

FACTSHEET

January 2022

Surf through Markets with Ease.

Invest in

Baroda Dynamic Equity Fund

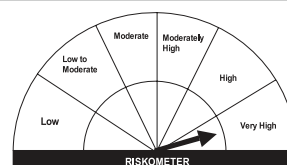
An open ended dynamic asset allocation fund

This product is suitable for investors who are seeking#

- Capital appreciation over medium to long term.
- Investment in equity and equity linked securities as well as debt and money market instruments while managing risk through active asset allocation.

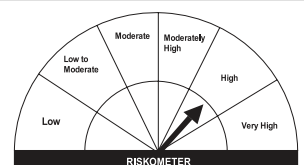
#Investor should consult their financial advisers if in doubt about whether the product is suitable for them.

Baroda Dynamic Equity Fund



Investors understand that their principal will be at Very High risk

NIFTY 50 Hybrid Composite Debt 50:50 Index (First Tier Benchmark)



Investors understand that their principal will be at High risk

The above Risk-o-meters are as on January 31, 2022

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



Mr. Sanjay Chawla
Chief Investment Officer



Dear Investors,

Warm Greetings!

The first month of CY2022 turned out to be a volatile month for stock indices. Post a temporary bounce in the initial few days of the month, markets corrected, through the month to close at 17,339, closing down flattish for the month. Sentiments were negative globally too, with US markets correcting by 3.3%. China was the only market to have held up during the month. Fed rate hike, geopolitical situation between Russia & Ukraine and high crude oil prices led to sharp correction in markets. Foreign Portfolio Investors (FPI) continued to be net sellers during Jan 2022 as well

All eyes were on Federal Reserve Board (FED) meetings, were in the Federal Open Market Committee (FOMC) indicated its intent to “soon raise the target range for federal funds rate” on the backdrop of a strong labour market and inflation being well above the target 2%. In addition, Fed could reduce the quantum of asset purchases bringing them to an end by March 2022. Markets seem to be pricing in five rate hikes during the year vs FED stated stance of three hikes for the year.

In India December Consumer Price Index (CPI) inflation shot up to 5.59% versus 4.91% in November. Sequentially, headline CPI fell by 0.4% led by a 1.2% month on month (mom) decline in food prices. Core inflation increased by only 0.1% mom compared to 0.4% mom in November. Food inflation increased to 4% YoY due to adverse base effects, though on a sequential basis price of oils and fats, meat and fish, fruits, vegetables and pulses declined. Fuel and light inflation remained elevated but moderated to 11% Urban inflation rose to 5.83%. Rural inflation rose sharply to 5.36% due to unfavourable base effects.

November Index of Industrial Production (IIP) expanded 1.4% YoY (flat on 2Y CAGR basis), lower than October (4% YoY and 2Y CAGR). On a three month moving average trend, manufacturing remains weak despite strong exports momentum, Capital goods and consumer durables are contracting, non-durables is flat, and infrastructure is relatively better. Labour-intensive industries seems to be moving in line with IIP, unlike post-first wave when they lagged.

FPI were net sellers for the month to the tune of USD3bn, while Domestic Institutional Investors (DIIs) were net buyers to the tune of USD 1.6bn.

Finance Minister, Nirmala Sitharaman presented the Union Budget in the Parliament on 1st February. It is a growth oriented budget with continuing support for increasing manufacturing activity through increased production linked incentive outlays and government leading the charge on Capital spending. Capex target expanded by 35.4 per cent — from Rs 5.54 lakh crore to Rs 7.50 lakh crore. Top focus of the budget were: PM Gati Shakti, Inclusive Development, Productivity Enhancement, Sunrise Opportunities, Energy Transition, Climate Action, Financing of investments. Key negative seems to be the potential for increased Govt borrowing crowding out the private sector and higher than expected fiscal deficit target for next year at 6.4%.

While the Nifty has corrected by 1.5% during the last three months, it's up 19% over the last one year and is one of the best performing markets. Key concerns are inflation and pace of rate hike by US FED. While markets could consolidate, considering strong earnings growth over the next two years, we remain cautiously positive on markets.

Regards

Sanjay Chawla
Chief Investment Officer

Source : IMF, Kotak Securities

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How To Read Factsheet?

Fund Manager : An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription : This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount : This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity : The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP : SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests Rs 500 every 15th of the month in an equity fund for a period of three years.

NAV : The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark : A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load : A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is Rs. 100 and the entry load is 1%, the investor will enter the fund at Rs. 101.

Note : SEBI, vide circular dated June 30, 2009 has abolished entry load. The Regulations do not permit any Entry Load for subscription of Units.

Exit Load : Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is Rs 100 and the exit load is 1%, the redemption price would be Rs 99 Per Unit.

Modified Duration : Modified duration is the price sensitivity and the percentage change in price for a unit change in yield

Standard Deviation : Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Sharpe Ratio : The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

Beta : Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

AUM : AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Holdings : The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

Nature of Scheme : The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile : Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Macaulay Duration: Is the weighted average term to maturity of the cash flows from an instrument. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is a measure of interest rate sensitivity of a Fixed income instrument. Higher the Macaulay duration, higher would be the interest rate risk. Investors may refer to Scheme Information Document of the fund for further details.

IDCW: IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations). Investors are requested to note that, pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020 the nomenclature of the "Dividend Option(s) / Sub-option(s)" offered under all the existing schemes of Baroda Mutual Fund (BMF) has been renamed with effect from April 01, 2021. For complete details, investors are requested to refer Notice-cum-addendum No. 18/2021 uploaded on our website www.barodamf.com



Scheme Name	This product is suitable for investors who are seeking*	Scheme Risk-o-Meter [£]	First Tier Benchmark Risk-o-Meter [£]
Baroda Multi Cap Fund Multi Cap Fund - An open ended equity scheme investing across large cap, mid-cap and small cap stocks.	<ul style="list-style-type: none"> Capital appreciation over long term. Investment predominantly in equity and equity related instruments. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at Very High risk Benchmark: NIFTY 500 Multicap 50:25:25 TRI</p>
Baroda ELSS' 96 An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	<ul style="list-style-type: none"> Capital growth over long term. Investment predominantly in equity and equity related instruments. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at Moderate risk Benchmark: S&P BSE 500 TRI</p>
Baroda Large Cap Fund Large Cap Fund - An open-ended equity scheme pre-dominantly investing in large cap stocks.	<ul style="list-style-type: none"> Capital appreciation over long term. Investment predominantly in a diversified portfolio of equity and equity related securities of Large Cap companies. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at Very High risk Benchmark: Nifty 100 TRI</p>
Baroda Large & Mid-Cap Fund An open-ended equity scheme investing in both large cap and mid cap stocks.	<ul style="list-style-type: none"> Capital appreciation over long term. Investment predominantly in equity and equity related instruments of large and midcap stocks. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at Very High risk Benchmark: S&P BSE 250 Large Midcap TRI</p>
Baroda Business Cycle Fund An open-ended equity scheme following the Business Cycles theme	<ul style="list-style-type: none"> Long term wealth creation. Investment predominantly in equity & equity related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors & stocks at different stages of business cycles in the economy. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at Very High risk Benchmark: S&P BSE 500 TRI</p>
Baroda Mid-Cap Fund Mid Cap Fund - An open-ended equity scheme pre-dominantly investing in mid cap stocks.	<ul style="list-style-type: none"> Capital appreciation over long term. Investment predominantly in equity and equity related securities of growth oriented Mid-Cap stocks. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at Very High risk Benchmark: S&P BSE Midcap 150 TRI Index</p>
Baroda Banking and Financial Services Fund An open ended equity scheme investing in the Banking and Financial Services sector.	<ul style="list-style-type: none"> Capital appreciation over long term. Investment predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at Very High risk Benchmark: Nifty Bank Index TRI</p>
Baroda Hybrid Equity Fund An open ended hybrid scheme investing predominantly in equity and equity related instruments.	<ul style="list-style-type: none"> Capital appreciation along with stability over long term. Investment predominantly in equity and equity related instruments with balance exposure to money market instruments and debt securities. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at Very High risk Benchmark: CRISIL Hybrid 35+65 - Aggressive Index</p>
Baroda Dynamic Equity Fund An open ended dynamic asset allocation fund.	<ul style="list-style-type: none"> Capital appreciation over medium to long term. Investment in equity and equity linked securities as well as debt and money market instruments while managing risk through active asset allocation. 	<p>Investors understand that their principal will be at Very High risk</p>	<p>Investors understand that their principal will be at High risk Benchmark: NIFTY 50 Hybrid Composite debt 50:50 Index</p>
Baroda Equity Savings Fund An open-ended equity scheme investing in equity, arbitrage and debt instruments.	<ul style="list-style-type: none"> Long term capital appreciation and income generation. Investment in equity and equity related securities, arbitrage opportunities, and debt and money market instruments. 	<p>Investors understand that their principal will be at Moderate risk</p>	<p>Investors understand that their principal will be at Moderate risk Benchmark: Nifty Equity Savings TRI</p>
Baroda Conservative Hybrid Fund An open ended hybrid scheme investing pre-dominantly in debt instruments.	<ul style="list-style-type: none"> Regular Income and capital appreciation over medium term with providing liquidity. Investment in debt and money market instruments and in equity and equity related instruments. 	<p>Investors understand that their principal will be at Moderately High risk</p>	<p>Investors understand that their principal will be at Moderately High risk Benchmark: CRISIL Hybrid 85+15 - Conservative Index</p>

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Scheme Name	This product is suitable for investors who are seeking*	Scheme Risk-o-Meter [®]	First Tier Benchmark Risk-o-Meter [®]	Potential Risk Class ("PRC") Matrix												
<p>Baroda Credit Risk Fund (scheme has one segregated portfolio) An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and High Credit Risk.</p>	<ul style="list-style-type: none"> Income over medium term. Investment in a mix of debt and money market instruments across the credit and maturity spectrum. 	<p>Investors understand that their principal will be at Moderately High risk</p>	<p>Investors understand that their principal will be at Moderately High risk Benchmark: CRISIL Short Term Credit Risk Index</p>	<table border="1"> <tr><th colspan="2">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Potential Risk Class</td></tr> <tr><td>Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td></tr> <tr><td>Relatively Low (Class I)</td><td>Moderate (Class B)</td></tr> <tr><td>Moderate (Class II)</td><td>Relatively High (Class C)</td></tr> <tr><td>Relatively High (Class III)</td><td>C-III</td></tr> </table>	Potential Risk Class		Credit Risk →	Potential Risk Class	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	Moderate (Class B)	Moderate (Class II)	Relatively High (Class C)	Relatively High (Class III)	C-III
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<p>Baroda Gilt Fund An open-ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Low Credit Risk.</p>	<ul style="list-style-type: none"> Credit risk free regular Income over long term. Investment only in Government (both Central and State Government) Securities. 	<p>Investors understand that their principal will be at Moderate risk</p>	<p>Investors understand that their principal will be at Moderate risk Benchmark: CRISIL Dynamic Gilt Index</p>	<table border="1"> <tr><th colspan="2">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Potential Risk Class</td></tr> <tr><td>Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td></tr> <tr><td>Relatively Low (Class I)</td><td>Moderate (Class B)</td></tr> <tr><td>Moderate (Class II)</td><td>Relatively High (Class C)</td></tr> <tr><td>Relatively High (Class III)</td><td>A-III</td></tr> </table>	Potential Risk Class		Credit Risk →	Potential Risk Class	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	Moderate (Class B)	Moderate (Class II)	Relatively High (Class C)	Relatively High (Class III)	A-III
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<p>Baroda Dynamic Bond Fund An open-ended dynamic debt scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk.</p>	<ul style="list-style-type: none"> Regular Income over medium term with providing liquidity. Investment in medium to long term corporate bonds and / or government securities and manage the portfolio dynamically through different interest rate cycles. 	<p>Investors understand that their principal will be at Moderate risk</p>	<p>Investors understand that their principal will be at Moderate risk Benchmark: CRISIL Composite Bond Fund Index</p>	<table border="1"> <tr><th colspan="2">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Potential Risk Class</td></tr> <tr><td>Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td></tr> <tr><td>Relatively Low (Class I)</td><td>Moderate (Class B)</td></tr> <tr><td>Moderate (Class II)</td><td>Relatively High (Class C)</td></tr> <tr><td>Relatively High (Class III)</td><td>B-III</td></tr> </table>	Potential Risk Class		Credit Risk →	Potential Risk Class	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	Moderate (Class B)	Moderate (Class II)	Relatively High (Class C)	Relatively High (Class III)	B-III
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<p>Baroda Short Term Bond Fund An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer page no.39). A Moderate Interest Rate Risk and Moderate Credit Risk.</p>	<ul style="list-style-type: none"> Regular Income over short term. Investment predominantly in Money Market Instruments (i.e. CP/CD) and Short Term Debt Market Instruments. 	<p>Investors understand that their principal will be at Moderate risk</p>	<p>Investors understand that their principal will be at Moderate risk Benchmark: CRISIL Short Term Bond Fund Index</p>	<table border="1"> <tr><th colspan="2">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Potential Risk Class</td></tr> <tr><td>Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td></tr> <tr><td>Relatively Low (Class I)</td><td>Moderate (Class B)</td></tr> <tr><td>Moderate (Class II)</td><td>Relatively High (Class C)</td></tr> <tr><td>Relatively High (Class III)</td><td>B-II</td></tr> </table>	Potential Risk Class		Credit Risk →	Potential Risk Class	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	Moderate (Class B)	Moderate (Class II)	Relatively High (Class C)	Relatively High (Class III)	B-II
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<p>Baroda Banking & PSU Bond Fund An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A Relatively High Interest Rate Risk and Moderate Credit Risk.</p>	<ul style="list-style-type: none"> Generate returns over short to medium term. Invest primarily in debt instruments of Banks, PFIs, PSUs and Municipal Bonds. 	<p>Investors understand that their principal will be at Moderate risk</p>	<p>Investors understand that their principal will be at Moderate risk Benchmark: CRISIL Banking and PSU Debt Index</p>	<table border="1"> <tr><th colspan="2">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Potential Risk Class</td></tr> <tr><td>Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td></tr> <tr><td>Relatively Low (Class I)</td><td>Moderate (Class B)</td></tr> <tr><td>Moderate (Class II)</td><td>Relatively High (Class C)</td></tr> <tr><td>Relatively High (Class III)</td><td>B-III</td></tr> </table>	Potential Risk Class		Credit Risk →	Potential Risk Class	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	Moderate (Class B)	Moderate (Class II)	Relatively High (Class C)	Relatively High (Class III)	B-III
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<p>Baroda Treasury Advantage Fund (scheme has one segregated portfolio) An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer to page no. 38). A Relatively Low Interest Rate Risk and Moderate Credit Risk.</p>	<ul style="list-style-type: none"> Regular income over short term with maintaining a balance between returns and liquidity. Investment predominantly in Money Market (i.e. CP/CDs) and Debt Market Instruments. 	<p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>Investors understand that their principal will be at Moderately High risk Benchmark: CRISIL Low Duration Debt Index</p>	<table border="1"> <tr><th colspan="2">Potential Risk Class</th></tr> <tr><td>Credit Risk →</td><td>Potential Risk Class</td></tr> <tr><td>Interest Rate Risk ↓</td><td>Relatively Low (Class A)</td></tr> <tr><td>Relatively Low (Class I)</td><td>Moderate (Class B)</td></tr> <tr><td>Moderate (Class II)</td><td>B-I</td></tr> <tr><td>Relatively High (Class III)</td><td></td></tr> </table>	Potential Risk Class		Credit Risk →	Potential Risk Class	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	Moderate (Class B)	Moderate (Class II)	B-I	Relatively High (Class III)	
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Scheme Name	This product is suitable for investors who are seeking*	Scheme Risk-o-Meter [®]	First Tier Benchmark Risk-o-Meter [®]	Potential Risk Class ("PRC") Matrix												
Baroda Ultra Short Duration Fund An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months (please refer to page no.37). A Relatively Low Interest Rate Risk and Moderate Credit Risk.	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Reasonable returns with convenience of liquidity over ultra-short term. Investments in a basket of debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. 	<p>Investors understand that their principal will be at Moderate risk</p>	<p>Investors understand that their principal will be at Moderately High risk Benchmark: CRISIL Ultra Short Fund Index</p>	<table border="1"> <tr> <td colspan="2">Potential Risk Class</td> </tr> <tr> <td>Credit Risk →</td> <td>Moderate (Class B)</td> </tr> <tr> <td>Interest Rate Risk ↓</td> <td>Relatively Low (Class A)</td> </tr> <tr> <td>Relatively Low (Class I)</td> <td>B-I</td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> </tr> </table>	Potential Risk Class		Credit Risk →	Moderate (Class B)	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	B-I	Moderate (Class II)		Relatively High (Class III)	
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Baroda Liquid Fund An open-ended liquid scheme. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Regular income over short term with high level of liquidity. Investment predominantly in Money Market (i.e. CP/CDS) and Debt Market Instruments. 	<p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>Investors understand that their principal will be at Moderate risk Benchmark: CRISIL Liquid Fund Index</p>	<table border="1"> <tr> <td colspan="2">Potential Risk Class</td> </tr> <tr> <td>Credit Risk →</td> <td>Moderate (Class B)</td> </tr> <tr> <td>Interest Rate Risk ↓</td> <td>Relatively Low (Class A)</td> </tr> <tr> <td>Relatively Low (Class I)</td> <td>A-I</td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> </tr> </table>	Potential Risk Class		Credit Risk →	Moderate (Class B)	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	A-I	Moderate (Class II)		Relatively High (Class III)	
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Baroda Money Market Fund An open-ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk.	<ul style="list-style-type: none"> Regular income over short term. Investments in money market instruments having maturity upto 1 year. 	<p>Investors understand that their principal will be at Low to Moderate risk</p>	<p>Investors understand that their principal will be at Moderate risk Benchmark: CRISIL Money Market Index</p>	<table border="1"> <tr> <td colspan="2">Potential Risk Class</td> </tr> <tr> <td>Credit Risk →</td> <td>Moderate (Class B)</td> </tr> <tr> <td>Interest Rate Risk ↓</td> <td>Relatively Low (Class A)</td> </tr> <tr> <td>Relatively Low (Class I)</td> <td>B-I</td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> </tr> </table>	Potential Risk Class		Credit Risk →	Moderate (Class B)	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	B-I	Moderate (Class II)		Relatively High (Class III)	
Potential Risk Class																
Credit Risk →	Moderate (Class B)															
Interest Rate Risk ↓	Relatively Low (Class A)															
Relatively Low (Class I)	B-I															
Moderate (Class II)																
Relatively High (Class III)																
Baroda Overnight Fund An open-ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.	<ul style="list-style-type: none"> Generate returns, commensurate with low risk and high level of liquidity. Invest in overnight securities having maturity of one business day. 	<p>Investors understand that their principal will be at Low risk</p>	<p>Investors understand that their principal will be at Low risk Benchmark: CRISIL Overnight Index</p>	<table border="1"> <tr> <td colspan="2">Potential Risk Class</td> </tr> <tr> <td>Credit Risk →</td> <td>Moderate (Class B)</td> </tr> <tr> <td>Interest Rate Risk ↓</td> <td>Relatively Low (Class A)</td> </tr> <tr> <td>Relatively Low (Class I)</td> <td>A-I</td> </tr> <tr> <td>Moderate (Class II)</td> <td></td> </tr> <tr> <td>Relatively High (Class III)</td> <td></td> </tr> </table>	Potential Risk Class		Credit Risk →	Moderate (Class B)	Interest Rate Risk ↓	Relatively Low (Class A)	Relatively Low (Class I)	A-I	Moderate (Class II)		Relatively High (Class III)	
Potential Risk Class																
Credit Risk →	Moderate (Class B)															
Interest Rate Risk ↓	Relatively Low (Class A)															
Relatively Low (Class I)	A-I															
Moderate (Class II)																
Relatively High (Class III)																

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

Note 1: With effect from December 01, 2021, in accordance with SEBI circular no. SEBI/HO/MD/IMD-II DF3/P/CIR/2021/652 dated October 27, 2021, and AMFI communication ref. 35P/MEM-COR/70/2021-22 dated November 25, 2021 regarding Guiding Principles for bringing uniformity in Benchmarks of Mutual Fund Schemes, effective December 1, 2021, the benchmark of the scheme has been changed. Kindly refer NOTICE CUM ADDENDUM NO. 81/2021 uploaded on our website for complete details.

Note 2: The Risk Level of the Scheme in the Scheme Risk-o-Meter is based on the portfolio of the scheme as on January 31, 2022

Note 3: The Risk Level of respective Benchmarks in the Benchmark Risk-o-Meter is as on January 31, 2022

Baroda Multi Cap Fund

Multi Cap Fund - An open ended equity scheme investing across large cap, mid-cap and small cap stocks.



Investment Objective

(Data as on 31st January 2022)

To generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments.

