

Strike* **GOLD** with Every Investment

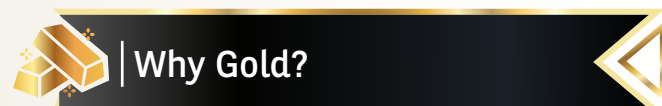
PRESENTING

**BARODA BNP PARIBAS
GOLD ETF FOF**

(An open-ended fund of fund scheme investing in Baroda BNP Paribas Gold ETF)

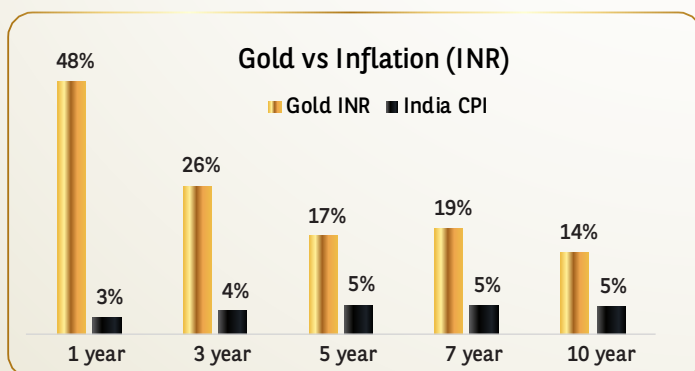
NFO Period:- 4th AUGUST - 14th AUGUST, 2025

Strike Gold here is meant that the investor shall invest in the units of Baroda BNP Paribas Gold ETF which invests in units of physical gold & gold related instruments.



Inflation Hedge:

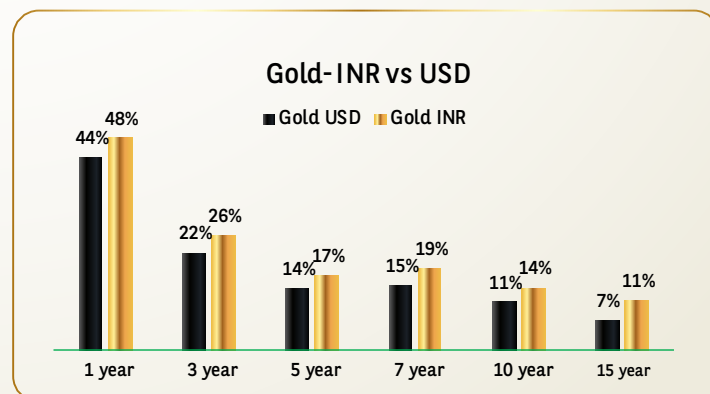
Gold remains a store of value and has served as an enduring hedge against inflation in the long run.



Source: World Gold Council, Bloomberg. Returns have been rounded off to the nearest decimal. Data as on June 30, 2025. CPI numbers used for calculating Inflation. **Past Performance may or may not be sustained in the future and is not a guarantee of future returns.** Returns do not take into account the load and taxes, if any.

Hedge against Rupee Depreciation:

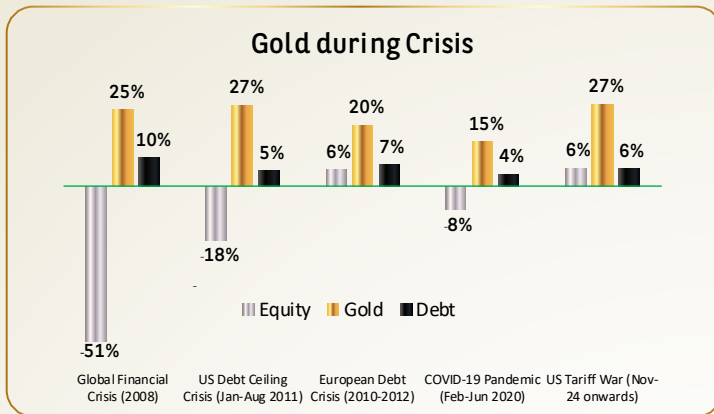
Gold has served as a hedge against rupee depreciation across multiple time periods.



*Baroda BNP Paribas Mutual Fund does not guarantee returns on investments in the scheme. Past performance may or may not be sustained in future and is not a guarantee of future returns. Returns do not take into account the load and taxes, if any.

