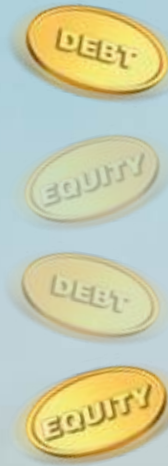


# BARODA BNP PARIBAS BALANCED ADVANTAGE FUND

GET BOTH  
**HEADS & TAILS**  
BY YOUR SIDE.



\*Inception date: 14<sup>th</sup> November 2018

A fund that dynamically adjusts your investments in equity or debt to manage market ups and downs.

## Benefits of Balanced Advantage Fund



- Saves from timing the market
- Asset allocation based on the market trend
- Diversification with investment in equity and debt
- Equity taxation benefit

## FUND FACTS | June 2025

Contact your **Mutual Fund Distributor**  
or **Financial Advisor**

Visit:  
[www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in)

Call us on:  
**1800 2670 189** (Toll free)

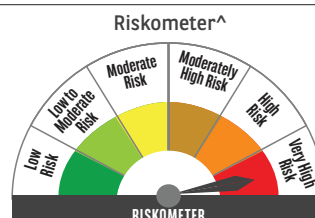
### BARODA BNP PARIBAS BALANCED ADVANTAGE FUND

(An open ended balanced advantage fund)

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

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

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



<sup>^</sup>basis portfolio of the Scheme as on June 30, 2025.

Investors understand that their principal will be at Very high risk.

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

# Index

Market Outlook - Equity	3
Market Outlook - Fixed Income	4
Equity Investment Philosophy - Business, Management, Valuation (B.M.V.)	5
Macro-Economic Dashboard	6
<b>Equity Schemes</b>	
Baroda BNP Paribas Large Cap Fund	7
Baroda BNP Paribas Large and Mid Cap Fund	8
Baroda BNP Paribas Mid Cap Fund	9
Baroda BNP Paribas Small Cap Fund	10
Baroda BNP Paribas Flexi Cap Fund	11
Baroda BNP Paribas Multi Cap Fund	12
Baroda BNP Paribas Value Fund	13
Baroda BNP Paribas Dividend Yield Fund	14
Baroda BNP Paribas Focused Fund	15
Baroda BNP Paribas ELSS Tax Saver Fund	16
Baroda BNP Paribas India Consumption Fund	17
Baroda BNP Paribas Business Cycle Fund	18
Baroda BNP Paribas Banking and Financial Services fund	19
Baroda BNP Paribas Innovation Fund	20
Baroda BNP Paribas Manufacturing Fund	21
Baroda BNP Paribas Energy Opportunities Fund	22
<b>Fund of Fund Scheme</b>	
Baroda BNP Paribas Aqua Fund of Fund	23
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds	24
Baroda BNP Paribas Multi Asset Active Fund of Funds	25
<b>Hybrid Schemes</b>	
Baroda BNP Paribas Balanced Advantage Fund	26
Baroda BNP Paribas Aggressive Hybrid Fund	28
Baroda BNP Paribas Multi Asset Fund	29
Baroda BNP Paribas Equity Savings Fund	30
Baroda BNP Paribas Conservative Hybrid Fund	31
Baroda BNP Paribas Arbitrage Fund	32
<b>Solution Oriented Fund</b>	
Baroda BNP Paribas Retirement Fund	33
Baroda BNP Paribas Children's Fund	34
<b>Debt Schemes</b>	
Baroda BNP Paribas Liquid Fund	35
Baroda BNP Paribas Overnight Fund	36
Baroda BNP Paribas Ultra Short Duration Fund	37
Baroda BNP Paribas Low Duration Fund	38
Baroda BNP Paribas Money Market Fund	39
Baroda BNP Paribas Banking and PSU Bond Fund	40
Baroda BNP Paribas Short Duration Fund	41
Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)	42
Baroda BNP Paribas Corporate Bond Fund	43
Baroda BNP Paribas Dynamic Bond Fund	44
Baroda BNP Paribas Gilt Fund	45
<b>Other Schemes</b>	
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	46
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	47
Baroda BNP Paribas Nifty 50 Index Fund	48
Baroda BNP Paribas Gold ETF	49
Baroda BNP Paribas NIFTY BANK ETF	50
Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund	51
Baroda BNP Paribas Nifty Midcap 150 Index Fund	52
<b>SIP Performance of Equity &amp; Hybrid Schemes</b>	53
<b>Performance of Schemes</b>	56
<b>Fund Managers &amp; Managing Since Details</b>	61
<b>Distribution History of Schemes (i.e. Dividend History)</b>	62
<b>How to Read Factsheet</b>	64
<b>Glossary</b>	65

# Market Outlook - Equity

Indian markets performances were mixed in comparison to some of the Asian markets with Nifty 50 up by 3.1% in June 2025 compared to Hang Seng (+3.4%), Nikkei 225 (+6.6%) and SSE Composite (Shanghai Stock Exchange) (+2.9%). In the developed economies, S&P 500 was up by 5%, US Dow Jones by 4%, while European markets underperformed with CAC 40, DAX and FTSE 100 down by 0.4-1.1%.

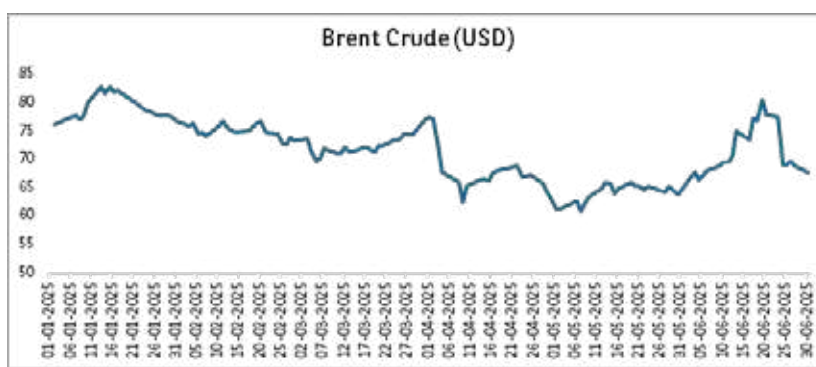
Month of June 2025 saw heightened volatility, driven by concerns surrounding the Israel-Iran war. While the news of RBI reducing the repo rate by 50bps which was higher than street expectation, led to cheer in the markets, Iran-Israel war and US hinting at increasing tariffs on steel and aluminium imports erased the gains. Since then, US Fed, keeping the rate unchanged with expectation of two rate cuts this year, early ceasefire between Iran-Israel led to uptick in the market.

The mid and small cap index outperformed the broader market with Nifty Small Cap 250 Index rallying by 5.7% and Nifty Midcap 150 Index by 4.1% for the month. Sector-wise most sectors ended in green with BSE Healthcare rallying 3.9% followed by Realty (+3.8%), Consumer Discretionary (+3.5%), IT (+3.3%), Consumer Durables (+3.2%), Oil (+3.1%) and Metals (+3%).

While FPIs remain net sellers Year-to-Date (YTD), they have been net buyers over the past four months, with USD 400Mn of inflows in June 2025. Emerging market saw mixed flows with Taiwan continued to witness highest flows of USD 5bn followed by South Korea (+USD 2bn), Brazil (+USD 758mn).

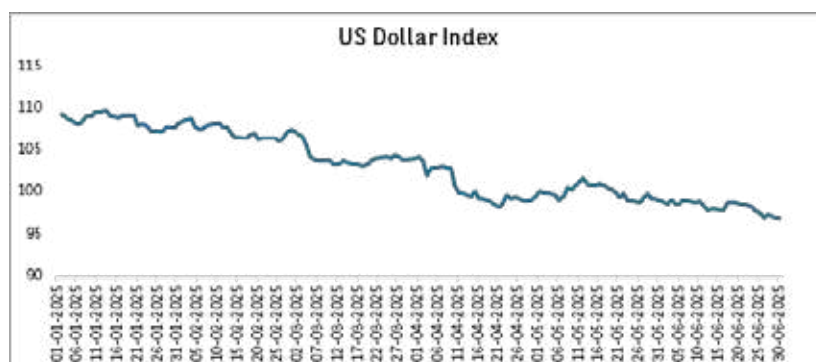
The Federal Open Market Committee (FOMC) kept the Federal Funds rate steady at 4.25-4.5% for a fourth consecutive meeting in June 2025 while indicating two rate cuts. The Fed also projected increased stagflationary risk and expectation of slower GDP growth at 1.4% (as against 1.7% in March'25) and inflation at 3.1% (as against 2.8% in March'25). Geo-political uncertainty kept the US yields volatile at the start of the month, however with early ceasefire between Iran-Israel led to softening of yields closing at 4.2%.

Brent futures rallied in June 2025 from \$64 to \$81 on rising perception of disruption of oil and product flow with escalation of Iran conflict in Middle East and eased back to \$68 with easing of disruption risk after a strike by US and ceasefire announcements.



Source - Bloomberg, 30th June 2025

DXY Index (Dollar Index) continued to remain weak since President Trump took charge. While there is still uncertainty over tariffs, President Trump has also announced multi-trillion-dollar spending policy which may increase US debt by ~USD 3tn. These factors have led to DXY falling by 1.9% in the month of June 2025 after falling 3.4% in May 2025. Indian currency was volatile for the month of June 2025 remaining largely flat.



Source - Bloomberg, 30th June 2025

Locally, in the June 2025 policy meet, RBI has cut repo rate by 50bps to 5.5% and changing stance from accommodative to neutral, signalling central banks intent to stimulate credit growth and revive economic activity. RBI also cut the Cash Reserve Ratio (CRR) by 1% with staggered liquidity infusion of INR 2.5tn.

India's Services Purchasing Managers Index (PMI) stood at 58.8 in May 2025, up from April's 58.7, marking the fastest expansion since February 2025, as output and new orders continued to rise. Exports posted one of the strongest improvements in international demand in the 19.5 years of data collection. Output price inflation accelerated to a six-month high, as firms passed on rising expenses to clients. CPI inflation further came down to 2.8% in May 2025 as food prices continued to moderate.

India monsoons are picking up well. Till June 27th, 2025, cumulative rainfall was 10% above long-term average while weekly rainfall was 31% above long-term average. On a cumulative basis, rainfall was above normal in north, and west, central and south India while below normal in east India. This augurs well for sowing and pick up in rural activity.

Indian markets have rallied by 9% over the last three months and near all-time highs. Valuations based on one-year forward consensus earnings are currently aligned with their long-term averages. In the near term, however, market movements are expected to be influenced primarily by the first-quarter earnings season. Further appreciation will depend on corporate earnings performance in FY26E. A favourable monetary policy, tax cuts announced during Budget, pick up in capex and favourable monsoon should drive pickup in earnings. The outlook remains optimistic.

Source: Bloomberg. Data as of 30th June 2025. Kindly refer to the last page of the factsheet of Baroda BNP Paribas Mutual fund for the month ending June 2025 for disclaimers.

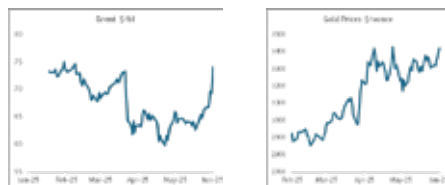
# Market Outlook - Fixed Income

## Debt Market Commentary – July -2025

### Global Economy –

Wars, geopolitics and clash of egos, has sent the global economy in a state of uncertainty and unearthing values in different asset classes. The outbreak of the Iran-Israel conflict offset the optimism from a temporary tariff freeze and trade deals bringing back the volatility. Rising trade barriers and restrictions amidst ongoing geopolitical tensions sets the tone for a marked deterioration in the medium-term global economic prospects.

Looking deeper in the month of June we saw shocks to crude oil prices. Brent prices increased ~10% from its slumber. Eventually the prices melted down to its demand supply fundamentals and is range bound around 66-68 \$/bl. Gold continues to outshine at above \$3300 levels. The volatility in gold prices continue as demand for safe haven assets increased.



Source: Bloomberg, Data as on June-2025

Currencies too are now responding to clarity of information regarding the trade deals and tariff and the impact of the same on US economy. Euro and Yen have witnessed appreciation bias whereas dollar index continued the decline. Dollar index declined from 99 to 96 levels as US economic strength comes under scrutiny.

In June FOMC meeting, as widely expected, Fed kept its policy rate unchanged at 4.25-4.5%, with the dot plot suggesting lesser cuts going forward as uncertainty remains high. The key reason being tariffs driving higher inflation expectations despite lower growth expectations with a marginal rise in unemployment. Fed however feels that the economy is a solid shape to absorb tariff related growth shocks, but it is the inflation that keeps it from lowering rates. Contrary to the same, the open conversations by Trump on lower rates have built in rate cut expectations, keeping the bond markets jittery.

### Domestic Economy-

Growth indicators exhibit a modest recovery led by domestic demand. Macro stability indicators have improved, increasing flexibility for policy makers. Uncertainty from external conditions continues to weigh on growth, even as India appears better placed on a relative basis.

High frequency indicators displayed a mixed picture of the economic activity in June. India's manufacturing PMI rose to a 14-month high of 58.4 in June-2025, up from 57.6 in May-2025. The survey highlighted quicker upturn in new order inflows particularly from international markets. On the contrary, Passenger vehicles wholesale sales declined 9% YoY in June-2025. Tractor sales remained stable. GST collections remained resilient at INR 1.85trn.



Source: Bloomberg, Data as on June-2025

The material contained herein has been obtained from publicly available information, believed to be reliable, but Baroda BNP Paribas Asset Management India Private Limited (BBNPAMIPL) makes no representation that it is accurate or complete. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers. This information is not intended to be an offer to see or a solicitation for the purchase or sale of any financial product or instrument. **Past Performance may or may not be sustained in future and is not a guarantee of future returns.**

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

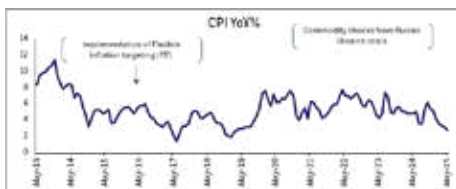
RBI in its June-2025 policy included a series of announcements starting from a rate cut of 50bps (market expected 25bps as consensus), to shift in stance from 'accommodative' to 'neutral' and then a surprise CRR rate cut of 100bps in four tranches of 25bps each. The change in stance also signals no further rate cuts. The CRR rate cut indicates that the liquidity conditions will remain encouraging for the transmission of rate cuts.



Source: Bloomberg, Data as on June-2025

India's foreign exchange reserves stood at US\$699 billion, providing a cover for more than 11 months of goods imports, and for 97% of external debt outstanding at end December 2024.

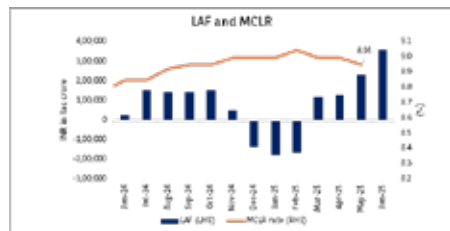
### Domestic Inflation –



Source: Bloomberg, Data as on June-2025

- Headline CPI slowed further to 2.8% YoY in May from 3.2% in April, the lowest since Mar-19.
- Food CPI hit a 43-month low of 1% YoY in May (vs. 1.8% in April), partly due to base effect and sharper-than-anticipated moderation in food prices.
- While the trend in high-frequency food prices for June (MTD) remains mixed on a sequential basis, food prices remain benign at the aggregate level – especially compared to the previous year.
- We expect this trend of benign inflation readings to continue supported by favorable outlook for crop production and lack of upside pressures from nonfood inflation.

### Domestic Liquidity -



Source: Bloomberg, RBI, Data as on June-2025

- Banking and durable liquidity are currently comfortable, and financial conditions have significantly eased in past four months.
- RBI delivered a CRR rate cut of 100bps in four tranches of 25bps each, bringing the CRR rate to 3%.

- The move has been a liquidity bonanza with the CRR cut expected to provide a liquidity boost of ~2.5 lac crore by December-2025.
- Going into June policy the core banking system liquidity was in surplus to the tune of INR 5-6 trn., still RBI decided to infuse further liquidity by CRR cut of 100 bps adding another INR 2.5 trn to the banking system liquidity.
- We believe this is largely to offset FX forward maturities, currency leakages during the festive season and advance tax outflows in Q2 FY26.
- Changing the stance to neutral indicates the market that the operational overnight rate may remain closer to repo rate hence market factoring an operational rate to be around 5.40-5.50% instead of previously expected 5.25%.
- This has hardened the short end of the curve by 10-15bps compared to pre policy levels.
- However, due to flush of liquidity provided by RBI the spreads post correction may remain anchored going forward.

### Fixed income Outlook



Source: Bloomberg, Data as on June-2025

- Geopolitical tensions have again begun to cloud the global economy.
- Trumps tariff threats and spillovers on currencies is the existing risk that is driving the markets volatile.
- The impact of uncertainty on US inflation and growth will be a key watch on global front.
- On the domestic front, evolving growth dynamics have taken center stage.
- RBI's forward guidance and the rate cut gives us the confidence on growth supported future policy expectations.
- Recent softening in domestic inflations paves the way for RBI to take calibrated policy decisions.
- Irrespective of the tools, liquidity measures are expected to have an impact on the short end of the curve.
- The spreads on the short end are elevated and current liquidity expectations make them attractive.
- Recent moves by RBI give us confidence that liquidity will be managed in spirit of the stance.
- RBI had injected INR 5tn through OMOs recently and also cut CRR by 100 bps to aid transmission of rates.

# Equity Investment Philosophy - Business, Management, Valuation (B.M.V.)

We believe that “companies create wealth and not markets” and thus the focus is on identifying businesses which could grow earnings at a faster rate for significantly long periods of time. Our in-house investment framework BMV (Business – Management – Valuation) helps us in identifying these companies. Thus, while investing we focus on all aspects of the company viz. quality of business, sustainability of growth, governance and price being paid for the company. All the companies which are part of the scheme portfolio have to pass through each of the BMV filters. And for us, all aspects are important. This drives the portfolio construction process and helps us identify stock picking opportunities across market cycles .

In search of companies with **superior** and **sustainable** earnings growth with **strong management**, at **reasonable valuations**.

## MANAGEMENT

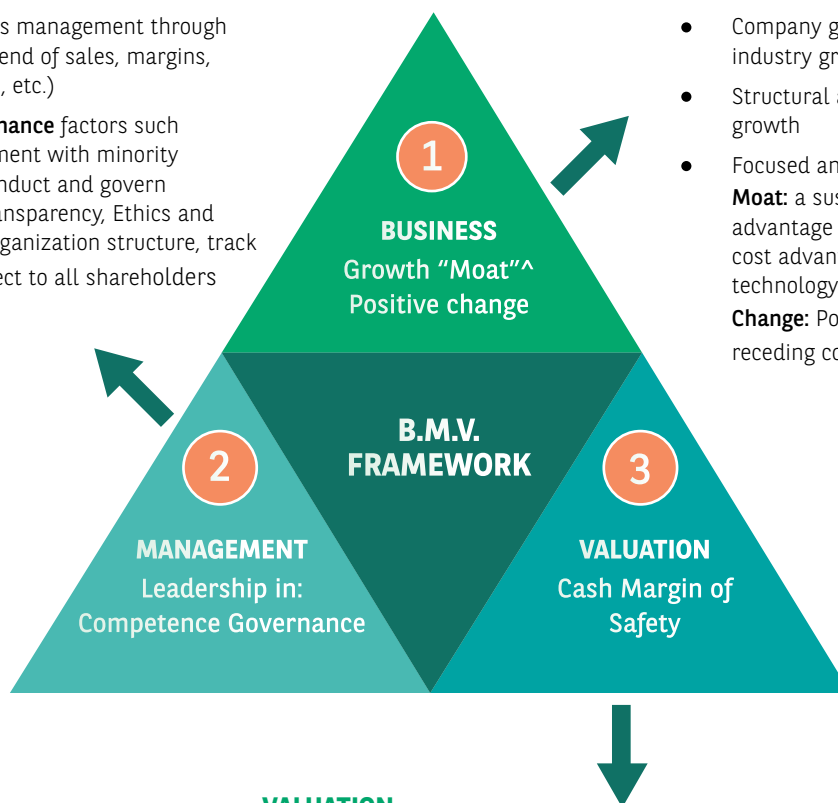
### Leadership in:

- **Competency** basis management through market cycles (trend of sales, margins, capital allocation, etc.)
- **Corporate Governance** factors such as interest alignment with minority shareholders, Conduct and govern business with Transparency, Ethics and Accountability, organization structure, track record with respect to all shareholders

## BUSINESS

### Growth:

- Company growing faster than industry, industry growing faster than market
  - Structural and long-term sustainable growth
  - Focused and simple to understand
- Moat:** a sustainable competitive advantage arising from brand franchise, cost advantage, industry structure, technology/patents, distribution, etc.
- Change:** Positive change in sector, receding competitive intensity



## VALUATION

- **Cash flow** is central to the way we think about a company's value
- **Valuations:** Intrinsic value, DCF (Discounted Cash Flow), Dividend Yield, Operating Cash Yield, etc.
- The narrower the 'moat' or weaker the management, the greater is the **margin of safety** required
- Superior **risk-reward** profile

^A sustainable competitive advantage



# Macro-Economic Dashboard

	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25
<b>Banking</b>													
Currency in circulation (% YoY)	6.0	6.4	5.5	5.9	7.0	5.7	5.9	5.3	5.6	5.8	6.5	7.0	
M3 (% YoY)	9.7	10.0	10.2	10.8	11.1	11.1	9.3	9.6	9.6	9.6	9.6	9.5	
Bank non-food credit growth (%YoY)	13.9	15.0	14.9	14.1	13.1	11.8	12.4	12.5	12.0	12.1	11.3	10.2	10.4
Personal credit (%YoY)	16.6	17.8	16.9	16.4	15.8	16.3	14.9	14.2	14.0	14.0	14.5	13.7	
Credit to industry (%YoY)	7.7	10.2	9.8	9.1	8.0	8.1	7.4	8.2	7.3	8.0	6.7	4.9	
Credit to services (%YoY)	15.1	15.4	15.6	15.2	14.1	14.4	13.0	13.8	13.0	13.4	11.2	9.4	
Deposit growth (%YoY)	10.6	11.0	11.3	12.2	12.2	11.1	10.2	10.6	10.6	10.5	10.5	10.1	10.6
Credit to deposit ratio (%)	77.3	77.3	77.5	77.0	77.2	77.7	78.7	79.0	79.0	79.2	77.9	77.4	77.8
10 year G-Sec yields (%)	7.01	6.93	6.86	6.75	6.85	6.74	6.76	6.70	6.73	6.6	6.4	6.3	6.3
Weighted average deposit rate of banks (%)	6.91	6.92	6.93	6.95	6.96	6.98	7.00	7.02	7.02	7.03	7.01	7.07	
Weighted average lending rate of banks (%)	9.91	9.91	9.91	9.90	9.90	9.89	9.88	9.87	9.80	9.77	9.70	9.69	
Median MCLR (%)	8.85	8.85	8.90	8.95	8.95	9.00	9.00	9.00	9.05	9.0	9.0	9.0	8.9
Commercial Paper issuance (%YoY)	(2.5)	3.2	4.7	(3.6)	7.6	12.7	19.7	20.9	14.2	14.0	32.6	37.1	
<b>Industry</b>													
Cement production (%YoY)	2.4	5.5	(3.0)	7.2	3.1	13.0	4.6	14.6	10.8	12.2	6.3	9.2	
Steel production (%YoY)	6.3	6.4	3.9	1.6	5.2	4.8	6.2	4.7	6.9	9.3	4.4	6.7	
IIP (%YoY)	4.7	4.7	(0.1)	3.1	3.5	5.0	3.5	5.2	2.7	3.9	2.6	1.2	
Mining (%YoY)	10.3	3.8	(4.3)	0.2	0.9	1.9	2.7	4.4	1.6	1.2	(0.2)	(0.1)	
Manufacturing (%YoY)	3.2	4.4	1.0	3.9	4.1	5.5	3.4	5.8	2.8	4.0	3.1	2.6	
Electricity (%YoY)	8.6	7.9	(3.7)	0.5	2.0	4.4	6.2	2.4	3.6	7.5	1.7	(5.8)	
Capital goods production (%YoY)	3.8	11.8	0.7	3.6	3.1	8.8	10.4	10.3	8.2	3.6	14.0	14.1	
Consumer durable production (%YoY)	8.7	8.3	5.2	6.5	5.9	14.1	8.3	7.2	3.7	6.9	6.2	-0.7	
Consumer non-durable production (%YoY)	(1.5)	(4.3)	(4.5)	2.2	2.7	0.4	(7.5)	(0.3)	(2.1)	-4.0	-2.7	-2.4	
PMI Manufacturing Index	58.3	58.1	57.5	56.5	57.5	56.5	56.4	57.7	56.3	58.1	58.2	57.6	58.4
PMI Services Index	60.5	60.3	60.9	57.7	58.5	58.4	59.3	56.5	59.0	58.5	58.7	58.8	
PMI Composite Index	60.9	60.7	60.7	58.3	59.1	58.6	59.2	57.7	58.8	59.5	59.7	59.3	
<b>Consumer</b>													
Rural wage (%YoY)	6.0	5.6	6.3	6.7	6.6	6.4	6.4	6.5	6.8	7.1	7.5		
Urban unemployment (%)	8.9	7.9	8.7	9.2	8.6	8.4	8.4	8.4	7.8	8.6	8.1		
Rural unemployment (%)	9.3	7.5	8.4	7.0	8.8	7.9	7.4	7.7	8.8	7.2	7.5	6.1	
Naukri job speak index (%YoY)	(7.6)	11.8	(3.4)	(3.8)	10.0	2.0	8.7	3.9	4.0	-0.7	4.4	0.1	
Motorvehicle sales (%YoY)	16.9	8.4	6.5	11.8	11.4	(0.2)	(4.7)	2.0	(6.6)	9.6	-13.0	1.7	
Passenger vehicle (%YoY)	3.1	(2.5)	(1.8)	(1.4)	0.9	4.0	10.0	1.6	1.9	3.6	3.9	-0.8	
Commercial vehicle (%YoY)	0.2	(10.2)	(11.0)	(12.5)	(3.4)	1.3	4.7	2.4	(0.4)	4.5	-0.5	1.8	
Two wheeler (%YoY)	21.3	12.5	9.3	15.8	14.2	(1.1)	(8.8)	2.1	(9.0)	11.4	-16.7	2.2	
Tractor sales	3.6	1.6	(5.8)	3.7	22.4	(1.3)	14.0	11.4	35.9	25.4	7.7	9.1	
Petrol consumption (%YoY)	4.6	10.5	8.6	3.0	8.7	9.6	11.1	6.7	3.5	5.7	5.0	9.2	
Diesel consumption (%YoY)	1.0	4.5	(2.5)	(1.9)	0.1	8.5	6.0	4.2	(1.3)	0.9	4.4	2.2	
Air traffic (%YoY)	5.8	7.3	5.7	6.4	8.1	11.9	8.2	11.3	11.0	8.8	8.5	1.9	
Foreign tourist arrivals (%YoY)	9.0	(1.3)	(4.2)	0.4	(1.4)	3.0	(3.8)	(0.2)	(8.6)				
<b>Freight</b>													
Major port traffic (%YoY)	6.8	6.0	6.7	5.9	(3.4)	(5.0)	3.4	6.2	7.4	13.3	7.0	4.4	
Rail freight traffic (%YoY)	10.1	4.6	(3.3)	(0.0)	1.4	1.4	1.7	0.0	(3.0)	3.0	3.6		
E-way bills generated (%YoY)	16.3	19.2	12.9	18.5	16.9	16.3	17.6	23.1	14.7	20.2	23.4	18.9	
<b>Foreign Trade</b>													
Export growth (%YoY)	2.4	(2.0)	(9.9)	(0.3)	16.6	(5.1)	(1.0)	(2.4)	(10.9)	0.7	9.0	(2.2)	
Import growth (%YoY)	4.6	6.3	0.4	(0.9)	(1.2)	16.0	4.9	10.3	(16.3)	11.4	19.1	(1.7)	
Non-oil, non-gold imports (%YoY)	5.4	4.4	1.0	2.1	(6.8)	(9.8)	2.0	18.8	(3.0)	2.2	17.3	12.9	
Capital goods imports (%YoY)	12.9	3.0	9.0	19.4	8.1	12.9	12.8	24.4	7.0	6.8	25.2	25.1	
<b>Fiscal</b>													
Central Government expenditure (%YoY)	(18.4)	0.12	20.9	2.6	31.7	3.6	22.1	12.4	(17.7)	9.7	10.0	40.3	
Indirect tax (%YoY)	4.7	13.7	17.6	3.3	9.8	7.3	2.5	11.9	0.4	(10.9)	3.6	17.1	
GST Collections (Rs.bn)	1738.1	1820.8	1749.6	1732.4	1873.5	1822.7	1768.6	1955.1	1836.5	1961.4	2367.2	2010.5	1846.0
GST collections (YoY)	7.6%	10.3%	10.0%	6.5%	8.9%	8.5%	7.3%	12.3%	9.1%	10.2%	12.6%	16.4%	6.2%
<b>Inflation</b>													
CPI (%YoY)	5.08	3.60	3.65	5.49	6.21	5.48	5.22	4.26	3.61	3.3	3.2	2.8	
Core CPI (%YoY)	3.14	3.39	3.40	3.50	3.67	3.64	3.58	3.67	3.95	4.1	4.1	4.2	
WPI (%YoY)	3.36	2.04	1.31	1.84	2.36	1.89	2.37	2.31	2.38	2.0	0.85	0.4	
<b>Negative ( + )</b>													
<b>Positive ( + )</b>													
	14	12	20	18	15	16	11	10	17	10	12	13	3
	36	38	30	32	35	34	39	40	33	39	37	32	3

1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs moderated to 8.90% in June 2025 from 8.95% in May 2025 - make the change here in a way to reflect 8.95 exact under May - 2025.

Pre monsoon construction activity was visible in the cement production numbers, increasing by 9.2 y/y in May-2025.

India's manufacturing PMI rose to a 14-month high of 58.4 in June-2025, up from 57.6 in May-2025. The survey highlighted quicker upturn in new order inflows particularly from international markets.

GST collection increased by 6.2% y/y in June-2025, optically the collection slowed to a 4 month low but is still higher than the average collections seen in the month of June.

Data is as on month-on-month basis

Source: Baroda BNP Paribas AMC, RBI, Central Statistical Organisation, Government of India, Bloomberg, Nirmal Bang Institutional Equities Research, Livemint.com

The data mentioned above is as per their date of release and availability as on January 20, 2025.

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

# Baroda BNP Paribas Large Cap Fund

(An Open ended Equity Scheme predominantly investing in large cap stocks)

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

- Wealth Creation in long term.
- Investments in diversified and actively managed portfolio of equity and equity related securities with bias to large cap companies

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 100 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities by predominantly investing in large market capitalization companies. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 23.9219
Regular Plan - Growth Option	: ₹ 224.3769
Direct Plan - IDCW Option	: ₹ 28.7226
Direct Plan - Growth Option	: ₹ 258.6485

### Benchmark Index (AMFI Tier 1)

Nifty 100 TRI

### Date of Allotment

September 23, 2004

Monthly AAUM## As on June 30, 2025	: ₹2,659.68 Crores
AAUM## As on June 30, 2025	: ₹2,719.22 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	16-Jun-22	27 years
Mr. Kushant Arora	21-Oct-24	11 years

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out within 30 days of the date of allotment - 1% of the applicable Net Asset Value (NAV) • If units of the Scheme are redeemed or switched out after 30 days of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.97%
TER - Direct Plan (%)	: 0.76%
Portfolio Turnover Ratio	: 0.65
Standard Deviation***	: 12.99%
Beta***	: 0.94
Sharpe Ratio***	: 1.18
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 55
Portfolio RoE (%)	: 17.36
EPS Growth (%)	: 25.12

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

\*\* The scheme is a 'Transferee Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>21.89%</b>
✓ HDFC Bank Limited	8.15%
✓ ICICI Bank Limited	7.18%
✓ Kotak Mahindra Bank Limited	3.94%
State Bank of India	1.63%
Axis Bank Limited	0.99%
<b>IT - Software</b>	<b>8.82%</b>
✓ Infosys Limited	3.18%
✓ Tata Consultancy Services Limited	2.64%
HCL Technologies Limited	1.26%
Hexaware Technologies Limited	0.90%
Persistent Systems Limited	0.84%
<b>Petroleum Products</b>	<b>6.95%</b>
✓ Reliance Industries Limited	5.96%
Bharat Petroleum Corporation Limited	0.99%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.69%</b>
Divi's Laboratories Limited	1.80%
Dr. Reddy's Laboratories Limited	1.61%
Sun Pharmaceutical Industries Limited	1.33%
Cipla Limited	0.95%
<b>Automobiles</b>	<b>5.57%</b>
Hyundai Motor India Ltd	1.76%
Tata Motors Limited	1.37%
Hero MotoCorp Limited	1.33%
Maruti Suzuki India Limited	1.11%
<b>Electrical Equipment</b>	<b>4.64%</b>
✓ Hitachi Energy India Limited	3.48%
Bharat Heavy Electricals Limited	1.16%
<b>Finance</b>	<b>4.49%</b>
Power Finance Corporation Limited	1.84%
Bajaj Finance Limited	1.43%
Bajaj Finserv Limited	1.22%
<b>Telecom - Services</b>	<b>4.04%</b>
✓ Bharti Airtel Limited	2.99%
Indus Towers Limited	1.05%
<b>Power</b>	<b>4.04%</b>
NTPC Limited	2.11%
Power Grid Corporation of India Limited	0.99%
Tata Power Company Limited	0.94%
<b>Construction</b>	<b>3.64%</b>
✓ Larsen & Toubro Limited	3.64%
<b>Cement &amp; Cement Products</b>	<b>3.24%</b>
UltraTech Cement Limited	2.20%
Grasim Industries Limited	1.04%
<b>Diversified FMCG</b>	<b>3.12%</b>
✓ ITC Limited	2.21%
Hindustan Unilever Limited	0.91%
<b>Retailing</b>	<b>2.87%</b>
Trent Limited	1.65%
Eternal Limited	1.22%
<b>Beverages</b>	<b>2.24%</b>
United Spirits Limited	1.33%
Varun Beverages Limited	0.91%
<b>Insurance</b>	<b>2.16%</b>
HDFC Life Insurance Company Limited	1.08%
ICICI Lombard General Insurance Company Limited	1.08%
<b>Diversified Metals</b>	<b>1.70%</b>
Vedanta Limited	1.70%
<b>Auto Components</b>	<b>1.62%</b>
Bosch Limited	1.62%
<b>Food Products</b>	<b>1.47%</b>
Nestle India Limited	1.47%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.94%</b>
Escorts Kubota Limited	0.94%
<b>Oil</b>	<b>0.93%</b>
Oil India Limited	0.93%

### EQUITY HOLDINGS

EQUITY HOLDINGS	% of Net Assets
<b>Industrial Manufacturing</b>	<b>0.86%</b>
Honeywell Automation India Limited	0.86%
<b>Aerospace &amp; Defense</b>	<b>0.80%</b>
Bharat Electronics Limited	0.80%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>3.08%</b>
<b>FUTURES LONG POSITION</b>	<b>1.80%</b>
SBI Cards and Payment Services Limited	0.63%
Reliance Industries Limited	0.50%
Punjab National Bank	0.44%
Yes Bank Limited	0.23%
<b>TOTAL EQUITY HOLDING</b>	<b>96.60%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.95%</b>
364 Days Tbill (MD 18/12/2025)	SOV	0.51%
364 Days Tbill (MD 04/09/2025)	SOV	0.44%
<b>Total Fixed Income Holdings</b>		<b>0.95%</b>
TREPS, Cash & Other Net Current Assets Including Short Futures		2.45%
<b>GRAND TOTAL</b>		<b>100.00%</b>

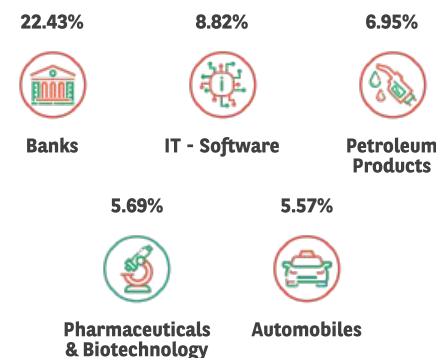
Investment in Top 10 scrips constitutes 43.37% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



Overweight with respect to benchmark  
Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

# Baroda BNP Paribas Large and Mid Cap Fund

(An Open ended Equity Scheme investing in both large cap and mid cap stocks)

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

- Capital appreciation over long term
- Investment predominantly in equity and equity related instruments of large and midcap stocks

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE 250 Large & Mid Cap TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

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 that the investment objective of the Scheme will be achieved

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 19.8249
Regular Plan - Growth Option	: ₹ 27.4994
Direct Plan - IDCW Option	: ₹ 22.6280
Direct Plan - Growth Option	: ₹ 29.5269

### Benchmark Index (AMFI Tier 1)

BSE 250 Large & Mid Cap TRI

### Date of Allotment

September 04, 2020

Monthly AAUM## As on June 30, 2025	: ₹1,610.73 Crores
AUM## As on June 30, 2025	: ₹1,650.49 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	04-Sep-20	33 years
Mr. Kirtan Mehta	01-Jan-25	26 years

### Load Structure

Exit Load: • If units are redeemed up to 10% of the units held on or before 365 days from the date of allotment - Nil  
• If units are redeemed over and above the 10% limit on or before 365 days from the date of allotment - 1% of the applicable Net Asset Value (NAV) • If units of scheme are redeemed after 365 days from the date of allotment - Nil.  
For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.10%
TER - Direct Plan (%)	: 0.83%
Portfolio Turnover Ratio	: 0.82
Standard Deviation*	: 14.60%
Beta*	: 0.98
Sharpe Ratio*	: 1.28
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 45
Portfolio RoE (%)	: 18.91
EPS Growth (%)	: 22.92

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, If any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

