

5 YEARS OF TAKING ADVANTAGE OF EVERY MARKET FLIP.

BARODA BNP PARIBAS BALANCED ADVANTAGE FUND

As we celebrate 5 years of proven track record, we invite you to join us on fulfilling journey. The fund that helps you navigate market fluctuations and take advantage of every market flip. Invest in a fund that aims to grow your money when markets are moving up & endeavors to limit the downside when the markets are volatile thus taking advantage of every market flip.



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 | October 2023



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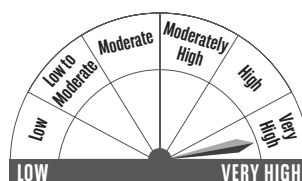
Baroda BNP Paribas Balanced Advantage Fund

(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^

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

^basis portfolio of the Scheme as on October 31, 2023.

For detailed portfolio refer page no. 20-21

The word 'more' does not imply more returns or assurance of scheme performance. It refers to the additional value provided by the joint venture, as compared to Baroda AMC and BNP Paribas AMC individually.

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

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Market Outlook - Equity

Post hitting all-time highs in September, the Nifty declined by 2.8% during the month of October. Middle East crisis led to increase in crude prices, thus weighing on investor minds. The Mid-cap Index fell 4.1% while the Small-cap Index declined 0.8%. Sector-wise, all sectoral indices except Real Estate, declined. Real estate sector gained 3.7%. Power, Healthcare and Metals declined 4.9%, 4.3% and 4.2%, respectively. FPIs sold US\$3bn during the month, whereas DIIs bought US\$3.3 bn. Globally, most of the markets declined, with South Korea, Thailand and the Philippines declining 7.6%, 6.1% and 5.5%, respectively. Russia and Malaysia were the only markets to close with positive returns (7.2% and 1.3%, respectively).

WTI crude oil is up 6.4% to US\$ 88/bbl since Hamas attack. However, it is down significantly from an initial reaction which saw crude touching \$95/bbl. Both gold and silver has seen up moves of 8%+ since the Hamas incident. Surprisingly, currency market has been stable despite the geo-political issues. The Israel-Hamas conflict, rising US bond yields and concerns about potential rate hikes dampened investor sentiment.

US Sept'23 CPI inflation at 3.7% accelerated sequentially by 0.4%. US 10yr yields continued to attempt to cross the 5% threshold probably implying a likely hawkish stance by FED in its next meeting. Eurozone manufacturing remains in contraction while US improved and reached to 50.

The RBI's Monetary Policy Committee (MPC), on 6th Oct 2023, unanimously decided to keep the repo rate unchanged at 6.5%. India CPI cooled to 5.02% in Sept 2023 from 6.83% in August. The y-o-y cooling is driven by easing in food (6.6% vs 10%) and fuel and light (-0.1% vs 4.3%) led by vegetables and LPG.

High-frequency data points on the Index of Industrial Production and corporate tax collection are impressive. Retail inflation easing in recent weeks, lower trade deficit and reduced probability of a recession in developed countries provide comfort. However, the monsoon rain shortfall and rising crude oil prices raise concerns over sustainability of the economic momentum. The GDP consensus growth upgrades continued to flow till the end of Sep 2023. India Services PMI's Robust expansion continued to reach 61 in Sept-23 from 60.1 in Aug-23.

Despite the delayed festive season, the Sep 2023 quarter result expectations are healthy with NIFTY 50 corporate earnings expected to grow at 23% YOY led by margin expansion. Q2FY24 earnings season so far has not provided any major negative surprises with cyclical driving profit growth, while defensives lag. The upgrades for FY24E / FY25E earnings have been driven by cyclical related to capex, discretionary consumption, and credit growth. Earnings estimate downgrades are largely due to defensive sectors (IT, FMCG, grocery retail) along with cyclical related to QSRs, retail, building materials, rural finance, RIL, etc.

Key points to watch would be inflation levels, progress on Hamas Conflict, the upcoming State election season. While concerns remain, India market stands out for relatively better macro numbers and earnings growth vs other geographies.

