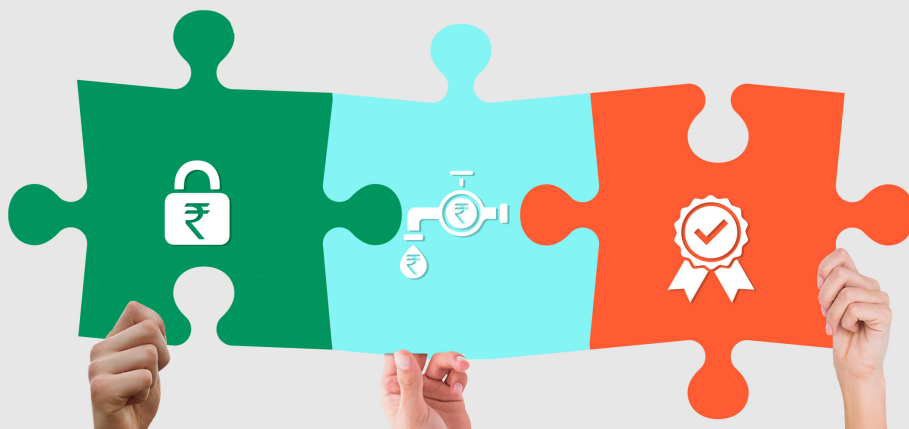


Baroda BNP Paribas NIFTY SDL December 2028 Index Fund

Invest in the Trio of Fixed Maturity, Easy Liquidity & High Quality

NFO period : 14th - 21st Mar 2023



Elevated interest rates and cooling inflation present a good opportunity to invest in fixed income avenues. However, it becomes a tricky choice for investors to select one as:

Traditional Deposits

offer predictable returns but are not always tax efficient and premature withdrawals attract penalty

Bonds

are tax efficient but are interest rate sensitive and comes with operational challenges

Active Debt Funds

offer liquidity and tax efficiency but scores low on predictability of returns

This is where **Passive Debt Index Funds** can help!

Passive Debt Index Funds combine the benefits of fixed income avenues and aims to offer:



Predictable returns* like Traditional Deposits,



Mitigate risks and tax efficiency like Bonds and



Liquidity and professional management like active Debt Funds

*if held till maturity

Presenting

Baroda BNP Paribas NIFTY SDL December 2028 Index Fund

(An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2028 Index.)
A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

The fund is passively managed employing an investment strategy that seeks to offer returns that are in line with the returns offered by **Nifty SDL December 2028 Index** by replicating its portfolio & investing in its constituents in an identical proportion.

About Index & Index Methodology (Nifty SDL December 2028)

Nifty SDL Dec 2028 Index seeks to measure the performance of portfolio of 13 State Development Loans (SDLs) maturing during the six-month period ending December 29, 2028.

The index shall mature on December 29, 2028.

Security Selection



13 States/UTs are selected based on highest outstanding amount as on July 18, 2022, maturing during the twelve-month period ending Dec 29, 2028.

Maturity Selection



For every state/UT, most recently issued SDL maturing during the twelve-month period ending Dec 29, 2028, is selected.

Weight Assignment



- Each state/UT that is part of the index is given equal weight as on the base date of the index.
- Subsequently, the security level weights may drift due to price movement and will not get reset.

Index Rebalancing



On a semi-annual basis, index will be screened for compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds & corrective action taken if required.

Benefits of investing in Baroda BNP Paribas NIFTY SDL December 2028 Index Fund



Predictable Returns:

Invest in the fund which aims to avail relative predictable returns as the fund helps you to enter or invest at a current rate



High Quality Portfolio:

The fund invests in top SDL, increasing the quality of your investments maturing on 29th December 2028



Liquidity:

The open-ended nature of the fund offers the flexibility to invest and withdraw at any time during the investment tenure



Tax Efficiency:

Investing for 3+ years will help you qualify for long term capital gains along with indexation benefit



Low Cost:

Being a passive fund, the expense ratio is comparatively lower than active funds

Who should invest?

Suitable for investors:



looking to invest in a high quality portfolio



and want to undertake relatively moderate risk.

Target Maturity Funds may offer better post tax returns in comparison with traditional investments. Here is an illustration to demonstrate:

	Traditional Investment	Target Maturity Fund	Tax Free Bond
Investment Amount	100,000	100,000	100,000
Rate of Return (%)	7.76%	7.76%	5.50%
Holding Period (in years)	5.8	5.8	5.8
Indexation (%)	NA	5%	NA
Value on Maturity	153,724	153,724	136,076
Indexed Cost	100,000	134,010	100,000
Taxable Amount	53,724	19,715	NA
Applicable Tax Rate*	30%	20%	NA
Applicable Tax Amount	16,117	3,943	NA
Post Tax Value	137,607	149,781	136,076
Net Post Tax Return	5.71%	7.27%	5.50%