Portfolio

Name of Instruments	Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
ICICI Bank Ltd.	Banks	6.84%
Infosys Ltd.	Software	6.77%
HDFC Bank Ltd.	Banks	4.18%
Reliance Industries Ltd.	Petroleum Products	3.62%
Persistent Systems Ltd.	Software	3.43%
Radico Khaitan Ltd.	Consumer Non Durables	3.37%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	3.18%
Fortis Healthcare Ltd.	Healthcare Services	2.46%
Axis Bank Ltd.	Banks	2.41%
Dalmia Bharat Ltd.	Cement & Cement Products	2.29%
JB Chemicals & Pharmaceuticals Ltd.	Pharmaceuticals	2.26%
Zee Entertainment Enterprises Ltd.	Entertainment	2.26%
Hindalco Industries Ltd.	Non - Ferrous Metals	2.22%
Ashok Leyland Ltd.	Auto	2.18%
Mphasis Ltd.	Software	2.15%
VIP Industries Ltd.	Consumer Durables	2.08%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	2.04%
Can Fin Homes Ltd.	Finance	2.03%
Minda Industries Ltd.	Auto Ancillaries	2.01%
IPCA Laboratories Ltd.	Pharmaceuticals	1.97%
Aarti Industries Ltd.	Chemicals	1.92%
Sudarshan Chemical Industries Ltd.	Chemicals	1.87%
HCL Technologies Ltd.	Software	1.86%
Tata Power Company Ltd.	Power	1.81%
Brigade Enterprises Ltd.	Construction	1.73%
Sterlite Technologies Ltd.	Telecom - Services	1.67%
IndusInd Bank Ltd.	Banks	1.66%
Bank of Baroda	Banks	1.63%
Indian Energy Exchange Ltd.	Capital Markets	1.62%
KPIT Technologies Ltd.	Software	1.51%
Inox Leisure Ltd.	Entertainment	1.49%

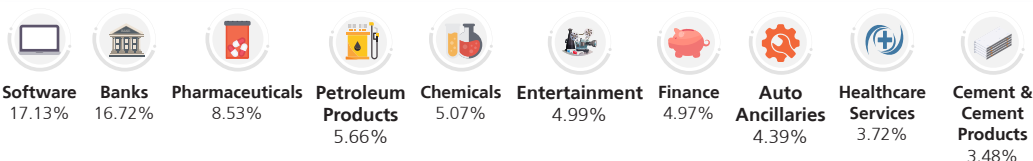
Portfolio

Name of Instruments	Industries	% to Net Assets
Bajaj Finance Ltd.	Finance	1.49%
Aditya Birla Fashion and Retail Ltd.	Retailing	1.46%
Housing Development Finance Corporation Ltd.	Finance	1.45%
Tech Mahindra Ltd.	Software	1.41%
Larsen & Toubro Ltd.	Construction Project	1.32%
V-Mart Retail Ltd.	Retailing	1.30%
Pidilite Industries Ltd.	Chemicals	1.28%
Narayana Hrudayalaya Ltd.	Healthcare Services	1.26%
Sona Blw Precision Forgings Ltd.	Auto Ancillaries	1.25%
Nazara Technologies Ltd.	Entertainment	1.24%
Bharti Airtel Ltd.	Telecom - Services	1.20%
Ultratech Cement Ltd.	Cement & Cement Products	1.19%
KEI Industries Ltd.	Industrial Products	1.17%
Sansera Engineering Ltd.	Auto Ancillaries	1.13%
Indoco Remedies Ltd.	Pharmaceuticals	1.12%
Bharat Electronics Ltd.	Aerospace & Defense	1.09%
Bharti Airtel Ltd.	Telecom - Services	0.05%
Total		98.93%
TREPS / Reverse Repo Investments		1.85%
Total		1.85%
Cash & Cash Equivalents		
Net Receivable/Payable		-0.78%
Total		-0.78%
Grand Total		100.00%

NAV as on 31 Jan, 2022

Plan A	₹
Growth	173.17
IDCW	44.52
Plan B - Direct	₹
Growth	187.52
IDCW	45.88

Sectoral Exposures - Equity



FUND INFORMATION

Fund Managers[#]

Mr. Sanjay Chawla

(Experience 30 Years)

Date of Inception

September 12, 2003

Benchmark

NIFTY 500 Multicap 50:25:25 TRI[®]

Total Return variant of the Benchmark Index(TRI)

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: 1%, if redeemed on or before 12 Months from the date of allotment of units, Nil if redeemed after 12 Months from the date of allotment of units

Plans & Option

Plan A and Plan B (Direct)

A. Growth Option (default option in case no option specified by investor);

B. IDCW Option

1. Payout of IDCW

2. Re-investment of IDCW (default sub-option in case no option specified by investor)

C. Bonus Option[‡]

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly

Frequency-12 Installments (Minimum)[¶]

₹ 1500 - Quarterly - 4 Installments

[¶]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	1,184.77 Crs
AUM (₹)	1,153.28 Crs

Quantitative Indicators

Standard deviation	20.30%
Sharpe[@]	0.98
Beta	0.97
Top 10 stocks	38.55%
Total stocks in portfolio	48
Net Equity	98.93%
Portfolio Turnover (last 12 months)	0.58

@risk free rate (FBIL Overnight MIBOR) 3.40%

Total Expense Ratio

Plan A	2.37%
Plan B (Direct)	1.54%

^{*}Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

[‡] The Bonus Option in the Schemes has been discontinued effective June 08, 2015

[#] For performance of the Scheme and other funds managed by the said Fund manager, either individually or jointly, please refer page no 29 - 32

[®]Effective February 1, 2021 the benchmark of the Scheme is NIFTY 500 Multicap 50:25:25 TRI index

[^] For Disclaimer please refer page no 32

[¶] For Product Labels please refer page no 5-7

Baroda ELSS' 96

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.



Investment Objective

(Data as on 31st January 2022)

To provide the investor long term capital growth as also tax benefit under section 80C of the Income Tax Act, 1961.

Portfolio

Name of Instruments	Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
ICICI Bank Ltd.	Banks	7.71%
Infosys Ltd.	Software	6.62%
HDFC Bank Ltd.	Banks	4.96%
Persistent Systems Ltd.	Software	4.20%
Reliance Industries Ltd.	Petroleum Products	3.98%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	3.58%
Axis Bank Ltd.	Banks	3.41%
Dalmia Bharat Ltd.	Cement & Cement Products	2.97%
Tata Power Company Ltd.	Power	2.64%
Aditya Birla Fashion and Retail Ltd.	Retailing	2.45%
Hindalco Industries Ltd.	Non - Ferrous Metals	2.21%
Zee Entertainment Enterprises Ltd.	Entertainment	2.21%
HCL Technologies Ltd.	Software	2.10%
Fortis Healthcare Ltd.	Healthcare Services	1.93%
Ashok Leyland Ltd.	Auto	1.90%
JB Chemicals & Pharmaceuticals Ltd.	Pharmaceuticals	1.87%
Timken India Ltd.	Industrial Products	1.84%
Sona Blw Precision Forgings Ltd.	Auto Ancillaries	1.84%
Coforge Ltd.	Software	1.84%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	1.80%
Can Fin Homes Ltd.	Finance	1.76%
Dabur India Ltd.	Consumer Non Durables	1.66%
IndusInd Bank Ltd.	Banks	1.66%
Hindustan Unilever Ltd.	Consumer Non Durables	1.63%
Minda Industries Ltd.	Auto Ancillaries	1.58%
Nazara Technologies Ltd.	Entertainment	1.52%
Asian Paints Ltd.	Consumer Non Durables	1.50%
Bajaj Finance Ltd.	Finance	1.50%
IPCA Laboratories Ltd.	Pharmaceuticals	1.48%
Housing Development Finance Corporation Ltd.	Finance	1.41%
Tech Mahindra Ltd.	Software	1.41%
Bharti Airtel Ltd.	Telecom - Services	1.39%
Cummins India Ltd.	Industrial Products	1.35%

Portfolio

Name of Instruments	Industries	% to Net Assets
Indian Energy Exchange Ltd.	Capital Markets	1.35%
Natco Pharma Ltd.	Pharmaceuticals	1.30%
Ultratech Cement Ltd.	Cement & Cement Products	1.29%
Jindal Steel & Power Ltd.	Ferrous Metals	1.29%
Sterlite Technologies Ltd.	Telecom - Services	1.21%
KEI Industries Ltd.	Industrial Products	1.18%
Nestle India Ltd.	Consumer Non Durables	1.10%
Sudarshan Chemical Industries Ltd.	Chemicals	1.10%
Balkrishna Industries Ltd.	Auto Ancillaries	1.06%
PNC Infratech Ltd.	Construction	1.05%
Tata Consumer Products Ltd.	Consumer Non Durables	1.04%
Tata Steel Ltd.	Ferrous Metals	1.03%
Brigade Enterprises Ltd.	Construction	0.48%
FSN E-COMMERCE VENTURES Ltd.	Retailing	0.12%
MEDPLUS HEALTH SERVICES Ltd.	Retailing	0.06%
Bharti Airtel Ltd.	Telecom - Services	0.05%
Total		96.62%
TREPS / Reverse Repo Investments		3.83%
Total		3.83%
Cash & Cash Equivalents		
Net Receivable/Payable		-0.45%
Total		-0.45%
Grand Total		100.00%

NAV as on 31 Jan, 2022

Plan	NAV (₹)
Plan A	₹ 71.56
Growth	71.56
Bonus	71.56
IDCW	40.58
Plan B - Direct	₹ 78.42
Growth	78.42
Bonus	78.42
IDCW	51.19

Sectoral Exposures - Equity

Banks	Software	Pharmaceuticals	Consumer Non Durables	Petroleum Products	Finance	Auto Ancillaries	Industrial Products	Cement & Cement Products	Entertainment
17.74%	16.17%	8.23%	6.93%	5.78%	4.67%	4.48%	4.37%	4.26%	3.73%

FUND INFORMATION

Fund Managers#

Mr. Sanjay Chawla

(Experience 30 Years)

Date of Inception

March 31, 1996

Benchmark**

S&P BSE 500 TRI*

Total Return variant of the Benchmark Index (TRI)

Minimum Investment

₹ 500/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: Nil

Plans & Option

Plan A and Plan B (Direct)

A. Growth Option (default option in case no option specified by investor);
B. IDCW Option
1. Payout of IDCW
C. Bonus Option[‡]

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly
Frequency-12 Installments (Minimum)[‡]
₹ 1500 - Quarterly - 4 Installments

*SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	216.60 Crs
AUM (₹)	209.73 Crs

Quantitative Indicators

Standard deviation	21.58%
Sharpe[@]	0.73
Beta	0.97
Top 10 stocks	42.52%
Total stocks in portfolio	49
Net Equity	96.62%
Portfolio Turnover (last 12 months)	0.80

@risk free rate (FBIL Overnight MIBOR) 3.40%

Total Expense Ratio

Plan A	2.52%
Plan B (Direct)	1.73%

*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

‡ The Bonus Option in the Schemes has been discontinued effective June 08, 2015

For performance of the Scheme and other funds managed by the said Fund manager, either individually or jointly, please refer page no 29 - 32

^ For Disclaimer please refer page no 32

‡ For Product Labels please refer page no 5-7

**Note: The benchmark has been revised with effect from December 1, 2021 to S&P BSE500 TRI from S&P BSE200 TRI

Baroda Large Cap Fund

Large Cap Fund – An open-ended equity scheme pre-dominantly investing in large cap stocks.



Investment Objective

(Data as on 31st January 2022)

The primary objective of the Scheme is to generate capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of large cap companies. The Scheme may also invest in debt and money market securities. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.

Portfolio

Name of Instruments	Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
ICICI Bank Ltd.	Banks	7.79%
Reliance Industries Ltd.	Petroleum Products	7.07%
Infosys Ltd.	Software	6.86%
HDFC Bank Ltd.	Banks	5.87%
Axis Bank Ltd.	Banks	4.58%
HCL Technologies Ltd.	Software	3.80%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	3.30%
Larsen & Toubro Ltd.	Construction Project	3.02%
Hindustan Unilever Ltd.	Consumer Non Durables	2.92%
Balkrishna Industries Ltd.	Auto Ancillaries	2.54%
Ashok Leyland Ltd.	Auto	2.36%
Tata Consultancy Services Ltd.	Software	2.21%
Kotak Mahindra Bank Ltd.	Banks	2.20%
Nestle India Ltd.	Consumer Non Durables	2.20%
Tech Mahindra Ltd.	Software	2.19%
Tata Consumer Products Ltd.	Consumer Non Durables	2.16%
IndusInd Bank Ltd.	Banks	2.15%
Housing Development Finance Corporation Ltd.	Finance	2.15%
State Bank of India	Banks	2.13%
Hindalco Industries Ltd.	Non - Ferrous Metals	2.13%
Avenue Supermarts Ltd.	Retailing	2.03%
Housing Development Finance Corporation Ltd.	Finance	1.99%
Bajaj Finserv Ltd.	Insurance	1.86%
NTPC Ltd.	Power	1.68%
Tata Steel Ltd.	Ferrous Metals	1.61%
Dabur India Ltd.	Consumer Non Durables	1.59%

Portfolio

Name of Instruments	Industries	% to Net Assets
Bharti Airtel Ltd.	Telecom - Services	1.59%
Bharat Petroleum Corporation Ltd.	Petroleum Products	1.57%
Asian Paints Ltd.	Consumer Non Durables	1.56%
Pidilite Industries Ltd.	Chemicals	1.46%
Muthoot Finance Ltd.	Finance	1.44%
Ultratech Cement Ltd.	Cement & Cement Products	1.43%
Titan Company Ltd.	Consumer Durables	1.40%
Bajaj Finance Ltd.	Finance	1.38%
Siemens Ltd.	Industrial Capital Goods	1.38%
SBI Life Insurance Company Ltd.	Insurance	1.22%
Divi's Laboratories Ltd.	Pharmaceuticals	0.88%
Bharti Airtel Ltd.	Telecom - Services	0.53%
Medplus Health Services Ltd.	Retailing	0.07%
Total		96.30%
TREPS / Reverse Repo Investments		3.43%
Total		3.43%
Cash & Cash Equivalents		
Net Receivable/Payable		0.27%
Total		0.27%
Grand Total		100.00%

NAV as on 31 Jan, 2022

Plan A	₹
Growth	21.49
IDCW	15.81
Plan B - Direct	₹
Growth	22.96
IDCW	17.13

Sectoral Exposures - Equity

Banks	Software	Consumer Non Durables	Petroleum Products	Finance	Pharmaceuticals	Insurance	Construction Project	Auto Ancillaries	Auto
24.72%	15.06%	10.43%	8.64%	6.96%	4.18%	3.08%	3.02%	2.54%	2.36%

*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

3. The Bonus Option in the Schemes has been discontinued effective June 08, 2015

For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

^ For Disclaimer please refer page no 32

^ For Product Labels please refer page no 5-7

FUND INFORMATION

Fund Managers#

Mr. Sanjay Chawla

(Experience 30 Years)

Mr. Pratih Krishnan**

(Experience 18 Years)

** Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

June 22, 2010

Benchmark

Nifty 100 TRI[^]

Total Return variant of the Benchmark Index (TRI)

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: 1.00%, if redeemed on or before 365 days from the date of allotment of units,

Nil, if redeemed after 365 days from the date of allotment of units.

Plans & Option

Plan A and Plan B (Direct)

A. Growth Option (default option in case no option specified by investor);

B. IDCW Option

1. Payout of IDCW

2. Re-investment of IDCW (default sub-option in case no option specified by investor)

C. Bonus Option[‡]

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly Frequency-12 Installments (Minimum)[†]

₹ 1500 - Quarterly-4 Installments

[†]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	51.68 Crs
AUM (₹)	50.57 Crs

Quantitative Indicators

Standard deviation	20.13%
Sharpe@	0.62
Beta	0.93
Top 10 stocks	47.75%
Total stocks in portfolio	39
Net Equity	96.30%
Portfolio Turnover (last 12 months)	0.67
@risk free rate (FBIL Overnight MIBOR) 3.40%	

Total Expense Ratio

Plan A	2.79%
Plan B (Direct)	1.68%

Baroda Large & Mid-Cap Fund

An open-ended equity scheme investing in both large cap and mid cap stocks.



Investment Objective

(Data as on 31st January 2022)

The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid cap stocks. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.

Portfolio

Name of Instruments	Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
ICICI Bank Ltd.	Banks	7.97%
Infosys Ltd.	Software	7.72%
HDFC Bank Ltd.	Banks	4.56%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	3.64%
Reliance Industries Ltd.	Petroleum Products	3.57%
Persistent Systems Ltd.	Software	3.20%
Axis Bank Ltd.	Banks	3.12%
Sona Blw Precision Forgings Ltd.	Auto Ancillaries	3.11%
Mphasis Ltd.	Software	3.01%
Hindalco Industries Ltd.	Non - Ferrous Metals	2.53%
Larsen & Toubro Ltd.	Construction Project	2.47%
Fortis Healthcare Ltd.	Healthcare Services	2.40%
Aditya Birla Fashion and Retail Ltd.	Retailing	2.37%
IPCA Laboratories Ltd.	Pharmaceuticals	2.34%
Cummins India Ltd.	Industrial Products	2.28%
Zee Entertainment Enterprises Ltd.	Entertainment	2.22%
HCL Technologies Ltd.	Software	2.13%
Aarti Industries Ltd.	Chemicals	2.07%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	2.03%
Dalmia Bharat Ltd.	Cement & Cement Products	2.02%
Tata Power Company Ltd.	Power	1.99%
Dabur India Ltd.	Consumer Non Durables	1.95%
Coforge Ltd.	Software	1.94%
Ashok Leyland Ltd.	Auto	1.93%
Bharti Airtel Ltd.	Telecom - Services	1.77%
Minda Industries Ltd.	Auto Ancillaries	1.60%
Bajaj Finance Ltd.	Finance	1.58%
Can Fin Homes Ltd.	Finance	1.49%
NHPC Ltd.	Power	1.45%
Tech Mahindra Ltd.	Software	1.43%
Trent Ltd.	Retailing	1.42%

Portfolio

Name of Instruments	Industries	% to Net Assets
JB Chemicals & Pharmaceuticals Ltd.	Pharmaceuticals	1.41%
Housing Development Finance Corporation Ltd.	Finance	1.35%
State Bank of India	Banks	1.30%
IndusInd Bank Ltd.	Banks	1.27%
Container Corporation of India Ltd.	Transportation	1.25%
Nestle India Ltd.	Consumer Non Durables	1.20%
Zydus Wellness Ltd.	Consumer Non Durables	1.19%
Ultratech Cement Ltd.	Cement & Cement Products	1.17%
Indian Energy Exchange Ltd.	Capital Markets	1.14%
Sterlite Technologies Ltd.	Telecom - Services	0.99%
Nazara Technologies Ltd.	Entertainment	0.93%
Asian Paints Ltd.	Consumer Non Durables	0.92%
Tata Steel Ltd.	Ferrous Metals	0.88%
Bharti Airtel Ltd.	Telecom - Services	0.07%
Total		98.38%
TREPS / Reverse Repo Investments		2.37%
Total		2.37%
Cash & Cash Equivalents		
Net Receivable/Payable		-0.75%
Total		-0.75%
Grand Total		100.00%

NAV as on 31 Jan, 2022

Regular	₹
Growth	16.37
IDCW	16.37
Direct	₹
Growth	16.78
IDCW	16.78

Sectoral Exposures - Equity

Software	Banks	Pharmaceuticals	Petroleum Products	Consumer Non Durables	Auto Ancillaries	Finance	Retailing	Power	Cement & Cement Products
19.43%	18.22%	7.39%	5.60%	5.26%	4.71%	4.42%	3.79%	3.44%	3.19%

*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

**For Disclaimer please refer page no 32.

*For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29-32

†For Product Labels please refer page no 5-7

^^Note: The benchmark has been revised with effect from December 1, 2021 to S&P BSE 250 Large Midcap TRI from S&P BSE 250 Large Mid Cap 65:35 TRI

FUND INFORMATION

Fund Managers[#]

Mr. Sanjay Chawla **Mr. Pratish Krishnan^{**}**

(Experience 30 Years) (Experience 18 Years)

^{**}Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021.

Date of Inception

September 4, 2020

Benchmark^{^^}

S&P BSE 250 Large Midcap TRI^{**}
Total Return variant of the Benchmark Index (TRI)

Minimum Investment

Purchase: ₹5,000/- & in multiples of ₹1/- thereafter
Additional Purchase : ₹1,000/- and in multiples of ₹1/- thereafter.
Re-purchase: No minimum amount

Load Structure

Entry Load: NA

Exit Load: If Units are redeemed upto 10% of the Units, on or before 365 days from the date of allotment of Units: NIL

If Units are redeemed over and above the 10% limit, on or before 365 days from the date of allotment of Units: 1% of the applicable Net Asset Value (NAV)

If Units are redeemed after 365 days from the date of allotment of Units: NIL

The above Exit Load will be applicable on a FIFO (First-In-First-Out) basis, to all subscription transactions, excluding switch-ins.

Plans & Option

Plans: Regular and Direct

- Growth Option (default option in case no option specified by investor);
- IDCW Option
 - Payout of IDCW
 - Re-investment of IDCW (default sub-option in case no option specified by investor)

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly
Frequency-12 Installments (Minimum)[†]
₹ 1500 - Quarterly-4 Installments

[†]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	641.52 Crs
AUM (₹)	618.62 Crs

Quantitative Indicators

Standard deviation	-
Sharpe@	-
Beta	-
Top 10 stocks	42.43%
Total stocks in portfolio	45
Net Equity	98.38%
Portfolio Turnover (last 12 months)	0.66

@risk free rate (FBIL Overnight MIBOR) 3.40%

Total Expense Ratio

Regular Plan	2.63%
Direct Plan	1.04%

Baroda Business Cycle Fund

An open-ended equity scheme following the Business Cycles theme



Investment Objective

(Data as on 31st January 2022)

The investment objective of the Scheme is to generate long term capital appreciation for investors by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.

