

SELECT HYBRID FUNDS

- BBNPP EQUITY SAVINGS FUND
- BBNPP AGGRESSIVE HYBRID FUND
- BBNPP CONSERVATIVE HYBRID FUND

JANUARY 2023



Together for more

The word 'more' does not imply more returns or assurance of scheme performance. It refers to the additional value provided by the joint venture, as compared to Baroda AMC and BNP Paribas AMC individually.

NEED FOR HYBRID STRATEGY



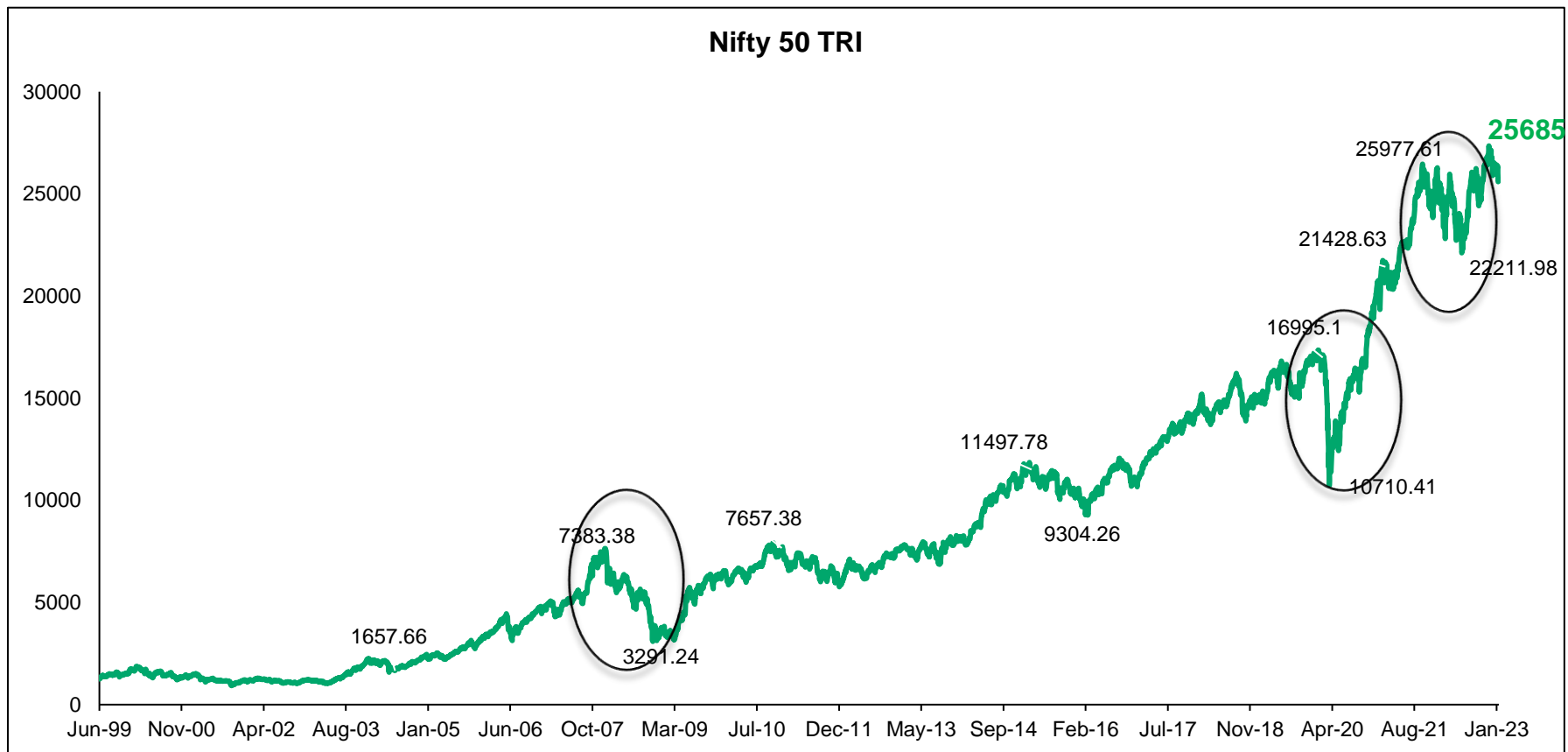
Baroda
BNP PARIBAS
MUTUAL FUND



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Markets are volatile

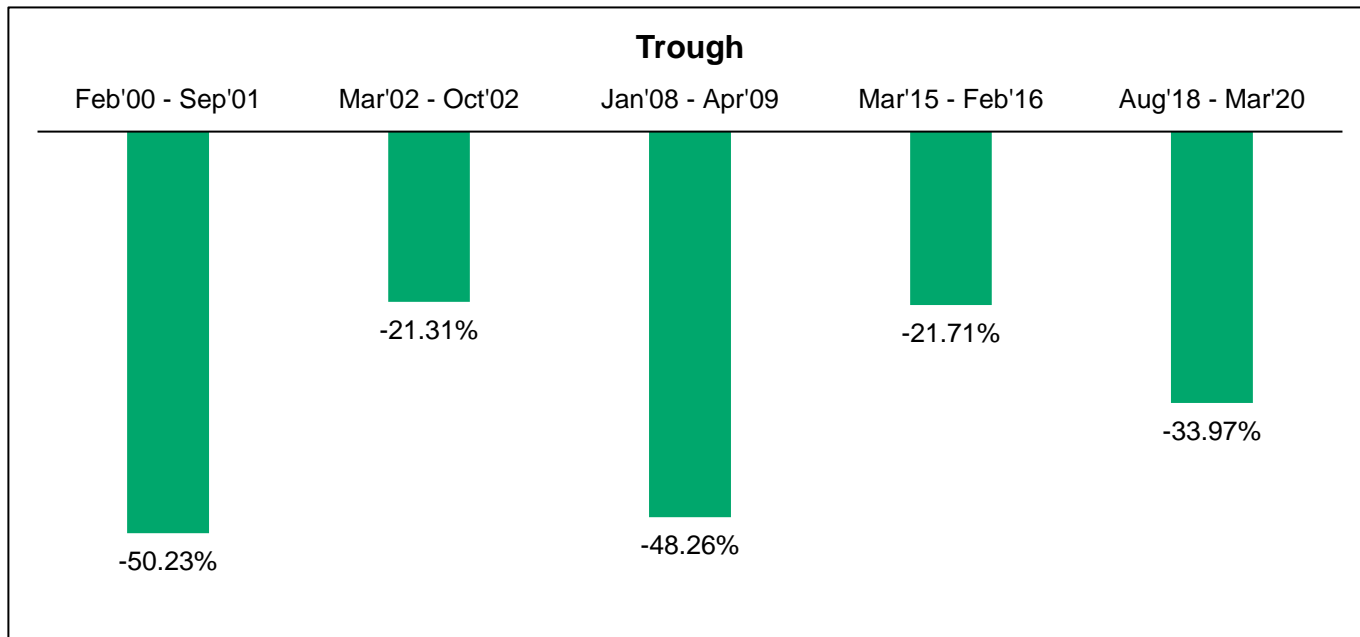


Nifty has risen from 1,313 to 25,685 since June 1999.

Whenever markets move either ways, investors may **question whether to stay put, trim or redeem their investments.**

Data as of 31 January 2023. Source: MFI explorer and NSE indices. **Past performance may or may not be sustained in the future.**

Pain point for investors: drawdowns



- In volatile markets, what hurt investors are the drawdowns
- Drawdowns often leads to investors redeeming before time, leading to a dent in their wealth creation journey.