## PORTFOLIO (✓ Top 10 Holdings)

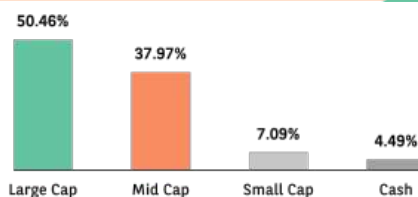
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>20.48%</b>
✓ HDFC Bank Limited	6.67%
✓ ICICI Bank Limited	5.26%
✓ Kotak Mahindra Bank Limited	3.28%
✓ The Federal Bank Limited	3.16%
Bank of Baroda	2.11%
<b>Finance</b>	<b>8.41%</b>
✓ CRISIL Limited	3.39%
✓ Shriram Finance Limited	3.00%
PNB Housing Finance Limited	2.02%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.25%</b>
Sun Pharmaceutical Industries Limited	2.54%
Divi's Laboratories Limited	2.06%
Concord Biotech Limited	2.01%
Ajanta Pharma Limited	1.64%
<b>IT - Software</b>	<b>7.54%</b>
✓ Infosys Limited	2.77%
Tech Mahindra Limited	1.43%
Hexaware Technologies Limited	1.14%
Persistent Systems Limited	1.10%
Tata Consultancy Services Limited	1.10%
<b>Petroleum Products</b>	<b>5.65%</b>
✓ Hindustan Petroleum Corporation Limited	2.92%
✓ Reliance Industries Limited	2.73%
<b>Telecom - Services</b>	<b>4.81%</b>
✓ Bharti Airtel Limited	3.53%
Indus Towers Limited	1.28%
<b>Insurance</b>	<b>4.04%</b>
ICICI Lombard General Insurance Company Limited	2.04%
Max Financial Services Limited	2.00%
<b>Electrical Equipment</b>	<b>3.54%</b>
GE Vernova T&D India Limited	2.07%
ABB India Limited	1.47%
<b>Retailing</b>	<b>3.19%</b>
Info Edge (India) Limited	1.80%
FSN E-Commerce Ventures Limited	1.39%
<b>Consumer Durables</b>	<b>2.97%</b>
Blue Star Limited	1.88%
Dixon Technologies (India) Limited	1.09%
<b>Textiles &amp; Apparels</b>	<b>2.69%</b>
Page Industries Limited	2.69%
<b>Leisure Services</b>	<b>2.30%</b>
The Indian Hotels Company Limited	2.30%
<b>Auto Components</b>	<b>2.25%</b>
ZF Commercial Vehicle Control Systems India Limited	1.22%
Samvardhana Motherson International Limited	1.03%
<b>Industrial Manufacturing</b>	<b>2.22%</b>
Kaynes Technology India Limited	2.22%
<b>Food Products</b>	<b>2.13%</b>
Britannia Industries Limited	2.13%
<b>Automobiles</b>	<b>2.06%</b>
Eicher Motors Limited	2.06%
<b>Oil</b>	<b>2.04%</b>
Oil India Limited	2.04%
<b>Cement &amp; Cement Products</b>	<b>1.94%</b>
JK Cement Limited	1.94%
<b>Financial Technology (Fintech)</b>	<b>1.84%</b>
PB Fintech Limited	1.84%
<b>Transport Services</b>	<b>1.81%</b>
InterGlobe Aviation Limited	1.81%
<b>Construction</b>	<b>1.27%</b>
Larsen & Toubro Limited	1.27%
<b>Healthcare Services</b>	<b>1.16%</b>
Jupiter Life Line Hospitals Limited	1.16%

EQUITY HOLDINGS	% of Net Assets
<b>Power</b>	<b>1.14%</b>
NTPC Green Energy Limited	1.14%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.11%</b>
Escorts Kubota Limited	1.11%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.69%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>95.53%</b>

<b>Total Fixed Income Holdings</b>	
TREPS, Cash & Other Net Current Assets	4.47%
<b>GRAND TOTAL</b>	<b>100.00%</b>

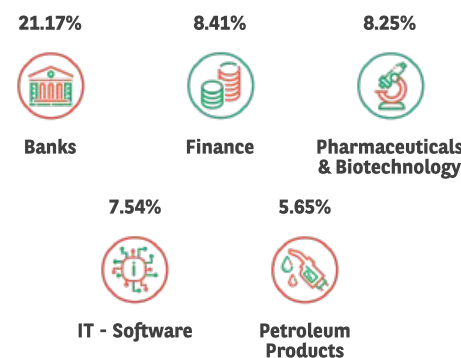
Investment in Top 10 scrips constitutes 36.71% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>



# Baroda BNP Paribas Mid Cap Fund

(An Open ended Equity Scheme predominantly investing in mid cap stocks)

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

- Wealth Creation in long term.
- Investments in companies in mid capitalization segment.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme seeks to generate long-term capital appreciation by investing primarily in companies with high growth opportunities in the mid capitalization segment. The fund will emphasize on companies that appear to offer opportunities for longterm growth and will be inclined towards companies that are driven by dynamic style of management and entrepreneurial flair. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 58.0333
Regular Plan - Growth Option	: ₹ 102.0928
Direct Plan - IDCW Option	: ₹ 73.3068
Direct Plan - Growth Option	: ₹ 121.4299

### Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

### Date of Allotment

May 02, 2006

Monthly AAUM## As on June 30, 2025	: ₹2,166.51 Crores
AAUM## As on June 30, 2025	: ₹2,213.06 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	13-Jul-22	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

### Load Structure

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.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.00%
TER - Direct Plan (%)	: 0.56%
Portfolio Turnover Ratio	: 0.96
Standard Deviation***	: 14.03%
Beta***	: 0.83
Sharpe Ratio***	: 1.39

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Key Statistics

No of Stocks	: 61
Portfolio RoE (%)	: 15.73
EPS Growth (%)	: 23.82

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

\*\* The scheme is a 'Transferee Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>11.78%</b>
✓ Abbott India Limited	2.26%
GlaxoSmithKline Pharmaceuticals Limited	2.09%
Alkem Laboratories Limited	1.79%
IPCA Laboratories Limited	1.76%
Zydus Lifesciences Limited	1.57%
Sanoofi India Limited	1.21%
Sanoofi Consumer Healthcare India Limited	1.10%
<b>Electrical Equipment</b>	<b>8.55%</b>
✓ Hitachi Energy India Limited	2.71%
✓ GE Vernova T&D India Limited	2.67%
Bharat Heavy Electricals Limited	2.17%
Thermax Limited	1.00%
<b>Auto Components</b>	<b>7.50%</b>
Schaeffler India Limited	1.65%
ZF Commercial Vehicle Control Systems India Limited	1.51%
Exide Industries Limited	1.40%
Bosch Limited	1.03%
MRF Limited	1.03%
Jtekt India Limited	0.88%
<b>Banks</b>	<b>7.17%</b>
✓ The Federal Bank Limited	2.41%
✓ Indian Bank	2.33%
Yes Bank Limited	1.38%
IDFC First Bank Limited	1.05%
<b>Finance</b>	<b>5.73%</b>
Sundaram Finance Limited	1.99%
LIC Housing Finance Limited	1.96%
CRISIL Limited	1.78%
<b>IT - Software</b>	<b>5.35%</b>
✓ Persistent Systems Limited	2.18%
Oracle Financial Services Software Limited	2.03%
KPIT Technologies Limited	1.14%
<b>Insurance</b>	<b>4.37%</b>
ICICI Lombard General Insurance Company Limited	1.61%
ICICI Prudential Life Insurance Company Limited	1.49%
Max Financial Services Limited	1.27%
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.94%</b>
Coromandel International Limited	2.09%
PI Industries Limited	1.85%
<b>Healthcare Services</b>	<b>3.53%</b>
Fortis Healthcare Limited	1.80%
Max Healthcare Institute Limited	1.73%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>3.00%</b>
Escorts Kubota Limited	1.81%
Ashok Leyland Limited	1.19%
<b>Financial Technology (Fintech)</b>	<b>2.88%</b>
✓ PB Fintech Limited	2.88%
<b>Cement &amp; Cement Products</b>	<b>2.63%</b>
Shree Cement Limited	1.54%
The India Cements Limited	1.09%
<b>Realty</b>	<b>2.29%</b>
✓ The Phoenix Mills Limited	2.29%
<b>Petroleum Products</b>	<b>2.18%</b>
✓ Hindustan Petroleum Corporation Limited	2.18%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.18%</b>
✓ Navin Fluorine International Limited	2.18%
<b>Automobiles</b>	<b>2.14%</b>
Hero MotoCorp Limited	1.15%
TVS Motor Company Limited	0.99%
<b>Beverages</b>	<b>1.42%</b>
United Breweries Limited	1.42%
<b>Agricultural Food &amp; other Products</b>	<b>1.41%</b>
AWL Agri Business Limited	1.41%
<b>Personal Products</b>	<b>1.33%</b>
Procter & Gamble Hygiene and Health Care Limited	1.33%
<b>Textiles &amp; Apparels</b>	<b>1.23%</b>
Page Industries Limited	1.23%
<b>Consumer Durables</b>	<b>1.14%</b>
Metro Brands Limited	1.14%
<b>Non - Ferrous Metals</b>	<b>1.13%</b>
National Aluminium Company Limited	1.13%
<b>Telecom - Services</b>	<b>1.10%</b>
Bharti Hexacom Limited	1.10%
<b>Diversified</b>	<b>1.03%</b>
3M India Limited	1.03%
<b>Food Products</b>	<b>1.02%</b>
Hatsun Agro Product Limited	1.02%

### EQUITY HOLDINGS

EQUITY HOLDINGS	% of Net Assets
<b>Gas</b>	<b>1.02%</b>
Petronet LNG Limited	1.02%
<b>Retailing</b>	<b>1.01%</b>
Info Edge (India) Limited	1.01%
<b>Oil</b>	<b>0.98%</b>
Oil India Limited	0.98%
<b>IT - Services</b>	<b>0.92%</b>
Inventurus Knowledge Solutions Limited	0.92%
<b>Leisure Services</b>	<b>0.86%</b>
The Indian Hotels Company Limited	0.86%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.70%</b>
<b>FUTURES LONG POSITION</b>	<b>0.64%</b>
Max Healthcare Institute Limited	0.64%
<b>TOTAL EQUITY HOLDING</b>	<b>93.16%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.88%</b>
364 Days Tbill (MD 18/12/2025)	SOV	0.88%
<b>Total Fixed Income Holdings</b>		<b>0.88%</b>
TREPS, Cash & Other Net Current Assets		5.96%
<b>GRAND TOTAL</b>		<b>100.00%</b>

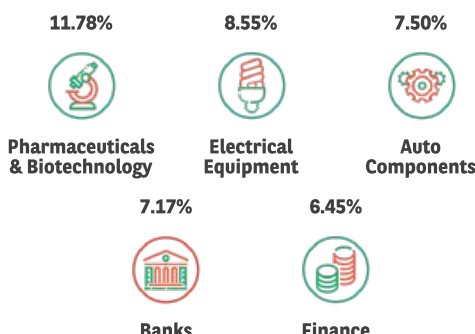
Investment in Top 10 scrips constitutes 24.09% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

For Distribution History kindly refer Distribution History table  
For complete portfolio, kindly refer the website  
<https://www.barodabnpbaribasmf.in/>

# Baroda BNP Paribas Small Cap Fund

(An open ended equity scheme predominantly investing in small cap stocks)

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

- Long term capital growth
- Investment in equity & equity related securities predominantly in small cap Stocks

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Small Cap 250 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	:	₹ 12.9308
Regular Growth	:	₹ 13.2699
Direct IDCW	:	₹ 13.2730
Direct Growth	:	₹ 13.6018

### Benchmark Index (AMFI Tier 1)

Nifty Small Cap 250 TRI

### Date of Allotment

October 30, 2023

Monthly AAUM## As on June 30, 2025	:	₹1,297.67 Crores
AUM## As on June 30, 2025	:	₹1,318.47 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	30-Oct-23	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units within 1 year from the date of allotment - NIL • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - NIL.

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	2.16%
TER - Direct Plan (%)	:	0.90%
Portfolio Turnover Ratio	:	0.74

### Key Statistics

No of Stocks	:	63
Portfolio RoE (%)	:	14.93
EPS Growth (%)	:	25.07

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Electrical Equipment</b>	<b>8.88%</b>
✓ GE Vernova T&D India Limited	4.03%
✓ Hitachi Energy India Limited	3.03%
Bharat Heavy Electricals Limited	1.82%
<b>Banks</b>	<b>7.21%</b>
✓ Karur Vysya Bank Limited	2.48%
City Union Bank Limited	1.99%
ICICI Bank Limited	1.97%
Yes Bank Limited	0.77%
<b>Industrial Products</b>	<b>7.20%</b>
✓ KSB Limited	2.92%
Ingersoll Rand (India) Limited	1.85%
SKF India Limited	1.53%
Finolex Cables Limited	0.90%
<b>Auto Components</b>	<b>6.27%</b>
✓ Jtekt India Limited	2.12%
Amara Raja Energy & Mobility Ltd	1.10%
ZF Commercial Vehicle Control Systems India Limited	1.07%
Exide Industries Limited	1.03%
Sundaram Clayton Limited	0.95%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>6.18%</b>
✓ AstraZeneca Pharma India Limited	2.03%
Sanofi India Limited	1.98%
Sanofi Consumer Healthcare India Limited	1.12%
Natco Pharma Limited	1.05%
<b>Consumer Durables</b>	<b>4.92%</b>
V-Guard Industries Limited	1.85%
Crompton Greaves Consumer Electricals Limited	1.08%
Kansai Nerolac Paints Limited	1.00%
Blue Star Limited	0.99%
<b>IT - Services</b>	<b>4.12%</b>
Sagility India Limited	1.59%
Affle 3i Limited	1.52%
Inventurus Knowledge Solutions Limited	1.01%
<b>Capital Markets</b>	<b>4.01%</b>
ICRA Limited	1.73%
KFin Technologies Limited	1.33%
Indian Energy Exchange Limited	0.95%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.91%</b>
BASF India Limited	1.96%
Navin Fluorine International Limited	1.10%
Atul Limited	0.85%
<b>Finance</b>	<b>3.90%</b>
Mas Financial Services Limited	1.64%
Can Fin Homes Limited	1.50%
HDB Financial Services Limited	0.76%
<b>Gas</b>	<b>3.70%</b>
✓ Mahanagar Gas Limited	2.81%
Gujarat State Petronet Limited	0.89%
<b>Food Products</b>	<b>3.11%</b>
✓ Mrs. Bectors Food Specialities Limited	2.19%
Zydus Wellness Limited	0.92%
<b>Leisure Services</b>	<b>3.05%</b>
Lemon Tree Hotels Limited	1.97%
Schloss Bangalore Limited	1.08%
<b>Commercial Services &amp; Supplies</b>	<b>2.93%</b>
eClerx Services Limited	1.73%
TeamLease Services Limited	1.20%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>2.37%</b>
✓ BEML Limited	2.37%
<b>Cement &amp; Cement Products</b>	<b>2.28%</b>
JK Lakshmi Cement Limited	1.23%
The India Cements Limited	1.05%
<b>Power</b>	<b>2.10%</b>
✓ SJVN Limited	2.10%
<b>Textiles &amp; Apparels</b>	<b>1.90%</b>
Vardhman Textiles Limited	1.90%
<b>Petroleum Products</b>	<b>1.53%</b>
Gulf Oil Lubricants India Limited	1.53%
<b>Healthcare Services</b>	<b>1.48%</b>

### EQUITY HOLDINGS

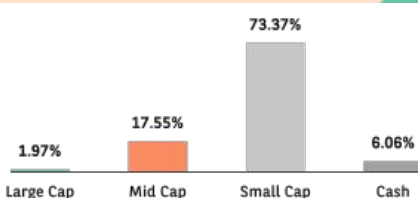
	% of Net Assets
Dr. Lal Path Labs Limited	1.48%
<b>Paper, Forest &amp; Lute Products</b>	<b>1.46%</b>
Aditya Birla Real Estate Limited	1.46%
<b>Household Products</b>	<b>1.44%</b>
Jyothy Labs Limited	1.44%
<b>Construction</b>	<b>1.39%</b>
KEC International Limited	1.39%
<b>Realty</b>	<b>1.18%</b>
Brigade Enterprises Limited	1.18%
<b>Personal Products</b>	<b>1.08%</b>
Emami Limited	1.08%
<b>Non - Ferrous Metals</b>	<b>1.02%</b>
National Aluminium Company Limited	1.02%
<b>Agricultural Food &amp; other Products</b>	<b>0.99%</b>
AWL Agri Business Limited	0.99%
<b>Diversified</b>	<b>0.94%</b>
DCM Shriram Limited	0.94%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.36%</b>
<b>FUTURES LONG POSITION</b>	<b>1.05%</b>
NIFTY	1.05%
<b>TOTAL EQUITY HOLDING</b>	<b>93.96%</b>

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.11%</b>
364 Days Tbill (MD 18/12/2025)	SOV	1.11%
<b>Total Fixed Income Holdings</b>		<b>1.11%</b>
TREPS, Cash & Other Net Current Assets		4.93%
<b>GRAND TOTAL</b>		<b>100.00%</b>

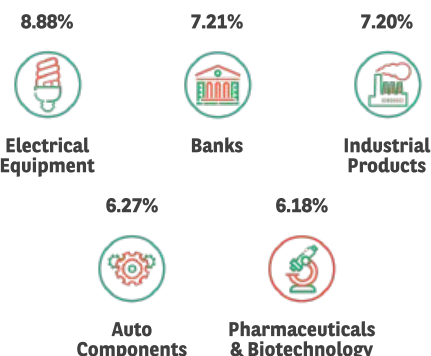
Investment in Top 10 scrips constitutes 26.08% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



Overweight with respect to benchmark  
Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Flexi Cap Fund

(An Open ended dynamic equity scheme investing across large cap, mid cap, small cap companies)

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

- Wealth Creation in long term.
- Investment in equity and equity related securities across market capitalizations

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long term capital appreciation by investing in a dynamic mix of equity and equity related instruments across market capitalizations. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan-IDCW	: ₹ 14.4284
Regular Plan-Growth Option	: ₹ 15.8145
Direct Plan-IDCW	: ₹ 15.0340
Direct Plan-Growth Option	: ₹ 16.4800

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

August 17, 2022

Monthly AAUM## As on June 30, 2025	: ₹1,285.77 Crores
AAUM## As on June 30, 2025	: ₹1,310.22 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	17-Aug-22	33 years
Mr. Kirtan Mehta	01-Jan-25	26 years

### Load Structure

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.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.17%
TER - Direct Plan (%)	: 0.96%
Portfolio Turnover Ratio	: 0.84

### Key Statistics

No of Stocks	: 46
Portfolio RoE (%)	: 16.75
EPS Growth (%)	: 29.94

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History. For complete portfolio, kindly refer the website <https://www.barodabnp-paribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

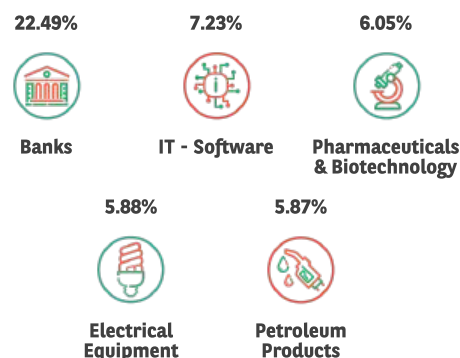
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>21.88%</b>	<b>Food Products</b>	<b>1.56%</b>
✓ HDFC Bank Limited	7.26%	Mrs. Bectors Food Specialities Limited	1.56%
✓ ICICI Bank Limited	5.79%	<b>Construction</b>	<b>1.54%</b>
✓ Kotak Mahindra Bank Limited	3.30%	Larsen & Toubro Limited	1.54%
✓ The Federal Bank Limited	3.25%	<b>Power</b>	<b>1.11%</b>
Bank of Baroda	2.28%	NTPC Green Energy Limited	1.11%
<b>IT - Software</b>	<b>6.77%</b>	<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.48%</b>
✓ Infosys Limited	3.06%	<b>TOTAL EQUITY HOLDING</b>	<b>95.79%</b>
Tech Mahindra Limited	1.42%		
Hexaware Technologies Limited	1.23%	<b>Total Fixed Income Holdings</b>	
Tata Consultancy Services Limited	1.06%	TREPS, Cash & Other Net Current Assets	4.21%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>6.05%</b>	<b>GRAND TOTAL</b>	<b>100.00%</b>
Sun Pharmaceutical Industries Limited	2.56%	Investment in Top 10 scrips constitutes 38.81% of the portfolio	
Divi's Laboratories Limited	1.82%		
Ajanta Pharma Limited	1.67%		
<b>Electrical Equipment</b>	<b>5.88%</b>		
✓ Hitachi Energy India Limited	3.36%		
GE Vernova T&D India Limited	2.52%		
<b>Petroleum Products</b>	<b>5.87%</b>		
✓ Hindustan Petroleum Corporation Limited	3.01%		
✓ Reliance Industries Limited	2.86%		
<b>Finance</b>	<b>5.36%</b>		
✓ Shriram Finance Limited	3.24%		
PNB Housing Finance Limited	2.12%		
<b>Auto Components</b>	<b>5.26%</b>		
Bosch Limited	2.49%		
Schaeffler India Limited	1.54%		
ZF Commercial Vehicle Control Systems India Limited	1.23%		
<b>Telecom - Services</b>	<b>4.97%</b>		
✓ Bharti Airtel Limited	3.68%		
Indus Towers Limited	1.29%		
<b>Retailing</b>	<b>4.73%</b>		
Info Edge (India) Limited	1.99%		
FSN E-Commerce Ventures Limited	1.43%		
Vishal Mega Mart Limited	1.31%		
<b>Healthcare Services</b>	<b>4.41%</b>		
Max Healthcare Institute Limited	2.63%		
Metropolis Healthcare Limited	1.03%		
Indegene Limited	0.75%		
<b>Textiles &amp; Apparels</b>	<b>2.45%</b>		
Page Industries Limited	2.45%		
<b>Industrial Manufacturing</b>	<b>2.33%</b>		
Kaynes Technology India Limited	2.33%		
<b>Consumer Durables</b>	<b>2.24%</b>		
Blue Star Limited	1.25%		
Century Plyboards (India) Limited	0.99%		
<b>Oil</b>	<b>2.07%</b>		
Oil India Limited	2.07%		
<b>Insurance</b>	<b>1.95%</b>		
ICICI Lombard General Insurance Company Limited	1.95%		
<b>Chemicals &amp; Petrochemicals</b>	<b>1.90%</b>		
Linde India Limited	1.90%		
<b>Transport Services</b>	<b>1.71%</b>		
InterGlobe Aviation Limited	1.71%		
<b>Beverages</b>	<b>1.70%</b>		
Radico Khaitan Limited	1.70%		
<b>Financial Technology (Fintech)</b>	<b>1.57%</b>		
PB Fintech Limited	1.57%		

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# Baroda BNP Paribas Multi Cap Fund

(An open ended equity scheme investing across large cap, mid-cap and small cap stocks)

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

- Capital appreciation over long term
- Investments predominantly in equity and equity related instruments.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 Multicap 50:25:25 TRI): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments. The Scheme does not guarantee/ indicate any returns. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 55.3159
Regular Plan - Growth Option	: ₹ 287.4334
Direct Plan - IDCW Option	: ₹ 58.7174
Direct Plan - Growth Option	: ₹ 322.4355

### Benchmark Index (AMFI Tier 1)

Nifty 500 Multicap 50:25:25 TRI

### Date of Allotment

September 12, 2003

Monthly AAUM## As on June 30, 2025	: ₹2,882.80 Crores
AAUM## As on June 30, 2025	: ₹2,944.23 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	01-Nov-15	33 years
Mr. Sandeep Jain	14-Mar-22	16 years

### Load Structure

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  
For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.99%
TER - Direct Plan (%)	: 0.94%
Portfolio Turnover Ratio	: 1.24
Standard Deviation***	: 14.06%
Beta***	: 0.90
Sharpe Ratio***	: 1.32
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 59
Portfolio RoE (%)	: 18.46
EPS Growth (%)	: 28.09

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

\*\* The scheme is a 'Transferee Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme.

## including Inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

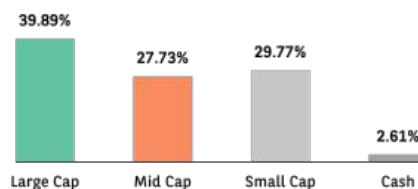
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>13.43%</b>
✓ HDFC Bank Limited	4.42%
✓ ICICI Bank Limited	4.10%
✓ Karur Vysya Bank Limited	2.07%
Axis Bank Limited	1.50%
Union Bank of India	1.34%
<b>Finance</b>	<b>7.29%</b>
PNB Housing Finance Limited	1.68%
Muthoot Finance Limited	1.52%
Bajaj Finance Limited	1.49%
CRISIL Limited	1.38%
Aditya Birla Capital Limited	1.22%
<b>IT - Software</b>	<b>5.61%</b>
✓ Infosys Limited	2.04%
Persistent Systems Limited	1.54%
Hexaware Technologies Limited	1.12%
KPIT Technologies Limited	0.91%
<b>Chemicals &amp; Petrochemicals</b>	<b>4.80%</b>
Linde India Limited	1.89%
Navin Fluorine International Limited	1.73%
Archean Chemical Industries Limited	1.18%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.61%</b>
Concord Biotech Limited	1.71%
Divi's Laboratories Limited	1.48%
Sun Pharmaceutical Industries Limited	1.42%
<b>Healthcare Services</b>	<b>4.46%</b>
✓ Rainbow Childrens Medicare Limited	1.98%
Max Healthcare Institute Limited	1.52%
Dr. Lal Path Labs Limited	0.96%
<b>Consumer Durables</b>	<b>4.43%</b>
✓ Titan Company Limited	2.01%
Amber Enterprises India Limited	1.21%
Blue Star Limited	1.21%
<b>Retailing</b>	<b>4.42%</b>
Vishal Mega Mart Limited	1.58%
Eternal Limited	1.57%
Trent Limited	1.27%
<b>Capital Markets</b>	<b>3.88%</b>
Central Depository Services (India) Limited	1.46%
Prudent Corporate Advisory Services Limited	1.34%
BSE Limited	1.08%
<b>Petroleum Products</b>	<b>3.82%</b>
✓ Reliance Industries Limited	3.82%
<b>Electrical Equipment</b>	<b>3.66%</b>
Bharat Heavy Electricals Limited	1.93%
Hitachi Energy India Limited	1.73%
<b>Beverages</b>	<b>3.40%</b>
✓ Radico Khaitan Limited	2.21%
Varun Beverages Limited	1.19%
<b>Financial Technology (Fintech)</b>	<b>3.21%</b>
One 97 Communications Limited	1.82%
PB Fintech Limited	1.39%
<b>Automobiles</b>	<b>3.09%</b>
TVS Motor Company Limited	1.68%
Mahindra & Mahindra Limited	1.41%
<b>Industrial Manufacturing</b>	<b>2.92%</b>
Tega Industries Limited	1.59%
Jyoti CNC Automation Ltd	1.33%
<b>Food Products</b>	<b>2.91%</b>
✓ Britannia Industries Limited	1.99%
Mrs. Bectors Food Specialities Limited	0.92%
<b>Auto Components</b>	<b>2.33%</b>
Schaeffler India Limited	1.44%
Sundaram Clayton Limited	0.89%
<b>Transport Services</b>	<b>2.11%</b>
✓ InterGlobe Aviation Limited	2.11%
<b>Insurance</b>	<b>1.93%</b>
Max Financial Services Limited	1.93%
<b>IT - Services</b>	<b>1.90%</b>
Sagility India Limited	1.90%

EQUITY HOLDINGS	% of Net Assets
<b>Telecom - Services</b>	<b>1.81%</b>
Bharti Airtel Limited	1.81%
<b>Construction</b>	<b>1.73%</b>
Larsen & Toubro Limited	1.73%
<b>Personal Products</b>	<b>1.70%</b>
Godrej Consumer Products Limited	1.70%
<b>Leisure Services</b>	<b>1.43%</b>
Lemon Tree Hotels Limited	1.43%
<b>Gas</b>	<b>1.42%</b>
Mahanagar Gas Limited	1.42%
<b>Cement &amp; Cement Products</b>	<b>1.40%</b>
The India Cements Limited	1.40%
<b>Paper, Forest &amp; Jute Products</b>	<b>1.37%</b>
Aditya Birla Real Estate Limited	1.37%
<b>Minerals &amp; Mining</b>	<b>1.19%</b>
NMDC Limited	1.19%
<b>Industrial Products</b>	<b>1.15%</b>
Cummins India Limited	1.15%
<b>TOTAL EQUITY HOLDING</b>	<b>97.41%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.66%
364 Days Tbill (MD 18/12/2025)	SOV	0.66%
<b>Total Fixed Income Holdings</b>		<b>0.66%</b>
TREPS, Cash & Other Net Current Assets		1.93%
<b>GRAND TOTAL</b>		<b>100.00%</b>

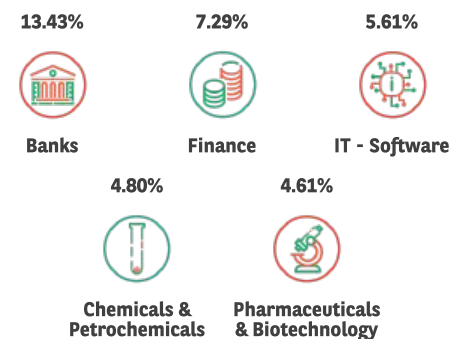
Investment in Top 10 scrips constitutes 26.75% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



Overweight with respect to benchmark

Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Value Fund

(An open ended equity scheme following a value investment strategy)

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

- Capital appreciation over long term
- Investment predominantly in a portfolio of equity and equity related securities by following a value investment strategy

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments by following a value investment strategy. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan-IDCW	: ₹ 12.8664
Regular Plan-Growth Option	: ₹ 14.1115
Direct Plan-IDCW	: ₹ 13.2425
Direct Plan-Growth Option	: ₹ 14.5232

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

June 07, 2023

Monthly AAUM## As on June 30, 2025	: ₹1,313.49 Crores
AAUM## As on June 30, 2025	: ₹1,332.16 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	07-Jun-23	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 1 year from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil.  
For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.18%
TER - Direct Plan (%)	: 1.08%
Portfolio Turnover Ratio	: 0.73

### Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 16.02
EPS Growth (%)	: 18.70

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History For complete portfolio, kindly refer the website <https://www.barodabnp-paribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

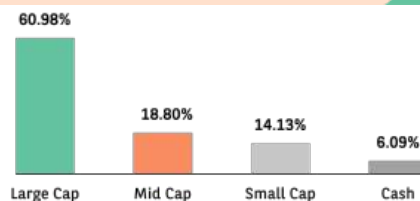
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>19.83%</b>
✓ HDFC Bank Limited	6.76%
✓ ICICI Bank Limited	5.86%
✓ Kotak Mahindra Bank Limited	4.06%
IDBI Bank Limited	1.09%
Canara Bank	1.07%
Yes Bank Limited	0.99%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>12.48%</b>
✓ Divi's Laboratories Limited	2.56%
✓ Alkem Laboratories Limited	2.22%
Sun Pharmaceutical Industries Limited	1.51%
Zydus Lifesciences Limited	1.49%
Torrent Pharmaceuticals Limited	1.28%
Sanofi India Limited	1.18%
Cipla Limited	1.13%
Sanofi Consumer Healthcare India Limited	1.11%
<b>Petroleum Products</b>	<b>9.02%</b>
✓ Reliance Industries Limited	6.20%
Hindustan Petroleum Corporation Limited	2.07%
Bharat Petroleum Corporation Limited	0.75%
<b>IT - Software</b>	<b>7.17%</b>
✓ Infosys Limited	2.40%
Tata Consultancy Services Limited	1.95%
Tech Mahindra Limited	1.01%
Wipro Limited	1.00%
Birlasoft Limited	0.81%
<b>Power</b>	<b>5.63%</b>
SJVN Limited	2.04%
NTPC Limited	2.01%
Power Grid Corporation of India Limited	1.58%
<b>Gas</b>	<b>4.96%</b>
Mahanagar Gas Limited	2.06%
Petronet LNG Limited	1.02%
GAIL (India) Limited	1.00%
Gujarat State Petronet Limited	0.88%
<b>Electrical Equipment</b>	<b>4.53%</b>
✓ Bharat Heavy Electricals Limited	2.40%
✓ GE Vernova T&D India Limited	2.13%
<b>Finance</b>	<b>4.01%</b>
Power Finance Corporation Limited	2.04%
Mas Financial Services Limited	1.97%
<b>Automobiles</b>	<b>3.42%</b>
Hero MotoCorp Limited	1.43%
Eicher Motors Limited	1.06%
Maruti Suzuki India Limited	0.93%
<b>Auto Components</b>	<b>3.42%</b>
Jtekt India Limited	1.29%
Exide Industries Limited	1.16%
Sundaram Clayton Limited	0.97%
<b>Insurance</b>	<b>3.26%</b>
ICICI Prudential Life Insurance Company Limited	1.73%
HDFC Life Insurance Company Limited	1.53%
<b>Construction</b>	<b>2.75%</b>
✓ Larsen & Toubro Limited	2.75%
<b>Cement &amp; Cement Products</b>	<b>2.64%</b>

EQUITY HOLDINGS	% of Net Assets
UltraTech Cement Limited	1.54%
The India Cements Limited	1.10%
<b>Diversified FMCG</b>	<b>2.05%</b>
Hindustan Unilever Limited	1.03%
ITC Limited	1.02%
<b>Industrial Products</b>	<b>1.92%</b>
SKF India Limited	1.01%
Carborundum Universal Limited	0.91%
<b>Aerospace &amp; Defense</b>	<b>1.90%</b>
Bharat Electronics Limited	1.90%
<b>Oil</b>	<b>1.63%</b>
Oil India Limited	1.63%
<b>Consumable Fuels</b>	<b>1.47%</b>
Coal India Limited	1.47%
<b>Agricultural Food &amp; other Products</b>	<b>0.98%</b>
AWL Agri Business Limited	0.98%
<b>Household Products</b>	<b>0.84%</b>
Jyothy Labs Limited	0.84%
<b>TOTAL EQUITY HOLDING</b>	<b>93.91%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.48%</b>
364 Days Tbill (MD 10/07/2025)	SOV	0.75%
364 Days Tbill (MD 04/09/2025)	SOV	0.37%
364 Days Tbill (MD 16/04/2026)	SOV	0.36%
<b>Total Fixed Income Holdings</b>		<b>1.48%</b>
TREPS, Cash & Other Net Current Assets		4.61%
<b>GRAND TOTAL</b>		<b>100.00%</b>

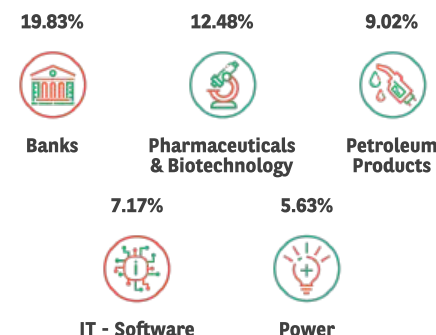
Investment in Top 10 scrips constitutes 37.34% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# Baroda BNP Paribas Dividend Yield Fund

(An open-ended equity scheme predominantly investing in dividend yielding stocks.)