Portfolio

Name of Instruments	Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
ICICI Bank Ltd.	Banks	7.21%
Infosys Ltd.	Software	6.56%
HDFC Bank Ltd.	Banks	5.86%
HCL Technologies Ltd.	Software	5.02%
Housing Development Finance Corporation Ltd.	Finance	4.87%
Hindalco Industries Ltd.	Non - Ferrous Metals	3.32%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	3.18%
Ultratech Cement Ltd.	Cement & Cement Products	3.06%
Axis Bank Ltd.	Banks	3.06%
Larsen & Toubro Ltd.	Construction Project	2.97%
Aditya Birla Fashion and Retail Ltd.	Retailing	2.92%
Reliance Industries Ltd.	Petroleum Products	2.85%
Tata Steel Ltd.	Ferrous Metals	2.67%
Tata Consultancy Services Ltd.	Software	2.57%
Asian Paints Ltd.	Consumer Non Durables	2.52%
VIP Industries Ltd.	Consumer Durables	2.29%
Hindustan Unilever Ltd.	Consumer Non Durables	2.25%
Mphasis Ltd.	Software	2.15%
Bharti Airtel Ltd.	Telecom - Services	2.06%
Radico Khaitan Ltd.	Consumer Non Durables	2.00%
Jindal Steel & Power Ltd.	Ferrous Metals	1.98%
Nestle India Ltd.	Consumer Non Durables	1.97%
Dalmia Bharat Ltd.	Cement & Cement Products	1.80%
Jubilant Foodworks Ltd.	Leisure Services	1.75%
Tech Mahindra Ltd.	Software	1.74%
Bharat Electronics Ltd.	Aerospace & Defense	1.62%
Varun Beverages Ltd.	Consumer Non Durables	1.59%
IndusInd Bank Ltd.	Banks	1.59%
SBI Life Insurance Company Ltd.	Insurance	1.57%
Inox Leisure Ltd.	Entertainment	1.55%

Portfolio

Name of Instruments	Industries	% to Net Assets
Fortis Healthcare Ltd.	Healthcare Services	1.53%
V-Mart Retail Ltd.	Retailing	1.33%
JB Chemicals & Pharmaceuticals Ltd.	Pharmaceuticals	1.25%
Brigade Enterprises Ltd.	Construction	1.18%
Bajaj Finance Ltd.	Finance	0.99%
IPCA Laboratories Ltd.	Pharmaceuticals	0.97%
DLF Ltd.	Construction	0.96%
Tata Power Company Ltd.	Power	0.93%
Sudarshan Chemical Industries Ltd.	Chemicals	0.91%
Ambuja Cements Ltd.	Cement & Cement Products	0.86%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	0.84%
KPIT Technologies Ltd.	Software	0.61%
Nazara Technologies Ltd.	Entertainment	0.14%
Total		99.05%
TREPS / Reverse Repo Investments		1.02%
Total		1.02%
Cash & Cash Equivalents		
Net Receivable/Payable		-0.07%
Total		-0.07%
Grand Total		100.00%

NAV as on 31 Jan, 2022

Regular	₹
Growth	9.81
IDCW	9.81
Direct	₹
Growth	9.88
IDCW	9.88

Sectoral Exposures - Equity

Software	Banks	Consumer Non Durables	Finance	Cement & Cement Products	Pharmaceuticals	Ferrous Metals	Retailing	Petroleum Products	Non - Ferrous Metals
18.65%	17.72%	10.33%	5.86%	5.72%	5.40%	4.65%	4.25%	3.69%	3.32%

FUND INFORMATION

Fund Managers[#]

Mr. Sanjay Chawla (Experience 30 Years) **Mr. Abul Fateh** (Experience 15 Years)

Mr. Pratish Krishnan

(Dedicated fund manager for Overseas Investments)
(Experience 18 Years)

Date of Inception

September 15, 2021

Benchmark

BSE 500 TRI**

Minimum Investment

₹5,000/- & in multiples of ₹1/- thereafter.

Load Structure

Entry Load: NA

Exit Load: • Redemption/ switch out of units up to 10% of the units allotted before 1 year from the date of allotment: NIL.

• If units are redeemed over and above the 10% limit, before one year from the date of allotment: 1.00% of applicable NAV.

• For redemption/switch out of units after 1 year from the date of allotment: NIL.

Plans & Option

Plans: Regular and Direct

- Growth Option (default option in case no option specified by investor);
- IDCW Option
 - Payout of IDCW
 - Re-investment of IDCW (default sub-option in case no sub-option specified by investor)

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly Frequency-12 Installments (Minimum)[†]
₹1500 - Quarterly-4 Instalments

[†]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	1,102.99 Crs
AUM (₹)	1,060.58 Crs

Quantitative Indicators

Top 10 stocks	45.11%
Total stocks in portfolio	43
Net Equity	99.05%

Total Expense Ratio

Regular Plan	2.17%
Direct Plan	0.19%

[†]Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

** For Disclaimer please refer page no 32.

† For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29-32

‡ For Product Labels please refer page no 5-7

Baroda Mid-Cap Fund

Mid Cap Fund – An open-ended equity scheme pre-dominantly investing in mid cap stocks.



Investment Objective

(Data as on 31st January 2022)

The primary objective of the Scheme is to generate capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of growth oriented mid cap stocks. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.

Portfolio

Name of Instruments	Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
Minda Industries Ltd.	Auto Ancillaries	4.57%
Persistent Systems Ltd.	Software	4.33%
Fortis Healthcare Ltd.	Healthcare Services	4.20%
Natco Pharma Ltd.	Pharmaceuticals	3.77%
IPCA Laboratories Ltd.	Pharmaceuticals	3.75%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	3.57%
NHPC Ltd.	Power	3.41%
Zee Entertainment Enterprises Ltd.	Entertainment	3.30%
Mphasis Ltd.	Software	3.21%
Aditya Birla Fashion and Retail Ltd.	Retailing	3.19%
Aarti Industries Ltd.	Chemicals	3.06%
Timken India Ltd.	Industrial Products	2.99%
Coforge Ltd.	Software	2.99%
Torrent Power Ltd.	Power	2.82%
KPIT Technologies Ltd.	Software	2.67%
Radico Khaitan Ltd.	Consumer Non Durables	2.56%
Navin Fluorine International Ltd.	Chemicals	2.44%
Cummins India Ltd.	Industrial Products	2.44%
Dalmia Bharat Ltd.	Cement & Cement Products	2.40%
Sudarshan Chemical Industries Ltd.	Chemicals	2.38%
Bank of Baroda	Banks	2.23%
Sona Blw Precision Forgings Ltd.	Auto Ancillaries	2.13%
Ashok Leyland Ltd.	Auto	2.06%
Atul Ltd.	Chemicals	1.98%
Brigade Enterprises Ltd.	Construction	1.97%
JB Chemicals & Pharmaceuticals Ltd.	Pharmaceuticals	1.80%
KEI Industries Ltd.	Industrial Products	1.78%

Portfolio

Name of Instruments	Industries	% to Net Assets
Trent Ltd.	Retailing	1.60%
Indoco Remedies Ltd.	Pharmaceuticals	1.59%
The Federal Bank Ltd.	Banks	1.56%
Nazara Technologies Ltd.	Entertainment	1.54%
Can Fin Homes Ltd.	Finance	1.38%
Coromandel International Ltd.	Fertilisers	1.31%
Sterlite Technologies Ltd.	Telecom - Services	1.27%
Zydus Wellness Ltd.	Consumer Non Durables	1.26%
MEDPLUS HEALTH SERVICES Ltd.	Retailing	1.24%
PNC Infratech Ltd.	Construction	1.22%
Indian Energy Exchange Ltd.	Capital Markets	1.10%
Bharat Electronics Ltd.	Aerospace & Defense	1.08%
Varun Beverages Ltd.	Consumer Non Durables	1.05%
AU Small Finance Bank Ltd.	Banks	1.02%
Jindal Steel & Power Ltd.	Ferrous Metals	1.00%
C.E. INFO SYSTEMS LTD.	Software	0.02%
Total		97.24%
TREPS / Reverse Repo Investments		2.95%
Total		2.95%
Cash & Cash Equivalents		
Net Receivable/Payable		-0.19%
Total		-0.19%
Grand Total		100.00%

NAV as on 31 Jan, 2022

Plan	NAV (₹)
Plan A	₹
Growth	17.59
IDCW	17.59
Plan B - Direct	₹
Growth	18.98
IDCW	18.98

Sectoral Exposures - Equity

Software	Pharmaceuticals	Chemicals	Industrial Products	Auto Ancillaries	Power	Retailing	Consumer Non Durables	Entertainment	Banks
13.22%	10.91%	9.86%	7.21%	6.70%	6.23%	6.03%	4.87%	4.84%	4.81%

FUND INFORMATION

Fund Managers[#]

Mr. Sanjay Chawla

(Experience 30 Years)

Mr. Pratish Krishnan^{}**

(Experience 18 Years)

^{**} Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

October 4, 2010

Benchmark^{^^}

S&P BSE Midcap 150 TRI[^]

Total Return variant of the Benchmark Index (TRI)

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: 1.00%, if redeemed on or before 365 days from the date of allotment of units,

Nil, if redeemed after 365 days from the date of allotment of units.

Plans & Option

Plan A and Plan B (Direct)

A. Growth Option (default option in case no option specified by investor);

B. IDCW Option

1. Payout of IDCW

2. Re-investment of IDCW (default sub-option in case no option specified by investor)

C. Bonus Option[§]

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly Frequency-12 Installments (Minimum)[¶]
₹ 1500 - Quarterly-4 Installments

[¶]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	97.09 Crs
AUM (₹)	96.87 Crs

Quantitative Indicators

Standard deviation	19.38%
Sharpe[@]	1.21
Beta	0.90
Top 10 stocks	37.30%
Total stocks in portfolio	43
Net Equity	97.24%
Portfolio Turnover (last 12 months)	0.96

@risk free rate (FBIL Overnight MIBOR) 3.40%

Total Expense Ratio

Plan A	2.75%
Plan B (Direct)	1.60%

^{*}Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

[§] The Bonus Option in the Schemes has been discontinued effective June 08, 2015

[#] For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

[^] For Disclaimer please refer page no 32

[¶] For Product Labels please refer page no 5-7

^{^^}Note: The benchmark has been revised with effect from December 1, 2021 to S&P BSE Midcap 150 TRI from S&P BSE Mid-cap TRI Index

Baroda Banking and Financial Services Fund

An open ended equity scheme investing in the Banking and Financial Services sector.



Investment Objective

(Data as on 31st January 2022)

The investment objective is to generate long-term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.

Portfolio

Name of Instruments	Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
ICICI Bank Ltd.	Banks	21.63%
HDFC Bank Ltd.	Banks	15.45%
Axis Bank Ltd.	Banks	11.33%
State Bank of India	Banks	10.69%
IndusInd Bank Ltd.	Banks	8.25%
Kotak Mahindra Bank Ltd.	Banks	7.38%
AU Small Finance Bank Ltd.	Banks	2.48%
SBI Life Insurance Company Ltd.	Insurance	2.33%
Housing Development Finance Corporation Ltd.	Finance	2.14%
Bank of Baroda	Banks	2.03%
Max Financial Services Ltd.	Insurance	1.80%
Can Fin Homes Ltd.	Finance	1.75%
Bajaj Finance Ltd.	Finance	1.32%
Housing Development Finance Corporation Ltd.	Finance	1.19%
Muthoot Finance Ltd.	Finance	1.10%
Computer Age Management Services Ltd.	Capital Markets	1.02%
Bajaj Finserv Ltd.	Insurance	0.89%
Total		92.78%
TREPS / Reverse Repo Investments		
Total		8.76%
Cash & Cash Equivalents		
Net Receivable/Payable		-1.54%
Total		-1.54%
Grand Total		100.00%

NAV as on 31 Jan, 2022

Plan A	₹
Growth	29.41
IDCW	18.37
Plan B - Direct	₹
Growth	31.57
IDCW	20.15

Sectoral Exposures - Equity



Banks
79.24%



Finance
7.50%



Insurance
5.02%



Capital Markets
1.02%

FUND INFORMATION

Fund Managers[#]

Mr. Sanjay Chawla^{*}

(Experience 30 Years)

^{*}Mr. Chawla is managing the Scheme effective From 1st January 2021 onwards

Mr. Pratish Krishnan^{}**

(Experience 18 Years)

^{**}Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

June 22, 2012

Benchmark

Nifty Bank Index TRI[^]

Total Return variant of the Benchmark Index (TRI)

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: 1.00% if redeemed on or before 12 months from the date of allotment of units,

Nil if redeemed after 12 months from the date of allotment of units

Plans & Option

Plan A and Plan B (Direct)

A. Growth Option (default option in case no option specified by investor);

B. IDCW Option

1. Payout of IDCW

2. Re-investment of IDCW (default sub-option in case no option specified by investor)

C. Bonus Option[‡]

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly

Frequency-12 Installments (Minimum)[†]

₹ 1500 - Quarterly-4 Installments

[†]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	52.83 Crs
AUM (₹)	52.76 Crs

Quantitative Indicators

Standard deviation	27.34%
Sharpe[@]	0.30
Beta	0.88
Top 10 stocks	83.71%
Total stocks in portfolio	17
Net Equity	92.78%
Portfolio Turnover (last 12 months)	0.44
[@] risk free rate (FBIL Overnight MIBOR) 3.40%	

Total Expense Ratio

Plan A	2.61%
Plan B (Direct)	1.77%

^{*}Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

[‡] The Bonus Option in the Schemes has been discontinued effective June 08, 2015

[#] For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

[^] For Disclaimer please refer page no 32

[†] For Product Labels please refer page no 5-7

Baroda Hybrid Equity Fund

An open ended hybrid scheme investing predominantly in equity and equity related instruments.



Investment Objective

The scheme is targeted for long-term capital appreciation along with stability through a well balanced portfolio comprising of equity, equity related instruments, money market instrument and debt securities.

(Data as on 31st January 2022)

Portfolio

Name of Instruments	Ratings / Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
ICICI Bank Ltd.	Banks	7.70%
Infosys Ltd.	Software	7.36%
HDFC Bank Ltd.	Banks	4.58%
Persistent Systems Ltd.	Software	3.39%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	3.11%
Reliance Industries Ltd.	Petroleum Products	2.91%
Axis Bank Ltd.	Banks	2.78%
Dabur India Ltd.	Consumer Non Durables	2.41%
Hindalco Industries Ltd.	Non - Ferrous Metals	2.39%
Tata Power Company Ltd.	Power	2.21%
HCL Technologies Ltd.	Software	2.12%
Housing Development Finance Corporation Ltd.	Finance	2.06%
Aditya Birla Fashion and Retail Ltd.	Retailing	1.89%
Dalmia Bharat Ltd.	Cement & Cement Products	1.83%
Tech Mahindra Ltd.	Software	1.52%
Bharti Airtel Ltd.	Telecom - Services	1.50%
Timken India Ltd.	Industrial Products	1.49%
Cummins India Ltd.	Industrial Products	1.45%
Ashok Leyland Ltd.	Auto	1.45%
Nestle India Ltd.	Consumer Non Durables	1.43%
Minda Industries Ltd.	Auto Ancillaries	1.42%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	1.41%
Fortis Healthcare Ltd.	Healthcare Services	1.39%
Solar Industries India Ltd.	Chemicals	1.32%
Ultratech Cement Ltd.	Cement & Cement Products	1.30%
Can Fin Homes Ltd.	Finance	1.27%
Larsen & Toubro Ltd.	Construction Project	1.23%
Asian Paints Ltd.	Consumer Non Durables	1.22%
Sudarshan Chemical Industries Ltd.	Chemicals	1.18%
Divi's Laboratories Ltd.	Pharmaceuticals	1.14%
IPCA Laboratories Ltd.	Pharmaceuticals	1.06%
Titan Company Ltd.	Consumer Durables	1.06%
KPIT Technologies Ltd.	Software	1.00%
Brigade Enterprises Ltd.	Construction	0.96%
IndusInd Bank Ltd.	Banks	0.95%
Indian Energy Exchange Ltd.	Capital Markets	0.91%
Bajaj Finserv Ltd.	Insurance	0.91%
Tata Steel Ltd.	Ferrous Metals	0.84%
Zee Entertainment Enterprises Ltd.	Entertainment	0.56%
Bajaj Finance Ltd.	Finance	0.54%

Portfolio

Name of Instruments	Ratings / Industries	% to Net Assets
FSN E-COMMERCE VENTURES Ltd.	Retailing	0.11%
Bharti Airtel Ltd.	Telecom - Services	0.06%
Total		77.42%
Bonds & NCDs Listed/awaiting listing on the stock exchanges		
ICICI Bank Ltd.(AT1 Bond under Basel III)	[ICRA]AA+	6.97%
Bank of Baroda(AT1 Bond under Basel III)	CRISIL AA+	3.59%
HDFC Bank Ltd.	CRISIL AAA	1.39%
Bank of Baroda(AT1 Bond under Basel III)	CRISIL AA+	1.32%
Oil & Natural Gas Corporation Ltd.	[ICRA]AAA	1.27%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.12%
Indian Oil Corporation Ltd.	CRISIL AAA	1.03%
Motilal Oswal Home Finance Ltd.	[ICRA]AA-	0.82%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.71%
Total		18.22%
Central Government Securities		
8.24% CGL 2027	Sovereign	0.36%
7.59% CGL 2026	Sovereign	0.27%
7.88% CGL 2030	Sovereign	0.19%
8.28% CGL 2027	Sovereign	0.03%
7.17% CGL 2028	Sovereign	0.01%
Total		0.86%
State Government Securities		
9.72% State Government of Punjab 2023	Sovereign	1.37%
7.58% State Government of Tamil Nadu 2026	Sovereign	0.27%
Total		1.64%
TREPS / Reverse Repo Investments		
Total		1.30%
Cash & Cash Equivalents		
Net Receivable/Payable		0.56%
Total		0.56%
Grand Total		100.00%

NAV as on 31 Jan, 2022

Plan	NAV
Plan A	₹
Growth	83.43
IDCW	19.31
Plan B - Direct	₹
Growth	91.57
IDCW	22.69

Sectoral Exposures - Equity

Banks	Software	Pharmaceuticals	Consumer Non Durables	Petroleum Products	Finance	Cement & Cement Products
16.01%	15.39%	5.31%	5.06%	4.32%	3.87%	3.13%

*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

3. The Bonus Option in the Schemes has been discontinued effective June 08, 2015

4. For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

5. For Product Labels please refer page no 5-7

FUND INFORMATION

Fund Managers[#]

Mr. Sanjay Chawla
(Experience 30 Years)

Mr. Pratish Krishnan^{}**
(Experience 18 Years)

^{**} Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

September 12, 2003

Benchmark

CRISIL Hybrid 35+65 – Aggressive Index

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: 1% if redeemed on or before 12 months from the date of allotment of units Nil if redeemed after 12 months from the date of allotment of units

Plans & Option

Plan A and Plan B (Direct)

- Growth Option (default option in case no option specified by investor);
- IDCW Option
 - Payout of IDCW
 - Re-investment of IDCW (default sub-option in case no option specified by investor)
 - Bonus Option³

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly
Frequency-12 Installments (Minimum)⁴
₹ 1500 - Quarterly-4 Installments

⁵SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	399.21 Crs
AUM (₹)	388.95 Crs

Quantitative Indicators

Standard deviation	15.74%
Sharpe[@]	0.80
Beta	1.13
Top 10 stocks	38.84%
Total stocks in portfolio	42
Average Maturity (Years)	6.54
Modified Duration (Years)	4.21
Portfolio Yield (%)	7.37
Macaulay duration (Years)	4.55
Portfolio Turnover (last 12 months)	0.50
[@] risk free rate (FBIL Overnight MIBOR) 3.40%	

Asset Allocation

Net Equity	77.42%
Debt	22.58%
Arbitrage	-

Total Expense Ratio

Plan A	2.50%
Plan B (Direct)	1.78%

Baroda Dynamic Equity Fund

An open ended dynamic asset allocation fund



Investment Objective

The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation.

Portfolio

Name of Instruments	Ratings / Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
Infosys Ltd.	Software	4.10%
Reliance Industries Ltd.	Petroleum Products	4.02%
ICICI Bank Ltd.	Banks	3.71%
HDFC Bank Ltd.	Banks	3.15%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	2.52%
Axis Bank Ltd.	Banks	2.21%
Hindalco Industries Ltd.	Non - Ferrous Metals	2.08%
IndusInd Bank Ltd.	Banks	1.98%
Zee Entertainment Enterprises Ltd.	Entertainment	1.77%
Tech Mahindra Ltd.	Software	1.71%
Canara Bank	Banks	1.63%
Bajaj Finance Ltd.	Finance	1.63%
Tata Power Company Ltd.	Power	1.58%
Larsen & Toubro Ltd.	Construction Project	1.50%
HCL Technologies Ltd.	Software	1.44%
Hindustan Unilever Ltd.	Consumer Non Durables	1.43%
Asian Paints Ltd.	Consumer Non Durables	1.33%
Housing Development Finance Corporation Ltd.	Finance	1.29%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	1.28%
Persistent Systems Ltd.	Software	1.27%
Dabur India Ltd.	Consumer Non Durables	1.27%
Adani Ports and Special Economic Zone Ltd.	Transportation	1.21%
Sona Blw Precision Forgings Ltd.	Auto Ancillaries	1.08%
Fortis Healthcare Ltd.	Healthcare Services	0.99%
Bharat Electronics Ltd.	Aerospace & Defense	0.99%
IPCA Laboratories Ltd.	Pharmaceuticals	0.95%
Minda Industries Ltd.	Auto Ancillaries	0.93%
JB Chemicals & Pharmaceuticals Ltd.	Pharmaceuticals	0.91%
Titan Company Ltd.	Consumer Durables	0.87%
Nestle India Ltd.	Consumer Non Durables	0.83%
Steel Authority of India Ltd.	Ferrous Metals	0.82%
Brigade Enterprises Ltd.	Construction	0.79%
Nazara Technologies Ltd.	Entertainment	0.75%
Tata Steel Ltd.	Ferrous Metals	0.73%
Sudarshan Chemical Industries Ltd.	Chemicals	0.73%
Can Fin Homes Ltd.	Finance	0.71%
Housing Development Finance Corporation Ltd.	Finance	0.71%
Radico Khaitan Ltd.	Consumer Non Durables	0.71%
Inox Leisure Ltd.	Entertainment	0.66%
Indian Energy Exchange Ltd.	Capital Markets	0.63%
Bharti Airtel Ltd.	Telecom - Services	0.61%
JSW Steel Ltd.	Ferrous Metals	0.58%
Ultratech Cement Ltd.	Cement & Cement Products	0.57%
Nuvoco Vistas Corporation Ltd.	Cement & Cement Products	0.54%
Ashok Leyland Ltd.	Auto	0.52%
Bharat Heavy Electricals Ltd.	Industrial Capital Goods	0.52%
Indraprastha Gas Ltd.	Gas	0.52%
Sansera Engineering Ltd.	Auto Ancillaries	0.51%
Tata Consumer Products Ltd.	Consumer Non Durables	0.48%
Bharti Airtel Ltd.	Telecom - Services	0.45%
Zydus Wellness Ltd.	Consumer Non Durables	0.44%
Punjab National Bank	Banks	0.43%
Jindal Steel & Power Ltd.	Ferrous Metals	0.35%
ITC Ltd.	Consumer Non Durables	0.33%
Grasim Industries Ltd.	Cement & Cement Products	0.31%
FSN E-COMMERCE VENTURES Ltd.	Retailing	0.22%
MEDPLUS HEALTH SERVICES Ltd.	Retailing	0.04%
C.E. INFO SYSTEMS LTD.	Software	0.03%
Total		66.45%
Bonds & NCDs Listed/awaiting listing on the stock exchanges		
Axis Bank Ltd.	CRISIL AAA	1.97%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.29%
HDFC Bank Ltd.	CRISIL AAA	1.28%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.10%
LIC Housing Finance Ltd.	CARE AAA	0.78%
Shriram City Union Finance Ltd.	CRISIL AA	0.77%
National Bank for Agriculture and Rural Development	[ICRA]AAA	0.76%
Embassy Office Parks Reit	CRISIL AAA	0.68%
Godrej Properties Ltd.	[ICRA]AA	0.67%
Tata Motors Ltd.	CARE AA	0.60%
HDFC Bank Ltd.	CRISIL AAA	0.54%
Hindalco Industries Ltd.	CRISIL AA+	0.54%
Power Finance Corporation Ltd.	CRISIL AAA	0.53%
National Bank for Agriculture and Rural Development	CRISIL AAA	0.52%
Aditya Birla Housing Finance Ltd.	[ICRA]AAA	0.50%
Indian Oil Corporation Ltd.	CRISIL AAA	0.41%
Motilal Oswal Home Finance Ltd.	[ICRA]AA	0.31%
REC Ltd.	CRISIL AAA	0.27%
Larsen & Toubro Ltd.	CRISIL AAA	0.27%
IndusInd Bank Ltd.(AT1 Bond under Basel III)	CRISIL AA	0.26%
Indian Bank(AT1 Bond under Basel III)	CRISIL AA+	0.26%
REC Ltd.	CRISIL AAA	0.26%