The Good News! Drawdowns can be managed!!

Source: MFI explorer and NSE indices. **Past performance may or may not be sustained in the future.**

How to manage drawdowns?



Investing for long term

Investing for a long term helps to recover after a market bump, assuming that the market will go up after. It helps to recover negative returns. Investing for a long term also benefits from the power of compounding.



Hedging or Arbitrage

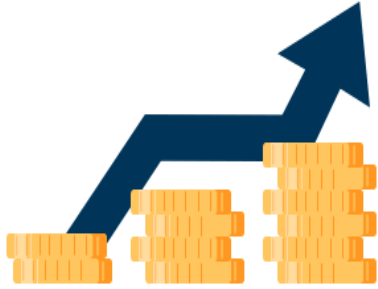
Using hedging and arbitrage strategies in the portfolio helps to protect the portfolio from potential losses and market volatility.



Asset Allocation

Asset Allocation helps to create a fund with diversified pool of investments across different asset classes- Equities, Fixed Income and Arbitrage. It helps to mitigate the risk of the market drawdowns.

Asset Allocation: Combining Asset Classes



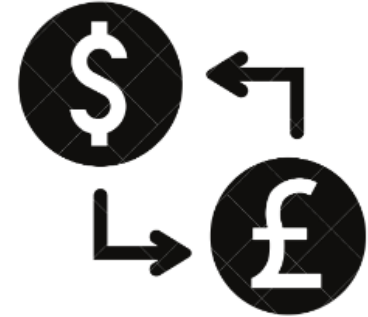
EQUITY

- Capital Appreciation
- Aims to build wealth in the long term
- Helps to meet long term financial goals



FIXED INCOME

- Potential Income Generation
- Relatively stable
- Diversification



ARBITRAGE

- Reduces impact of equity drawdown
- Aims to generate income through arbitrage opportunities

A combination of Asset Classes aims to achieve optimized risk returns

Some Benefits of Hybrid Funds



LOWER RISK

These funds have lower risk vis-vis pure equity funds.



PORTFOLIO DIVERSIFICATION



CONVENIENCE

Hybrid funds invest in different asset classes, which tend to save investors the hassle of investing in each asset class separately.

How Hybrid Funds work?

- It is in the nature of equity markets to witness periods of volatility that affect investor sentiment and may also create attractive investment opportunities.
- In such a scenario, investors could consider taking advantage of investing in hybrid funds as these funds invest in equity and fixed income securities as per the mandate of the Fund.
- When equity markets rise, the equity portion tends to provide growth whereas when equity markets fall, the Fixed Income investments may help sustain the losses.
- Similarly, when interest rate rises, the equity portion of the portfolio may limit the downside, while rising inflation gets factored into the growth of equity investments that may reduce the adverse impact on the portfolio as a whole.

POSITIONING AND SUITABILITY



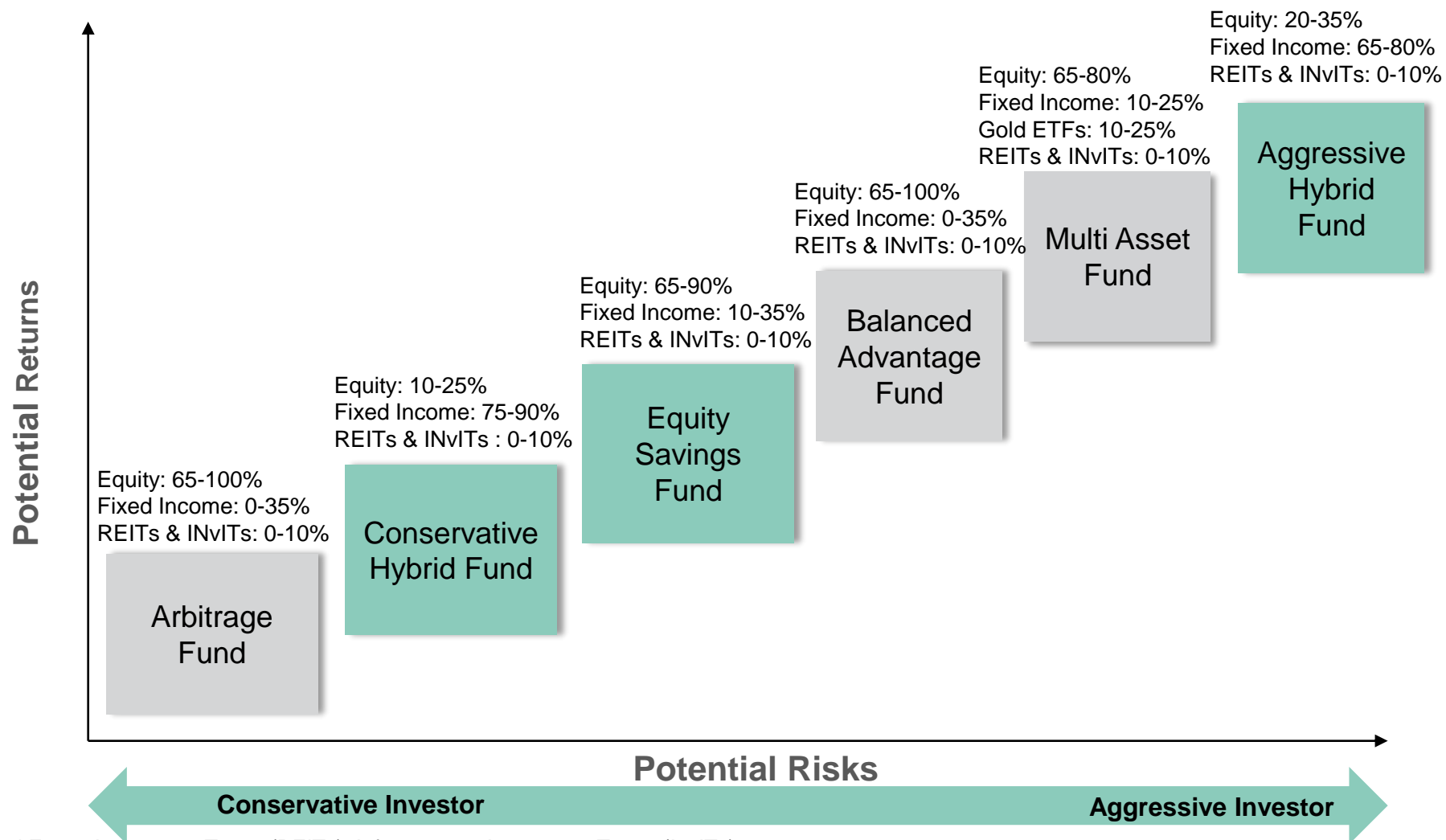
Baroda
BNP PARIBAS
MUTUAL FUND



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Hybrid Funds Positioning



Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (INVITs)

Who is it suitable for?

