

# Get the best of both worlds - Equity & Debt



## Baroda Hybrid Equity Fund

(Formerly known as Baroda Pioneer Balance Fund)

An open ended hybrid scheme investing predominantly in equity and equity related instruments.

### Fund suitable for investors:

- Seeking capital appreciation over long term
- Having moderately high-risk appetite
- Looking for consistent performance and dividend track record

### Introduction:

The stock market is volatile, and investors are constantly worried about fall in fund values. When we talk of equity and debt funds, they represent the two extremes of the market. There is a third category of funds which has emerged which combines equity and debt in different proportion. Such funds are called Hybrid funds & offer an in-built asset allocation thereby investing in a mix of equity and debt & provide the cushion required to deal with market volatility. These funds have a minimum exposure of 65% to equities & hence are classified as equity funds. Given the equity classification, they enjoy preferential treatment both in terms of taxation of dividends and capital gains.

### What is Hybrid Equity Fund?

These funds are Hybrid in nature & invest in a mix of Equity & Debt instruments, predominantly 65-80% exposure to Equities & the balance in Fixed Income, thereby providing effective portfolio diversification. This fund offer Long-term capital appreciation along with stability through a well-balanced portfolio comprising of equity & debt. They offer higher Risk adjusted returns by actively managing portfolio comprising of diversified equity investments into different sectors & fixed income exposure helps in mitigating equity related risks.

### Why Baroda Hybrid Equity Fund?

- The fund offers the growth potential of equities along with the stability of the debt markets.
- The fund follows a flexible equity investment approach to help capitalize on opportunities across the market spectrum.
- A disciplined asset allocation approach helps in systematically booking profits from the asset class that has outperformed.
- 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 15 years.

### Investment Approach

The scheme follows a Multi-cap approach to equity investing & actively managed debt portfolio which gives the investor an ideal opportunity to take advantage of both the markets simultaneously. A Disciplined Asset Allocation approach is maintained wherein, the scheme would invest 65-80% in Equities.

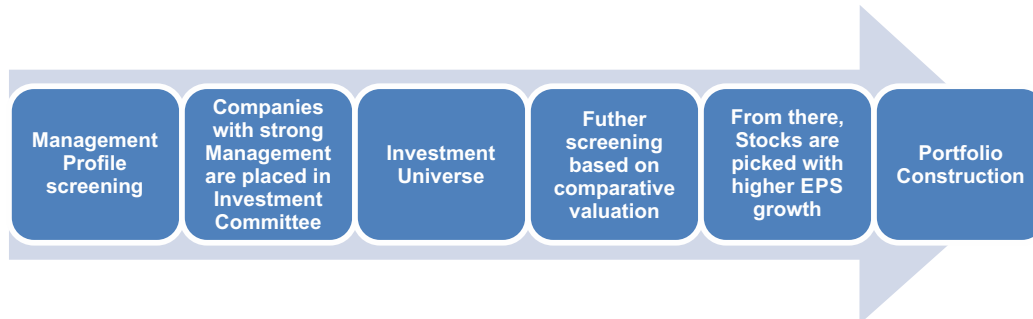
## Equity Strategy

- Multi Cap strategy, flexibility to invest across market cap stocks to capitalize on opportunities across the market spectrum.
- Focus on Good quality companies that offer growth potential.
- Effective diversification of portfolio.
- Bottom-up approach in stock selection along with a Top- down approach on the sector.

## Debt Strategy

- Portfolio duration is actively managed based on Interest rate Outlook with a 2-3 years view.
- High Credit quality fixed Income allocation.
- The debt portion helps add stability to the portfolio thereby controlling volatility.

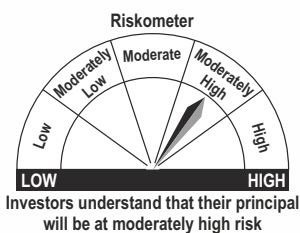
## Growth At Reasonable Price (GARP) Philosophy



### SCHEME DETAILS

<b>Investment Objective:</b>	The scheme is targeted for long-term capital appreciation along with stability through a well balanced portfolio comprising of equity, equity related instruments, money market instrument and debt securities.	<b>Launch Date:</b>	September 12, 2003
<b>Structure:</b>	An open ended hybrid scheme investing predominantly in equity and equity related instruments	<b>Plans &amp; Options:</b>	Plan A & Plan B (Direct) A. Growth Option B. Dividend Option : (Payout / Reinvestment)
<b>Fund Category:</b>	Aggressive Hybrid Fund	<b>Entry Load (%):</b>	NA
<b>Minimum Investment:</b>	₹5,000/- & in multiples of ₹1/- thereafter	<b>Exit Load (%):</b>	1% if redeemed on or before 1 year from the date of allotment of units Nil if redeemed after 1 year from the date of allotment of units
<b>Benchmark Index:</b>	CRISIL Hybrid 35+65 – Aggressive Index	<b>SIP (Minimum):</b>	₹500/month - 12 Installments ₹1500/quarter - 4 Installments

### PRODUCT LABEL



This product is suitable for investors who are seeking<sup>†</sup>:

- Capital appreciation along with stability over long term.
- Investment predominantly in equity and equity related instruments with balance exposure to money market instruments and debt securities.

<sup>†</sup>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. 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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Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.