

Baroda BNP Paribas Advantage Fund

Category :Advantage Fund | Benchmark Index : Nifty 50 hybrid Composite Debt | Fund Manager : Neeraj Saxena

24.10

NAV as on 19-Mar-26

4,767 (Cr.)

AUM as on 28-Feb-26


Rating

Historical Return (%)

	3 Month	6 Month	1 Year	3 Years	5 Years	10 Years
Fund	-3.15	-2.23	9.14	13.59	10.85	NA
Benchmark Index	-3.86	-3.65	4.82	11.22	9.23	NA

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation

Financial	22.67
Industrials	12.69
Consumer Discretionary	8.15
Technology	7.95
Consumer Staples	6.99

Asset Allocation (%)

Equity	73.3
Cash&cashEqv.	3.29
Debt	21.98
Real Estate	4.17

Portfolio Holdings

Top Holdings	Assets(%)
HDFC Bank	4.84
RIL	2.78
L&T	2.69
Bharti Airtel	2.46
Indusind Bank	2.31
Indigrd Infrastructure	1.18
6.01% GOI 2030	1.23
6.75% Piramal Finance	1.28
7.1% GOI 2033	2.27
6.48% GOI 2035	3.44

Quantitative Data (%)

Standard Deviation	9.32
Beta	NA
Sharpe Ratio	0.88
Alpha Ratio	-
Turnover Ratio	-
Expense Ratio	1.88
Lock-in Period	-
Fund Type	Open Ended
Fund House	Baroda BNP Mutual Fund
Fund Taxation	Aggressive Hybrid
Min. Inv. Lumpsum/ SIP	Rs. 5000 / 500

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.