Source: Kotak Institutional Equities, B&K and Incred capital

Equity Market Performance (as on October 31, 2023)

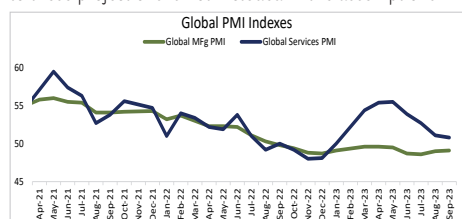
Index Name	1 Month	3 Months	6 Months	1 Year	YTD
Broad based Indexes					
Nifty 50	-2.756	-3.413	5.556	5.926	5.3637
Nifty Midcap 150	-3.6773	3.0149	21.7234	22.7344	22.4787
NIFTY Large Midcap 250	-3.1813	-0.067	13.9207	13.3863	13.2054
Nifty Smallcap 250	-1.6368	5.8895	27.7118	28.2944	26.7282
Sector Indexes					
Nifty Auto	-1.6054	1.3251	20.4532	18.9405	26.116
Nifty Bank	-3.7777	-6.1448	-0.8877	3.7234	-0.3258
Nifty Commodities	-3.3772	-1.562	8.2	8.1918	5.3122
Nifty Energy	-1.903	-0.2555	12.7144	0.4214	3.5261
Nifty Financial Services	-2.9657	-5.5916	0.2171	3.5942	1.1731
Nifty FMCG	-0.6384	-2.6108	7.1348	15.7266	16.0011
Nifty Healthcare Index	-4.619	-3.217	15.3333	10.162	15.624
Nifty Infrastructure	-2.2881	-0.3262	13.6524	16.4422	16.0038
Nifty IT	-3.664	2.1845	10.261	6.456	6.8274
Nifty Media	-2.9534	6.6723	27.9321	6.6284	10.3572
Nifty Metal	-5.4795	-4.5241	11.1396	9.4313	-4.0167
Nifty MNC	-1.1007	-3.458	9.4957	9.0592	10.1788
Nifty Oil & Gas Index	-3.596	-6.531	1.5535	-5.7817	-9.7897
Nifty Pharma	-4.6425	-2.0577	16.2316	11.1366	16.5048
Nifty Private Bank	-3.6342	-5.0226	1.5798	4.9134	1.7017
Nifty PSE	-1.6871	6.829	25.438	37.667	34.7015
Nifty PSU Bank	-5.9673	6.7925	18.1998	42.5695	14.2138
Nifty Realty	4.6027	6.3961	35.0937	37.4672	39.518
Nifty Services Sector	-3.0574	-3.8039	2.4934	-1.5953	-2.048
Nifty Smallcap 250	-1.6368	5.8895	27.7118	28.2944	26.7282

Source: Nifty Indices

Market Outlook - Fixed Income

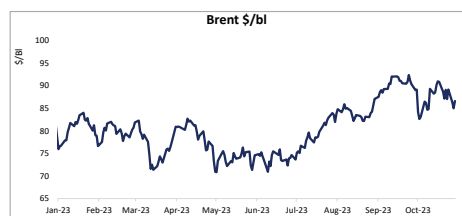
In the backdrop of rising yields and current geopolitical crisis, we are again navigating our ways through commodity shocks and growth imperatives. Recent pickup in brent prices as a byproduct of war and crisis like situation has again led the global central bankers frenzied.

The October 2023 IMF world economic outlook has projected Global growth to slow from 3.5% in CY2022 to 3% in CY2023 and 2.9% in CY2024. This remains well below the historical average of 3.8%. IMF projected global inflation to decline steadily, from 8.7% in CY2022 to 6.9% in CY2023 and 5.8% in CY2024. But the forecasts for CY2023 and CY2024 are revised up by 0.1% and 0.6%, respectively, and looking at the projection's inflation is not expected to return to target until CY2025 in most cases. Ann additional commodity shock to these projections is not included in the assumptions.

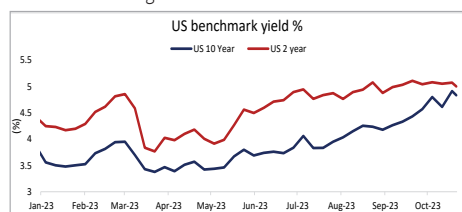


Source: Bloomberg

Irrespective of the weaker growth dynamics, global yields have been soaring higher driven by global geopolitical situation driving brent prices. US 2-year benchmark yield crossed the 5% level mark, steepening the yield curve inversion. Increasing brent prices has a direct spillover on inflation, with potent threat to offroad inflation trajectory, like the Russia Ukraine war, leading to decadal high inflation levels in most countries.



