

Abridged Annual Report

2014 - 2015

Baroda Pioneer Fixed Maturity Plan - Series B
A Closed Ended Debt Scheme

Baroda Pioneer Fixed Maturity Plan - Series C
A Closed Ended Debt Scheme

Baroda Pioneer Fixed Maturity Plan - Series E
A Closed Ended Debt Scheme

Baroda Pioneer Fixed Maturity Plan - Series G
A Closed Ended Debt Scheme

Baroda Pioneer Fixed Maturity Plan - Series J
A Closed Ended Debt Scheme

Baroda Pioneer Fixed Maturity Plan - Series K
A Closed Ended Debt Scheme

Baroda Pioneer Fixed Maturity Plan - Series L
A Closed Ended Debt Scheme

Baroda Pioneer Fixed Maturity Plan - Series M
A Closed Ended Debt Scheme

Baroda Pioneer Fixed Maturity Plan - Series N
A Closed Ended Debt Scheme

BARODA PIONEER MUTUAL FUND



REPORT OF THE BOARD OF DIRECTORS OF BARODA PIONEER TRUSTEE COMPANY PRIVATE LTD. TO THE UNIT HOLDERS OF THE FIXED MATURITY PLANS OF BARODA PIONEER MUTUAL FUND FOR THE YEAR ENDED MARCH 31, 2015.

SCHEMES' PERFORMANCE, FUTURE OUTLOOK AND OPERATIONS OF THE SCHEMES

SCHEMES' PERFORMANCE (as on March 31, 2015)

Baroda Pioneer Fixed Maturity Plans

Name of scheme / Benchmark / Additional benchmark	Date of Launch	Returns (%) ^	
		31/03/14 To 31/03/15	Since Inception
Baroda Pioneer Fixed Maturity Plan - Series E	30-Aug-13	9.49	10.26
CRISIL Short-Term Bond Fund Index		10.33	11.05
CRISIL 10 Year Gilt Index \$		14.57	9.98
Baroda Pioneer Fixed Maturity Plan - Series J	23-Dec-13	9.08	9.27
CRISIL Short-Term Bond Fund Index		10.33	10.35
CRISIL 10 Year Gilt Index \$		14.57	13.45
Baroda Pioneer Fixed Maturity Plan - Series M	10-Mar-14	8.88	9.48
CRISIL Short-Term Bond Fund Index		10.33	10.60
CRISIL 10 Year Gilt Index \$		14.57	13.89
Baroda Pioneer Fixed Maturity Plan - Series N	28-Mar-14	9.01	9.01
CRISIL Short-Term Bond Fund Index		10.33	10.32
CRISIL 10 Year Gilt Index \$		14.57	14.50

^Past performance may or may not be sustained in the future. 'Since Inception' returns are Compounded Annualised Returns. '\$' - Additional benchmark as prescribed by SEBI for comparison purposes.

Note : Performance is not shown for schemes not completed one year from the date of allotment up to March 31, 2015. Last working day of March has been considered for computing returns.

FUTURE OUTLOOK AND OPERATIONS

The share of B15 towns and cities in the Industry AUM has been growing steadily and we expect the trend to continue in 2015-16, given the increase in interest from these centres to invest in mutual funds. If the equity markets remain buoyant, we could see sharp increase in number of folios from these centres. For us, B15 cities and towns continue to be a focus area, apart from increasing our coverage through more distribution partners and delivering better risk-adjusted returns. Further, as digital medium continues to gain ground in investment world, we recognise its significance and will enhance our deliverables through technology-based solutions.

Our focus to increase retail participation and penetration remains an integral part of our growth strategy. We intend to grow our presence in the Bank of Baroda network and get more retail investors in the mutual fund fold. Initiatives are underway to grow and develop our presence through the network of IFAs, large national and regional distributors and domestic private banks. This will help create more awareness of our products, performance and services and thus provide value to our investors. Our endeavour is to be comparable with the best in the industry.

BRIEF BACKGROUND OF THE SPONSORS, TRUST/MUTUAL FUND, TRUSTEE COMPANY AND AMC

SPONSORS

(A) PIONEER GLOBAL ASSET MANAGEMENT S.p.A. ("PIONEER")

Pioneer is the asset management division of the UniCredit Group, one of Europe's leading banking groups. A wholly owned subsidiary of Unicredit and a multi-discipline investment management firm, Pioneer offers a complete range of traditional, institutional and alternative investment services. Pioneer operates in markets through its trademark, "Pioneer Investments". As of end March 2015, Pioneer had its presence in 28 countries, an experienced team of approximately 2,030 employees globally, including nearly 360 investment professionals, and assets under management totalling €225 billion.

(B) BANK OF BARODA ("BOB")

BOB, a Body Corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, with its Head office at Mandvi, Baroda, and Central Office at Baroda Corporate Centre, Bandra-Kurla Complex, Bandra (East), Mumbai, is the sponsor of the Mutual Fund. BOB has contributed a sum of Rupees Ten Lakh towards the establishment of the Mutual Fund's trust.

BOB is one of the premier public sector banks of India and has a track record of uninterrupted profits since its inception in 1908. The financial strength of BOB is drawn substantially from the extensive reach of its 5,203 strong branch network as on March 31, 2015. BOB is also one of the few Indian banks with a formidable presence overseas with approximately 104 branches as on March 31, 2015.

(C) THE MUTUAL FUND / TRUST

The Mutual Fund has been constituted as a trust (established by BOB) in accordance with the provisions of the Indian Trusts Act, 1882, by the execution of trust deed dated October 30, 1992, and is registered with SEBI under Registration No. MF/018/94/2, dated November 21, 1994.

When Pioneer acquired 51% of the shareholding of BOB Asset Management Company Limited, now known as Baroda Pioneer Asset Management Company Ltd. ("AMC") in June 2008, Pioneer became the co-sponsor of the Mutual Fund.

(D) THE AMC

The AMC is a public limited company, which was incorporated under the Companies Act, 1956 on November 5, 1992 under the name, BOB Asset Management Company Limited. It was appointed as the asset management company of the Mutual Fund by the erstwhile Board of Trustees vide Investment Management Agreement ("IMA") dated November 24, 1992, and was a wholly owned subsidiary of BOB. On June 27, 2008, Pioneer acquired a 51% shareholding in the AMC. Subsequently, the name of the AMC was changed to Baroda Pioneer Asset Management Company Limited and a fresh certificate of incorporation was issued by the Registrar of Companies, Mumbai, Maharashtra, on July 8, 2008.

The AMC's registered office is situated at 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400 063. In compliance of the requirement of the SEBI (Mutual Funds) Regulations, 1996 ("SEBI MF Regulations") 50% of the Directors of the AMC are independent and the remaining are nominated by the sponsors of the Mutual Fund.

The AMC also provides non-binding investment advice to Pioneer Investment Management Limited for investment in the Indian equity market by SEBI registered FII sub-accounts. SEBI has given its NOC to the AMC vide letter no. OW/20656/2011 dated June 29, 2011. There is no conflict of interest between this activity and the mutual fund business.

(E) TRUSTEE COMPANY

Pursuant to the No-Objection Certificate received from SEBI vide its letter no. OW/24482/2011 dated July 28, 2011, Baroda Pioneer Trustee Company Pvt. Ltd. ("Trustee Company"), was incorporated and received its certificate of incorporation on December 23, 2011, with Pioneer and BOB holding 51% and 49% respectively of its share capital.

The Trustee is the exclusive owner of the Trust Fund and holds the same in trust for the benefit of the unitholders. The Trustee has been discharging its duties and carrying out the responsibilities as provided in the SEBI (Mutual Fund) Regulations, 1996 ("Regulations") and the Trust Deed. The Trustee seeks to ensure that the Fund and the Schemes floated there under are managed by the AMC in accordance with the Trust Deed, the Regulations, directions and guidelines issued by the SEBI, the Stock Exchanges, the Association of Mutual Funds in India and other regulatory agencies.

INVESTMENT OBJECTIVES OF AND POLICY OF INVESTMENT UNDERLYING THE SCHEMES

(A) INVESTMENT OBJECTIVES

Name and nature of Scheme	Investment Objective
Baroda Pioneer Fixed Maturity Plans (series of close ended debt schemes)	The investment objective of each Scheme is to generate returns by investing in a portfolio comprising of Debt Instruments and Money Market Instruments maturing on or before the maturity of the Scheme.