Investors looking
for low-risk
investment with
higher returns
than Fixed Income
funds

Investors who
want substantial
equity exposure
without high risks

Investors with
long term
investment
horizon

Investors
wanting to
create wealth
in long term

Investors looking
for asset
allocation through
one fund

INVESTMENT FRAMEWORK



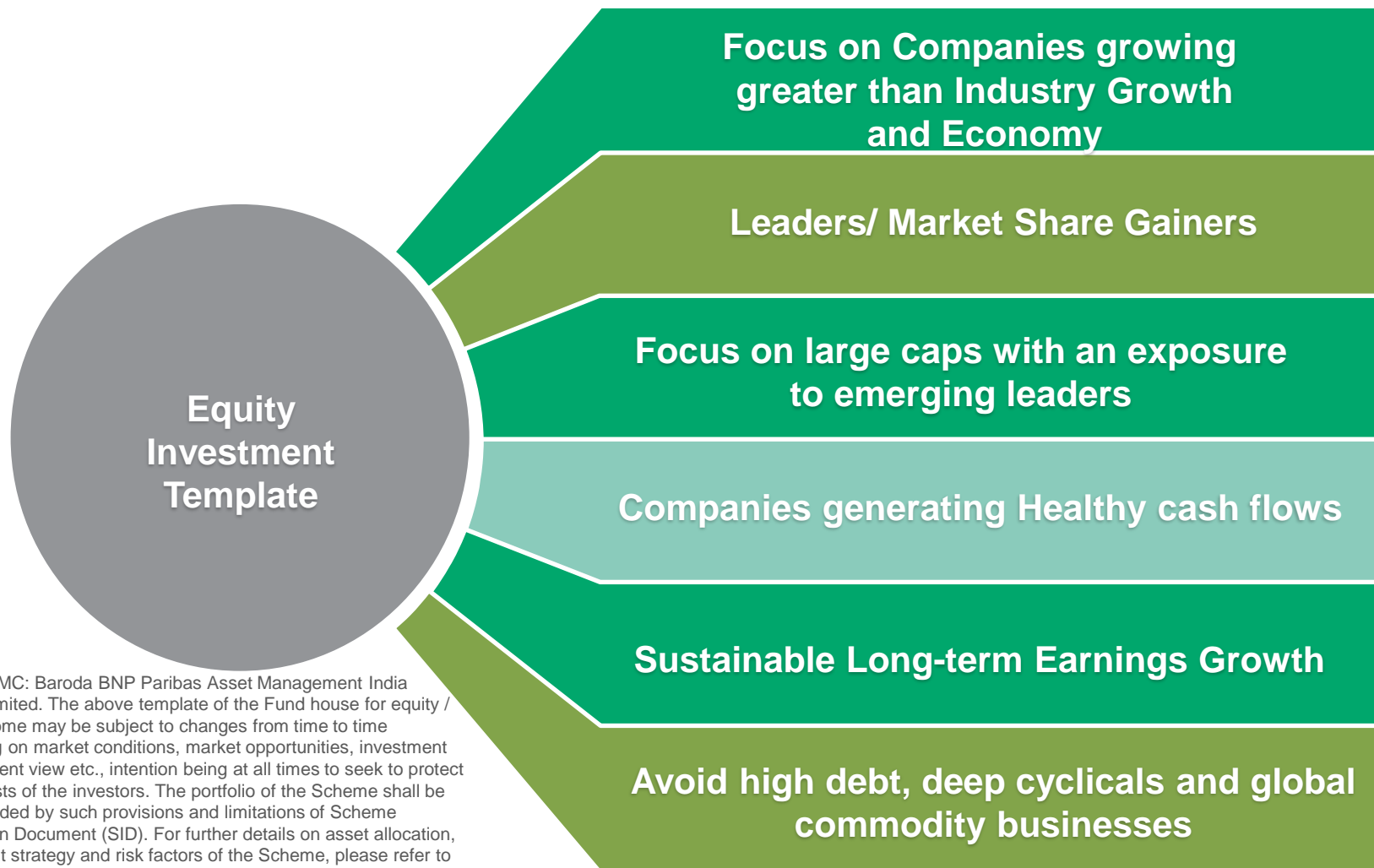
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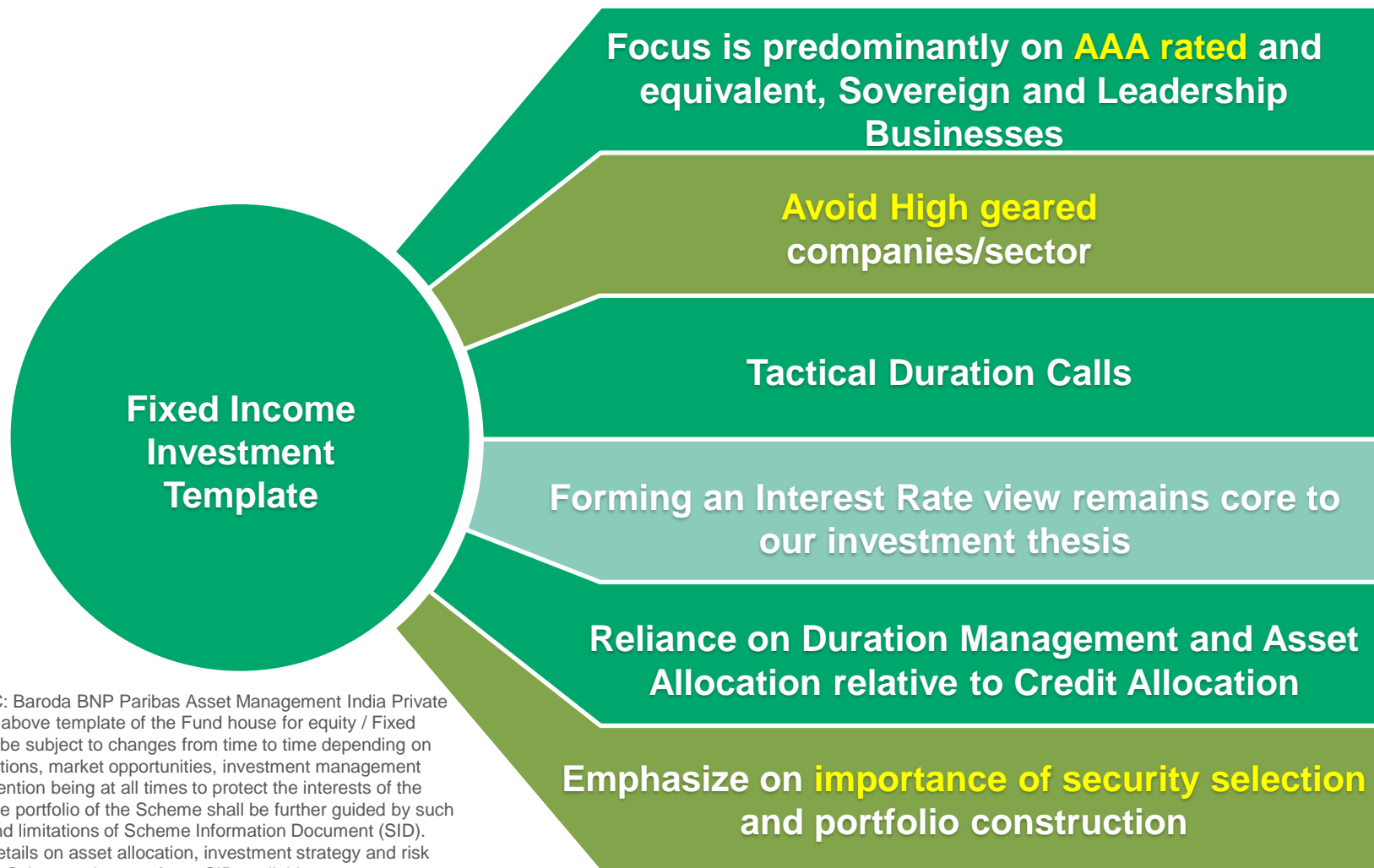
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BBNPP AMC Equity Investment Template



