



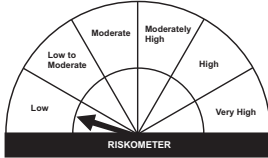


NOTICE cum ADDENDUM No. 1 / 2021

Risk-o-meters of schemes of Baroda Mutual Fund

Notice cum Addendum to the Scheme Information Document (“SID”) and Key Information Memorandum (“KIM”) of schemes of Baroda Mutual Fund (“**Baroda MF**”)

Unit holders of the schemes of Baroda MF are requested to take note of the revised risk-o-meters w.r.t. the scheme portfolios as of December 31, 2020, pursuant to the SEBI circular SEBI/HO/IMD/DF3/CIR/P/2020/197 dated October 05, 2020 on “Product labelling in Mutual Fund schemes -Risk-o-meter”:

Name and type of Scheme	Risk-o-meter
<p>Baroda ELSS'96 Fund (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.)</p> <p>Baroda Multi Cap Fund (Multi Cap Fund - An open ended scheme investing across large cap, mid cap and small cap stocks.)</p> <p>Baroda Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments.)</p> <p>Baroda Large Cap Fund (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)</p> <p>Baroda Mid Cap Fund (An open ended equity scheme predominantly investing in mid cap stocks.)</p> <p>Baroda Banking and Financial Services Fund (An open ended equity scheme investing in the Banking and Financial Services sector.)</p> <p>Baroda Large & Mid-Cap Fund (Mid-Cap Fund - An open ended equity scheme investing in both large cap and mid cap stocks.)</p>	 <p>Investors understand that their principal will be at very high risk</p>
<p>Baroda Conservative Hybrid Fund (An open ended hybrid scheme investing predominantly in debt instruments.)</p> <p>Baroda Credit Risk Fund (Scheme has one segregated portfolio) (An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds).)</p> <p>Baroda Dynamic Equity Fund (An open ended dynamic asset allocation fund.)</p>	 <p>Investors understand that their principal will be at moderately high risk</p>
<p>Baroda Short Term Bond Fund (An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.) (please refer to page 38 of SID)</p> <p>Baroda Gilt Fund (An open ended debt scheme investing in government securities across maturity.)</p> <p>Baroda Dynamic Bond Fund (An open ended dynamic debt scheme investing across duration.)</p> <p>Baroda Banking & PSU Bond Fund (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.)</p>	 <p>Investors understand that their principal will be at moderate risk</p>
<p>Baroda Ultra Short Duration Fund (An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.) (please refer to page 36 of SID)</p> <p>Baroda Fixed Maturity Plan - Series P (A close ended debt scheme)</p> <p>Baroda Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt instruments.)</p> <p>Baroda Treasury Advantage Fund (Scheme has one segregated portfolio) (An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months) (please refer to page 40 of SID)</p> <p>Baroda Liquid Fund (An open ended liquid scheme)</p>	 <p>Investors understand that their principal will be at low to moderate risk</p>
<p>Baroda Money Market Fund (An open ended debt scheme investing in money market instruments.)</p> <p>Baroda Overnight Fund (An open ended debt scheme investing in overnight securities.)</p>	 <p>Investors understand that their principal will be at low risk</p>

Unit holders may further note that going forward in case of any change in the riskometer for any scheme of the Baroda MF, the same shall also be intimated by way of an e-mail or SMS to the unit holders of that scheme.

This notice cum addendum forms an integral part of the SIDs & KIMs of the above mentioned schemes of Baroda MF. All other terms and conditions as mentioned in the SIDs & KIMs of the schemes shall remain unchanged.

For Baroda Asset Management India Limited
(Investment Manager to Baroda Mutual Fund)

Place : Mumbai
Date : January 09, 2021

Sd/-
Authorised Signatory

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

For further details, kindly contact:
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