SIGNIFICANT ACCOUNTING POLICIES

Accounting Policies are in accordance with the SEBI MF Regulations. The significant accounting policies are annexed to the accounts of the scheme(s).

UNCLAIMED DIVIDEND & REDEMPTIONS

There are no unclaimed dividends and redemptions in fixed maturity plans of the company.

REDRESSAL OF INVESTOR COMPLAINTS

Details of investor complaints received during the financial year ended March 31, 2015 in respect of the Mutual Fund is provided here and forms part of the Trustee Report.

DISCLOSURE ON VOTING POLICY AND ACTUAL VOTING RIGHTS EXERCISED BY THE MUTUAL FUND IN GENERAL MEETINGS HELD DURING THE FINANCIAL YEAR ENDED MARCH 31, 2015

In terms of the SEBI circular no. SEBI/IMD/CIR No.18/198647/2010 dated March 15, 2010 as amended by SEBI circular no. CIR/IMD/DF/05/2014 dated March 24, 2014, details of the actual exercise of the proxy votes in the AGMs/EGMs of the investee companies of the Mutual Fund during the financial year ended March 31, 2015 along with a summary of the votes cast across all the investee companies and its break-up in terms of total number of votes cast in favour, against or abstained from, have been disclosed on the website www.barodapioneer.in. Similarly, the Voting Policy is displayed on the website of the Mutual Fund.

Further in terms of SEBI Circular No. CIR/IMD/DF/05/2014 dated March 24, 2014 auditors certificate on voting rights have been disclosed by the AMC in the annual report of the schemes on the website www.barodapioneer.in.

STATUTORY INFORMATION

- The Sponsors are not responsible or liable for any loss resulting from the operation of the Schemes of the Fund beyond their initial contribution (to the extent contributed) of Rs. Ten lacs for setting up the Fund, and such other accretions / additions to the same. The AMC and the Sponsor of the Mutual Fund will be liable to compensate the affected investors and/or the scheme for any unfair treatment to any investor as a result of inappropriate valuation.
- The price and redemption value of the units, and income from them, can go up as well as down with fluctuations in the market value of its underlying investments.
- Full Annual Report shall be disclosed on the website (www.barodapioneer.in) and shall be available for inspection at the Head Office of the Fund. Present and prospective unit holders can obtain a copy of the trust deed and the full Annual Report of the Fund / AMC upon request.

ACKNOWLEDGEMENT

The Trustee is grateful to the unit holders for reposing faith and confidence in the Mutual Fund. The Board of Directors of the Trustee Company expresses gratitude to the Securities and Exchange Board of India, Association of Mutual Funds in India, Reserve Bank of India, Auditors, Registrars, Custodians, Bankers, Agents and Brokers for their continued support, advice and co-operation.

Last but not the least, the Board of Directors of Trustee Company places on record its appreciation for the services rendered by the Directors and staff of the AMC in managing the affairs of the Mutual Fund.

For and on behalf of the Board of Directors of

Baroda Pioneer Trustee Company Private Ltd.

Sd/-

**R. L. Baxi
Chairman**

Place : Mumbai
Date : July 29, 2015

Mutual fund investments are subject to market risks, read all scheme related documents carefully.

REDRESSAL OF INVESTOR COMPLAINTS

Redressal of complaints received against Baroda Pioneer Mutual Fund during 2014-15 :

Name of Mutual Fund	Baroda Pioneer Mutual Fund			Action on (a) and (b)								
	No of Folios as on 31.03.2015	169,316		Resolved				Non Actionable*	Pending			
		Complaint Code	Type of complaint	(a) No. of complaints pending at the beginning of the year	(b) No of complaints received during the year	Within 30 days	30-60 days		60-180 days	Beyond 180 days	0-3 months	3-6 months
IA	Non receipt of Dividend on Units					0	1	1	0	0	0	0
IB	Interest on delayed payment of Dividend	0	0	0	0	0	0	0	0	0	0	0
IC	Non receipt of Redemption Proceeds	0	5	4	0	0	0	0	1	0	0	0
ID	Interest on delayed payment of Redemption	0	0	0	0	0	0	0	0	0	0	0
IIA	Non receipt of Statement of Account/ Unit Certificate	0	0	0	0	0	0	0	0	0	0	0
IIB	Discrepancy in Statement of Account	0	0	0	0	0	0	0	0	0	0	0
IIC	Non receipt of Annual Report/Abridged Summary	0	0	0	0	0	0	0	0	0	0	0
IIIA	Wrong switch between Schemes	0	1	1	0	0	0	0	0	0	0	0
IIIB	Unauthorized switch between Schemes	0	0	0	0	0	0	0	0	0	0	0
IIIC	Deviation from Scheme attributes	0	2	2	0	0	0	0	0	0	0	0
IIID	Wrong or excess charges/load	0	2	2	0	0	0	0	0	0	0	0
IIIE	Non updation of changes viz. address, PAN, bank details, nomination, etc.	0	37	37	0	0	0	0	0	0	0	0
IV	Others	0	8	8	0	0	0	0	0	0	0	0
	TOTAL	0	56	55	0	0	0	0	1	0	0	0

including against its authorized persons/ distributors/ employees. etc.

* Non actionable means the complaint that are incomplete / outside the scope of the Mutual Fund

AUDITORS' REPORT

The Board of Directors
 Baroda Pioneer Trustee Company Pvt. Ltd.
 Mumbai.

Dear Sirs,

We have audited the the accompanying financial statements of the schemes mentioned below (collectively "the Schemes"), of **BARODA PIONEER MUTUAL FUND**, which comprise the Balance Sheets as at March 31, 2015/ at maturity date and also the Revenue Account for the year/period ended on that date and a summary of significant accounting policies and other explanatory information annexed thereto.

1. Baroda Pioneer Fixed Maturity Plan - Series B
2. Baroda Pioneer Fixed Maturity Plan - Series C
3. Baroda Pioneer Fixed Maturity Plan - Series E
4. Baroda Pioneer Fixed Maturity Plan - Series G
5. Baroda Pioneer Fixed Maturity Plan - Series J
6. Baroda Pioneer Fixed Maturity Plan - Series K
7. Baroda Pioneer Fixed Maturity Plan - Series L
8. Baroda Pioneer Fixed Maturity Plan - Sr. M
9. Baroda Pioneer Fixed Maturity Plan - Sr. N

Management's Responsibility for the Financial Statements

Trustee of Mutual Fund and Asset Management Company are responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Schemes in accordance with the accounting policies and standards as specified in the Ninth Schedule of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 and amendments thereto ("the Regulations"). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Scheme's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Schemes internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Regulations as applicable and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) in the case of the Balance Sheets, of the state of affairs of the Scheme as at March 31, 2015/ at maturity date ; and
- (b) in the case of the Revenue Accounts, of the surplus/deficit, as applicable for the year/period ended on that date;

Report on Other Legal and Regulatory Requirements

As required under the Regulations, we report that:

1. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit;
2. The Balance Sheets and Revenue Accounts dealt with by this Report are in agreement with the books of account of the Schemes;
3. In our opinion, the Balance Sheets and Revenue Accounts dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in Ninth Schedule of the Regulations.
4. The methods used to value non traded securities (referred in 3 of Schedule 9), as determined by Asset Management Company and as approved by the Trustee are in good faith and in accordance with the guidelines for valuation of securities for mutual funds as mentioned in the Eighth Schedule of the Regulations issued by the Securities and Exchange Board of India, and are fair and reasonable.

