



Surf through Markets with Ease.

Baroda Dynamic Equity Fund

An open ended dynamic asset allocation fund

Fund suitable for investors:

- Looking for capital appreciation over a long term period
- Looking for a portfolio with a blend of equity and debt instruments
- Looking for a dividend track record

Introduction:

Equity markets over a period of time have built an established track record of wealth creation and delivered better returns than the most other asset classes but often come with volatility which deter investors from investing. In turbulent times, usually the investor reacts based on the emotions and ends up selling all the holdings, instead of accumulating them at lower levels. To protect investors from such behavioural bias, there is a category of mutual funds called Dynamic Equity funds. As the name suggests, these funds dynamically manage their equity portfolios, investing more when markets are down and less when they are up.

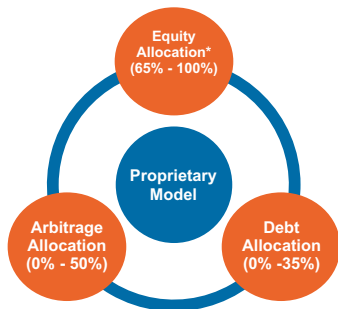
What is Dynamic Equity Fund?

Dynamic Equity funds are largely equity oriented funds which invest in a mix of debt and equity. They increase or decrease their allocation to equities and debt depending on their view of the stock markets. Typically, when stock markets fall they increase equity in the portfolio and when they are up they reduce it. Since the asset classes switch as per the market conditions, the fund auto-allocates it self according to the varying market trends and eliminates market timing as well as human bias during investing. A big advantage of these funds is that they are structured in such a way that they are taxed as equity funds as at least 65 per cent of the corpus is invested in Equities & arbitrage components.

Why Invest in Baroda Dynamic Equity Fund?

- The fund is an open-ended dynamic asset allocation fund which primarily invests in a portfolio of equity & equity linked securities with 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.
- The portfolio is constructed based on a Proprietary model which predicts the equity allocation to be made in a disciplined manner, irrespective of the market scenario, thereby reducing the element of human bias.
- The model comprises of multi-parameters which is used for deciding the equity allocation.
- The fund manager reduces the portfolio risk through Dynamic Asset Allocation.
- The fund manager follows a research based investing with a fundamental approach thereby contributing to alpha generation across the portfolio.

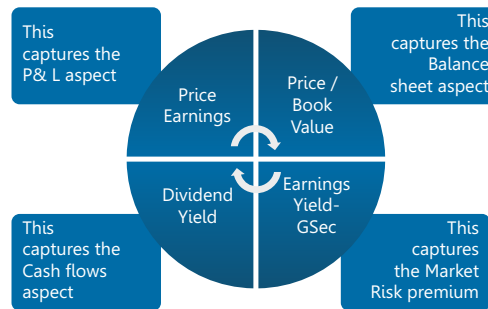
Investment Approach:



*Gross equity exposure will be maintained between 65% to 100% and the net long equity exposure will be between 30% to 100%.

- The portfolio is constructed based on top down as well as bottom up approach using GARP philosophy. (Growth At Reasonable Price)
- Capitalizing on the Pricing anomalies through Arbitrage Strategies & Derivatives.
- Exposure to high Quality Fixed Income instruments to maintain liquidity.

Proprietary Model



- These 4 parameters are compared to their historical 5 year 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 variation would generally be invested in arbitrage or in arbitrage equity mutual funds. The exposure to Debt & Money Market Instruments including cash and cash equivalents will be maintained in the range of 0% to 35%.

SCHEME DETAILS

Investment Objective : The main 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.

Structure: An open ended dynamic asset allocation fund

Fund Category: Dynamic Asset Allocation

Minimum Investment: ₹5,000/- & in multiples of ₹1/- thereafter

Benchmark Index: 50% S&P BSE 200 & 50% CRISIL Short Term Bond Fund Index

Launch Date: 14 November, 2018

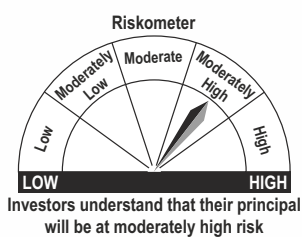
Plans & Options: Regular Plan & Direct Plan
A. Growth Option
B. Dividend Option : (Payout / Reinvestment)

Entry Load (%): NA

Exit Load (%): If units are redeemed upto 10% on or before 1 year from the date of allotment of units : NIL
If units are redeemed over & above the 10%, on or before 1 year from the date of allotment of units : 1% of the applicable NAV
If units are redeemed after 1 year from the date of allotment of units : NIL

SIP (Minimum): ₹500/month - 12 Installments
₹1500/quarter - 4 Installments

PRODUCT LABEL



This product is suitable for investors who are seeking[†]:

- Capital appreciation over medium to long term.
- Investment 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.

MEET THE TEAM



Mr. Sanjay Chawla (CIO)
Total Experience: 29 years
With Baroda Pioneer AMC since September 2013
Qualifications: Master in Management Studies - BITS Pilani



Mr. Alok Sahoo Head of Fixed Income
Total Experience: 17 years
With Baroda AMC since December 2008
Qualifications: CFA, FRM, BE - NIT Rourkela & MBA -Xavier's Institute of Management



Mr. Dipak Acharya Fund Manager - Equity
Total Experience: 13 years
With Baroda AMC since August 2003
Qualifications: MCom, AICWA, CAIIB and PGPMs.

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.

To know more:



Toll Free : 1800 2670 189

9 am to 6 pm - Monday to Saturday on all Business Days and 9 am to 2 pm on 2nd & 4th Saturdays of the Month



Email : Info@barodamf.com | Web : www.barodamf.com

To manage your folio online logon to:
<https://online.barodamf.com/online>



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