Sectoral Exposures - Equity

Banks	Software	Consumer Non Durables	Petroleum Products	Pharmaceuticals	Finance	Entertainment	Auto Ancillaries
13.11%	8.55%	6.82%	5.30%	4.48%	4.34%	3.18%	2.52%

(Data as on 31st January 2022)

Portfolio

Name of Instruments	Ratings / Industries	% to Net Assets
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.26%
Larsen & Toubro Ltd.	CRISIL AAA	0.21%
National Bank for Agriculture and Rural Development	CRISIL AAA	0.16%
Aditya Birla Finance Ltd.	[ICRA]AAA	0.16%
Housing and Urban Development Corporation Ltd.	[ICRA]AAA	0.11%
Bank of Baroda(AT1 Bond under Basel III)	CRISIL AA+	0.05%
Total		15.55%
Central Government Securities		
6.67% CGL 2023	Sovereign	2.53%
7.37% CGL 2023	Sovereign	1.89%
6.84% CGL 2022	Sovereign	1.34%
5.09% CGL 2022	Sovereign	1.32%
5.63% CGL 2026	Sovereign	1.09%
7.26% CGL 2029	Sovereign	0.82%
6.68% CGL 2031	Sovereign	0.39%
7.17% CGL 2028	Sovereign	0.28%
Total		9.66%
State Government Securities		
8.39% State Government of Rajasthan 2022	Sovereign	0.79%
7.83% State Government of Gujarat 2026	Sovereign	0.28%
7.14% State Government of Karnataka 2026	Sovereign	0.27%
Total		1.34%
MONEY MARKET INSTRUMENTS		
Commercial Paper		
Piramal Capital & Housing Finance Ltd.	CRISIL A1+	0.72%
Total		0.72%
Certificate of Deposits		
Axis Bank Ltd.	CRISIL A1+	0.26%
Total		0.26%
TREPS / Reverse Repo Investments		
Total		8.84%
Cash & Cash Equivalents		
Net Receivable/Payable		-2.82%
Total		-2.82%
Grand Total		100.00%

DERIVATIVES / Stock Futures

Name of the Instrument	Long / Short	% to AUM
Canara Bank 24-FEB-22		-1.63%
Reliance Industries Ltd. 24-FEB-22		-1.45%
Hindalco Industries Ltd. 24-FEB-22		-1.24%
Adani Ports and Special Economic Zone Ltd. 24-FEB-22		-1.22%
Steel Authority of India Ltd. 24-FEB-22		-0.81%
Zee Entertainment Enterprises Ltd. 24-FEB-22		-0.79%
Axis Bank Ltd. 24-FEB-22		-0.75%
Tata Power Company Ltd. 24-FEB-22		-0.71%
Sun Pharmaceutical Industries Ltd. 24-FEB-22		-0.64%
HDFC Bank Ltd. 24-FEB-22		-0.62%
IndusInd Bank Ltd. 24-FEB-22		-0.60%
JSW Steel Ltd. 24-FEB-22		-0.59%
Bharat Heavy Electricals Ltd. 24-FEB-22		-0.52%
ICICI Bank Ltd. 24-FEB-22		-0.49%
Hindustan Unilever Ltd. 24-FEB-22		-0.48%
Tata Steel Ltd. 24-FEB-22		-0.44%
Punjab National Bank 24-FEB-22		-0.43%
Bajaj Finance Ltd. 24-FEB-22		-0.41%
Housing Development Finance Corporation Ltd. 24-FEB-22		-0.37%
ITC Ltd. 24-FEB-22		-0.32%
Grasim Industries Ltd. 24-FEB-22		-0.31%
Asian Paints Ltd. 24-FEB-22		-0.17%
Titan Company Ltd. 24-FEB-22		-0.04%
Derivatives Total		-15.03%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR.

NAV as on 31 Jan, 2022

Regular	₹
Growth	16.15
IDCW	14.91
Direct	₹
Growth	16.91
IDCW	15.66

FUND INFORMATION

Fund Managers*

Mr. Sanjay Chawla **Mr. Alok Sahoo**
(Experience 30 Years) (Experience 21 Years)

Mr. Dipak Acharya **Mr. Pratish Krishnan****
(Experience 15 Years) (Experience 18 Years)

**Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

November 14, 2018

Benchmark**

NIFTY 50 Hybrid Composite debt 50:50 Index. Total Return variant of the Benchmark Index(TRI)

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: If units are redeemed upto 10% of the units, 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

Plans & Option

Regular and Direct

- Growth Option (default option in case no option specified by investor);
- IDCW Option
 1. Payout of IDCW
 2. Re-investment of IDCW (default sub-option in case no option specified by investor)

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly
Frequency-12 Installments (Minimum)*
₹ 1500 - Quarterly-4 Installments

*SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	1,801.19 Crs
AUM (₹)	1,936.35 Crs

Quantitative Indicators

Standard deviation	12.35%
Sharpe@	1.07
Beta	1.08
Top 10 stocks	27.35%
Total stocks in portfolio	58
Average Maturity (Years)	3.14
Modified Duration (Years)	2.33
Portfolio Yield (%)	5.22
Macaulay duration (Years)	2.45
Portfolio Turnover (last 12 months)	3.39

@risk free rate (FBIL Overnight MIBOR) 3.40%

Asset Allocation

Net Equity	51.42%
Debt	33.55%
Arbitrage	15.03%

Total Expense Ratio

Regular Plan	2.14%
Direct Plan	0.74%

*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

* For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

* For Disclaimer please refer page no 32

* For Product Labels please refer page no 5-7

**Note: The benchmark has been revised with effect from December 1, 2021 to NIFTY 50 Hybrid Composite debt 50:50 Index from 50% S&P BSE 200 TRI Index and 50%CRISIL Short Term Bond Fund Index

Baroda Equity Savings Fund

An open-ended equity scheme investing in equity, arbitrage and debt instruments.



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 is no assurance or guarantee that the investment objective of the Scheme will be realized.

(Data as on 31st January 2022)

Portfolio

Name of Instruments	Ratings / Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
Canara Bank	Banks	4.29%
Tata Consultancy Services Ltd.	Software	4.11%
Reliance Industries Ltd.	Petroleum Products	4.06%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	3.21%
Axis Bank Ltd.	Banks	2.76%
Adani Ports and Special Economic Zone Ltd.	Transportation	2.51%
Hindalco Industries Ltd.	Non - Ferrous Metals	2.48%
ICICI Bank Ltd.	Banks	2.42%
Infosys Ltd.	Software	2.27%
Hindustan Unilever Ltd.	Consumer Non Durables	2.26%
Tata Power Company Ltd.	Power	2.17%
HDFC Bank Ltd.	Banks	2.10%
Zee Entertainment Enterprises Ltd.	Entertainment	1.87%
JSW Steel Ltd.	Ferrous Metals	1.78%
IndusInd Bank Ltd.	Banks	1.75%
Divi's Laboratories Ltd.	Pharmaceuticals	1.52%
Punjab National Bank	Banks	1.27%
Tata Motors Ltd.	Auto	1.24%
Grasim Industries Ltd.	Cement & Cement Products	1.22%
Steel Authority of India Ltd.	Ferrous Metals	1.22%
Bharat Heavy Electricals Ltd.	Industrial Capital Goods	1.15%
Tata Steel Ltd.	Ferrous Metals	1.14%
Housing Development Finance Corporation Ltd.	Finance	1.03%
State Bank of India	Banks	0.95%
Larsen & Toubro Ltd.	Construction Project	0.95%
HCL Technologies Ltd.	Software	0.78%
Bharti Airtel Ltd.	Telecom - Services	0.76%
Can Fin Homes Ltd.	Finance	0.76%
Ultratech Cement Ltd.	Cement & Cement Products	0.75%
Tech Mahindra Ltd.	Software	0.68%
Aditya Birla Fashion and Retail Ltd.	Retailing	0.65%
Bajaj Finance Ltd.	Finance	0.64%
Asian Paints Ltd.	Consumer Non Durables	0.62%
SBI Life Insurance Company Ltd.	Insurance	0.61%
Inox Leisure Ltd.	Entertainment	0.61%
KPIT Technologies Ltd.	Software	0.56%
Jubilant Foodworks Ltd.	Leisure Services	0.49%
Persistent Systems Ltd.	Software	0.48%
Sona Blw Precision Forgings Ltd.	Auto Ancillaries	0.48%
Varun Beverages Ltd.	Consumer Non Durables	0.47%
Polycab India Ltd.	Industrial Products	0.46%
Titan Company Ltd.	Consumer Durables	0.45%
Eicher Motors Ltd.	Auto	0.45%
Kotak Mahindra Bank Ltd.	Banks	0.44%
IPCA Laboratories Ltd.	Pharmaceuticals	0.42%
Ashok Leyland Ltd.	Auto	0.41%
Maruti Suzuki India Ltd.	Auto	0.41%
Jindal Steel & Power Ltd.	Ferrous Metals	0.40%
Mphasis Ltd.	Software	0.39%
Minda Industries Ltd.	Auto Ancillaries	0.39%
Dr. Reddy's Laboratories Ltd.	Pharmaceuticals	0.36%
Britannia Industries Ltd.	Consumer Non Durables	0.32%
V-Mart Retail Ltd.	Retailing	0.25%
Gujarat Gas Ltd.	Gas	0.22%
NMDC Ltd.	Minerals/Mining	0.19%
Nazara Technologies Ltd.	Entertainment	0.19%
Bharti Airtel Ltd.	Telecom - Services	0.03%
Total		66.85%
Bonds & NCDs		
Listed/awaiting listing on the stock exchanges		
Shriram City Union Finance Ltd.	CRISIL AA	2.11%
HDFC Bank Ltd.	CRISIL AAA	1.41%
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	0.80%
ICICI Bank Ltd.(AT1 Bond under Basel III)	[ICRA]AA+	0.79%
Motilal Oswal Home Finance Ltd.	[ICRA]AA-	0.56%
Shriram Transport Finance Company Ltd.	CRISIL AA+	0.54%
JSW Steel Ltd.	IND AA	0.53%

Portfolio

Name of Instruments	Ratings / Industries	% to Net Assets
National Bank for Agriculture and Rural Development	CRISIL AAA	0.53%
Indian Bank(AT1 Bond under Basel III)	CRISIL AA+	0.26%
Total		7.53%
Central Government Securities		
6.84% CGL 2022	Sovereign	6.68%
7.37% CGL 2023	Sovereign	4.04%
5.09% CGL 2022	Sovereign	3.94%
6.67% CGL 2035	Sovereign	2.52%
8.20% CGL 2022	Sovereign	1.31%
Total		18.49%
MONEY MARKET INSTRUMENTS		
Commercial Paper		
Piramal Capital & Housing Finance Ltd.	CRISIL A1+	1.29%
Total		1.29%
TREPS / Reverse Repo Investments		
Total		3.55%
Cash & Cash Equivalents		
Net Receivable/Payable		2.29%
Total		2.29%
Grand Total		100.00%

DERIVATIVES / Stock Futures

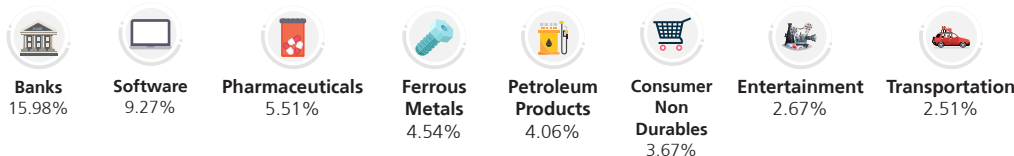
Name of the Instrument	Long / Short	% to AUM
Canara Bank 24-FEB-22	Short	-4.29%
Tata Consultancy Services Ltd. 24-FEB-22	Short	-4.13%
Reliance Industries Ltd. 24-FEB-22	Short	-2.63%
Adani Ports and Special Economic Zone Ltd. 24-FEB-22	Short	-2.52%
Sun Pharmaceutical Industries Ltd. 24-FEB-22	Short	-2.31%
Tata Power Company Ltd. 24-FEB-22	Short	-2.18%
JSW Steel Ltd. 24-FEB-22	Short	-1.79%
Hindalco Industries Ltd. 24-FEB-22	Short	-1.77%
IndusInd Bank Ltd. 24-FEB-22	Short	-1.75%
Axis Bank Ltd. 24-FEB-22	Short	-1.68%
Zee Entertainment Enterprises Ltd. 24-FEB-22	Short	-1.58%
Divi's Laboratories Ltd. 24-FEB-22	Short	-1.53%
Hindustan Unilever Ltd. 24-FEB-22	Short	-1.51%
Punjab National Bank 24-FEB-22	Short	-1.28%
Tata Motors Ltd. 24-FEB-22	Short	-1.24%
Grasim Industries Ltd. 24-FEB-22	Short	-1.23%
Steel Authority of India Ltd. 24-FEB-22	Short	-1.21%
Bharat Heavy Electricals Ltd. 24-FEB-22	Short	-1.15%
Tata Steel Ltd. 24-FEB-22	Short	-0.87%
NMDC Ltd. 24-FEB-22	Short	-0.19%
Derivatives Total		-36.84%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR. ^ The Name of the Industry is in accordance with Industry Classification as recommended by AMFI.

NAV as on 31 Jan, 2022

Regular	₹
Growth	12.33
IDCW	12.33
Direct	₹
Growth	12.66
IDCW	12.66

Sectoral Exposures - Equity



FUND INFORMATION

Fund Managers#

Mr. Dipak Acharya (Experience 15 Years) **Mr. Pratish Krishnan** (Experience 18 Years)

Mr. Alok Sahoo (Experience 21 Years) **Mr. Abul Fateh**** (Experience 15 Years)

** Mr. Fateh is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

July 25, 2019

Benchmark^^

Nifty Equity Savings TRI[†]
Total Return variant of the Benchmark Index(TRI)

Minimum Investment

Purchase: ₹ 5,000/- & in multiples of ₹ 1/- thereafter
Additional Purchase: ₹ 1,000/- and in multiples of ₹ 1/- thereafter.
Re-purchase: No minimum amount

Load Structure

Entry Load: NA

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

Plans & Option Regular and Direct

- Growth Option (default option in case no option specified by investor);
 - IDCW Option
- Payout of IDCW
 - Re-investment of IDCW (default sub-option in case no option specified by investor)

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly
Frequency-12 Installments (Minimum)[†]
₹ 1500 - Quarterly-4 Installments

[†]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	395.11 Crs
AUM (₹)	381.20 Crs

Portfolio Characteristic

Top 10 stocks	30.37%
Total stocks in portfolio	57
Average Maturity (Years)	2.43
Modified Duration (Years)	1.74
Portfolio Yield (%)	5.13
Macaulay duration (Years)	1.82
Portfolio Turnover (last 12 months)	6.82

@risk free rate (FBIL Overnight MIBOR) 3.40%

Asset Allocation

Net Equity	30.01%
Debt	33.15%
Arbitrage	36.84%

Total Expense Ratio

Regular Plan	2.38%
Direct Plan	1.23%

*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

† For Performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

^ For Disclaimer please refer page no 32

†† For Product Labels please refer page no 5-7

**Note: The benchmark has been revised with effect from December 1, 2021 to Nifty Equity Savings TRI from 40% NSE 50 Arbitrage Index TRI, 35% NIFTY Short Duration Debt Index and 25% NSE100 Index TRI

Baroda Conservative Hybrid Fund

An open ended hybrid scheme investing pre-dominantly in debt instruments.



Investment Objective

(Data as on 31st January 2022)

To generate regular income through investment in debt and money market instruments and also to generate long term capital appreciation by investing a portion in equity and equity related instruments.

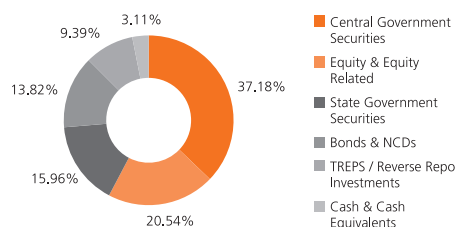
Portfolio

Name of Instruments	Ratings / Industries	% to Net Assets
Equity & Equity Related Listed / awaiting listing on the stock exchanges		
ICICI Bank Ltd.	Banks	1.20%
Axis Bank Ltd.	Banks	1.18%
Reliance Industries Ltd.	Petroleum Products	0.91%
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	0.76%
Hindustan Unilever Ltd.	Consumer Non Durables	0.69%
Persistent Systems Ltd.	Software	0.67%
Dabur India Ltd.	Consumer Non Durables	0.65%
Bajaj Finance Ltd.	Finance	0.64%
Ashok Leyland Ltd.	Auto	0.61%
Larsen & Toubro Ltd.	Construction Project	0.58%
Aditya Birla Fashion and Retail Ltd.	Retailing	0.58%
Housing Development Finance Corporation Ltd.	Finance	0.58%
Kotak Mahindra Bank Ltd.	Banks	0.57%
Natco Pharma Ltd.	Pharmaceuticals	0.55%
Balkrishna Industries Ltd.	Auto Ancillaries	0.53%
Infosys Ltd.	Software	0.53%
HCL Technologies Ltd.	Software	0.50%
Fortis Healthcare Ltd.	Healthcare Services	0.49%
Hindustan Petroleum Corporation Ltd.	Petroleum Products	0.48%
Mphasis Ltd.	Software	0.47%
HDFC Bank Ltd.	Banks	0.45%
Tech Mahindra Ltd.	Software	0.45%
Zee Entertainment Enterprises Ltd.	Entertainment	0.44%
Nestle India Ltd.	Consumer Non Durables	0.42%
Dalmia Bharat Ltd.	Cement & Cement Products	0.41%
IndusInd Bank Ltd.	Banks	0.40%
SBI Life Insurance Company Ltd.	Insurance	0.38%
NHPC Ltd.	Power	0.37%
Titan Company Ltd.	Consumer Durables	0.36%
Sudarshan Chemical Industries Ltd.	Chemicals	0.35%
Minda Industries Ltd.	Auto Ancillaries	0.34%
Muthoot Finance Ltd.	Finance	0.33%
IPCA Laboratories Ltd.	Pharmaceuticals	0.32%
Nazara Technologies Ltd.	Entertainment	0.32%
Atul Ltd.	Chemicals	0.29%
Max Financial Services Ltd.	Insurance	0.29%
Cummins India Ltd.	Industrial Products	0.29%
JB Chemicals & Pharmaceuticals Ltd.	Pharmaceuticals	0.27%
Divi's Laboratories Ltd.	Pharmaceuticals	0.25%
FSN E-COMMERCE VENTURES Ltd.	Retailing	0.25%
Bajaj Finserv Ltd.	Insurance	0.24%
C.E. INFO SYSTEMS LTD.	Software	0.08%
Medplus Health Services Ltd.	Retailing	0.07%
Total		20.54%
Bonds & NCDs Listed/awaiting listing on the stock exchanges		
Embassy Office Parks Reit	CRISIL AAA	6.09%
Shriram City Union Finance Ltd.	CRISIL AA	4.60%
Shriram Transport Finance Company Ltd.	CRISIL AA+	3.13%
Total		13.82%

Portfolio

Name of Instruments	Ratings / Industries	% to Net Assets
Central Government Securities		
6.45% CGL 2029	Sovereign	23.51%
7.17% CGL 2028	Sovereign	4.11%
7.59% CGL 2026	Sovereign	3.23%
5.09% CGL 2022	Sovereign	3.06%
8.24% CGL 2027	Sovereign	1.66%
7.59% CGL 2029	Sovereign	1.61%
Total		37.18%
State Government Securities		
7.58% State Government of Tamil Nadu 2026	Sovereign	12.76%
7.61% State Government of Rajasthan 2027	Sovereign	3.20%
Total		15.96%
TREPS / Reverse Repo Investments		
Total		9.39%
Cash & Cash Equivalents		
Net Receivable/Payable		3.11%
Total		3.11%
Grand Total		100.00%

Asset Allocation



NAV as on 31 Jan, 2022

Plan	NAV (₹)
Plan A	₹ 30.5222
Growth	30.5222
Monthly - IDCW	14.7527
Quarterly - IDCW	14.2423
Plan B - Direct	₹ 32.9751
Growth	32.9751
Monthly - IDCW	15.8539
Quarterly - IDCW	14.4838

Sectoral Exposures - Equity



Banks
3.80%



Software
2.70%



Pharmaceuticals
2.15%



Consumer Non Durables
1.76%



Finance
1.55%



Petroleum Products
1.39%

*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

3. The Bonus Option in the Schemes has been discontinued effective June 08, 2015

* For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

† For Product Labels please refer page no 5-7

FUND INFORMATION

Fund Managers[#]

Mr. Alok Sahoo^{*} **Mr. Sanjay Chawla^{***}**
(Experience 21 Years) (Experience 30 Years)

Mr. Pratish Krishnan^{**}

(Experience 18 Years)

^{*}Mr. Alok Sahoo is managing the Scheme effective From 1st January 2021 onwards

^{***}Mr. Sanjay Chawla is the Co-Fund Manager of the said Scheme effective from 23rd July, 2021.