For and on behalf of
BORKAR & MUZUMDAR
 Chartered accountants
 Firm Regn. No: 101569W

Sd/-
Devang Vaghani
 Partner,
 (M. No. 109386)

Place : Mumbai.
 Date : 29 July, 2015

ABRIDGED BALANCE SHEET AS AT MARCH 31, 2015

	BARODA PIONEER FMP - SERIES E		BARODA PIONEER FMP - SERIES J		BARODA PIONEER FMP - SERIES K		BARODA PIONEER FMP - SERIES L		BARODA PIONEER FMP - SERIES M	
	As at 31.03.2015	As at 31.03.2014	As at 31.03.2015	As at 31.03.2014	As at 25.02.2015	As at 31.03.2014	As at 02.03.2015	As at 31.03.2014	As at 31.03.2015	As at 31.03.2014
LIABILITIES										
Unit Capital	234,867,065	1,275,786,418	605,668,291	730,772,855	-	206,201,890	-	204,227,031	1,542,593,746	1,542,593,746
Reserves & Surplus										
Unit Premium Reserves	(110,311,085)	-	(11,581,323)	-	(19,991,412)	-	(20,073,218)	-	-	-
Unrealised Appreciation Reserve	1,095,022	5,924,950	8,198	139,361	-	806,114	-	971,047	-	6,930,168
Other Reserves	148,268,197	79,316,688	84,583,721	18,978,343	19,991,412	2,054,215	20,073,218	1,641,707	157,449,957	9,736,678
Loans & Borrowings	-	-	-	-	-	-	-	-	-	-
Current Liabilities & Provisions										
Provision for doubtful Income/Deposits	-	-	-	-	-	-	-	-	-	-
Other Current Liabilities & Provisions	224,593	719,919	45,045	62,291	28	35,026	1	15,680	651,122	88,771
TOTAL	274,143,792	1,361,747,975	678,723,932	749,952,850	28	209,097,245	1	206,855,465	1,700,694,825	1,559,349,363
ASSETS										
Investments										
Listed Securities:										
Equity Shares	-	-	-	-	-	-	-	-	-	-
Preference Shares	-	-	-	-	-	-	-	-	-	-
Equity Linked Debentures	-	-	-	-	-	-	-	-	-	-
Other Debentures & Bonds	262,432,307	-	654,952,268	19,912,740	-	-	-	-	-	-
Securitised Debt securities	-	-	-	-	-	-	-	-	-	-
Securities Awaited Listing:										
Equity Shares	-	-	-	-	-	-	-	-	-	-
Preference Shares	-	-	-	-	-	-	-	-	-	-
Equity Linked Debentures	-	-	-	-	-	-	-	-	-	-
Other Debentures & Bonds	-	-	-	-	-	-	-	-	-	-
Securitised Debt securities	-	-	-	-	-	-	-	-	-	-
Unlisted Securities										
Equity Shares	-	-	-	-	-	-	-	-	-	-
Preference Shares	-	-	-	-	-	-	-	-	-	-
Equity Linked Debentures	-	-	-	-	-	-	-	-	-	-
Other Debentures & Bonds	-	-	-	-	-	-	-	-	-	-
Securitised Debt securities	-	-	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-	-	-	-	-
Commercial Paper	-	-	-	140,235,000	-	55,270,560	-	-	-	-
Certificate of Deposits	-	1,358,225,520	-	588,988,216	-	150,584,389	-	206,581,812	1,697,451,200	1,558,615,746
Bill Rediscounting	-	-	-	-	-	-	-	-	-	-
Units of Domestic Mutual Fund	-	-	-	-	-	-	-	-	-	-
Foreign Securities	-	-	-	-	-	-	-	-	-	-
Total Investments	262,432,307	1,358,225,520	654,952,268	749,135,956	-	205,854,949	-	206,581,812	1,697,451,200	1,558,615,746
Deposits	-	-	-	-	-	-	-	-	-	-
Other Current Assets										
Cash & Bank Balance	27,460	30,870	13,491	2,461	28	27,460	1	2,311	26,945	7,014
CBLO/ Reverse Repo Lending	2,588,289	3,485,473	1,687,761	287,244	-	3,209,209	-	270,275	3,215,880	725,231
Others	9,095,735	6,113	22,070,413	527,190	-	5,627	-	1,067	800	1,372
Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-	-	-	-	-	-	-
TOTAL	274,143,792	1,361,747,975	678,723,932	749,952,850	28	209,097,245	1	206,855,465	1,700,694,825	1,559,349,363

ABRIDGED BALANCE SHEET AS AT MARCH 31, 2015 (Contd..)

	BARODA PIONEER FMP - SERIES N		BARODA PIONEER FMP - SERIES G		BARODA PIONEER FMP - SERIES B		BARODA PIONEER FMP - SERIES C	
	As at 31.03.2015	As at 31.03.2014	As at 23.09.2014	As at 31.03.2014	As at 04.04.2014	As at 31.03.2014	As at 04.04.2014	As at 31.03.2014
LIABILITIES								
Unit Capital	1,044,742,831	1,044,742,831	-	1,090,813,857	-	1,070,591,161	-	1,034,953,563
Reserves & Surplus								
Unit Premium Reserves	-	-	(106,035,598)	-	(99,921,312)	-	(75,605,396)	-
Unrealised Appreciation Reserve	-	-	-	-	-	1,161,732	-	-
Other Reserves	95,544,300	1,492,744	106,035,599	55,009,803	99,921,312	98,077,548	75,605,396	92,827,364
Loans & Borrowings	-	-	-	-	-	-	-	-
Current Liabilities & Provisions								
Provision for doubtful Income/Deposits	-	-	-	-	-	-	-	-
Other Current Liabilities & Provisions	557,768	55,731	26,164	277,352	74,338	480,636	17,370	552,529
TOTAL	1,140,844,899	1,046,291,306	26,164	1,146,101,012	74,338	1,170,311,077	17,370	1,128,333,456
ASSETS								
Investments								
Listed Securities:								
Equity Shares	-	-	-	-	-	-	-	-
Preference Shares	-	-	-	-	-	-	-	-
Equity Linked Debentures	-	-	-	-	-	-	-	-
Other Debentures & Bonds	-	-	-	-	-	-	-	-
Securitised Debt securities	-	-	-	-	-	-	-	-
Securities Awaited Listing:								
Equity Shares	-	-	-	-	-	-	-	-
Preference Shares	-	-	-	-	-	-	-	-
Equity Linked Debentures	-	-	-	-	-	-	-	-
Other Debentures & Bonds	-	-	-	-	-	-	-	-
Securitised Debt securities	-	-	-	-	-	-	-	-
Unlisted Securities								
Equity Shares	-	-	-	-	-	-	-	-
Preference Shares	-	-	-	-	-	-	-	-
Equity Linked Debentures	-	-	-	-	-	-	-	-
Other Debentures & Bonds	-	-	-	-	-	159,984,800	-	-
Securitised Debt securities	-	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-	-	-
Commercial Paper	-	-	-	-	-	-	-	-
Certificate of Deposits	1,098,250,150	1,043,051,332	-	1,145,832,930	-	989,568,520	-	1,089,487,650
Bill Rediscounting	-	-	-	-	-	-	-	-
Units of Domestic Mutual Fund	-	-	-	-	-	-	-	-
Foreign Securities	-	-	-	-	-	-	-	-
Total Investments	1,098,250,150	1,043,051,332	-	1,145,832,930	-	1,149,553,320	-	1,089,487,650
Deposits	-	-	-	-	-	-	-	-
Other Current Assets								
Cash & Bank Balance	337,961	2,913,409	26,011	2,278	74,338	46,882	17,370	328,938
CBLO/ Reverse Repo Lending	42,247,586	325,993	-	265,250	-	5,463,159	-	38,449,450
Others	9,202	573	153	554	-	15,247,715	-	67,417
Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-	-	-	-	-
TOTAL	1,140,844,899	1,046,291,306	26,164	1,146,101,012	74,338	1,170,311,077	17,370	1,128,333,456