Crisis Diversification:

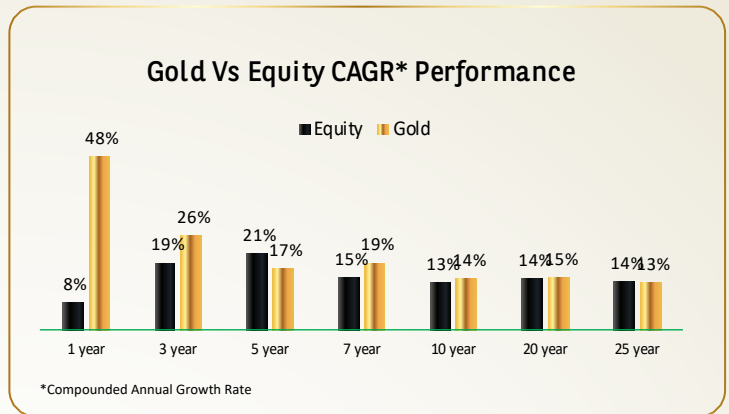
Gold being negatively correlated to equities has served as one of an excellent diversification instrument, especially during a crisis including the recent US Tariff war.



Source: WGC, Niftyindices, AMFI. Date for data is as follows: Global Financial Crisis: 31-12-07 to 31-12-08, US Debt Ceiling Crisis: 31-12-2010 to 31-08-11, European Debt Crisis: 31-12-09 to 31-12-12, Covid-19 Pandemic: 28-02-2020 to 30-06-20, US Tariff War: 05-11-24 to 30-06-2025, Data used for asset classes: Equity – Nifty 50 TRI, Gold – WGC Gold Rate INR, Debt – Crisil Short Term Bond Index for the period considered. The above simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. Baroda BNP Paribas Asset Management (India) Private Limited/Baroda BNP Paribas Mutual Fund is not guaranteeing or promising or forecasting any returns | **Past performance may or may not be sustained in future and is not a guarantee of future returns.** Returns do not take into account the load and taxes, if any.

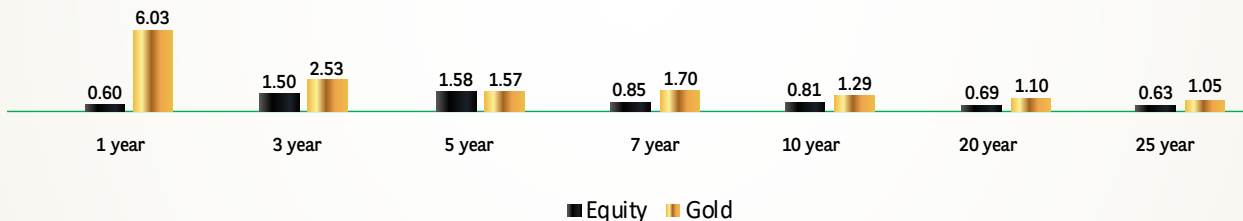
Outperformance

Gold has outperformed equity across most time periods with better return to risk ratio:



Data used for asset classes: Equity – Nifty 50 TRI, Gold – WGC Gold Rate INR
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Return to Risk Ratio



Source: WGC, Niftyindices. Data as on June 30, 2025



Investing in Gold – The Mutual Fund Advantage

Gold Fund of Funds (FoF)

Invests in Gold Exchange Traded Funds (ETF)

Invests in physical gold

- Purity:** Physical gold is held by the ETF in the form of 1 Kg bars with 99.5% purity.
- Ease of Transaction:** Units are issued in demat form (ETF) or held in pool account (FoF) and can be acquired or liquidated easily
- Potentially Safe and Secure:** Physical gold is stored in dedicated vaults and covered by insurance. Units are stored securely in depositories or with mutual funds.
- Transparent & Fair Pricing:** Gold ETFs are traded like shares and thus have transparent pricing linked to market forces as compared to inconsistent pricing experienced with physical gold.
- Investment Facilities:** FoFs allow investors to make incremental investments in gold using facilities like SIP, STP etc.