Source: NSE indices *Traditional Investment taxed at 30% and Target Maturity Fund taxed at 20% post indexation exclusive of applicable surcharges & cess. Rate of return for traditional investment is assumed to be same as the yield of the Benchmark Index. Rate of return for Target Maturity Fund is the yield of the index as on February 28, 2023, and does not include scheme expenses, impact cost, etc. (Source: NSE Index methodology document). Rate of indexation is assumed to be 5%. Rate of tax-free bonds is the average yield of tax-free bonds traded on NSE. Investors are advised to consult their tax advisors for taxation related matters. To be used for illustrative purposes only illustration to explain the concept of indexations and its benefits and actual dates and figures would vary. Actual tax implications may differ basis prevailing tax laws. The Scheme is not providing any assured or guaranteed returns, neither forecasting any returns. This is not an indicative yield as well of the product. Traditional Saving Schemes such as Fixed Deposits and Target Maturity Funds are not comparable. The comparison is limited to tax efficiency, which is subject to changes in prevailing tax laws. Investments in FDs are insured by Deposit Insurance and Credit Guarantee Corporation (DICGC) upto a maximum of Rs. 1,00,000 (Rupees one lakh) for both principal and interest amount. **Past Performance may or may not be sustained in future.**

Fund Facts

Scheme Name:
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund (An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2028 Index) A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

Category:
Index Fund

Investment Objective:
The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2028 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

Benchmark:
NIFTY SDL December 2028 Index

Load Structure:
Entry Load: Nil.
Exit Load: Nil.

Fund Manager:
Mayank Prakash

Plans and option:
The scheme will have two Plans: Regular and Direct. Each of the above Plans under the Scheme offers following options: Growth option and Income Distribution cum Capital Withdrawal ('IDCW') option. The IDCW option offers Payout of Income Distribution cum capital withdrawal option

Asset Allocation:

Type of Scheme	Min (% of Net Assets)	Min (% of Net Assets)	Risk Profile
Debt Instruments comprising of Nifty SDL December 2028 Index	95	100	Low to Medium
Cash & Money Market instruments and Units of liquid and debt mutual fund schemes	0	5	Low to Medium

During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of instruments in the Scheme portfolio, the reinvestment will be in line with the index methodology. The cumulative gross exposure through debt and money market instruments will not exceed 100% of the net assets of the scheme.
The Scheme will not invest in equity and equity related securities and Foreign Securities, including ADR/GDR. The Scheme will not indulge in short selling and securities lending and borrowing.
For complete details on asset allocation, please refer to SID available on our website (www.barodabnpparibasmf.in).

Min Application Amount:
Lumpsum Details: Minimum Application Amount: Rs. 5,000 and in multiples of Re. 1 thereafter.
Minimum Additional Application Amount: Rs. 1,000 and in multiples of Re. 1 thereafter.
SIP Details: Minimum Application Amount -
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter;
(ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. Frequency Available: Daily, Weekly, Monthly & Quarterly

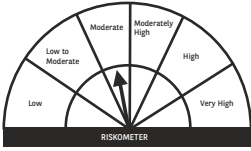
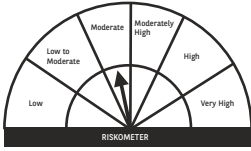
NSE INDICES LIMITED DISCLAIMERS:
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Please refer to Scheme Information Document available on our website (www.barodabnpparibasmf.in) for detailed Risk Factors, assets allocation, investment strategy etc.

**To know more:**
Contact your Mutual Fund Distributor or Financial Advisor

**Log on:**
barodabnpparibasmf.in

**Call us on:**
18002670189 (Toll free)

Baroda BNP Paribas NIFTY SDL December 2028 Index Fund (An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2028 Index) A Relatively High Interest Rate Risk and Relatively Low Credit Risk.		
Risk-o-meter for the Scheme^^		
This product is suitable for investors who are seeking*:	Riskometer	Benchmark Riskometer
<div>· Income for the target maturity period.</div> <div>· An open ended target maturity fund seeking to track the NIFTY SDL December 2028 Index</div> <div>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. ^^the riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO when actual investments are made.</div>	 <div>Investors understand that their principal will be at Moderate Risk</div>	 <div>Benchmark (NIFTY SDL December 2028 Index) riskometer at Moderate Risk</div>

Potential Risk Class (PRC) Matrix*

	Baroda BNP Paribas Nifty SDL December 2028 Index Fund		
Credit Risk (Max)	Relatively low: Class A (CRV>= 12)	Moderate: Class B (CRV>= 10)	Relatively High: Class C (CRV< 10)
Interest Rate Risk (Max)			
Relatively low Class I (MD<=1 year)			
Moderate Class II (MD<=3 year)			
Relatively High Class III (Any MD)	A-III		

MD=Macaulay Duration, CRV=Credit Risk Value
*The PRC matrix denotes the maximum risk that the respective Scheme can take i.e., maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

The Scheme is neither Capital Protected nor guaranteed Return Product and may or may not generate return in line with Index. Though the fund is supposed to replicate the index constituents, it is important to note that the same is subject to availability of SDLs comprising the index and provision of the Scheme Information Document (SID).

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