ABRIDGED REVENUE ACCOUNT FOR THE YEAR / PERIOD ENDED MARCH 31, 2015

	BARODA PIONEER FMP - SERIES E		BARODA PIONEER FMP - SERIES J		BARODA PIONEER FMP - SERIES K		BARODA PIONEER FMP - SERIES L		BARODA PIONEER FMP - SERIES M	
	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended
	31.03.2015	31.03.2014	31.03.2015	31.03.2014	25.02.2015	31.03.2014	02.03.2015	31.03.2014	31.03.2015	31.03.2014
INCOME										
Dividend	-	-	-	-	-	-	-	-	-	-
Interest	72,323,306	80,739,296	66,588,188	19,068,081	18,296,974	2,090,934	18,485,530	1,645,311	148,897,778	9,782,209
Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-	-	-	-	-	-	-
Realised Gains / (Losses) on Interscheme sale of investments	-	-	73	-	-	-	-	-	-	277
Realised Gains / (Losses) on External sale / redemption of investments	-	-	134,220	-	-	-	-	-	-	-
Realised Gains / (Losses) on Derivative Transactions	-	-	-	-	-	-	-	-	-	-
Other Income	7	-	1	93,752	2	-	-	-	-	-
(A)	72,323,313	80,739,296	66,722,482	19,161,833	18,296,976	2,090,934	18,485,530	1,645,311	148,897,778	9,782,486
EXPENSES										
Management fees	1,850,373	1,097,585	678,751	118,891	243,578	28,051	12,117	-	625,326	21,717
Service tax on Management fees	228,705	135,659	83,893	14,694	30,106	3,467	1,498	-	77,290	2,684
Transfer agents fees and expenses	-	-	-	-	-	-	-	-	-	-
Custodian fees	-	-	-	-	-	-	-	-	-	-
Trusteeship fees	99	34,106	246	8,054	83	767	675	-	617	2,689
Commission to Agents	30,300	-	15,910	1,758	46,527	-	18	-	12,416	-
Marketing & Distribution expenses	-	-	-	-	-	-	-	-	-	-
Audit fees	-	-	-	-	-	-	-	-	-	-
Investor education awareness	148,503	155,258	149,403	40,093	39,485	4,434	39,703	3,604	326,092	18,719
Other operating expenses	1,044	-	-	-	-	-	9	-	-	-
(B)	2,259,024	1,422,608	928,203	183,490	359,779	36,719	54,020	3,604	1,041,741	45,809
NET REALISED GAINS / (LOSSES) FOR THE YEAR (A - B = C)	70,064,290	79,316,688	65,794,279	18,978,343	17,937,197	2,054,215	18,431,510	1,641,707	147,856,036	9,736,678
Change in Unrealised Depreciation in value of investments (D)	6,187,123	-	148,957	17,794	806,114	-	971,047	-	7,072,925	-
NET GAINS / (LOSSES) FOR THE YEAR (E=(C-D))	63,877,167	79,316,688	65,645,323	18,960,549	17,131,082	2,054,215	17,460,463	1,641,707	140,783,112	9,736,678
Change in unrealised appreciation in the value of investments (F)	1,357,195	5,924,950	17,794	157,155	-	806,114	-	971,047	-	6,930,168
NET SURPLUS / (DEFICIT) FOR THE YEAR (E + F = G)	65,234,362	85,241,638	65,663,117	19,117,704	17,131,082	2,860,329	17,460,463	2,612,754	140,783,112	16,666,846
Opening Balance	79,316,688	-	18,978,343	-	2,054,215	-	1,641,707	-	9,736,678	-
Add: Balance transfer from Unrealised Appreciation Reserve	5,924,950	-	139,361	-	806,114	-	971,047	-	6,930,168	-
Less: Balance transfer to Unrealised Appreciation Reserve	1,095,022	5,924,950	8,198	139,361	-	806,114	-	971,047	-	6,930,168
Add / (Less): Equalisation	-	-	-	-	-	-	-	-	-	-
Total (Including G)	149,380,978	79,316,688	84,772,622	18,978,343	19,991,411	2,054,215	20,073,217	1,641,707	157,449,957	9,736,678
Dividend appropriation										
Income Distributed during the year	867,158	-	137,117	-	-	-	-	-	-	-
Tax on income distributed during the year	245,623	-	51,785	-	-	-	-	-	-	-
Retained Surplus / (Deficit) carried forward to Balance sheet	148,268,197	79,316,688	84,583,721	18,978,343	19,991,411	2,054,215	20,073,217	1,641,707	157,449,957	9,736,678

ABRIDGED REVENUE ACCOUNT FOR THE YEAR / PERIOD ENDED MARCH 31, 2015

	BARODA PIONEER FMP - SERIES N		BARODA PIONEER FMP - SERIES G		BARODA PIONEER FMP - SERIES B		BARODA PIONEER FMP - SERIES C	
	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended	Year/Period ended
	31.03.2015	31.03.2014	23.09.2014	31.03.2014	04.04.2014	31.03.2014	04.04.2014	31.03.2014
INCOME								
Dividend	-	-	-	-	-	-	-	-
Interest	95,00,408	1,651,787	51,147,843	56,427,059	859,266	98,214,557	961,989	96,429,092
Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-	-	-	-	-
Realised Gains / (Losses) on Interscheme sale of investments	-	-	22	-	-	209,715	-	-
Realised Gains / (Losses) on External sale / redemption of investments	-	-	-	-	1,218,360	(1,247,600)	-	(3,266,379)
Realised Gains / (Losses) on Derivative Transactions	-	-	-	-	-	-	-	-
Other Income	-	-	-	-	-	-	-	109
(A)	95,00,408	1,651,787	51,147,865	56,427,059	2,077,626	97,176,672	961,989	93,162,822
EXPENSES								
Management fees	761,036	6,037	495,837	499,571	200,089	1,702,564	192,912	1,332,371
Service tax on Management fees	94,063	746	61,284	61,746	24,731	210,437	23,844	164,681
Transfer agents fees and expenses	-	-	-	-	-	-	-	-
Custodian fees	-	-	-	-	-	-	-	-
Trusteeship fees	414	-	-	25,022	-	40,081	-	38,678
Commission to Agents	7,200	-	16,414	13,430	-	85,592	-	6,393
Marketing & Distribution expenses	-	-	-	-	-	-	-	-
Audit fees	-	-	-	-	-	-	-	-
Investor education awareness	218,758	2,293	113,025	118,390	1,924	223,789	1,855	215,971
Other operating expenses	-	-	-	-	2,029	68	2,853	-
(B)	1,081,471	9,076	686,560	718,159	228,773	2,262,532	221,464	1,758,094
NET REALISED GAINS / (LOSSES) FOR THE YEAR (A - B = C)	93,918,937	1,642,711	50,461,305	55,708,900	1,848,853	94,914,140	740,525	91,404,728
Change in Unrealised Depreciation in value of investments (D)	-	149,967	-	699,097	1,203,160	-	-	1,303,618
NET GAINS / (LOSSES) FOR THE YEAR (E=(C-D))	93,918,937	1,492,744	50,461,305	55,009,804	645,693	94,914,140	740,525	90,101,111
Change in unrealised appreciation in the value of investments (F)	132,619	-	699,097	-	41,428	1,499,374	15,843	-
NET SURPLUS / (DEFICIT) FOR THE YEAR (E + F = G)	94,051,556	1,492,744	51,160,402	55,009,804	687,121	96,413,514	756,368	90,101,111
Opening Balance	1,492,744	-	55,009,804	-	98,077,548	2,825,766	92,827,365	1,438,480
Add: Balance transfer from Unrealised Appreciation Reserve	-	-	-	-	1,161,732	-	-	1,287,774
Less: Balance transfer to Unrealised Appreciation Reserve	-	-	-	-	-	1,161,732	-	-
Add / (Less): Equalisation	-	-	-	-	-	-	-	-
Total (Including G)	95,544,300	1,492,744	106,170,206	55,009,804	99,926,401	98,077,548	93,583,733	92,827,365
Dividend appropriation								
Income Distributed during the year	-	-	104,895	-	3,966	-	13,418,291	-
Tax on income distributed during the year	-	-	29,711	-	1,123	-	4,560,045	-
Retained Surplus / (Deficit) carried forward to Balance sheet	95,544,300	1,492,744	106,035,600	55,009,804	99,921,312	98,077,548	75,605,397	92,827,365

Notes to Accounts
Annexure I to the Abridged Balance Sheet and Revenue Account for the year ended March 31, 2015
1 Investments:-

- 1.1. All Investments of the Scheme are registered in the name of the Trustee for the benefit of the Scheme's Unitholders.
- 1.2. Open Position of derivatives as at the year ended March 31, 2015 and March 31, 2014 was NIL.
- 1.3. Investment in Associates and Group Companies as at the year ended March 31, 2015 was NIL
- 1.4. There was no open position of Securities Borrowed and/or Lend by the scheme as at March 31, 2015 and March 31, 2014.
- 1.5. There were no Non-Performing Assets as at March 31, 2015 and March 31, 2014.
- 1.6. Aggregate Unrealised Gain / Loss as at the end of the Financial Year March 31, 2015 and March 31, 2014 are as under :

