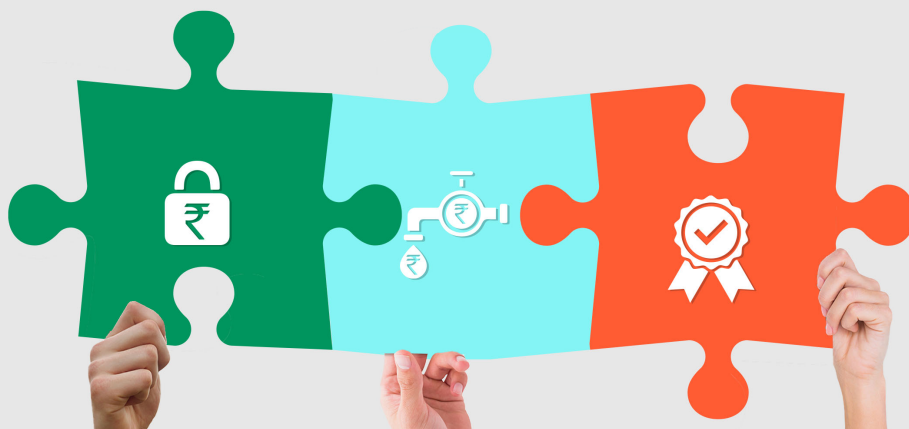


**Baroda BNP Paribas**

**NIFTY SDL December 2026 Index Fund**

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

NFO period : 16<sup>th</sup> - 23<sup>rd</sup> Jan 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 2026 Index Fund**

(An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2026 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 2026 Index** by replicating its portfolio & investing in its constituents in an identical proportion.

**About Index & Index Methodology (Nifty SDL December 2026)**

Nifty SDL Dec 2026 Index seeks to measure the performance of portfolio of 10 State Development Loans (SDLs) maturing during the six-month period ending December 31, 2026.

**The index shall mature on December 31, 2026.**

**Security Selection**



- For every selected state/Union Territory, SDL with longest maturity maturing during the six-month period ending December 31, 2026, is selected to be a part of the index
- Only one SDL per state/UT to be part of the index

**Weight Assignment**



- Each state/Union Territory 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.

Benefits of investing in **Baroda BNP Paribas NIFTY SDL December 2026 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 31<sup>st</sup> December 2026



**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 (%)	7.37%	7.37%	5.10%
Holding Period (in years)	3.9	3.9	3.9
Indexation (%)	NA	5%	NA
Value on Maturity	132,282	132,282	121,616
Indexed Cost	100,000	121,551	100,000
Taxable Amount	32,282	10,731	NA
Applicable Tax Value*	30%	20%	NA
Applicable Tax Amount	9,685	2,146	NA
Post Tax Value	122,597	130,136	121,616
Net Post Tax Return	5.31%	6.92%	5.10%

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 December 30, 2022, 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 2026 Index Fund (An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2026 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 2026 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 2026 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 2026 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. 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](http://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;

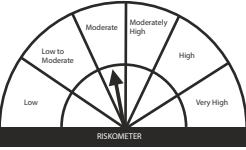
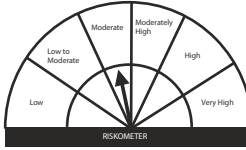
(ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. Frequency Available: Daily, Weekly, Monthly & Quarterly

#### NSE INDICES LIMITED DISCLAIMERS:

"The "Product" offered by "the issuer" is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (IISL)). NSE INDICES LIMITED does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of "the Product" or any member of the public regarding the advisability of investing in securities generally or in the "the Product" linked to NIFTY SDL December 2026 Index or particularly in the ability of the NIFTY SDL December 2026 Index to track general equity market performance in India. Please read the full Disclaimers in relation to the NIFTY SDL December 2026 Index in the in the Offer Document / Prospectus / Information Statement."

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

 <b>To know more:</b> Contact your Mutual Fund Distributor or Financial Advisor	 <b>Log on:</b> <a href="http://barodabnpparibasmf.in">barodabnpparibasmf.in</a>	 <b>Call us on:</b> 18002670189 (Toll free)
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Baroda BNP Paribas NIFTY SDL December 2026 Index Fund (An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2026 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
<ul style="list-style-type: none"> <li>Income for the target maturity period.</li> <li>An open ended target maturity fund seeking to track the NIFTY SDL December 2026 Index</li> </ul>		
*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.		

#### Potential Risk Class (PRC) Matrix\*

Baroda BNP Paribas Nifty SDL December 2026 Index Fund			
	Relatively low: Class A (CRV>= 12)	Moderate: Class B (CRV>= 10)	Relatively High: Class C (CRV< 10)
Credit Risk (Max)			
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)

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