BBNPP AMC: Baroda BNP Paribas Asset Management India Private Limited. The above template of the Fund house for equity / Fixed Income may be subject to changes from time to time depending on market conditions, market opportunities, investment management view etc., intention being at all times to seek to protect the interests of the investors. The portfolio of the Scheme shall be further guided by such 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.barodabnp-paribasmf.in). Data as of 31 January 2023

BBNPP AMC Fixed Income Investment Template



BBNPP AMC: Baroda BNP Paribas Asset Management India Private Limited. The above template of the Fund house for equity / Fixed Income may be subject to changes from time to time depending on market conditions, market opportunities, investment management view etc., intention being at all times to protect the interests of the investors. The portfolio of the Scheme shall be further guided by such 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.barodabnp-paribasmf.in). Data as of 31 January 2023

PORTFOLIO CHARACTERISTICS



Baroda
BNP PARIBAS
MUTUAL FUND



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BARODA BNP PARIBAS EQUITY SAVINGS FUND

(AN OPEN-ENDED SCHEME INVESTING IN EQUITY,
ARBITRAGE AND DEBT INSTRUMENTS)



Together for more

The word 'more' does not imply more returns or assurance of scheme performance. It refers to the additional value provided by the joint venture, as compared to Baroda AMC and BNP Paribas AMC individually.

About the Fund

Baroda BNP Paribas Equity Savings Fund is an open-ended hybrid scheme which invests in Equity, Debt and Arbitrage.

It has a dual objective of generating capital appreciation by investing in equity and equity related securities as well as generating income by investing in debt and money market securities, while attempting to manage risk from the market through active asset allocation.

The diverse components of this savings scheme helps to lower the volatility of the equity portion. Thus, debt and arbitrage portion acts as a cushion to minimize the downside of market fluctuations.

Allocation Strategy

Allocation across asset classes

65% to
90%



Equity

10% to
35%



Fixed Income

Quality fixed
income papers
with low credit
risks

0% to
10%



**REITs and
INVITs**

For further details on asset allocation, investment strategy and risk factors of the Scheme please refer to SID available on our website (www.barodabnpparibasmf.in). Investment strategy stated above may change from time to time and shall be in accordance with the investment objective and strategy stated in the SID of the scheme.

Portfolio Characteristics: Equity and Fixed Income

37%

Net Equity component of the portfolio

29%

Arbitrage Component in the portfolio

30%

Large Cap Quality Companies and 7% in Mid and Small Cap*

34%

High Credit Quality
AAA, G-sec & Cash

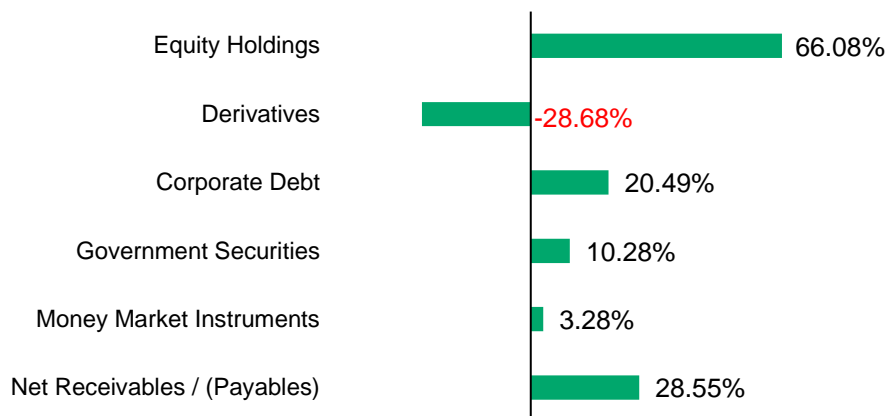
All above data are as of January 31, 2023 and are provided as a % of net assets of the scheme.

*Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization.

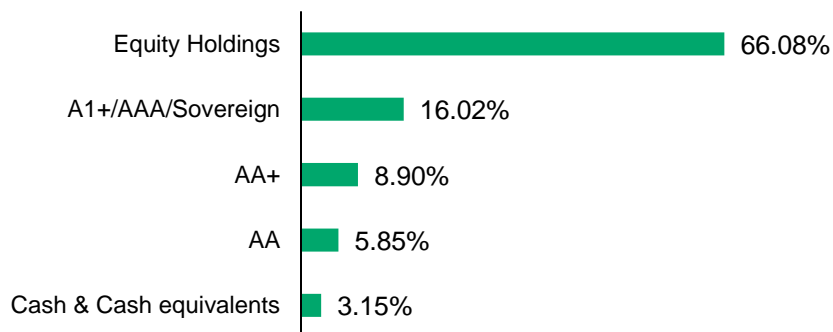
Portfolio details contained herein is for general information purposes only and does not indicate assurance of future Scheme performance. The sector(s) mentioned in this document do not constitute any recommendation of the same and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s). Further, 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.barodabnp-paribasmf.in).

Current Fixed Income Composition

Asset Allocation (% of Net Assets)



Credit Rating Composition (% of Net Assets)



Positioning

- The Federal Reserve raised the fed funds rate by 25 bps to 4.50% - 4.75% and Bank of England raised the rates by 50 bps, we expect RBI to increase the repo rate by 20-25 bps and pause at 6.25 - 6.50%.
- We remain invested in AA and AA+ rated good quality debt paper to the portfolio at the shorter maturity.
- The scheme intends to maintain its average duration in the range of 2-3 years.
- The scheme remains open to taking tactical duration calls.

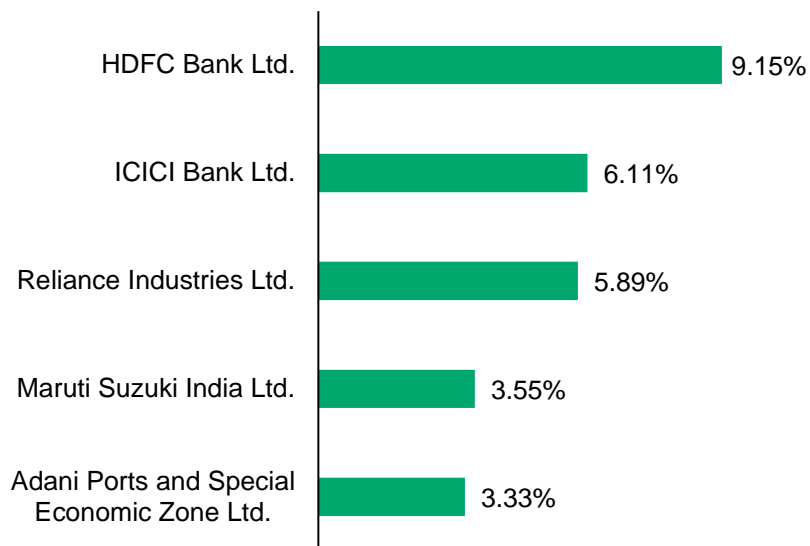
Debt Quants

Yield to Maturity (YTM)*	Average Maturity*	Modified Duration*	Macaulay Duration*
7.75%	2.38 Years	2.03 Years	2.15 Years

All data as on January 31, 2023. Source: Internal. Above details shown for fixed income portion of the portfolio. *Yield to maturity (YTM), Average Maturity, Macaulay Duration and Modified duration has been calculated for the fixed income portion of the portfolio (including cash and cash equivalents). **Past performance is no guarantee of future returns.** 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.barodabnpparibasmf.in).