^{**}Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

September 08, 2004

Benchmark

CRISIL Hybrid 85+15 - Conservative Index

Minimum Investment

₹ 5,000/- & in multiples of ₹1/- thereafter

Load Structure

Entry Load: NA

Exit Load: Nil

Plans & Option

Plan A and Plan B (Direct)

A. Growth Option (default option in case no option specified by investor);

B. Monthly IDCW (default)

1. Monthly Payout of IDCW

2. Monthly Re-investment of IDCW (default sub-option in case no option specified by investor)

C. Quarterly IDCW

1. Quarterly Payout of IDCW

2. Quarterly Reinvestment of IDCW (default sub-option in case no option specified by investor)

D. Bonus Option⁵

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly

Frequency-12 Installments (Minimum)⁴

₹ 1500 - Quarterly-4 Installments

⁴SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	33.31 Crs
AUM (₹)	31.79 Crs

Portfolio Characteristic

Top 10 stocks	7.89%
Total stocks in portfolio	43
Average Maturity (Years)	4.24
Modified Duration (Years)	3.34
Portfolio Yield (%)	5.97
Macaulay duration (Years)	3.45
Portfolio Turnover (last 12 months)	0.63
@risk free rate (FBIL Overnight MIBOR)	3.40%

Asset Allocation

Net Equity	20.54%
Debt	79.46%
Arbitrage	-

Total Expense Ratio

Plan A	2.15%
Plan B (Direct)	1.20%

Baroda Credit Risk Fund

(scheme has one segregated portfolio) An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and High Credit Risk.



Investment Objective

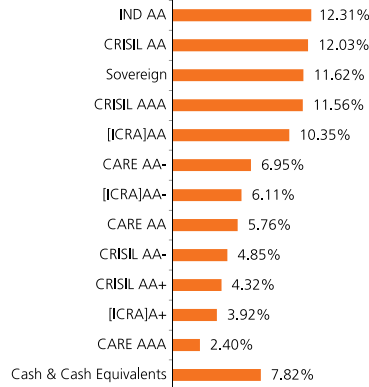
The primary objective of the Scheme is to generate returns by investing in debt and money market instruments across the credit spectrum. There is no assurance or guarantee that the investment objective of the Scheme will be realized.

(Data as on 31st January 2022)

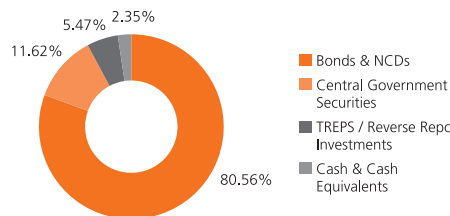
Portfolio

Name of Instruments	Ratings	% to Net Assets
Bonds & NCDs		
Listed/awaiting listing on the stock exchanges		
Tata Power Company Ltd.	IND AA	8.39%
Tata Motors Ltd.	CARE AA-	6.95%
Godrej Properties Ltd.	[ICRA]AA	6.15%
Motilal Oswal Home Finance Ltd.	[ICRA]AA-	6.11%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	5.79%
Vedanta Ltd.	CRISIL AA-	4.85%
Shriram City Union Finance Ltd.	CRISIL AA	4.83%
Godrej Industries Ltd.	CRISIL AA	4.83%
Embassy Office Parks Reit	CRISIL AAA	4.80%
Indian Bank(AT1 Bond under Basel III)	CRISIL AA+	4.32%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	4.20%
JSW Steel Ltd.	IND AA	3.92%
Edelweiss Housing Finance Ltd.	[ICRA]A+	3.92%
Piramal Capital & Housing Finance Ltd.	CARE AA	3.36%
Small Industries Development Bank of India	CARE AAA	2.40%
Piramal Capital & Housing Finance Ltd.	CARE AA	2.40%
Aditya Birla Fashion and Retail Ltd.	CRISIL AA	2.37%
National Bank for Agriculture and Rural Development	CRISIL AAA	0.97%
Total		80.56%
Central Government Securities		
5.15% CGL 2025	Sovereign	7.05%
5.63% CGL 2026	Sovereign	4.28%
6.68% CGL 2031	Sovereign	0.29%
Total		11.62%
TREPS / Reverse Repo Investments		
Total		5.47%
Cash & Cash Equivalents		
Net Receivable/Payable		2.35%
Total		2.35%
Grand Total		100.00%

Ratings



Asset Allocation



NAV as on 31 Jan, 2022

Plan A	₹	Segregated NAV ₹
Growth	17.5641	0.00
Monthly - IDCW	11.4140	0.00
Quarterly - IDCW	11.8342	0.00
Plan B - Direct		
Growth	18.8135	0.00
Monthly - IDCW	12.9330	0.00
Quarterly - IDCW	12.4833	0.00

Impact of NAV

NAV Per unit (Plan A - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
05/03/2020	14.5034	NA
06/03/2020	14.1784	0.00
Reduction in NAV	-2.24%	

Note on Segregated Portfolio: Due to credit event (Default of debt servicing by Yes Bank on March 6, 2020), securities of Yes Bank have been segregated from the scheme's portfolio w.e.f March 6, 2020. Yes Bank had, on March 14, 2020, informed the Stock Exchanges that the AT1 bonds were fully written down and had extinguished with immediate effect pursuant to Master Circular- Basel III Capital Regulations dated July 01, 2015 read with Section 45 of the Banking Regulation Act, 1949. On March 16, 2020, Axis Trustee Services Ltd., debenture trustee for the AT1 bonds, had filed a writ petition in the Hon'ble High Court, Mumbai, inter alia seeking relief from the Court to set aside the decision to write off the AT1 bonds, and that the matter was sub-judice before the Hon'ble Court. Kindly refer to SID/KIM for complete details on segregation of portfolio. #Please refer to our website link for deviation in valuation of the security: <https://www.barodamf.com/Downloads/pages/valuation-policy.aspx>

Segregated portfolio 1

BONDS & NCDs		
Listed / awaiting listing on the stock exchanges		
Yes Bank Ltd.N ^{@@@}	[ICRA]D	0.00%
Total		0.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR. N^{@@} -> Non Traded Securities; B^{@@} -> Below Investment Grade Security
¹ Note on Below Investment Grade Security Yes Bank Perpetual Bond classified separately as "Segregated Portfolio": ² The perpetual bonds of Yes Bank having market value of Rs 11,87,47,500 and interest accumulated Rs 86,06,557.38 as of 6th March 2020 were downgraded to D.

^{*}Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

^{**}Note: The exit load was applicable till November 2, 2021, is as follows:

1. If units are redeemed before 1 year of allotment of units: 3% of the applicable NAV. If units are redeemed after 1 year from the date of allotment of units: Nil. Exit load is not applicable for segregated portfolio.

[†]The Bonus Option in the Schemes has been discontinued effective June 08, 2015

[‡]For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

[§]For Product Labels please refer page no 5-7

FUND INFORMATION

Fund Managers[#]

Mr. Alok Sahoo (Experience 21 Years) **Mr. Karn Kumar** (Experience 16 Years)

Mr. Pratish Krishnan^{}** (Experience 18 Years)

^{**}Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

January 23, 2015

Benchmark

CRISIL Short Term Credit Risk Index

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/-thereafter

Load Structure

Entry Load: NA

Exit Load^{††}: If units are redeemed upto 10% of the units, on or before one year from the date of allotment : Nil 2. 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) 3. If units are redeemed after one year from the date of allotment: Nil.

Exit load is not applicable for segregated portfolio. (Note: The aforesaid revised exit load was applicable w.e.f. November 3, 2021.)

Plans & Option

Plan A and Plan B (Direct)

- A. Growth Option (default option in case no option specified by investor);
 B. Monthly IDCW
 1. Monthly Payout of IDCW
 2. Monthly Re-investment of IDCW (default sub-option in case no option specified by investor)
 C. Quarterly IDCW
 1. Quarterly Payout of IDCW
 2. Quarterly Reinvestment of IDCW (default sub-option in case no option specified by investor)
 D. Bonus Option[†]

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly
 Frequency-12 Installments (Minimum)[‡]
 ₹ 1500 - Quarterly-4 Installments

[‡]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	207.36 Crs
AUM (₹)	208.15 Crs

SEGREGATED AAUM & AUM

AAUM (₹)	0.000 Crs
AUM (₹)	0.000 Crs

Quantitative Indicators

Average Maturity (Years)	2.84
Modified Duration (Years)	2.13
Portfolio Yield (%)	6.59
Macaulay duration (Years)	2.26

Total Expense Ratio

Plan A	1.67%
Plan B (Direct)	0.85%

Segregated Total Expense Ratio

Plan A	NA
Plan B (Direct)	NA

Baroda Gilt Fund

An open-ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Low Credit Risk.



Investment Objective

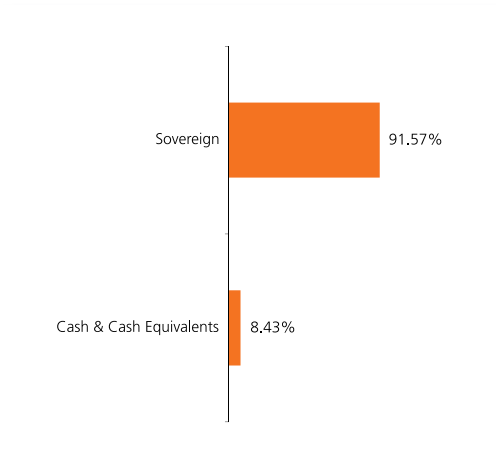
The main objective is to generate income by investing in a portfolio of Government securities.

(Data as on 31st January 2022)

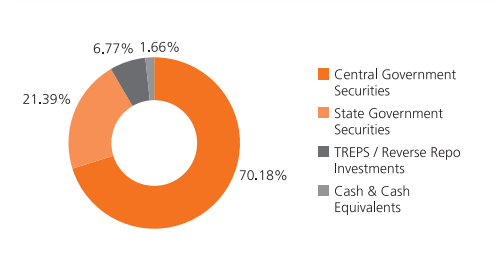
Portfolio

Name of Instruments	Ratings	% to Net Assets
Central Government Securities		
7.26% CGL 2029	Sovereign	18.00%
8.24% CGL 2027	Sovereign	12.06%
6.68% CGL 2031	Sovereign	11.74%
7.59% CGL 2029	Sovereign	10.25%
8.28% CGL 2027	Sovereign	9.09%
6.79% CGL 2027	Sovereign	3.55%
6.45% CGL 2029	Sovereign	3.44%
7.59% CGL 2026	Sovereign	1.83%
7.88% CGL 2030	Sovereign	0.22%
Total		70.18%
State Government Securities		
8.11% State Government of Chhattisgarh 2028	Sovereign	12.14%
9.39% State Government of Karnataka 2023	Sovereign	9.25%
Total		21.39%
TREPS / Reverse Repo Investments		
Total		6.77%
Cash & Cash Equivalents		
Net Receivable/Payable		1.66%
Total		1.66%
Grand Total		100.00%

Rating Profile



Asset Allocation



NAV as on 31 Jan, 2022

Plan	NAV (₹)
Plan A	
Growth	34.0365
IDCW	22.8853
Plan B- Direct	
Growth	36.7790
IDCW	30.5798

FUND INFORMATION

Fund Managers[#]

Mr. Alok Sahoo[&]

(Experience 21 Years)

Mr. Pratish Krishnan^{##}

(Experience 18 Years)

[&] Mr. Alok Sahoo is managing the Scheme effective From 1st January 2021 onwards

^{##} Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

March 21, 2002

Benchmark^{^^}

CRISIL Dynamic Gilt Index

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: 0.25%, if redeemed on or before 1 month (30 days) from the date of allotment of units.

Nil, if redeemed after 1 month (30 days) from the date of allotment of units.

The above Exit Load will be applicable to all subscription transactions, excluding switch-ins.

Plans & Option

Plan A and Plan B (Direct)

The Scheme has the following Options:

A. Growth(Default)

B. IDCW

Under the IDCW Option:

1. Pay-out of IDCW

2. Reinvestment of IDCW (Default)

C. Bonus Option[§]

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly Frequency-12 Installments (Minimum)[¶]
₹ 1500 - Quarterly-4 Installments

[¶]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	28.85 Crs
AUM (₹)	28.85 Crs

Portfolio Characteristic

Average Maturity (Years)	5.67
Modified Duration (Years)	4.36
Portfolio Yield (%)	6.06
Macaulay duration (Years)	4.50

Total Expense Ratio

Plan A	1.89%
Plan B (Direct)	1.11%

^{*}Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

[§] The Bonus Option in the Schemes has been discontinued effective June 08, 2015

[#] For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

[¶]For Product Labels please refer page no 5-7

^{^^}Note: The benchmark has been revised with effect from December 1, 2021 to CRISIL Dynamic Gilt Index from I SEC-MI BEX

Baroda Dynamic Bond Fund

An open-ended dynamic debt scheme investing across duration.
A Relatively High Interest Rate Risk and Moderate Credit Risk.



Investment Objective

The investment objective of the scheme is to generate returns with liquidity by managing the portfolio dynamically through interest rate cycles.

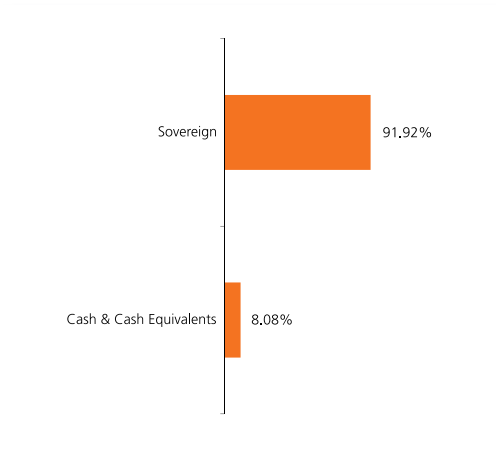
(Data as on 31st January 2022)

Portfolio

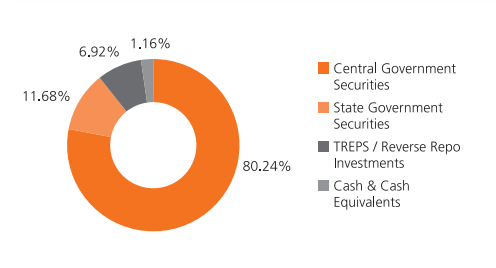
Name of Instruments	Ratings	% to Net Assets
Central Government Securities		
6.79% CGL 2027	Sovereign	22.28%
6.68% CGL 2031	Sovereign	18.96%
8.28% CGL 2027	Sovereign	14.85%
7.59% CGL 2026	Sovereign	14.39%
7.59% CGL 2029	Sovereign	9.76%
Total		80.24%
State Government Securities		
9.35% State Government of Maharashtra 2024	Sovereign	4.42%
8.58% State Government of Gujarat 2023	Sovereign	4.00%
9.39% State Government of Karnataka 2023	Sovereign	2.51%
8.60% State Government of Kerala 2023	Sovereign	0.75%
Total		11.68%
TREPS / Reverse Repo Investments		
Total		6.92%
Cash & Cash Equivalents		
Net Receivable/Payable		1.16%
Total		1.16%
Grand Total		100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR.

Rating Profile



Asset Allocation



NAV as on 31 Jan, 2022

Plan	NAV
Plan A	₹
Growth	18.8285
IDCW	13.6225
Plan B- Direct	₹
Growth	19.9532
IDCW	14.6367

FUND INFORMATION

Fund Managers[#]

Mr. Alok Sahoo

(Experience 21 Years)

Mr. Pratish Krishnan^{}**

(Experience 18 Years)

^{**} Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

June 30, 2012

Benchmark

CRISIL Composite Bond Fund Index

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: If redeemed within 1 month of allotment of units: 0.25% of the applicable NAV.

If redeemed after 1 month of allotment of units : Nil.

The revised exit load, effective from 23rd July 2021 shall be applicable on all transactions of the Scheme on a prospective basis.

Plans & Option

Plan A and Plan B (Direct)

A. Growth Option (default option in case no option specified by investor);

B. IDCW

1. Payout of IDCW

2. Re-investment of IDCW (default sub-option in case no option specified by investor)

C. Bonus Option[§]

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly Frequency-12 Installments (Minimum)[¶]
₹ 1500 - Quarterly-4 Installments

[¶]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	18.59 Crs
AUM (₹)	18.40 Crs

Portfolio Characteristic

Average Maturity (Years)	5.29
Modified Duration (Years)	4.10
Portfolio Yield (%)	5.91
Macaulay duration (Years)	4.23

Total Expense Ratio

Plan A	1.55%
Plan B (Direct)	1.15%

^{*}Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

[§] The Bonus Option in the Schemes has been discontinued effective June 08, 2015

[#] For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

[¶] For Product Labels please refer page no 5-7

Baroda Short Term Bond Fund

An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer page no.39). A Moderate Interest Rate Risk and Moderate Credit Risk.



Investment Objective

(Data as on 31st January 2022)

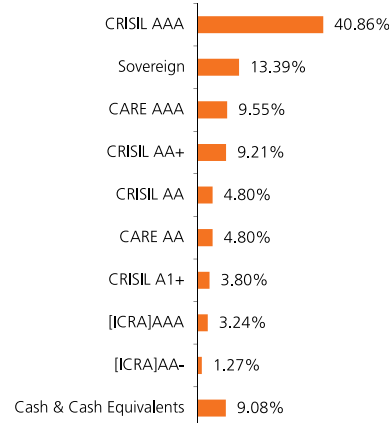
The primary objective of the Scheme is to generate income from a portfolio constituted of short term debt and money market securities.

Portfolio

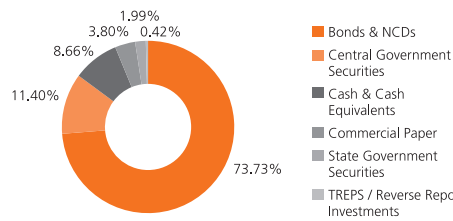
Name of Instruments	Ratings	% to Net Assets
Bonds & NCDs Listed/awaiting listing on the stock exchanges		
REC Ltd.	CRISIL AAA	12.02%
Small Industries Development Bank of India	CARE AAA	9.55%
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	8.25%
Muthoot Finance Ltd.	CRISIL AA+	7.25%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	7.17%
Shriram City Union Finance Ltd.	CRISIL AA	4.80%
Piramal Capital & Housing Finance Ltd.	CARE AA	4.80%
Embassy Office Parks Reit	CRISIL AAA	4.77%
Indian Oil Corporation Ltd.	CRISIL AAA	4.71%
Aditya Birla Finance Ltd.	[ICRA]AAA	3.24%
State Bank of India(Tier II Bond under Basel III)	CRISIL AAA	2.48%
Shriram Transport Finance Company Ltd.	CRISIL AA+	1.96%
Motilal Oswal Home Finance Ltd.	[ICRA]AA-	1.27%
Reliance Industries Ltd.	CRISIL AAA	0.96%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.50%
Total		73.73%
Central Government Securities		
4.62% CGL 2033	Sovereign	4.79%
6.18% CGL 2024	Sovereign	2.44%
6.67% CGL 2035	Sovereign	2.29%
6.90% CGL 2026	Sovereign	1.88%
Total		11.40%
State Government Securities		
7.37% State Government of Maharashtra 2026	Sovereign	0.99%
8.21% State Government of Rajasthan 2025	Sovereign	0.51%
6.86% State Government of Haryana 2026	Sovereign	0.49%
Total		1.99%
Commercial Paper		
Muthoot Fincorp Ltd.	CRISIL A1+	3.80%
Total		3.80%
TREPS / Reverse Repo Investments		
Total		0.42%
Cash & Cash Equivalents		
Net Receivable/Payable		8.66%
Total		8.66%
Grand Total		100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR.

Rating Profile



Asset Allocation



NAV as on 31 Jan, 2022

Plan	NAV (₹)
Plan A	₹
Growth	23.6400
Monthly - IDCW	10.0158
Quarterly - IDCW	10.7296
Plan B - Direct	₹
Growth	25.0739
Monthly - IDCW	10.0168
Quarterly - IDCW	11.0531

FUND INFORMATION

Fund Managers[#]

Mr. Alok Sahoo

(Experience 21 Years)

Mr. Pratish Krishnan^{##}

(Experience 18 Years)

^{##} Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

June 30, 2010

Benchmark

CRISIL Short Term Bond Fund Index

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: 0.25%, if redeemed on or before 15 days from the date of allotment of units.

Nil, if redeemed after 15 days from the date of allotment of units.

Plans & Option

Plan A and Plan B (Direct)

A. Growth Option (default option in case no option specified by investor);

B. Monthly IDCW

1. Monthly Payout of IDCW

2. Monthly Re-investment of IDCW (default sub-option in case no option specified by investor)

C. Quarterly IDCW

1. Quarterly Payout of IDCW

2. Quarterly Re-investment of IDCW (default sub-option in case no option specified by investor)

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly Frequency-12 Installments (Minimum)*
₹ 1500 - Quarterly-4 Installments

*SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	234.49 Crs
AUM (₹)	208.54 Crs

Portfolio Characteristic

Average Maturity (Years)	2.41
Modified Duration (Years)	2.04
Portfolio Yield (%)	5.15
Macaulay duration (Years)	2.14

Total Expense Ratio

Plan A	1.06%
Plan B (Direct)	0.37%

*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

†For Product Labels please refer page no 5-7

Baroda Banking & PSU Bond Fund

An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds.
A Relatively High Interest Rate Risk and Moderate Credit Risk.



