

# A Multi Asset portfolio for your wealth



...is like a wholesome meal for your health

## Baroda BNP Paribas Multi Asset Fund

(An open ended scheme investing in Equity, Debt and Gold ETF)

To lead a healthy life, one needs a variety of nutrients in it. Like a wholesome meal consisting of different nutrients may ensure a healthy lifestyle, investing across different asset classes could offer you a healthy investment portfolio.

### Introducing Baroda BNP Paribas Multi Asset Fund

The fund invests in a mix of equity, fixed income, and gold ETF. Equity offers capital growth; fixed income help generate income and gold aims to provide a hedge during global crisis. Investing in a combination of all asset classes, helps to spread risk, and get optimal returns through different market cycles.

### Why Baroda BNP Paribas Multi Asset Fund

#### Convenience

One fund gives access to multiple asset classes; saving the hassle of investing and tracking multiple funds or strategies

#### Gold Allocation

Historically, gold has been a buffer during crises and is also a growth asset class. Allocation to gold aims to generate optimal risk adjusted returns

#### Diversification Benefits

Helps you lower risk by spreading investment across different asset classes

#### Smoother investment experience

Aims to provide a lesser volatile portfolio and smoothen out the investor's investment journey

#### Equity Taxation

Aims to provide the benefits of equity taxation for investors

## Who should invest

Investors looking for asset class diversification

Investors looking for a portfolio with allocation to gold

New Investors wanting to create wealth in the long term

## Adding Gold: Improved performance, low volatility

3 Year Rolling Returns	Nifty 500 TRI	Prices of Gold	NIFTY Composite Debt Index	Equity 65%+ Fixed Income 35%	65% Equity + 15% Gold + 20% Fixed Income
Min	-9.50%	-10.00%	0.80%	-2.60%	-0.70%
Max	68.90%	36.70%	12.20%	43.20%	47.20%
Average	17.90%	12.90%	7.10%	14.40%	15.50%
Median	14.50%	13.80%	7.40%	12.90%	13.50%
Distribution of returns					
Negative Observations	6.10%	8.40%	0.00%	0.60%	0.00%
0-5%	10.70%	13.90%	17.40%	10.00%	6.80%
5-10%	13.10%	16.20%	75.20%	19.30%	19.00%
More than 10%	70.10%	61.60%	7.40%	70.10%	74.20%

Median returns of the strategy are healthy with negligible negative returns

Historically, the probability of negative returns is low. The no. of returns more than 10% is the highest compared to other portfolios

Source: Internal research, NSE Indices for equity (Nifty 500 TRI) and debt index (Nifty Composite Debt Index) levels and world gold council for gold prices. Data from April 2002, to August 30, 2024. Returns are average of daily 3-year rolling calculated on daily basis since April 30, 2005 till August 30, 2024. Total Data points 4900. Past performance, including such scenarios, is not an indication of future performance.

## Fund Facts

<b>Scheme Name</b>	Baroda BNP Paribas Multi Asset Fund (An open-ended scheme investing in Equity, Debt and Gold ETF)
<b>Category</b>	Multi Asset Allocation Fund
<b>Investment Objective</b>	The investment objective of the scheme is to seek long term capital growth by investing in equity and equity related securities, debt & money market instruments, REITs / InVITs and Gold ETF. 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>	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold
<b>Load Structure</b>	Entry Load: NA  Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.  The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units.

**Fund Manager** For Equity portion: Mr. Jitendra Sriram (managing fund since December 19, 2022) (Total experience - 26 years)  
For Debt Portion: Mr. Vikram Pamnani (managing fund since December 19, 2022) (Total experience - 14 years)

Asset Allocation*	Min (% of Net Assets)	Max (% of Net Assets)	Risk Profile
Equity and Equity Related Instruments	65	80	Very High
Debt & Money Market Instruments	10	25	Low to Medium
Gold ETFs	10	25	High
Units issued by REITs & InVITs	0	10	Very High

### Plans and Options

\*For complete Asset allocation and investment strategy of the scheme, investors are requested to refer to the Scheme Information Document of the Scheme.

The Scheme offers two Plans thereunder, viz. Regular and Direct. Each plan offers Growth Option, and Income Distribution cum capital withdrawal (IDCW)\* Option with payout and reinvestment options.

\*Amounts can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.

### Min. App Amt

**Lumpsum Details:**  
Minimum Application Amount: Rs. 5,000 and in multiples of Rs. 1 thereafter.

Minimum Additional Application Amount: Rs. 1,000 and in multiples of Rs. 1 thereafter.

**SIP Details: Minimum Application Amount -**

(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Rs. 1/- thereafter;

(ii) Quarterly SIP: Rs. 1500/- and in multiples of Rs. 1/- thereafter. Frequency Available: Daily, Weekly, Monthly & Quarterly

**Disclaimer:** The risks associated with investments in equities include fluctuations in prices, as stock markets can be volatile and decline in response to political, regulatory, economic, market and stock-specific development etc. Please refer to Scheme Information Document for detailed Risk Factors, asset allocation, investment strategy etc. The material contained herein has been obtained from publicly available information, internally developed data and other sources believed to be reliable, but Baroda BNP Paribas Asset Management India Private Limited (BBNPPAMIPL) (formerly BNP Paribas Asset Management India Private Limited), makes no representation that it is accurate or complete. BBNPPAMIPL has no obligation to tell the recipient when opinions or information given herein change. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. Except for the historical information contained herein, statements in this publication, which contain words or phrases such as 'will', 'would', etc., and similar expressions or variations of such expressions may constitute forward-looking statements. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. BBNPPAMIPL undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof. The words like believe/belief are independent perception of the Fund Manager and do not construe as opinion or advice. This information is not intended to be an offer to see or a solicitation for the purchase or sale of any financial product or instrument. The information should not be construed as an investment advice and investors are requested to consult their investment advisor and arrive at an informed decision before making any investments. The Trustee, AMC, Mutual Fund, their directors, officers or their employees shall not be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages arising out of the information contained in this document.



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### Call us on:

1800 2670 189 (Toll free)

### Distributed by:

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

- Wealth creation in long term.
- Investment in equity and equity related securities debt and money market instruments and Gold ETF.

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

Risk-o-meter for the Scheme^^



Investors understand that their principal will be at very high risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at very high risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold): basis it's constituents; as on July 31, 2025

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