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

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments of dividend yielding companies

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective is to provide medium to long term appreciation by predominantly investing in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. There is no assurance that the investment objective of the Scheme will be achieved

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	: ₹ 9.7366
Regular Growth	: ₹ 9.7366
Direct IDCW	: ₹ 9.8689
Direct Growth	: ₹ 9.8689

### Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

September 11, 2024

Monthly AAUM## As on June 30, 2025	: ₹990.98 Crores
AAUM## As on June 30, 2025	: ₹1,008.23 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	11-Sep-24	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units within 1 year from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil  
For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.17%
TER - Direct Plan (%)	: 0.51%
Portfolio Turnover Ratio	: 1.06

### Key Statistics

No of Stocks	: 55
Portfolio RoE (%)	: 19.79
EPS Growth (%)	: 15.84

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

Minimum Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>19.97%</b>	Hindustan Zinc Limited	1.31%
✓ HDFC Bank Limited	5.96%	<b>Industrial Products</b>	<b>1.19%</b>
✓ Kotak Mahindra Bank Limited	5.36%	SKF India Limited	1.19%
✓ ICICI Bank Limited	4.30%	<b>Beverages</b>	<b>1.17%</b>
City Union Bank Limited	1.74%	Radico Khaitan Limited	1.17%
Canara Bank	1.42%	<b>Leisure Services</b>	<b>1.13%</b>
Karur Vysya Bank Limited	1.19%	The Indian Hotels Company Limited	1.13%
<b>Petroleum Products</b>	<b>10.80%</b>	<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.06%</b>
✓ Reliance Industries Limited	5.95%	Escorts Kubota Limited	1.06%
✓ Hindustan Petroleum Corporation Limited	2.17%	<b>Household Products</b>	<b>1.03%</b>
Gulf Oil Lubricants India Limited	1.49%	Jyothy Labs Limited	1.03%
Bharat Petroleum Corporation Limited	1.19%	<b>Chemicals &amp; Petrochemicals</b>	<b>1.02%</b>
<b>IT - Software</b>	<b>9.35%</b>	BASF India Limited	1.02%
✓ Infosys Limited	2.86%	<b>Consumable Fuels</b>	<b>0.97%</b>
Tata Consultancy Services Limited	1.55%	Coal India Limited	0.97%
HCL Technologies Limited	1.54%	<b>Consumer Durables</b>	<b>0.77%</b>
Oracle Financial Services Software Limited	1.34%	Havells India Limited	0.77%
Wipro Limited	1.06%	<b>TOTAL EQUITY HOLDING</b>	<b>95.75%</b>
Tech Mahindra Limited	1.00%		
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.16%</b>	<b>FIXED INCOME HOLDINGS</b>	<b>Rating % of Net Assets</b>
✓ GlaxoSmithKline Pharmaceuticals Limited	2.18%	<b>Treasury Bill</b>	<b>1.94%</b>
Torrent Pharmaceuticals Limited	2.03%	364 Days Tbill (MD 21/11/2025)	SOV 1.94%
Sun Pharmaceutical Industries Limited	1.99%	<b>Total Fixed Income Holdings</b>	<b>1.94%</b>
Divi's Laboratories Limited	1.69%	TREPS, Cash & Other Net Current Assets	2.31%
Dr. Reddy's Laboratories Limited	1.27%	<b>GRAND TOTAL</b>	<b>100.00%</b>
<b>Automobiles</b>	<b>5.70%</b>	Investment in Top 10 scripts constitutes 36.25% of the portfolio	
✓ Hyundai Motor India Ltd	2.08%	<b>MARKET CAPITALIZATION (% of Net Assets)</b>	
Mahindra & Mahindra Limited	1.58%		
Hero MotoCorp Limited	1.09%	Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization	
Eicher Motors Limited	0.95%	<b>SECTORAL COMPOSITION (Top 5)**</b>	
<b>Power</b>	<b>5.21%</b>	<b>19.97%</b>	<b>10.80%</b>
NTPC Limited	1.66%		
SJVN Limited	1.50%	<b>Banks</b>	<b>Petroleum Products</b>
Power Grid Corporation of India Limited	1.04%	<b>9.16%</b>	<b>5.70%</b>
Tata Power Company Limited	1.01%		
<b>Gas</b>	<b>4.08%</b>	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>Automobiles</b>
Mahanagar Gas Limited	1.99%		
Petronet LNG Limited	1.05%		
GAIL (India) Limited	1.04%		
<b>Finance</b>	<b>3.71%</b>		
Bajaj Finance Limited	1.39%		
Power Finance Corporation Limited	1.27%		
Cholamandalam Investment and Finance Company Ltd	1.05%		
<b>Insurance</b>	<b>3.39%</b>		
ICICI Lombard General Insurance Company Limited	2.02%		
ICICI Prudential Life Insurance Company Limited	1.37%		
<b>Electrical Equipment</b>	<b>3.02%</b>		
✓ GE Vernova T&D India Limited	3.02%		
<b>Food Products</b>	<b>2.50%</b>		
Britannia Industries Limited	1.28%		
Nestle India Limited	1.22%		
<b>Construction</b>	<b>2.37%</b>		
✓ Larsen & Toubro Limited	2.37%		
<b>Oil</b>	<b>2.28%</b>		
Oil India Limited	1.29%		
Oil & Natural Gas Corporation Limited	0.99%		
<b>Healthcare Services</b>	<b>1.65%</b>		
Max Healthcare Institute Limited	1.65%		
<b>Cement &amp; Cement Products</b>	<b>1.50%</b>		
UltraTech Cement Limited	1.50%		
<b>Capital Markets</b>	<b>1.41%</b>		
ICRA Limited	1.41%		
<b>Non - Ferrous Metals</b>	<b>1.31%</b>		

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

# Baroda BNP Paribas Focused Fund

(An Open ended Equity Scheme investing in maximum 30 stocks across market capitalization (i.e. multi cap stocks))

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

- Wealth Creation in long term.
- Investment primarily in equity and equity-related securities of upto 30 companies and the rest in debt securities & money market instruments

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital growth by investing in a concentrated portfolio of equity & equity related instruments of up to 30 companies across market capitalization. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 16.2706
Regular Plan - Growth Option	: ₹ 22.5832
Direct Plan - IDCW Option	: ₹ 18.3713
Direct Plan - Growth Option	: ₹ 25.5501

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

October 06, 2017

Monthly AAUM## As on June 30, 2025	: ₹696.66 Crores
AUM## As on June 30, 2025	: ₹717.79 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	14-Mar-22	33 years
Mr. Kirtan Mehta	01-Jan-25	26 years

### Load Structure

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.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.28%
TER - Direct Plan (%)	: 0.48%
Portfolio Turnover Ratio	: 1.65
Standard Deviation*	: 15.14%
Beta*	: 1.01
Sharpe Ratio*	: 0.92
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 27
Portfolio RoE (%)	: 18.68
EPS Growth (%)	: 28.08

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, If any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

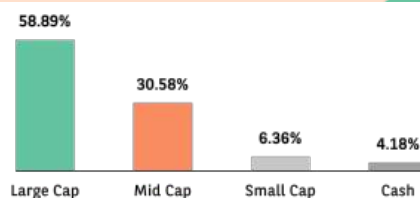
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>25.72%</b>
✓ HDFC Bank Limited	9.06%
✓ ICICI Bank Limited	6.55%
✓ Kotak Mahindra Bank Limited	5.43%
✓ Bank of Baroda	4.68%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>7.95%</b>
✓ Sun Pharmaceutical Industries Limited	5.25%
✓ Lupin Limited	2.70%
<b>Finance</b>	<b>6.81%</b>
PNB Housing Finance Limited	3.86%
Shriram Finance Limited	2.95%
<b>Petroleum Products</b>	<b>6.10%</b>
✓ Hindustan Petroleum Corporation Limited	6.10%
<b>IT - Software</b>	<b>6.05%</b>
Infosys Limited	3.35%
Tech Mahindra Limited	2.70%
<b>Telecom - Services</b>	<b>5.60%</b>
✓ Bharti Airtel Limited	5.60%
<b>Insurance</b>	<b>4.69%</b>
✓ ICICI Lombard General Insurance Company Limited	4.69%
<b>Power</b>	<b>4.52%</b>
✓ Tata Power Company Limited	4.52%
<b>Healthcare Services</b>	<b>4.44%</b>
✓ Max Healthcare Institute Limited	4.44%
<b>Textiles &amp; Apparels</b>	<b>3.44%</b>
Page Industries Limited	3.44%
<b>Transport Services</b>	<b>2.71%</b>
InterGlobe Aviation Limited	2.71%
<b>Retailing</b>	<b>2.61%</b>
Vishal Mega Mart Limited	2.61%
<b>Capital Markets</b>	<b>2.49%</b>
Multi Commodity Exchange of India Limited	2.49%
<b>Automobiles</b>	<b>2.44%</b>
Mahindra & Mahindra Limited	2.44%
<b>Construction</b>	<b>2.05%</b>
Larsen & Toubro Limited	2.05%
<b>Oil</b>	<b>1.81%</b>
Oil India Limited	1.81%
<b>Aerospace &amp; Defense</b>	<b>1.61%</b>
Bharat Electronics Limited	1.61%

EQUITY HOLDINGS	% of Net Assets
<b>Electrical Equipment</b>	<b>1.30%</b>
GE Vernova T&D India Limited	1.30%
<b>Financial Technology (Fintech)</b>	<b>1.29%</b>
One 97 Communications Limited	1.29%
<b>IT - Services</b>	<b>1.12%</b>
Inventurus Knowledge Solutions Limited	1.12%
<b>Leisure Services</b>	<b>1.06%</b>
The Indian Hotels Company Limited	1.06%
<b>TOTAL EQUITY HOLDING</b>	<b>95.81%</b>
<b>Total Fixed Income Holdings</b>	
TREPS, Cash & Other Net Current Assets	4.19%
<b>GRAND TOTAL</b>	<b>100.00%</b>

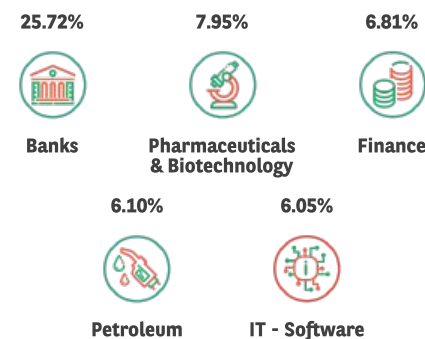
Investment in Top 10 scrips constitutes 56.32% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas ELSS Tax Saver Fund

(An Open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)

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

- Wealth Creation in long term.
- Investments in diversified and actively managed portfolio of equity and equity related securities across market capitalisation along with income tax rebate

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 23.0864
Regular Plan - Growth Option	: ₹ 96.1619
Direct Plan - IDCW Option	: ₹ 29.2794
Direct Plan - Growth Option	: ₹ 108.3136

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

January 05, 2006

Monthly AUM## As on June 30, 2025 : ₹918.04 Crores

AUM## As on June 30, 2025 : ₹933.84 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	14-Mar-22	33 years
Mr. Pratish Krishnan	14-Mar-22	23 years

### Load Structure

Exit Load: • Nil#

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.22%
TER - Direct Plan (%)	: 1.01%
Portfolio Turnover Ratio	: 0.61
Standard Deviation***	: 13.97%
Beta***	: 0.95
Sharpe Ratio***	: 1.23
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 50
Portfolio RoE (%)	: 16.39
EPS Growth (%)	: 21.07

## MINIMUM INVESTMENT AMOUNT#

Minimum Amount: Lumpsum investment: ₹ 500 and in multiples of ₹ 500 thereafter  
Minimum Additional Purchase Amount: ₹ 500 and in multiples of ₹ 500 thereafter

++ The scheme is a 'Transferee Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme.

## Including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>21.10%</b>
✓ HDFC Bank Limited	7.03%
✓ ICICI Bank Limited	6.36%
✓ State Bank of India	2.13%
Kotak Mahindra Bank Limited	1.83%
Bank of Baroda	1.33%
Axis Bank Limited	1.28%
AU Small Finance Bank Limited	1.14%
<b>IT - Software</b>	<b>7.14%</b>
✓ Infosys Limited	2.97%
Tech Mahindra Limited	1.72%
LTIMindtree Limited	1.35%
Hexaware Technologies Limited	1.10%
<b>Retailing</b>	<b>5.58%</b>
✓ Eternal Limited	2.24%
Trent Limited	1.87%
Vishal Mega Mart Limited	1.47%
<b>Finance</b>	<b>5.22%</b>
✓ PNB Housing Finance Limited	2.23%
Cholamandalam Investment and Finance Company Ltd	1.66%
Aditya Birla Capital Limited	1.33%
<b>Petroleum Products</b>	<b>4.57%</b>
✓ Reliance Industries Limited	4.57%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.29%</b>
Sun Pharmaceutical Industries Limited	1.82%
Divi's Laboratories Limited	1.31%
Concord Biotech Limited	1.16%
<b>Electrical Equipment</b>	<b>4.02%</b>
✓ Hitachi Energy India Limited	2.59%
Bharat Heavy Electricals Limited	1.43%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.66%</b>
Linde India Limited	2.01%
Navin Fluorine International Limited	1.65%
<b>Automobiles</b>	<b>3.59%</b>
TVS Motor Company Limited	1.89%
Mahindra & Mahindra Limited	1.70%
<b>Food Products</b>	<b>3.34%</b>
Mrs. Bectors Food Specialities Limited	1.71%
Britannia Industries Limited	1.63%
<b>Telecom - Services</b>	<b>3.28%</b>
✓ Bharti Airtel Limited	3.28%
<b>Financial Technology (Fintech)</b>	<b>3.20%</b>
✓ PB Fintech Limited	2.21%
One 97 Communications Limited	0.99%
<b>Power</b>	<b>3.06%</b>
NTPC Limited	1.85%
NLC India Limited	1.21%
<b>Beverages</b>	<b>3.05%</b>
Radico Khaitan Limited	2.05%
Varun Beverages Limited	1.00%
<b>Industrial Manufacturing</b>	<b>2.97%</b>
Tega Industries Limited	1.54%
Jyoti CNC Automation Ltd	1.43%
<b>Consumer Durables</b>	<b>2.16%</b>
Titan Company Limited	1.38%
V-Guard Industries Limited	0.78%
<b>Insurance</b>	<b>2.13%</b>
Max Financial Services Limited	2.13%
<b>IT - Services</b>	<b>2.01%</b>
Sagility India Limited	2.01%
<b>Construction</b>	<b>1.93%</b>
Larsen & Toubro Limited	1.93%
<b>Industrial Products</b>	<b>1.76%</b>
Cummins India Limited	1.76%

### EQUITY HOLDINGS

EQUITY HOLDINGS	% of Net Assets
<b>Healthcare Services</b>	<b>1.69%</b>
Rainbow Childrens Medicare Limited	1.69%
<b>Non - Ferrous Metals</b>	<b>1.63%</b>
Hindalco Industries Limited	1.63%
<b>Cement &amp; Cement Products</b>	<b>1.62%</b>
UltraTech Cement Limited	1.62%
<b>Leisure Services</b>	<b>1.47%</b>
The Indian Hotels Company Limited	1.47%
<b>Capital Markets</b>	<b>1.45%</b>
Computer Age Management Services Limited	1.45%
<b>Transport Services</b>	<b>1.06%</b>
InterGlobe Aviation Limited	1.06%
<b>TOTAL EQUITY HOLDING</b>	<b>96.98%</b>
<b>Total Fixed Income Holdings</b>	
TREPS, Cash & Other Net Current Assets	3.02%
<b>GRAND TOTAL</b>	<b>100.00%</b>

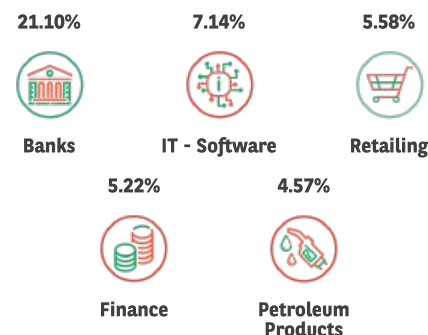
Investment in Top 10 scrips constitutes 35.61% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

For Distribution History kindly refer Distribution History table.

# The investment in scheme shall be locked in for a period of 3 years from the date of allotment of units.

# Baroda BNP Paribas India Consumption Fund

(An open ended equity scheme following consumption theme)

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

- Wealth Creation in long term.
- Investment primarily in equity and equity related securities and the rest in debt securities & money market instruments to generate capital appreciation and provide long-term growth opportunities by investing in companies expected to benefit by providing products and services to the growing consumption needs of Indian consumers.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing in equity/equity related instruments of the companies that: 1. are likely to benefit directly or indirectly from the domestic consumption led demand; or 2. are related to selling of products or rendering of services that go directly to the consumer; or 3. have products or services which have distinct brand identity, thereby enabling choice. However, there is no assurance that the investment objective of the Scheme will be achieved

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 21.1330
Regular Plan - Growth Option	: ₹ 31.3719
Direct Plan - IDCW Option	: ₹ 24.1316
Direct Plan - Growth Option	: ₹ 34.7227

### Benchmark Index (AMFI Tier 1)

Nifty India Consumption TRI

### Date of Allotment

September 07, 2018

Monthly AAUM## As on June 30, 2025	: ₹1,452.02 Crores
AUM## As on June 30, 2025	: ₹1,476.91 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	13-Jul-22	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

### Load Structure

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.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.09%
TER - Direct Plan (%)	: 0.65%
Portfolio Turnover Ratio	: 0.64
Standard Deviation*	: 14.47%
Beta*	: 0.88
Sharpe Ratio*	: 1.02
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 49
Portfolio RoE (%)	: 19.43
EPS Growth (%)	: 18.40

## MINIMUM INVESTMENT AMOUNT

**Minimum Amount: Lumpsum investment:** ₹ 5,000 and in multiples of ₹ 1 thereafter  
**Minimum Additional Purchase Amount:** ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

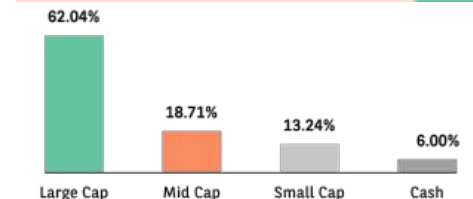
The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table. For complete portfolio, kindly refer the website <https://www.barodabnp-paribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

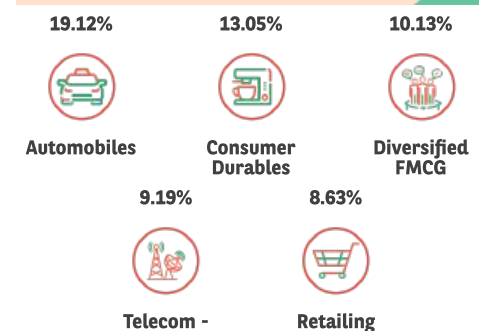
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Automobiles</b>	<b>19.12%</b>	Tata Consumer Products Limited	1.12%
✓ Mahindra & Mahindra Limited	7.54%	<b>Realty</b>	<b>2.54%</b>
✓ Eicher Motors Limited	3.83%	The Phoenix Mills Limited	2.54%
✓ Maruti Suzuki India Limited	2.73%	<b>Financial Technology (Fintech)</b>	<b>1.85%</b>
✓ TVS Motor Company Limited	2.67%	PB Fintech Limited	1.85%
Hyundai Motor India Ltd	1.20%	<b>Healthcare Services</b>	<b>1.73%</b>
Hero MotoCorp Limited	1.15%	Max Healthcare Institute Limited	1.73%
<b>Consumer Durables</b>	<b>12.27%</b>	<b>Textiles &amp; Apparels</b>	<b>1.17%</b>
✓ Titan Company Limited	4.50%	Page Industries Limited	1.17%
Metro Brands Limited	1.48%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.03%</b>
Havells India Limited	1.21%	<b>TOTAL EQUITY HOLDING</b>	<b>95.91%</b>
Crompton Greaves Consumer Electricals Limited	1.08%		
V-Guard Industries Limited	1.05%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating % of Net Assets</b>
Voltas Limited	1.02%	<b>Treasury Bill</b>	<b>0.59%</b>
Bata India Limited	0.99%	364 Days Tbill (MD 18/12/2025)	SOV 0.59%
Blue Star Limited	0.94%	<b>Total Fixed Income Holdings</b>	<b>0.59%</b>
<b>Diversified FMCG</b>	<b>10.13%</b>	TREPS, Cash & Other Net Current Assets	3.50%
✓ ITC Limited	5.08%	<b>GRAND TOTAL</b>	<b>100.00%</b>
✓ Hindustan Unilever Limited	5.05%	Investment in Top 10 scrips constitutes 46.23% of the portfolio	
<b>Telecom - Services</b>	<b>9.19%</b>		
✓ Bharti Airtel Limited	8.16%	<b>MARKET CAPITALIZATION (% of Net Assets)</b>	
Indus Towers Limited	1.03%	62.04%	
<b>Retailing</b>	<b>8.38%</b>	18.71%	
✓ Avenue Supermarts Limited	3.70%	13.24%	
Trent Limited	2.53%	6.00%	
Eternal Limited	2.15%	Large Cap Mid Cap Small Cap Cash	
<b>Personal Products</b>	<b>7.71%</b>		
Godrej Consumer Products Limited	2.39%		
Emami Limited	1.55%		
Dabur India Limited	1.48%		
Procter & Gamble Hygiene and Health Care Limited	1.18%		
Gillette India Limited	1.11%		
<b>Food Products</b>	<b>6.68%</b>		
✓ Britannia Industries Limited	2.97%		
Nestle India Limited	1.50%		
Mrs. Bectors Food Specialities Limited	1.39%		
Zydus Wellness Limited	0.82%		
<b>Leisure Services</b>	<b>5.43%</b>		
Jubilant Foodworks Limited	1.43%		
Westlife Foodworld Limited	1.06%		
The Indian Hotels Company Limited	1.03%		
Schloss Bangalore Limited	0.96%		
Lemon Tree Hotels Limited	0.95%		
<b>Beverages</b>	<b>4.93%</b>		
Radico Khaitan Limited	1.51%		
United Breweries Limited	1.46%		
Varun Beverages Limited	0.99%		
United Spirits Limited	0.97%		
<b>Agricultural Food &amp; other Products</b>	<b>3.75%</b>		
AWL Agri Business Limited	1.41%		
Marico Limited	1.22%		

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



Overweight with respect to benchmark

Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# Baroda BNP Paribas Business Cycle Fund

(An open-ended equity scheme following the Business Cycles theme)

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

- 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.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE 500 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

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.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	₹ 14.4522
Regular Plan - Growth Option	₹ 15.8364
Direct Plan - IDCW Option	₹ 15.2692
Direct Plan - Growth Option	₹ 16.7354

### Benchmark Index (AMFI Tier 1)

BSE 500 TRI

### Date of Allotment

September 15, 2021

Monthly AAUM## As on June 30, 2025	₹ 586.04 Crores
AAUM## As on June 30, 2025	₹ 595.46 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	01-Nov-23	27 years
Mr. Kushant Arora	21-Oct-24	11 years

### Load Structure

Exit Load: • Redemption / switch out of units upto 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 1 year from the date of allotment - 1% of the applicable Net Asset Value (NAV) • For redemption / switch out of units after 1 year from the date of allotment NIL  
For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	2.38%
TER - Direct Plan (%)	0.91%
Portfolio Turnover Ratio	0.68
Standard Deviation*	14.79%
Beta*	1.02
Sharpe Ratio*	1.11
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	60
Portfolio RoE (%)	17.65
EPS Growth (%)	23.07

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

The scheme currently does not have Distribution History.

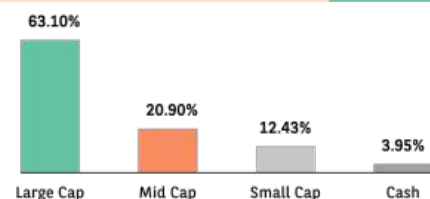
For complete portfolio, kindly refer the website

<https://www.barodabnpbaribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

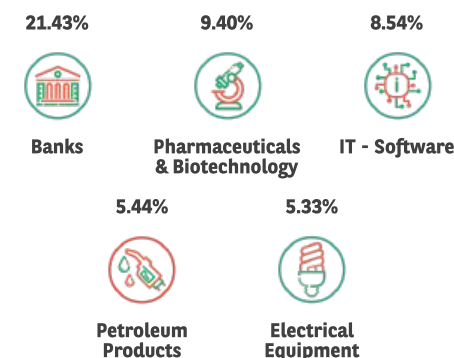
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>21.43%</b>	HDFC Life Insurance Company Limited	1.11%
✓ HDFC Bank Limited	6.96%	<b>Healthcare Services</b>	<b>1.08%</b>
✓ ICICI Bank Limited	5.90%	Fortis Healthcare Limited	1.08%
✓ Kotak Mahindra Bank Limited	3.92%	<b>Capital Markets</b>	<b>1.01%</b>
State Bank of India	1.49%	Multi Commodity Exchange of India Limited	1.01%
Axis Bank Limited	1.09%	<b>Industrial Products</b>	<b>1.00%</b>
Yes Bank Limited	1.08%	Ingersoll Rand (India) Limited	1.00%
IDFC First Bank Limited	0.99%	<b>Agricultural Food &amp; other Products</b>	<b>0.94%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.76%</b>	AWL Agri Business Limited	0.94%
Divi's Laboratories Limited	2.06%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.93%</b>
Sun Pharmaceutical Industries Limited	2.03%	<b>FUTURES LONG POSITION</b>	<b>1.52%</b>
Concord Biotech Limited	1.11%	KPIT Technologies Limited	1.52%
Dr. Reddy's Laboratories Limited	0.97%	<b>TOTAL EQUITY HOLDING</b>	<b>96.42%</b>
Cipla Limited	0.91%		
Natco Pharma Limited	0.91%		
Torrent Pharmaceuticals Limited	0.77%		
<b>IT - Software</b>	<b>8.54%</b>		
✓ Infosys Limited	2.18%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
✓ Persistent Systems Limited	2.10%	<b>Treasury Bill</b>	<b>0.98%</b>
Tata Consultancy Services Limited	2.09%	364 Days Tbill (MD 18/12/2025)	SOV
Oracle Financial Services Software Limited	1.14%	<b>Total Fixed Income Holdings</b>	<b>0.98%</b>
Hexaware Technologies Limited	1.03%	TREPS, Cash & Other Net Current Assets Including Short Futures	2.60%
<b>Petroleum Products</b>	<b>5.44%</b>	<b>GRAND TOTAL</b>	<b>100.00%</b>
✓ Reliance Industries Limited	5.44%	Investment in Top 10 scrips constitutes 38.94% of the portfolio	
<b>Electrical Equipment</b>	<b>5.33%</b>		
✓ Hitachi Energy India Limited	4.08%		
Bharat Heavy Electricals Limited	1.25%		
<b>Automobiles</b>	<b>5.05%</b>		
TVS Motor Company Limited	1.68%		
Tata Motors Limited	1.14%		
Maruti Suzuki India Limited	1.12%		
Hyundai Motor India Ltd	1.11%		
<b>Auto Components</b>	<b>3.95%</b>		
Bosch Limited	1.56%		
ZF Commercial Vehicle Control Systems India Limited	1.42%		
Jtekt India Limited	0.97%		
<b>Construction</b>	<b>3.88%</b>		
✓ Larsen & Toubro Limited	3.88%		
<b>Beverages</b>	<b>2.42%</b>		
Varun Beverages Limited	1.38%		
United Spirits Limited	1.04%		
<b>Retailing</b>	<b>2.35%</b>		
✓ Trent Limited	2.35%		
<b>Power</b>	<b>2.25%</b>		
NTPC Limited	1.27%		
Tata Power Company Limited	0.98%		
<b>Telecom - Services</b>	<b>2.13%</b>		
✓ Bharti Airtel Limited	2.13%		
<b>Industrial Manufacturing</b>	<b>1.95%</b>		
Honeywell Automation India Limited	1.01%		
Tega Industries Limited	0.94%		
<b>Food Products</b>	<b>1.68%</b>		
Nestle India Limited	1.68%		
<b>Diversified FMCG</b>	<b>1.38%</b>		
ITC Limited	1.38%		
<b>Financial Technology (Fintech)</b>	<b>1.35%</b>		
PB Fintech Limited	1.35%		
<b>Leisure Services</b>	<b>1.32%</b>		
Schloss Bangalore Limited	1.32%		
<b>Chemicals &amp; Petrochemicals</b>	<b>1.31%</b>		
Linde India Limited	1.31%		
<b>Cement &amp; Cement Products</b>	<b>1.30%</b>		
The India Cements Limited	1.30%		
<b>Aerospace &amp; Defense</b>	<b>1.27%</b>		
Bharat Electronics Limited	1.27%		
<b>Consumer Durables</b>	<b>1.27%</b>		
VIP Industries Limited	1.27%		
<b>Finance</b>	<b>1.24%</b>		
Bajaj Finserv Limited	1.24%		
<b>Realty</b>	<b>1.23%</b>		
The Phoenix Mills Limited	1.23%		
<b>Insurance</b>	<b>1.11%</b>		

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# Baroda BNP Paribas Banking and Financial Services Fund

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

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

- Capital appreciation over long term.
- Investment predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Financial Services TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

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 and Financial Services Sector. However, there can be no assurance that the investment objective of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 22.0908
Regular Plan - Growth Option	: ₹ 49.1713
Direct Plan - IDCW Option	: ₹ 25.2372
Direct Plan - Growth Option	: ₹ 54.9755

### Benchmark Index (Tier 1)

Nifty Financial Services TRI

### Date of Allotment

June 22, 2012

Monthly AAUM## As on June 30, 2025	: ₹ 280.31 Crores
AUM## As on June 30, 2025	: ₹ 290.05 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sandeep Jain	14-Mar-22	16 years
Mr. Arjun Bagga	21-Oct-24	7 years

### Load Structure

Exit Load: • if units of the Scheme are redeemed or switched out within 30 days of the date of allotment 1% of the applicable Net Asset Value (NAV) • if units of the Scheme are redeemed are switched out after 30 days of allotment - Nil

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.41%
TER - Direct Plan (%)	: 0.84%
Portfolio Turnover Ratio	: 1.03
Standard Deviation***	: 14.07%
Beta***	: 0.95
Sharpe Ratio***	: 1.31

### Key Statistics

No of Stocks	: 26
Portfolio RoE (%)	: 15.95
EPS Growth (%)	: 24.05

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

For Distribution History kindly refer Distribution History table.

\*\* The scheme is a 'Transferee Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme. The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>65.76%</b>
✓ HDFC Bank Limited	23.91%
✓ ICICI Bank Limited	18.74%
✓ Axis Bank Limited	5.99%
✓ Kotak Mahindra Bank Limited	4.33%
✓ State Bank of India	4.24%
✓ Karur Vysya Bank Limited	2.08%
AU Small Finance Bank Limited	1.97%
Ujjivan Small Finance Bank Limited	1.94%
Union Bank of India	1.43%
City Union Bank Limited	1.13%
<b>Finance</b>	<b>14.35%</b>
✓ Bajaj Finance Limited	3.87%
✓ Bajaj Finserv Limited	3.54%
✓ Aditya Birla Capital Limited	2.15%
PNB Housing Finance Limited	1.91%
SBI Cards and Payment Services Limited	1.48%
Cholamandalam Investment and Finance Company Ltd	1.40%
<b>Capital Markets</b>	<b>8.48%</b>
✓ HDFC Asset Management Company Limited	2.60%
Central Depository Services (India) Limited	1.86%
Prudent Corporate Advisory Services Limited	1.40%
KFin Technologies Limited	1.39%
Multi Commodity Exchange of India Limited	1.23%
<b>Insurance</b>	<b>4.44%</b>
HDFC Life Insurance Company Limited	1.68%
SBI Life Insurance Company Limited	1.60%
ICICI Lombard General Insurance Company Limited	1.16%
<b>Financial Technology (Fintech)</b>	<b>3.17%</b>
One 97 Communications Limited	1.69%
PB Fintech Limited	1.48%
<b>FUTURES LONG POSITION</b>	<b>0.97%</b>
Bank Nifty Index	0.97%
<b>TOTAL EQUITY HOLDING</b>	<b>97.17%</b>

Treasury Bill	0.24%
364 Days Tbill (MD 18/12/2025) SOV	0.24%
<b>Total Fixed Income Holdings</b>	<b>0.24%</b>
TREPS, Cash & Other Net Current Assets	2.59%
<b>GRAND TOTAL</b>	<b>100.00%</b>

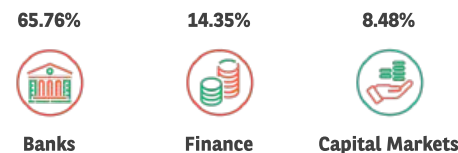
Investment in Top 10 scrips constitutes 71.45% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 3)\*\*



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Innovation Fund

(An open-ended equity scheme investing in innovation theme)

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

- Long term capital appreciation
- Investment in equity & equity related securities of the companies that benefit from innovation theme.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing at least 80% of its net assets in equity/equity related instruments of companies focusing and benefitting from innovation. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan-IDCW	: ₹ 12.1628
Regular Plan-Growth Option	: ₹ 12.2864
Direct Plan-IDCW	: ₹ 12.5532
Direct Plan-Growth Option	: ₹ 12.5532

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

March 05, 2024

Monthly AAUM## As on June 30, 2025	: ₹998.17 Crores
AUM## As on June 30, 2025	: ₹1,005.39 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratish Krishnan	05-Mar-24	23 years
Mr. Ankeet Pandya	01-Jan-25	11 years

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.25%
TER - Direct Plan (%)	: 1.05%
Portfolio Turnover Ratio	: 0.66

### Key Statistics

No of Stocks	: 44
Portfolio RoE (%)	: 17.02
EPS Growth (%)	: 33.84

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

<https://www.barodabnp-paribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Retailing</b>	<b>11.18%</b>
✓ Eternal Limited	3.01%
✓ Info Edge (India) Limited	2.68%
Trent Limited	1.86%
FSN E-Commerce Ventures Limited	1.84%
Swiggy Limited	1.79%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>10.41%</b>
✓ Sun Pharmaceutical Industries Limited	2.83%
✓ Divi's Laboratories Limited	2.66%
Concord Biotech Limited	2.13%
JB Chemicals & Pharmaceuticals Limited	1.50%
Pfizer Limited	1.29%
<b>Chemicals &amp; Petrochemicals</b>	<b>7.62%</b>
✓ Linde India Limited	3.82%
Navin Fluorine International Limited	2.39%
Archean Chemical Industries Limited	1.41%
<b>IT - Software</b>	<b>7.23%</b>
Infosys Limited	2.50%
Oracle Financial Services Software Limited	1.85%
KPIT Technologies Limited	1.51%
Hexaware Technologies Limited	1.37%
<b>Capital Markets</b>	<b>6.92%</b>
Multi Commodity Exchange of India Limited	2.42%
KFin Technologies Limited	2.41%
Computer Age Management Services Limited	2.09%
<b>Automobiles</b>	<b>6.85%</b>
✓ TVS Motor Company Limited	3.42%
Mahindra & Mahindra Limited	1.99%
Hyundai Motor India Ltd	1.44%
<b>Financial Technology (Fintech)</b>	<b>5.83%</b>
✓ PB Fintech Limited	3.35%
One 97 Communications Limited	2.48%
<b>Industrial Manufacturing</b>	<b>4.80%</b>
Tega Industries Limited	1.74%
Honeywell Automation India Limited	1.57%
Jyoti CNC Automation Ltd	1.49%
<b>Telecom - Services</b>	<b>4.29%</b>
✓ Bharti Airtel Limited	4.29%
<b>Electrical Equipment</b>	<b>3.79%</b>
✓ Hitachi Energy India Limited	3.79%
<b>Banks</b>	<b>3.67%</b>
✓ ICICI Bank Limited	3.67%
<b>Industrial Products</b>	<b>2.54%</b>
Cummins India Limited	2.54%
<b>Petroleum Products</b>	<b>2.45%</b>
Reliance Industries Limited	2.45%
<b>Insurance</b>	<b>2.35%</b>
Max Financial Services Limited	2.35%
<b>Auto Components</b>	<b>2.35%</b>
Bosch Limited	1.48%
Jtekt India Limited	0.87%
<b>Food Products</b>	<b>2.15%</b>
Mrs. Bectors Food Specialities Limited	2.15%
<b>Finance</b>	<b>2.14%</b>
Bajaj Finance Limited	2.14%
<b>Diversified</b>	<b>1.97%</b>
3M India Limited	1.97%
<b>Transport Services</b>	<b>1.58%</b>
InterGlobe Aviation Limited	1.58%
<b>Consumer Durables</b>	<b>1.48%</b>
Amber Enterprises India Limited	1.48%
<b>Leisure Services</b>	<b>1.37%</b>
TBO Tek Limited	1.37%
<b>IT - Services</b>	<b>1.23%</b>
Sagility India Limited	1.23%

EQUITY HOLDINGS	% of Net Assets
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.08%</b>
PI Industries Limited	1.08%
<b>FUTURES LONG POSITION</b>	<b>0.98%</b>
Bank Nifty Index	0.98%
<b>TOTAL EQUITY HOLDING</b>	<b>96.26%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.99%</b>
364 Days Tbill (MD 10/07/2025)	SOV	0.99%
<b>Total Fixed Income Holdings</b>		<b>0.99%</b>
TREPS, Cash & Other Net Current Assets		2.75%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 33.52% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)			
42.32%	26.99%	25.97%	3.74%
Large Cap	Mid Cap	Small Cap	Cash

Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

SECTORAL COMPOSITION (Top 5)**		
11.18%	10.41%	7.62%
Retailing	Pharmaceuticals & Biotechnology	Chemicals & Petrochemicals
7.23%	6.92%	
IT - Software	Capital Markets	

○ Overweight with respect to benchmark  
○ Underweight with respect to benchmark  
\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Manufacturing Fund

(An open-ended equity scheme predominantly investing in Manufacturing theme)

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

- Long term capital appreciation.
- Investing in equity and equity related securities of companies engaged in manufacturing theme.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Manufacturing TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective is to generate long-term capital appreciation from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Manufacturing. The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	: ₹ 9.7044
Regular Growth	: ₹ 9.7044
Direct IDCW	: ₹ 9.8585
Direct Growth	: ₹ 9.8585

### Benchmark Index (AMFI Tier 1)

Nifty India Manufacturing TRI

### Date of Allotment

June 28, 2024

Monthly AAUM## As on June 30, 2025	: ₹1,307.96 Crores
AAUM## As on June 30, 2025	: ₹1,322.53 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	28-Jun-24	27 years
Mr. Kushant Arora	21-Oct-24	11 years

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.12%
TER - Direct Plan (%)	: 0.65%
Portfolio Turnover Ratio	: 0.64

### Key Statistics

No of Stocks	: 48
Portfolio RoE (%)	: 16.32
EPS Growth (%)	: 28.81

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

## PORTFOLIO (✓ Top 10 Holdings)

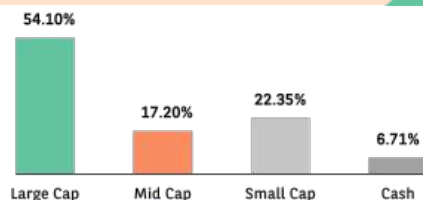
EQUITY HOLDINGS	% of Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>20.45%</b>
✓ Divi's Laboratories Limited	7.88%
✓ Sun Pharmaceutical Industries Limited	3.42%
✓ Dr. Reddy's Laboratories Limited	2.79%
AstraZeneca Pharma India Limited	2.30%
Cipla Limited	2.05%
IPCA Laboratories Limited	1.13%
Natco Pharma Limited	0.88%
<b>Automobiles</b>	<b>12.85%</b>
✓ Mahindra & Mahindra Limited	3.68%
✓ Maruti Suzuki India Limited	2.53%
Hero MotoCorp Limited	2.02%
Tata Motors Limited	1.97%
Hyundai Motor India Ltd	1.66%
TVS Motor Company Limited	0.99%
<b>Petroleum Products</b>	<b>11.26%</b>
✓ Reliance Industries Limited	7.97%
Bharat Petroleum Corporation Limited	2.26%
Gulf Oil Lubricants India Limited	1.03%
<b>Electrical Equipment</b>	<b>7.36%</b>
✓ Hitachi Energy India Limited	3.95%
Bharat Heavy Electricals Limited	1.99%
Siemens Energy India Limited	1.42%
<b>Auto Components</b>	<b>6.57%</b>
✓ Bosch Limited	4.00%
ZF Commercial Vehicle Control Systems India Limited	1.55%
Jtekt India Limited	1.02%
<b>Industrial Products</b>	<b>6.24%</b>
Cummins India Limited	1.62%
SKF India Limited	1.29%
Ingersoll Rand (India) Limited	1.24%
KSB Limited	1.15%
Grindwell Norton Limited	0.94%
<b>Chemicals &amp; Petrochemicals</b>	<b>5.40%</b>
Linde India Limited	1.81%
BASF India Limited	1.41%
Vinati Organics Limited	1.14%
Pidilite Industries Limited	1.04%
<b>Industrial Manufacturing</b>	<b>3.47%</b>
Tega Industries Limited	1.43%
Honeywell Automation India Limited	1.10%
Kennametal India Limited	0.94%
<b>Diversified Metals</b>	<b>3.14%</b>
✓ Vedanta Limited	3.14%
<b>Aerospace &amp; Defense</b>	<b>2.58%</b>
✓ Bharat Electronics Limited	2.58%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>2.04%</b>
Escorts Kubota Limited	2.04%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.80%</b>
Sumitomo Chemical India Limited	1.80%
<b>Non - Ferrous Metals</b>	<b>1.70%</b>
National Aluminium Company Limited	1.70%
<b>Oil</b>	<b>1.50%</b>
Aegis Vopak Terminals Limited	1.50%
<b>Gas</b>	<b>1.31%</b>
Mahanagar Gas Limited	1.31%
<b>Diversified</b>	<b>1.26%</b>
3M India Limited	1.26%
<b>Beverages</b>	<b>1.26%</b>
United Spirits Limited	1.26%
<b>Cement &amp; Cement Products</b>	<b>1.23%</b>
UltraTech Cement Limited	1.23%

EQUITY HOLDINGS	% of Net Assets
<b>Power</b>	<b>0.78%</b>
NLC India Limited	0.78%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.40%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>93.6%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.87%</b>
364 Days Tbill (MD 07/08/2025)	SOV	1.13%
364 Days Tbill (MD 18/12/2025)	SOV	0.74%
<b>Total Fixed Income Holdings</b>		<b>1.87%</b>
TREPS, Cash & Other Net Current Assets		4.53%
<b>GRAND TOTAL</b>		<b>100.00%</b>

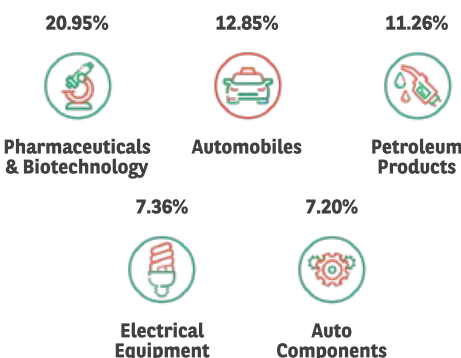
Investment in Top 10 scripts constitutes 41.94% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

# Baroda BNP Paribas Energy Opportunities Fund

(An open-ended equity scheme predominantly investing in Energy companies)

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

- Long term capital appreciation and growth.
- Investing in predominantly in equity and equity related securities of energy companies

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Energy TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies engaging in activities such as exploration, production, distribution, transportation and processing of traditional & new energy including but not limited to industries/sectors such as oil & gas, utilities and power. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes objectives will be achieved

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	: ₹ 11.5162
Regular Growth	: ₹ 11.5162
Direct IDCW	: ₹ 11.5876
Direct Growth	: ₹ 11.5876

### Benchmark Index (Tier 1)

Nifty Energy TRI

### Date of Allotment

February 10, 2025

Monthly AAUM## As on June 30, 2025	: ₹753.74 Crores
AUM## As on June 30, 2025	: ₹762.58 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	10-Feb-25	33 years
Mr. Sandeep Jain	10-Feb-25	16 years

### Load Structure

Exit Load: • For redemption/switch out of units more than 10% of units, within 1 year from the date of allotment - 1% of applicable NAV. • For redemption/ switch out of units in any other case NIL

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.30%
TER - Direct Plan (%)	: 0.70%
Portfolio Turnover Ratio	: 0.28

### Key Statistics

No of Stocks	: 28
Portfolio RoE (%)	: 14.17
EPS Growth (%)	: 9.78

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

Minimum Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Power</b>	<b>24.63%</b>
✓ NTPC Limited	8.52%
✓ Tata Power Company Limited	5.26%
✓ Power Grid Corporation of India Limited	5.11%
Torrent Power Limited	2.85%
NTPC Green Energy Limited	1.65%
NHPC Limited	1.24%
<b>Petroleum Products</b>	<b>21.04%</b>
✓ Reliance Industries Limited	9.94%
✓ Hindustan Petroleum Corporation Limited	5.46%
Bharat Petroleum Corporation Limited	2.72%
Gulf Oil Lubricants India Limited	1.47%
Indian Oil Corporation Limited	1.45%
<b>Electrical Equipment</b>	<b>11.56%</b>
✓ Hitachi Energy India Limited	3.15%
ABB India Limited	2.86%
Bharat Heavy Electricals Limited	2.83%
GE Vernova T&D India Limited	1.55%
Siemens Energy India Limited	1.17%
<b>Oil</b>	<b>11.45%</b>
✓ Oil & Natural Gas Corporation Limited	5.92%
Oil India Limited	2.99%
Aegis Vopak Terminals Limited	2.54%
<b>Gas</b>	<b>7.13%</b>
✓ GAIL (India) Limited	5.01%
Mahanagar Gas Limited	2.12%
<b>Industrial Products</b>	<b>6.16%</b>
✓ Cummins India Limited	3.46%
KSB Limited	2.70%
<b>Consumable Fuels</b>	<b>6.06%</b>
✓ Coal India Limited	6.06%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.41%</b>
Linde India Limited	2.41%
<b>Cement &amp; Cement Products</b>	<b>1.59%</b>
UltraTech Cement Limited	1.59%
<b>Non - Ferrous Metals</b>	<b>1.32%</b>
Hindalco Industries Limited	1.32%
<b>Industrial Manufacturing</b>	<b>1.27%</b>
Tega Industries Limited	1.27%
<b>TOTAL EQUITY HOLDING</b>	<b>94.62%</b>

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
Treasury Bill		2.57%
364 Days Tbill (MD 21/11/2025)	SOV	2.57%
<b>Total Fixed Income Holdings</b>		<b>2.57%</b>
TREPS, Cash & Other Net Current Assets		2.81%
<b>GRAND TOTAL</b>		<b>100.00%</b>

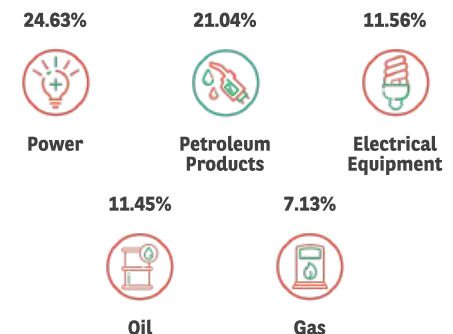
Investment in Top 10 scrips constitutes 57.89% of the portfolio

### MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

### SECTORAL COMPOSITION (Top 5)\*\*



Overweight with respect to benchmark

Underweight with respect to benchmark

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# Baroda BNP Paribas Aqua Fund of Fund

(An Open Ended Fund of Fund scheme investing in BNP Paribas Funds Aqua (Lux))

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

- Wealth creation in long term.
- Investments predominantly in units of BNP Paribas Funds Aqua (Lux).