Scheme Name / Security Type	Year ended 31-March-2015		Year ended 31-March-2014	
	Unrealised Gain / (Loss)	% to Net Assets	Unrealised Gain / (Loss)	% to Net Assets
Baroda Pioneer Fmp - Series B				
Certificate of Deposit	-	-	(41,428)	-
Debentures / Bonds Listed / Awaiting listing	-	-	1,203,160	0.10
Baroda Pioneer Fmp - Series C				
Certificate of Deposit	-	-	(15,843)	-
Baroda Pioneer Fmp - Series E				
Certificate of Deposit	-	-	5,924,950	0.44
Debentures / Bonds Listed / Awaiting listing	1,095,022	0.40	-	-
Baroda Pioneer Fmp - Series G				
Certificate of Deposit	-	-	(699,097)	(0.06)
Baroda Pioneer Fmp - Series J				
Certificate of Deposit	-	-	(17,794)	-
Commercial Paper	-	-	110,195	0.01
Debentures / Bonds Listed / Awaiting listing	8,198	-	46,960	0.01
Baroda Pioneer Fmp - Series K				
Certificate of Deposit	-	-	675,926	0.32
Commercial Paper	-	-	130,188	0.06
Baroda Pioneer Fmp - Series L				
Certificate of Deposit	-	-	971,047	0.47
Baroda Pioneer Fmp - Series M				
Certificate of Deposit	(142,757)	(0.01)	6,930,168	0.44
Baroda Pioneer Fmp - Series N				
Certificate of Deposit	(17,348)	-	(149,967)	(0.01)

- 1.7. The aggregate value of securities purchased and sold during the financial year March 31, 2015 and March 31, 2014 is as below :

Scheme Name	Purchases (Rs.)	% of Avg. Net Assets	Sales (Rs.)	% of Avg. Net Assets
	2014-15			
Baroda Pioneer 370 Day Fmp - Series 1	-	-	-	-
Baroda Pioneer 367 Day Fmp - Series 4	-	-	-	-
Baroda Pioneer Fmp- Series A	-	-	-	-
Baroda Pioneer Fmp - Series B	-	-	1,150,000,000	98.26
Baroda Pioneer Fmp - Series C	-	-	1,090,000,000	97.12
Baroda Pioneer Fmp - Series D	-	-	-	-
Baroda Pioneer Fmp - Series E	255,381,549.00	34.39	1,410,000,000	189.90
Baroda Pioneer Fixed Maturity Plan -Sr F	-	-	-	-
Baroda Pioneer Fixed Maturity Plan- Sr G	-	-	1,196,983,876	102.13
Baroda Pioneer Fixed Maturity Plan- Sr H	-	-	-	-
Baroda Pioneer Fmp - Series J	654,944,070.00	87.69	797,974,055	106.82
Baroda Pioneer Fixed Maturity Plan-Sr K	-	-	223,000,000	102.43
Baroda Pioneer Fixed Maturity Plan-Sr L	-	-	224,000,000	103.87
Baroda Pioneer Fixed Maturity Plan-Sr M	1,692,961,500.00	103.83	1,692,000,000	103.77
Baroda Pioneer Fixed Maturity Plan-Sr N	1,097,966,100.00	100.38	1,136,000,000	103.86
	2013-14			
Baroda Pioneer 370 Day Fmp - Series 1	-	-	180,000,000	66.20
Baroda Pioneer 367 Day Fmp - Series 4	-	-	560,000,000	100.01
Baroda Pioneer Fmp- Series A	-	-	1,494,936,239	104.16
Baroda Pioneer Fmp - Series B	1,543,515,598	137.95	1,522,054,973	136.03
Baroda Pioneer Fmp - Series C	1,988,624,855	184.16	2,006,783,798	185.84
Baroda Pioneer Fmp - Series D	2,323,607,680	99.28	2,389,947,124	102.11
Baroda Pioneer Fmp - Series E	1,273,000,565	96.14	-	-

Notes to Accounts (Contd.)

Annexure I to the Abridged Balance Sheet and Revenue Account for the year ended March 31, 2015

1.7. The aggregate value of securities purchased and sold during the financial year March 31, 2015 and March 31, 2014 is as below : (Contd..)

Scheme Name	Purchases (Rs.)	% of Avg. Net Assets	Sales (Rs.)	% of Avg. Net Assets
	2013-14			
Baroda Pioneer Fixed Maturity Plan -Sr F	1,325,722,900	148.40	1,348,658,180	150.97
Baroda Pioneer Fixed Maturity Plan- Sr G	1,091,343,467	97.49	-	-
Baroda Pioneer Fixed Maturity Plan- Sr H	1,971,971,275	186.26	1,995,145,315	188.45
Baroda Pioneer Fmp - Series J	731,268,518	98.96	-	-
Baroda Pioneer Fixed Maturity Plan-Sr K	203,190,427	97.93	-	-
Baroda Pioneer Fixed Maturity Plan-Sr L	204,332,336	99.41	-	-
Baroda Pioneer Fixed Maturity Plan-Sr M	1,844,358,677	118.77	300,915,626	19.38
Baroda Pioneer Fixed Maturity Plan-Sr N	1,041,830,402	99.60	-	-

1.8. Non-Traded securities in the portfolio: Aggregate Value of Debt & Money Market Instruments and percentage to net assets is as under :

Scheme Name	March 31, 2015		March 31, 2014	
	Market / Fair Value	% of Avg. Net Assets	Market / Fair Value	% of Avg. Net Assets
Baroda Pioneer Fmp - Series E	262,432,307	95.81	1,358,225,520	99.79
Baroda Pioneer Fmp - Series J	558,009,613	82.22	749,135,956	99.90
Baroda Pioneer Fixed Maturity Plan-Sr M	1,697,451,200	99.85	1,558,615,746	99.96
Baroda Pioneer Fixed Maturity Plan-Sr N	798,647,050	70.04	1,043,051,332	99.70
Baroda Pioneer Fixed Maturity Plan- Sr G	-	-	1,145,832,930	100.00
Baroda Pioneer Fixed Maturity Plan-Sr K	-	-	205,854,949	98.47
Baroda Pioneer Fixed Maturity Plan-Sr L	-	-	206,581,812	99.88
Baroda Pioneer Fmp - Series B	-	-	1,149,553,320	98.27
Baroda Pioneer Fmp - Series C	-	-	1,089,487,650	96.60

2 Transactions covered by Regulation 25(8) of the SEBI Regulations with the associates of the Investment Manager of the Fund :

Name of associates/related parties/ group companies of Sponsor/AMC	Nature of Association/ Nature of relation	Period Covered	Value of Transaction (Rs)	% of Total Value of Transaction of the Fund	Brokerage (Rs)	% of total Brokerage paid by the Fund
BOB Capital Markets Ltd.	Associate Broker	Apr-14 To Mar-15	900,143,077.77	1.50	1,961,343.34	4.17
SBICAP Securities Ltd	Associate Broker	Apr-14 To Mar-15	602,116,134.61	1.00	1,315,037.89	2.79

Name of associates/related parties/ group companies of Sponsor/AMC	Nature of Association / Nature of relation	Period Covered	Value of Transaction (Rs)	% of Total Value of Transaction of the Fund	Brokerage (Rs)	% of total Brokerage paid by the Fund
BOB Capital Markets Ltd.	Associate Broker	Apr-13 To Mar-14	367,098,330.55	0.38	800,697.38	3.77
SBICAP Securities Ltd	Associate Broker	Apr-13 To Mar-14	172,362,259.05	0.18	372,988.40	1.76

3 Commission paid to associates/related parties/group companies of sponsor/AMC :

Name of associate/related parties/group companies of Sponsor/AMC	Nature of association /Nature of relation	Yearly			
		March 21, 2014 to March 31, 2015			
		Business Given (Rs.)	% of Total Business received by the fund	Commission Paid (Rs.)	% of total commission paid by the fund
BANK OF BARODA	Sponsor	32,697,451,238.54	2.02	34,435,302.22	25.59

Name of associate/related parties/ group companies of Sponsor/AMC	Nature of association /Nature of relation	Yearly			
		April 01, 2013 to March 20, 2014			
		Business Given (Rs.)	% of Total Business received by the fund	Commission Paid (Rs.)	% of total commission paid by the fund
BANK OF BARODA	Sponsor	30,340,860,193.30	1.92	24,555,064.78	45.76

4 Interest on Borrowings & Bank charges : Nil

5 There were no Unitholders over 25% of the NAV of the Scheme as at March 31, 2015 and March 31, 2014.

6 Unit Capital movement during the years ended March 31, 2015 and March 31, 2014 (Refer Annexure II)

7 Prior year amounts have been re-grouped and reclassified, wherever applicable, to confirm to current year's presentation.

