

(An Open Ended Balanced Scheme)

## SCHEME DETAILS

<b>Structure:</b>	An Open Ended Balanced Scheme
<b>Objective:</b>	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.
<b>Fund Category :</b>	Balanced
<b>NAV (₹):</b>	51.74 (Plan A - Growth, 31st May 17) 54.28 (Plan B - Direct, 31st May 17)
<b>Launch Date :</b>	12 Sep 2003
<b>Monthly Average AUM (In Cr) :</b>	273.46 (as on 31st May 2017)
<b>Minimum Investment :</b>	₹5,000/- & in multiples of ₹ 1/- thereafter
<b>Entry Load (%) :</b>	NA
<b>Exit Load (%) :</b>	1% if redeemed on or before 365 days from the date of allotment, Nil if redeemed after 365 days from the date of allotment of units
<b>Fund Managers:</b>	Mr. Sanjay Chawla & Mr. Dipak Acharya
<b>No. of Stocks:</b>	64
<b>Benchmark Index:</b>	CRISIL Balanced Fund Aggressive index

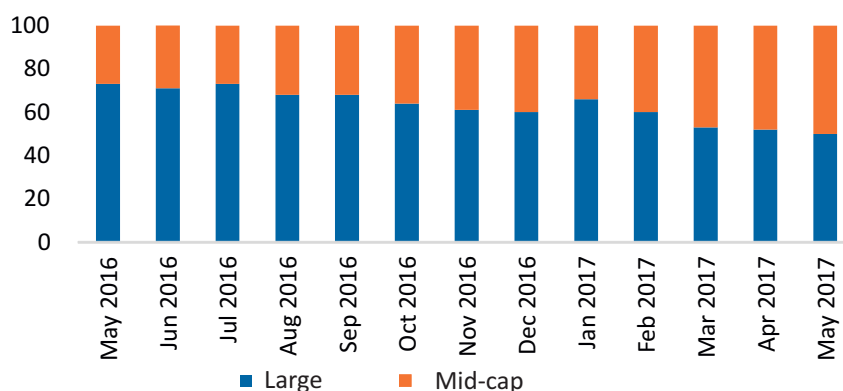
## FUND SUITABLE FOR INVESTORS

- Looking for capital appreciation over a long term period
- Looking for a portfolio with a blend of equity and debt instruments
- Seeking tax efficient asset allocation
- Looking for a dividend track record

## RISK PROFILE

Standard deviation	11.24%
Sharpe@	0.50
Beta	1.08
Portfolio Turnover (last 12 months)	2.48
(Data as on 31st May 2017)	
@risk free rate (FBIL Overnight MIBOR) 6.25%	

## MARKET CAPITALIZATION



(Data as on 31st May 2017)

## TOP 10 HOLDINGS

Company Name	Allocation (%)
ICICI Bank Ltd.	5.42
IndusInd Bank Ltd.	5.41
Oriental Bank of Commerce	4.96
HDFC Bank Ltd.	3.34
Maruti Suzuki India Ltd.	3.23
Axis Bank Ltd.	3.22
Yes Bank Ltd.	2.56
ITC Ltd.	2.51
GAIL (India) Ltd.	2.44
Mahindra & Mahindra Financial Services Ltd.	2.12

(Data as on 31st May 2017)

## TOP 10 INDUSTRY/RATING EXPOSURE

Company Name	Allocation (%)
Banks	17.54
Auto	7.19
Finance	6.94
Consumer Non Durables	6.55
Cash & Equivalent	5.64
Industrial Products	5.56
[ICRA]AA+	5.42
CRISIL AA	5.41
Gas	5.37
Sovereign	4.52

(Data as on 31st May 2017)

## DIVIDEND HISTORY

Record Date	Ex-Dividend NAV (Rs)	Per Unit (Rs)
<b>Baroda Pioneer Balance Fund - Plan A - Dividend</b>		
23-Mar-17	17.82	0.40
30-Dec-16	16.58	0.50
30-Sep-16	18.18	0.50
<b>Baroda Pioneer Balance Fund - Plan B - Direct - Dividend</b>		
23-Mar-17	19.14	0.40
30-Dec-16	17.69	0.50
30-Sep-16	19.29	0.50

Past performance may or may not be sustained in future. Pursuant to payment of dividend, the NAV of the scheme would fall to the extent of payout and statutory levy (if applicable).

## MEET THE TEAM



Mr. Sanjay Chawla  
CIO

Total Experience: 25 years  
With Baroda Pioneer AMC since September 2013  
Qualifications: Master in Management  
Studies - BITS Pilani



Mr. Dipak Acharya  
Fund Manager - Equity

Total Experience: 23 years  
With Baroda Pioneer AMC since August 2003  
Qualifications: MCom, AICWA, CAIIB and PGPMS.

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## WHAT'S IN

## Company Name

IPCA Laboratories Ltd.

(Portfolio data as on 31st May 2017)

## WHAT'S OUT

## Company Name

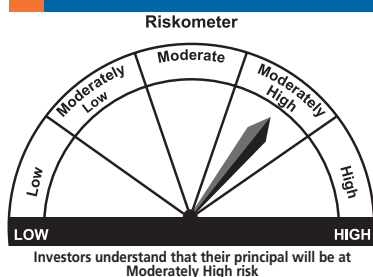
D.B.Corp Ltd.  
 DCB Bank Ltd.  
 Healthcare Global Enterprises Ltd.  
 IPCA Laboratories Ltd.  
 ICICI Bank Ltd.  
 IDFC Bank Ltd.  
 Multi Commodity Exchange of India Ltd.  
 Syngene International Ltd.

(Portfolio data as on 31st May 2017)

Stock	Rationale
IPCA Laboratories Ltd.	<ul style="list-style-type: none"> <li>Domestic formulations business to grow in double digit as per management.</li> <li>Consistent growth in domestic formulation business and pick-up in institutional sales may have a positive impact on earnings.</li> <li>Remediation work on the formulation facilities is expected to be completed by FY 2017, whereas the work for the API plant is expected to conclude only by 1st Quarter FY 2018, post which the Company expects to invite the USFDA for inspection.</li> </ul>

source : BPAMC Research

## PRODUCT LABELLING



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

- 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.

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

## CONTACT POINTS

REACH US AT



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