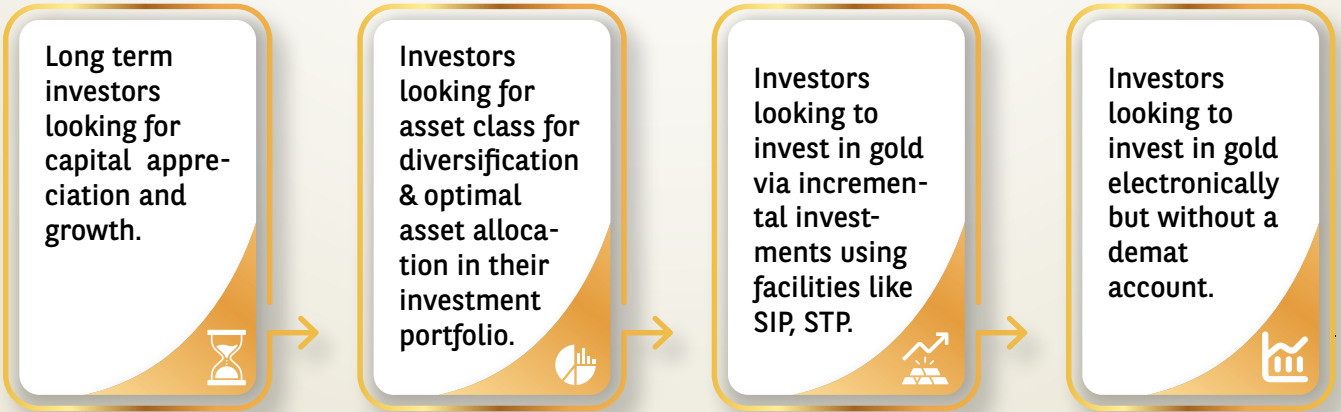
| Introducing Baroda BNP Paribas Gold ETF Fund of Fund (FoF):

Baroda BNP Paribas Fund of Fund invests in the Baroda BNP Paribas Gold ETF units. Investors can invest in the FoF without having a demat account as well as using investment facilities like SIP, STP etc.

Scheme Features:

NFO Dates :	04-08-2025 to 14-08-2025
Minimum Investment	<p>During NFO: Lumpsum investment: Rs. 1,000 and in multiples of Re. 1 thereafter. There is no upper limit.</p> <p>On Continuous basis: Rs. 1,000 and in multiples of Re. 1 thereafter. The AMC reserves the right to change the minimum additional application amount from time to time.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty and transaction, if any.</p>
Creation Unit Size	1,00,000 units
Load Structure	<p>Exit Load: 1% if units are redeemed / switched out within 15 days from date of allotment</p> <p>-No Exit Load is payable if units are redeemed / switched-out after 15 days from the date of allotment.</p> <p>For detailed load structure please refer Scheme Information Document. Investors may please note that they will be bearing the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes in which the Investments are made by the Scheme</p>
Plans & Options	Direct and Regular plan with Growth Option only
Benchmark	Domestic Price of Physical Gold based on the the AM fixing price of gold by the LBMA
Fund Manager	Gurvinder Singh Wasan (Total Experience: 21 years) Madhav Vyas (Total Experience: 9 Years), Swapna Shelar (Total Experience: 14 Years)

| Who Should Invest?



Investors may please note that they will be bearing the expenses of the relevant fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment in. The Scheme will invest predominantly in Baroda BNP Paribas Gold Exchange Traded Fund of Baroda BNP Paribas Mutual Fund. Hence the Scheme's performance will depend upon the performance of the underlying mutual fund scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Scheme. Investments by Baroda BNP Paribas Gold ETF are subject to availability of gold. If favorable investment opportunities do not exist or opportunities have noticeably diminished, Baroda BNP Paribas Gold ETF may suspend accepting fresh subscriptions. This may also affect acceptance of subscription by the Fund of Fund Scheme. The investors of the Scheme will bear dual recurring expenses and possibly dual loads, viz, those of the Scheme and those of the underlying Schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they could have received if they had invested directly in the underlying Schemes in the same proportions. The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying Schemes. However, as the scheme proposes to invest only in Baroda BNP Paribas Gold ETF, the underlying assets will by and large be physical gold. The changes in asset allocation may result in higher transaction costs. The value (price) of gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of units under the scheme. The factors that may affect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and Foreign exchange rates, Interest rates, Inflation trends, trading in gold as commodity, legal restrictions on the movement/ trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/from India, trends and restrictions on import/export of golden jewellery in and out of India, etc. The Scheme assets are predominantly invested in Baroda BNP Paribas Gold ETF and valued at the market price of the said units on the principal exchange. The same may be at a variance to the underlying NAV of the fund, due to market expectations, demand supply of the units, etc. To that extent the performance of scheme shall be at variance with that of the underlying scheme/s.