Source: Bloomberg



Source: Bloomberg

In October 2023, central banker's monetary policy reflected a more cautious "wait-and-see" stance influenced by the gradual easing of price pressures. Bank of Japan allowed more flexibility in its yield curve control policy, shifting the language used to describe the upper bound of the 10-year Japanese government bond yield from rigid to flexible.

Domestic Economy -

RBI in its October monetary policy meeting (MPC) unanimously kept the repo rate unchanged at 6.5% and decided by a majority of 5 out of 6 members to remain focused on withdrawal of accommodation. RBI's policy was more hawkish than the Aug-2023 policy with additional

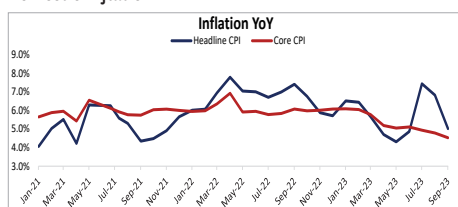
communication on Open Market Operations (OMO) sales. Given the elevated interest rate scenario globally, with fragile global growth dynamics, RBI has been successfully navigating domestic Monetary policy keeping the inflationary expectations anchored with still some space remaining to show complete transmission of 250bps rate hike in the domestic rates.

October, the start of festivities in India, implying increase in economic activity. High Frequency Indicators in October has shown a continued expansion in economic activity and with festive season adding to the glory. Consumption, production, and investments, all the three heads showed robust improvement. GST collection in October is at Rs. 1.72 trillion., 13% higher than the same month last year.

On the production front, IIP growth for August-23 printed at 10.3%, higher than the revised reading of 6% in July-23 y/y. Manufacturing segment grew by 9.3% in August-23 as compared to a growth of 5% in July-23, led by favorable base and robust sequential uptick.

Centre's Fiscal health has improved sharply post July-23, moving in line with economic activity expansion. Latest data indicates fiscal deficit at 39% of the budget estimates, slowing to 3.2% y/y in Sept-23 vs 10.5% in Aug-23. On the rural front, we can see some weakness visible through lower tractor sales and average sowing numbers. 1st advance estimates for 2023-24 do not present a very encouraging picture with a decline of -4.2% in food grain output in comparison to previous year. Erratic monsoon is expected to be one of the key factors affecting rural sentiments.

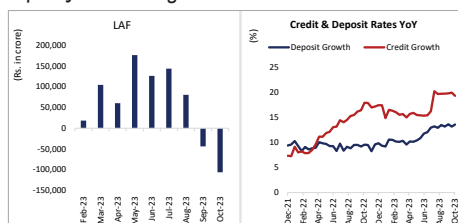
Domestic Inflation -



Source: Bloomberg, MOSPI

- CPI Inflation declined to 5.02% y/y in Sep-2023 from 6.83% y/y in Aug-2023 vs our and market expectations of 5.4% y/y. The surprise was led by the decline in vegetable and housing index.
- A sharper than expected decline in CPI basket, pertains to be a positive sign for RBI's journey to bring inflation down to 4% target and is expected to call for revisions to FY24 inflation projections on the downside.
- Domestic indicators have been favorable for developments in the headline inflation. Although we have seen some part of the food basket to have remained elevated and even picked up in Sep-23, we expect further pass through in CPI basket to remain limited and be driven by government measures.

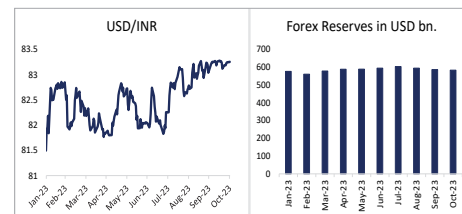
Liquidity and Lending Indicators -



Source: Bloomberg

- Starting Sep-23, liquidity in the banking system has declined and is negative. The average overnight money market rate picked up to 6.83% on a w/w basis, led by liquidity tightness and geopolitical fear.

