Working in right combination bears fruit.

Presenting a portfolio with right combination of **Large & Mid Cap stocks**

Presenting

Baroda Large & Mid Cap Fund

An open-ended equity scheme investing in both large cap and mid cap stocks

New Fund Offer Opens on: Aug 17, 2020 & Closes on: Aug 31, 2020

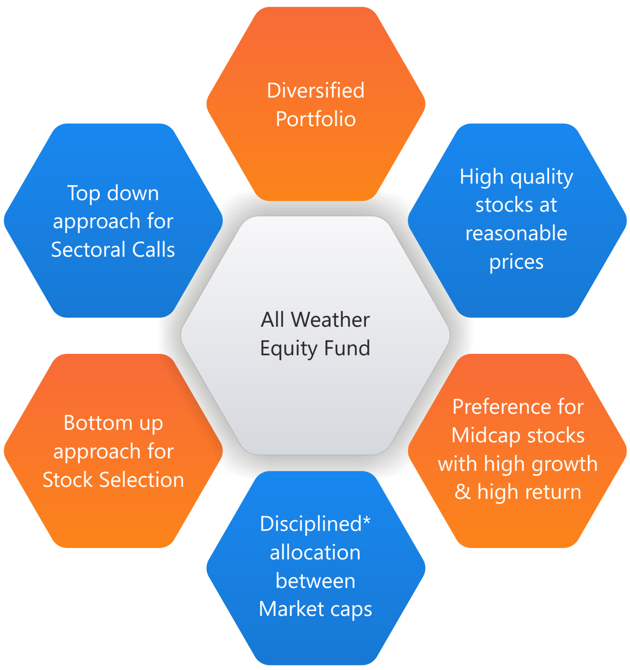
Equity as an asset class has the potential to beat inflation and create wealth for investors over a period of time. Equities are the biggest beneficiaries of the GDP growth of the economy. Large and Emerging Bluechip (also popularly known as mid cap) companies benefit directly from such growth. While Investing in Large Cap stocks provide stability, mid cap stocks offer opportunities for higher growth. A Large & Mid Cap Fund offers an optimal mix of both and should form a part of the core investment portfolio.

Baroda Large & Mid Cap Fund

As per the SEBI mandate, Large & Mid Cap equity schemes should invest a minimum 35% in large cap companies, and another 35% in mid-cap companies. Baroda Large & Mid Cap Fund is an open-ended equity fund focused on creating long term capital growth by investing in a mix of Large & Mid cap stocks.

The fund would invest in a minimum of 35% in Large & Mid cap stocks each with a maximum cap of 65%. The fund can invest upto 30% of the corpus in other equities including small-cap stocks, debt & money market instruments, REITs / InVITs. Due to their exposure in both large and mid cap stocks, these funds are positioned on a higher risk return trade-off as compared to a pure Large cap fund, but less riskier than a Multi-cap fund.

Key Benefits



*As per the asset allocations as defined in SID

Why Invest?

- The fund offers an optimal mix - Consistency of Large-cap stocks with the potential of growth of Mid-cap stocks. Changes in Market cap exposure can be done if a particular sector is doing well or reduced during bad times.
- An in-built discipline of Market cap allocation - Minimum of 35% in Large & Mid cap sector each, helps in giving better risk adjusted returns.
- The diversity of the investment strategy in the fund allows it to garner significant gains from exposure to Midcaps and also provide stability through Large caps.
- The flexibility to invest across market cap & sectors makes it an ideal fund to ride all economic and sectoral cycles

Who Should Invest?

- ✓ First time Investors looking for equity exposure with less volatility
- ✓ Investors who are looking for wealth creation over the long term
- ✓ Investors looking for a diversified blended portfolio with above average return potential with relatively less volatility
- ✓ Investors looking for an optimal Market cap allocation fund

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

Instrument	Indicative Allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and equity related instruments of large cap* companies (including derivatives)	35%	65%	High
Equity and equity related instruments of mid cap* companies (including derivatives)	35%	65%	High
Other equities* and equity related instruments	0%	30%	High
Debt & Money Market Instruments#	0%	20%	Low to Medium
Units issued by REITs/InVITs	0%	10%	Medium to High

The scheme may take derivatives positions up to 65% of the net assets of the scheme. *Large Cap: 1st - 100th company in terms of full market capitalization. Mid Cap : 101st to 250th company in terms of full market capitalization. Other equities may include small cap stocks. Small Cap : 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time. #Investment in securitized debt will not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.

SCHEME DETAILS

Type: An open-ended equity scheme investing in both large cap and mid cap stocks

Investment Objective: The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid cap stocks. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.

NFO Period: Open Date: 17th August 2020
Close Date: 31st August 2020
Reopening date: On or before 14th September 2020

Benchmark: S&P BSE 250 Large Mid Cap 65:35 TRI**.

Plans/Options: Plans: Regular and Direct
Options: Growth & Dividend (Payout & Reinvestment)

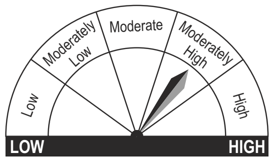
Fund Managers: Sanjay Chawla (Chief Investment Officer) and Ashwani Kumar Agarwalla (Senior Analyst) - (Dedicated Fund manager for overseas investments)

Min. App Amt: Lumpsum – ₹5,000 & multiples of Re. 1 thereafter SIP - ₹500 for a min. of 12 months or ₹1500 for a min. of 4 quarters

Exit Load* -If Units are redeemed upto 10% of the Units, on or before 365 days from the date of allotment of Units: NIL
-If Units are redeemed over and above the 10% limit, on or before 365 days from the date of allotment of Units: 1% of the applicable Net Asset Value (NAV)
-If Units are redeemed after 365 days from the date of allotment of Units: NIL

* The above Exit Load will be applicable on a FIFO (First-In-First-Out) basis, to all subscription transactions, excluding switch-ins.

Riskometer



Investors understand that their principal will be at Moderately High risk

This product is suitable for investors who are seeking#:

- Capital appreciation over long term
- Investment predominantly in equity & equity related instruments of large & midcap stocks

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

Meet the Team

Mr. Sanjay Chawla - Chief Investment Officer
Over 30 years of experience in Fund management, Equity research & Management Consultancy.
Qualifications: Master in Management Studies - BITS Pilani

Mr. Ashwani Kumar Agarwalla - Senior Analyst (Dedicated fund manager for overseas investments)
Over 15 years of experience in equity research.
Qualifications: B.Com (H), MBA Finance & CFA

**S&P BSE 250 Large MidCap 65:35 TRI Index: Baroda Large & Mid Cap Fund ("said Scheme") offered by Baroda Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited. ("IISL"). IISL does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme linked to S&P BSE 250 Large MidCap 65:35 TRI Index or particularly in the ability of the S&P BSE 250 Large MidCap 65:35 TRI Index and to track general stock market performance in India.

Baroda Asset Management India Limited

Baroda Asset Management India Limited ("AMC"), investment manager to Baroda Mutual Fund ("Mutual Fund"), is a wholly owned subsidiary of Bank of Baroda and is positioned to serve the varied asset management needs of investors in India through a range of equity, debt and money market offerings. The Mutual Fund has been working to create an operational and servicing platform well suited to the exacting requirements of our existing and potential investors. Bank of Baroda is a state-owned bank with more than 106 years of successful existence. The biggest strength is its uninterrupted profit performance and consistent record in dividend payments. The name inspires confidence among its customers. A consistent track-record, sound financials and its contribution to social sectors and policy-making have given Bank of Baroda a unique place in the Indian banking universe.

Distribution Partner

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MUTUAL FUND

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