

Invest for Long Term Growth while Saving Taxes



Baroda ELSS' 96

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.

Fund suitable for investors:

- Looking for capital appreciation over Long term
- Investing first time in equity markets
- Seeking tax benefit
- Seeking better post tax returns over traditional instruments

Introduction:

We work throughout the year to make our life better for the present as well as the future, but when it comes to tax-savings, we wait till the last minute to decide where to invest and how much? And more often than not, we either end up investing in an instrument which gives low return or has a longer lock in period.

Most of us invest in tax - saving instruments just for the sake of saving on our taxes. If we invest in tax-saving instruments with proper planning, not only will our investments fetch us a good return, but also help us achieve our major financial goals such as one's own marriage, children's education, buying a house, retirement, etc.

Equity-Linked Saving Scheme (ELSS) can be the product for you given its three year lock-in period and returns linked to the equity market, with options to invest a lump sum amount or you can opt for the Systematic Investment Plan (SIP). While ELSS investments are subject to market risks, historical data shows that Equity is the best performing asset class in the long term.

What is ELSS Fund?

Equity Linked Saving Schemes or ELSS as they are popularly called, are an open-ended equity mutual fund that doesn't just help you save taxes, but also give an opportunity to grow your money. It is similar to a diversified equity fund that invests predominantly in the stock market to generate growth by way of capital appreciation for investors over a sufficiently long investment horizon. In addition, ELSS provides investors a tax benefit u/s Sec 80C of the Indian Income Tax Act, 1961. It not only helps

you save taxes, but also creates wealth for investors with high risk appetite.

Why invest in Tax Saving Mutual Funds?

- High returns
- Tax efficient
- Least lock-in period compared to PPF, NSC & other bank deposits.
- Dividend payout option
- Convenience & Flexibility - Systematic investing through monthly SIP which would help developing a sense of discipline & not having to worry about investing a huge lumpsum at the end of financial year for savings tax.
- Maximum Liquidity amongst all 80C investment options.

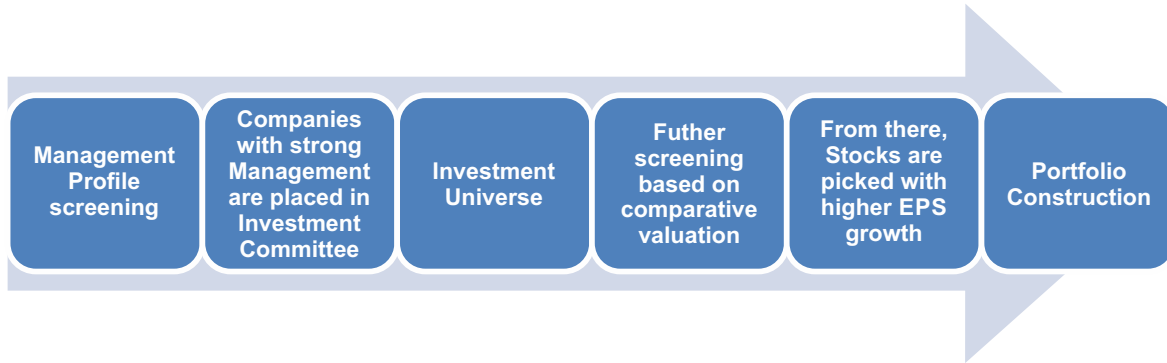
Why Invest in Baroda ELSS'96?

- A High conviction portfolio with a long-term approach for delivering growth to investors.
- A well balanced portfolio constituting of a blend of large, mid and small cap stocks.
- The fund conducts adequate due diligence and adopts a bottom-up stock picking strategy using GARP philosophy. (Growth At Reasonable Price)
- The fund has a consistent dividend track record
- The fund has a long-standing performance history of over two decades.

Investment Approach:

- The Fund Manager does not have a Market capitalization approach & is Sector agnostic.
- The Fund manager follows a Bottom-up stock picking approach with the help of in-house research that focuses on individual company's core strength before selecting stocks.
- Three year lock-in helps the fund manager to gain maximum potential return.

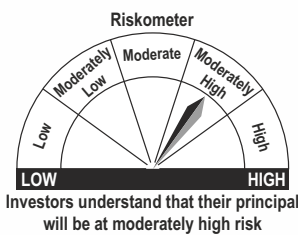
Growth At Reasonable Price (GARP) Philosophy



SCHEME DETAILS

Investment Objective:	The main objective of the scheme is to provide the investor long term capital growth as also tax benefit under Sec. 80C of the Income tax ,1961	Plans & Options:	Plan A & Plan B (Direct) A. Growth Option B. Dividend Option : (Payout / Reinvestment)
Structure:	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit	Entry Load (%):	NA
Fund Category:	ELSS Fund	Exit Load (%):	NIL
Minimum Investment:	₹500/- & in multiples of ₹1/-thereafter	SIP (Minimum):	₹500/month - 12 Installments ₹1500/quarter - 4 Installments
Benchmark Index:	S&P BSE 200		
Launch Date:	31st March, 1996		

PRODUCT LABEL



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

- Capital growth over long term.
- Investment predominantly in equity and equity-related securities.

[†]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 AMC since September 2013
Qualifications: Master in Management Studies - BITS Pilani



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



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<https://online.barodamf.com/online>



Baroda
MUTUAL FUND

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