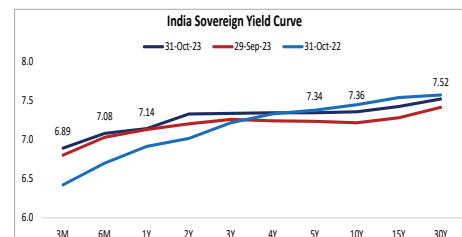
INR and Reserves -



Source: Bloomberg

- India-US interest rate differentials have reduced to historical lows and are expected to persist with RBI and Fed remaining on pause. The INR came under pressure amid global risk-off aiding the rise in DXY index.
- Increase in brent prices has also weighed down on INR in Oct-23.
- The foreign exchange reserves stood at US\$ 584.7 billion, covering about 10 months of imports projected for 2023-24. Comfort from FX reserves has been one of the key factors in handling INR volatility.

Outlook -



Source: Bloomberg

- Current geopolitical risks have heightened uncertainties around global growth and inflation scenario. Any further escalation of the war between Israel and Palestine has potential to change global geopolitical dynamics with US and middle east potential involvement. This remains a key risk to our outlook.
- However, we expect that we are close to the end of the rate hiking cycle. Central bankers are buying time for a shift from inflation to growth.
- On the domestic front, both inflation and growth indicators have remained favorable for RBI and has done a stealth rate hike by absorbing liquidity in the system.
- RBI is expected to remain data dependent mode and stay put on rates front.
- Further, apart from near term volatility stemming out of global macro front; we are constructive in our view keeping in mind; India's inclusion in global bond index as well as softening stance on the interest rates starting FY2025.
- We expect RBI MPC to remain on an extended pause as it evaluates the inflation trajectory, with a primary objective of a 4% target given the headwinds to growth outlook, especially from the global economy.

This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. The information should not be construed as an investment advice and investors are requested to consult their investment advisor and arrive at an informed investment decision before making any investments.

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

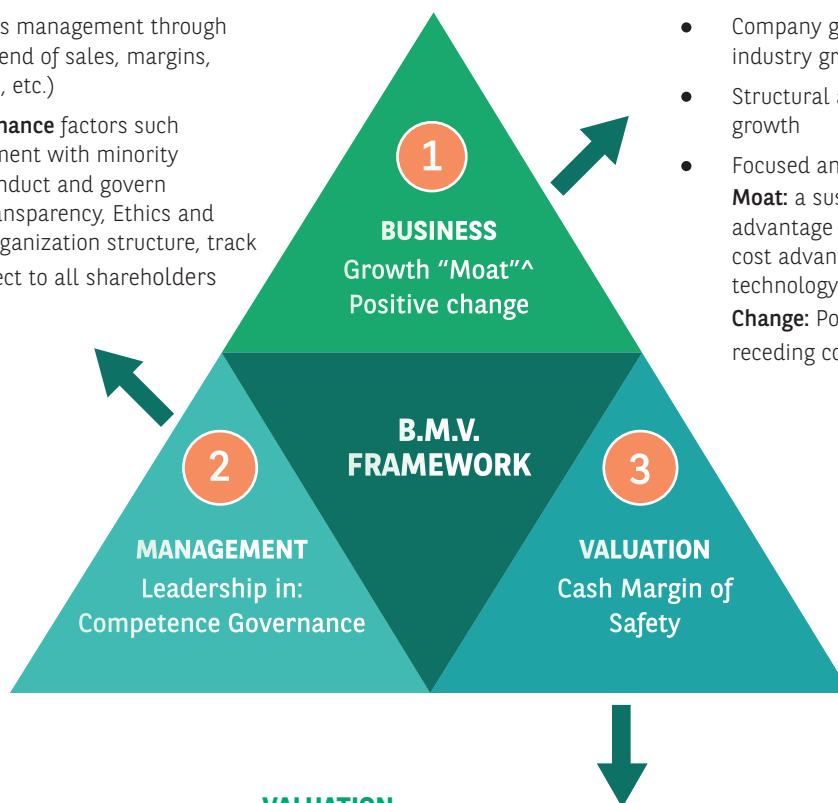
Leadership in:

- **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

	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23	Mar 23	Apr 23	May 23	Jun 23	Jul 23	Aug 23	Sep 23	Oct 23
Banking													
Currency in circulation (%YoY)	9.3	7.7	8.2	8.6	8.1	7.9	7.7	7.8	4.1	4.4	4.0	3.8	2.7
M3 (%YoY)	9.1	8.9	8.7	9.8	9.5	9.0	9.5	10.1	13.4	10.6	10.8	10.8	11.0
Bank non-food credit growth (%YoY)	16.3	16.0	15.3	16.7	15.9	15.4	16.2	15.5	16.4	14.8	15.0	15.3	13.6
Personal credit (%YoY)	20.2	19.7	20.2	20.4	20.4	20.6	19.4	19.2	20.9	18.4	18.3	18.2	
Credit to industry (%YoY)	13.6	13.1	8.7	8.7	7.0	5.7	7.0	6.0	8.1	5.2	6.1	6.5	
Credit to services (%YoY)	22.5	19.7	19.6	21.5	20.7	19.8	21.6	21.4	26.7	19.4	20.7	21.3	
Deposit growth (%YoY)	8.4	9.6	9.2	10.5	10.1	9.6	10.2	10.9	13.0	12.0	12.3	12.3	
Credit to deposit ratio (%)	74.5	75.0	75.0	75.3	75.3	75.8	75.7	75.6	75.1	74.6	75.0	76.1	
10 year G-Sec yields (%)	7.45	7.28	7.33	7.34	7.43	7.31	7.12	6.99	7.11	7.18	7.16	7.22	7.36
Weighted average deposit rate of banks (%)	5.49	5.62	5.78	5.90	6.02	6.16	6.28	6.37	6.47	6.54	6.60	6.69	
Weighted average lending rate of banks (%)	9.35	9.42	9.52	9.58	9.67	9.72	9.76	9.78	9.82	9.84	9.84	9.83	
Median MCLR (%)	7.90	8.05	8.21	8.35	8.45	8.55	8.60	8.60	8.65	8.63	8.60	8.70	8.70
Commercial Paper issuance (%YoY)	(1.6)	(6.7)	2.7	(8.1)	(0.0)	0.4	15.5	12.7	16.3	18.8	9.8	2.8	
Industry													
Cement production (%YoY)	(4.3)	29.0	9.5	4.6	7.4	(0.6)	12.0	15.5	9.4	6.9	19.3	4.7	
Steel production (%YoY)	6.5	11.7	6.3	10.8	11.6	8.8	15.3	9.2	21.9	14.2	12.4	9.6	
IIP (%YoY)	(4.2)	7.3	4.7	5.5	5.8	1.7	4.5	5.2	3.8	6.0	10.3		
Mining (%YoY)	2.5	9.7	10.0	8.8	4.8	6.8	5.1	6.4	7.6	10.7	12.3		
Manufacturing (%YoY)	(5.9)	6.4	3.1	4.0	5.6	1.2	5.2	5.7	3.1	5.0	9.3		
Electricity (%YoY)	1.2	12.7	10.4	12.7	8.2	(1.6)	(1.1)	0.9	4.2	8.0	15.3		
Capital goods production (%YoY)	(1.7)	21.6	7.8	10.5	11.0	9.1	4.6	8.2	2.2	4.6	12.6		
Consumer durable production (%YoY)	(17.8)	5.3	(11.0)	(8.2)	(4.1)	(8.1)	(2.5)	1.1	(6.9)	(2.7)	5.7		
Consumer non-durable production (%YoY)	(13.4)	9.1	7.6	6.5	12.5	(2.7)	10.8	7.6	1.2	7.4	9.0		
PMI Manufacturing Index	55.3	55.7	57.8	55.4	55.3	56.4	57.2	58.7	57.8	57.7	58.6	57.5	55.5
PMI Services Index	55.1	56.4	58.5	57.2	59.4	57.8	62.0	61.2	58.5	62.3	60.1	61.0	58.4
PMI Composite Index	55.5	56.7	59.4	57.5	59.0	58.4	61.6	61.6	59.4	61.9	60.9	61.0	58.4
Consumer													