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (MSCI World Index (TRI)); basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BNP Paribas Funds Aqua (Lux).The Scheme does not guarantee / indicate any returns. However, there is no assurance that the investment objective of the Scheme will be achieved

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	₹ 13.1745
Regular Plan - Growth Option	₹ 13.1745
Direct Plan - IDCW Option	₹ 13.7743
Direct Plan - Growth Option	₹ 13.7743

### Benchmark Index (AMFI Tier 1)

MSCI World Index (TRI)

### Date of Allotment

May 07, 2021

Monthly AAUM## As on June 30, 2025 : ₹37.39 Crores

AUM## As on June 30, 2025 : ₹37.56 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Ms. Swapna Shelar	21-Oct-24	14 years

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out 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.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.58%
TER - Direct Plan (%)	: 0.54%
Portfolio Turnover Ratio	: 0.00

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

Investors may please note that they will be bearing the recurring expenses of the fund of fund scheme in addition to the expenses of the Underlying Fund in which the fund of fund scheme makes investments.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BNP PARIBAS FUNDS SICAV - AQUA	98.19%
TREPS, Cash & Other Net Current Assets	1.81%
<b>GRAND TOTAL</b>	<b>100.00%</b>

## Holdings of the Underlying Fund (As on June 30, 2025)

Top 10 Holdings (%)		Geographical Composition (%)	
VEOLIA ENVIRON. SA	4.85	United States	50.46
LINDE PLC	4.34	United Kingdom	11.56
NOVONESIS CLASS B B	3.73	Switzerland	6.61
XYLEM INC	3.49	Japan	5.44
SEVERN TRENT PLC	3.25	France	4.85
A O SMITH CORP	3.13	Netherlands	3.92
IDEX CORP	2.90	Denmark	3.73
PENTAIR PLC	2.89	Sweden	2.50
ADVANCED DRAINAGE SYSTEMS INC	2.87	Germany	1.73
UNITED UTILITIES GROUP PLC	2.66	Australia	1.70
No. of Holdings in Portfolio	44	Forex contracts	0.01
		Other	5.34
		Cash	2.14
SECTORAL COMPOSITION (%)**		Total	100.00

### SECTORAL COMPOSITION (%)\*\*

Industrials	59.66
Utilities	17.09
Materials	14.94
Health care	3.68
Information technology	2.48
Forex contracts	0.01
Cash	2.14
<b>Total</b>	<b>100.00</b>

\*\* Data as per Global Industry Classification Standard sector classification



# Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds

(An open-ended fund of fund scheme predominantly investing in arbitrage and debt oriented schemes of Baroda BNP Paribas Mutual Fund)

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

- Regular income and capital appreciation
- Investments in units of debt and arbitrage schemes

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI); basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to offer regular income and capital appreciation through diversification of investments across debt and arbitrage schemes. The Scheme does not guarantee / indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	₹ 10.0418
Regular Growth	₹ 10.0418
Direct IDCW	₹ 10.0439
Direct Growth	₹ 10.0439

### Benchmark Index (Tier 1)

Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI

### Date of Allotment

May 23, 2025

Monthly AAUM## As on June 30, 2025 : ₹95.57 Crores

AUM## As on June 30, 2025 : ₹104.79 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	05-Jun-25	14 years
Mr. Neeraj Saxena	23-May-25	20 years

### Load Structure

Exit Load: • Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%) : 0.25%

TER - Direct Plan (%) : 0.05%

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

Minimum Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

\*Investors are requested to note that being a Fund of Fund scheme, they will be bearing the recurring expenses of the scheme in addition to the expenses of underlying fund in which the fund of funds scheme makes investment.

## PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BARODA BNP PARIBAS CORPORATE BOND FUND	60.22%
BARODA BNP PARIBAS ARBITRAGE FUND	38.42%
TREPS, Cash & Other Net Current Assets	1.36%
<b>GRAND TOTAL</b>	<b>100.00%</b>

# Baroda BNP Paribas Multi Asset Active Fund of Funds

(An open-ended fund of fund scheme predominantly investing in debt, equity and gold oriented schemes of Baroda BNP Paribas Mutual Fund)

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

- Regular income and Capital Appreciation
- Investments in units of debt, equity and gold schemes

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold); basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to offer capital appreciation and income over long term through diversification of investments across debt, equity and gold schemes. However, there is no assurance that the investment objective of the Scheme will be achieved

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	:	₹ 10.0514
Regular Growth	:	₹ 10.0514
Direct IDCW	:	₹ 10.0586
Direct Growth	:	₹ 10.0586

### Benchmark Index (Tier 1)

60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold

### Date of Allotment

May 30, 2025

Monthly AAUM## As on June 30, 2025 : ₹126.04 Crores

AUM## As on June 30, 2025 : ₹126.25 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	05-Jun-25	21 years
Mr. Pratish Krishnan	30-May-25	23 years

### Load Structure

Exit Load: • For redemption/switch out of units within 1 year from the date of allotment: 1.00% of applicable NAV • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment  
For detailed load structure please refer Scheme Information Document of the scheme.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	1.01%
TER - Direct Plan (%)	:	0.11%

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

Minimum Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

\*Investors are requested to note that being a Fund of Funds scheme, they will be bearing the recurring expenses of the scheme in addition to the expenses of underlying fund in which the fund of funds scheme makes investment.

## PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BARODA BNP PARIBAS SHORT DURATION FUND	49.18%
BARODA BNP PARIBAS LARGE CAP FUND	20.42%
BARODA BNP PARIBAS DYNAMIC BOND FUND	8.61%
<b>TOTAL MUTUAL FUND UNITS</b>	<b>78.21%</b>
BARODA BNP PARIBAS GOLD ETF	20.02%
TREPS, Cash & Other Net Current Assets	1.77%
<b>GRAND TOTAL</b>	<b>100.00%</b>

# Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on June 30, 2025

## 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. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 16.4425
Regular Plan - Growth Option	: ₹ 24.7605
Direct Plan - IDCW Option	: ₹ 18.0035
Direct Plan - Growth Option	: ₹ 27.0388

### Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

### Date of Allotment

November 14, 2018

Monthly AAUM## As on June 30, 2025 : ₹4,347.10 Crores

AAUM## As on June 30, 2025 : ₹4,413.02 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Sanjay Chawla	14-Nov-18	33 years
Equity	Mr. Pratish Krishnan	05-Aug-21	23 years
Equity	Mr. Neeraj Saxena	21-Oct-24	20 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

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 the units are redeemed after one year from the date of allotment: Nil  
For detailed load structure please refer Scheme Information Document of the scheme.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.89%
TER - Direct Plan (%)	: 0.74%
Portfolio Turnover Ratio	: 1.79
Standard Deviation*	: 9.80%
Beta*	: 1.31
Sharpe Ratio*	: 1.32
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 6.46
Modified Duration (years)	: 3.42
YTM (%)	: 6.59%
Macaulay Duration* (years)	: 3.56

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>17.11%</b>	Tega Industries Limited	0.75%
✓ HDFC Bank Limited	7.11%	<b>Insurance</b>	<b>1.62%</b>
✓ ICICI Bank Limited	4.83%	ICICI Lombard General Insurance Company Limited	1.62%
✓ Kotak Mahindra Bank Limited	2.45%	<b>Aerospace &amp; Defense</b>	<b>1.58%</b>
Bank of Baroda	1.61%	Bharat Electronics Limited	1.58%
The Federal Bank Limited	1.11%	<b>Cement &amp; Cement Products</b>	<b>1.37%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.89%</b>	UltraTech Cement Limited	1.37%
✓ Sun Pharmaceutical Industries Limited	2.28%	<b>Beverages</b>	<b>1.36%</b>
Divi's Laboratories Limited	1.39%	Radico Khaitan Limited	1.36%
Concord Biotech Limited	1.17%	<b>Transport Services</b>	<b>1.35%</b>
Ajanta Pharma Limited	1.05%	InterGlobe Aviation Limited	1.35%
<b>IT - Software</b>	<b>4.68%</b>	<b>Oil</b>	<b>1.28%</b>
✓ Infosys Limited	2.90%	Oil India Limited	1.28%
Tata Consultancy Services Limited	1.02%	<b>Financial Technology (Fintech)</b>	<b>1.08%</b>
Hexaware Technologies Limited	0.76%	PB Fintech Limited	1.08%
<b>Petroleum Products</b>	<b>4.63%</b>	<b>Personal Products</b>	<b>1.07%</b>
✓ Reliance Industries Limited	2.55%	Godrej Consumer Products Limited	1.07%
✓ Hindustan Petroleum Corporation Limited	2.08%	<b>Healthcare Services</b>	<b>0.89%</b>
<b>Electrical Equipment</b>	<b>3.38%</b>	Jupiter Life Line Hospitals Limited	0.89%
Hitachi Energy India Limited	1.77%	<b>Diversified FMCG</b>	<b>0.78%</b>
GE Vernova T&D India Limited	1.61%	Hindustan Unilever Limited	0.78%
<b>Finance</b>	<b>3.26%</b>	<b>Power</b>	<b>0.75%</b>
Shriram Finance Limited	2.00%	Power Grid Corporation of India Limited	0.75%
PNB Housing Finance Limited	1.26%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>3.42%</b>
<b>Telecom - Services</b>	<b>2.96%</b>	<b>TOTAL EQUITY HOLDING</b>	<b>72.78%</b>
✓ Bharti Airtel Limited	2.96%		
<b>Capital Markets</b>	<b>2.32%</b>	<b>REITs/InvTs Holdings</b>	<b>% of Net Assets</b>
Multi Commodity Exchange of India Limited	1.22%	IndiGRID Infrastructure Trust	1.27%
360 One WAM Limited	1.10%	Embassy Office Parks REIT	1.19%
<b>Retailing</b>	<b>2.27%</b>	NXT Infra Trust (NIT)	1.15%
Info Edge (India) Limited	1.43%	Brookfield India Real Estate Trust	1.12%
Eternal Limited	0.84%	National Highways Infra Trust	0.56%
<b>Auto Components</b>	<b>2.20%</b>	Capital Infra Trust	0.44%
Schaeffler India Limited	1.11%	Anzen India Energy Yield Plus Trust	0.36%
Samvardhana Motherson International Limited	1.09%	Intelligent Supply Chain Infrastructure Trust	0.33%
<b>Construction</b>	<b>2.16%</b>	Powergrid Infrastructure Investment Trust	0.31%
✓ Larsen & Toubro Limited	2.16%	Indus Infra Trust	0.20%
<b>Textiles &amp; Apparels</b>	<b>2.02%</b>	<b>Total REITs/InvTs Holdings</b>	<b>6.93%</b>
Page Industries Limited	2.02%		
<b>Consumer Durables</b>	<b>1.68%</b>	<b>MUTUAL FUND UNITS</b>	<b>% of Net Assets</b>
Amber Enterprises India Limited	1.68%	Baroda BNP Paribas Money Market Fund	0.45%
<b>Industrial Manufacturing</b>	<b>1.67%</b>	<b>Total MUTUAL FUND UNITS</b>	<b>0.45%</b>
Jyoti CNC Automation Ltd	0.92%		

# Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

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

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

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



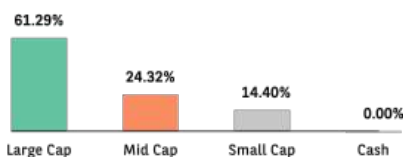
Benchmark riskometer is at High risk

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>5.36%</b>
✓ Piramal Finance Limited	ICRA AA	2.40%
IndoStar Capital Finance Limited	CARE AA-	0.45%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.44%
REC Limited	CRISIL AAA	0.41%
Larsen & Toubro Limited	CRISIL AAA	0.35%
JSW Steel Limited	ICRA AA	0.23%
Motilal Oswal Home Finance Limited	ICRA AA	0.18%
Nuvoco Vistas Corporation Limited	CRISIL AA	0.14%
GAIL (India) Limited	CARE AAA	0.12%
Muthoot Finance Limited	CRISIL AA+	0.12%
Adani Ports and Special Economic Zone Limited	ICRA AAA	0.12%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.12%
National Bank For Agriculture and Rural Development	ICRA AAA	0.12%
Power Finance Corporation Limited	CRISIL AAA	0.11%
Tata Projects Limited	FITCH AA	0.05%
<b>GOVERNMENT BOND</b>		<b>3.50%</b>
7.18% GOI (MD 14/08/2033)	Sovereign	1.02%
6.79% GOI (MD 07/10/2034)	Sovereign	0.99%
7.38% GOI (MD 20/06/2027)	Sovereign	0.58%
7.34% GOI (MD 22/04/2064)	Sovereign	0.53%
7.32% GOI (MD 13/11/2030)	Sovereign	0.38%
<b>PTC</b>		<b>1.35%</b>
Sansar Trust	CRISIL AAA(SO)	1.22%
India Universal Trust	CRISIL AAA(SO)	0.13%
<b>STATE GOVERNMENT BOND</b>		<b>0.31%</b>

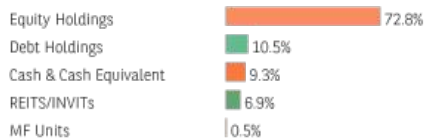
FIXED INCOME HOLDINGS	Rating	% of Net Assets
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	0.14%
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	0.08%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.05%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	0.04%
<b>Total Fixed Income Holdings</b>		<b>10.52%</b>

## MARKET CAPITALIZATION (% of Equity Holdings)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

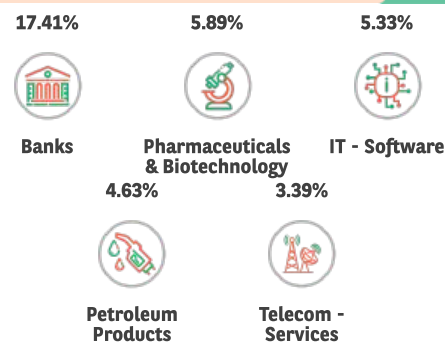
## COMPOSITION BY ASSETS



FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREPS, Cash & Other Net Current Assets		9.32%
<b>GRAND TOTAL</b>		<b>100.00%</b>

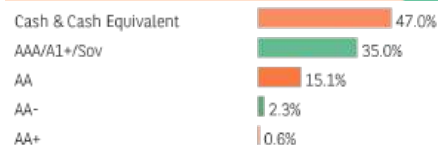
Investment in Top 10 scrips constitutes 31.72% of the portfolio  
Net equity holdings is 72.78% of the portfolio

## EQUITY SECTORAL COMPOSITION (Top 5)\*\*



\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## CREDIT QUALITY PROFILE (% of Debt Holdings)



## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

\* refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

# Baroda BNP Paribas Aggressive Hybrid Fund

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

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

- 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.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on June 30, 2025

## 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. The Scheme does not guarantee/indicate any returns. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	:	₹ 17.1209
Regular Plan - Growth Option	:	₹ 28.2099
Direct Plan - IDCW Option	:	₹ 19.5179
Direct Plan - Growth Option	:	₹ 32.2219

### Benchmark Index (AMFI Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

### Date of Allotment

April 07, 1917

Monthly AAUM## As on June 30, 2025	:	₹1,227.78 Crores
AAUM## As on June 30, 2025	:	₹1,245.20 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Jitendra Sriram	16-Jun-22	27 years
Equity	Mr. Pratish Krishnan	14-Mar-22	23 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

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.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.12%
TER - Direct Plan (%)	: 0.52%
Portfolio Turnover Ratio	: 0.91
Standard Deviation*	: 9.81%
Beta*	: 1.02
Sharpe Ratio*	: 1.31

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Debt Quants

Average Maturity (years)	: 8.11
Modified Duration (years)	: 3.74
YTM (%)	: 7.08%
Macaulay Duration* (years)	: 3.91

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable.

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

\* refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

For complete portfolio, kindly refer the website <https://www.barodabnpbparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS		% of Net Assets
<b>Banks</b>		<b>15.07%</b>
✓	HDFC Bank Limited	6.51%
✓	ICICI Bank Limited	6.06%
✓	Kotak Mahindra Bank Limited	2.50%
<b>IT - Software</b>		<b>7.45%</b>
✓	Tata Consultancy Services Limited	2.25%
	Infosys Limited	2.20%
	HCL Technologies Limited	1.25%
	Hexaware Technologies Limited	0.92%
	Persistent Systems Limited	0.83%
<b>Petroleum Products</b>		<b>5.10%</b>
✓	Reliance Industries Limited	5.10%
<b>Electrical Equipment</b>		<b>4.20%</b>
✓	Hitachi Energy India Limited	3.18%
	Bharat Heavy Electricals Limited	1.02%
<b>Construction</b>		<b>3.98%</b>
✓	Larsen & Toubro Limited	3.98%
<b>Retailing</b>		<b>2.58%</b>
	Trent Limited	1.80%
	Eternal Limited	0.78%
<b>Auto Components</b>		<b>2.51%</b>
	Bosch Limited	1.65%
	Jtekt. India Limited	0.86%
<b>Diversified FMCG</b>		<b>2.35%</b>
✓	ITC Limited	2.35%
<b>Telecom - Services</b>		<b>2.18%</b>
	Bharti Airtel Limited	2.18%
<b>Automobiles</b>		<b>2.07%</b>
	Tata Motors Limited	1.19%
	Hyundai Motor India Ltd.	0.88%
<b>Pharmaceuticals &amp; Biotechnology</b>		<b>2.00%</b>
	Sun Pharmaceutical Industries Limited	1.21%
	Dr. Reddy's Laboratories Limited	0.79%
<b>Industrial Manufacturing</b>		<b>1.70%</b>
	Honeywell Automation India Limited	0.91%
	Tega Industries Limited	0.79%
<b>Leisure Services</b>		<b>1.64%</b>
	The Indian Hotels Company Limited	0.82%
	Schloss Bangalore Limited	0.82%
<b>Aerospace &amp; Defense</b>		<b>1.37%</b>
	Bharat Electronics Limited	1.37%
<b>Chemicals &amp; Petrochemicals</b>		<b>1.30%</b>
	Linde India Limited	1.30%
<b>Finance</b>		<b>1.22%</b>
	Bajaj Finance Limited	1.22%
<b>Personal Products</b>		<b>1.18%</b>
	Gillette India Limited	1.18%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>		<b>1.08%</b>
	Escorts Kubota Limited	1.08%
<b>Oil</b>		<b>1.07%</b>
	Oil India Limited	1.07%
<b>Insurance</b>		<b>0.94%</b>
	HDFC Life Insurance Company Limited	0.94%
<b>Cement &amp; Cement Products</b>		<b>0.93%</b>
	Grasim Industries Limited	0.93%
<b>Financial Technology (Fintech)</b>		<b>0.79%</b>
	PB Fintech Limited	0.79%
<b>LESS THAN 0.75% EXPOSURE</b>		<b>8.30%</b>
<b>FUTURES LONG POSITION</b>		<b>0.73%</b>
	KPIIT Technologies Limited	0.73%
<b>TOTAL EQUITY HOLDING</b>		<b>71.74%</b>
<b>REITS/InvTs Holdings</b>		<b>% of Net Assets</b>
	Brookfield India Real Estate Trust	0.50%
	Intelligent Supply Chain Infrastructure Trust	0.39%
	Indus Infra Trust	0.34%
<b>Total REITS/InvTs Holdings</b>		<b>1.23%</b>
<b>FIXED INCOME HOLDINGS</b>		<b>Rating</b>
<b>CORPORATE BOND</b>		<b>% of Net Assets</b>
<b>13.36%</b>		
✓	IndoStar Capital Finance Limited	CARE AA-
	Small Industries Dev Bank of India	CRISIL AAA
	Piramal Finance Limited	ICRA AA
	Indian Railway Finance Corporation Limited	CRISIL AAA
	Power Finance Corporation Limited	CRISIL AAA
	Bharti Telecom Limited	CRISIL AA+
	Muthoot Finance Limited	CRISIL AA+
	360 One Prime Limited	CRISIL AA
	Hindustan Petroleum Corporation Limited	CRISIL AAA
	National Bank For Agriculture and Rural Development	CRISIL AAA
	Reliance Industries Limited	CRISIL AAA
	National Bank For Agriculture and Rural Development	ICRA AAA
	National Highways Authority Of India	CRISIL AAA
	REC Limited	CRISIL AAA
<b>GOVERNMENT BOND</b>		<b>6.08%</b>
✓	7.34% GOI (MD 22/04/2064)	Sovereign

7.38% GOI (MD 20/06/2027)	Sovereign	0.91%
5.74% GOI (MD 15/11/2026)	Sovereign	0.80%
6.79% GOI (MD 07/10/2034)	Sovereign	0.62%
7.02% GOI (MD 18/06/2031)	Sovereign	0.42%
6.92% GOI (MD 18/11/2039)	Sovereign	0.20%
<b>PTC</b>		<b>2.19%</b>
Sansar Trust	CRISIL AAA(SO)	1.40%
India Universal Trust	CRISIL AAA(SO)	0.79%
<b>COMPULSORY CONVERTIBLE DEBENTURE</b>		<b>0.46%</b>
Cholamandalam Investment and Finance Company Ltd		0.46%
<b>TREASURY BILL</b>		<b>0.24%</b>
364 Days Tbill (MD 04/09/2025)	Sovereign	0.24%
<b>STATE GOVERNMENT BOND</b>		<b>0.16%</b>
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	0.16%
<b>Total Fixed Income Holdings</b>		<b>22.49%</b>
TREPS, Cash & Other Net Current Assets		4.54%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 37.74% of the portfolio

### MARKET CAPITALIZATION (% of Equity Holdings)

71.85%	21.59%	6.82%	0.00%
Large Cap	Mid Cap	Small Cap	Cash

Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

### COMPOSITION BY ASSETS

Equity Holdings	71.0%
Debt Holdings	22.5%
Cash & Cash Equivalent	4.5%
REITS/INVTs	1.2%

### CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	58.1%
Cash & Cash Equivalent	17.1%
AA-	10.1%
AA	8.6%
AA+	6.2%

### SECTORAL COMPOSITION (Top 5)\*\*

16.4%	7.45%	5.73%
Banks	IT - Software	Petroleum Products
4.2%	3.98%	
Electrical Equipment	Construction	

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# Baroda BNP Paribas Multi Asset Fund

(An Open-ended Scheme investing in Equity, Debt and Gold ETF)

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

- Wealth creation in long term.
- Investment in equity and equity related securities debt and money market instruments and Gold ETF

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek to generate long term capital growth by investing in equity and equity related securities, debt & money market instruments, REITs / INVITs and Gold ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	:	₹ 14.2975
Regular Growth	:	₹ 14.9737
Direct IDCW	:	₹ 15.0894
Direct Growth	:	₹ 15.5308

### Benchmark Index (Tier 1)

65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold

### Date of Allotment

December 19, 2022

Monthly AAUM## As on June 30, 2025	:	₹1,188.14 Crores
AAUM## As on June 30, 2025	:	₹1,199.63 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Jitendra Sriram	19-Dec-22	27 years
Equity	Mr. Pratish Krishnan	21-Oct-24	23 years
Fixed Income	Mr. Vikram Pamnani	19-Dec-22	14 years

### Load Structure

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.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	2.11%
TER - Direct Plan (%)	:	0.91%
Portfolio Turnover Ratio	:	0.53

### Debt Quants

Average Maturity (years)	:	5.82
Modified Duration (years)	:	3.39
YTM (%)	:	6.40%
Macaulay Duration* (years)	:	3.58

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

\* refer Glossary page

\* refer Glossary page for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

<https://www.barodabnpbparibasmf.in/>

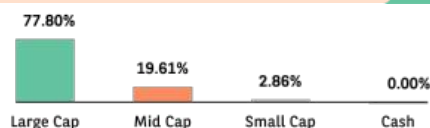
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>18.27%</b>
✓ HDFC Bank Limited	7.51%
✓ ICICI Bank Limited	7.27%
Kotak Mahindra Bank Limited	1.95%
State Bank of India	1.54%
<b>IT - Software</b>	<b>7.41%</b>
✓ Infosys Limited	3.12%
Tata Consultancy Services Limited	2.60%
Persistent Systems Limited	0.86%
Hexaware Technologies Limited	0.83%
<b>Petroleum Products</b>	<b>5.52%</b>
✓ Reliance Industries Limited	5.52%
<b>Electrical Equipment</b>	<b>4.28%</b>
✓ Hitachi Energy India Limited	3.38%
Bharat Heavy Electricals Limited	0.90%
<b>Construction</b>	<b>4.13%</b>
✓ Larsen & Toubro Limited	4.13%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.99%</b>
Sun Pharmaceutical Industries Limited	1.76%
Cipla Limited	1.36%
Dr. Reddy's Laboratories Limited	0.87%
<b>Telecom - Services</b>	<b>3.32%</b>
✓ Bharti Airtel Limited	3.32%
<b>Power</b>	<b>3.06%</b>
NLC India Limited	1.55%
NTPC Limited	1.51%
<b>Automobiles</b>	<b>2.26%</b>
Hero MotoCorp Limited	1.43%
Tata Motors Limited	0.83%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.25%</b>
Linde India Limited	2.25%
<b>Retailing</b>	<b>2.10%</b>
Trent Limited	2.10%
<b>Cement &amp; Cement Products</b>	<b>2.03%</b>
Grasim Industries Limited	1.28%
The India Cements Limited	0.75%
<b>Auto Components</b>	<b>1.72%</b>
Bosch Limited	1.72%
<b>Finance</b>	<b>1.62%</b>
Bajaj Finance Limited	1.62%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.50%</b>
Escorts Kubota Limited	1.50%
<b>Food Products</b>	<b>1.48%</b>
Nestle India Limited	1.48%
<b>Leisure Services</b>	<b>0.75%</b>
Schloss Bangalore Limited	0.75%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>3.54%</b>
<b>FUTURES LONG POSITION</b>	<b>1.14%</b>
KPIT Technologies Limited	0.76%
Yes Bank Limited	0.38%
<b>TOTAL EQUITY HOLDING</b>	<b>70.37%</b>
<b>REITs/INVITs Holdings</b>	<b>% of Net Assets</b>
Brookfield India Real Estate Trust	0.81%
Intelligent Supply Chain Infrastructure Trust	0.40%
Indus Infra Trust	0.10%
<b>Total REITs/INVITs Holdings</b>	<b>1.31%</b>
<b>Gold ETF</b>	<b>% of Net Assets</b>
✓ Nippon India Mutual Fund	7.41%
✓ Baroda BNP Paribas Mutual Fund	7.39%
HDFC Mutual Fund	0.19%
<b>Total Gold ETF</b>	<b>14.99%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
<b>CORPORATE BOND</b>	<b>7.65%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	2.98%
Power Finance Corporation Limited	CRISIL AAA	1.70%
National Bank For Agriculture and Rural Development	ICRA AAA	1.27%
Export Import Bank of India	CRISIL AAA	0.85%
Muthoot Finance Limited	CRISIL AA+	0.85%
<b>GOVERNMENT BOND</b>		<b>1.74%</b>
7.32% GOI (MD 13/11/2030)	Sovereign	0.88%
7.34% GOI (MD 22/04/2064)	Sovereign	0.86%
<b>CERTIFICATE OF DEPOSIT</b>		<b>0.81%</b>
Union Bank of India	FITCH A1+	0.81%
<b>Total Fixed Income Holdings</b>		<b>10.20%</b>
TREPS, Cash & Other Net Current Assets Including Short Futures		3.13%
<b>GRAND TOTAL</b>		<b>100.00%</b>

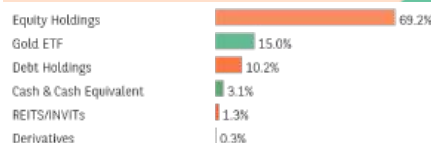
Investment in Top 10 scrips constitutes 52.03% of the portfolio

### MARKET CAPITALIZATION (% of Equity Holdings)

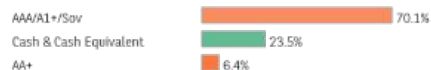


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

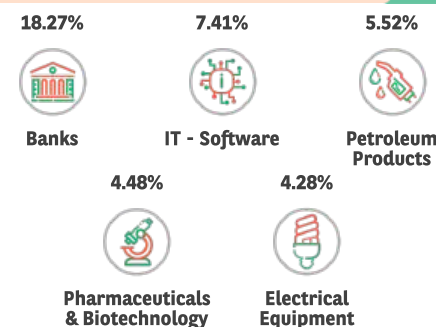
### COMPOSITION BY ASSETS



### CREDIT QUALITY PROFILE (% of Debt Holdings)



### SECTORAL COMPOSITION (Top 5)\*\*



\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

# Baroda BNP Paribas Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt instruments)

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

- Long term capital appreciation and income generation.
- Investment in equity and equity related securities, arbitrage opportunities, and debt and money market instruments.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Equity Savings Index TRI): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

## 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 that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	: ₹ 13.4324
Regular Plan - Growth Option	: ₹ 16.7019
Direct Plan - IDCW Option	: ₹ 14.3218
Direct Plan - Growth Option	: ₹ 17.8118

### Benchmark Index (AMFI Tier 1)

Nifty Equity Savings Index TRI

### Date of Allotment

July 25, 2019

Monthly AAUM## As on June 30, 2025	: ₹264.77 Crores
AAUM## As on June 30, 2025	: ₹262.66 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratish Krishnan	05-Sep-19	23 years
Equity	Mr. Neeraj Saxena	21-Oct-24	20 years
Equity	Mr. Ankeet Pandya	01-Jan-25	11 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

Exit Load: • if units of the Scheme are redeemed or switched out within 30 days of the date of allotment - 1% of the applicable Net Asset Value (NAV) • if units of the Scheme are redeemed are switched out after 30 days of allotment: Nil

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.50%
TER - Direct Plan (%)	: 1.37%
Portfolio Turnover Ratio	: 4.77
Standard Deviation*	: 5.21%
Beta*	: 1.07
Sharpe Ratio*	: 1.23
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 4.63
Modified Duration (years)	: 3.54
YTM (%)	: 6.48%
Macaulay Duration* (years)	: 3.70

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>Banks</b>	<b>12.50%</b>	<b>-4.97%</b>
✓ HDFC Bank Limited	6.07%	-2.69%
✓ ICICI Bank Limited	2.39%	
Kotak Mahindra Bank Limited	1.38%	-1.39%
AU Small Finance Bank Limited	0.90%	
IndusInd Bank Limited	0.88%	-0.89%
State Bank of India	0.88%	
<b>Petroleum Products</b>	<b>5.58%</b>	<b>-3.33%</b>
✓ Reliance Industries Limited	5.58%	-3.33%
<b>Power</b>	<b>4.76%</b>	<b>-3.93%</b>
✓ Tata Power Company Limited	3.25%	-2.41%
NTPC Limited	1.51%	-1.52%
<b>Finance</b>	<b>4.41%</b>	<b>-1.83%</b>
Bajaj Finance Limited	1.76%	-0.86%
Muthoot Finance Limited	0.96%	-0.97%
PNB Housing Finance Limited	0.85%	
Cholamandavam Investment and Finance Company Ltd	0.84%	
<b>Telecom - Services</b>	<b>4.23%</b>	<b>-3.01%</b>
✓ Bharti Airtel Limited	4.23%	-3.01%
<b>Automobiles</b>	<b>3.01%</b>	<b>-1.69%</b>
✓ Mahindra & Mahindra Limited	2.13%	-1.69%
TVS Motor Company Limited	0.88%	
<b>Cement &amp; Cement Products</b>	<b>2.91%</b>	<b>-1.99%</b>
Ambuja Cements Limited	1.99%	-1.99%
UltraTech Cement Limited	0.92%	
<b>Construction</b>	<b>2.63%</b>	<b>-1.60%</b>
✓ Larsen & Toubro Limited	2.63%	-1.60%
<b>Realty</b>	<b>2.08%</b>	<b>-2.09%</b>
DLF Limited	2.08%	-2.09%
<b>IT - Software</b>	<b>1.92%</b>	
Infosys Limited	1.00%	
Persistent Systems Limited	0.92%	
<b>Ferrous Metals</b>	<b>1.87%</b>	<b>-1.88%</b>
Tata Steel Limited	1.87%	-1.88%
<b>Transport Infrastructure</b>	<b>1.68%</b>	<b>-1.68%</b>
Adani Ports and Special Economic Zone Limited	1.68%	-1.68%
<b>Electrical Equipment</b>	<b>1.63%</b>	
Hitachi Energy India Limited	0.87%	
Bharat Heavy Electricals Limited	0.76%	
<b>Beverages</b>	<b>1.02%</b>	
Radico Khaitan Limited	1.02%	
<b>Chemicals &amp; Petrochemicals</b>	<b>0.99%</b>	
Linde India Limited	0.99%	
<b>Retailing</b>	<b>0.97%</b>	
Trent Limited	0.97%	
<b>Consumer Durables</b>	<b>0.91%</b>	
Titan Company Limited	0.91%	
<b>Insurance</b>	<b>0.82%</b>	
Max Financial Services Limited	0.82%	
<b>Aerospace &amp; Defense</b>	<b>0.80%</b>	
Bharat Electronics Limited	0.80%	
<b>Healthcare Services</b>	<b>0.78%</b>	
Max Healthcare Institute Limited	0.78%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>12.40%</b>	<b>-1.13%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>67.9%</b>	<b>-29.13%</b>

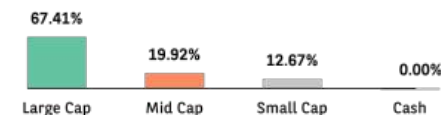
REITs/InvTs Holdings		% of Net Assets
Brookfield India Real Estate Trust		3.38%
IndiGRID Infrastructure Trust		1.08%
Total REITs/InvTs Holdings		4.46%
FIXED INCOME HOLDINGS	Rating	% of Net Assets

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>11.77%</b>
✓ Power Finance Corporation Limited	CRISIL AAA	3.88%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.95%
Small Industries Dev Bank of India	CRISIL AAA	1.55%
Export Import Bank of India	CRISIL AAA	1.20%
360 One Prime Limited	CRISIL AA+	1.14%
Muthoot Finance Limited	CRISIL AA+	0.78%
Shriram Finance Limited	CRISIL AA+	0.78%
Piramal Finance Limited	ICRA AA	0.49%
<b>GOVERNMENT BOND</b>		<b>9.56%</b>
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	4.01%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	3.59%
6.79% GOI (MD 07/10/2034)	Sovereign	1.96%
<b>Total Fixed Income Holdings</b>		<b>21.33%</b>
TREPS, Cash & Other Net Current Assets		6.31%
<b>GRAND TOTAL</b>		<b>100.00%</b>

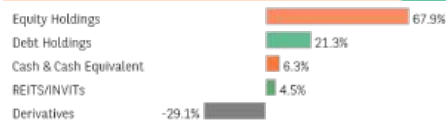
Investment in Top 10 scripts constitutes 37.76% of the portfolio  
Net equity holdings is 38.77% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

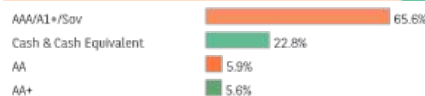


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

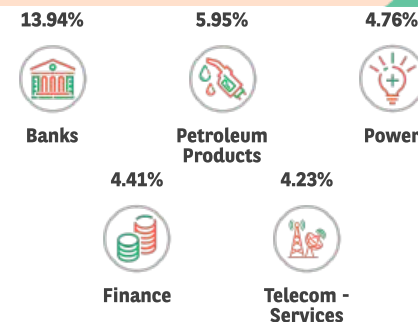
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## EQUITY SECTORAL COMPOSITION (Top 5)\*\*



\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business' day of the month.