Investment Objective

(Data as on 31st January 2022)

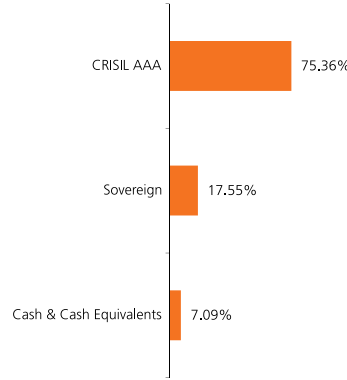
The scheme seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions and Municipal Bonds. However, there is no assurance or guarantee that the objective of the scheme will be achieved.

Portfolio

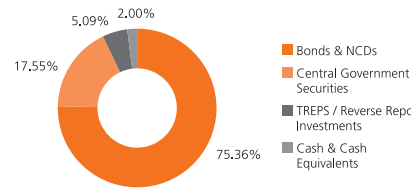
Name of Instruments	Ratings	% to Net Assets
Bonds & NCDs		
Listed/awaiting listing on the stock exchanges		
Power Finance Corporation Ltd.	CRISIL AAA	13.91%
Axis Bank Ltd.	CRISIL AAA	11.03%
HDFC Bank Ltd.	CRISIL AAA	10.91%
State Bank of India(Tier II Bond under Basel III)	CRISIL AAA	10.68%
National Bank for Agriculture and Rural Development	CRISIL AAA	10.20%
Indian Oil Corporation Ltd.	CRISIL AAA	8.13%
REC Ltd.	CRISIL AAA	6.78%
Export-Import Bank of India	CRISIL AAA	3.72%
Total		75.36%
Central Government Securities		
6.90% CGL 2026	Sovereign	17.55%
Total		17.55%
TREPS / Reverse Repo Investments		
		5.09%
Total		5.09%
Cash & Cash Equivalents		
		2.00%
Total		2.00%
Grand Total		100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR.

Rating Profile



Asset Allocation



NAV as on 31 Jan, 2022

Regular	₹
Growth	10.3646
Monthly - IDCW	10.3045
Quarterly - IDCW	10.0517
Direct	₹
Growth	10.4137
Monthly - IDCW	10.3336
Quarterly - IDCW	10.0802

FUND INFORMATION

Fund Managers[#]

Mr. Alok Sahoo

(Experience 21 Years)

Mr. Karn Kumar

(Experience 16 Years)

Mr. Pratish Krishnan^{}**

(Experience 18 Years)

^{**} Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

December 17, 2020

Benchmark

CRISIL Banking and PSU Debt Index (w.e.f. June 30, 2021)

Minimum Investment

Purchase: ₹ 5,000/- & in multiples of ₹ 1/- thereafter

Additional Purchase : ₹ 1,000/- and in multiples of ₹1/- thereafter.

Re-purchase: No minimum amount

Load Structure

Entry Load: NA

Exit Load: Nil

Plans & Option

Regular and Direct

A. Growth (Default option in case no option is selected by the investor)

B. IDCW

The IDCW option offers the following sub-options

1. Monthly IDCW

- Monthly Payout of IDCW

- Monthly Re-investment of IDCW (default sub-option in case no option specified by investor)

2. Quarterly IDCW

- Quarterly Payout of IDCW

- Quarterly Reinvestment of IDCW (default sub-option in case no option specified by investor)

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly

Frequency-12 Installments (Minimum)[†]

₹ 1500 - Quarterly-4 Installments

[†]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	160.85 Crs
AUM (₹)	145.60 Crs

Portfolio Characteristic

Average Maturity (Years)	3.83
Modified Duration (Years)	3.13
Portfolio Yield (%)	5.95
Macaulay duration (Years)	3.31

Total Expense Ratio

Regular Plan	0.80%
Direct Plan	0.39%

^{*}Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

[#] For performance of the Scheme and other funds managed by the said Fund manager, either individually or jointly, please refer page no 29 - 32

[†]For Product Labels please refer page no 5-7

Baroda Treasury Advantage Fund

(scheme has one segregated portfolio)

An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer to page no. 38). A Relatively Low Interest Rate Risk and Moderate Credit Risk.



Investment Objective

The main objective of the scheme is to provide optimal returns and liquidity through a portfolio comprising of debt securities and money market instruments.

Portfolio

Name of Instruments	Ratings	% to Net Assets
Bonds & NCDs		
Listed/awaiting listing on the stock exchanges		
National Bank for Agriculture and Rural Development	CRISIL AAA	2.50%
Total		2.50%
Central Government Securities		
5.09% CGL 2022	Sovereign	31.85%
7.16% CGL 2023	Sovereign	29.06%
7.37% CGL 2023	Sovereign	18.18%
Total		79.09%
TREPS / Reverse Repo Investments		
Total		16.28%
Cash & Cash Equivalents		
Net Receivable/Payable		2.13%
Total		2.13%
Grand Total		100.00%

Note on Segregated Portfolio: Due to credit event (Default of debt servicing by Yes Bank on March 6, 2020), securities of Yes Bank have been segregated from the scheme's portfolio w.e.f March 6, 2020. Yes Bank had, on March 14, 2020, informed the Stock Exchanges that the AT1 bonds were fully written down and had extinguished with immediate effect pursuant to Master Circular- Basel III Capital Regulations dated July 01, 2015 read with Section 45 of the Banking Regulation Act, 1949. On March 16, 2020, Axis Trustee Services Ltd., debenture trustee for the AT1 bonds, had filed a writ petition in the Hon'ble High Court, Mumbai, inter alia seeking relief from the Court to set aside the decision to write off the AT1 bonds, and that the matter was sub-judice before the Hon'ble Court. Kindly refer to SID/KIM for complete details on segregation of portfolio. @Please refer to our website link for deviation in valuation of the security: <https://www.barodamf.com/Downloads/pages/valuation-policy.aspx>

Segregated portfolio 1

BONDS & NCDs		
Listed / awaiting listing on the stock exchanges		
Yes Bank Ltd.N@B@S@	[ICRA]D	0.00%
Total		0.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR. N[®] -> Non Traded Securities ; B[®] -> Below Investment Grade Security. ¹Note on Below Investment Grade Security Yes Bank Perpetual Bond classified separately as "Segregated Portfolio"; ²The perpetual bonds of Yes Bank having market value of Rs 15,91,21,650 and interest accumulated Rs 1,15,32,786.89 as of 6th March 2020 were downgraded to D.

*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

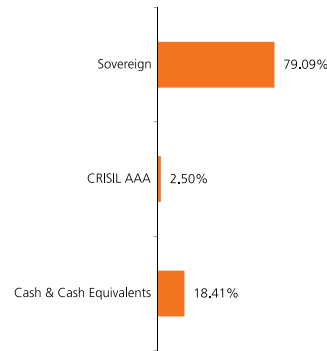
³ The Bonus Option in the Scheme has been discontinued effective June 08, 2015. Effective November 01, 2012, dividends declared under the Regular Plan (which has been discontinued from October 01, 2012) will be reinvested in Baroda Treasury Advantage Fund Plan A (earlier called Institutional Plan)

⁴ For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

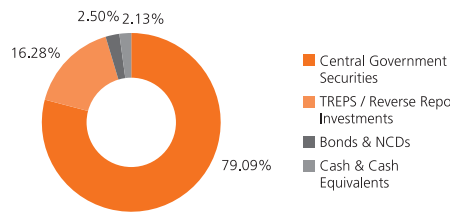
⁵ For Product Labels please refer page no 5-7

(Data as on 31st January 2022)

Rating Profile



Asset Allocation



NAV as on 31 Jan, 2022

	₹	Segregated NAV ₹
Regular		
Growth	1555.0872	0.00
Daily - IDCW	737.9617	0.00
Weekly - IDCW	731.4101	0.00
Monthly - IDCW	733.8468	0.00
Plan A	₹	
Growth	1594.6971	0.00
Daily - IDCW	755.6915	0.00
Weekly - IDCW	733.2349	0.00
Monthly - IDCW	733.9728	0.00
Quarterly - IDCW	757.8719	0.00
Plan B - Direct	₹	
Growth	1638.2286	0.00
Daily - IDCW	744.7968	0.00
Weekly - IDCW	738.2899	0.00
Monthly - IDCW	739.0856	0.00
Quarterly - IDCW	771.2136	0.00

Impact of NAV

NAV Per unit (Plan A - Growth Option)		
Date	Main Portfolio	Segregated Portfolio
05/03/2020	1564.3040	NA
06/03/2020	1222.9117	0.00
Reduction in NAV(%)	-21.82%	

FUND INFORMATION

Fund Managers[#]

Mr. Alok Sahoo

(Experience 21 Years)

Mr. Pratihsh Krishnan^{}**

(Experience 18 Years)

^{**} Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

June 24, 2009

Benchmark

CRISIL Low Duration Debt Index

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/-thereafter

Load Structure

Entry Load: NA

Exit Load: 'Nil' exit load shall be applicable from the date of allotment of units.

Exit load is not applicable for segregated portfolio.

The revised exit load, effective from 23rd July 2021 shall be applicable on all transactions of the Scheme on a prospective basis.

Plans & Option

Plan A and Plan B (Direct)

A. Growth Option (default option in case no option specified by investor);

B. Daily IDCW

1. Daily Re-investment of IDCW

C. Weekly IDCW

1. Weekly Re-investment of IDCW

D. Monthly IDCW

1. Monthly Payout of IDCW

2. Monthly Re-investment of IDCW (default sub option in case no option specified by investor)

E. Quarterly IDCW

1. Quarterly Payout of IDCW

2. Quarterly Re-investment of IDCW (default sub option in case no option specified by investor)

F. Bonus Option⁵

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly

Frequency-12 Installments (Minimum)⁶

₹ 1500 - Quarterly-4 Installments

⁵SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	26.44 Crs
AUM (₹)	28.33 Crs

Portfolio Characteristic

Average Maturity (Years)	0.67
Modified Duration (Years)	0.63
Portfolio Yield (%)	4.07
Macaulay duration (Months)	7.84

Total Expense Ratio

Plan A	0.85%
Plan B (Direct)	0.64%

Segregated Total Expense Ratio

Plan A	NA
Plan B (Direct)	NA

Baroda Ultra Short Duration Fund

An open ended ultra-short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months (please refer to page no.37). A Relatively Low Interest Rate Risk and Moderate Credit Risk.



Investment Objective

The primary objective of the Scheme is to generate regular income by investing in a portfolio of debt and money market instruments such that the *Macaulay duration of the portfolio is between 3 months – 6 months (*please refer to page no.37 of SID). However, there can be no assurance that the investment objective of the Scheme will be realized.

(Data as on 31st January 2022)

Portfolio

Name of Instruments	Ratings	% to Net Assets
Bonds & NCDs Listed/awaiting listing on the stock exchanges		
Housing Development Finance Corporation Ltd.	CRISIL AAA	3.62%
LIC Housing Finance Ltd.	CARE AAA	3.52%
Shriram City Union Finance Ltd.	CRISIL AA	2.15%
Indian Oil Corporation Ltd.	CRISIL AAA	2.14%
Hindustan Petroleum Corporation Ltd.	CRISIL AAA	1.81%
Power Finance Corporation Ltd.	CRISIL AAA	1.80%
Larsen & Toubro Ltd.	CRISIL AAA	1.80%
Shriram Transport Finance Company Ltd.	CRISIL AA+	1.10%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.07%
Total		19.01%
Central Government Securities		
5.09% CGL 2022	Sovereign	3.56%
8.08% CGL 2022	Sovereign	1.99%
7.16% CGL 2023	Sovereign	0.73%
Total		6.28%
State Government Securities		
8.39% State Government of Rajasthan 2022	Sovereign	3.57%
8.24% State Government of Gujarat 2023	Sovereign	0.74%
9.37% State Government of Gujarat 2023	Sovereign	0.38%
Total		4.69%
Money Market Instruments		
Commercial Paper**		
Motilal Oswal Financial Services Ltd.	CRISIL A1+	2.13%
IIFL Wealth Prime Ltd.	CRISIL A1+	2.12%
IIFL Wealth Management Ltd.	CRISIL A1+	2.12%
Piramal Capital & Housing Finance Ltd.	CRISIL A1+	2.10%
Piramal Capital & Housing Finance Ltd.	CRISIL A1+	1.05%
Total		9.52%
Certificate of Deposits		
Axis Bank Ltd.	CRISIL A1+	6.92%
Total		6.92%
Treasury Bills		
364 DAY T-BILL 14.04.22	Sovereign	9.53%
182 DAY T-BILL 14.07.22	Sovereign	8.73%
182 DAY T-BILL 21.07.22	Sovereign	8.72%
182 DAY T-BILL 28.07.22	Sovereign	8.71%
Total		35.69%
TREPS / Reverse Repo Investments		
Total		27.53%
Cash & Cash Equivalents		
Net Receivable/Payable		-9.64%
Total		-9.64%
Grand Total		100.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR.

**Thinly traded / Non traded securities and illiquid securities as defined in SEBI Regulations and Guidelines.

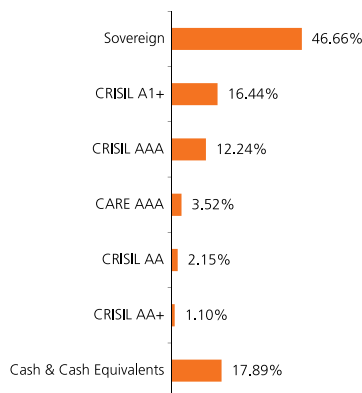
*Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

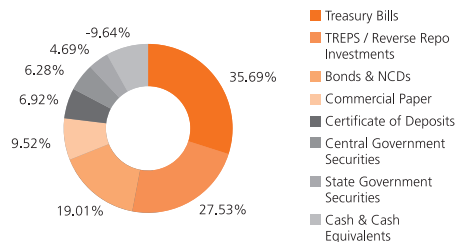
For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

‡ For Product Labels please refer page no 5-7

Rating Profile



Asset Allocation



NAV as on 31 Jan, 2022

Regular	₹
Growth	1233.4700
Daily - IDCW	1006.2583
Weekly - IDCW	NA
Direct	₹
Growth	1242.2760
Daily - IDCW	1007.0728
Weekly - IDCW	NA

FUND INFORMATION

Fund Managers#

Mr. Alok Sahoo

(Experience 21 Years)

Mr. Pratish Krishnan##

(Experience 18 Years)

Mr. Krishnan is the Dedicated fund manager for overseas investment of the said Scheme w.e.f. 05 August, 2021

Date of Inception

June 1, 2018

Benchmark

CRISIL Ultra Short Fund Index

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load: NIL

Plans & Option

Regular and Direct

A. Growth Option (default option in case no option specified by investor);

B. Daily IDCW

1. Re-investment of IDCW

C. Weekly IDCW (Default option)

1. Re-investment of IDCW

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly
Frequency-12 Installments (Minimum)[†]
₹ 1500 - Quarterly-4 Installments

[†]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	241.80 Crs
AUM (₹)	304.50 Crs

Portfolio Characteristic

Average Maturity (Years)	0.42
Modified Duration (Years)	0.40
Portfolio Yield (%)	4.53
Macaulay duration (Months)	0.41

Total Expense Ratio

Regular Plan	0.43%
Direct Plan	0.24%

Baroda Liquid Fund

An open-ended liquid scheme. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.



Investment Objective

The primary objective is to generate income with a high level of liquidity by investing in a portfolio of money market and debt securities.

(Data as on 31st January 2022)

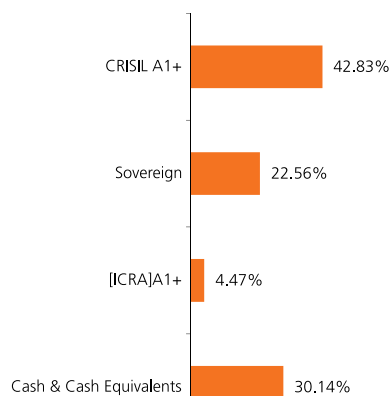
Portfolio

Name of Instruments	Ratings	% to Net Assets
Bonds & NCDs Listed / awaiting listing on the stock exchanges		
Central Government Securities		
8.20% CGL 2022	Sovereign	19.89%
Total		19.89%
Money Market Instruments		
Commercial Paper**		
Indian Oil Corporation Ltd.	[ICRA]A1+	4.47%
Reliance Jio Infocomm Ltd.	CRISIL A1+	3.58%
Reliance Industries Ltd.	CRISIL A1+	3.57%
HDFC Securities Ltd.	CRISIL A1+	2.67%
Motilal Oswal Financial Services Ltd.	CRISIL A1+	2.57%
Reliance Jio Infocomm Ltd.	CRISIL A1+	2.23%
Muthoot Fincorp Ltd.	CRISIL A1+	2.05%
Ultratech Cement Ltd.	CRISIL A1+	1.79%
LIC Housing Finance Ltd.	CRISIL A1+	1.79%
Bajaj Finance Ltd.	CRISIL A1+	1.78%
IIFL Wealth Prime Ltd.	CRISIL A1+	1.67%
IIFL Wealth Management Ltd.	CRISIL A1+	1.64%
Piramal Capital & Housing Finance Ltd.	CRISIL A1+	1.24%
Piramal Capital & Housing Finance Ltd.	CRISIL A1+	1.07%
HDFC Securities Ltd.	CRISIL A1+	0.89%
IIFL Wealth Management Ltd.	CRISIL A1+	0.89%
JM Financial Products Ltd.	CRISIL A1+	0.89%
Total		34.79%
Certificate of Deposits		
National Bank for Agriculture and Rural Development	CRISIL A1+	4.47%
Axis Bank Ltd.	CRISIL A1+	4.47%
National Bank for Agriculture and Rural Development	CRISIL A1+	3.57%
Total		12.51%
Treasury Bills		
91 DAY T-BILL 02.02.22	Sovereign	0.89%
364 DAY T-BILL 11.03.22	Sovereign	0.89%
91 DAY T-BILL 17.03.22	Sovereign	0.89%
Total		2.67%
TREPS / Reverse Repo Investments		
TREPS		21.35%
TREPS		8.94%
Total		30.29%
Cash & Cash Equivalents		
Net Receivable/Payable		-0.15%
Total		-0.15%
Grand Total		100.00%

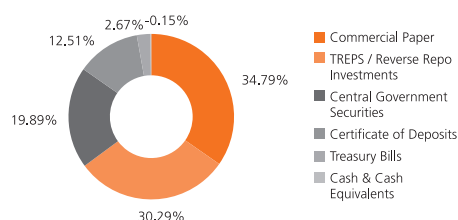
All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR.

**Thinly traded / Non traded securities and illiquid securities as defined in SEBI Regulations and Guidelines.

Rating Profile



Asset Allocation



NAV as on 31 Jan, 2022

	₹
Regular	
Growth	3556.4563
IDCW	3047.0743
Daily - IDCW	1006.0602
Plan A	
Growth	2416.8979
Daily - IDCW	1001.1996
Weekly - IDCW	1000.7046
Plan B - Direct	
Growth	2438.1099
Daily - IDCW	1002.0849
Weekly - IDCW	1219.2567

FUND INFORMATION

Fund Managers#

Mr. Alok Sahoo
(Experience 21 Years)

Date of Inception

February 5, 2009

Benchmark

CRISIL Liquid Fund Index

Minimum Investment

₹ 5,000/- & in multiples of ₹ 1/- thereafter

Load Structure

Entry Load: NA

Exit Load:

Investor exit upon subscription	Exit load as % of Redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	0.0000%

Plans & Option Plan A and Plan B (Direct)

- A. Growth Option (default option in case no option specified by investor);
B. Daily IDCW
C. Weekly IDCW
1. Re-investment of IDCW
D. Bonus Option⁵

SIP (Minimum)

₹ 500/month - 12 Installments
₹ 1500/Quarterly - 4 Installments

AAUM & AUM

AAUM (₹)	5,648.59 Crs
AUM (₹)	5,458.94 Crs

Portfolio Characteristic

Average Maturity (Years)	0.04
Modified Duration (Years)	0.04
Portfolio Yield (%)	3.71
Macaulay duration (Years)	0.04

Total Expense Ratio

Plan A	0.26%
Plan B (Direct)	0.16%

⁵The Bonus Option in the Scheme has been discontinued effective June 08, 2015 Effective November 01, 2012, dividends declared under the Regular Plan (which has been discontinued from October 01, 2012) will be reinvested in Baroda Liquid Fund Plan A (earlier called Institutional Plan)

For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

⁶For Product Labels please refer page no 5-7

Baroda Money Market Fund

An open-ended debt scheme investing in money market instruments.
A Relatively Low Interest Rate Risk and Moderate Credit Risk.



Investment Objective

The primary objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made in money market instruments.

(Data as on 31st January 2022)

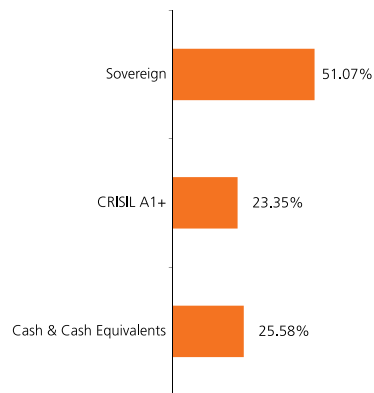
Portfolio

Name of Instruments	Ratings	% to Net Assets
State Government Securities		
8.39% State Government of Rajasthan 2022	Sovereign	39.40%
Total		39.40%
MONEY MARKET INSTRUMENTS		
Commercial Paper**		
Muthoot Fincorp Ltd.	CRISIL A1+	7.80%
IIFL Wealth Management Ltd.	CRISIL A1+	7.80%
Piramal Capital & Housing Finance Ltd.	CRISIL A1+	7.75%
Total		23.35%
Treasury Bills		
364 DAY T-BILL 14.04.22	Sovereign	11.67%
Total		11.67%
TREPS / Reverse Repo Investments		
Total		20.67%
Cash & Cash Equivalents		
Net Receivable/Payable		4.91%
Total		4.91%
Grand Total		100.00%

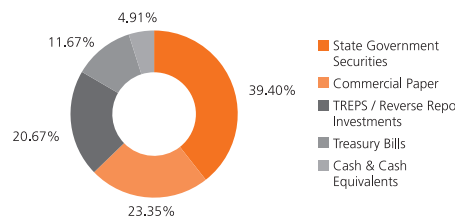
All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; BWR.