Rural wage (%YoY)	6.7	7.8	7.6	8.1	7.3	6.6	6.4	6.9	7.2				
Urban unemployment (%)	7.2	9.0	10.1	8.6	7.9	8.5	9.8	9.1	7.9	8.1	10.1	8.9	
Rural unemployment (%)	8.0	7.6	7.4	6.5	7.2	7.5	7.7	6.9	8.7	7.9	7.1	6.2	
Naukri job speak index (%YoY)	(2.7)	42.9	4.3	1.7	(2.2)	5.2	(5.2)	(0.5)	(2.9)	(18.8)	(5.7)	(8.6)	
Motorvehicle sales (%YoY)	7.9	22.5	8.3	10.9	13.2	12.8	18.2	15.7	1.7	(2.3)	4.9	3.7	
Passenger vehicle (%YoY)	28.6	28.1	7.2	17.2	11.0	4.5	31.7	13.5	2.0	19.2	27.7	17.7	
Commercial vehicle (%YoY)	16.7	16.8	20.9	9.1	3.2	12.8	(4.0)	(5.6)	1.2	3.6	10.1	10.9	
Two wheeler (%YoY)	2.3	17.7	3.9	5.0	8.8	9.0	16.5	17.4	1.7	(7.2)	0.6	0.8	
Tractor sales	6.8	6.5	25.6	24.4	20.0	13.7	(11.1)	1.2	4.2	6.1	1.1	(14.7)	
Petrol consumption (%YoY)	8.8	8.1	5.9	14.2	8.8	6.8	2.8	11.0	6.2	6.3	2.9	8.2	
Diesel consumption (%YoY)	5.5	19.2	6.5	12.7	7.4	1.1	8.6	12.8	3.0	3.9	5.2	3.8	
Air traffic (%YoY)	29.9	11.5	14.2	95.6	56.8	21.4	22.2	15.2	18.8	24.7	22.8	18.4	
Foreign tourist arrivals (%YoY)	243.2	191.3	204.2	330.8	259.4	132.5	53.7	41.3	24.0	13.6	22.6		
Freight													
Major port traffic (%YoY)	3.6	2.0	10.4	12.2	12.0	1.5	1.3	3.5	0.4	4.3	4.4	0.3	
Rail freight traffic (%YoY)	1.4	5.2	3.1	3.8	3.6	3.8	3.5	1.9	(1.9)	1.5	6.4	6.7	
E-way bills generated (%YoY)	4.6	32.0	17.5	19.7	18.4	16.3	12.2	19.7	15.5	16.4	19.5	9.5	
Foreign Trade													
Export growth (%YoY)	(11.6)	9.7	(3.1)	1.6	(0.4)	(6.0)	(12.7)	(10.3)	(18.8)	(15.9)	(6.9)	(2.6)	
Import growth (%YoY)	10.0	9.8	(0.2)	(0.6)	(4.9)	(4.9)	(13.6)	(6.7)	(17.5)	(17.0)	(5.2)	(15.0)	
Non-oil, non-gold imports (%YoY)	2.4	8.2	4.0	(5.7)	(4.9)	(5.4)	(12.2)	(2.0)	(16.6)	(12.1)	(1.3)	(16.8)	
Capital goods imports (%YoY)	2.0	15.4	5.3	2.8	7.8	17.0	11.2	24.6	(1.7)	9.7	21.8	3.0	
Fiscal													
Central Government expenditure (%YoY)	59.5	20.7	(15.9)	21.2	(2.6)	7.0	10.6	3.5	17.3	84.6	10.5	3.2	
Indirect tax (%YoY)	18.7	(4.0)	3.5	8.1	6.3	(5.8)	8.2	3.9	13.0	8.8	12.3	4.4	
GST collections (Rs.bn)	1517.2	1458.7	1495.1	1559.2	1495.8	1601.2	1870.4	1570.9	1614.9	1651.1	1590.7	1627.1	1720.0
Inflation													
CPI (%YoY)	6.77	5.88	5.72	6.52	6.44	5.66	4.70	4.31	4.81	7.44	6.83	5.02	
Core CPI (%YoY)	5.97	6.04	6.08	6.08	6.09	5.78	5.19	5.04	5.12	4.93	4.79	4.50	
WPI (%YoY)	8.39	5.85	4.95	4.73	3.85	1.34	-0.92	-3.48	-4.12	-1.40	-0.52	-0.26	
Negative (+)													
Positive (+)	17	9	10	11	14	15	14	10	14	13	11	13	3
	33	41	40	39	36	35	36	40	36	36	38	28	3