For Distribution History kindly refer Distribution History table.

\* refer Glossary page for the concept of Macaulay Duration

For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

# Baroda BNP Paribas Conservative Hybrid Fund

(An Open ended Hybrid Scheme investing predominantly in debt instruments)

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

- Regular income and capital appreciation in long term.
- Investments primarily in Debt & money market instruments for regular returns & in equity and equity related securities for capital appreciation.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 85+15 – Conservative Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate regular returns through investments primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities. There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any return

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 11.2531
Regular Plan - Monthly IDCW Option	: ₹ 11.1176
Regular Plan - Growth Option	: ₹ 44.8595
Direct Plan - Quarterly IDCW Option	: ₹ 13.0413
Direct Plan - Monthly IDCW Option	: ₹ 13.4751
Direct Plan - Growth Option	: ₹ 54.6419

### Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 – Conservative Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on June 30, 2025	: ₹825.88 Crores
AUM## As on June 30, 2025	: ₹832.22 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratish Krishnan	14-Mar-22	23 years
Equity	Mr. Ankeet Pandya	01-Jan-25	11 years
Fixed Income	Mr. Prashant Pimple	21-Oct-22	24 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

Exit Load: • 1.00%, if redeemed or switched-out upto 6 months from the date of allotment of units. • Nil, if redeemed or switched-out after 6 months from the date of allotment of units

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.00%
TER - Direct Plan (%)	: 0.51%
Portfolio Turnover Ratio	: 1.72

### Debt Quants

Average Maturity (years)	: 12.11
Modified Duration (years)	: 5.03
YTM (%)	: 7.01%
Macaulay Duration* (years)	: 5.25

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

Minimum Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount: ₹ 500 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>3.58%</b>
✓ HDFC Bank Limited	2.03%
ICICI Bank Limited	1.55%
<b>Petroleum Products</b>	<b>1.20%</b>
Reliance Industries Limited	1.20%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>18.53%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>23.31%</b>

MUTUAL FUND UNITS	% of Net Assets
Baroda BNP Paribas Mutual Fund	1.20%
<b>Total MUTUAL FUND UNITS</b>	<b>1.20%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>42.32%</b>

✓ Indian Railway Finance Corporation Limited	CRISIL AAA	3.95%
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	3.70%
✓ REC Limited	CRISIL AAA	3.65%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	3.25%

✓ Bajaj Finance Limited	CRISIL AAA	2.44%
✓ IndoStar Capital Finance Limited	CARE AA-	2.13%
✓ JSW Steel Limited	ICRA AA	2.05%
Nomura Capital India Pvt Limited	FITCH AAA	1.83%
Tata Capital Housing Finance Limited	CRISIL AAA	1.83%

Piramal Finance Limited	ICRA AA	1.73%
Muthoot Finance Limited	CRISIL AA+	1.59%
Shriram Finance Limited	CRISIL AA+	1.59%
Reliance Industries Limited	CRISIL AAA	1.53%
National Housing Bank	CARE AAA	1.47%
Small Industries Dev Bank of India	CRISIL AAA	1.47%

Bharti Telecom Limited	CRISIL AA+	1.23%
National Housing Bank	CRISIL AAA	1.23%
Motilal Oswal Home Finance Limited	ICRA AA	1.21%
Export Import Bank of India	CRISIL AAA	0.98%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.98%

LIC Housing Finance Limited	CRISIL AAA	0.61%
UltraTech Cement Limited	CRISIL AAA	0.61%
NTPC Limited	CRISIL AAA	0.60%
Power Finance Corporation Limited	CRISIL AAA	0.37%
360 One Prime Limited	CRISIL AA	0.18%
Nirma Limited	CRISIL AA	0.11%

<b>GOVERNMENT BOND</b>		<b>19.99%</b>
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	16.62%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	1.91%
6.33% GOI (MD 05/05/2035)	Sovereign	0.84%
7.38% GOI (MD 20/06/2027)	Sovereign	0.62%
6.45% GOI (MD 07/10/2029)	Sovereign	0.00%

<b>PTC</b>		<b>3.76%</b>
Sansar Trust	CRISIL AAA(SO)	1.57%
Vajra Trust	CRISIL AAA(SO)	1.56%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
India Universal Trust	CRISIL AAA(SO)	0.63%

<b>Corporate Debt Market Development Fund</b>		<b>0.25%</b>
Corporate Debt Market Development Fund		0.25%

<b>STATE GOVERNMENT BOND</b>		<b>0.18%</b>
7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.12%

8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.06%
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<b>Total Fixed Income Holdings</b>		<b>66.50%</b>
TREPS, Cash & Other Net Current Assets		8.99%

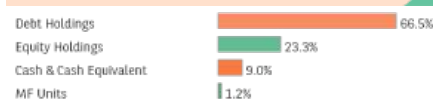
<b>GRAND TOTAL</b>		<b>100.00%</b>
Investment in Top 10 scrips constitutes 41.73% of the portfolio		

### MARKET CAPITALIZATION (% of Equity Holdings)

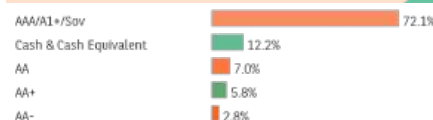


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

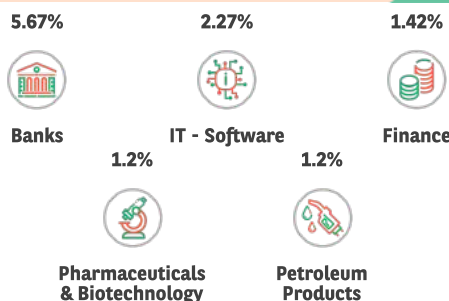
### COMPOSITION BY ASSETS



### CREDIT QUALITY PROFILE (% of Debt Holdings)



### SECTORAL COMPOSITION (Top 5)\*\*



\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

For Distribution History kindly refer Distribution History table.  
For complete portfolio, kindly refer the website  
<https://www.barodabnpbaribasmf.in/>



# Baroda BNP Paribas Arbitrage Fund

(An Open ended Scheme investing in arbitrage opportunities)

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

- Wealth creation in long term.
- Investment in a diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt & money market instruments.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 50 Arbitrage Index): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low risk

## INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to generate income and capital appreciation by investing in a combination of diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt and fixed income instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.5307
Regular Plan - Monthly IDCW Option	: ₹ 10.4140
Regular Plan - Growth Option	: ₹ 16.0621
Regular Plan - Adhoc IDCW Option	: ₹ 11.1832
Direct Plan - Quarterly IDCW Option	: ₹ 10.8815
Direct Plan - Monthly IDCW Option	: ₹ 10.8816
Direct Plan - Growth Option	: ₹ 16.9660
Direct Plan - Adhoc IDCW Option	: ₹ 11.5661

### Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

### Date of Allotment

December 28, 2016

Monthly AAUM## As on June 30, 2025	: ₹1,167.78 Crores
AUM## As on June 30, 2025	: ₹1,093.76 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Neeraj Saxena	14-Mar-22	20 years
Fixed Income	Mr. Vikram Pamnani	16-Mar-22	14 years

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out within 15 days from the date of allotment - 0.25% of the applicable NAV. • If units of the Scheme are redeemed or switched out after 15 days from the date of allotment - Nil

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.11%
TER - Direct Plan (%)	: 0.31%
Portfolio Turnover Ratio	: 15.17
Standard Deviation*	: 0.56%
Beta*	: 0.66
Sharpe Ratio*	: 2.06
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 1.14
Modified Duration (years)	: 0.73
YTM (%)	: 6.67%
Macaulay Duration* (years)	: 0.75

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

For Distribution History kindly refer Distribution History table.

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>Banks</b>	<b>14.02%</b>	<b>-14.08%</b>
✓ RBL Bank Limited	3.81%	-3.83%
✓ State Bank of India	3.38%	-3.39%
✓ IDFC First Bank Limited	3.14%	-3.17%
✓ HDFC Bank Limited	2.12%	-2.13%
Canara Bank	0.81%	-0.81%
Bandhan Bank Limited	0.76%	-0.75%
<b>Power</b>	<b>9.03%</b>	<b>-9.07%</b>
✓ Adani Green Energy Limited	3.78%	-3.79%
✓ JSW Energy Limited	2.47%	-2.48%
Tata Power Company Limited	1.96%	-1.97%
Adani Energy Solutions Limited	0.82%	-0.83%
<b>Agricultural Food &amp; other Products</b>	<b>4.33%</b>	<b>-4.35%</b>
Tata Consumer Products Limited	2.54%	-2.55%
✓ Patanjali Foods Limited	1.79%	-1.80%
<b>Finance</b>	<b>3.51%</b>	<b>-3.52%</b>
REC Limited	2.06%	-2.07%
Shriram Finance Limited	1.45%	-1.45%
<b>Transport Infrastructure</b>	<b>2.83%</b>	<b>-2.85%</b>
GMR Airports Limited	1.68%	-1.69%
Adani Ports and Special Economic Zone Limited	1.15%	-1.16%
<b>Capital Markets</b>	<b>2.63%</b>	<b>-2.64%</b>
✓ Multi Commodity Exchange of India Limited	2.63%	-2.64%
<b>Consumer Durables</b>	<b>2.45%</b>	<b>-2.46%</b>
✓ Dixon Technologies (India) Limited	2.45%	-2.46%
<b>Metals &amp; Minerals Trading</b>	<b>1.98%</b>	<b>-1.99%</b>
Adani Enterprises Limited	1.98%	-1.99%
<b>Retailing</b>	<b>1.96%</b>	<b>-1.97%</b>
Aditya Birla Fashion and Retail Limited	1.14%	-1.15%
Eternal Limited	0.82%	-0.82%
<b>Petroleum Products</b>	<b>1.93%</b>	<b>-1.94%</b>
Reliance Industries Limited	1.93%	-1.94%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.73%</b>	<b>-1.74%</b>
Divi's Laboratories Limited	0.95%	-0.95%
Aurobindo Pharma Limited	0.78%	-0.79%
<b>Chemicals &amp; Petrochemicals</b>	<b>0.97%</b>	<b>-0.97%</b>
SRF Limited	0.97%	-0.97%
<b>Electrical Equipment</b>	<b>0.87%</b>	<b>-0.87%</b>
ABB India Limited	0.87%	-0.87%
<b>Diversified FMCG</b>	<b>0.77%</b>	<b>-0.77%</b>
ITC Limited	0.77%	-0.77%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>18.99%</b>	<b>-22.95%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>68%</b>	<b>-68.3%</b>
<b>MUTUAL FUND UNITS</b>	<b>% of Net Assets</b>	
Baroda BNP Paribas Money Market Fund	20.02%	
Baroda BNP Paribas Ultra Short Duration Fund	2.34%	
<b>Total MUTUAL FUND UNITS</b>	<b>22.36%</b>	

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>4.49%</b>
✓ Piramal Finance Limited	ICRA AA	3.11%
Bharti Telecom Limited	CRISIL AA+	1.38%
<b>TREASURY BILL</b>		<b>1.80%</b>
364 Days Tbill (MD 15/08/2025)	Sovereign	0.91%
364 Days Tbill (MD 30/10/2025)	Sovereign	0.45%
364 Days Tbill (MD 05/03/2026)	Sovereign	0.44%
<b>CERTIFICATE OF DEPOSIT</b>		<b>0.89%</b>
Union Bank of India	FITCH A1+	0.89%
<b>Total Fixed Income Holdings</b>		<b>7.18%</b>
TREPS, Cash & Other Net Current Assets		2.46%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 29.43% of the portfolio

## COMPOSITION BY ASSETS



## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.52%, as per 1 day MIBOR rate on the last business day of the month.

\* refer Glossary page for the concept of Macaulay Duration



# Baroda BNP Paribas Retirement Fund

(An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

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

- Capital appreciation and Income generation over long term.
- Investment in diversified portfolio of equity & equity related securities and Fixed Income securities.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65 Aggressive Index): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

## INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments with a view to provide a retirement solution to investors. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	:	₹ 11.2440
Regular Growth	:	₹ 11.2440
Direct IDCW	:	₹ 11.4863
Direct Growth	:	₹ 11.4863

### Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

### Date of Allotment

May 28, 2024

Monthly AAUM## As on June 30, 2025	:	₹383.56 Crores
AUM## As on June 30, 2025	:	₹389.83 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratish Krishnan	28-May-24	23 years
Equity	Mr. Ankeet Pandya	01-Jan-25	11 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

Exit Load: • No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period  
For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	2.41%
TER - Direct Plan (%)	:	1.16%
Portfolio Turnover Ratio	:	0.61

### Debt Quants

Average Maturity (years)	:	28.39
Modified Duration (years)	:	10.15
YTM (%)	:	7.00%
Macaulay Duration* (years)	:	10.53

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

Minimum Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

\* refer Glossary page for the concept of Macaulay Duration  
The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

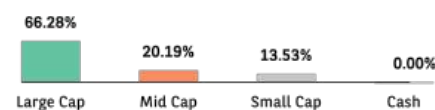
<https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>16.87%</b>
✓ HDFC Bank Limited	5.65%
✓ ICICI Bank Limited	4.34%
Kotak Mahindra Bank Limited	1.39%
AU Small Finance Bank Limited	1.38%
Bank of Baroda	1.24%
Axis Bank Limited	1.08%
State Bank of India	0.95%
City Union Bank Limited	0.84%
<b>IT - Software</b>	<b>5.27%</b>
✓ Infosys Limited	2.33%
Tech Mahindra Limited	1.08%
Persistent Systems Limited	0.96%
LTIMindtree Limited	0.90%
<b>Electrical Equipment</b>	<b>4.41%</b>
✓ Hitachi Energy India Limited	1.82%
✓ Bharat Heavy Electricals Limited	1.71%
GE Vernova T&D India Limited	0.88%
<b>Petroleum Products</b>	<b>3.50%</b>
✓ Reliance Industries Limited	3.50%
<b>Retailing</b>	<b>3.23%</b>
Eternal Limited	1.19%
Vishal Mega Mart Limited	1.18%
Trent Limited	0.86%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.96%</b>
Navin Fluorine International Limited	1.10%
Linde India Limited	0.96%
Vinati Organics Limited	0.90%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.91%</b>
✓ Divi's Laboratories Limited	2.06%
Cipla Limited	0.85%
<b>Finance</b>	<b>2.85%</b>
PNB Housing Finance Limited	1.47%
Cholamandalam Investment and Finance Company Ltd	1.38%
<b>Food Products</b>	<b>2.50%</b>
Britannia Industries Limited	1.48%
Mrs. Bectors Food Specialities Limited	1.02%
<b>Cement &amp; Cement Products</b>	<b>2.38%</b>
UltraTech Cement Limited	1.43%
Ambuja Cements Limited	0.95%
<b>Telecom - Services</b>	<b>2.25%</b>
✓ Bharti Airtel Limited	2.25%
<b>Automobiles</b>	<b>2.22%</b>
Mahindra & Mahindra Limited	1.25%
TVS Motor Company Limited	0.97%
<b>Transport Services</b>	<b>1.61%</b>
InterGlobe Aviation Limited	1.61%
<b>Diversified FMCG</b>	<b>1.34%</b>
ITC Limited	1.34%
<b>Consumer Durables</b>	<b>1.33%</b>
Titan Company Limited	1.33%
<b>Insurance</b>	<b>1.23%</b>
Max Financial Services Limited	1.23%
<b>Power</b>	<b>1.12%</b>
NTPC Limited	1.12%
<b>Healthcare Services</b>	<b>1.11%</b>
Max Healthcare Institute Limited	1.11%
<b>Beverages</b>	<b>1.07%</b>
Radico Khaitan Limited	1.07%
<b>IT - Services</b>	<b>1.07%</b>
Sagility India Limited	1.07%
<b>Construction</b>	<b>1.02%</b>
Larsen & Toubro Limited	1.02%
<b>Industrial Products</b>	<b>0.96%</b>
Cummins India Limited	0.96%
<b>Financial Technology (Fintech)</b>	<b>0.90%</b>
PB Fintech Limited	0.90%
<b>Industrial Manufacturing</b>	<b>0.88%</b>
Jyoti CNC Automation Ltd	0.88%
<b>Non - Ferrous Metals</b>	<b>0.85%</b>
Hindalco Industries Limited	0.85%
<b>Capital Markets</b>	<b>0.79%</b>
Multi Commodity Exchange of India Limited	0.79%
<b>Auto Components</b>	<b>0.79%</b>

EQUITY HOLDINGS		% of Net Assets
UNO Minda Limited		0.79%
<b>Transport Infrastructure</b>		<b>0.78%</b>
Adani Ports and Special Economic Zone Limited		0.78%
<b>LESS THAN 0.75% EXPOSURE</b>		<b>4.45%</b>
<b>TOTAL EQUITY HOLDING</b>		<b>72.65%</b>
REITs/InvTs Holdings		% of Net Assets
Anzen India Energy Yield Plus Trust		2.74%
<b>Total REITs/InvTs Holdings</b>		<b>2.74%</b>
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>19.08%</b>
7.34% GOI (MD 22/04/2064)	Sovereign	16.44%
6.79% GOI (MD 07/10/2034)	Sovereign	2.64%
<b>CORPORATE BOND</b>		<b>3.72%</b>
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.32%
NTPC Limited	CRISIL AAA	1.28%
Piramal Finance Limited	ICRA AA	1.12%
<b>Total Fixed Income Holdings</b>		<b>22.80%</b>
TREPS, Cash & Other Net Current Assets		1.81%
<b>GRAND TOTAL</b>		<b>100.00%</b>
Investment in Top 10 scrips constitutes 42.74% of the portfolio		

### MARKET CAPITALIZATION (% of Equity Holdings)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

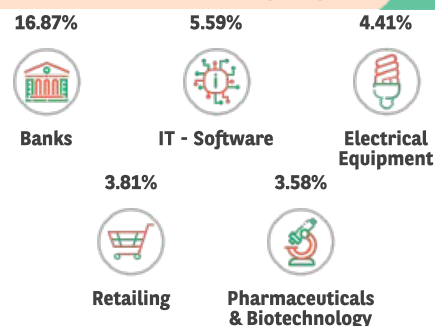
### COMPOSITION BY ASSETS

Equity Holdings	72.7%
Debt Holdings	22.8%
REITs/INVITs	2.7%
Cash & Cash Equivalent	1.8%

### CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	88.1%
Cash & Cash Equivalent	7.4%
AA	4.6%

### SECTORAL COMPOSITION (Top 5)\*\*



\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Children's Fund

(An open ended scheme for investment, for children having a lock-in of atleast 5 years or till the child attain the age of majority (whichever is earlier).)

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

- Long term capital appreciation and growth.
- Investment in predominantly equity and equity related portfolio

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate long term growth by investing predominantly in a portfolio of equity and equity related instruments. However there is no assurance or guarantee that the investment objective of the scheme will be achieved

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	:	₹ 10.7213
Regular Growth	:	₹ 10.7213
Direct Growth	:	₹ 10.8301

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

December 27, 2024

Monthly AAUM## As on June 30, 2025	:	₹88.67 Crores
AUM## As on June 30, 2025	:	₹91.90 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratiksh Krishnan	27-Dec-24	23 years
Mr. Ankeet Pandya	01-Jan-25	11 years

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out within 1 year from the date of allotment - 1% of the applicable NAV. • If units of the Scheme are redeemed or switched out after 1 year from the date of allotment - Nil

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	2.34%
TER - Direct Plan (%)	:	0.38%
Portfolio Turnover Ratio	:	0.60

### Key Statistics

No of Stocks	:	51
Portfolio RoE (%)	:	16.84
EPS Growth (%)	:	25.34

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

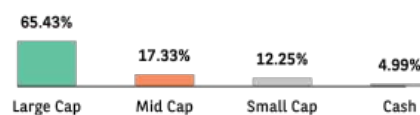
## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

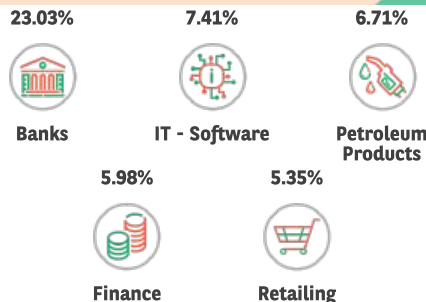
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>23.03%</b>	<b>Power</b>	<b>1.63%</b>
✓ HDFC Bank Limited	8.06%	NTPC Limited	1.63%
✓ ICICI Bank Limited	5.35%	<b>IT - Services</b>	<b>1.57%</b>
✓ Kotak Mahindra Bank Limited	2.35%	Sagility India Limited	1.57%
Axis Bank Limited	2.28%	<b>Non - Ferrous Metals</b>	<b>1.43%</b>
Karur Vysya Bank Limited	2.13%	Hindalco Industries Limited	1.43%
State Bank of India	1.70%	<b>Textiles &amp; Apparels</b>	<b>1.34%</b>
AU Small Finance Bank Limited	1.16%	Page Industries Limited	1.34%
<b>IT - Software</b>	<b>7.41%</b>	<b>Food Products</b>	<b>1.24%</b>
✓ Infosys Limited	2.71%	Britannia Industries Limited	1.24%
Tech Mahindra Limited	1.56%	<b>Capital Markets</b>	<b>1.17%</b>
Wipro Limited	1.39%	Multi Commodity Exchange of India Limited	1.17%
LTIMindtree Limited	0.93%	<b>Financial Technology (Fintech)</b>	<b>1.01%</b>
KPIT Technologies Limited	0.82%	One 97 Communications Limited	1.01%
<b>Petroleum Products</b>	<b>6.71%</b>	<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.32%</b>
✓ Reliance Industries Limited	5.71%	<b>TOTAL EQUITY HOLDING</b>	<b>95.01%</b>
Hindustan Petroleum Corporation Limited	1.00%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
<b>Finance</b>	<b>5.98%</b>	<b>GOVERNMENT BOND</b>	<b>2.28%</b>
✓ Bajaj Finance Limited	2.34%	7.18% GOI (MD 14/08/2033)	Sovereign 2.28%
PNB Housing Finance Limited	1.87%	<b>Total Fixed Income Holdings</b>	<b>2.28%</b>
Cholamandalam Investment and Finance Company Ltd	1.77%	TREPS, Cash & Other Net Current Assets	2.71%
<b>Retailing</b>	<b>5.35%</b>	<b>GRAND TOTAL</b>	<b>100.00%</b>
Vishal Mega Mart Limited	1.87%		
Info Edge (India) Limited	1.38%		
Eternal Limited	1.09%		
Trent Limited	1.01%		
<b>Electrical Equipment</b>	<b>4.70%</b>		
✓ Hitachi Energy India Limited	2.61%		
Bharat Heavy Electricals Limited	2.09%		
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.03%</b>		
Divi's Laboratories Limited	1.78%		
Concord Biotech Limited	1.14%		
Torrent Pharmaceuticals Limited	1.11%		
<b>Insurance</b>	<b>3.01%</b>		
Max Financial Services Limited	1.61%		
SBI Life Insurance Company Limited	1.40%		
<b>Telecom - Services</b>	<b>2.90%</b>		
✓ Bharti Airtel Limited	2.90%		
<b>Chemicals &amp; Petrochemicals</b>	<b>2.88%</b>		
Linde India Limited	1.67%		
Navin Fluorine International Limited	1.21%		
<b>Beverages</b>	<b>2.80%</b>		
Radico Khaitan Limited	1.85%		
Varun Beverages Limited	0.95%		
<b>Cement &amp; Cement Products</b>	<b>2.63%</b>		
✓ UltraTech Cement Limited	2.63%		
<b>Automobiles</b>	<b>2.56%</b>		
Mahindra & Mahindra Limited	1.45%		
TVS Motor Company Limited	1.11%		
<b>Industrial Products</b>	<b>2.44%</b>		
✓ Cummins India Limited	2.44%		
<b>Healthcare Services</b>	<b>2.15%</b>		
Apollo Hospitals Enterprise Limited	1.18%		
Max Healthcare Institute Limited	0.97%		
<b>Construction</b>	<b>2.08%</b>		
Larsen & Toubro Limited	2.08%		
<b>Consumer Durables</b>	<b>2.01%</b>		
Titan Company Limited	2.01%		
<b>Transport Services</b>	<b>1.63%</b>		
InterGlobe Aviation Limited	1.63%		

## MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## SECTORAL COMPOSITION (Top 5)\*\*



\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

\* refer Glossary page

# Baroda BNP Paribas Liquid Fund

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

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

- Regular income over short term with high level of liquidity
- Investment predominantly in money market (i.e.CP/CDs) instruments.

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

Scheme Riskometer^^



Investors understand that their principal will be at Low To Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Liquid Debt A-I Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income with a high level of liquidity by investing in a portfolio of money market and debt securities. There is no assurance that the investment objective of the Scheme will be realized.



## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1001.4153
Regular Plan - Growth Option	: ₹ 3002.2965
Regular Plan - Daily IDCW Option	: ₹ 1001.1996
Direct Plan - Weekly IDCW Option	: ₹ 1219.7829
Direct Plan - Growth Option	: ₹ 3040.2802
Direct Plan - Daily IDCW Option	: ₹ 1002.0849

### Benchmark Index (AMFI Tier 1)

CRISIL Liquid Debt A-I Index

### Date of Allotment

February 21, 2002

Monthly AAUM## As on June 30, 2025	: ₹11,797.80 Crores
AAUM## As on June 30, 2025	: ₹9,252.18 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	14-Mar-22	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

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%

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.31%
TER - Direct Plan (%)	: 0.17%

### Debt Quants

Average Maturity (days)	: 56
Modified Duration (days)	: 55
YTM (%)	: 5.95%
Macaulay Duration* (days)	: 56

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or yield of the fund. The ratings do not address the funds ability to meet the payment obligations to the investors.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

+ refer Glossary page for the concept of Macaulay Duration Please note that the daily and weekly dividend distribution history for the scheme has not been disclosed

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>COMMERCIAL PAPER</b>		<b>56.74%</b>	Punjab National Bank	FITCH A1+	3.22%
✓ National Bank For Agriculture and Rural Development	ICRA A1+	4.29%	Indian Bank	CRISIL A1+	2.96%
✓ Reliance Retail Ventures Limited	CRISIL A1+	3.76%	HDFC Bank Limited	CARE A1+	2.66%
✓ Hindustan Zinc Limited	CRISIL A1+	3.75%	<b>TREASURY BILL</b>		<b>14.11%</b>
✓ Indian Oil Corporation Limited	ICRA A1+	3.75%	✓ 364 Days Tbill (MD 07/08/2025)	Sovereign	5.80%
✓ ICICI Securities Limited	CRISIL A1+	3.48%	✓ 91 Days Tbill (MD 25/09/2025)	Sovereign	4.80%
NTPC Limited	ICRA A1+	3.23%	91 Days Tbill (MD 17/07/2025)	Sovereign	2.70%
Indian Oil Corporation Limited	CRISIL A1+	3.21%	364 Days Tbill (MD 31/07/2025)	Sovereign	0.27%
Small Industries Dev Bank of India	CRISIL A1+	3.21%	182 Days Tbill (MD 31/07/2025)	Sovereign	0.27%
Grasim Industries Limited	CRISIL A1+	3.20%	91 Days Tbill (MD 24/07/2025)	Sovereign	0.27%
National Bank For Agriculture and Rural Development	CRISIL A1+	2.94%	<b>CORPORATE BOND</b>		<b>7.63%</b>
Reliance Jio Infocomm Limited	CRISIL A1+	2.69%	Embassy Office Parks REIT	CRISIL AAA	2.17%
Sundaram Finance Limited	CRISIL A1+	2.68%	LIC Housing Finance Limited	CRISIL AAA	1.89%
Piramal Finance Limited	CRISIL A1+	2.15%	Power Finance Corporation Limited	CRISIL AAA	1.46%
Manappuram Finance Limited	CRISIL A1+	2.14%	Sundaram Finance Limited	ICRA AAA	0.81%
Motilal Oswal Financial Services Limited	CRISIL A1+	1.88%	Sundaram Home Finance Limited	ICRA AAA	0.54%
Kisetsu Saison Fin Ind Pvt Ltd	CRISIL A1+	1.61%	Kotak Mahindra Prime Limited	CRISIL AAA	0.49%
Bajaj Housing Finance Limited	CRISIL A1+	1.34%	Export Import Bank of India	CRISIL AAA	0.27%
Kotak Securities Limited	CRISIL A1+	1.34%	<b>Corporate Debt Market Development Fund</b>		<b>0.25%</b>
Deutsche Investments India Pvt Limited	CRISIL A1+	1.28%	Corporate Debt Market Development Fund		0.25%
360 One WAM Limited	CARE A1+	1.07%	<b>Total Fixed Income Holdings</b>		<b>101.74%</b>
LIC Housing Finance Limited	CRISIL A1+	1.07%	TREPS, Cash & Other Net Current Assets		-1.74%
Network18 Media & Investments Limited	CARE A1+	1.07%	<b>GRAND TOTAL</b>		<b>100.00%</b>
Barclays Investments & Loans (India) Private Limited	ICRA A1+	1.07%	Investment in Top 10 scripts constitutes 43.80% of the portfolio		
Barclays Investments & Loans (India) Private Limited	CRISIL A1+	0.53%			
<b>CERTIFICATE OF DEPOSIT</b>		<b>23.01%</b>			
✓ Canara Bank	CRISIL A1+	5.36%			
✓ Union Bank of India	ICRA A1+	5.34%			
✓ Axis Bank Limited	CRISIL A1+	3.47%			

## COMPOSITION BY ASSETS

Money Market Instruments	93.9%
Corporate Bonds	7.6%
Cash & Cash Equivalent	-1.5%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	101.5%
Cash & Cash Equivalent	-1.5%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

\*\* The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

^Pursuant to para 4.5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

# Baroda BNP Paribas Overnight Fund

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

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

- Generate returns, commensurate with low risk and high level of liquidity.
- Invest in overnight securities having maturity of one business day.

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

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Liquid Overnight Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

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. However, there can be no assurance that the investment objectives of the Scheme will be realized.



## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1001.4428
Regular Plan - Growth Option	: ₹ 1354.5942
Regular Plan - Daily IDCW Option	: ₹ 1000.0018
Direct Plan - Weekly IDCW Option	: ₹ 1000.9739
Direct Plan - Growth Option	: ₹ 1360.0369
Direct Plan - Daily IDCW Option	: ₹ 1000.0028

### Benchmark Index (AMFI Tier 1)

CRISIL Liquid Overnight Index

### Date of Allotment

April 25, 2019

Monthly AAUM## As on June 30, 2025	: ₹859.40 Crores
AUM## As on June 30, 2025	: ₹734.59 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	14-Mar-22	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.17%
TER - Direct Plan (%)	: 0.09%

### Debt Quants

Average Maturity (days)	: 2
Modified Duration (days)	: 2
YTM (%)	: 5.48%
Macaulay Duration* (days)	: 1

## MINIMUM INVESTMENT AMOUNT

**Minimum Amount: Lumpsum investment:** ₹ 5,000 and in multiples of ₹ 1 thereafter.

**Minimum Additional Purchase Amount:** ₹ 1,000 and in multiples of ₹ 1 thereafter.

\*\* Care Mutual Fund ratings are not recommended for the purpose of buying, selling or holding a fund or scheme. These ratings do not comment on the volatility of the Net Asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>4.08%</b>
182 Days Tbill (MD 10/07/2025)	Sovereign	2.04%
91 Days Tbill (MD 24/07/2025)	Sovereign	1.36%
182 Days Tbill (MD 17/07/2025)	Sovereign	0.68%
<b>Total Fixed Income Holdings</b>		<b>4.08%</b>
TREPS, Cash & Other Net Current Assets		95.92%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## COMPOSITION BY ASSETS

Cash & Cash Equivalent	95.9%
Money Market Instruments	4.1%

## CREDIT QUALITY PROFILE

Cash & Cash Equivalent	95.9%
AAA/A1+/Sov	4.1%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)	A-I		
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

Please note that the daily and weekly dividend distribution history for the scheme has not been disclosed

\*\* The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.



# Baroda BNP Paribas 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. A Relatively Moderate Interest Rate Risk and Moderate Credit Risk)

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

- Regular income 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 portfolios between 3 months and 6 months.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Ultra Short Duration Debt A-I Index): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Low To Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate 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. However there can be no assurance that the investment objective of the scheme will be realized. The scheme does not guarantee/indicate any returns.



## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1004.0474
Regular Plan - Growth Option	: ₹ 1543.8906
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Direct Plan - Weekly IDCW Option	: ₹ 1004.0737
Direct Plan - Growth Option	: ₹ 1563.9516
Direct Plan - Daily IDCW Option	: ₹ 1007.0751

### Benchmark Index (AMFI Tier 1)

CRISIL Ultra Short Duration Debt A-I Index

### Date of Allotment

June 01, 2018

Monthly AAUM## As on June 30, 2025	: ₹1,404.35 Crores
AAUM## As on June 30, 2025	: ₹1,137.02 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	14-Mar-22	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.49%
TER - Direct Plan (%)	: 0.31%

### Debt Quants

Average Maturity (years)	: 0.48
Modified Duration (years)	: 0.43
YTM (%)	: 6.30%
Macaulay Duration* (years)	: 0.43

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

\* refer Glossary page for the concept of Macaulay Duration Please note that the daily and weekly dividend distribution history for the scheme has not been disclosed

\*\* Care Mutual Fund ratings are not recommended for the purpose of buying, selling or holding a fund or scheme. These ratings do not comment on the volatility of the Net Asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>		<b>55.08%</b>	✓ 182 Days Tbill (MD 31/07/2025)	Sovereign	4.38%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	8.97%	PTC		<b>3.66%</b>
✓ Axis Bank Limited	CRISIL A1+	8.57%		CRISIL	
✓ Small Industries Dev Bank of India	CRISIL A1+	8.48%	Vajra Trust	AAA(SO)	1.67%
✓ ICICI Bank Limited	ICRA A1+	6.45%		CRISIL	
✓ Punjab National Bank	CRISIL A1+	6.41%	Vajra Trust	AAA(SO)	1.24%
✓ Canara Bank	CRISIL A1+	5.52%		CRISIL	
✓ HDFC Bank Limited	CARE A1+	4.28%	India Universal Trust	AAA(SO)	0.75%
HDFC Bank Limited	CRISIL A1+	3.00%	<b>STATE GOVERNMENT BOND</b>		<b>0.44%</b>
Union Bank of India	FITCH A1+	2.14%	7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.44%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.26%	<b>Corporate Debt Market Development Fund</b>		<b>0.28%</b>
<b>COMMERCIAL PAPER</b>		<b>14.93%</b>	Corporate Debt Market Development Fund		0.28%
✓ LIC Housing Finance Limited	CRISIL A1+	4.32%	<b>Total Fixed Income Holdings</b>		<b>90.08%</b>
Tata Projects Limited	CRISIL A1+	4.27%	TREPS, Cash & Other Net Current Assets		9.92%
Julius Baer Capital India Pvt Ltd	CRISIL A1+	2.55%	<b>GRAND TOTAL</b>		<b>100.00%</b>
Embassy Office Parks REIT	CRISIL A1+	2.10%	Investment in Top 10 scrips constitutes 61.80% of the portfolio		
Muthoot Finance Limited	CRISIL A1+	0.85%			
Hero Fincorp Limited	CRISIL A1+	0.84%			
<b>CORPORATE BOND</b>		<b>11.31%</b>			
✓ Bharti Telecom Limited	CRISIL AA+	4.42%			
LIC Housing Finance Limited	CRISIL AAA	2.64%			
Godrej Industries Limited	CRISIL AA+	1.34%			
Shriram Finance Limited	CRISIL AA+	1.33%			
360 One Prime Limited	CRISIL AA	0.70%			
Indian Railway Finance Corporation Limited	CRISIL AAA	0.44%			
Power Finance Corporation Limited	CRISIL AAA	0.44%			
<b>TREASURY BILL</b>		<b>4.38%</b>			

## COMPOSITION BY ASSETS

Money Market Instruments	74.4%
Corporate Bonds	11.3%
Cash & Cash Equivalent	10.2%
PTC	3.7%
Govt Securities/SD Loans	0.4%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	82.0%
Cash & Cash Equivalent	10.2%
AA+	7.1%
AA	0.7%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)		B-II	
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

\*\* The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

# Baroda BNP Paribas Low Duration Fund

(An Open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months. A relatively High interest rate risk and moderate credit risk)

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

- Regular income in short term.
- Investments in portfolio comprising of debt & money market instruments and derivatives.