The endeavour would always be to get cash on redemptions from the underlying Scheme. However, in case the underlying fund is unable to sell for any reason, and delivers physical gold, there could be delay in payment of redemptions proceeds pending such realization. The Scheme will subscribe according to the value equivalent to unit creation size as applicable for each of the underlying scheme. When subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile. The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant. Although, the objective of the Scheme is to generate optimal returns, the objective may or may not be achieved. The NAV of the scheme to the extent invested in Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units. While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold. Investment decisions made by the AMC may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns. The tax benefits available under the Scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfilment of the relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors and the Unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each investor/Unitholder is advised to consult his/her own professional tax advisor.

All risks associated with the underlying scheme, including performance of underlying physical gold, asset class risk, passive investment risk, indirect taxation risk etc. will be applicable to this scheme. Investors who intent to invest in this scheme are required to and deemed to have understood the risk factors of the underlying scheme.

Disclaimers: The material contained herein has been obtained from publicly available information, internally developed data and other sources believed to be reliable, but Baroda BNP Paribas Asset Management India Private Limited (AMC) makes no representation that it is accurate or complete. The AMC has no obligation to tell the recipient when opinions or information given herein change. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. Except for the historical information contained herein, statements in this publication, which contain words or phrases such as 'will', 'would', etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. The AMC undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof. The words like believe/belief are independent perception of the Fund Manager and do not construe as opinion or advise. This information is not intended to be an offer to sell or a solicitation for the purchase or sale of any financial product or instrument. The information should not be construed as an investment advice and investors are requested to consult their investment advisor and arrive at an informed investment decision before making any investments. The sector(s) mentioned in this document do not constitute any recommendation of the same and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s). The Trustee, AMC, Mutual Fund, their directors, officers or their employees shall not be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages arising out of the information contained in this document. Past performance may or may not be sustained in future and is not guarantee of any future returns.



Contact your Mutual Fund Distributor or Financial Advisor



Log on:
barodabnpparibasmf.in



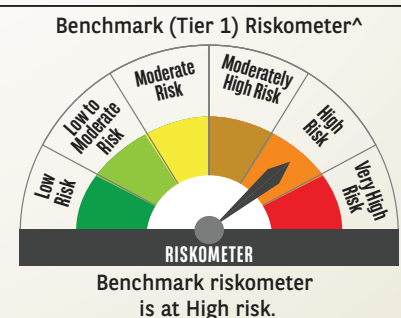
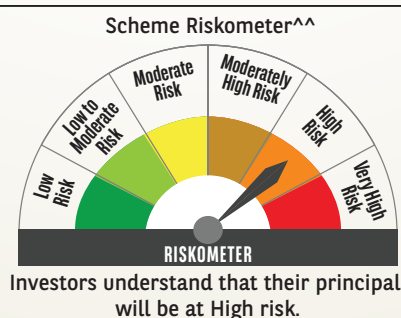
Call us on:
1800 2670 189 (Toll free)

Baroda BNP Paribas Gold ETF Fund of Fund

(An open-ended fund of fund scheme investing in Baroda BNP Paribas Gold ETF)

This product is suitable for investors who are seeking*:

- ▶ Long Term Wealth Creation.
- ▶ Investment predominantly in units of Baroda BNP Paribas Gold ETF



^As per AMFI Tier 1 Benchmark i.e Domestic Price of Physical Gold based on the the AM fixing price of gold by the LBMA

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

^^ The above product labeling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. For the latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. www.barodabnpparibasmf.in. Offer of Units of Rs. 10 each for cash during the New Fund Offer (NFO) and Continuous Offer for Units at NAV based prices

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