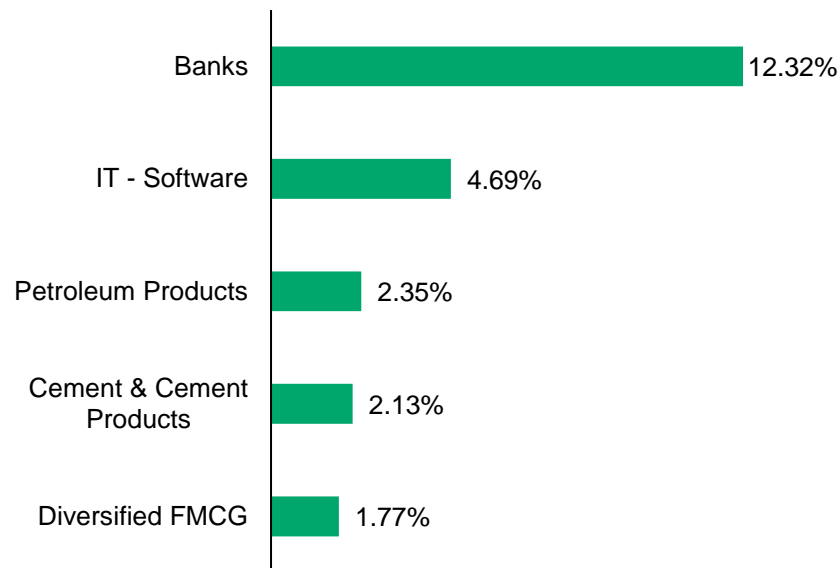
Equity Positioning

Top 5 Equity Holdings (% of Net Assets)



Total Top 5 Stock Holdings (Jan-23)	28.03%
Total Top 5 Stock Holdings (Dec-22)	28.03%

Top 5 Sectors (% of Net Assets)



Total Top 5 Sector Holdings (Jan-23)	23.26%
Total Top 5 Sector Holdings (Dec-22)	21.78%

All data as on January 31, 2023. Source: Internal Research.

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Fund Facts

Scheme Name	Baroda BNP Paribas Equity Savings Fund			
Type of the Scheme	An open-ended scheme investing in equity, arbitrage and debt instruments.			
Category	Equity Savings			
Investment Objective	The primary objective of the Scheme is to generate capital appreciation and income by using arbitrage opportunities, investment in equity / equity related instruments and debt/ money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.			
Asset Allocation	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
	Equity & Equity related securities of which:	65%	90%	High
	(1) Equity and equity related securities (unhedged); and	0%	50%	High
	(2) Equities, equity related securities and derivatives including index futures, stock futures, index options and stock options, etc as part of hedged/arbitrage exposure (hedged)	15%	90%	Medium to High
	Debt and Money Market instruments*	10%	35%	Low to Medium
	Investments in REITs and InvITs	0%	10%	High
*Investment in securitized debt will not exceed 10% of the net assets of the Scheme. For complete details, please refer to the SID available on our website (www.barodabnpparibasmf.in).				
Benchmark	Nifty Equity Savings Index TRI			
Inception Date	July 25, 2019			
Fund Manager~	Mr. Pratish Krishnan (Equity Portfolio) (managing fund since September 5, 2019) (Total Experience: 22 years) & Mr. Mayank Prakash (Fixed Income Portfolio) (managing fund since March 14, 2022) (Total Experience: 15 years)			
Load Structure	Entry Load : Not Applicable Exit Load: If units are redeemed upto 10% of the units held, on or before one year from the date of allotment : Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment : 1% of the applicable Net Asset Value (NAV) If units are redeemed after one year from the date of allotment: Nil.			

~Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

BARODA BNP PARIBAS AGGRESSIVE HYBRID FUND

(AN OPEN-ENDED HYBRID SCHEME INVESTING PREDOMINANTLY
IN EQUITY AND EQUITY RELATED INSTRUMENTS)



Together for more

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About the Fund

Baroda BNP Paribas Aggressive Hybrid Fund is an open-ended hybrid scheme which invests primarily in equity & equity related instruments and also in debt and money market instruments to generate income and capital appreciation.

The funds seeks to generate income and capital appreciation by taking advantage of diversification by investing in a mix of asset classes – Equity and Debt (including money market instruments).

The equity portion of the portfolio aims to provide long term capital growth through a diversified and actively managed portfolio.

Allocation Strategy

Allocation across asset classes

65% to
80%



Equity

20% to
35%



Fixed Income

Quality fixed
income papers
with low credit
risks

0% to
10%



**REITs and
INVITs**

For further details on asset allocation, investment strategy and risk factors of the Scheme please refer to SID available on our website (www.barodabnpparibasmf.in). Investment strategy stated above may change from time to time and shall be in accordance with the investment objective and strategy stated in the SID of the scheme.

Portfolio Characteristics: Key Metrics

73%

Net Equity component of the portfolio

1%

Arbitrage Component in the portfolio

61%

Large Cap Quality Companies and 11% in Mid and Small Cap*

26%

High Credit Quality AAA, G-sec & Cash

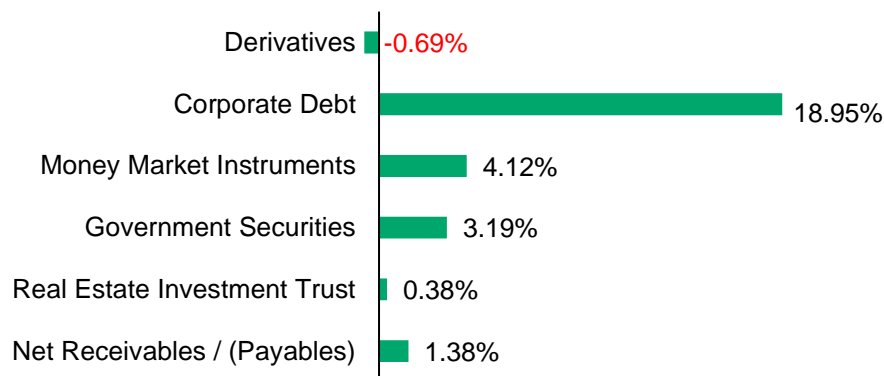
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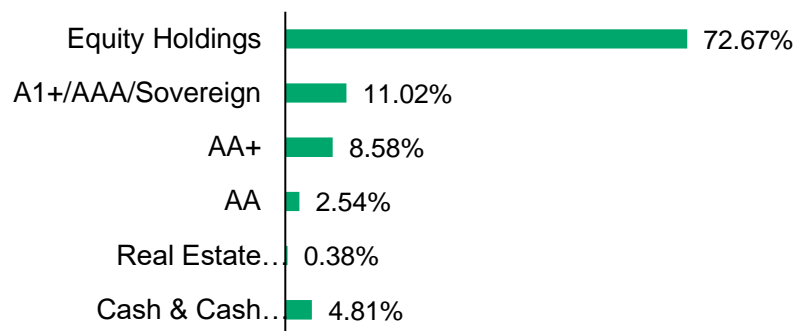
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Current Fixed Income Composition

Asset Allocation (% of Net Assets)



Credit Rating Composition (% of Net Assets)



Positioning

- The Federal Reserve raised the fed funds rate by 25 bps to 4.50% - 4.75%, we expect RBI to increase the rate by 20-25 bps and pause at 6.25-6.50%.
- Indian CPI Slowed down to 5.72 in Dec'22 from last month of 5.88 in Nov'22 due to the decline in the prices of food, vegetable, and fuel.
- US CPI for December'22 came down to 6.50 against 7.10.
- The Scheme intends to maintain its Average Duration in the range of 1.75 - 2.50 years.
- The scheme remains open to taking tactical duration calls.