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

Scheme Riskometer^^



Investors understand that their principal will be at Low To Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Low Duration Debt A-I Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising of investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.



## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 10.0681
Regular Plan - Monthly IDCW Option	: ₹ 10.3588
Regular Plan - Growth Option	: ₹ 40.1480
Regular Plan - Daily IDCW Option	: ₹ 10.0604
Direct Plan - Weekly IDCW Option	: ₹ 10.0694
Direct Plan - Monthly IDCW Option	: ₹ 10.4204
Direct Plan - Growth Option	: ₹ 43.9578
Direct Plan - Daily IDCW Option	: ₹ 10.1494

### Benchmark Index (AMFI Tier 1)

CRISIL Low Duration Debt A-I Index

### Date of Allotment

October 21, 2005

Monthly AAUM## As on June 30, 2025	: ₹253.10 Crores
AAUM## As on June 30, 2025	: ₹261.79 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	27-Dec-17	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.08%
TER - Direct Plan (%)	: 0.32%

### Debt Quants

Average Maturity (years)	: 0.98
Modified Duration (years)	: 0.86
YTM (%)	: 6.58%
Macaulay Duration* (years)	: 0.90

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>42.79%</b>	National Bank For Agriculture and Rural Development	CRISIL A1+	3.66%
Indian Railway Finance Corporation			<b>COMMERCIAL PAPER</b>		<b>3.78%</b>
✓ Limited	CRISIL AAA	7.71%	Piramal Finance Limited	CRISIL A1+	3.78%
✓ Power Finance Corporation Limited	CRISIL AAA	7.68%	<b>PTC</b>		<b>3.15%</b>
✓ Godrej Industries Limited	CRISIL AA+	3.89%		CRISIL	
✓ PNB Housing Finance Limited	CARE AA+	3.87%	Vajra Trust	AAA(SO)	1.90%
✓ LIC Housing Finance Limited	CRISIL AAA	3.86%		CRISIL	
Shriram Finance Limited	CRISIL AA+	3.85%	India Universal Trust	AAA(SO)	1.25%
Bharti Telecom Limited	CRISIL AA+	3.84%	<b>GOVERNMENT BOND</b>		<b>0.79%</b>
REC Limited	ICRA AAA	2.29%	7.38% GOI (MD 20/06/2027)	Sovereign	0.79%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.95%	<b>Corporate Debt Market Development Fund</b>		<b>0.23%</b>
IndoStar Capital Finance Limited	CARE AA-	1.93%	Corporate Debt Market Development Fund		0.23%
Embassy Office Parks REIT	CRISIL AAA	1.92%	<b>Total Fixed Income Holdings</b>		<b>86.65%</b>
<b>CERTIFICATE OF DEPOSIT</b>		<b>35.91%</b>	TREPS, Cash & Other Net Current Assets		13.35%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.34%	<b>GRAND TOTAL</b>		<b>100.00%</b>
✓ Axis Bank Limited	CRISIL A1+	7.33%	Investment in Top 10 scrips constitutes 59.26% of the portfolio		
✓ Indian Bank	CRISIL A1+	6.59%			
✓ HDFC Bank Limited	CRISIL A1+	5.58%			
✓ Export Import Bank of India	CRISIL A1+	5.41%			

## COMPOSITION BY ASSETS

Corporate Bonds	42.8%
Money Market Instruments	39.7%
Cash & Cash Equivalent	13.6%
PTC	3.2%
Govt Securities/SD Loans	0.8%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	69.0%
AA+	15.5%
Cash & Cash Equivalent	13.6%
AA-	1.9%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or yield of the fund. The ratings do not address the funds ability to meet the payment obligations to the investors. compared to the face value during the tenure of the scheme any time before maturity.

# Baroda BNP Paribas Money Market Fund

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

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

- Regular income over short term.
- Investments in money market instruments having maturity upto 1 year.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Money Market A-I Index): basis it's constituents; as on June 30, 2025

## 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. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns

ICRA A1+mfs<sup>††</sup>

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1004.8606
Regular Plan - Monthly IDCW Option	: ₹ 1021.0069
Regular Plan - Growth Option	: ₹ 1381.5414
Regular Plan - Daily IDCW Option	: ₹ 1005.9752
Direct Plan - Weekly IDCW Option	: ₹ 1004.8867
Direct Plan - Monthly IDCW Option	: ₹ 1038.6606
Direct Plan - Growth Option	: ₹ 1401.6262
Direct Plan - Daily IDCW Option	: ₹ 1003.9009

### Benchmark Index (AMFI Tier 1)

CRISIL Money Market A-I Index

### Date of Allotment

June 19, 2019

Monthly AAUM## As on June 30, 2025	: ₹1,648.12 Crores
AUM## As on June 30, 2025	: ₹1,531.71 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	14-Mar-22	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.44%
TER - Direct Plan (%)	: 0.23%

### Debt Quants

Average Maturity (years)	: 0.58
Modified Duration (years)	: 0.58
YTM (%)	: 6.50%
Macaulay Duration* (years)	: 0.58

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, If any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>		<b>60.28%</b>
✓ Axis Bank Limited	CRISIL A1+	8.22%
✓ Small Industries Dev Bank of India	CRISIL A1+	7.85%
✓ Canara Bank	CRISIL A1+	6.94%
✓ HDFC Bank Limited	CRISIL A1+	4.77%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	4.72%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	4.69%
✓ ICICI Bank Limited	ICRA A1+	3.19%
✓ Punjab National Bank	CRISIL A1+	3.18%
HDFC Bank Limited	CARE A1+	3.17%
Union Bank of India	ICRA A1+	3.13%
Ujjivan Small Finance Bank Limited	CRISIL A1+	3.10%
Export Import Bank of India	CRISIL A1+	2.16%
Indian Bank	CRISIL A1+	2.00%
Union Bank of India	FITCH A1+	1.59%
National Bank For Agriculture and Rural Development	ICRA A1+	1.57%
<b>COMMERCIAL PAPER</b>		<b>32.19%</b>
✓ Power Finance Corporation Limited	CRISIL A1+	4.76%
LIC Housing Finance Limited	CRISIL A1+	3.14%
IndoStar Capital Finance Limited	CRISIL A1+	3.10%
Manappuram Finance Limited	CRISIL A1+	3.05%
Muthoot Fincorp Ltd	CRISIL A1+	3.01%
Hero Fincorp Limited	CRISIL A1+	2.51%
Export Import Bank of India	CRISIL A1+	1.60%
Tata Projects Limited	CRISIL A1+	1.59%
Nuvama Wealth And Invest Ltd	CRISIL A1+	1.58%
Embassy Office Parks REIT	CRISIL A1+	1.57%
Deutsche Investments India Pvt Limited	CRISIL A1+	1.56%
Nuvama Wealth Finance Limited	CRISIL A1+	1.54%
Julius Baer Capital India Pvt Ltd	CRISIL A1+	1.26%
Piramal Finance Limited	CRISIL A1+	0.97%
Muthoot Finance Limited	CRISIL A1+	0.95%
<b>TREASURY BILL</b>		<b>6.33%</b>
✓ 364 Days Tbill (MD 29/01/2026)	Sovereign	6.33%
<b>STATE GOVERNMENT BOND</b>		<b>3.28%</b>
8.23% Gujarat SDL (09/09/2025)	Sovereign	1.64%
6.9% Tamilnadu SDL (MD 16/10/2025)	Sovereign	0.98%
7.47% Gujarat SDL (MD 27/10/2025)	Sovereign	0.66%
<b>Corporate Debt Market Development Fund Class A2</b>		<b>0.07%</b>
Corporate Debt Market Development Fund		0.07%
<b>Total Fixed Income Holdings</b>		<b>102.15%</b>
TREPS, Cash & Other Net Current Assets		-2.15%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 54.65% of the portfolio

## COMPOSITION BY ASSETS

Money Market Instruments	98.8%
Govt Securities/SD Loans	3.3%
Cash & Cash Equivalent	-2.1%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	102.1%
Cash & Cash Equivalent	-2.1%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

For Distribution History kindly refer Distribution History table.

†† The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

# Baroda BNP Paribas Banking and 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 scheme)

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

- Generate returns over short to medium term.
- Invest primarily in debt instruments of Banks, PFIs, PSUs and Municipal Bonds.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Banking and PSU Debt A-II Index); basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

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 can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Quarterly IDCW Option	:	₹ 10.3063
Regular Plan - Monthly IDCW Option	:	₹ 10.3187
Regular Plan - Growth Option	:	₹ 12.6817
Direct Plan - Quarterly IDCW Option	:	₹ 10.5193
Direct Plan - Monthly IDCW Option	:	₹ 10.4841
Direct Plan - Growth Option	:	₹ 12.9635

### Benchmark Index (AMFI Tier 1)

CRISIL Banking and PSU Debt A-II Index

### Date of Allotment

December 17, 2020

Monthly AAUM## As on June 30, 2025	:	₹26.36 Crores
AAUM## As on June 30, 2025	:	₹26.97 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	0.80%
TER - Direct Plan (%)	:	0.39%

### Debt Quants

Average Maturity (years)	:	4.59
Modified Duration (years)	:	3.44
YTM (%)	:	6.54%
Macaulay Duration* (years)	:	3.60

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>70.47%</b>	<b>GOVERNMENT BOND</b>		<b>17.58%</b>
✓ Export Import Bank of India	CRISIL AAA	7.80%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	17.58%
✓ National Highways Authority Of India	CRISIL AAA	7.80%	<b>Corporate Debt Market Development Fund</b>		<b>0.56%</b>
✓ Power Grid Corporation of India Limited	CRISIL AAA	7.64%	Corporate Debt Market Development Fund		0.56%
✓ National Housing Bank	CARE AAA	7.58%	<b>Total Fixed Income Holdings</b>		<b>88.61%</b>
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	7.56%	TREPS, Cash & Other Net Current Assets		11.39%
✓ REC Limited	CRISIL AAA	7.36%	<b>GRAND TOTAL</b>		<b>100.00%</b>
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	7.35%	Investment in Top 10 scrips constitutes 82.33% of the portfolio		
✓ Housing & Urban Development Corporation Limited	ICRA AAA	5.87%			
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.79%			
Hindustan Petroleum Corporation Limited	CRISIL AAA	5.72%			

## COMPOSITION BY ASSETS

Corporate Bonds	70.5%
Govt Securities/SD Loans	17.6%
Cash & Cash Equivalent	12.0%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	88.1%
Cash & Cash Equivalent	12.0%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)



# Baroda BNP Paribas Short Duration 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. A relatively high interest rate risk and Moderate Credit Risk)

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

- Regular income over short term.
- Investment predominantly in Money Market Instruments (i.e. CP/CD) and Short Term Debt Market Instruments.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Short Duration Debt A-II Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market 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.



## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.7290
Regular Plan - Monthly IDCW Option	: ₹ 10.3596
Regular Plan - Growth Option	: ₹ 29.3493
Direct Plan - Quarterly IDCW Option	: ₹ 11.2787
Direct Plan - Monthly IDCW Option	: ₹ 10.5673
Direct Plan - Growth Option	: ₹ 31.8528

### Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

### Date of Allotment

June 30, 2010

Monthly AAUM## As on June 30, 2025	: ₹272.38 Crores
AAUM## As on June 30, 2025	: ₹298.82 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	14-Mar-22	14 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.08%
TER - Direct Plan (%)	: 0.44%

### Debt Quants

Average Maturity (years)	: 3.36
Modified Duration (years)	: 2.71
YTM (%)	: 6.80%
Macaulay Duration* (years)	: 2.85

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

\* refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or yield of the fund. The ratings do not address the funds ability to meet the payment obligations to the investors

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>68.58%</b>	REC Limited	CRISIL AAA	1.71%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	6.83%	Bajaj Finance Limited	CRISIL AAA	1.70%
✓ Power Finance Corporation Limited	CRISIL AAA	6.77%	IndoStar Capital Finance Limited	CARE AA-	1.69%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	5.83%	Housing & Urban Development Corporation Limited	ICRA AAA	0.35%
✓ National Housing Bank	CRISIL AAA	5.12%	<b>GOVERNMENT BOND</b>		<b>18.48%</b>
✓ Small Industries Dev Bank of India	CRISIL AAA	5.12%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	10.53%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.06%	✓ 6.75% GOI (MD 23/12/2029)	Sovereign	3.44%
✓ Larsen & Toubro Limited	CRISIL AAA	3.44%	7.32% GOI (MD 13/11/2030)	Sovereign	1.76%
Shriram Finance Limited	CRISIL AA+	3.41%	7.38% GOI (MD 20/06/2027)	Sovereign	1.72%
UltraTech Cement Limited	CRISIL AAA	3.41%	6.79% GOI (MD 30/12/2031)	Sovereign	1.03%
LIC Housing Finance Limited	CRISIL AAA	3.40%	<b>PTC</b>		<b>4.45%</b>
Nomura Capital India Pvt Limited	FITCH AAA	3.39%	Vajra Trust	CRISIL AAA(SO)	3.00%
PNB Housing Finance Limited	CARE AA+	3.39%	India Universal Trust	CRISIL AAA(SO)	1.45%
Export Import Bank of India	CRISIL AAA	2.39%	<b>STATE GOVERNMENT BOND</b>		<b>3.43%</b>
Tata Capital Limited	CRISIL AAA	2.14%	✓ 7.08% Karnataka SDL (MD 12/08/2031)	Sovereign	3.43%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.72%	<b>Corporate Debt Market</b>		
Bharti Telecom Limited	CRISIL AA+	1.71%	<b>Development Fund</b>		<b>0.24%</b>
			Corporate Debt Market Development Fund		0.24%
			<b>Total Fixed Income Holdings</b>		<b>95.18%</b>
			TREPS, Cash & Other Net Current Assets		4.82%
			<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 55.57% of the portfolio

## COMPOSITION BY ASSETS

Corporate Bonds	68.6%
Govt Securities/SD Loans	21.9%
Cash & Cash Equivalent	5.1%
PTC	4.5%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	84.7%
AA+	8.5%
Cash & Cash Equivalent	5.1%
AA-	1.7%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

# Baroda BNP Paribas Credit Risk Fund

(Scheme has two\*\*\* segregated portfolios)  
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)

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

- Income over medium term.
- Investment in a mix of debt and money market instruments across the credit and maturity spectrum.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Credit Risk Debt B-II Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate returns by investing in debt and money market instruments across the credit spectrum. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 11.7401
Regular Plan - Monthly IDCW Option	: ₹ 11.3146
Regular Plan - Growth Option	: ₹ 22.2419
Direct Plan - Quarterly IDCW Option	: ₹ 12.7326
Direct Plan - Monthly IDCW Option	: ₹ 14.3561
Direct Plan - Growth Option	: ₹ 24.4807

### Benchmark Index (AMFI Tier 1)

CRISIL Credit Risk Debt B-II Index

### Date of Allotment

January 23, 2015

Monthly AUM## As on June 30, 2025	: ₹179.81 Crores
AUM## As on June 30, 2025	: ₹189.68 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • 1. 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  
For detailed load structure please refer Scheme Information Document of the scheme.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.61%
TER - Direct Plan (%)	: 0.85%

### Debt Quants

Average Maturity (years)	: 3.08
Modified Duration (years)	: 2.10
YTM (%)	: 7.46%
Macaulay Duration* (years)	: 2.20

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

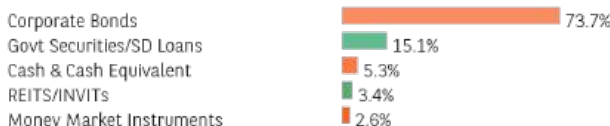
† refer Glossary page for the concept of Macaulay Duration  
For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

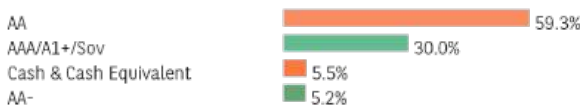
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>73.67%</b>	<b>GOVERNMENT BOND</b>		<b>12.92%</b>
✓ Nirma Limited	CRISIL AA	7.53%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	7.19%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	7.39%	6.79% GOI (MD 07/10/2034)	Sovereign	3.25%
✓ Piramal Finance Limited	ICRA AA	7.04%	6.92% GOI (MD 18/11/2039)	Sovereign	1.94%
✓ Tata Projects Limited	FITCH AA	6.96%	7.38% GOI (MD 20/06/2027)	Sovereign	0.54%
✓ JSW Steel Limited	ICRA AA	6.89%	<b>CERTIFICATE OF DEPOSIT</b>		<b>2.56%</b>
✓ Adani Ports and Special Economic Zone Limited	ICRA AAA	5.38%	Union Bank of India	FITCH A1+	2.56%
✓ Truhome Finance Limited	FITCH AA	5.30%	<b>STATE GOVERNMENT BOND</b>		<b>2.13%</b>
✓ Vedanta Limited	ICRA AA	5.29%	6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	2.13%
✓ IndoStar Capital Finance Limited	CARE AA-	5.03%	<b>Corporate Debt Market Development Fund</b>		<b>0.33%</b>
360 One Prime Limited	CRISIL AA	4.50%	Corporate Debt Market Development Fund		0.33%
Motilal Oswal Home Finance Limited	ICRA AA	3.73%	<b>Total Fixed Income Holdings</b>		<b>91.61%</b>
Small Industries Dev Bank of India	CRISIL AAA	2.68%			
Vedanta Limited	CRISIL AA	2.64%	<b>REITs/InvITs Holdings</b>		<b>% of Net Assets</b>
REC Limited	CRISIL AAA	1.41%	Brookfield India Real Estate Trust		1.79%
Power Grid Corporation of India Limited	CRISIL AAA	1.09%	Embassy Office Parks REIT		1.33%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.81%	Indus Infra Trust		0.31%
			<b>Total REITs/InvITs Holdings</b>		<b>3.43%</b>
			TREPS, Cash & Other Net Current Assets		4.96%
			<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 64.00% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			C-III

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

\*\*\*Kindly note that with effect from September 11, 2024, Baroda BNP Paribas Medium Duration Fund ('Merging Scheme') has merged into Baroda BNP Paribas Credit Risk Fund ('Surviving Scheme'). The segregated portfolio under the merging scheme is now under the surviving scheme.

### Segregated portfolio 1

BONDS & NCDs

Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N@@B@@&	[ICRA]D	0.00%
<b>TOTAL</b>		<b>0.00%</b>

### Segregated portfolio 2

BONDS & NCDs

Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N@@B@@&	[ICRA]D	0.00%
<b>TOTAL</b>		<b>0.00%</b>

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 led 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 on'ble Court. Kindly refer to SID/KIM for complete details on segregation of portfolio.

# Baroda BNP Paribas Corporate Bond Fund

(An Open ended Debt Scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme)

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

- Capital appreciation and regular income in long term.
- Investment primarily in AA+ and above rated corporate bonds and the rest in debt and money market instruments.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Corporate Debt A-II Index): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.4737
Regular Plan - Monthly IDCW Option	: ₹ 10.5010
Regular Plan - Growth Option	: ₹ 27.6215
Regular Plan - Annual IDCW Option	: ₹ 11.4334
Direct Plan - Quarterly IDCW Option	: ₹ 10.6635
Direct Plan - Monthly IDCW Option	: ₹ 10.6263
Direct Plan - Growth Option	: ₹ 29.3117
Direct Plan - Annual IDCW Option	: ₹ 11.7491

### Benchmark Index (AMFI Tier 1)

CRISIL Corporate Debt A-II Index

### Date of Allotment

November 08, 2008

Monthly AAMU## As on June 30, 2025 : ₹318.00 Crores

AUM## As on June 30, 2025 : ₹357.32 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.58%
TER - Direct Plan (%)	: 0.20%

### Debt Quants

Average Maturity (years)	: 5.10
Modified Duration (years)	: 3.75
YTM (%)	: 6.80%
Macaulay Duration* (years)	: 3.95

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>72.61%</b>	Power Grid Corporation of India Limited	CRISIL AAA	2.30%
✓ Power Finance Corporation Limited	CRISIL AAA	7.12%	Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.44%
✓ Bajaj Finance Limited	CRISIL AAA	7.10%	CRISIL AAA(CE)		0.83%
Hindustan Petroleum Corporation Limited	CRISIL AAA	5.81%	Bharat Sanchar Nigam Limited	CRISIL AAA	0.74%
✓ LIC Housing Finance Limited	CRISIL AAA	5.68%	Housing & Urban Development Corporation Limited	ICRA AAA	0.74%
✓ REC Limited	ICRA AAA	5.30%	<b>GOVERNMENT BOND</b>		<b>17.09%</b>
✓ Small Industries Dev Bank of India	CRISIL AAA	5.14%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	7.63%
✓ NTPC Limited	CRISIL AAA	4.18%	✓ 6.79% GOI (MD 07/10/2034)	Sovereign	4.32%
National Bank For Agriculture and Rural Development	CRISIL AAA	4.00%	✓ 6.92% GOI (MD 18/11/2039)	Sovereign	4.01%
National Housing Bank	CARE AAA	3.15%	6.33% GOI (MD 05/05/2035)	Sovereign	0.84%
Indian Railway Finance Corporation Limited	CRISIL AAA	3.09%	7.38% GOI (MD 20/06/2027)	Sovereign	0.29%
Export Import Bank of India	CRISIL AAA	2.99%	<b>PTC</b>		<b>4.17%</b>
UltraTech Cement Limited	CRISIL AAA	2.86%		CRISIL AAA(SO)	1.39%
GAIL (India) Limited	CARE AAA	2.85%	India Universal Trust	CRISIL AAA(SO)	1.21%
Tata Capital Housing Finance Limited	CRISIL AAA	2.84%	Vajra Trust	CRISIL AAA(SO)	0.84%
Embassy Office Parks REIT	CRISIL AAA	2.81%	Sansar Trust	CRISIL AAA(SO)	0.73%
Reliance Industries Limited	CRISIL AAA	2.38%	<b>Corporate Debt Market Development Fund</b>		<b>0.16%</b>
			Corporate Debt Market Development Fund		0.16%
			<b>Total Fixed Income Holdings</b>		<b>94.03%</b>
			<b>REITs/InvTs Holdings</b>		<b>% of Net Assets</b>
			Powergrid Infrastructure Investment Trust		0.76%
			Brookfield India Real Estate Trust		0.64%
			Embassy Office Parks REIT		0.61%
			<b>Total REITs/InvTs Holdings</b>		<b>2.01%</b>
			TREPS, Cash & Other Net Current Assets		3.96%
			<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 56.29% of the portfolio

## COMPOSITION BY ASSETS

Corporate Bonds	72.6%
Govt Securities/SD Loans	17.1%
PTC	4.2%
Cash & Cash Equivalent	4.1%
REITs/INVITs	2.0%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	95.8%
Cash & Cash Equivalent	4.2%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

# Baroda BNP Paribas Dynamic Bond Fund

(An Open ended Dynamic Debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk Scheme)

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

- Regular income in long term.
- Investments in debt and money market instruments.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Dynamic Bond A-III Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximising income while maintaining an optimum balance between yield, safety and liquidity. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 9.9508
Regular Plan - Quarterly IDCW Option	: ₹ 10.3478
Regular Plan - Monthly IDCW Option	: ₹ 10.3929
Regular Plan - Half Yearly IDCW Option	: ₹ 10.3935
Regular Plan - Growth Option	: ₹ 45.7206
Regular Plan - Daily IDCW Option	: ₹ 9.9695
Direct Plan - Weekly IDCW Option	: ₹ 9.9582
Direct Plan - Quarterly IDCW Option	: ₹ 10.7582
Direct Plan - Monthly IDCW Option	: ₹ 10.8352
Direct Plan - Growth Option	: ₹ 50.8997
Direct Plan - Daily IDCW Option	: ₹ 9.9783

### Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Bond A-III Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on June 30, 2025	: ₹212.14 Crores
AUM## As on June 30, 2025	: ₹213.20 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Prashant Pimple	11-Jul-24	24 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.70%
TER - Direct Plan (%)	: 0.70%

### Debt Quants

Average Maturity (years)	: 14.94
Modified Duration (years)	: 7.82
YTM (%)	: 6.52%
Macaulay Duration* (years)	: 8.08

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration  
For Distribution History kindly refer Distribution History table.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>			Corporate Debt Market		
7.18% GOI (MD 14/08/2033)	Sovereign	29.01%	Development Fund		0.23%
7.34% GOI (MD 22/04/2064)	Sovereign	18.36%	<b>Total Fixed Income Holdings</b>		<b>96.51%</b>
6.79% GOI (MD 07/10/2034)	Sovereign	16.88%	TREPS, Cash & Other Net Current		
6.92% GOI (MD 18/11/2039)	Sovereign	16.79%	Assets		3.49%
6.79% GOI (MD 30/12/2031)	Sovereign	8.20%	<b>GRAND TOTAL</b>		<b>100.00%</b>
6.33% GOI (MD 05/05/2035)	Sovereign	7.04%	Investment in Top 10 scrips constitutes 96.51% of the portfolio		
<b>Corporate Debt Market</b>					
<b>Development Fund</b>					
			0.23%		

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	96.3%
Cash & Cash Equivalent	3.7%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	96.3%
Cash & Cash Equivalent	3.7%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)



# Baroda BNP Paribas Gilt Fund

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

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

- Credit risk free regular income over long term.
- Investment only in Government (both Central and State Government) Securities.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income by investing in a portfolio of government securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan - IDCW Option	:	₹ 25.4464
Regular Plan - Growth Option	:	₹ 42.8716
Direct Plan - IDCW Option	:	₹ 34.5321
Direct Plan - Growth Option	:	₹ 47.0399

### Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Gilt Index

### Date of Allotment

March 21, 2002

Monthly AAUM## As on June 30, 2025 : ₹1,714.86 Crores

AAUM## As on June 30, 2025 : ₹1,644.62 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Prashant Pimple	11-Jul-24	24 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	0.45%
TER - Direct Plan (%)	:	0.14%

### Debt Quants

Average Maturity (years)	:	14.60
Modified Duration (years)	:	7.71
YTM (%)	:	6.57%
Macaulay Duration+ (years)	:	7.97

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

+ refer Glossary page for the concept of Macaulay Duration  
For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>64.40%</b>	✓ 7.08% Karnataka SDL (MD 12/08/2031)	Sovereign	2.49%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	27.41%	✓ 7.47% Maharashtra SDL (MD 13/09/2034)	Sovereign	2.23%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	18.04%	7.73% Karnataka SDL (MD 01/11/2035)	Sovereign	1.62%
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	13.69%	7.74% Maharashtra SDL (MD 01/03/2033)	Sovereign	1.61%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	4.45%	7.46% Maharashtra SDL (MD 13/09/2033)	Sovereign	1.59%
7.32% GOI (MD 13/11/2030)	Sovereign	0.62%	7.21% Gujarat SDL (MD 05/03/2035)	Sovereign	1.56%
7.1% GOI (MD 08/04/2034)	Sovereign	0.19%	6.61% Karnataka SDL (MD 02/09/2035)	Sovereign	1.50%
<b>STATE GOVERNMENT BOND</b>		<b>30.33%</b>	6.64% Gujarat SDL (MD 21/05/2036)	Sovereign	1.50%
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	5.23%	7.22% Maharashtra SDL (MD 07/08/2034)	Sovereign	1.39%
✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	3.24%	<b>Total Fixed Income Holdings</b>		<b>94.73%</b>
✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	3.20%	TREPS, Cash & Other Net Current Assets		5.27%
✓ 7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	3.17%	<b>GRAND TOTAL</b>		<b>100.00%</b>
Investment in Top 10 scrips constitutes 83.15% of the portfolio					

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	94.7%
Cash & Cash Equivalent	5.3%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	94.7%
Cash & Cash Equivalent	5.3%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)	A-III		

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

# Baroda BNP Paribas NIFTY SDL December 2026 Index Fund

(An open-ended Target Maturity Index Fund replicating/tracking the NIFTY SDL December 2026 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk)

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

- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2026 Index

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

Scheme Riskometer^^



Investors understand that their principal will be at Low To Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY SDL December 2026 Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2026 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	:	₹ 11.9866
Regular Growth	:	₹ 11.9865
Direct Growth	:	₹ 12.0743

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2026 Index

### Date of Allotment

January 25, 2023

Monthly AAUM## As on June 30, 2025 : ₹135.28 Crores

AUM## As on June 30, 2025 : ₹152.93 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	0.49%
TER - Direct Plan (%)	:	0.19%

### Debt Quants

Average Maturity (years)	:	1.39
Modified Duration (years)	:	1.30
YTM (%)	:	5.90%
Macaulay Duration* (years)	:	1.34
Tracking Error Regular	:	0.99%
Tracking Error Direct	:	0.99%

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

\* refer Glossary page for the concept of Macaulay Duration  
The scheme currently does not have Distribution History.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>99.26%</b>	TREPS, Cash & Other Net Current Assets		0.74%
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	45.97%	<b>GRAND TOTAL</b>		<b>100.00%</b>
7.28% Haryana SDL (MD 28/12/2026)	Sovereign	19.99%			
7.25% Maharashtra SDL (MD 28/12/2026)	Sovereign	13.33%			
7.27% Karnataka SDL (MD 28/12/2026)	Sovereign	10.00%			
7.07% Tamilnadu SDL (MD 14/12/2026)	Sovereign	6.64%			
7.25% Andhra Pradesh SDL (MD 28/12/2026)	Sovereign	3.33%			

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	99.3%
Cash & Cash Equivalent	0.7%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	99.3%
Cash & Cash Equivalent	0.7%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Gujarat	41.11
State Government of Haryana	24.68
State Government of Maharashtra	16.45
State Government of Karnataka	4.11
State Government of Andhra Pradesh	4.11
State Government of Tamil Nadu	4.1
<b>Grand Total</b>	<b>94.56</b>

## TRACKING DIFFERENCE DATA

as of Jun 30, 2025

	1 Year	Since Inception
Regular Plan	-0.55%	-0.64%
Direct Plan	-0.23%	-0.28%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)	A-III		

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

# Baroda BNP Paribas NIFTY SDL December 2028 Index Fund

(An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2028 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk)

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

- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2028 Index

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

Scheme Riskometer^^



Investors understand that their principal will be at Low To Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2028 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular IDCW	:	₹ 11.3589
Regular Growth	:	₹ 12.1817
Direct IDCW	:	₹ 11.5081
Direct Growth	:	₹ 12.2651

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2028 Index

### Date of Allotment

March 24, 2023

Monthly AAUM## As on June 30, 2025	:	₹28.20 Crores
AAUM## As on June 30, 2025	:	₹27.55 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	0.49%
TER - Direct Plan (%)	:	0.19%

### Debt Quants

Average Maturity (years)	:	3.36
Modified Duration (years)	:	2.91
YTM (%)	:	6.05%
Macaulay Duration* (years)	:	3.00
Tracking Error Regular	:	1.30%
Tracking Error Direct	:	1.30%

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration  
The scheme currently does not have Distribution History.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>96.13%</b>	TREPS, Cash & Other Net Current Assets		3.87%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	47.43%	<b>GRAND TOTAL</b>		<b>100.00%</b>
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	29.23%			
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	13.49%			
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	5.98%			

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	96.1%
Cash & Cash Equivalent	3.9%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	96.1%
Cash & Cash Equivalent	3.9%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Maharashtra	47.43
State Government of Tamil Nadu	29.23
State Government of Karnataka	13.49
State Government of Gujarat	5.98
<b>Grand Total</b>	<b>96.13</b>

## TRACKING DIFFERENCE DATA

as of Jun 30, 2025

	1 Year	Since Inception
Regular Plan	-0.43%	-0.63%
Direct Plan	-0.09%	-0.26%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)	A-III		

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

# Baroda BNP Paribas Nifty 50 Index Fund

(An open-ended scheme replicating / tracking the NIFTY 50 Total Return Index)

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

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty 50 Index with the aim to achieve returns of the stated index, subject to tracking error

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 50 TRI): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 50 Total Returns Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan-IDCW	: ₹ 11.8575
Regular Plan-Growth Option	: ₹ 11.8575
Direct Plan-IDCW	: ₹ 11.9244
Direct Plan-Growth Option	: ₹ 11.9244

### Benchmark Index (AMFI Tier 1)

Nifty 50 TRI

### Date of Allotment

January 29, 2024

Monthly AUM## As on June 30, 2025	: ₹65.21 Crores
AUM## As on June 30, 2025	: ₹66.21 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	29-Jan-24	20 years

### Load Structure

Exit Load: • 0.2%- If redeemed on or before 30 days from the date of allotment. Nil- If redeemed after 30 days from the date of allotment.

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.56%
TER - Direct Plan (%)	: 0.16%
Portfolio Turnover Ratio	: 0.98
Tracking Error Regular	: 0.09%
Tracking Error Direct	: 0.09%

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, If any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

<https://www.barodabnpparibasmf.in/>

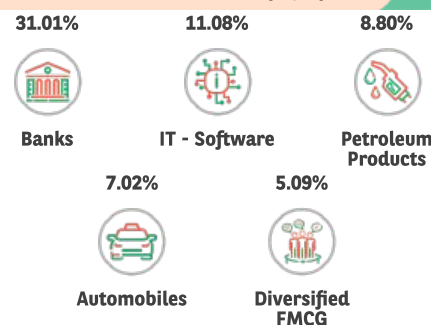
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>30.53%</b>
✓ HDFC Bank Limited	13.18%
✓ ICICI Bank Limited	8.92%
✓ Axis Bank Limited	3.00%
✓ Kotak Mahindra Bank Limited	2.78%
State Bank of India	2.65%
<b>IT - Software</b>	<b>10.43%</b>
✓ Infosys Limited	4.95%
✓ Tata Consultancy Services Limited	3.01%
HCL Technologies Limited	1.56%
Tech Mahindra Limited	0.91%
<b>Petroleum Products</b>	<b>8.80%</b>
✓ Reliance Industries Limited	8.80%
<b>Automobiles</b>	<b>5.87%</b>
Mahindra & Mahindra Limited	2.42%
Maruti Suzuki India Limited	1.42%
Tata Motors Limited	1.23%
Bajaj Auto Limited	0.80%
<b>Diversified FMCG</b>	<b>5.09%</b>
✓ ITC Limited	3.34%
Hindustan Unilever Limited	1.75%
<b>Finance</b>	<b>4.85%</b>
Bajaj Finance Limited	2.15%
Bajaj Finserv Limited	0.95%
Jio Financial Services Limited	0.91%
Shriram Finance Limited	0.84%
<b>Telecom - Services</b>	<b>4.73%</b>
✓ Bharti Airtel Limited	4.73%
<b>Construction</b>	<b>3.70%</b>
✓ Larsen & Toubro Limited	3.70%
<b>Retailing</b>	<b>2.71%</b>
Eternal Limited	1.56%
Trent Limited	1.15%
<b>Power</b>	<b>2.53%</b>
NTPC Limited	1.37%
Power Grid Corporation of India Limited	1.16%
<b>Consumer Durables</b>	<b>2.22%</b>
Titan Company Limited	1.30%
Asian Paints Limited	0.92%
<b>Cement &amp; Cement Products</b>	<b>2.19%</b>

EQUITY HOLDINGS		% of Net Assets
UltraTech Cement Limited		1.25%
Grasim Industries Limited		0.94%
<b>Ferrous Metals</b>		<b>1.98%</b>
Tata Steel Limited		1.14%
JSW Steel Limited		0.84%
<b>Pharmaceuticals &amp; Biotechnology</b>		<b>1.55%</b>
Sun Pharmaceutical Industries Limited		1.55%
<b>Aerospace &amp; Defense</b>		<b>1.28%</b>
Bharat Electronics Limited		1.28%
<b>Transport Infrastructure</b>		<b>0.91%</b>
Adani Ports and Special Economic Zone Limited		0.91%
<b>Non - Ferrous Metals</b>		<b>0.86%</b>
Hindalco Industries Limited		0.86%
<b>Oil</b>		<b>0.81%</b>
Oil & Natural Gas Corporation Limited		0.81%
<b>Consumable Fuels</b>		<b>0.77%</b>
Coal India Limited		0.77%
<b>Food Products</b>		<b>0.75%</b>
Nestle India Limited		0.75%
<b>LESS THAN 0.75% EXPOSURE</b>		<b>6.98%</b>
<b>TOTAL EQUITY HOLDING</b>		<b>99.54%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
TREPS, Cash & Other Net Current Assets		0.46%
<b>GRAND TOTAL</b>		<b>100.00%</b>
Investment in Top 10 scrips constitutes 56.41% of the portfolio		

Investment in Top 10 scripts constitutes 56.41% of the portfolio

## SECTORAL COMPOSITION (Top 5)\*\*



\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	13.80
ICICI GROUP	9.13
RELIANCE Group	8.58
Public Sector Unit	8.20
TATA GROUP	7.47
Infosys Group	5.06
Bharti	4.44
<b>Grand Total</b>	<b>56.68</b>

## TRACKING DIFFERENCE DATA

as of Jun 30, 2025

	1 Year	Since Inception
Regular Plan	-0.82%	-0.84%
Direct Plan	-0.39%	-0.37%



# Baroda BNP Paribas Gold ETF

(An open-ended scheme replicating/tracking domestic price of Gold)

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

- Long Term Capital Appreciation
- Investment in physical gold and returns that track domestic price of gold subject to tracking error.

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

Scheme Riskometer^^



Investors understand that their principal will be at High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Domestic Price of Gold): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees and expenses by investing in physical gold. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Gold ETF-RG : ₹ 93.7284

### Benchmark Index (AMFI Tier 1)

Domestic Price of Gold

### Date of Allotment

December 13, 2023

Monthly AAUM## As on June 30, 2025 : ₹119.02 Crores

AUM## As on June 30, 2025 : ₹118.84 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Madhav Vyas	01-Jan-25	9 years

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%) : 0.59%  
Tracking Error : 0.38%

## MINIMUM INVESTMENT AMOUNT

**Minimum Amount: Lumpsum investment:** Application for subscription/redemption of BBNPPGOLD Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Application for subscription/redemption of BBNPPGOLD Units directly with the Fund in Creation Unit Size pursuant to minimum requirement of 25 crore at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. Other investors (including Authorised Participants, Large Investors and Regulated Entities): Units of BBNPPGOLD can be subscribed/redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Exchange Listed\*\* : NSE & BSE  
Exchange Symbol : BBNPPGOLD  
ISIN : INF251K01SU9

## Including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

\*\* NSE Disclaimer: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the Disclaimer Clause of NSE.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOLD</b>		<b>97.41%</b>
Gold		97.41%
TREPS, Cash & Other Net Current Assets		2.59%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Gold	97.41
Grand Total	97.41

## TRACKING DIFFERENCE DATA

as of Jun 30, 2025

	1 Year	Since Inception
Regular Plan	-1.53%	-1.92%

\*\* BSE Disclaimer: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID. The investors are advised to refer to the SID for the full text of the Disclaimer clause of the BSE Limited.