8 There were no contingent liabilities for the year ended March 31, 2015 and March 31, 2014.

9 Expenses other than management fee are inclusive of service tax wherever applicable.

10 The Annual Accounts of the Schemes prepared in accordance with the accounting policies and standards specified in the Ninth Schedule of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 has been approved by the Board of Directors of AMC and Trustee Company at their meetings held on 29 July, 2015. The audit report attached herewith refers to the said annual accounts. The aforesaid abridged accounts are an extract of the Annual Accounts in accordance with SEBI Circular No. IMD/Cir8/132968/2008 dated July 24, 2008.

Annexure II

Unit Capital movement during the year ended March 31, 2015 and March 31, 2014

Baroda Pioneer Fixed Maturity Plan - Series B

Description	Opening Units	Subscription	Redemption	Closing Units	Face value
2014-15					
Regular Plan Dividend Option	5,500.000	-	5,500.000	-	-
Regular Plan Growth Option	22,594,861.264	-	22,594,861.264	-	-
Direct Plan Growth Option	84,458,754.788	-	84,458,754.788	-	-
2013-14					
Regular Plan Dividend Option	5,500.000	-	-	5,500.000	55,000.00
Regular Plan Growth Option	22,594,861.264	-	-	22,594,861.264	225,948,612.64
Direct Plan Growth Option	84,458,754.788	-	-	84,458,754.788	844,587,547.88

Baroda Pioneer Fixed Maturity Plan - Series C

Description	Opening Units	Subscription	Redemption	Closing Units	Face value
2014-15					
Regular Plan Dividend Option	20,039,982.619	-	20,039,982.619	-	-
Regular Plan Growth Option	11,817,869.117	-	11,817,869.117	-	-
Direct Plan Growth Option	71,637,504.524	-	71,637,504.524	-	-
2013-14					
Regular Plan Dividend Option	20,039,982.619	-	-	20,039,982.619	200,399,826.19
Regular Plan Growth Option	11,817,869.117	-	-	11,817,869.117	118,178,691.17
Direct Plan Growth Option	71,587,504.524	50,000.000	-	71,637,504.524	716,375,045.24

Baroda Pioneer Fixed Maturity Plan - Series E

Description	Opening Units	Subscription	Redemption	Closing Units	Face value
2014-15					
Regular Plan Dividend Option	953,604.123	-	553,604.123	400,000.000	4,000,000.00
Regular Plan Growth Option	53,454,599.116	-	36,444,472.203	17,010,126.913	170,101,269.13
Direct Plan Dividend Option	102,000.000	-	100,000.000	2,000.000	20,000.00
Direct Plan Growth Option	73,068,438.588	-	66,993,858.987	6,074,579.601	60,745,796.01
2013-14					
Regular Plan Dividend Option	-	953,604.123	-	953,604.123	9,536,041.23
Regular Plan Growth Option	-	53,454,599.116	-	53,454,599.116	534,545,991.16
Direct Plan Dividend Option	-	102,000.000	-	102,000.000	1,020,000.00
Direct Plan Growth Option	-	73,068,438.588	-	73,068,438.588	730,684,385.88

Baroda Pioneer Fixed Maturity Plan- Sr G

Description	Opening Units	Subscription	Redemption	Closing Units	Face value
2014-15					
Regular Plan Dividend Option	110,147.573	-	110,147.573	-	-
Regular Plan Growth Option	22,436,128.014	-	22,436,128.014	-	-
Direct Plan Dividend Option	30,000.000	-	30,000.000	-	-
Direct Plan Growth Option	86,505,110.161	-	86,505,110.161	-	-
2013-14					
Regular Plan Dividend Option	-	110,147.573	-	110,147.573	1,101,475.73
Regular Plan Growth Option	-	22,436,128.014	-	22,436,128.014	224,361,280.14
Direct Plan Dividend Option	-	30,000.000	-	30,000.000	300,000.00
Direct Plan Growth Option	-	86,505,110.161	-	86,505,110.161	865,051,101.61

Baroda Pioneer Fixed Maturity Plan - Series J

Description	Opening Units	Subscription	Redemption	Closing Units	Face value
2014-15					
Regular Plan Dividend Option	100,000.000	-	100,000.000	-	-
Regular Plan Growth Option	9,394,466.684	-	4,868,597.874	4,525,868.810	45,258,688.10
Direct Plan Dividend Option	101,022.224	-	101,022.224	-	-
Direct Plan Growth Option	63,481,796.597	-	7,440,836.274	56,040,960.323	560,409,603.23
2013-14					
Regular Plan Dividend Option	-	100,000.000	-	100,000.000	1,000,000.00
Regular Plan Growth Option	-	9,394,466.684	-	9,394,466.684	93,944,666.84
Direct Plan Dividend Option	-	101,022.224	-	101,022.224	1,010,222.24
Direct Plan Growth Option	-	63,481,796.597	-	63,481,796.597	634,817,965.97

Annexure II (Contd.,)

Unit Capital movement during the year ended March 31, 2015 and March 31, 2014

Baroda Pioneer Fixed Maturity Plan - Sr K

Description	Opening Units	Subscription	Redemption	Closing Units	Face value
2014-15					
Regular Plan Dividend Option	100,000.000	-	100,000.000	-	-
Regular Plan Growth Option	15,796,223.527	-	15,796,223.527	-	-
Direct Plan Dividend Option	2,000.000	-	2,000.000	-	-
Direct Plan Growth Option	4,721,965.462	-	4,721,965.462	-	-
2013-14					
Regular Plan Dividend Option	-	100,000.000	-	100,000.000	1,000,000.00
Regular Plan Growth Option	-	15,796,223.527	-	15,796,223.527	157,962,235.27
Direct Plan Dividend Option	-	2,000.000	-	2,000.000	20,000.00
Direct Plan Growth Option	-	4,721,965.462	-	4,721,965.462	47,219,654.62

Baroda Pioneer Fixed Maturity Plan - Sr L

Description	Opening Units	Subscription	Redemption	Closing Units	Face value
2014-15					
Regular Plan Dividend Option	300,000.000	-	300,000.000	-	-
Regular Plan Growth Option	4,715,973.760	-	4,715,973.760	-	-
Direct Plan Growth Option	15,406,729.367	-	15,406,729.367	-	-
2013-14					
Regular Plan Dividend Option	-	300,000.000	-	300,000.000	3,000,000.00
Regular Plan Growth Option	-	4,715,973.760	-	4,715,973.760	47,159,737.60
Direct Plan Growth Option	-	15,406,729.367	-	15,406,729.367	154,067,293.67

Baroda Pioneer Fixed Maturity Plan - Sr M

Description	Opening Units	Subscription	Redemption	Closing Units	Face value
2014-15					
Regular Plan Dividend Option	149,234.526	-	-	149,234.526	1,492,345.26
Regular Plan Growth Option	29,618,374.262	-	-	29,618,374.262	296,183,742.62
Direct Plan Dividend Option	25,000.000	-	-	25,000.000	250,000.00
Direct Plan Growth Option	124,466,765.838	-	-	124,466,765.838	1,244,667,658.38
2013-14					
Regular Plan Dividend Option	-	149,234.526	-	149,234.526	1,492,345.26
Regular Plan Growth Option	-	29,618,374.262	-	29,618,374.262	296,183,742.62
Direct Plan Dividend Option	-	25,000.000	-	25,000.000	250,000.00
Direct Plan Growth Option	-	124,466,765.838	-	124,466,765.838	1,244,667,658.38

Baroda Pioneer Fixed Maturity Plan - Sr N

Description	Opening Units	Subscription	Redemption	Closing Units	Face value
2014-15					
Regular Plan Dividend Option	11,000.000	-	-	11,000.000	110,000.00
Regular Plan Growth Option	51,058,334.826	-	-	51,058,334.826	510,583,348.26
Direct Plan Growth Option	53,404,948.317	-	-	53,404,948.317	534,049,483.17
2013-14					
Regular Plan Dividend Option	-	11,000.000	-	11,000.000	110,000.00
Regular Plan Growth Option	-	51,058,334.826	-	51,058,334.826	510,583,348.26
Direct Plan Growth Option	-	53,404,948.317	-	53,404,948.317	534,049,483.17

