : Sundaram Masilamani Towers, T.No. 5476 - 5479, PM Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts,Pudukottai 622 001. Tel : 04322-220050, 220051. • **Pune** Shop No. 16, 17 & 18, Ground Floor, Sreenpathi Plaza,,Dyanshwari Paduka Chowk,, F.C Road, Pune - 411004. Tel : 020-25533795 / 020-2553957 / 020-2553783 / 020-2553392 Fax : 020 - 25533742. • **Rajpur** : Room No. TF 31, 3 RD Floor, Millennium Plaza, Behind Indian Coffee House, G E Road, Rajpur - 492 001. Tel : 0771-6450194 / 0771-4039320 / 0771-4056280. • **Rajmahmudry** : Dr. No: 6-1-4 , first floor, Rangachary street,Nagar,Rajahmundry-533101. Tel : 0883-2432076 / 2434468 / 0883 -2434468 / 69 / 70. • **Rajapalayam** : Professional Couriers Building,, 40/C (1), Hospital Road,,Rajapalayam 626 117. , Tel : 04563-232951, 232952. • **Rajkot** : 104, Siddhi Vinayak Complex,Dr Yagnik 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 : 0651 - 2331320 / 0651-2330394 / 0651-2330386 Fax : 0651-2331320. • **Ratlam** : 1 Nagpal Bhavan,, Freeganj Road, Tobatti,Ratlam-457001. Tel : 07412-402007. • **Renukoot** : Shop No. 18,Near Commerce Birla Market,Renukoot-231

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