

BARODA BNP PARIBAS BALANCED ADVANTAGE FUND

GET BOTH
HEADS & **TAILS**
BY YOUR SIDE.



Equity markets over a period of time, have established a track record of wealth creation and delivered relatively better returns than most other asset classes; but often, returns are accompanied with volatility which deter investors from investing in them. In turbulent times, usually, the investor reacts based on emotions and ends up selling his holdings, instead of accumulating them at lower levels.

In order to help you steer through this volatility & help you achieve your financial goals, a tailor-made solution for all market times – Baroda BNP Paribas Balanced Advantage Fund. The fund is an open-ended balanced advantage fund which seeks to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation.

This fund is designed in such a way, that it equips the Fund Manager to construct a portfolio based on a proprietary asset allocation model. The model ensures that the allocation to equity is made in a disciplined manner, based on the prevailing market scenario. This helps reduce the element of human bias and emotion. This strategy aids in participating in the long-term growth potential of equities with lower volatility. The downside risk is managed by investing in equities, based on the proprietary asset allocation model wherein equity exposure is increased when the markets and valuations are low, & equity exposure is reduced when the valuations and markets are high.

About the fund

The Scheme intends to dynamically allocate assets between equity, cash future arbitrage / equity derivatives, and debt and/or money market instruments.

- ▶ It aims to manage volatility in response to changing market conditions.
- ▶ The portfolio intends to maintain at least 65% of net asset exposure to equity and equity related instruments at all points in time thus offering equity taxation.
- ▶ Diversified portfolio investing across sectors and market capitalization
- ▶ Along with direct equity the fund will also invest in arbitrage opportunities generated from pricing differential between stocks traded in the cash and derivatives segments.
- ▶ Remaining allocation to money market and other fixed income securities will be decided after considering the economic environment, sector performance, general liquidity, etc.

Advantages of investing in Baroda BNP Paribas Balanced Advantage Fund

- ▶ No need to time the markets
- ▶ Elimination of human bias and emotions for allocating among asset classes
- ▶ Multi-Parameter approach used for deciding the net equity allocation
- ▶ Risk mitigation through Dynamic Asset Allocation
- ▶ Periodic rebalancing on monthly basis based on a proprietary asset allocation model
- ▶ Aims to protect the downside through diversification across asset classes
- ▶ Tax efficient returns being an equity oriented fund

Proprietary Model

Price Earnings	Captures the P&L aspect
Price / Book Value	Captures the Balance sheet aspect
Dividend Yield	Captures the Cash flows aspect
Earnings Yield-GSec	Captures the Market Risk premium

These 4 parameters are compared to their historical 5 yr averages. The gross equity exposure will be maintained in the range of 65% to 100% while the net equity exposure will be maintained between 30% to 100%. The difference between gross and net equity allocation would generally be invested in arbitrage opportunities. The exposure to Debt & Money Market Instruments including cash and cash equivalents will be maintained in the range of 0% to 35%.

Investors should note that the above allocations are indicative only and not binding on the Fund Manager. The Fund Manager retains the right to deviate from these allocation levels where it believes this is in the best interests of investors in the Fund, taking into account the market conditions and opportunities, applicable regulations and politico economic factors.

Asset allocation: Under normal circumstances, the indicative asset allocation would be as follows:

Instrument	Indicative Allocations (% of total assets)		Risk Profile
Equity & equity related securities	65%	100%	Medium to High
Debt and money market instruments*	0%	35%	Low to Medium
Units issued by REITs & InvITs	0%	10%	Medium to High









Gross equity exposure will be maintained between 65% to 100% and the net long equity exposure will be between 30% to 100%. The Scheme may take derivatives positions up to 50% of the equity and debt assets of the Scheme, respectively, based on the opportunities available, subject to the guidelines issued by SEBI from time to time, and in line with the overall investment objective of the Scheme.

These may be taken to hedge or rebalance the portfolio, or to undertake any other strategy as may be permitted under the Regulations from time to time. The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by SEBI / RBI from time to time and in line with the policy approved by the Board of Directors of the AMC and Trustee Company.

The Scheme may invest in Foreign Securities including ADRs/GDRs upto 10% of its net assets.

The cumulative gross exposure through equity, debt, derivative positions (including fixed income derivatives), repo transactions and credit default swaps in corporate debt securities, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the scheme.

SCHEME DETAILS

	Fund Name:	Baroda BNP Paribas Balanced Advantage Fund
	Scheme Type:	An open ended balanced advantage fund.
	Investment Objective:	The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.
	Benchmark:	NIFTY 50 Hybrid Composite Debt 50:50 Index
	Plans/Options:	Growth & Income Distribution cum capital withdrawal (Payout & Reinvestment)
	Fund Managers:	Mr. Sanjay Chawla (Equity Portfolio) (managing fund since November 14, 2018) (Total Experience: 33 years), Mr. Pratish Krishnan (Equity Portfolio) (managing fund since August 5, 2021) (Total Experience: 23 years) & Mr. Prashant Pimple (Fixed Income Portfolio) (managing fund since October 21, 2022) (Total Experience: 24 years)
	Minimum Application Amount:	Lumpsum – Rs. 5,000 & multiples of Re. 1 thereafter SIP - Rs. 500 for a min. of 12 months or Rs. 1500 for a min. of 4 quarters
	Load Structure	Entry Load: Not Applicable Exit Load: Upto 1 year • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% After 1 year - Nil

For detailed load structure please refer Scheme Information Document of the scheme.

Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

This product is suitable for investors who are seeking*:

- ▶ Capital appreciation over medium to long term.
- ▶ Investments in equity and equity linked securities as well as debt and money market instruments while managing risk through active asset allocation.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk.

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on July 31, 2025

BARODA BNP PARIBAS MUTUAL FUND : Great partnerships could create synergies to make the 'whole' greater than the sum of its parts. Bank of Baroda, one of India's leading public sector banks, has partnered with BNP Paribas Asset Management, the asset management arm of BNP Paribas, a leading financial services group in Europe with global reach, to form Baroda BNP Paribas Mutual Fund.

BARODA BNP PARIBAS ASSET MANAGEMENT INDIA PVT. LTD.

Regd. Off.: 201(A), 2nd Floor, A wing, Crescenzo, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051

Email: service@barodabnp-paribasmf.in | CIN: U65991MH2003PTC142972 | Call us @ 1800 2670 189 | Invest online @ www.barodabnp-paribasmf.in

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