**Thinly traded / Non traded securities and illiquid securities as defined in SEBI Regulations and Guidelines.

Rating Profile



Asset Allocation



NAV as on 31 Jan, 2022

Regular	₹
Growth	1113.0442
Daily - IDCW	1005.9587
Weekly - IDCW	1000.8063
Monthly - IDCW	1000.6625
Direct	₹
Growth	1121.6805
Daily - IDCW	NA
Weekly - IDCW	NA
Monthly - IDCW	NA

FUND INFORMATION

Fund Managers[#]

Mr. Alok Sahoo
(Experience 21 Years)
Mr. Karn Kumar
(Experience 16 Years)

Date of Inception

June 19, 2019

Benchmark

CRISIL Money Market Index

Minimum Investment

Purchase: ₹ 5,000/- & in multiples of ₹ 1/- thereafter
Additional Purchase : ₹ 1,000/- and in multiples of ₹1/- thereafter.
Re-purchase: No minimum amount

Load Structure

Entry Load: NA

Exit Load: NIL

Plans & Option Regular and Direct

Each of the Plans will have the following Options:

- Growth (Default option in case no option is selected by the investor)
- IDCW Option

The IDCW option offers the following sub-options:

- Daily IDCW
- Re-investment of IDCW
- Weekly IDCW
- Weekly Re-investment of IDCW
- Monthly IDCW
- Monthly Payout of IDCW
- Monthly Re-investment of IDCW (default)

SIP (Minimum)

₹ 500 - Daily/Weekly/Monthly
Frequency-12 Installments (Minimum)[†]
₹ 1500 - Quarter-4 Installments
[†]SIP Date : Any date of the month or quarter

AAUM & AUM

AAUM (₹)	26.28 Crs
AUM (₹)	25.65 Crs

Portfolio Characteristic

Average Maturity (Year)	0.10
Modified Duration (Year)	0.09
Portfolio Yield (%)	3.99
Macaulay duration (Year)	0.10

Total Expense Ratio

Regular Plan	0.38%
Direct Plan	0.17%

[†]Note: 1. Frequency for Daily and Weekly Systematic Investment Plan has been introduced with effect from January 10, 2022.

2. SIP Date has been amended with effect from January 10, 2022.

For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

† For Product Labels please refer page no 5-7

Baroda Overnight Fund

An open-ended debt scheme investing in overnight securities.
A Relatively Low Interest Rate Risk and Relatively Low Credit Risk.



Investment Objective

(Data as on 31st January 2022)

The primary objective of the scheme is to generate returns, commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of one business day. There is no assurance that the investment objective of the scheme will be realized.

Portfolio

Name of Instruments	Ratings	% to Net Assets
Treasury Bills		
182 DAY T-BILL 03.02.22	Sovereign	1.83%
91 DAY T-BILL 24.02.22	Sovereign	1.83%
Total		3.66%
TREPS / Reverse Repo Investments		
TREPS		95.88%
Total		95.88%
Cash & Cash Equivalents		
Net Receivable/Payable		0.46%
Total		0.46%
Grand Total		100.00%

NAV as on 31 Jan, 2022

Regular	₹
Growth	1108.7301
Daily - IDCW	1000.0010
Weekly - IDCW	1000.6959
Direct	₹
Growth	1110.4317
Daily - IDCW	1000.0011
Weekly - IDCW	1000.7025

FUND INFORMATION

Fund Managers*
Mr. Alok Sahoo
(Experience 21 Years)

Date of Inception
April 25, 2019

Benchmark
CRISIL Overnight Index

Minimum Investment
Purchase: ₹ 5,000/- & in multiples of ₹ 1/- thereafter
Additional Purchase : ₹ 1,000/- and in multiples of ₹1/- thereafter.
Re-purchase: No minimum amount

Load Structure
Entry Load: NA
Exit Load: NIL

Plans & Option
Regular and Direct
A. Growth Option (default option in case no option specified by investor);
B. IDCW Option
The IDCW option offers the following sub-options
1. Daily IDCW (default in case no sub-option is specified by the investor)
2. Weekly IDCW

SIP (Minimum)
₹ 500/month - 12 Installments
₹ 1500/Quarter - 4 Installments

AAUM & AUM

AAUM (₹)	397.24 Crs
AUM (₹)	528.45 Crs

Portfolio Characteristic

Average Maturity (Day)	3
Modified Duration (Years)	0.01
Portfolio Yield (%)	3.39
Macaulay duration (Years)	0.01

Total Expense Ratio

Regular Plan	0.15%
Direct Plan	0.09%

*For performance of the Scheme and other funds managed by the said Fund managers, either individually or jointly, please refer page no 29 - 32

†For Product Labels please refer page no 5-7

Funds Managed by Mr. Sanjay Chawla

Date Of Inception: 12/09/2003	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda Multi Cap Fund (in %)[^]	47.29	23.24	16.28	16.76
NIFTY 500 Multicap 50:25:25 TRI (Scheme Benchmark) (in %)*	40.85	22.02	16.89	NA
Nifty 50 TRI (Additional Benchmark) (in %) [^]	28.50	18.35	16.60	16.25
₹ 10,000, if invested in BMCF, would have become (In ₹)	14,760	18,729	21,271	1,73,170
₹ 10,000, if invested in NIFTY 500 Multicap 50:25:25 TRI, would have become	14,112	18,177	21,827	NA
₹ 10,000, if invested in Nifty 50 TRI, would have become	12,868	16,583	21,557	1,59,703

^Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [^]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Sanjay Chawla is managing the Scheme effective November 1, 2015. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI). NA is mentioned where ever data is not available.

Date Of Inception: 31/03/1996	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda ELSS' 96 (in %)[^]	36.81	19.14	13.09	12.70
S&P BSE 500 TRI* (Scheme Benchmark) (in %)	33.26	19.85	16.68	NA
Nifty 50 TRI (Additional Benchmark) (in %) [^]	28.50	18.35	16.60	13.30
₹ 10,000, if invested in BELSS'96, would have become (In ₹)	13,704	16,917	18,507	2,20,248
₹ 10,000, if invested in S&P BSE 500 TRI*, would have become	13,347	17,222	21,637	NA
₹ 10,000, if invested in Nifty 50 TRI, would have become	12,868	16,583	21,557	2,52,509

^Past performance may or may not be sustained in the future.

Data is for Plan A - IDCW Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns have been computed assuming that all payouts during the period have been reinvested in the units of the Scheme at the respective prevailing NAVs. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [^]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Sanjay Chawla is managing the Scheme effective November 01, 2015. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI). NA is mentioned where ever data is not available. *Effective December 1, 2021 the benchmark of the Scheme is S&P BSE500 TRI

Funds Managed by Mr. Sanjay Chawla and Mr. Pratish Krishnan

Date Of Inception: 12/09/2003	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda Hybrid Equity Fund (in %)[^]	29.71	15.93	12.26	12.22
CRISIL Hybrid 35+65 - Aggressive index* (Scheme Benchmark) (in %)	20.78	16.24	13.75	13.63
Nifty 50 TRI (Additional Benchmark) (in %) [^]	28.50	18.35	16.60	16.25
₹ 10,000, if invested in BHEF, would have become (In ₹)	12,989	15,589	17,831	83,430
₹ 10,000, if invested in CRISIL Hybrid 35+65 - Aggressive index (effective February 1, 2018), would have become	12,091	15,712	19,054	1,05,048
₹ 10,000, if invested in Nifty 50 TRI, would have become	12,868	16,583	21,557	1,59,703

^Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [^]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Sanjay Chawla is managing the Scheme effective November 1, 2015. Mr. Pratish Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021. [^]Benchmark has been renamed effective February 1, 2018. The equity component of the index has been changed from Nifty 50 to S&P BSE 200. The index will be total return index in the equity component from August 1, 2016 while the debt component will be total return since inception. Price return of S&P BSE 200 (equity component) will be used for computing index values prior to August 1, 2016. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).

Date Of Inception: 04/10/2010	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda Mid-Cap Fund (in %)[^]	53.80	26.81	18.05	5.11
S&P BSE Midcap 150 TRI* (Scheme Benchmark) (in %)	46.26	25.64	18.54	13.96
Nifty 50 TRI (Additional Benchmark) (in %) [^]	28.50	18.35	16.60	10.89
₹ 10,000, if invested in BMCF, would have become (In ₹)	15,416	20,406	22,934	17,590
₹ 10,000, if invested in S&P BSE Midcap 150 TRI*, would have become	14,656	19,843	23,414	43,979
₹ 10,000, if invested in Nifty 50 TRI, would have become	12,868	16,583	21,557	32,258

^Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [^]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Sanjay Chawla is managing the Scheme effective October 3, 2016. Mr. Pratish Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI). NA is mentioned where ever data is not available. *Effective December 1, 2021 the benchmark of the Scheme is S&P BSE Midcap 150 TRI

Date Of Inception: 22/06/2010	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda Large Cap Fund (in %)[^]	24.65	15.89	11.93	6.81
Nifty 100 TRI (Scheme Benchmark) (in %)	28.93	18.18	16.17	12.30
Nifty 50 TRI (Additional Benchmark) (in %) [^]	28.50	18.35	16.60	12.05
₹ 10,000, if invested in BLCF, would have become (In ₹)	12,480	15,572	17,572	21,490
₹ 10,000, if invested in Nifty 100 TRI, would have become	12,911	16,512	21,162	38,502
₹ 10,000, if invested in Nifty 50 TRI, would have become	12,868	16,583	21,557	37,499

^Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [^]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Sanjay Chawla is managing the Scheme effective October 3, 2016. Mr. Pratish Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).

Date Of Inception: 04/09/2020		1 Year	Since Inception
Scheme Name & Benchmark			
Baroda Large and Mid Cap Fund (in %) [^]		40.02	41.91
S&P BSE 250 Large Midcap TRI* (Scheme Benchmark) (in %)		31.74	39.15
Nifty 50 TRI (Additional Benchmark) (in %) [§]		28.50	36.65
₹ 10,000, if invested in BLMCF, would have become (In ₹)		14,027	16,370
₹ 10,000, if invested in S&P BSE 250 Large Midcap TRI*, would have become		13,194	15,924
₹ 10,000, if invested in Nifty 50 TRI, would have become		12,868	15,522

^Past performance may or may not be sustained in the future.

Data is for Regular Plan - Growth Option. Regular Plan and Direct Plan have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [§]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. The Scheme is being managed by Mr. Sanjay Chawla since inception. Mr. Pratihsh Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021. *Effective December 1, 2021 the benchmark of the Scheme is S&P BSE 250 Large Midcap TRI

Date Of Inception: 22/06/2012		1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark					
Baroda Banking and Financial Services Fund (in %) [^]		17.35	11.52	11.51	11.87
Nifty Bank Index TRI (Scheme Benchmark) (in %)		24.54	11.93	14.66	15.55
Nifty 50 TRI (Additional Benchmark) (in %) [§]		28.50	18.35	16.60	14.84
₹ 10,000, if invested in BBFSF, would have become (In ₹)		11,745	13,873	17,249	29,410
₹ 10,000, if invested in Nifty Bank Index TRI, would have become		12,469	14,026	19,825	40,151
₹ 10,000, if invested in Nifty 50 TRI, would have become		12,868	16,583	21,557	37,846

^Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option, Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [§]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI). Mr. Sanjay Chawla is managing the Scheme effective January 01, 2021. Mr. Pratihsh Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021.

Funds Managed by Mr. Sanjay Chawla, Mr. Dipak Acharya, Mr. Alok Sahoo and Mr. Pratihsh Krishnan

Date Of Inception: 14/11/2018		1 Year	3 Year	Since Inception
Scheme Name & Benchmark				
Baroda Dynamic Equity Fund (in %) [^]		15.68	16.65	16.07
NIFTY 50 Hybrid Composite debt 50:50 Index* (Scheme Benchmark) (in %)		15.79	14.36	14.30
Nifty 50 TRI (Additional Benchmark) (in %) [§]		28.50	18.35	17.94
₹ 10,000, if invested in BDEF, would have become (In ₹)		11,577	15,880	16,150
₹ 10,000, if invested in 50% NIFTY 50 Hybrid Composite debt 50:50 Index*, would have become		11,589	14,962	15,372
₹ 10,000, if invested in Nifty 50 TRI, would have become		12,868	16,583	17,001

^Past performance may or may not be sustained in the future.

Data is for Regular Plan - Growth Option. Regular Plan and Direct Plan have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [§]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. The fund is managed by Mr. Sanjay Chawla (Equity), Mr. Dipak Acharya (Equity), Mr. Alok Sahoo (Fixed Income) and Mr. Pratihsh Krishnan (Dedicated Fund manager for overseas investments) ("DFOI"), Mr. Dipak Acharya was appointed as fund manager effective December 14, 2018, while Mr. Krishnan was appointed as the DFOI effective August 05, 2021 along with Mr. Chawla and Mr. Sahoo. *Effective December 1, 2021 the benchmark of the Scheme is NIFTY 50 Hybrid Composite debt 50:50 Index.

Funds Managed by Mr. Dipak Acharya, Mr. Pratihsh Krishnan, Mr. Alok Sahoo and Mr. Abul Fateh

Date Of Inception: 25/07/2019		1 Year	Since Inception
Scheme Name & Benchmark			
Baroda Equity Savings Fund (in %) [^]		6.62	8.65
Nifty Equity Savings TRI* (Scheme Benchmark) (in %)		12.74	11.20
CRISIL 10 Year Gilt Index (Additional Benchmark) (in %) [§]		0.11	4.22
₹ 10,000, if invested in BESF, would have become (In ₹)		10,666	12,330
₹ 10,000, if invested in Nifty Equity Savings TRI*, would have become		11,281	13,073
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become		10,011	11,099

^Past performance may or may not be sustained in the future.

Data is for Regular Plan - Growth Option. Regular Plan and Direct Plan have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [§]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Dipak Acharya and Mr. Alok Sahoo are managing the Scheme since inception. Mr. Pratihsh Krishnan is managing the Scheme with effect from September 05, 2019. while Mr. Fateh is the Dedicated fund manager for overseas investments for the said Scheme w.e.f. August 05, 2021. *Effective December 1, 2021 the benchmark of the Scheme is Nifty Equity Savings TRI.

Funds Managed by Mr. Sanjay Chawla, Mr. Alok Sahoo and Mr. Pratihsh Krishnan

Date Of Inception: 08/09/2004		1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark					
Baroda Conservative Hybrid Fund (in %) [^]		5.59	9.63	7.68	6.62
CRISIL Hybrid 85+15 - Conservative Index* (Scheme Benchmark) (in %)		7.00	10.48	8.69	8.80
CRISIL 10 Year Gilt Index (Additional Benchmark) (in %) [§]		0.11	6.59	4.83	5.95
₹ 10,000, if invested in BCHF, would have become (In ₹)		10,562	13,181	14,483	30,522
₹ 10,000, if invested in CRISIL Hybrid 85+15 - Conservative Index, would have become		10,704	13,489	15,170	43,449
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become		10,011	12,111	12,662	27,333

^Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option, Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [§]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. & (Benchmark has been renamed effective February 1, 2018). The index will be total return index in the equity component from August 1, 2016 while the debt component will be total return since inception. Price return of S&P BSE 200 (equity component) will be used for computing index values prior to August 1, 2016. Mr. Alok Sahoo is managing the Scheme effective January 1, 2021. Mr. Chawla is the Co-Fund manager of the Scheme effective July 23, 2021 while Mr. Krishnan is the Dedicated fund manager for overseas investments for the said Scheme effective August 05, 2021.

Funds Managed by Mr. Alok Sahoo, Mr. Karn Kumar and Mr. Pratihsh Krishnan

Date Of Inception: 23/01/2015		1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark					
Baroda Credit Risk Fund (scheme has one segregated portfolio) (in %) [^]		18.78	7.68	7.26	8.35
CRISIL Short Term Credit Risk Index (Scheme Benchmark) (in %)*		6.91	9.10	8.25	8.77
CRISIL 10 Year Gilt Index (Additional Benchmark) (in %) [§]		0.11	6.59	4.83	6.54
₹ 10,000, if invested in BCRF, would have become (In ₹)		11,889	12,489	14,200	17,564
₹ 10,000, if invested in CRISIL Short Term Credit Risk Index, would have become		10,695	12,989	14,866	18,056
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become		10,011	12,111	12,662	15,603

^Past performance may or may not be sustained in the future.

*With effect from October 29, 2019 the benchmark has been changed to CRISIL Short Term Credit Risk Fund. Data is for Plan A - Growth Option, Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. [§]Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Karn Kumar is managing the scheme along with Mr. Alok Sahoo since July 24, 2017. Mr. Krishnan is the Dedicated fund manager for overseas investments of the Scheme with effective from 05 August, 2021.

Impact of segregation Fall in NAV - Mar 6, 2020 vs Mar 5, 2020 : -2.24%

Date Of Inception: 17/12/2020	1 Year	Since Inception
Scheme Name & Benchmark		
Baroda Banking & PSU Bond Fund (in %)*	3.72	3.24
CRISIL Banking and PSU Debt Index (Scheme Benchmark) (in %)	4.14	3.85
CRISIL 10 Year Gilt Index (Additional Benchmark) (in %) ⁵	0.11	0.77
₹ 10,000, if invested in BBPSUBF, would have become (In ₹)	10,374	10,365
₹ 10,000, if invested in CRISIL Banking and PSU Debt Index, would have become	10,416	10,433
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	10,011	10,087

^Past performance may or may not be sustained in the future

Data is for Regular Plan - Growth Option. Regular Plan and Direct Plan have different expense structures. The last working day of January has been considered in all cases. ⁵Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Alok Sahoo and Mr. Karn Kumar, are managing the Scheme since inception. Mr. Pratish Krishnan is the Dedicated fund manager for overseas investments of the Scheme with effect from August 5, 2021

Funds Managed by Mr. Alok Sahoo and Mr. Pratish Krishnan



Date Of Inception: 21/03/2002	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda Gilt Fund (in %)*	1.87	6.72	5.42	6.36
CRISIL Dynamic Gilt Index* (Scheme Benchmark) (in %)	2.36	8.04	6.41	7.59
CRISIL 10 Year Gilt Index (Additional Benchmark) ⁵	0.11	6.59	4.83	6.49
₹ 10,000, if invested in BGF, would have become (In ₹)	10,188	12,157	13,020	34,037
₹ 10,000, if invested in CRISIL Dynamic Gilt Index*, would have become	10,237	12,614	13,648	42,799
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	10,011	12,111	12,662	34,901

^Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at inception. ⁵Standard benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Alok Sahoo is managing the Scheme effective January 1, 2021. Mr. Pratish Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021. *Effective December 1, 2021 the benchmark of the Scheme is CRISIL Dynamic Gilt Index.

Date Of Inception: 30/06/2012	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda Dynamic Bond Fund (in %)*	2.33	2.99	3.89	6.82
CRISIL Composite Bond Fund Index (Scheme Benchmark) (in %)	3.07	8.50	6.99	8.39
CRISIL 10 Year Gilt Index (Additional Benchmark) (in %) ⁵	0.11	6.59	4.83	6.82
₹ 10,000, if invested in BDBF, would have become (In ₹)	10,234	10,924	12,101	18,829
₹ 10,000, if invested in CRISIL Composite Bond Fund Index, would have become	10,309	12,774	14,025	21,653
₹ 10,000, if invested CRISIL 10 Year Gilt Index, would have become	10,011	12,111	12,662	18,838

^Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at scheme's inception. ⁵Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Alok Sahoo is managing the Scheme since its inception. Mr. Pratish Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021.

Date Of Inception: 30/06/2010	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda Short Term Bond Fund (in %)*	3.90	6.55	6.78	7.70
CRISIL Short Term Bond Fund Index (Scheme Benchmark) (in %)	4.72	7.92	7.25	8.05
CRISIL 10 Year Gilt Index (Additional Benchmark) (in %) ⁵	0.11	6.59	4.83	6.40
₹ 10,000, if invested in BSTBF, would have become (In ₹)	10,392	12,097	13,883	23,640
₹ 10,000, if invested in CRISIL Short Term Bond Fund Index, would have become	10,474	12,573	14,191	24,536
₹ 10,000, if invested in CRISIL 10 Year Gilt Index, would have become	10,011	12,111	12,662	20,536

^Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹10 invested at inception. ⁵Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Alok Sahoo is managing the Scheme since its inception. Mr. Pratish Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021.

Date Of Inception: 24/06/2009	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda Treasury Advantage Fund (scheme has one segregated portfolio) (in %)*	3.83	-9.35	-3.14	3.77
CRISIL Low Duration Debt Index (Scheme Benchmark) (in %)*	4.42	6.60	6.85	7.38
CRISIL 1 year T-Bill (Additional Benchmark) (in %) ⁵	3.52	5.42	5.83	6.17
₹ 10,000, if invested in BTAF, would have become (In ₹)	10,385	7,448	8,523	15,947
₹ 10,000, if invested in CRISIL Low Duration Debt Index, would have become	10,444	12,117	13,932	24,553
₹ 10,000, if invested CRISIL 1 year T-Bill, would have become	10,354	11,719	13,275	21,272

^Past performance may or may not be sustained in the future.

*With effect from October 29, 2019 the benchmark has been changed to CRISIL Low Duration Debt Index.

Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹1000 invested at scheme's inception. ⁵Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Alok Sahoo is managing the Scheme since its inception. Mr. Pratish Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021

Impact of segregation

Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -21.82%

Date Of Inception: 01/06/2018	1 Year	3 Years	Since Inception
Scheme Name & Benchmark			
Baroda Ultra Short Duration Fund (in %)*	3.85	5.36	5.88
CRISIL Ultra Short Fund Index (Scheme Benchmark) (in %)	4.26	5.92	6.38
CRISIL 1 Year T-Bill Index (Additional Benchmark) ⁵	3.52	5.42	5.86
₹ 10,000, if invested in BUSDF, would have become (In ₹)	10,388	11,698	12,335
₹ 10,000, if invested in CRISIL Ultra Short Fund Index, would have become	10,429	11,886	12,551
₹ 10,000, if invested in CRISIL 1 Year T-Bill Index, would have become	10,354	11,719	12,325

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Data is for Regular Plan - Growth Option. Regular Plan and Direct Plan have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹1,000 invested at scheme's inception. ⁵Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Alok Sahoo is managing the Scheme since its inception. Mr. Pratish Krishnan is the Dedicated fund manager for overseas investments for the said Scheme w.e.f 05 August, 2021

Funds Managed by Mr. Alok Sahoo

Date Of Inception: 05/02/2009	1 Year	3 Years	5 Years	Since Inception
Scheme Name & Benchmark				
Baroda Liquid Fund (in %)[^]	3.37	4.57	5.57	7.03
CRISIL Liquid Fund Index (Scheme Benchmark) (in %)	3.64	4.90	5.80	6.86
CRISIL 1 year T-Bill (Additional Benchmark) (in %) ⁵	3.52	5.42	5.83	6.09
₹ 10,000, if invested in BLF, would have become (In ₹)	10,337	11,435	13,116	24,169
₹ 10,000, if invested in CRISIL Liquid Fund Index, would have become	10,364	11,545	13,262	23,677
₹ 10,000, if invested in CRISIL 1 year T-Bill, would have become	10,352	11,719	13,275	21,560

[^]Past performance may or may not be sustained in the future.

Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹1000 invested at scheme's inception. ⁵Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Alok Sahoo is managing the Scheme since its inception.

Date Of Inception: 25/04/2019	1 Year	Since Inception
Scheme Name & Benchmark		
Baroda Overnight Fund (in %)[^]	3.19	3.79
CRISIL Overnight Index (Scheme Benchmark) (in %)	3.31	3.87
CRISIL 1 year T-Bill (Additional Benchmark) (in %) ⁵	3.52	5.26
₹ 10,000, if invested in BONF, would have become (In ₹)	10,319	11,085
₹ 10,000, if invested in CRISIL Overnight Index would have become	10,331	11,110
₹ 10,000, if invested CRISIL 1 year T-Bill, would have become	10,352	11,526

[^]Past performance may or may not be sustained in the future.

Data is for Regular Plan - Growth Option. Regular Plan and Direct Plan have different expense structures. The last working day of January has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹1000 invested at scheme's inception. ⁵Additional benchmark as prescribed by SEBI for comparison purposes. Returns on ₹10,000 are point-to-point returns for the specific time period, invested at the start of the period. Mr. Alok Sahoo is managing the Scheme since its inception.

Funds Managed by Mr. Alok Sahoo and Mr. Karn Kumar

Date Of Inception: 19/06/2019	1 Year	Since Inception
Scheme Name & Benchmark		
Baroda Money Market Fund (in %)[^]	3.03	4.17
CRISIL Money Market Index (Scheme Benchmark) (in %)*	4.11	5.20
CRISIL 1 year T-Bill (Additional Benchmark) (in %) ⁵	3.52	5.08
₹ 10,000, if invested in BMMF, would have become (In ₹)	10,305	11,130
₹ 10,000, if invested in CRISIL Money Market Index, would have become	10,413	11,422
₹ 10,000, if invested in CRISIL 1 year T-Bill, would have become	10,354	11,386

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Performance of Baroda Business Cycle Fund have not been provided as the scheme has not completed six months since inception.

Disclaimers: Nifty 500 Multicap 50:25:25, Nifty Bank Index and Nifty 100: Baroda Multi Cap Fund, Baroda Large Cap Fund and Baroda Banking and Financial Services Fund ("said Schemes") offered by Baroda Mutual Fund are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL 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 said Schemes or any member of the public regarding the advisability of investing in securities generally or in the said Schemes linked to Nifty 500 Multicap 50:25:25, Nifty 100 and Nifty Bank Index or particularly in the ability of the Nifty 500 Multicap 50:25:25 TRI, Nifty 100 and Nifty Bank Index to track general stock market performance in India. Please read the full disclaimers in relation to the Nifty 500 Multicap 50:25:25 TRI, Nifty 100 and Nifty Bank Index in the Offer Document / Prospectus / Information Statement.

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S&P BSE 250 Large MidCap TRI Index: Baroda Large & Mid Cap Fund ("said Scheme") offered by Baroda Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited. ("IISL"). IISL 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 said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme linked to S&P BSE 250 Large MidCap TRI Index or particularly in the ability of the S&P BSE 250 Large MidCap TRI Index and to track general stock market performance in India.

Baroda Multi Cap Fund	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	22,10,000
Total Value as on January 31, 2022 (Rs)	1,39,520	5,74,896	10,10,938	15,48,426	27,57,650	96,97,200
Returns (%)	31.34	32.84	20.97	17.15	15.87	14.31
Total Value of NIFTY 500 Multicap 50:25:25 TRI* (Rs)	1,35,574	5,66,987	9,94,060	15,72,572	29,63,908	NA
NIFTY 500 Multicap 50:25:25 TRI* Returns (%)	24.80	31.79	20.28	17.58	17.21	NA
Total Value of Nifty 50 TRI (Rs)	1,30,903	5,11,232	9,39,388	14,84,933	26,18,541	93,03,082
Nifty 50 TRI Returns (%)	17.19	24.12	17.96	15.98	14.91	13.93

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

*With effect from February 01, 2021 the benchmark has been changed to NIFTY 500 Multicap 50:25:25 TRI.

Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).

Baroda ELSS' 96	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	31,10,000
Total Value as on January 31, 2022 (Rs)	1,34,669	5,36,630	9,18,898	13,87,609	24,56,743	2,45,53,301
Returns (%)	23.32	27.69	17.06	14.08	13.72	13.53
Total Values of S&P BSE 500 TRI* (Rs)	1,32,431	5,32,558	9,58,203	15,20,575	27,61,567	6,18,38,081
S&P BSE 500 TRI* Returns (%)	19.67	27.13	18.77	16.64	15.90	18.94
Total Value of Nifty 50 TRI (Rs)	1,30,903	5,11,359	9,39,446	14,84,933	26,18,541	2,86,89,338
Nifty 50 TRI Returns (%)	17.19	24.14	17.96	15.98	14.91	14.45

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

*With effect from 1st December 2021 the benchmark has been changed to S&P BSE 500 TRI.

Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).

Baroda Hybrid Equity Fund	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	22,10,000
Total Value as on January 31, 2022 (Rs)	1,32,712	5,04,709	8,75,932	13,34,821	22,98,536	65,63,802
Returns (%)	20.12	23.19	15.11	12.99	12.47	10.75
Total Values of CRISIL Hybrid 35+65 – Aggressive Index (Rs)	1,28,155	4,78,857	8,76,441	13,77,868	24,30,446	79,35,718
CRISIL Hybrid 35+65 – Aggressive Index (%)	12.78	19.41	15.14	13.88	13.52	12.49
Total Value of Nifty 50 TRI (Rs)	1,30,903	5,11,810	9,39,897	14,84,933	26,18,541	93,03,544
Nifty 50 TRI Returns (%)	17.19	24.21	17.99	15.98	14.91	13.93

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

The equity component of the index has been changed from Nifty 50 to S&P BSE 200. The index will be total return index in the equity component from August 1, 2016 while the debt component will be total return since inception. Price return of S&P BSE 200 (equity component) will be used for computing index values prior to August 1, 2016. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).

Baroda Mid-Cap Fund	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	13,60,000
Total Value as on January 31, 2022 (Rs)	1,43,281	6,21,238	10,83,419	16,40,506	25,46,461	28,84,362
Returns (%)	37.65	38.79	23.84	18.77	14.39	12.59
Total Values of S&P BSE Midcap 150 TRI^^ (Rs)	1,36,011	6,01,990	10,51,206	16,90,016	34,13,995	NA
S&P BSE Midcap 150 TRI^^ Returns (%)	25.52	36.36	22.59	19.61	19.83	NA
Total Value of Nifty 50 TRI (Rs)	1,30,903	5,11,232	9,39,388	14,84,933	26,18,541	31,95,029
Nifty 50 TRI Returns (%)	17.19	24.12	17.96	15.98	14.91	14.25

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

^^Scheme benchmark has been changed to S&P BSE Midcap 150 TRI effective December 1, 2021.

Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).

Baroda Large Cap Fund	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	14,00,000
Total Value as on January 31, 2022 (Rs)	1,27,395	4,88,454	8,68,685	13,25,583	22,99,480	27,73,561
Returns (%)	11.57	20.83	14.77	12.80	12.48	11.14
Total Values of Nifty 100 TRI^^ (Rs)	1,30,802	5,11,237	9,30,604	14,73,935	26,43,076	33,91,553
Nifty 100 TRI^^ Returns (%)	17.03	24.13	17.58	15.77	15.08	14.30
Total Value of Nifty 50 TRI (Rs)	1,30,903	5,11,810	9,39,897	14,84,933	26,18,541	33,43,550
Nifty 50 TRI Returns (%)	17.19	24.21	17.99	15.98	14.91	14.07

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

^^Scheme benchmark has been changed to Nifty 100 effective October 3, 2016.

Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).

Baroda Banking and Financial Services Fund	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	3,60,000	6,00,000	8,40,000	NA	11,60,000
Total Value as on January 31, 2022 (Rs)	1,24,629	4,51,568	7,97,768	12,51,864	NA	20,95,504
Returns (%)	7.20	15.26	11.33	11.20	NA	11.79
Total Value of Nifty Bank Index TRI (Rs)	1,29,005	4,78,477	8,52,769	13,78,595	NA	24,31,598
Nifty Bank Index TRI Returns (%)	14.14	19.35	14.02	13.89	NA	14.68
Total Value of Nifty 50 TRI (Rs)	1,30,903	5,11,232	9,39,388	14,84,933	NA	24,67,636
Nifty 50 TRI Returns (%)	17.19	24.12	17.96	15.98	NA	14.97

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

Baroda Conservative Hybrid Fund	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	3,60,000	6,00,000	8,40,000	12,00,000	20,90,000
Total Value as on January 31, 2022 (Rs)	1,22,747	4,06,815	7,39,848	11,17,933	18,42,393	41,28,393
Returns (%)	4.26	8.09	8.31	8.03	8.30	7.32
Total Value of CRISIL Hybrid 85+15 - Conservative Index (Rs)	1,23,452	4,14,866	7,58,275	11,66,268	19,62,532	48,76,110
CRISIL Hybrid 85+15 - Conservative Index (%)	5.36	9.42	9.29	9.22	9.50	9.00
Total Value of CRISIL 10 Year Gilt Index Returns (Rs)	1,19,543	3,80,617	6,86,320	10,33,010	16,73,751	37,98,245
CRISIL 10 Year Gilt Index Returns (%)	-0.70	3.65	5.31	5.82	6.47	6.46

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

Baroda Dynamic Equity Fund	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	3,60,000	NA	NA	NA	3,90,000
Total Value as on January 31, 2022 (Rs)	1,26,960	4,75,481	NA	NA	NA	5,23,211
Returns (%)	10.88	18.91	NA	NA	NA	18.39
Total Value of 50% NIFTY 50 Hybrid Composite debt 50:50 Index* (TRI) (Rs)	1,26,652	4,55,760	NA	NA	NA	5,00,958
CRISIL 50% NIFTY 50 Hybrid Composite debt 50:50 Index* (TRI) (%)	10.39	15.91	NA	NA	NA	15.57
Total Value of Nifty 50 TRI (Rs)	1,30,903	5,11,810	NA	NA	NA	5,61,214
Nifty 50 TRI (%)	17.19	24.21	NA	NA	NA	23.02

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

*Scheme benchmark has been changed to NIFTY 50 Hybrid Composite debt 50:50 Index effective December 1, 2021.

Baroda Equity Savings Fund	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	NA	NA	NA	NA	3,10,000
Total Value as on January 31, 2022 (Rs)	1,23,694	NA	NA	NA	NA	3,46,258
Returns (%)	5.73	NA	NA	NA	NA	8.52
Total Value of Nifty Equity Savings TRI [§] (Rs)	1,24,562	NA	NA	NA	NA	3,61,984
Nifty Equity Savings TRI [§] (%)	7.09	NA	NA	NA	NA	12.05
Total Value of CRISIL 10 Year Gilt Index (Rs)	1,19,570	NA	NA	NA	NA	3,20,378
CRISIL 10 Year Gilt Index (%)	-0.66	NA	NA	NA	NA	2.49

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

§Scheme benchmark has been changed to Nifty Equity Savings TRI effective December 1, 2021.

Baroda Large & Mid-Cap Fund	1 Year	3 Years	5 Years	7 Years	10 Years	Since Inception
Total Amount Invested (Rs)	1,20,000	NA	NA	NA	NA	1,70,000
Total Value as on January 31, 2022 (Rs)	1,36,470	NA	NA	NA	NA	2,13,381
Returns (%)	26.28	NA	NA	NA	NA	34.22
Total Value of S&P BSE 250 Large Midcap TRI [¶] (Rs)	1,31,743	NA	NA	NA	NA	2,05,506
S&P BSE 250 Large Midcap TRI [¶] (%)	18.55	NA	NA	NA	NA	28.00
Total Value of Nifty 50 TRI (Rs)	1,30,903	NA	NA	NA	NA	2,02,616
Nifty 50 TRI (%)	17.19	NA	NA	NA	NA	25.72

¶Scheme benchmark has been changed to S&P BSE 250 Large Midcap TRI effective December 1, 2021.

Past performance may or may not be sustained in the future.

For SIP calculations above, the data assumes the investment of ₹10000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCWs declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using IRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Record Date	Ex-IDCW NAV (Rs)	Per Unit ⁵ (Rs)
Baroda Multi Cap Fund - Plan A - IDCW		
23-Mar-21	33.35	2.80
24-Mar-20	20.71	2.80
22-Mar-19	30.20	2.80
Baroda Multi Cap Fund - Plan B - Direct - IDCW		
23-Mar-21	34.14	2.80
24-Mar-20	20.99	2.80
22-Mar-19	30.33	2.80
Baroda ELSS 96 - Plan A - IDCW		
23-Mar-21	31.83	2.60
22-Mar-19	26.45	1.55
16-Mar-18	32.86	3.25
Baroda ELSS 96 - Plan B - Direct - IDCW		
23-Mar-21	39.88	2.60
22-Mar-19	32.18	1.55
16-Mar-18	38.61	3.25
Baroda Large Cap Fund - Plan A - IDCW		
23-Mar-21	13.55	1.10
22-Mar-19	11.22	0.95
Baroda Large Cap Fund - Plan B - Direct - IDCW		
23-Mar-21	14.56	1.10
22-Mar-19	11.82	0.95
Baroda Banking and Financial Services Fund - Plan A - IDCW		
23-Mar-21	17.03	1.50
22-Mar-19	15.23	1.85
16-Mar-18	17.11	1.75
Baroda Banking and Financial Services Fund - Plan B - Direct - IDCW		
23-Mar-21	18.55	1.50
22-Mar-19	16.23	1.85
16-Mar-18	17.89	1.75
Baroda Hybrid Equity Fund - Plan A - IDCW		
29-Dec-21	19.46	0.35
27-Sep-21	19.38	0.45
25-June-21	17.78	0.30
Baroda Hybrid Equity Fund - Plan B - Direct - IDCW		
29-Dec-21	22.85	0.45
27-Sep-21	22.75	0.55
25-June-21	20.86	0.30
Baroda Conservative Hybrid Fund - Plan A - Monthly IDCW		
27-Jan-22	14.6926	0.07
28-Dec-21	14.8648	0.08
26-Nov-21	14.9116	0.10
Baroda Conservative Hybrid Fund - Plan B - Direct - Monthly IDCW		
27-Jan-22	15.7880	0.09
28-Dec-21	15.9751	0.09
26-Nov-21	16.0172	0.10
Baroda Conservative Hybrid Fund - Plan A - Quarterly IDCW		
29-Dec-21	14.2875	0.22
27-Sep-21	14.5147	0.30
25-Jun-21	14.2860	0.20
Baroda Conservative Hybrid Fund - Plan B - Direct - Quarterly IDCW		
29-Dec-21	14.5173	0.24
27-Sep-21	14.7296	0.31
25-Jun-21	14.4712	0.20
Baroda Credit Risk Fund* - Plan A - Quarterly IDCW		
29-Dec-21	11.7719	0.18
27-Sep-21	11.0423	0.20
25-Jun-21	10.9497	0.10
Baroda Credit Risk Fund* - Plan B - Direct - Quarterly IDCW		
29-Dec-21	12.4088	0.21
27-Sep-21	11.6365	0.22
25-Jun-21	11.5289	0.10
Baroda Credit Risk Fund* - Plan A - Monthly IDCW		
27-Jan-22	11.3835	0.06
28-Dec-21	11.4106	0.06
26-Nov-21	11.4424	0.07
Baroda Credit Risk Fund* - Plan B - Direct - Monthly IDCW		
27-Apr-20	10.1464	0.07
27-Mar-20	10.3549	0.07
27-Feb-20	10.7546	0.07
Baroda Dynamic Bond Fund - Plan A - IDCW		
23-Mar-21	13.1878	0.50
24-Mar-20	12.6931	0.20
16-Mar-18	13.3863	1.00
Baroda Dynamic Bond Fund - Plan B - Direct - IDCW		
23-Mar-21	14.1235	0.50
24-Mar-20	13.5158	0.20
16-Mar-18	14.0540	1.00

Record Date	Ex-IDCW NAV (Rs)	Per Unit ⁵ (Rs)
Baroda Gilt Fund - Plan A - IDCW		
23-Mar-21	22.1807	1.00
24-Mar-20	21.8348	0.20
16-Mar-18	20.1217	1.50
Baroda Gilt Fund - Plan B - Direct - IDCW		
23-Mar-21	29.4458	1.00
24-Mar-20	28.4562	0.20
Baroda Liquid Fund - Plan A - IDCW		
04-Mar-05	1016.27	35.00
06-Jan-04	1004.32	95.00
13-May-02	1002.43	7.50
Baroda Short Term Bond Fund - Plan A - Monthly IDCW		
27-Jan-22	10.0047	0.10
28-Dec-21	10.0771	0.04
26-Nov-21	10.0996	0.11
Baroda Short Term Bond Fund - Plan B - Direct - Monthly IDCW		
27-Jan-22	10.0052	0.10
28-Dec-21	10.0777	0.04
26-Nov-21	10.1006	0.11
Baroda Short Term Bond Fund - Plan A - Quarterly IDCW		
29-Dec-21	10.6944	0.11
27-Sep-21	10.7418	0.12
25-Jun-21	10.7237	0.10
Baroda Short Term Bond Fund - Plan B - Direct - Quarterly IDCW		
29-Dec-21	11.0100	0.12
27-Sep-21	11.0465	0.13
25-Jun-21	11.0148	0.10
Baroda Treasury Advantage Fund* Reg - Monthly IDCW		
26-Apr-19	1001.01	3.47
27-Mar-19	1000.99	8.80
27-Feb-19	1000.40	1.48
Baroda Treasury Advantage Fund* - Plan A - Monthly IDCW		
26-Apr-19	1001.01	3.47
27-Mar-19	1000.99	8.80
27-Feb-19	1000.40	1.48
Baroda Treasury Advantage Fund* - Plan B - Direct - Monthly IDCW		
26-Apr-19	1001.05	3.73
27-Mar-19	1001.01	9.03
27-Feb-19	1000.42	1.74
Baroda Treasury Advantage Fund* Reg - Quarterly IDCW		
27-Jun-14	1006.66	23.38
21-Mar-14	1011.22	7.79
24-Jun-16	1036.72	14.45
Baroda Treasury Advantage Fund* - Plan A - Quarterly IDCW		
22-Mar-19	1028.09	17.00
26-Dec-18	1029.11	17.00
26-Sep-18	1035.45	17.00
Baroda Treasury Advantage Fund* - Plan B - Direct - Quarterly IDCW		
22-Mar-19	1039.25	18.00
26-Dec-18	1040.36	17.00
26-Sep-18	1025.18	17.00
Baroda Money Market Fund - Reg - Monthly IDCW		
27-Jan-22	1000.36	3.14
28-Dec-21	1000.24	2.54
26-Nov-21	1000.45	3.25
Baroda Dynamic Equity Fund - Regular - IDCW		
23-Mar-21	13.3100	1.10
Baroda Dynamic Equity Fund - Direct - IDCW		
23-Mar-21	13.8100	1.10
Baroda Banking and PSU Bond Fund - Regular - Monthly IDCW		
27-Jan-22	10.2939	0.03
28-Dec-21	10.3287	0.03
Baroda Banking and PSU Bond Fund - Direct - Monthly IDCW		
27-Jan-22	10.3226	0.04
28-Dec-21	10.3638	0.04
Baroda Banking and PSU Bond Fund - Regular - Quarterly IDCW		
29-Dec-21	10.0453	0.10
27-Sep-21	10.0960	0.11
25-Jun-21	10.0639	0.10
Baroda Banking and PSU Bond Fund - Direct - Quarterly IDCW		
29-Dec-21	10.0701	0.11
27-Sep-21	10.1202	0.12
25-Jun-21	10.0639	0.10

* Scheme has one segregated portfolio.

⁵ Face value is ₹ 10/- in all schemes other than Baroda Liquid Fund, Baroda Treasury Advantage Fund and Baroda Money Market Fund where the face value is ₹ 1,000/- per unit.

Pursuant to payment of IDCW, the NAVs of the schemes would fall to the extent of payout and statutory levy (if applicable).

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Both financial and non-financial transactions pertaining to the Schemes can be done through MFU at the authorized POS of MFUI. The details of POS published on MFU website at www.mfuiindia.com will be considered as the investor Service Centres for transactions in the Schemes.

Pursuant to SEBI circular no. SEBI/HO/IMD/JMD- II DOP3/PI/CIR/2021 dated July 26, 2021, with effect from September 23, 2021, MF Central, a digital platform has been designated as Official point of acceptance of Baroda Mutual Fund for non financial transactions. The same can be accessed using https://mfcentral.com/ Any registered user of MF Central, requiring submission of physical document as per the requirements of MF Central, may do so at any of the designated Investor Service Centres or collection centres of KFIN or CAMS.

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