

## WHEN INDIA CONSUMES MORE YOUR INVESTMENT STANDS TO GROW.

### Baroda BNP Paribas INDIA CONSUMPTION Fund

(An open ended equity scheme following consumption theme)

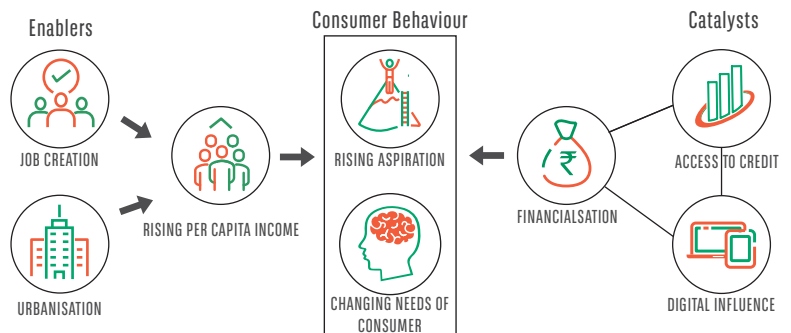


India, the world's second-most populous nation, offers a huge market opportunity. A growing economy and rising income levels mean that people will consume more. India is estimated to be a USD 3.41 trillion economy today – close to becoming the fifth largest in nominal terms globally<sup>1</sup>. A sustained high-growth environment feeds the consumption story and vice versa – higher growth leads to more income generation which supports consumption and higher spending in turn leads to demand for production of more goods and services.

<sup>1</sup> Source: IMF, December 2020 World Economic Outlook Database, GDP growth for 2022-23 is projected at 7.2 per cent" RBI Monetary Policy Statement, 2022-23

#### The Long Term Drivers of Consumption


- We believe job creation and urbanisation act as enablers for rising per capita income levels.
- Government initiatives play a key role in fostering urbanisation, contributing to the rise in per capita income levels.
- Easy access to credit (EMIs on durables and cars are available easily now), financialisation (high savings rate) and digital influence (e-commerce, digital payment apps, etc.) act as catalysts for rising aspirations and changing needs of consumers which could further fuel the consumption growth.



#### Introducing Baroda BNP Paribas India Consumption Fund

- The Fund invests in secular growth stories aided by rising aspirations, high income levels, high working age population, digital influence, financialisation, policy reforms and urbanisation to name a few.
- **Pure bottom-up stock picking approach** focusing on companies having strong competitive advantage, with high earnings visibility over the long run. These are businesses which interact directly with their consumers, i.e., following primarily a B2C (business-to-consumer) model.
- **Thematic fund** with consumption as a core theme with minimum 80% of the net assets in the following investible universe as per AMFI industry classification: auto, banks, cements, construction (real estate), consumer durables, consumer non-durables, fertilizers, finance, gas (consumer oriented gas distribution), healthcare services, hotels, media & entertainment, pesticides, pharmaceuticals, retailing, telecom services, textile products, textiles – cotton, textiles – synthetic and transportation.
- Fund intends to invest across market capitalizations.

## Advantage of Baroda BNP Paribas India Consumption Fund








-  -----> Time tested investment philosophy and process - Business, Management and Valuation model
-  -----> Experienced and stable investment team, with deep sectoral expertise - in excess of 126 years of cumulative experience
-  -----> Expertise of identifying multi baggers - Across market caps and economic cycles

## Investable Universe for the Scheme


Sectors	B2C Related Industries	Non B2C Related Industries*
Consumer Discretionary	Retailing, Auto, Hospitality, Media & Entertainment, Textile, Consumer Durables	Auto Ancillaries, Exports
Consumer Staples	FMCG	NA
Energy	NA	Oil marketing, Mining, Industrial Gases
Financials	Retail Banks, Retail NBFCs and HFCs, Insurance, Mutual Funds	Corporate Lenders, Wholesale NBFCs, Reinsurance
Healthcare	Domestic Pharma, Hospitals, Pathology	Global Pharma
Industrials	Transportation	Infrastructure, Capital goods
Technology	Consumer Digital Company	Software
Material	Cement, Construction Material, Fertilizers	Metals, Mining, Industrials Chemicals
Real Estate	Realty/Home Builders	NA
Telecommunication Services	Telecom	Equipment & accessories and trading
Utilities	Consumer oriented Gas Distribution	Industrial Gasses, Power

\*However, at times a company belonging to the mentioned sectors can form a part of the portfolio, if the Fund Manager believes that the company has sizable exposure in form of their products and services to consumers/Indian households. The overall investment in such companies will not exceed 10% of the net assets at the time of investment. Please refer Scheme Information Document (SID) for more details on asset allocation and investment strategy.