Key Statistics for the Year/Period ended 31.03.15

	BARODA PIONEER FMP - SERIES B		BARODA PIONEER FMP - SERIES C		BARODA PIONEER FMP - SERIES E		BARODA PIONEER FMP - SERIES G		BARODA PIONEER FMP - SERIES J	
	As at April 4, 2015	As at March 31, 2014	As at April 4, 2015	As at March 31, 2014	As at March 31, 2015	As at March 31, 2014	As at September 23, 2015	As at March 31, 2014	As at March 31, 2015	As at March 31, 2014
1. NAV per unit (Rs.): Declared NAV excluding Load										
Open										
Dividend Plan	10.9189	10.0264	10.8899	10.0264	10.6610	-	10.4955	-	10.2593	-
Growth Plan	10.9189	10.0264	10.8899	10.0264	10.6610	-	10.4955	-	10.2593	-
Regular Bonus Plan	-	-	-	-	-	-	-	-	-	-
Daily Dividend Plan	-	-	-	-	-	-	-	-	-	-
Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Daily Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-	-	-
Institutional Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Bonus Plan	-	-	-	-	-	-	-	-	-	-
Direct Daily Dividend Plan	-	-	-	-	-	-	-	-	-	-
Direct Growth Plan	10.9291	10.0264	10.9001	10.0264	10.6734	-	10.5066	-	10.2620	-
Direct Quarterly Plan	-	-	-	-	-	-	-	-	-	-
Direct Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Dividend Plan	-	-	-	-	10.6734	-	10.5066	-	10.2620	-
High										
Dividend Plan	10.9235	10.9189	10.8954	10.8899	11.0499	10.6610	10.9535	10.4955	10.9326	10.2593
Growth Plan	10.9252	10.9189	10.8971	10.8899	11.6723	10.6610	10.9557	10.4955	11.1908	10.2593
Regular Bonus Plan	-	-	-	-	-	-	-	-	-	-
Daily Dividend Plan	-	-	-	-	-	-	-	-	-	-
Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Daily Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-	-	-
Direct Bonus Plan	-	-	-	-	-	-	-	-	-	-
Direct Daily Dividend Plan	-	-	-	-	-	-	-	-	-	-
Direct Growth Plan	10.9356	10.9291	10.9074	10.9001	11.7088	10.6734	10.9779	10.5066	11.2066	10.2620
Direct Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Dividend Plan	-	-	-	-	11.0720	10.6734	10.9756	10.5066	10.9435	10.2620
Low										
Dividend Plan	10.0000	10.0471	10.0000	10.0396	9.9822	10.0000	10.0000	10.0000	10.0000	10.0000
Growth Plan	10.9235	10.0471	10.8954	10.0396	10.6631	10.0000	10.4974	10.0000	10.2584	10.0000
Regular Bonus Plan	-	-	-	-	-	-	-	-	-	-
Daily Dividend Plan	-	-	-	-	-	-	-	-	-	-
Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Daily Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-	-	-
Direct Bonus Plan	-	-	-	-	-	-	-	-	-	-
Direct Daily Dividend Plan	-	-	-	-	-	-	-	-	-	-
Direct Growth Plan	10.9338	10.0471	10.9056	10.0396	10.6756	10.0000	10.5087	10.0000	10.2612	10.0000

Key Statistics for the Year/Period ended 31.03.15 (Contd.,)

	BARODA PIONEER FMP - SERIES B		BARODA PIONEER FMP - SERIES C		BARODA PIONEER FMP - SERIES E		BARODA PIONEER FMP - SERIES G		BARODA PIONEER FMP - SERIES J	
	As at April 4, 2015	As at March 31, 2014	As at April 4, 2015	As at March 31, 2014	As at March 31, 2015	As at March 31, 2014	As at September 23, 2015	As at March 31, 2014	As at March 31, 2015	As at March 31, 2014
Direct Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Dividend Plan	-	-	-	-	9.9825	10.0000	10.0000	10.0000	10.0000	10.0000
End										
Dividend Plan	10.0000	10.9189	10.0000	10.8899	10.5612	10.6610	10.0000	10.4955	-	10.2593
Growth Plan	10.9252	10.9189	10.8971	10.8899	11.6723	10.6610	10.9557	10.4955	11.1908	10.2593
Regular Bonus Plan	-	-	-	-	-	-	-	-	-	-
Daily Dividend Plan	-	-	-	-	-	-	-	-	-	-
Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Daily Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-	-	-
Institutional Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Quarterly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Bonus Plan	-	-	-	-	-	-	-	-	-	-
Direct Daily Dividend Plan	-	-	-	-	-	-	-	-	-	-
Direct Growth Plan	10.9356	10.9291	10.9074	10.9001	11.7088	10.6734	10.9779	10.5066	11.2066	10.2620
Direct Quarterly Plan	-	-	-	-	-	-	-	-	-	-
Direct Weekly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Monthly Dividend	-	-	-	-	-	-	-	-	-	-
Direct Dividend Plan	-	-	-	-	10.5736	10.6734	10.0000	10.5066	-	10.2620
2. Closing Assets Under Management (Rs. in Lakhs)										
End										
Average (AAuM)	11,703.17	11,189.33	11,223.44	10,798.44	7,424.99	13,240.43	11,719.82	11,194.79	7,470.08	7,389.37
3. Gross income as % of AAuM	0.08%	8.82%	0.09%	8.51%	9.09%	11.16%	9.17%	9.41%	8.91%	9.44%
4. Expense Ratio:										
a. Total Expense as % of AAuM	2.10%	0.20%	2.12%	0.16%	0.25%	0.18%	0.09%	0.12%	0.09%	0.09%
b. Management Fee as % of AAuM	2.08%	0.15%	2.09%	0.12%	0.25%	0.14%	0.09%	0.08%	0.09%	0.06%
5. Net Income as % of AAuM	0.08%	8.62%	0.09%	8.35%	8.84%	10.98%	9.08%	9.29%	8.82%	9.35%
6. Portfolio turnover ratio										
7. Total Dividend per unit distributed during the year / period Individual & HUF										
Dividend Option	0.9252	-	0.8971	-	2.1263	-	1.9336	-	1.8794	-
Others										
Dividend Option	0.9252	-	0.8971	-	2.1263	-	1.9336	-	1.8794	-
8. Returns:										
a. Last One Year Plan										
Regular Dividend	-	-	-	-	-	-	-	-	-	-
Regular Growth	-	8.98%	-	-	9.49%	-	9.28%	-	9.08%	-
Regular Bonus	-	-	-	-	-	-	-	-	-	-
Institutional Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-	-	-
Direct Dividend	-	-	-	-	-	-	-	-	-	-
Direct Growth	-	9.08%	-	-	9.70%	-	9.50%	-	9.20%	-
Direct Bonus	-	-	-	-	-	-	-	-	-	-
Benchmark	-	8.78%	-	-	10.32%	-	10.12%	-	10.32%	-
Benchmark (Direct)	-	8.78%	-	-	-	-	-	-	-	-
b. Since Inception Plan										
Regular Dividend	-	-	-	-	-	-	-	-	-	-
Regular Growth	-	8.84%	-	8.65%	10.17%	6.61%	9.47%	4.96%	9.13%	2.59%
Regular Bonus	-	-	-	-	-	-	-	-	-	-
Institutional Dividend	-	-	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-	-	-
Direct Dividend	-	-	-	-	-	-	-	-	-	-
Direct Growth	-	8.93%	-	8.75%	10.38%	6.73%	9.69%	5.07%	9.25%	2.62%
Direct Bonus	-	-	-	-	-	-	-	-	-	-
Benchmark	-	8.76%	-	8.77%	10.82%	6.25%	10.14%	5.89%	10.37%	2.92%
Benchmark (Direct)	-	8.76%	-	8.77%	10.82%	6.25%	-	5.89%	10.37%	2.92%
Benchmark Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index

