

A FUND IN WHICH 'E' COMES BEFORE 'D'.*



BARODA BNP PARIBAS AGGRESSIVE HYBRID FUND

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

*The Fund has more allocation to equity. Hence E comes before D.

Introduction

The stock market is volatile, and investors are constantly worried about fall in fund values. When we talk of equity and debt funds, they represent the two extremes of the market. There is a third category of funds which has emerged which combines equity and debt in different proportions.

Hybrid funds invest in debt and equity with the diversified allocation between these asset classes providing a cushion to the portfolio in times of market volatility.

These funds have a minimum exposure of 65% to equities & hence are classified as equity funds for the purpose of taxation.

What is an Aggressive Hybrid Fund?

These funds are Hybrid in nature & invest in a mix of Equity & Debt instruments, predominantly 65-80% exposure to Equities & the balance in Fixed Income, thereby providing effective portfolio diversification.

This fund offers Long-term capital appreciation along with stability through a well-balanced portfolio comprising of equity & debt. They offer higher Risk adjusted returns by actively managing a portfolio comprising of diversified equity investments & the fixed income exposure helps in mitigating equity related risks.

Baroda BNP Paribas Aggressive Hybrid Fund

- ▶ Baroda BNP Paribas Aggressive Hybrid Fund invests primarily in equity and equity related securities and also in debt and money market instruments to generate income and capital appreciation.
- ▶ To generate alpha through equities, the fund maintains a large cap oriented portfolio along with a smaller exposure to mid & small cap. The debt portfolio is actively managed based on the Fund Manager's interest rate outlook.
- ▶ The fund seeks to manage risk through active selection and to provide risk adjusted returns through diversification across these asset classes.
- ▶ When equity markets rise the equity portion tends to provide growth whereas when equity markets fall the debt investments help mitigate losses. Similarly when interest rate rises the debt allocation may lose value, the equity portion of the portfolio limits the potential downside.
- ▶ This fund is suitable for investors looking for the advantage of capital appreciation and low volatility.
- ▶ The fund may also invest in REITs & InvITs to generate income

Investment Strategy

The funds strategy seeks to generate income and capital appreciation by taking advantage of diversification by investing in a mix of asset classes comprising equity & equity related instruments and fixed income securities including money market instruments. It also aims to manage risk through active selection within the specified asset allocation range. The aim is to improve risk adjusted returns through diversification across these asset classes.

Equity Strategy

The equity portion of the portfolio will aim to provide long-term capital growth through a diversified and actively managed portfolio of equity and equity related securities. In case of using equity strategy the Scheme will follow a bottom-up approach for stock-picking and choose companies across sectors and the Scheme will primarily focus on companies that have demonstrated characteristics such as market leadership, strong financials and quality management, and have the potential to create wealth for their shareholders by delivering steady performance through the ups and downs of the market. The focus would be to build a diversified portfolio of both value and growth companies, all companies selected will be analysed taking into account the business fundamentals, the company's financial strength, industry structure, management quality, future earnings expectations and sensitivity of earnings.

Scheme Details

	Fund Name:	Baroda BNP Paribas Aggressive Hybrid Fund
	Scheme Type:	(An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments)
	Investment Objective:	The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns
	Benchmark:	CRISIL Hybrid 35+65-Aggressive Index
	Plans/Options:	Plans: Regular and Direct Options: Growth & Income Distribution cum capital withdrawal (Payout & Reinvestment)
	Fund Managers:	Mr. Jitendra Sriram (Equity Portfolio) (managing fund since June 16, 2022) (Total Experience: 26 years), Mr. Pratish Krishnan (Equity Portfolio) (managing fund since March 14, 2022) (Total Experience: 23 years) & Mr. Prashant Pimple* (Fixed Income) (managing fund since July 11, 2024) (Total Experience: 24 years), Mr. Vikram Pamnani* (Fixed Income) (managing fund since July 11, 2024) (Total Experience: 14 years) * w.e.f. July 11, 2024
	Minimum Application Amount:	Lumpsum - ₹5,000 & multiples of ₹1 thereafter SIP - ₹500 for a min. of 12 months or ₹1500 for a min. of 4 quarters

Fixed Income Strategy

The debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. The price of fixed income instruments varies with changes in interest rates. As interest rates decline, the value of fixed income securities rise and as interest rates rise, their value declines. The AMC forms views on the likely direction of interest rates and the portfolio is structured consistent with these views. Individual instruments are bought and sold based on the conformity with the interest rate view and the instrument specific factors (credit risk, exposure). By actively managing the portfolio, the Scheme attempts to achieve its objective through both interest yield and capital appreciation. As such, the Scheme may not invest solely based on the best available yields in the market at all points of time.



Load Structure:

Entry Load : Not Applicable

Exit Load: If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil; If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV; If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document of the scheme.





Asset allocation:

Instrument	Indicative Allocations (% of total assets)		Risk Profile
Debt Instruments & Money Market Instruments (including cash / call money)	20%	35%	Medium to High
Equity & Equity related securities#	65%	80%	Medium to High
Units issued by REITs & InvITs	0%	10%	Medium to High

#including investments in foreign equity and equity related securities, ADR / GDR upto 25% of the net assets.

*Debt instruments may include securitised debt upto 20% of the net assets.

The Portfolio of the Scheme is subject to changes within the provisions and limitations of Scheme Information Document (SID). For further details on asset allocation, investment strategy and risk factors of the Scheme, please refer to SID available on our website (www.barodabnpparibasmf.in).

<p>Baroda BNP Paribas Aggressive Hybrid Fund (An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none">▶ Wealth creation in long term.▶ Investment primarily in equity & equity-related securities and the rest in debt securities & money market instruments to generate income and capital appreciation. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<div><p>Scheme Riskometer^^</p><p>Investors understand that their principal will be at Very High risk.</p></div> <div><p>Benchmark (Tier 1) Riskometer^^</p><p>Benchmark riskometer is at High risk.</p></div> <p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on July 31, 2025</p>
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BARODA BNP PARIBAS MUTUAL FUND: Great partnerships could create synergies to make the 'whole' greater than the sum of its parts. Bank of Baroda, one of India's leading public sector banks, has partnered with BNP Paribas Asset Management, the asset management arm of BNP Paribas, a leading financial services group in Europe with global reach, to form Baroda BNP Paribas Mutual Fund.

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