## Scheme Details

	<b>Fund Name:</b>	<b>Baroda BNP Paribas India Consumption Fund</b>
	<b>Scheme Type:</b>	<b>An open ended equity scheme following consumption theme</b>
	<b>Investment Objective:</b>	The primary investment objective of the Scheme is to seek to generate capital appreciation and provide long-term growth opportunities by investing in companies expected to benefit by providing products and services to the growing consumption needs of Indian consumers, which in turn is getting fuelled by high disposable income. The Scheme also seeks to generate income by investing in debt and money market securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.
	<b>Benchmark:</b>	Nifty India Consumption Total Return Index (TRI)
	<b>Plans/Options:</b>	Regular Plan and Direct Plan along with Growth and Dividend Option respectively
	<b>Fund Managers:</b>	<b>Mr. Shiv Chanani</b> (managing fund since July 13, 2022) (Total Experience: 24 years)
	<b>Load Structure</b>	Entry Load : Not Applicable Exit Load: <b>Upto 12 months</b> • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% <b>After 12 months</b> - Nil

For detailed load structure please refer Scheme Information Document of the scheme.

	<b>Minimum Application Amount:</b>	Lumpsum - ₹5,000 & multiples of ₹1 thereafter SIP - ₹500 for a min. of 12 months or ₹1500 for a min. of 4 quarters
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Asset Allocation			
Instrument	Indicative Allocations (% of total assets)		Risk Profile
Equity and equity related instruments <sup>#</sup>	80	100	Medium to High
Equity and equity related instruments *	0	10	Medium to High
Debt and Money market instruments and/or units of liquid fund**	0	20	Low
Units issued by REITs & InvITs	0	10	Medium to High

<sup>#</sup> Investible universe as per AMFI industry classification includes auto, banks, cements, construction (real estate), consumer durables, consumer non-durables, fertilizers, finance, gas (consumer oriented gas distribution), healthcare services, hotels, media & entertainment, pesticides, pharmaceuticals, retailing, telecom services, textile products, textiles - cotton, textiles - synthetic and transportation. The scheme will maintain at least 80% of the net assets in this investible universe.

\*The scheme does not intend to invest in sectors like auto ancillaries, chemicals, commercial services, construction project, engineering services, ferrous metals, hardware, industrial capital goods, industrial products, minerals/mining, non - ferrous metals, oil, paper, petroleum products, power, software, telecom - equipment & accessories and trading. However, at times a company belonging to the above mentioned sectors can form a part of the portfolio, if the Fund Manager believes that the company has sizable exposure in form of their products and services to consumers / Indian households. The AMC reserves the right to modify the sector list as may be directed by AMFI from time to time depending on the nature of business of the company which will be in accordance with the investment objective of the scheme.

\*\*Debt instruments may include securitised debt up to 10% of the debt net assets.

The Portfolio of the Scheme is subject to changes within the provisions and limitations of Scheme Information Document (SID). For further details on asset allocation, investment strategy and risk factors of the Scheme, please refer to SID available on our website ([www.barodabnpbaribasmf.in](http://www.barodabnpbaribasmf.in)).

## BARODA BNP PARIBAS INDIA CONSUMPTION FUND

(An open ended equity scheme following consumption theme)

This product is suitable for investors who are seeking\*:

- ▶ Wealth creation in long term.
- ▶ Investment primarily in equity and equity-related securities and the rest in debt securities & money market instruments to generate capital appreciation and provide long-term growth opportunities by investing in companies expected to benefit by providing products and services to the growing consumption needs of Indian consumers.

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

### Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk.

### Benchmark (Tier 1) Riskometer<sup>^^</sup>



Benchmark riskometer is at Very High risk.

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^^</sup>Riskometer For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on July 31, 2025

**BARODA BNP PARIBAS MUTUAL FUND:** Great partnerships could create synergies to make the 'whole' greater than the sum of its parts. Bank of Baroda, one of India's leading public sector banks, has partnered with BNP Paribas Asset Management, the asset management arm of BNP Paribas, a leading financial services group in Europe with global reach, to form Baroda BNP Paribas Mutual Fund.

**BARODA BNP PARIBAS ASSET MANAGEMENT INDIA PVT. LTD.**

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