■ Negative
 ■ Watch
 ■ Neutral
 ■ Positive

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

The data mentioned above is as per their date of release and availability as on November 06, 2023.

Composite PMI witnessed softening in momentum driven by pricing pressures from rise in input costs., overall the activity continued to expand with services activity seeing higher new order growth in Oct-2023.

Rural and urban unemployment moderated, with rural unemployment at a 13-month low of 6.2% in Oct-2023.

Domestic tractor sales improved to a three month high in Sep-2023 although it contracted y/y, on a high base of record sales in Sep-2022. Tractor sales points towards sluggish rural activity.

GST collection in Oct-2023 is at Rs. 1.72 trn., 13% higher than the same month last year. Tax collections are inline with the fiscal arithmetic for FY24.

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, For Benchmark (Nifty 100 TRI): basis it's constituents; as on October 31, 2023

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 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 158.17
Regular Plan - IDCW Option	: ₹ 20.25
Direct Plan - Growth Option	: ₹ 178.81
Direct Plan - IDCW Option	: ₹ 23.84

Benchmark Index (Tier 1)

Nifty 100 TRI

Date of Allotment

September 23, 2004

Monthly AAUM## As on October 31, 2023	: ₹ 1,511.09 Crores
AAUM## As on October 31, 2023	: ₹ 1,484.03 Crores

Fund Manager [†]

Fund Manager	Managing fund since	Experience
Jitendra Sriram	16-Jun-22	26 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 12 months** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 12 months** - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.12
TER - Direct Plan (%)	: 0.94
Portfolio Turnover Ratio	: 0.59
Standard Deviation***	: 13.00%
Beta***	: 0.87
Sharpe Ratio***	: 0.86
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 50
Portfolio P/E	: 34.48
Portfolio RoE (%)	: 16.61
EPS Growth (%)	: 28.5

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.

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.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	22.22%
✓ HDFC Bank Ltd.	8.36%
✓ ICICI Bank Ltd.	7.38%
✓ Kotak Mahindra Bank Ltd.	2.53%
State Bank of India	1.54%
Punjab National Bank	1.35%
IndusInd Bank Ltd.	1.05%
IT - SOFTWARE	10.01%
✓ Tata Consultancy Services Ltd.	5.01%
✓ Infosys Ltd.	3.65%
HCL Technologies Ltd.	1.86%
AUTOMOBILES	6.62%
✓ Maruti Suzuki India Ltd.	2.33%
Tata Motors Ltd.	1.77%
Hero MotoCorp Ltd.	1.40%
Tata Motors Ltd. - DVR	1.11%
PETROLEUM PRODUCTS	6.11%
✓ Reliance Industries Ltd.	6.11%
DIVERSIFIED FMCG	5.66%
✓ ITC Ltd.	4.16%
Hindustan Unilever Ltd.	1.51%
CONSTRUCTION	5.51%
✓ Larsen & Toubro Ltd.	5.51%
AUTO COMPONENTS	3.90%
Bosch Ltd.	1.65%
Exide Industries Ltd.	1.24%
CIE Automotive India Ltd.	1.00%
PHARMACEUTICALS & BIOTECHNOLOGY	3.86%
Sun Pharmaceutical Industries Ltd.	1.65%
Cipla Ltd.	1.24%
Zydus Lifesciences Ltd.	0.97%
POWER	2.79%
NTPC Ltd.	1.57%
NHPC Ltd.	1.22%
CEMENT & CEMENT PRODUCTS	3.35%
Ultratech Cement Ltd.	1.28%
Grasim Industries Ltd.	1.14%
Birla Corporation Ltd.	0.93%
FINANCE	2.52%
Bajaj Finance Ltd.	1.59%
Jio Financial Services Ltd.	0.93%
RETAILING	2.78%
Trent Ltd.	1.50%
Zomato Ltd.	1.27%
TELECOM - SERVICES	2.22%
✓ Bharti Airtel Ltd.	2.22%
INSURANCE	1.84%
SBI Life Insurance Co. Ltd.	1.08%
ICICI Prudential Life Insurance Company Ltd.	0.76%
ELECTRICAL EQUIPMENT	1.76%
Hitachi Energy India Ltd.	1.76%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.52%
Escorts Kubota Ltd.	1.52%
LEISURE SERVICES	1.28%
The Indian Hotels Company Ltd.	1.28%
GAS	1.09%
GAIL (India) Ltd.	1.09%
OIL	1.21%
Oil India Ltd.	1.21%
BEVERAGES	1.19%
United Spirits Ltd.	1.19%
FOOD PRODUCTS	1.18%
Nestle India Ltd.	1.18%