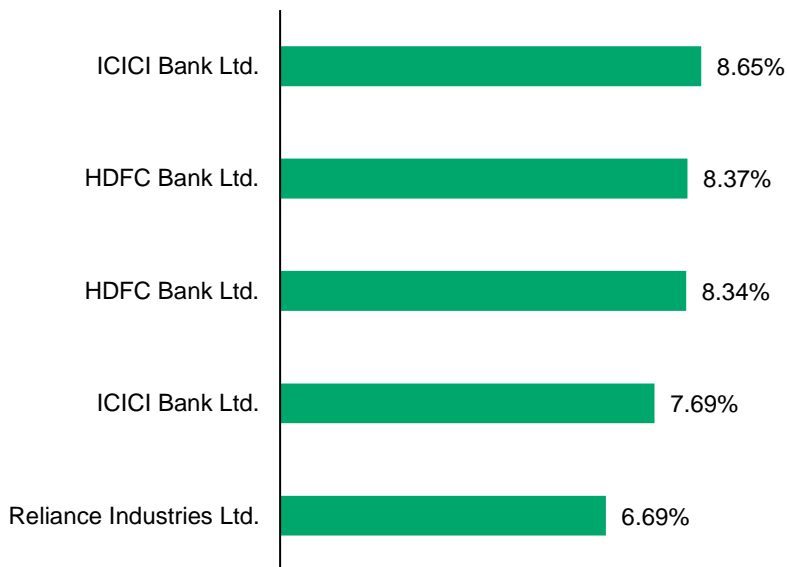
Debt Quants

Yield to Maturity (YTM)*	Average Maturity*	Modified Duration*	Macaulay Duration*
7.74%	2.01 Years	1.73 Years	1.85 Years

All data as of 31 January 2023. Source: Internal Research. Above details shown for fixed income portion of the portfolio. *Yield to maturity (YTM), Average Maturity, Macaulay Duration and Modified duration has been calculated for the fixed income portion of the portfolio (including cash and cash equivalents). **Past performance is no guarantee of future returns.** 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.barodabnpparibasmf.in).

Equity Portfolio Holdings

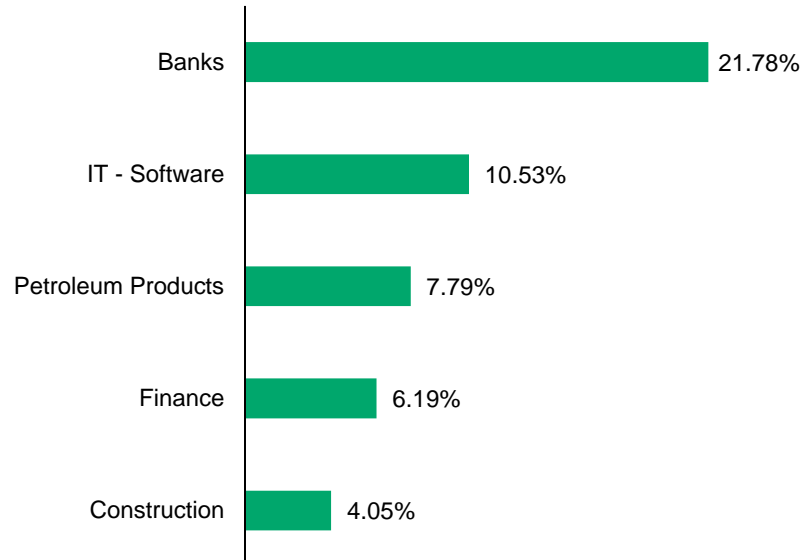
**Top 5 Equity Holdings
(% of Net Assets)**



Total Top 5 Stock Holdings (Jan-23) **39.75%**

Total Top 5 Stock Holdings (Dec-22) 33.42%

**Top 5 Sectors
(% of Net Assets)**



Total Top 5 Sector Holdings (Dec-22) **50.33%**

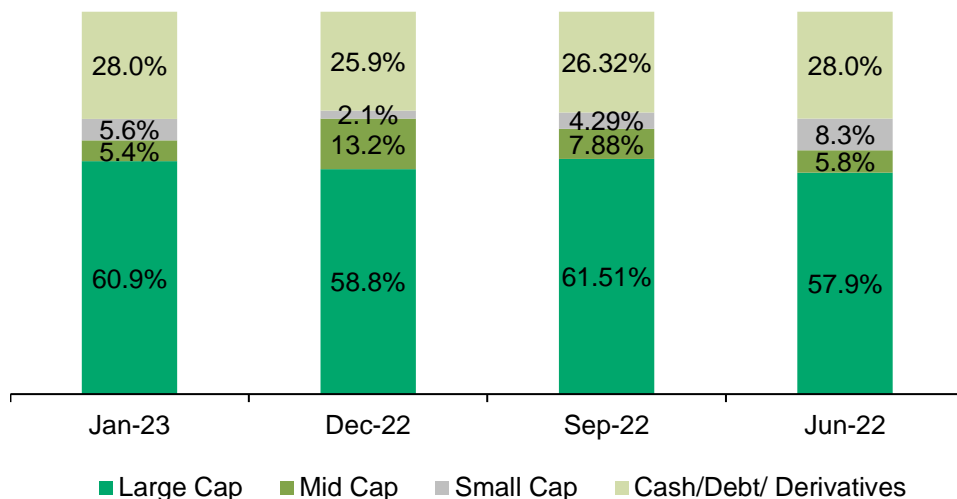
Total Top 5 Sector Holdings (Nov-22) 49.23%

Data as on January 31, 2023.

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Market Cap Allocation Trend

Market Capitalization (% of Net Assets)



- Scheme is **diversified across sectors** and intends to **focus on quality names** exhibiting sound management and fundamentals with sustainable earnings growth potential.
- Invests predominantly in **large capitalization companies** with a proven track record of growth in the long term.
- We are currently **selective within the mid and small cap space**. The focus is on identifying **high quality** franchises who are **segment leaders** or good challengers that are doing well business wise and are also available at reasonable valuations.

Source: Internal. Data as on January 31, 2023.

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Fund Facts

Scheme Name	Baroda BNP Paribas Aggressive Hybrid Fund				
Type of the Scheme	An open-ended hybrid scheme investing predominantly in equity and equity related instruments.				
Category	Aggressive Hybrid Fund				
Investment Objective	The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.				
Asset Allocation	Type of Instruments		Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
	Debt Instruments* & Money Market Instruments (including cash / call money)		20%	35%	Medium to High
	Equity & Equity related securities#		65%	80%	Medium to High
	Units issued by REITs & InvITs		0%	10%	Medium to High
	#including investments in foreign equity and equity related securities, ADR / GDR upto 25% of the net assets. *Debt instruments may include securitised debt upto 20% of the net assets. For complete details, please refer to SID available on our website (www.barodabnpparibasmf.in).				
Benchmark	CRISIL Hybrid 35+65-Aggressive Index				
Inception Date	April 07, 2017				
Fund Manager~	Mr Jitendra Sriram (Equity Portfolio) (managing fund since June 16, 2022) (Total Experience: 25 years), Mr. Pratish Krishnan (Equity Portfolio) (managing fund since March 14, 2022) (Total Experience: 22 years) & Mr. Mayank Prakash (Fixed Income Portfolio) (managing fund since April 7, 2017) (Total Experience: 15 years)				
Load Structure	Entry Load: Not Applicable 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.				

~Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

BARODA BNP PARIBAS CONSERVATIVE HYBRID FUND

(AN OPEN-ENDED HYBRID SCHEME INVESTING PREDOMINANTLY IN
DEBT INSTRUMENTS)



Baroda
BNP PARIBAS
MUTUAL FUND



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About the Fund

Baroda BNP Paribas Conservative Hybrid Fund is an open-ended hybrid scheme which invests predominantly in debt instruments and intends to invest (10% – 25%) in equity and equity related instruments.

The Debt portion of the portfolio is actively managed based on the fund manager's interest rate outlook. The funds seeks to achieve its objective through both interest yield and capital appreciation.

The equity portion of the portfolio is diversified across sectors with a bias towards large-cap companies.

Allocation Strategy

Allocation across asset classes

10% to
25%



Equity

75% to
90%



Fixed Income

Quality fixed income
papers with low
credit risks

0% to
10%



**REITs and
INVITs**

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Portfolio Characteristics: Equity and Fixed Income

24%

Net Equity Component of the Portfolio

19%

Large Cap Quality Companies and 5% in Mid and Small Cap*

76%

**High Credit Quality
AAA, G-sec & Cash**

7.83%

Portfolio YTM or the Yield Till Maturity

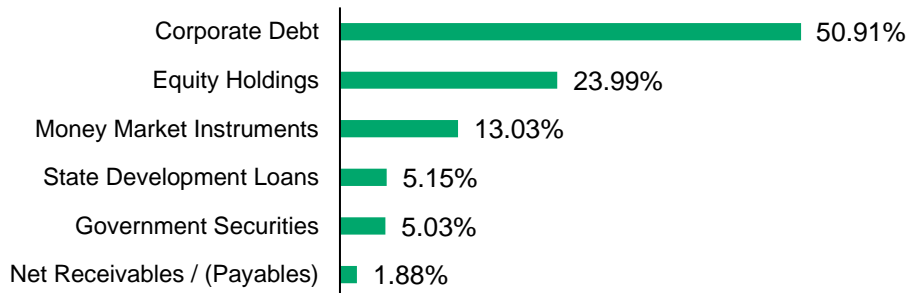
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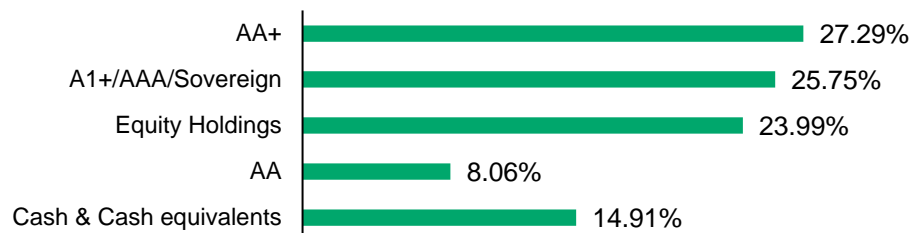
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Current Fixed Income Composition

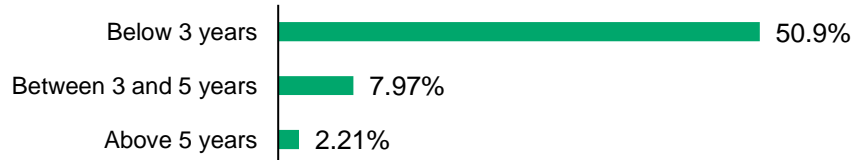
Asset Allocation (% of Net Assets)



Credit Rating Composition (% of Net Assets)



Maturity Bucket (% of Net Assets)



Positioning:

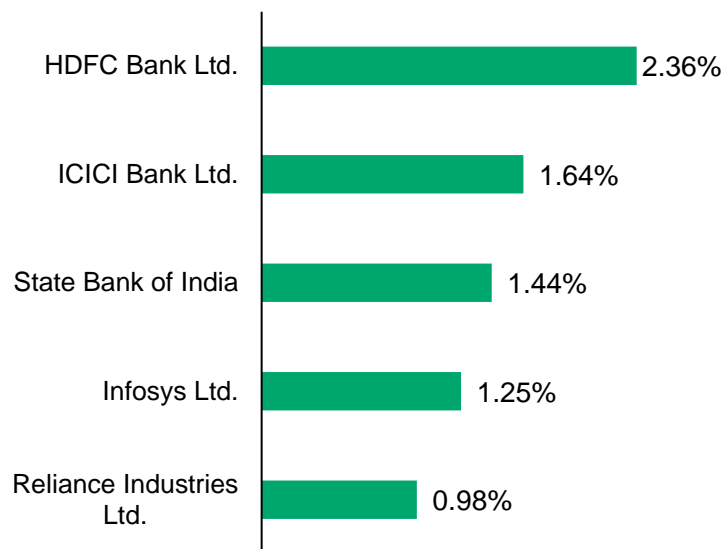
- We expect terminal rate at around 6.50 with expecting hike by 20 - 25 bps in February policy.
- India's CPI for the December'22 slowed down to 5.72 from last month of 5.88 in November'22.
- The Scheme intends to maintain its average duration in the range of 1.25 - 2.50 years.
- We have added AA+ rated good quality debt paper to the portfolio at the shorter maturity and remain invested.
- The scheme remains open to taking tactical duration calls.

Yield to Maturity (YTM)*	Average Maturity*	Modified Duration*	Macaulay Duration*
7.55%	3.60 Years	1.70 Years	1.79 Years

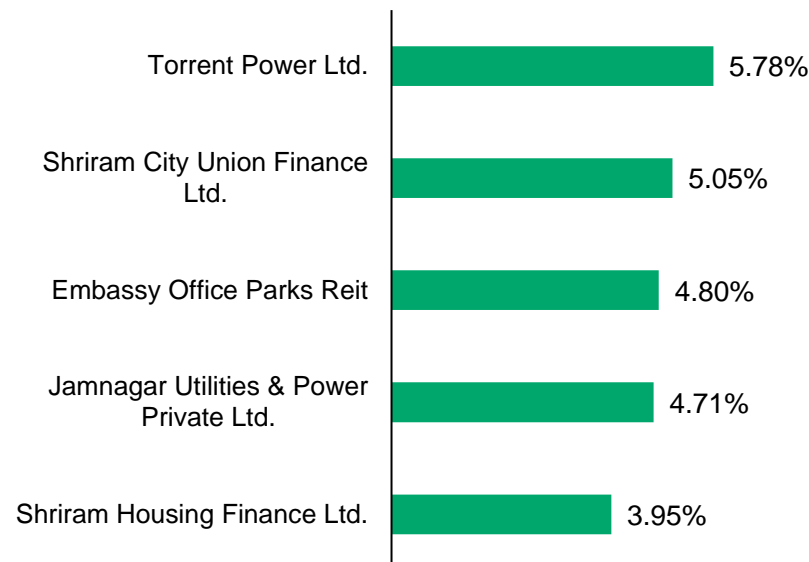
Data as on January 31, 2023. Source: Internal. Above details shown for fixed income portion of the portfolio. *Yield to maturity (YTM), Average Maturity, Macaulay Duration and Modified duration has been calculated for the fixed income portion of the portfolio (including cash and cash equivalents). Past performance is no guarantee of future returns. 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.barodabnpparibasmf.in).