The scheme currently does not have Distribution History.

# Baroda BNP Paribas NIFTY BANK ETF

(An open-ended scheme replicating / tracking the Nifty Bank Total Returns Index)

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

- Long term capital appreciation
- An exchange traded fund that aims to provide returns that closely correspond to the returns provided by Nifty Bank Index, subject to tracking error

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Bank TRI): basis it's constituents; as on June 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Bank Total Returns Index before expenses, subject to tracking errors, fees and expenses. However there is no assurance that the objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Nifty Bank ETF-RG : ₹ 57.4460

### Benchmark Index (AMFI Tier 1)

Nifty Bank TRI

### Date of Allotment

June 18, 2024

Monthly AAUM## As on June 30, 2025 : ₹3.32 Crores

AUM## As on June 30, 2025 : ₹3.37 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	18-Jun-24	20 years

### Load Structure

Exit Load: • NIL

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.09%
Portfolio Turnover Ratio	: 0.63
Tracking Error	: 0.09%

## MINIMUM INVESTMENT AMOUNT

**Authorised Participants:** Application for subscription/redemption of BBNPNBETF Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Application for subscription/redemption of BBNPNBETF Units directly with the Fund in Creation Unit Size pursuant to minimum requirement of 25 crore at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. Other investors (including Authorised Participants, Large Investors and Regulated Entities): Units of BBNPNBETF can be subscribed/redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Exchange Listed**	: NSE & BSE
Exchange Symbol	: BBNPNBETF
ISIN	: INF251K01TL6

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

\*\* NSE Disclaimer: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the Disclaimer Clause of NSE.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Banks</b>		<b>99.10%</b>
✓ HDFC Bank Limited		28.07%
✓ ICICI Bank Limited		25.23%
✓ Axis Bank Limited		8.48%
✓ State Bank of India		8.46%
✓ Kotak Mahindra Bank Limited		8.44%
✓ IndusInd Bank Limited		3.61%
✓ The Federal Bank Limited		3.26%
✓ IDFC First Bank Limited		3.05%
✓ AU Small Finance Bank Limited		2.90%
✓ Bank of Baroda		2.86%
Canara Bank		2.39%
Punjab National Bank		2.35%
<b>TOTAL EQUITY HOLDING</b>		<b>99.1%</b>
TREPS, Cash & Other Net Current Assets		0.90%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 94.36% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	28.07
ICICI GROUP	25.23
Axis Group	8.48
Public Sector Unit	8.46
Kotak Group	8.44
Public Sector Bank	7.60
HINDUJA GROUP	3.61
<b>Grand Total</b>	<b>89.89</b>

## TRACKING DIFFERENCE DATA

as of Jun 30, 2025

	1 Year	Since Inception
Regular Plan	-0.27%	-0.30%

\*\* BSE Disclaimer: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID. The investors are advised to refer to the SID for the full text of the Disclaimer clause of the BSE Limited.

The scheme currently does not have Distribution History.

# Baroda BNP Paribas Nifty200 Momentum 30 Index Fund

(An open-ended scheme replicating / tracking the Nifty200 Momentum 30 Total Returns Index)

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

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty200 Momentum 30 Index with the aim to achieve returns of the stated index, subject to tracking error

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 200 Momentum 30 TRI): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty200 Momentum 30 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan Growth	:	₹ 8.4383
Direct Plan Growth	:	₹ 8.4741

### Benchmark Index (AMFI Tier 1)

Nifty 200 Momentum 30 TRI

### Date of Allotment

October 15, 2024

Monthly AAUM## As on June 30, 2025 : ₹25.92 Crores

AUM## As on June 30, 2025 : ₹26.06 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	15-Oct-24	20 years

### Load Structure

Exit Load: • 0.2%- If redeemed on or before 7 days from the date of allotment; Nil- If redeemed after 7 days from the date of allotment

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	1.10%
TER - Direct Plan (%)	:	0.47%
Portfolio Turnover Ratio	:	2.28
Tracking Error Regular	:	0.47%
Tracking Error Direct	:	0.47%

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Finance</b>	<b>16.59%</b>
✓ Bajaj Finance Limited	5.01%
✓ Bajaj Finserv Limited	4.99%
Cholamandalam Investment and Finance Company Ltd	3.42%
SBI Cards and Payment Services Limited	1.96%
Muthoot Finance Limited	1.21%
<b>Banks</b>	<b>14.94%</b>
✓ ICICI Bank Limited	5.03%
✓ HDFC Bank Limited	4.99%
✓ Kotak Mahindra Bank Limited	4.92%
<b>Insurance</b>	<b>13.31%</b>
✓ HDFC Life Insurance Company Limited	5.04%
✓ SBI Life Insurance Company Limited	4.89%
Max Financial Services Limited	3.38%
<b>Aerospace &amp; Defense</b>	<b>6.08%</b>
✓ Bharat Electronics Limited	5.01%
Bharat Dynamics Limited	1.07%
<b>Chemicals &amp; Petrochemicals</b>	<b>5.50%</b>
Solar Industries India Limited	3.14%
SRF Limited	2.36%
<b>IT - Software</b>	<b>5.27%</b>
Coforge Limited	2.78%
Persistent Systems Limited	2.49%
<b>Telecom - Services</b>	<b>5.06%</b>
✓ Bharti Airtel Limited	5.06%
<b>Transport Services</b>	<b>5.06%</b>
✓ InterGlobe Aviation Limited	5.06%
<b>Capital Markets</b>	<b>4.89%</b>
BSE Limited	4.89%
<b>Healthcare Services</b>	<b>4.33%</b>
Max Healthcare Institute Limited	4.33%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.23%</b>
Divi's Laboratories Limited	4.23%
<b>Automobiles</b>	<b>2.93%</b>
TVS Motor Company Limited	2.93%
<b>Leisure Services</b>	<b>2.06%</b>
The Indian Hotels Company Limited	2.06%
<b>Cement &amp; Cement Products</b>	<b>1.82%</b>
Shree Cement Limited	1.82%
<b>Consumer Durables</b>	<b>1.78%</b>

### EQUITY HOLDINGS

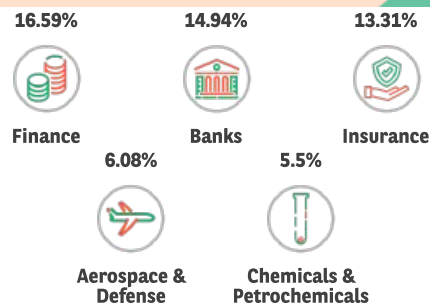
	% of Net Assets
Dixon Technologies (India) Limited	1.78%
<b>Financial Technology (Fintech)</b>	<b>1.78%</b>
One 97 Communications Limited	1.78%
<b>Industrial Manufacturing</b>	<b>1.51%</b>
Mazagon Dock Shipbuilders Limited	1.51%
<b>Beverages</b>	<b>1.46%</b>
United Spirits Limited	1.46%
<b>Retailing</b>	<b>1.19%</b>
FSN E-Commerce Ventures Limited	1.19%
<b>TOTAL EQUITY HOLDING</b>	<b>99.79%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>

TREPS, Cash & Other Net Current Assets 0.21%

**GRAND TOTAL 100.00%**

Investment in Top 10 scrips constitutes 50.00% of the portfolio

## SECTORAL COMPOSITION (Top 5)\*\*



\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
TATA GROUP	9.61
Bharti	6.19
MAHINDRA & MAHINDRA LTD.	5.37
Divis Laboratories	5.36
Public Sector Unit	5.30
Mahindra & Mahindra	4.93
SUN PHARMACEUTICAL GROUP	4.89
<b>Grand Total</b>	<b>41.65</b>

# Baroda BNP Paribas NIFTY Midcap 150 Index Fund

(An open-ended scheme replicating / tracking  
the Nifty Midcap 150 Total Returns Index)

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

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty Midcap 150 Index with the aim to achieve returns of the stated index, subject to tracking error

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 Total Returns Index): basis it's constituents; as on June 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Midcap 150 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on June 30, 2025)

Regular Plan Growth	:	₹ 10.5412
Direct Plan Growth	:	₹ 10.5892

### Benchmark Index (AMFI Tier 1)

Nifty Midcap 150 Total Returns Index

### Date of Allotment

November 04, 2024

Monthly AAUM## As on June 30, 2025 : ₹9.57 Crores

AUM## As on June 30, 2025 : ₹9.82 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	04-Nov-24	20 years

### Load Structure

Exit Load: • 0.2% - If redeemed on or before 7 days from the date of allotment. Nil- If redeemed after 7 days from the date of allotment.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	1.08%
TER - Direct Plan (%)	:	0.39%
Portfolio Turnover Ratio	:	0.71
Tracking Error Regular	:	0.23%
Tracking Error Direct	:	0.22%

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.




## including inter-scheme Investments, If any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website  
<https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets	
<b>Banks</b>	<b>5.78%</b>	Voltas Limited	0.81%	
✓ The Federal Bank Limited	1.40%	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.14%</b>	
IDFC First Bank Limited	1.31%	Lupin Limited	1.28%	
AU Small Finance Bank Limited	1.24%	Aurobindo Pharma Limited	0.86%	
Yes Bank Limited	1.04%	<b>Auto Components</b>	<b>1.87%</b>	
Union Bank of India	0.79%	Bharat Forge Limited	0.96%	
<b>Capital Markets</b>	<b>4.54%</b>	Tube Investments of India Limited	0.91%	
✓ BSE Limited	3.10%	<b>Telecom - Services</b>	<b>1.50%</b>	
✓ HDFC Asset Management Company Limited	1.44%	✓ Indus Towers Limited	1.50%	
<b>IT - Software</b>	<b>4.37%</b>	<b>Insurance</b>	<b>1.19%</b>	
✓ Persistent Systems Limited	1.76%	Max Financial Services Limited	1.19%	
✓ Coforge Limited	1.74%	<b>Petroleum Products</b>	<b>1.15%</b>	
Mphasis Limited	0.87%	Hindustan Petroleum Corporation Limited	1.15%	
<b>Electrical Equipment</b>	<b>3.92%</b>	<b>Agricultural Food &amp; other Products</b>	<b>1.06%</b>	
✓ Suzlon Energy Limited	2.19%	Marico Limited	1.06%	
Bharat Heavy Electricals Limited	0.93%	<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.98%</b>	
GE Vernova T&D India Limited	0.80%	Ashok Leyland Limited	0.98%	
<b>Industrial Products</b>	<b>3.78%</b>	<b>Personal Products</b>	<b>0.86%</b>	
Cummins India Limited	1.24%	Colgate Palmolive (India) Limited	0.86%	
Polycab India Limited	0.90%	<b>Textiles &amp; Apparels</b>	<b>0.85%</b>	
APL Apollo Tubes Limited	0.87%	Page Industries Limited	0.85%	
Supreme Industries Limited	0.77%	<b>Transport Infrastructure</b>	<b>0.83%</b>	
<b>Healthcare Services</b>	<b>3.72%</b>	GMR Airports Limited	0.83%	
✓ Max Healthcare Institute Limited	2.60%	<b>Retailing</b>	<b>0.78%</b>	
Fortis Healthcare Limited	1.12%	FSN E-Commerce Ventures Limited	0.78%	
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.61%</b>	<b>Power</b>	<b>0.77%</b>	
PI Industries Limited	0.92%	Torrent Power Limited	0.77%	
UPL Limited	0.96%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>44.45%</b>	
Coromandel International Limited	0.80%	<b>TOTAL EQUITY HOLDING</b>	<b>99.58%</b>	
<b>Realty</b>	<b>2.54%</b>	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	
Godrej Properties Limited	0.97%	TREPS, Cash & Other Net		
The Phoenix Mills Limited	0.80%	Current Assets	0.42%	
Prestige Estates Projects Limited	0.77%	<b>GRAND TOTAL</b>	<b>100.00%</b>	
<b>Financial Technology (Fintech)</b>	<b>2.52%</b>	Investment in Top 10 scrips constitutes 18.95% of the portfolio		
✓ PB Fintech Limited	1.66%	<b>SECTORAL COMPOSITION (Top 5)**</b>		
One 97 Communications Limited	0.86%	<b>7.44%</b>	<b>6.96%</b>	<b>6.13%</b>
<b>Finance</b>	<b>2.51%</b>			
Sundaram Finance Limited	0.95%	<b>Banks</b>	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>IT - Software</b>
SBI Cards and Payment Services Limited	0.81%			
Muthoot Finance Limited	0.75%			
<b>Chemicals &amp; Petrochemicals</b>	<b>2.42%</b>			
SRF Limited	1.26%			
Solar Industries India Limited	1.16%			
<b>Consumer Durables</b>	<b>2.37%</b>			
✓ Dixon Technologies (India) Limited	1.56%			

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Public Sector Unit	5.16
BSE Group	3.10
PRIVATE (INDIAN)	3.08
Abhay Soi Group	2.60
TATA GROUP	2.25
Suzlon Group	2.19
Public Sector Bank	2.02
<b>Grand Total</b>	<b>20.40</b>



Banks



Pharmaceuticals & Biotechnology



IT - Software



Auto Components



Capital Markets

\*\*% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# SIP Performance of Equity & Hybrid Schemes

(as on June 30, 2025)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on June 30, 2025

Baroda BNP Paribas Large Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	25,00,000
Market Value as on Month end (Regular)	1,24,212	4,67,384	9,20,408	26,49,468	1,32,81,646
Scheme Return (% CAGR*) (Regular)	6.61	17.74	17.16	15.14	14.05
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,00,000
Market Value as on Month end (Direct)	1,24,989	4,76,784	9,52,633	28,49,134	44,50,391
Scheme Return (% CAGR*) (Direct)	7.85	19.16	18.57	16.49	16.20
Nifty 100 TRI (% CAGR*)	10.73	16.77	16.44	15.16	13.81

<sup>#</sup>Inception Date: September 23, 2004 for Regular Plan, January 01, 2013 for Direct Plan

Baroda BNP Paribas Large & Mid cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	NA	NA	5,70,000
Market Value as on Month end (Regular)	1,24,651	4,85,429	NA	NA	9,20,657
Scheme Return (% CAGR*) (Regular)	7.31	20.44	NA	NA	19.76
Total Amount Invested (Direct)	1,20,000	3,60,000	NA	NA	5,70,000
Market Value as on Month end (Direct)	1,25,524	4,96,351	NA	NA	9,37,870
Scheme Return (% CAGR*) (Direct)	8.70	22.05	NA	NA	21.18
BSE 250 Large Midcap TRI (% CAGR*)	10.80	18.05	NA	NA	17.51

<sup>#</sup>Inception Date : September 4, 2020

Baroda BNP Paribas Multi Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	26,20,000
Market Value as on Month end (Regular)	1,23,387	4,84,947	9,95,991	29,35,593	1,56,80,178
Scheme Return (% CAGR*) (Regular)	5.31	20.37	20.40	17.05	14.24
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,00,000
Market Value as on Month end (Direct)	1,24,074	4,93,690	10,27,433	31,37,715	49,01,820
Scheme Return (% CAGR*) (Direct)	6.39	21.66	21.68	18.28	17.58
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	12.20	21.53	21.43	18.04	#VALUE!

<sup>#</sup>Inception Date: September 12, 2003 for Regular Plan, January 01, 2013 for Direct Plan

Baroda BNP Paribas ELSS Tax Saver Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	23,40,000
Market Value as on Month end (Regular)	1,25,575	4,84,089	9,46,925	26,57,713	1,02,27,632
Scheme Return (% CAGR*) (Regular)	8.78	20.24	18.32	15.20	13.44
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,00,000
Market Value as on Month end (Direct)	1,26,385	4,94,097	9,80,446	28,47,988	44,38,753
Scheme Return (% CAGR*) (Direct)	10.08	21.72	19.75	16.48	16.17
Nifty 500 TRI (% CAGR*)	11.46	19.00	18.71	16.49	14.04

<sup>#</sup>Inception Date: January 5, 2006 for Regular Plan, January 01, 2013 for Direct Plan

Baroda BNP Paribas Focused Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	9,30,000
Market Value as on Month end (Regular)	1,25,543	4,61,231	9,00,305	NA	16,85,525
Scheme Return (% CAGR*) (Regular)	8.73	16.80	16.26	NA	14.98
Market Value as on Month end (Direct)	1,26,807	4,75,914	9,47,991	NA	18,19,797
Scheme Return (% CAGR*) (Direct)	10.75	19.03	18.37	NA	16.90
Nifty 500 TRI (% CAGR*)	11.46	19.00	18.71	NA	17.61

<sup>#</sup>Inception Date : October 6, 2017

Baroda BNP Paribas Mid cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	23,00,000
Market Value as on Month end (Regular)	1,24,223	4,90,500	10,23,996	31,12,196	1,49,21,261
Scheme Return (% CAGR*) (Regular)	6.63	21.19	21.54	18.13	17.05
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,00,000
Market Value as on Month end (Direct)	1,25,169	5,03,001	10,70,678	34,10,104	58,18,240
Scheme Return (% CAGR*) (Direct)	8.13	23.01	23.39	19.83	20.01
Nifty Midcap 150 TRI (% CAGR*)	13.83	25.84	25.90	21.24	18.20

<sup>#</sup>Inception Date: May 2, 2006 for Regular Plan, January 01, 2013 for Direct Plan

# SIP Performance of Equity & Hybrid Schemes

(as on June 30, 2025)

## Baroda BNP Paribas India Consumption Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	8,20,000
Market Value as on Month end (Regular)	1,20,730	4,59,661	9,19,702	NA	15,29,648
Scheme Return (% CAGR*) (Regular)	1.14	16.56	17.13	NA	17.97
Market Value as on Month end (Direct)	1,21,657	4,71,210	9,59,946	NA	16,27,071
Scheme Return (% CAGR*) (Direct)	2.59	18.32	18.88	NA	19.75
Nifty India Consumption TRI (% CAGR*)	8.25	19.41	19.13	NA	18.33

\*Inception Date : September 7, 2018

## Baroda BNP Paribas Banking and Financial Services Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	15,70,000
Market Value as on Month end (Regular)	1,34,812	4,91,375	9,52,944	25,23,992	40,84,679
Scheme Return (% CAGR*) (Regular)	23.81	21.32	18.58	14.23	13.65
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,00,000
Market Value as on Month end (Direct)	1,35,874	5,02,485	9,86,131	26,77,414	40,38,927
Scheme Return (% CAGR*) (Direct)	25.58	22.94	19.99	15.34	14.82
Nifty Financial Services TRI (% CAGR*)	25.97	19.91	17.56	15.98	16.06

\*Inception Date: June 22, 2012 for Regular Plan, January 01, 2013 for Direct Plan

## Baroda BNP Paribas Balanced Advantage Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	8,00,000
Market Value as on Month end (Regular)	1,28,514	4,57,500	8,67,445	NA	13,37,437
Scheme Return (% CAGR*) (Regular)	13.50	16.23	14.74	NA	15.20
Market Value as on Month end (Direct)	1,29,303	4,66,489	8,98,125	NA	14,05,124
Scheme Return (% CAGR*) (Direct)	14.78	17.60	16.16	NA	16.67
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	10.65	12.42	11.69	NA	12.11

\*Inception Date : November 14, 2018

## Baroda BNP Paribas Aggressive Hybrid Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	9,90,000
Market Value as on Month end (Regular)	1,24,804	4,59,360	8,82,881	NA	18,59,754
Scheme Return (% CAGR*) (Regular)	7.55	16.51	15.46	NA	14.85
Market Value as on Month end (Direct)	1,25,867	4,72,611	9,25,941	NA	20,15,739
Scheme Return (% CAGR*) (Direct)	9.25	18.53	17.40	NA	16.73
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	10.28	15.25	14.30	NA	13.80

\*Inception Date : April 7, 2017

## Baroda BNP Paribas Equity Savings Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	7,20,000
Market Value as on Month end (Regular)	1,26,144	4,25,772	7,66,409	NA	9,63,017
Scheme Return (% CAGR*) (Regular)	9.69	11.22	9.74	NA	9.59
Market Value as on Month end (Direct)	1,26,921	4,33,459	7,89,585	NA	9,98,266
Scheme Return (% CAGR*) (Direct)	10.93	12.46	10.94	NA	10.79
Nifty Equity Savings Index TRI (% CAGR*)	9.92	10.97	10.25	NA	10.41

\*Inception Date : July 25, 2019

## Baroda BNP Paribas Business Cycle Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	NA	NA	4,60,000
Market Value as on Month end (Regular)	1,22,310	4,65,229	NA	NA	6,27,056
Scheme Return (% CAGR*) (Regular)	3.61	17.41	NA	NA	16.35
Market Value as on Month end (Direct)	1,23,303	4,76,221	NA	NA	6,46,144
Scheme Return (% CAGR*) (Direct)	5.17	19.07	NA	NA	17.99
BSE 500 TRI (% CAGR*)	10.78	18.55	NA	NA	17.18

\*Inception Date : September 15, 2021

## Baroda BNP Paribas Flexi Cap Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	NA	NA	NA	3,50,000
Market Value as on Month end (Regular)	1,25,191	NA	NA	NA	4,52,888
Scheme Return (% CAGR*) (Regular)	8.17	NA	NA	NA	18.05
Market Value as on Month end (Direct)	1,26,048	NA	NA	NA	4,62,796
Scheme Return (% CAGR*) (Direct)	9.54	NA	NA	NA	19.64
Nifty 500 TRI (% CAGR*)	11.46	NA	NA	NA	18.72

\*Inception Date : August 17, 2022

# SIP Performance of Equity & Hybrid Schemes

(as on June 30, 2025)

## Baroda BNP Paribas Multi Asset Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	1,20,000	NA	NA	NA	3,10,000
Market Value as on Month end (Regular)	1,26,716	NA	NA	NA	3,83,495
Scheme Return (% CAGR*) (Regular)	10.61	NA	NA	NA	16.80
Market Value as on Month end (Direct)	1,27,511	NA	NA	NA	3,90,754
Scheme Return (% CAGR*) (Direct)	11.88	NA	NA	NA	18.35
"65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)"	15.10	NA	NA	NA	18.69

#Inception Date : December 19, 2022

## Baroda BNP Paribas Value Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	1,20,000	NA	NA	NA	2,50,000
Market Value as on Month end (Regular)	1,20,559	NA	NA	NA	2,78,631
Scheme Return (% CAGR*) (Regular)	0.87	NA	NA	NA	10.40
Market Value as on Month end (Direct)	1,21,476	NA	NA	NA	2,82,966
Scheme Return (% CAGR*) (Direct)	2.30	NA	NA	NA	11.94
Nifty 500 TRI (% CAGR*)	11.46	NA	NA	NA	16.93

#Inception Date : June 7, 2023

## Baroda BNP Paribas Small Cap Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	1,20,000	NA	NA	NA	2,00,000
Market Value as on Month end (Regular)	1,22,852	NA	NA	NA	2,16,236
Scheme Return (% CAGR*) (Regular)	4.46	NA	NA	NA	9.27
Market Value as on Month end (Direct)	1,23,789	NA	NA	NA	2,19,008
Scheme Return (% CAGR*) (Direct)	5.94	NA	NA	NA	10.84
Nifty Small Cap 250 TRI (% CAGR*)	12.57	NA	NA	NA	15.79

#Inception Date : October 30, 2023

## Baroda BNP Paribas Nifty 50 Index Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	1,20,000	NA	NA	NA	1,70,000
Market Value as on Month end (Regular)	1,27,250	NA	NA	NA	1,84,946
Scheme Return (% CAGR*) (Regular)	11.46	NA	NA	NA	11.82
Market Value as on Month end (Direct)	1,27,522	NA	NA	NA	1,85,504
Scheme Return (% CAGR*) (Direct)	11.90	NA	NA	NA	12.26
Nifty 50 TRI (% CAGR*)	12.33	NA	NA	NA	12.64

#Inception Date : January 29, 2024

## Baroda BNP Paribas Retirement Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	1,20,000	NA	NA	NA	1,30,000
Market Value as on Month end (Regular)	1,26,258	NA	NA	NA	1,37,509
Scheme Return (% CAGR*) (Regular)	9.88	NA	NA	NA	10.12
Market Value as on Month end (Direct)	1,27,523	NA	NA	NA	1,50,500
Scheme Return (% CAGR*) (Direct)	11.91	NA	NA	NA	12.36
CRISIL Hybrid 35+65 Aggressive Index (% CAGR*)	10.29	NA	NA	NA	10.40

#Inception Date : May 28, 2024

**Past performance may or may not be sustained in future and is not a guarantee of future returns and should not be used as a basis of comparison with other investments. Returns do not take into account the load and taxes, if any. Different plans shall have a different expense structure. The above data assumes investments in Growth option for distributor/regular plan.**

Where returns are not available for a particular period, they have not been shown. \*% CAGR Returns are computed after accounting for the cash flow by using the XIRR method.

For further details on performance of the scheme and performance of other schemes managed by the Fund Manager, please refer to "Performance of Schemes" page.

Please note TRI indicates Total Return Index.

# Performance of Schemes

(as on June 30, 2025)

Returns in INR represents the value of Rs. 10,000 invested at the beginning of 1 year, 3 years, 5 years and since inception.

## EQUITY SCHEMES

S. No	Scheme managed by Mr. Jitendra Sriram & Mr. Kushant Arora	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
1	Baroda BNP Paribas Large Cap Fund *¥													
	Regular Plan	10273.95	2.74	17650.03	20.83	25769.23	20.83	223523.02	16.13	-	-	23-Sep-04		
	Direct Plan	10396.15	3.96	18289.85	22.27	27354.76	22.28	-	-	64822.43	16.13	01-Jan-13		
	Nifty 100 TRI**	10567.94	5.68	16952.70	19.22	26394.01	21.41	201068.27	15.54	51668.32	14.04			
	Additional Benchmark Nifty 50 TRI	10753.58	7.54	16748.62	18.74	26321.41	21.34	191256.82	15.26	49951.93	13.73			
2	Baroda BNP Paribas Business Cycle Fund													
	Regular Plan	10040.96	0.41	18120.78	21.89	NA	NA	15836.40	12.89	-	-	15-Sep-21		
	Direct Plan	10192.27	1.92	18876.87	23.56	NA	NA	-	-	16735.40	14.55	15-Sep-21		
	BSE 500 TRI**	10511.90	5.12	18030.69	21.69	NA	NA	16240.52	13.64	16240.52	13.64			
	Additional Benchmark Nifty 50 TRI**	10753.58	7.54	16748.62	18.74	NA	NA	15230.14	11.73	15230.14	11.73			
3	Baroda BNP Paribas Manufacturing Fund													
	Regular Plan	9659.58	-3.40	NA	NA	NA	NA	9659.58	-3.39	-	-	28-Jun-24		
	Direct Plan	9809.74	-1.90	NA	NA	NA	NA	-	-	9809.74	-1.89	28-Jun-24		
	Nifty India Manufacturing TRI	9924.38	-0.76	NA	NA	NA	NA	9924.38	-0.75	9924.38	-0.75			
	Additional Benchmark BSE SENSEX TRI	10704.35	7.04	NA	NA	NA	NA	10704.35	7.00	10704.35	7.00			
S. No	Scheme managed by Mr. Shiv Chanani & Mr. Himanshu Singh	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
4	Baroda BNP Paribas Mid Cap Fund *¶													
	Regular Plan	10222.29	2.22	19558.70	25.03	33966.25	27.69	102544.38	12.91	-	-	02-May-06		
	Direct Plan	10372.32	3.72	20454.79	26.91	36593.63	29.60	-	-	98457.03	20.07	01-Jan-13		
	Nifty Midcap 150 TRI**	10611.00	6.11	22326.21	30.67	40580.77	32.31	147705.21	15.08	92125.85	19.44			
	Additional Benchmark Nifty 50 TRI	10753.58	7.54	16748.62	18.74	26321.41	21.34	89490.18	12.11	49951.93	13.73			
5	Baroda BNP Paribas India Consumption Fund													
	Regular Plan	10335.92	3.36	17432.64	20.33	25531.16	20.61	31371.90	18.26	-	-	07-Sep-18		
	Direct Plan	10488.40	4.88	18211.20	22.10	27487.88	22.40	-	-	34722.70	20.04	07-Sep-18		
	NIFTY India Consumption TRI**	10738.35	7.38	18199.68	22.07	26128.74	21.17	24451.32	14.02	24451.32	14.02			
	Additional Benchmark Nifty 50 TRI**	10753.58	7.54	16748.62	18.74	26321.41	21.34	23856.24	13.60	23856.24	13.60			
6	Baroda BNP Paribas Value Fund													
	Regular Plan	9790.54	-2.09	NA	NA	NA	NA	14111.50	18.14	-	-	07-Jun-23		
	Direct Plan	9902.43	-0.98	NA	NA	NA	NA	-	-	14523.20	19.80	07-Jun-23		
	Nifty 500 TRI**	10567.61	5.68	NA	NA	NA	NA	15052.42	21.89	15052.42	21.89			
	Additional Benchmark Nifty 50 TRI**	10753.58	7.54	NA	NA	NA	NA	13967.37	17.56	13967.37	17.56			
7	Baroda BNP Paribas Small Cap Fund													
	Regular Plan	9943.20	-0.57	NA	NA	NA	NA	13269.90	18.48	-	-	30-Oct-23		
	Direct Plan	10071.98	0.72	NA	NA	NA	NA	-	-	13601.80	20.25	30-Oct-23		
	Nifty Small Cap 250 TRI**	10461.60	4.62	NA	NA	NA	NA	14921.08	27.11	14921.08	27.11			
	Additional Benchmark Nifty 50 TRI**	10753.58	7.54	NA	NA	NA	NA	13596.88	20.22	13596.88	20.22			
S. No	Scheme managed by Mr. Shiv Chanani & Mr. Himanshu Singh	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
8	Baroda BNP Paribas Dividend Yield Fund													
	Regular Plan	10424.63	8.52	NA	NA	NA	NA	NA	9667.40	-4.21	-	-	16-Sep-24	
	Direct Plan	10510.01	10.23	NA	NA	NA	NA	NA	-	-	9789.97	-2.66	16-Sep-24	
	Nifty 500 TRI	10620.83	12.45	NA	NA	NA	NA	NA	9920.95	-1.00	9920.95	-1.00		
	Additional Benchmark Nifty 50 TRI	10870.80	17.46	NA	NA	NA	NA	NA	10141.99	1.81	10141.99	1.81		
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
9	Baroda BNP Paribas Large and Mid Cap fund													
	Regular Plan	10468.82	4.69	19179.55	24.22	NA	NA	27499.40	23.34	-	-	04-Sep-20		
	Direct Plan	10604.56	6.05	19959.96	25.88	NA	NA	-	-	29526.90	25.17	04-Sep-20		
	BSE 250 Large Midcap TRI	10528.82	5.29	17725.21	21.00	NA	NA	25712.20	21.63	25712.20	21.63			
	Additional Benchmark Nifty 50 TRI**	10753.58	7.54	16748.62	18.74	NA	NA	23829.13	19.73	23829.13	19.73			
10	Baroda BNP Paribas Flexi Cap Fund													
	Regular Plan	10391.90	3.92	NA	NA	NA	NA	15814.50	17.31	-	-	17-Aug-22		
	Direct Plan	10519.93	5.20	NA	NA	NA	NA	-	-	16480.00	19.00	17-Aug-22		
	Nifty 500 TRI**	10567.61	5.68	NA	NA	NA	NA	15759.12	17.16	15759.12	17.16			
	Additional Benchmark Nifty 50 TRI**	10753.58	7.54	NA	NA	NA	NA	14678.72	14.30	14678.72	14.30			
11	Baroda BNP Paribas Focused Fund													
	Regular Plan	9932.53	-0.67	17027.66	19.39	24952.53	20.05	22583.20	11.10	-	-	06-Oct-17		
	Direct Plan	10114.73	1.15	17978.35	21.57	27190.07	22.13	-	-	25550.10	12.89	06-Oct-17		
	Nifty 500 TRI**	10567.61	5.68	18165.35	21.99	29369.63	24.03	29195.66	14.85	29195.66	14.85			
	Additional Benchmark Nifty 50 TRI**	10753.58	7.54	16748.62	18.74	26321.41	21.34	28074.90	14.27	28074.90	14.27			

\* Refer Performance of Schemes page \*\* Refer Performance of Schemes page † Refer Performance of Schemes page ¥ Refer Performance of Schemes page ¶ Refer Performance of Schemes page  
Kindly refer fund manager and managing since details page. **Past performance may or may not be sustained in future and is not a guarantee of future returns**



# Performance of Schemes

(as on June 30, 2025)

S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Sandeep Jain	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
12	Baroda BNP Paribas Multi Cap Fund †											
	Regular Plan	10341.16	3.41	19133.71	24.12	31508.62	25.79	231841.24	15.50	-	-	12-Sep-03
	Direct Plan	10452.22	4.52	19743.54	25.43	33199.16	27.11	-	-	68221.44	16.60	01-Jan-13
	Nifty 500 Multicap 50:25:25 TRI**	10576.19	5.76	19600.15	25.12	34032.39	27.74	NA	NA	66737.59	16.40	
	Additional Benchmark Nifty 50 TRI	10753.58	7.54	16748.62	18.74	26321.41	21.34	245171.41	15.80	49951.93	13.73	

S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Pratish Krishnan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
13	Baroda BNP Paribas ELSS Tax Saver Fund †											
	Regular Plan	10614.46	6.14	18478.41	22.69	27012.81	21.97	90782.94	11.98	-	-	05-Jan-06
	Direct Plan	10744.35	7.44	19158.02	24.17	28683.77	23.45	-	-	63589.32	15.95	01-Jan-13
	Nifty 500 TRI**	10567.61	5.68	18165.35	21.99	29369.63	24.03	117272.46	13.46	56671.51	14.88	
	Additional Benchmark Nifty 50 TRI	10753.58	7.54	16748.62	18.74	26321.41	21.34	111479.26	13.17	49951.93	13.73	

S. No	Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
14	Baroda BNP Paribas Innovation Fund											
	Regular Plan	10354.73	3.55	NA	NA	NA	NA	12286.40	16.87	-	-	05-Mar-24
	Direct Plan	10523.17	5.23	NA	NA	NA	NA	-	-	12553.20	18.79	05-Mar-24
	Nifty 500 TRI**	10567.61	5.68	NA	NA	NA	NA	11741.48	12.93	11741.48	12.93	
	Additional Benchmark Nifty 50 TRI	10753.58	7.54	NA	NA	NA	NA	11612.65	11.99	11612.65	11.99	

S. No	Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
15	Baroda BNP Paribas Children's Fund													
	Regular Plan	10721.30	14.23	NA	NA	NA	NA	NA	NA	10697.64	14.23	-	-	27-Dec-24
	Direct Plan	10830.10	16.38	NA	NA	NA	NA	NA	NA	-	-	10799.06	16.38	27-Dec-24
	Nifty 500 TRI	10579.15	11.43	NA	NA	NA	NA	NA	NA	10563.70	11.43	10563.70	11.43	
	Additional Benchmark Nifty 50 TRI	10793.87	15.66	NA	NA	NA	NA	NA	NA	10765.39	15.66	10765.39	15.66	

S. No	Scheme managed by Mr. Sandeep Jain & Mr. Arjun Bagga	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
16	Baroda BNP Paribas Banking and Financial Services Fund											
	Regular Plan	11616.57	16.17	19028.16	23.89	27091.49	22.04	49171.30	13.00	-	-	22-Jun-12
	Direct Plan	11791.57	17.92	19749.56	25.44	28589.99	23.37	-	-	45584.99	12.90	01-Jan-13
	Nifty Financial Services TRI**	11709.18	17.09	18063.97	21.77	26844.53	21.82	75077.66	16.73	58549.92	15.18	
	Additional Benchmark Nifty 50 TRI	10753.58	7.54	16748.62	18.74	26321.41	21.34	58099.58	14.46	49951.93	13.73	

S. No	Scheme managed by Ms. Swapna Shelar	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
17	Baroda BNP Paribas Aqua Fund of Fund											
	Regular Plan	11263.14	12.63	15266.87	15.13	NA	NA	13174.50	6.87	-	-	07-May-21
	Direct Plan	11377.70	13.78	15754.89	16.34	NA	NA	-	-	13774.30	8.02	07-May-21
	MSCI World Index (TRI)	11917.05	19.17	17954.32	21.52	NA	NA	16701.23	13.15	16701.23	13.15	
	Additional Benchmark Nifty 50 TRI**	10753.58	7.54	16748.62	18.74	NA	NA	18126.00	15.41	18126.00	15.41	

## HYBRID SCHEMES

S. No	Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Balanced Advantage Fund											
	Regular Plan	10876.52	8.77	16638.80	18.48	22176.64	17.26	24760.50	14.65	-	-	14-Nov-18
	Direct Plan	11003.24	10.03	17255.36	19.92	23625.79	18.75	-	-	27038.80	16.19	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	10849.99	8.50	14674.80	13.62	19158.30	13.88	21513.65	12.25	21513.65	12.25	
	Additional Benchmark Nifty 50 TRI	10753.58	7.54	16748.62	18.74	26321.41	21.34	26098.63	15.57	26098.63	15.57	

\* Refer Performance of Schemes page

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† Refer Performance of Schemes page

Kindly refer fund manager and managing since details page.