Key Statistics for the Year/Period ended 31.03.15

	BARODA PIONEER FMP - SERIES K		BARODA PIONEER FMP - SERIES L		BARODA PIONEER FMP - SERIES M		BARODA PIONEER FMP - SERIES N	
	As at February 25, 2015	As at March 31, 2014	As at March 2, 2015	As at March 31, 2014	As at March 31, 2015	As at March 31, 2014	As at March 31, 2015	As at March 31, 2014
1. NAV per unit (Rs.): Declared NAV excluding Load								
Open								
Dividend Plan	10.1383	-	10.1279	-	10.1073	-	10.0142	-
Growth Plan	10.1383	-	10.1279	-	10.1073	-	10.0142	-
Regular Bonus Plan	-	-	-	-	-	-	-	-
Daily Dividend Plan	-	-	-	-	-	-	-	-
Weekly Dividend	-	-	-	-	-	-	-	-
Monthly Dividend	-	-	-	-	-	-	-	-
Quarterly Dividend	-	-	-	-	-	-	-	-
Institutional Daily Dividend	-	-	-	-	-	-	-	-
Institutional Weekly Dividend	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-
Institutional Monthly Dividend	-	-	-	-	-	-	-	-
Institutional Quarterly Dividend	-	-	-	-	-	-	-	-
Direct Bonus Plan	-	-	-	-	-	-	-	-
Direct Daily Dividend Plan	-	-	-	-	-	-	-	-
Direct Growth Plan	10.1400	-	10.1279	-	10.1082	-	10.0143	-
Direct Quarterly Plan	-	-	-	-	-	-	-	-
Direct Weekly Dividend	-	-	-	-	-	-	-	-
Direct Monthly Dividend	-	-	-	-	-	-	-	-
Direct Dividend Plan	10.1400	-	-	-	10.1082	-	-	-
High								
Dividend Plan	10.9652	10.1383	10.9807	10.1279	11.0052	10.1073	10.9089	10.0142
Growth Plan	10.9652	10.1383	10.9807	10.1279	11.0052	10.1073	10.9089	10.0142
Regular Bonus Plan	-	-	-	-	-	-	-	-
Daily Dividend Plan	-	-	-	-	-	-	-	-
Weekly Dividend	-	-	-	-	-	-	-	-
Monthly Dividend	-	-	-	-	-	-	-	-
Quarterly Dividend	-	-	-	-	-	-	-	-
Institutional Daily Dividend	-	-	-	-	-	-	-	-
Institutional Weekly Dividend	-	-	-	-	-	-	-	-
Institutional Monthly Dividend	-	-	-	-	-	-	-	-
Institutional Quarterly Dividend	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-
Direct Bonus Plan	-	-	-	-	-	-	-	-
Direct Daily Dividend Plan	-	-	-	-	-	-	-	-
Direct Growth Plan	10.9840	10.1400	10.9836	10.1279	11.0244	10.1082	10.9199	10.0143
Direct Weekly Dividend	-	-	-	-	-	-	-	-
Direct Monthly Dividend	-	-	-	-	-	-	-	-
Direct Quarterly Dividend	-	-	-	-	-	-	-	-
Direct Dividend Plan	10.9840	10.1400	-	10.0000	11.0244	10.1082	-	10.0000
Low								
Dividend Plan	10.1353	10.0000	10.1248	10.0000	10.1045	10.0000	10.0147	10.0000
Growth Plan	10.1353	10.0000	10.1248	10.0000	10.1045	10.0000	10.0147	10.0000
Regular Bonus Plan	-	-	-	-	-	-	-	-
Daily Dividend Plan	-	-	-	-	-	-	-	-
Weekly Dividend	-	-	-	-	-	-	-	-
Monthly Dividend	-	-	-	-	-	-	-	-
Quarterly Dividend	-	-	-	-	-	-	-	-
Institutional Daily Dividend	-	-	-	-	-	-	-	-
Institutional Weekly Dividend	-	-	-	-	-	-	-	-
Institutional Monthly Dividend	-	-	-	-	-	-	-	-
Institutional Quarterly Dividend	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-
Direct Bonus Plan	-	-	-	-	-	-	-	-
Direct Daily Dividend Plan	-	-	-	-	-	-	-	-
Direct Growth Plan	10.1370	10.0000	10.1248	10.0000	10.1055	10.0000	10.0148	10.0000
Direct Weekly Dividend	-	-	-	-	-	-	-	-
Direct Monthly Dividend	-	-	-	-	-	-	-	-
Direct Quarterly Dividend	-	-	-	-	-	-	-	-
Direct Dividend Plan	10.1370	10.0000	-	10.0000	10.1055	10.0000	-	10.0000

Key Statistics for the Year/Period ended 31.03.15 (Contd..)

	BARODA PIONEER FMP - SERIES K		BARODA PIONEER FMP - SERIES L		BARODA PIONEER FMP - SERIES M		BARODA PIONEER FMP - SERIES N	
	As at February 25, 2015	As at March 31, 2014	As at March 2, 2015	As at March 31, 2014	As at March 31, 2015	As at March 31, 2014	As at March 31, 2015	As at March 31, 2014
End								
Dividend Plan	10.9652	10.1383	10.9807	10.1279	11.0052	10.1073	10.9089	10.0142
Growth Plan	10.9652	10.1383	10.9807	10.1279	11.0052	10.1073	10.9089	10.0142
Regular Bonus Plan	-	-	-	-	-	-	-	-
Daily Dividend Plan	-	-	-	-	-	-	-	-
Weekly Dividend	-	-	-	-	-	-	-	-
Monthly Dividend	-	-	-	-	-	-	-	-
Quarterly Dividend	-	-	-	-	-	-	-	-
Institutional Daily Dividend	-	-	-	-	-	-	-	-
Institutional Weekly Dividend	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-
Institutional Monthly Dividend	-	-	-	-	-	-	-	-
Institutional Quarterly Dividend	-	-	-	-	-	-	-	-
Direct Bonus Plan	-	-	-	-	-	-	-	-
Direct Daily Dividend Plan	-	-	-	-	-	-	-	-
Direct Growth Plan	10.9840	10.1400	10.9836	10.1279	11.0244	10.1082	10.9199	10.0143
Direct Quarterly Plan	-	-	-	-	-	-	-	-
Direct Weekly Dividend	-	-	-	-	-	-	-	-
Direct Monthly Dividend	-	-	-	-	-	-	-	-
Direct Dividend Plan	10.9840	10.1400	-	-	11.0244	10.1082	-	-
2. Closing Assets Under Management (Rs. in Lakhs)								
End								
Average (AAuM)	2,177.05	2,074.86	2,156.49	2,055.37	16,304.53	15,528.22	10,937.86	10,460.58
3. Gross income as % of AAuM	8.86%	13.07%	0.00%	14.52%	8.70%	17.86%	8.70%	13.10%
4. Expense Ratio:								
a. Total Expense as % of AAuM	0.15%	0.17%	0.01%	0.02%	0.04%	0.05%	0.07%	0.08%
b. Management Fee as % of AAuM	0.12%	0.13%	0.01%	0.00%	0.04%	0.02%	0.07%	0.05%
5. Net Income as % of AAuM	8.71%	12.90%	0.00%	14.50%	8.66%	17.81%	8.63%	13.02%
6. Portfolio turnover ratio								
7. Total Dividend per unit distributed during the year / period	-	-	-	-	-	-	-	-
Individual & HUF								
Dividend Option	-	-	-	-	-	-	-	-
Others								
Dividend Option	-	-	-	-	-	-	-	-
8. Returns:								
a. Last One Year Plan								
Regular Dividend	-	-	-	-	-	-	-	-
Regular Growth	-	-	-	-	8.88%	-	-	-
Regular Bonus	-	-	-	-	-	-	-	-
Institutional Dividend	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-
Direct Dividend	-	-	-	-	-	-	-	-
Direct Growth	-	-	-	-	9.06%	-	-	-
Direct Bonus	-	-	-	-	-	-	-	-
Benchmark	10.12%	-	10.12%	-	10.32%	-	10.12%	-
Benchmark (Direct)	-	-	-	-	-	-	-	-
b. Since Inception Plan								
Regular Dividend	-	-	-	-	-	-	-	-
Regular Growth	5.95%	1.38%	5.93%	1.28%	9.13%	1.07%	8.81%	-
Regular Bonus	-	-	-	-	-	-	-	-
Institutional Dividend	-	-	-	-	-	-	-	-
Institutional Growth	-	-	-	-	-	-	-	-
Direct Dividend	-	-	-	-	-	-	-	-
Direct Growth	6.05%	1.40%	5.93%	1.28%	9.31%	1.08%	8.92%	-
Direct Bonus	-	-	-	-	-	-	-	-
Benchmark	6.33%	1.46%	6.23%	1.37%	10.65%	1.28%	10.39%	-
Benchmark (Direct)	-	1.46%	-	1.37%	10.65%	1.28%	10.39%	-
Benchmark Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index	Crisil Short Term Bond Fund Index

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