Equity and Fixed Income Positioning

**Top 5 Equity Holdings
(% of Net Assets)**



**Top 5 Fixed Income Holdings
(% of Net Assets)**



Data as on January 31, 2023. Source: Internal

Above details shown for equity and fixed income portion of the portfolio.

Portfolio details contained herein is for general information purposes only and does not indicate assurance of future Scheme performance. The sector(s)/stock(s) mentioned in this document do not constitute any recommendation of the same and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s)/stock(s). Further, 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.barodabnpparibasmf.in).

Fund Facts

Scheme Name:	Baroda BNP Paribas Conservative Hybrid Fund																			
Type of the Scheme	An open-ended hybrid scheme investing predominantly in debt instruments.																			
Category:	Conservative Hybrid Fund																			
Investment Objective:	The primary objective of the Scheme is to generate regular returns through investments primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related 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.																			
Asset Allocation:	<table><tr><th>Type of Instruments</th><th>Minimum Allocation (% of Net Assets)</th><th>Maximum Allocation (% of Net Assets)</th><th>Risk Profile</th></tr><tr><td>Debt Instruments* & Money Market Instruments (including cash / call money)</td><td>75%</td><td>90%</td><td>Low to Medium</td></tr><tr><td>Equity & Equity related securities</td><td>10%</td><td>25%</td><td>Medium to High</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table>				Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	Debt Instruments* & Money Market Instruments (including cash / call money)	75%	90%	Low to Medium	Equity & Equity related securities	10%	25%	Medium to High	Units issued by REITs & InvITs	0%	10%	Medium to High
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*Debt instruments may include securitized debt upto 50% of the net assets. For complete details, please refer to SID available on our website (www.barodabnpparibasmf.in).																				
Benchmark:	CRISIL Hybrid 85+15 – Conservative Index																			
Inception Date:	September 23, 2004																			
Fund Manager~:	Mr. Pratish Krishnan (For Equity Portfolio) (Total Experience: 22 years) (Managing Fund since March 14, 2022) Mr. Prashant Pimple (For Fixed Income Portfolio) (Total Experience: 16 years) (Managing Fund since October 21, 2022)																			
Load Structure:	Entry Load: Not Applicable Exit Load: 1.00%, if redeemed or switched-out upto 6 months from the date of allotment of units; Nil, if redeemed or switched-out after 6 months from the date of allotment of units.																			

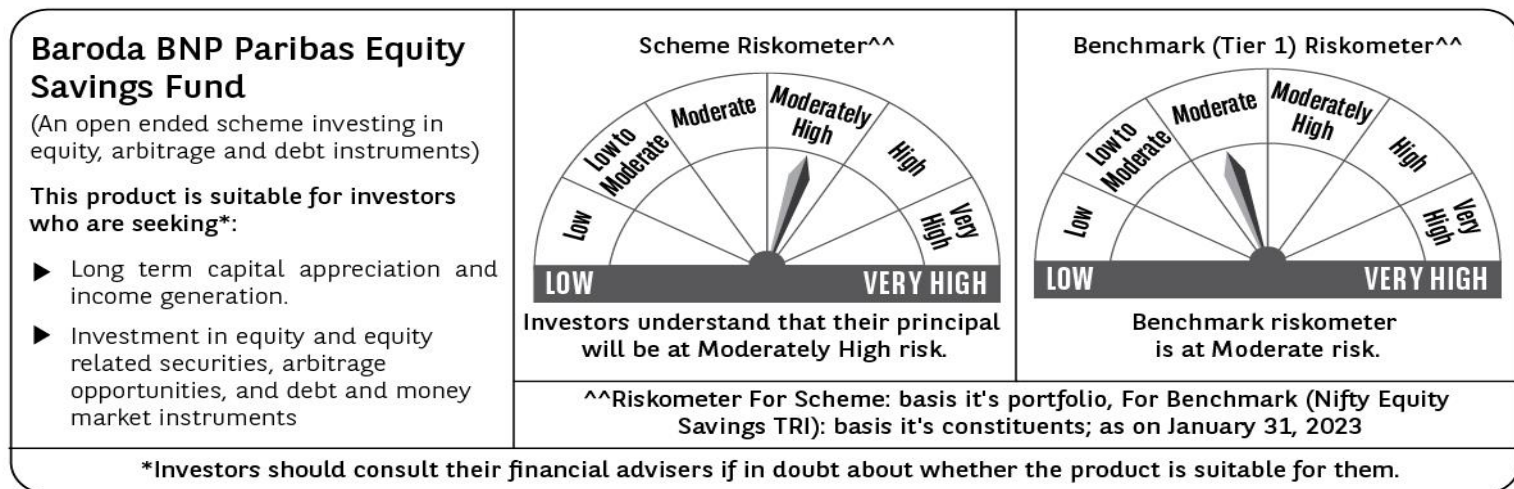
~Dedicated Fund Manager for Overseas Investments: Mr. Shreekiran Rao (managing fund since December 01, 2022)

Risk Factors

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.

Further, to the extent the scheme invests in fixed income securities, the Scheme shall be subject to various risks associated with investments in Fixed Income Securities such as Credit and Counterparty risk, Liquidity risk, Market risk, Interest Rate risk & Re-investment risk etc., Further, the Scheme may use various permitted derivative instruments and techniques which may increase the volatility of scheme's performance. Also, the risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

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



Risk Factors

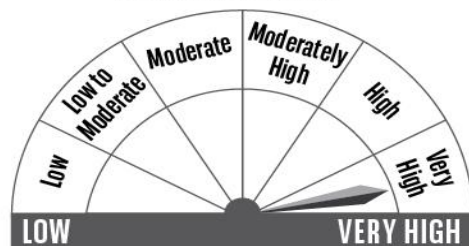
Baroda BNP Paribas Aggressive Hybrid Fund

(An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments)

This product is suitable for investors who are seeking*:

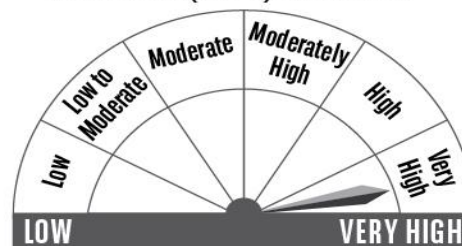
- Wealth creation in long term.
- Investment primarily in equity & equity-related securities and the rest in debt securities & money market instruments to generate income and capital appreciation.

Scheme Riskometer^^



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, For Benchmark (CRISIL Hybrid 35+65 - Aggressive Index): basis it's constituents; as on January 31, 2023

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

Baroda BNP Paribas Conservative Hybrid Fund

(An Open ended Hybrid Scheme investing predominantly in debt instruments)

This product is suitable for investors who are seeking*:

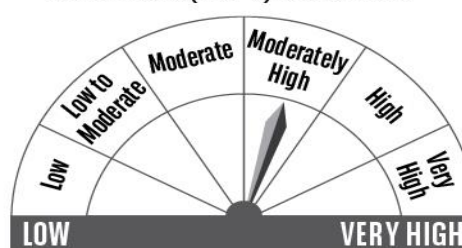
- Regular income and capital appreciation in long term.
- Investments primarily in Debt & money market instruments for regular returns & in equity and equity related securities for capital appreciation.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderately High risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 85+15 conservative Index): basis it's constituents; as on January 31, 2023

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

Disclaimers

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.



THANK YOU