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# Performance of Schemes

(as on June 30, 2025)

S. No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
2	Baroda BNP Paribas Aggressive Hybrid Fund											
	Regular Plan	10485.08	4.85	16576.85	18.33	23246.36	18.37	28209.90	13.42	-	-	07-Apr-17
	Direct Plan	10655.39	6.55	17410.53	20.28	25263.71	20.35	-	-	32221.90	15.27	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	10705.77	7.06	15864.14	16.61	22153.29	17.23	26993.82	12.81	26993.82	12.81	
	Additional Benchmark Nifty 50 TRI**	10753.58	7.54	16748.62	18.74	26321.41	21.34	30721.57	14.60	30721.57	14.60	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
3	Baroda BNP Paribas Equity Savings Fund											
	Regular Plan	10770.42	7.70	14022.34	11.92	15715.93	9.46	16701.90	9.02	-	-	25-Jul-19
	Direct Plan	10893.00	8.93	14488.75	13.14	16589.14	10.65	-	-	17811.80	10.21	25-Jul-19
	NIFTY Equity Savings Index TRI**	10818.64	8.19	13876.87	11.53	17208.69	11.46	17730.51	10.13	17730.51	10.13	
	Additional Benchmark CRISIL 10 Year Gilt Index	11103.41	11.03	13024.59	9.20	13060.99	5.48	14107.21	5.97	14107.21	5.97	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion), Mr. Prashant Pimple (For Fixed Income Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
4	Baroda BNP Paribas Conservative Hybrid Fund *											
	Regular Plan	10682.84	6.83	13223.86	9.75	14794.50	8.14	43510.93	7.33	-	-	23-Sep-04
	Direct Plan	10842.59	8.43	13839.67	11.43	15974.78	9.82	-	-	31609.71	9.64	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	10874.29	8.74	13430.27	10.32	15194.41	8.72	56677.96	8.71	29844.83	9.14	
	Additional Benchmark CRISIL 10 year Gilt Index	11103.41	11.03	13024.59	9.20	13060.99	5.48	34915.83	6.20	22721.01	6.79	

S. No	Scheme managed by Mr. Jitendra Sriram (For Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
5	Baroda BNP Paribas Multi Asset Fund											
	Regular Plan	10690.61	6.91	NA	NA	NA	NA	14973.70	17.29	-	-	19-Dec-22
	Direct Plan	10815.55	8.16	NA	NA	NA	NA	-	-	15530.80	18.99	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	11059.50	10.59	NA	NA	NA	NA	15114.59	17.72	15114.59	17.72	
	Additional Benchmark Nifty 50 TRI	10753.58	7.54	NA	NA	NA	NA	14268.35	15.07	14268.35	15.07	

S. No	Scheme managed by Mr. Neeraj Saxena (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
6	Baroda BNP Paribas Arbitrage Fund											
	Regular Plan	10666.75	6.67	12138.41	6.67	12981.33	5.35	16062.10	5.73	-	-	28-Dec-16
	Direct Plan	10752.06	7.52	12397.05	7.42	13434.20	6.08	-	-	16966.00	6.41	28-Dec-16
	Nifty 50 Arbitrage Index	10751.16	7.51	12327.16	7.22	13220.60	5.74	15578.87	5.35	15578.87	5.35	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10782.60	7.83	12301.09	7.14	13120.10	5.58	16599.77	6.14	16599.77	6.14	

S. No	Scheme managed by Mr. Pratish Krishnan (For Equity Portion), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	
7	Baroda BNP Paribas Retirement Fund											
	Regular Plan	10695.94	6.96	NA	NA	NA	NA	11244.00	11.35	-	-	28-May-24
	Direct Plan	10904.65	9.05	NA	NA	NA	NA	-	-	11486.30	13.55	28-May-24
	CRISIL Hybrid 35+65 - Aggressive Index	10705.77	7.06	NA	NA	NA	NA	11097.80	10.02	11097.80	10.02	
	Additional Benchmark Nifty 50 TRI	10753.58	7.54	NA	NA	NA	NA	11313.59	11.98	11313.59	11.98	

## DEBT SCHEMES

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	Last 7 Days		Last 15 Days		Last 1 Month		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Liquid Fund * (as on May 31, 2025)																	
	Regular Plan	10010.89	5.84	10022.79	5.69	10049.71	6.01	10709.36	7.09	12227.29	6.93	13078.26	5.51	30104.62	6.95	-	-	05-Feb-09
	Direct Plan	10011.14	5.97	10023.32	5.83	10050.82	6.15	10724.02	7.24	12269.42	7.05	13149.43	5.63	-	-	23070.66	6.92	01-Jan-13
	CRISIL Liquid Debt A-I Index	10010.55	5.65	10022.51	5.62	10050.17	6.07	10707.20	7.07	12241.07	6.97	13134.26	5.60	29065.80	6.72	22667.10	6.76	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10004.89	2.58	10017.56	4.36	10046.51	5.62	10782.60	7.83	12301.09	7.14	13120.10	5.58	26790.07	6.19	22136.10	6.56	

\* Refer Performance of Schemes page

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# Performance of Schemes

(as on June 30, 2025)

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	Last 7 Days		Last 15 Days		Last 1 Month		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
2	Baroda BNP Paribas Money Market Fund																	
	Regular Plan	10011.34	6.09	10028.56	7.19	10060.74	7.65	10793.26	7.93	12259.98	7.02	13001.54	5.39	13815.41	5.50	-	-	19-Jun-19
	Direct Plan	10011.72	6.30	10029.47	7.42	10062.40	7.86	10814.66	8.15	12330.68	7.23	13151.95	5.63	-	-	14016.26	5.75	19-Jun-19
	CRISIL Money Market A-I Index	10010.60	5.68	10023.72	5.93	10052.79	6.62	10748.53	7.49	12332.89	7.23	13297.17	5.86	14226.34	6.01	14226.34	6.01	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10004.89	2.58	10017.56	4.36	10046.47	5.80	10782.60	7.83	12301.09	7.14	13120.10	5.58	14148.61	5.92	14148.61	5.92	
3	Baroda BNP Paribas Overnight Fund * (as on May 31, 2025)																	
	Regular Plan	10009.69	5.18	10020.56	5.13	10043.43	5.23	10632.56	6.33	12037.76	6.37	12828.39	5.10	13538.93	5.02	-	-	25-Apr-19
	Direct Plan	10009.84	5.26	10020.88	5.21	10044.08	5.31	10641.07	6.41	12064.62	6.45	12874.26	5.18	-	-	13599.92	5.10	25-Apr-19
	CRISIL Liquid Overnight Index	10009.98	5.34	10021.16	5.28	10044.34	5.35	10640.51	6.41	12075.55	6.48	12903.69	5.23	13624.09	5.13	13624.09	5.13	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10004.89	2.58	10017.56	4.36	10046.51	5.62	10782.60	7.83	12301.09	7.14	13120.10	5.58	14322.53	5.98	14322.53	5.98	
4	Baroda BNP Paribas Ultra Short Duration Fund																	
	Regular Plan	10012.34	6.64	10028.78	7.24	10060.38	7.60	10773.02	7.73	12349.65	7.28	13274.10	5.82	15438.91	6.32	-	-	01-Jun-18
	Direct Plan	10012.66	6.82	10029.57	7.45	10061.82	7.79	10792.59	7.93	12413.28	7.46	13394.39	6.02	-	-	15639.52	6.52	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10010.41	5.57	10023.36	5.84	10053.21	6.67	10764.57	7.65	12372.71	7.35	13372.14	5.98	15637.42	6.51	15637.42	6.51	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10004.89	2.58	10017.56	4.36	10046.47	5.80	10782.60	7.83	12301.09	7.14	13120.10	5.58	15314.91	6.20	15314.91	6.20	
5	Baroda BNP Paribas Low Duration Fund																	
	Regular Plan	10013.24	7.14	10027.78	6.98	10053.09	6.65	10759.73	7.60	12201.81	6.85	13060.72	5.48	40148.00	7.31	-	-	21-Oct-05
	Direct Plan	10014.64	7.92	10031.18	7.87	10059.34	7.46	10844.62	8.45	12470.72	7.63	13570.71	6.29	-	-	25188.98	7.67	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10011.57	6.22	10025.47	6.39	10056.83	7.14	10804.14	8.04	12402.11	7.43	13413.46	6.05	40161.99	7.31	24784.63	7.53	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10004.89	2.58	10017.56	4.36	10046.47	5.80	10782.60	7.83	12301.09	7.14	13120.10	5.58	32716.86	6.20	22136.10	6.56	

\* The scheme has been in existence since February 21, 2002. The performance given above is from the date of allotment of the Surviving Plan i.e. February 05, 2009 basis SEBI Master Circular No. SEBI/HO/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
6	Baroda BNP Paribas Short Duration Fund *											
	Regular Plan	10914.86	9.15	12456.64	7.59	13365.49	5.97	29698.95	7.52	-	-	30-Jun-10
	Direct Plan	10987.66	9.88	12710.66	8.32	13831.77	6.70	-	-	26301.37	8.04	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10901.66	9.02	12504.79	7.73	13471.67	6.14	30407.83	7.69	25301.34	7.71	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10782.60	7.83	12301.09	7.14	13120.10	5.58	25899.49	6.54	22136.10	6.56	
7	Baroda BNP Paribas Banking and PSU Bond Fund											
	Regular Plan	10915.94	9.16	12341.53	7.26	NA	NA	12681.70	5.38	-	-	17-Dec-20
	Direct Plan	10960.66	9.61	12535.45	7.82	NA	NA	-	-	12963.50	5.89	17-Dec-20
	CRISIL Banking and PSU Debt A-II Index	10846.76	8.47	12416.99	7.48	NA	NA	12906.02	5.78	12906.02	5.78	
	Additional Benchmark CRISIL 10 Year Gilt Index	11103.41	11.03	13024.59	9.20	NA	NA	12820.01	5.63	12820.01	5.63	
8	Baroda BNP Paribas Credit Risk Fund <sup>SS</sup> (scheme has two segregated portfolios)											
	Regular Plan	10915.20	9.15	12591.31	7.98	16254.59	10.20	22241.90	7.96	-	-	23-Jan-15
	Direct Plan	11001.28	10.01	12896.94	8.84	16892.40	11.05	-	-	24480.70	8.95	23-Jan-15
	CRISIL Credit Risk Debt B-II Index	10926.40	9.26	12765.83	8.47	14382.76	7.54	22930.84	8.27	22930.84	8.27	
	Additional Benchmark CRISIL 10 Year Gilt Index	11103.41	11.03	13024.59	9.20	13060.99	5.48	19831.12	6.78	19831.12	6.78	
9	Baroda BNP Paribas Corporate Bond Fund <sup>PP</sup>											
	Regular Plan	11005.94	10.06	12579.24	7.94	13197.70	5.70	27620.40	6.94	-	-	10-May-10
	Direct Plan	11023.41	10.23	12689.28	8.25	13465.84	6.13	-	-	23606.87	7.11	01-Jan-13
	CRISIL Corporate Debt A-II Index	10899.92	9.00	12499.98	7.71	13557.57	6.27	32754.04	8.15	26738.48	8.19	
	Additional Benchmark CRISIL 10 year Gilt Index	11103.41	11.03	13024.59	9.20	13060.99	5.48	26613.44	6.67	22721.01	6.79	
10	Baroda BNP Paribas Nifty SDL December 2026 Index Fund											
	Regular Plan	10862.75	8.63	NA	NA	NA	NA	11986.50	7.74	-	-	25-Jan-23
	Direct Plan	10895.51	8.96	NA	NA	NA	NA	-	-	12074.30	8.07	25-Jan-23
	NIFTY SDL December 2026 Index	10918.26	9.18	NA	NA	NA	NA	12134.75	8.29	12134.75	8.29	
	Additional Benchmark CRISIL 1-year T-bill Index	10782.60	7.83	NA	NA	NA	NA	11896.82	7.41	11896.82	7.41	
11	Baroda BNP Paribas NIFTY SDL December 2028 Index Fund											
	Regular Plan	11064.62	10.65	NA	NA	NA	NA	12181.70	9.08	-	-	24-Mar-23
	Direct Plan	11098.13	10.98	NA	NA	NA	NA	-	-	12265.10	9.41	24-Mar-23
	NIFTY SDL December 2028 Index	11107.65	11.08	NA	NA	NA	NA	12318.34	9.61	12318.34	9.61	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10782.60	7.83	NA	NA	NA	NA	11797.35	7.55	11797.35	7.55	

Kindly refer fund manager and managing since details in the below page.

# Performance of Schemes

(as on June 30, 2025)

S. No	Scheme managed by Mr. Gurvinder Singh Wasan & Mr. Madhav Vyas	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
12	Baroda BNP Paribas Gold ETF													
	Baroda BNP Paribas Gold ETF	13215.79	32.16	NA	NA	NA	NA	15388.57	32.11	-	-	13-Dec-23		
	Domestic Price of Gold	13369.48	33.69	NA	NA	NA	NA	15700.55	33.83	15700.55	33.83			
S. No	Scheme managed by Mr. Prashant Pimple & Mr. Gurvinder Singh Wasan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
13	Baroda BNP Paribas Dynamic Bond Fund *													
	Regular Plan	10797.27	7.97	12518.20	7.77	13004.44	5.39	45175.56	7.53	-	-	23-Sep-04		
	Direct Plan	10897.66	8.98	12884.02	8.81	13678.58	6.46	-	-	26124.88	7.98	01-Jan-13		
	CRISIL Dynamic Bond A-III Index	10936.38	9.36	12756.26	8.44	13464.10	6.13	47489.61	7.79	26174.18	8.00			
	Additional Benchmark CRISIL 10 year Gilt Index	11103.41	11.03	13024.59	9.20	13060.99	5.48	34915.83	6.20	22721.01	6.79			
14	Baroda BNP Paribas Gilt Fund													
	Regular Plan	11018.68	10.19	12782.31	8.52	13153.58	5.63	42871.60	6.45	-	-	21-Mar-02		
	Direct Plan	11053.08	10.53	12940.06	8.96	13520.49	6.21	-	-	27521.59	8.44	01-Jan-13		
	CRISIL Dynamic Gilt Index	11005.82	10.06	13006.17	9.15	13524.91	6.22	54767.10	7.57	25512.87	7.78			
	Additional Benchmark CRISIL 10 Year Gilt Index	11103.41	11.03	13024.59	9.20	13060.99	5.48	44358.79	6.60	22721.01	6.79			
S. No	Scheme managed by Mr. Neeraj Saxena	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
15	Baroda BNP Paribas Nifty 50 Index Fund													
	Regular Plan	10671.28	6.71	NA	NA	NA	NA	11857.50	12.76	-	-	29-Jan-24		
	Direct Plan	10714.23	7.14	NA	NA	NA	NA	-	-	11924.40	13.20	29-Jan-24		
	Nifty 50 Total Return Index	10753.58	7.54	NA	NA	NA	NA	11958.96	13.43	11958.96	13.43			
	Additional Benchmark BSE SENSEX TRI	10704.35	7.04	NA	NA	NA	NA	11845.68	12.68	11845.68	12.68			
16	Baroda BNP Paribas Nifty Bank ETF													
	Regular Plan	11000.89	9.95	NA	NA	NA	NA	11388.77	13.42	-	-	18-Jun-24		
	Nifty Bank TRI	11028.42	10.22	NA	NA	NA	NA	11454.39	14.05	11454.39	14.05			
	Additional Benchmark Nifty 50 TRI	10753.58	7.49	NA	NA	NA	NA	10967.10	9.35	10967.10	9.35			
S. No	Scheme managed by Mr. Neeraj Saxena	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	
17	Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund													
	Regular Plan	9656.68	-6.89	NA	NA	NA	NA	NA	NA	8382.19	-22.09	-	-	15-Oct-24
	Nifty 200 Momentum 30 TRI	9744.69	-5.12	NA	NA	NA	NA	NA	NA	8494.06	-20.62	8494.06	-20.62	
	Additional Benchmark Nifty 50 TRI	10870.80	17.46	NA	NA	NA	NA	NA	NA	10272.85	3.88	10272.85	3.88	
18	Baroda BNP Paribas NIFTY Midcap 150 Index Fund													
	Regular Plan	10390.03	7.82	NA	NA	NA	NA	NA	NA	10533.66	8.30	-	-	04-Nov-24
	Nifty Midcap 150 TRI	10442.27	8.87	NA	NA	NA	NA	NA	NA	10609.67	9.50	10609.67	9.50	
	Additional Benchmark Nifty 50 TRI	10870.80	17.46	NA	NA	NA	NA	NA	NA	10704.32	11.00	10704.32	11.00	

Past performance may or may not be sustained in future and is not a guarantee of future returns and should not be used as a basis of comparison with other investments. Returns do not take into account the load and taxes, if any. Returns are for growth option. Different plans shall have a different expense structure. Where scheme performance for last 3 and 5 years is not available, the same has not been shown. Performance of Baroda BNP Paribas Energy Opportunities Fund, Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds and Baroda BNP Paribas Multi Asset Active Fund of Funds is not provided as the scheme has not completed 6 months. \$ Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -21.82%. \$ \$ Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -2.24%. \$ The inception date of Baroda BNP Paribas Corporate Bond Fund is November 8, 2008. However, since there was no continuous NAV history available for this plan prior to May 10, 2010, the point to point return from since inception may not be the true representation of the performance of the scheme. Hence the returns since May 10, 2010 have been considered for calculating performance for the since inception. \* The scheme is a 'Transferee Scheme', and accordingly, the performance is being provided in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 whereby the weighted average performance of both the Transferor Scheme and Transferee Scheme has been considered. \* Returns in INR show the value of 10,000/- invested for last 1 year, last 3 years, last 5 years and since inception respectively. \*\* Total Return Index: Total Return Index is a type of equity index that tracks both the capital gains of a group of stocks over time, and assumes that any cash distributions, such as dividends, are reinvested back into the index. Looking at an index's total return displays a more accurate representation of the index's performance. By assuming dividends are reinvested, you effectively account for stocks in an index that do not issue dividends and instead, reinvest their earnings within the underlying company. For example, an investment may show an annual yield of 4% along with an increase in share price of 6%. While the yield is only a partial reflection of the growth experienced, the total return includes both yields and the increased value of the shares to show a growth of 10%. Difference between total return index & price index: A total return index (TRI) is different from a price index. A price index only considers price movements (capital gains or losses) of the securities that make up the index, while a total return index includes dividends, interest, rights offerings and other distributions realized over a given period of time. \$ The scheme has been in existence since September 23, 2004. The performance given above is the blended performance of erstwhile BNP Paribas Large Cap Fund and erstwhile Baroda Large Cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda Infrastructure Fund to convert it to Baroda Large Cap Fund. ¶ The scheme has been in existence since May 02, 2003. The performance given above is the blended performance of erstwhile BNP Paribas Mid cap Fund and erstwhile Baroda Mid cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda PSU Equity Fund to convert it to Baroda Mid Cap Fund.



# Fund Managers & Managing Since Details

(as on June 30, 2025)

The list of fund managers of various schemes and managing since details are provided below. For performance of various schemes and schemes managed by fund managers please refer Performance of Schemes page.

Scheme Name	Fund Managers	Managing Fund Since
<b>Equity Schemes</b>		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram	June 16, 2022
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Large and Mid Cap Fund	Mr. Sanjay Chawla	September 4, 2020
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas Mid Cap Fund	Mr. Shiv Chanani	July 13, 2022
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Small Cap Fund	Mr. Shiv Chanani	October 30 , 2023
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Flexi Cap Fund	Mr. Sanjay Chawla	August 17, 2022
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas Multi Cap Fund	Mr. Sanjay Chawla	November 01, 2015
	Mr. Sandeep Jain	March 14, 2022
Baroda BNP Paribas Value Fund	Mr. Shiv Chanani	June 07, 2023
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Dividend Yield Fund	Mr. Shiv Chanani	September 11, 2024
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas ELSS Tax Saver Fund	Mr. Sanjay Chawla	March 14, 2022
	Mr. Pratish Krishnan	March 14, 2022
Baroda BNP Paribas Focused Fund	Mr. Sanjay Chawla	March 14, 2022
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas India Consumption Fund	Mr. Shiv Chanani	July 13, 2022
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Business Cycle Fund	Mr. Jitendra Sriram	November 01, 2023
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Banking and Financial Services Fund	Mr. Sandeep Jain	March 14, 2022
	Mr. Arjun Bagga	October 21, 2024
Baroda BNP Paribas Innovation Fund	Mr. Pratish Krishnan	March 05, 2024
	Mr. Ankeet Pandya	January 01, 2025
Baroda BNP Paribas Manufacturing Fund	Mr. Jitendra Sriram	June 28, 2024
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Energy Opportunities Fund	Mr. Sanjay Chawla	February 10, 2025
	Mr. Sandeep Jain	February 10, 2025
<b>Fund of Fund Scheme</b>		
Baroda BNP Paribas Aqua Fund of Fund	Ms. Swapna Shelar	October 21, 2024
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds	Mr. Vikram Pamnani	Jun 05, 2025
	Mr. Neeraj Saxena	May 23, 2025
Baroda BNP Paribas Multi Asset Active Fund of Funds	Mr. Gurvinder Singh Wasan	June 05, 2025
	Mr. Pratish Krishnan	May 30, 2025
<b>Hybrid Schemes</b>		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Sanjay Chawla (Equity Portfolio)	November 14, 2018
	Mr. Pratish Krishnan (Equity Portfolio)	August 05, 2021
	Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Jitendra Sriram (Equity Portfolio)	June 16, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Multi Asset Fund	Mr. Jitendra Sriram (Equity Portfolio)	December 19, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	October 21, 2024
	Mr. Vikram Pamnani (Fixed Income Portfolio)	December 19, 2022

# Fund Managers & Managing Since Details

(as on June 30, 2025)

Baroda BNP Paribas Equity Savings Fund	Mr. Pratish Krishnan (Equity Portfolio)	September 05, 2019
	Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Conservative Hybrid Fund	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Prashant Pimple (Fixed Income Portfolio)	October 21, 2022
Baroda BNP Paribas Arbitrage Fund	Mr. Neeraj Saxena (Equity Portfolio)	March 14, 2022
	Mr. Vikram Pamnani (Fixed Income Portfolio)	March 16, 2022
<b>Solution Oriented Fund</b>		
Baroda BNP Paribas Retirement Fund	Mr. Pratish Krishnan (Equity Portfolio)	May 28, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Children's Fund	Mr. Pratish Krishnan	December 27, 2024
	Mr. Ankeet Pandya	January 01, 2025
<b>Debt Schemes</b>		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Overnight Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Ultra Short Duration Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Low Duration Fund	Mr. Vikram Pamnani	December 27, 2017
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Banking and PSU Bond Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Short Duration Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Corporate Bond Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Dynamic Bond Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Gilt Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan	October 21, 2024
<b>Other Schemes</b>		
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty 50 Index Fund	Mr. Neeraj Saxena	January 29, 2024
Baroda BNP Paribas Gold ETF	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Madhav Vyas	January 01, 2025
Baroda BNP Paribas NIFTY BANK ETF	Mr. Neeraj Saxena	June 18, 2024
Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund	Mr. Neeraj Saxena	October 15, 2024
Baroda BNP Paribas Nifty Midcap 150 Index Fund	Mr. Neeraj Saxena	November 4, 2024

# Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

## Baroda BNP Paribas Large Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.53	19.1548
27-Mar-2024	2.20	25.0255
27-Mar-2025	2.12	24.2828
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.79	22.3961
27-Mar-2024	2.60	29.6050
27-Mar-2025	2.54	29.0702

## Baroda BNP Paribas Large and Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.18	14.6726
27-Mar-2024	1.75	20.2398
27-Mar-2025	1.74	19.8574
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2024	1.97	22.7380
27-Mar-2025	1.98	22.5907

## Baroda BNP Paribas Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	3.39	41.8474
27-Mar-2024	4.98	57.3792
27-Mar-2025	5.09	57.7771
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	4.14	51.1505
27-Mar-2024	6.18	71.1662
27-Mar-2025	6.40	72.7052

## Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.40	53.1413
27-May-2025	0.40	53.9985
27-Jun-2025	0.41	55.5381
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.42	56.3046
27-May-2025	0.43	57.2642
27-Jun-2025	0.43	58.9430

## Baroda BNP Paribas Focused Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.05	13.0841
27-Mar-2024	1.46	17.0681
27-Mar-2025	1.40	15.9585

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.14	14.1714
27-Mar-2024	1.60	18.8233
27-Mar-2025	1.57	17.9312

## Baroda BNP Paribas ELSS Tax Saver Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.38	17.2738
27-Mar-2024	2.00	22.9494
27-Mar-2025	2.05	23.2333

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.71	21.3226
27-Mar-2024	2.49	28.6575
27-Mar-2025	2.59	29.3716

## Baroda BNP Paribas India Consumption Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.37	17.0274
27-Mar-2024	1.91	21.7284
27-Mar-2025	1.93	21.8066

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.51	18.8185
27-Mar-2024	2.14	24.3650
27-Mar-2025	2.20	24.8118

## Baroda BNP Paribas Banking and Financial Services Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.36	17.0200
27-Mar-2024	1.81	20.5145
27-Mar-2025	1.91	21.8862

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.51	18.8600
27-Mar-2024	2.03	23.0152
27-Mar-2025	2.17	24.8989

## Baroda BNP Paribas Balanced Advantage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.13	14.1474
27-Mar-2024	1.48	16.8405
27-Mar-2025	1.46	16.5932

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.21	15.0808
27-Mar-2024	1.59	18.1616
27-Mar-2025	1.59	18.1107

## Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.12	16.6096
27-May-2025	0.13	17.0440
27-Jun-2025	0.13	17.2675
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.14	18.8803
27-May-2025	0.14	19.3952
27-Jun-2025	0.15	19.6844

## Baroda BNP Paribas Equity Savings Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.75	12.3004
27-Mar-2023	0.83	11.8049
27-Mar-2025	1.09	13.8271
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.77	12.6597
27-Mar-2023	0.86	12.2850
27-Mar-2025	1.16	14.7005

## Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.07	11.1185
27-May-2025	0.07	11.2077
27-Jun-2025	0.07	11.1844
<b>Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.08	13.4474
27-May-2025	0.09	13.5760
27-Jun-2025	0.09	13.5595
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.23	11.5614
27-Mar-2025	0.22	11.2865
27-Jun-2025	0.23	11.4798
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.27	13.3055
27-Mar-2025	0.26	13.0297
27-Jun-2025	0.26	13.2959

## Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
10-Mar-2025	0.06	10.3913
8-Apr-2025	0.06	10.3871
8-May-2025	0.06	10.3977
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-Apr-2025	0.06	10.8876
8-May-2025	0.06	10.9089
9-Jun-2025	0.06	10.8984

Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. **Past performance may or may not be sustained in future and is not a guarantee of future returns.**

The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit.

# Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
10-Oct-2022	0.03	10.6456
27-Mar-2023	0.65	10.8944
27-Mar-2025	0.82	11.8020
<b>Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
10-Oct-2022	0.03	10.8111
27-Mar-2023	0.67	11.0956
27-Mar-2025	0.85	12.1844
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Sep-2024	0.19	10.5695
27-Dec-2024	0.18	10.5500
27-Mar-2025	0.18	10.5224
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.19	11.0494
27-Mar-2025	0.19	11.0409
27-Jun-2025	0.19	11.0622

## Baroda BNP Paribas Low Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	10.4088
27-May-2025	0.06	10.4170
27-Jun-2025	0.06	10.4134
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	10.4531
27-May-2025	0.06	10.4691
27-Jun-2025	0.06	10.4737

## Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	5.96	1025.4798
27-May-2025	5.97	1025.7093
27-Jun-2025	5.98	1026.3911
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	6.07	1042.8450
27-May-2025	6.07	1043.2338
27-Jun-2025	6.08	1044.1086

## Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	10.3820
27-May-2025	0.06	10.4600
27-Jun-2025	0.06	10.3726
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	10.5382
27-May-2025	0.06	10.6218
27-Jun-2025	0.06	10.5377

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.3370
27-Mar-2025	0.18	10.3790
27-Jun-2025	0.18	10.4802

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.5281
27-Mar-2025	0.18	10.5849
27-Jun-2025	0.19	10.7028

## Baroda BNP Paribas Short Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	10.3986
27-May-2025	0.06	10.4593
27-Jun-2025	0.06	10.4128
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	10.5918
27-May-2025	0.06	10.6602
27-Jun-2025	0.06	10.6197
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.19	10.7607
27-Mar-2025	0.19	10.7947
27-Jun-2025	0.19	10.9100
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.20	11.2822
27-Mar-2025	0.20	11.3340
27-Jun-2025	0.20	11.4706

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Apr-2025	0.06	10.5918
27-May-2025	0.06	10.6602
27-Jun-2025	0.06	10.6197

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.19	10.7607
27-Mar-2025	0.19	10.7947
27-Jun-2025	0.19	10.9100

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.20	11.2822
27-Mar-2025	0.20	11.3340
27-Jun-2025	0.20	11.4706

## Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.08	11.3662
27-May-2025	0.07	11.4015
27-Jun-2025	0.07	11.3704
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.09	14.3937
27-May-2025	0.09	14.4586
27-Jun-2025	0.09	14.4272
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.24	11.9024
27-Mar-2025	0.24	11.8960
27-Jun-2025	0.24	11.9651
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.26	12.8601
27-Mar-2025	0.26	12.8783
27-Jun-2025	0.26	12.9756

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Apr-2025	0.09	14.3937
27-May-2025	0.09	14.4586
27-Jun-2025	0.09	14.4272

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.24	11.9024
27-Mar-2025	0.24	11.8960
27-Jun-2025	0.24	11.9651

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.26	12.8601
27-Mar-2025	0.26	12.8783
27-Jun-2025	0.26	12.9756

## Baroda BNP Paribas Corporate Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	10.5263
27-May-2025	0.06	10.6074
27-Jun-2025	0.06	10.5526
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	10.6436
27-May-2025	0.06	10.7293
27-Jun-2025	0.06	10.6777
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.18	10.4484
27-Mar-2025	0.18	10.4930
27-Jun-2025	0.19	10.6553
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.19	10.6475
27-Mar-2025	0.19	10.6962
27-Jun-2025	0.19	10.8448

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Apr-2025	0.06	10.6436
27-May-2025	0.06	10.7293
27-Jun-2025	0.06	10.6777

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.4484
27-Mar-2025	0.18	10.4930
27-Jun-2025	0.19	10.6553

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.19	10.6475
27-Mar-2025	0.19	10.6962
27-Jun-2025	0.19	10.8448

## Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Mar-2022	0.57	11.1525
27-Mar-2023	0.65	10.8455
27-Mar-2024	0.77	10.9808

## Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Mar-2022	0.58	11.3479
27-Mar-2023	0.66	11.0723
27-Mar-2024	0.79	11.2568

## Baroda BNP Paribas Dynamic Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	10.6110
27-May-2025	0.06	10.6648
27-Jun-2025	0.06	10.4407
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Apr-2025	0.06	11.0360
27-May-2025	0.06	11.1033
27-Jun-2025	0.06	10.8816
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.18	10.4600
27-Mar-2025	0.18	10.5388
27-Jun-2025	0.18	10.5156
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.19	10.8369
27-Mar-2025	0.19	10.9415
27-Jun-2025	0.19	10.9345

## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Apr-2025	0.06	10.6110
27-May-2025	0.06	10.6648
27-Jun-2025	0.06	10.4407

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Apr-2025	0.06	11.0360
27-May-2025	0.06	11.1033
27-Jun-2025	0.06	10.8816

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.4600
27-Mar-2025	0.18	10.5388
27-Jun-2025	0.18	10.5156

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.19	10.8369
27-Mar-2025	0.19	10.9415
27-Jun-2025	0.19	10.9345

## Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2024	0.37	10.4865
27-Sep-2024	0.37	10.6328
27-Mar-2025	0.37	10.5962

Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. **Past performance may or may not be sustained in future and is not a guarantee of future returns.**

The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit, except for Baroda BNP Paribas Liquid Fund where the face value is ₹ 1,000 per unit.



# Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

## Baroda BNP Paribas Gilt Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
23-Mar-2021	1.00	23.1807
28-Mar-2022	1.17	22.8738
27-Mar-2024	1.70	24.3467

### Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)

23-Mar-2021	1.00	30.4458
28-Mar-2022	1.56	30.5978
27-Mar-2024	2.30	32.9110

## Baroda BNP Paribas Value Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	1.17	13.3231

### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.20	13.6731
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## Baroda BNP Paribas Small Cap Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.30	11.7706
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### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.29	12.0263
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## Baroda BNP Paribas Flexi Cap Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.25	14.3432
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### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.30	14.8999
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## Baroda BNP Paribas Multi Asset Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.63	13.9662
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### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.41	14.4411
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## Baroda BNP Paribas Innovation Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.11	10.9884
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## Baroda BNP Paribas Business Cycle Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.27	14.5828
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### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.34	15.3515
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Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. **Past performance may or may not be sustained in future and is not a guarantee of future returns.** The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit.

## 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 ₹ 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.

**Note:** Pursuant to para 1.9 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, uniform structure for benchmarking of schemes has been prescribed by SEBI. These uniform benchmarking of schemes indices are termed as first tier benchmark which reflects the category of the scheme.

Further, Association of Mutual Funds in India (AMFI), in consultation with AMFI Valuation Committee, has published the list of benchmark as 1st tier benchmarks for mutual fund schemes and the same is also made available on its website <https://www.amfiindia.com/research-information/other-data> and <https://www.amfiindia.com/importantupdates>.

Benchmark indices for Schemes of Baroda BNP Paribas Mutual Fund have been aligned with AMFI prescribed 1st tier benchmarks for mutual fund schemes effective December 01, 2021.

**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 ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

**Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The entry load is added to the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the investor will redeem the fund at ₹ 101.

**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-a-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.

**Concept of Macaulay duration:** The Macaulay Duration is a measure of a bond's sensitivity to interest rate changes. It is expressed in annual terms. It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Factors like a bond's price, maturity, coupon, yield to maturity among others impact the calculation of Macaulay duration. The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond. As it provides a way to estimate the effect of certain market changes on a bond's price, the investor can choose an investment that will better meet his future cash needs.

**TER:** TER refers to 'Total Expense Ratio' of the scheme and refer to the expenses that will be charged to the scheme. These costs consist primarily of management fees and additional expenses, such as trustee fees, marketing and selling expenses, auditor fees and other operational expenses. The total cost of the scheme is divided by the scheme's total assets to arrive at a percentage amount, which represents the TER, most often referred to as simply 'expense ratio' of the scheme.

In accordance with AMFI Best Practice guidelines circular no. 72/2018-19 dated June 26, 2018, the TER provided in this document refers to TER as on last day of the month and the same is being disclosed including additional expenses as per Regulations 52(6A)(b), 52(6A)(c) and GST. Further, for actual Expense ratio of the scheme, investors may refer to following link <https://www.barodabnpnaribasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes> on website of mutual fund.

**Tracking Difference:** Tracking Difference is the annualized difference in daily returns between the NAV of the ETF/Index Fund and its underlying index over a period of time.

**Tracking Error:** Tracking error indicates how closely the portfolio return is tracking the benchmark Index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio closely tracking benchmark index and higher tracking error indicates portfolio returns with higher deviation from benchmark index returns.

# Glossary

Here's a quick reckoner to know what each indicator measures.

<b>Banking</b>	
<b>Currency in circulation (% YoY)</b>	Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector
<b>M3 (% YoY)</b>	Measures money supply and is linked to real GDP growth and inflation
<b>Bank non-food credit growth (%YoY)</b>	Measures total non-food bank credit growth. The key sub components are personal credit growth (home loan, auto loans, personal loan, credit cards etc.), credit to industry (loans for infrastructure, large corporates and large projects) and credit to services (loans given to NBFCs and service related industry). These are reflective of consumption in economy, industry's demand for credit and services' sector demand for credit respectively.
Personal credit (%YoY)	
Credit to industry (%YoY)	
Credit to services (%YoY)	
<b>Deposit growth (%YoY)</b>	Measures total deposit growth in the banking system
<b>Credit to deposit ratio (%)</b>	Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.
<b>10 year G-Sec yields (%)</b>	G-Secs are securities issued by Central Government to borrow from financial market to meet its fiscal deficit. Gsec yields are determinant of the government's ability to service its debt.
<b>Weighted average lending rate of Banks (%)</b>	Lending rate for all loans
<b>Weighted average deposit rate of banks (%)</b>	Cost of deposits for banks
<b>Median MCLR (%)</b>	Margin lending rate for new loans. Indicator of effectiveness of monetary transmission
<b>Commercial Paper issuance (%YoY)</b>	Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.
<b>Industry</b>	
<b>Cement production (% YoY)</b>	Measures volume of cement production and determines the construction component of GDP
<b>Steel production (% YoY)</b>	Measures volume of steel production determines the construction component of GDP
<b>IIP (%YoY)</b>	
Mining (% YoY)	
Manufacturing (%YoY)	
Electricity (%YoY)	
<b>Capital goods production (%YoY)</b>	These are part of IIP manufacturing. Measures volume of domestic capital goods production which is (1) reflective of the capex cycle, (2) measures volume of consumer durable output including automobiles, and (3) measures volume of consumer non-durable output particularly FMCG products.
<b>Consumer durable production (% YoY)</b>	
<b>Consumer non-durable production (% YoY)</b>	
<b>PMI Manufacturing Index</b>	The Purchasing Managers' Index (PMI) is an index of the prevailing direction of economic trends in the manufacturing and service sectors. A lead indicator of manufacturing sector performance takes into account business sentiment on order book, prices, employment etc.
<b>PMI Services Index</b>	
<b>PMI Composite Index</b>	
<b>Consumer</b>	
<b>Rural wage (% YoY)</b>	Measures average rural wages which determines rural propensity to consume
<b>Motorvehicle sales (%YoY)</b>	
Passenger Vehicle (% YoY)	
Commercial Vehicle (% YoY)	
Two wheeler (% YoY)	
<b>Tractor sales</b>	
<b>Petrol consumption (% YoY)</b>	Measures volume of motor spirit consumption
<b>Diesel consumption (%YoY)</b>	Measures volume of high speed diesel consumption which reflects industrial activity in the economy
<b>Air traffic (% YoY)</b>	Domestic passengers flown, an important determinant of trade, hotels, transport storage and communication component of GDP.
<b>Foreign tourist arrivals (%YoY)</b>	Measures number of foreign tourist arrivals into the country, an important determinant of trade, hotels, transport storage and communication component of GDP.
<b>Freight</b>	
<b>Major port traffic (%YoY)</b>	Volume of cargo traffic at ports, proxy for EXIM and Domestic activity in the country
<b>Rail freight traffic (% YoY)</b>	Earnings from railway freight traffic and proxy for movement of goods in the country
<b>Foreign Trade</b>	
<b>Export growth (% YoY)</b>	Measures value of exports
<b>Import growth (% YoY)</b>	Measures value of imports
<b>Capital goods imports (%YoY)</b>	Measures value of capital goods imports and is reflective of the domestic capex cycle.
<b>Fiscal</b>	
<b>Central Government expenditure (%YoY)</b>	Measures total central government expenditure and is an important determinant of the public administration, defence and other services component of GDP.
<b>Indirect tax (%YoY)</b>	Measures total growth in indirect taxes and hence consumption. Also determines the taxes component of GDP.
<b>Inflation</b>	
<b>CPI (%YoY)</b>	Consumer price index (CPI) is defined as the change in the prices of a basket of goods and services that are typically purchased by specific groups of households. Whereas WPI measures change in wholesale prices for goods. Core CPI is consumer price inflation excluding food and fuel.
<b>Core CPI (%YoY)</b>	
<b>WPI (%YoY)</b>	

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