EQUITY HOLDINGS

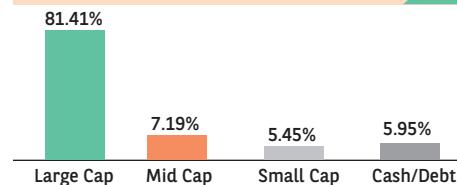
EQUITY HOLDINGS	% of Net Assets
AEROSPACE & DEFENSE	1.05%
Bharat Electronics Ltd.	1.05%
INDUSTRIAL MANUFACTURING	0.98%
Honeywell Automation India Ltd.	0.98%
NON - FERROUS METALS	0.95%
Hindalco Industries Ltd.	0.95%
EQUITY LESS THAN 0.75% OF CORPUS	2.11%
Total Equity Holdings	94.19%

FIXED INCOME HOLDINGS

Rating	% of Net Assets
GOVERNMENT SECURITIES	0.34%
GOI 6.69% 27.06.2024 GOV SOVEREIGN	0.34%
MONEY MARKET INSTRUMENTS	4.59%
TREPS/Reverse Repo	3.76%
364 DAY T-BILL 08.02.24 SOVEREIGN	0.50%
364 DAY T-BILL 07.03.24 SOVEREIGN	0.33%
Total Fixed Income Holdings	4.92%
Net Receivables / (Payables)	0.89%
GRAND TOTAL	100.00%

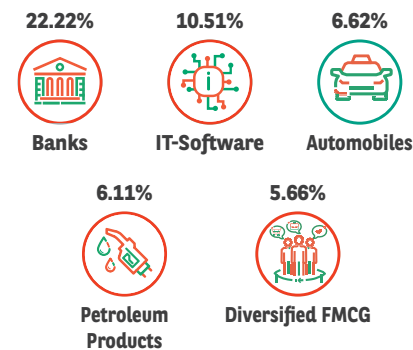
Investment in Top 10 scrips constitutes 47.25% of the portfolio

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

** 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.

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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

[†] Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 49.

Baroda BNP Paribas Large & Mid Cap Fund

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

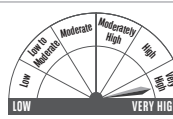
This product is suitable for investors who are seeking*:

- 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.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (S&P BSE 250 Large Midcap TRI): basis it's constituents; as on October 31, 2023

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 primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid cap stocks. 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 18.44
Regular Plan - IDCW Option	: ₹ 15.95
Direct Plan - Growth Option	: ₹ 19.38
Direct Plan - IDCW Option	: ₹ 17.83

Benchmark Index (Tier 1)

S&P BSE 250 Large Midcap TRI

Date of Allotment

September 04, 2020

Monthly AAUM## As on October 31, 2023	: ₹ 844.98 Crores
AUM## As on October 31, 2023	: ₹ 824.65 Crores

Fund Manager [†]

Fund Manager	Managing fund since	Experience
Sanjay Chawla	04-Sep-20	33 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 365 days** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 365 days** - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.30
TER - Direct Plan (%)	: 1.04
Portfolio Turnover Ratio	: 0.93
Standard Deviation*	: 14.68%
Beta*	: 0.93
Sharpe Ratio*	: 1.04
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 47
Portfolio P/E	: 37.94
Portfolio RoE (%)	: 13.94
EPS Growth (%)	: 25.43
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023	

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.

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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

[†] Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 49.

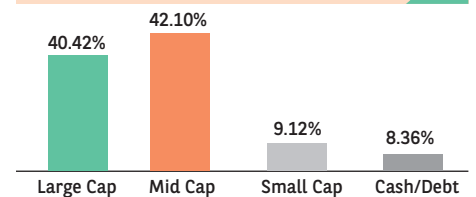
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	15.57%
✓ HDFC Bank Ltd.	4.12%
✓ IndusInd Bank Ltd.	3.15%
✓ Axis Bank Ltd.	2.98%
✓ ICICI Bank Ltd.	2.77%
The Federal Bank Ltd.	2.56%
IT - SOFTWARE	8.68%
✓ Coforge Ltd.	3.02%
Tata Consultancy Services Ltd.	2.04%
Infosys Ltd.	1.49%
LTIMindtree Ltd.	1.23%
Tech Mahindra Ltd.	0.89%
FINANCE	8.14%
Mahindra & Mahindra Financial Services Ltd.	2.38%
PNB Housing Finance Ltd.	1.87%
CRISIL Ltd.	1.49%
Power Finance Corporation Ltd.	1.20%
Jio Financial Services Ltd.	1.20%
PHARMACEUTICALS & BIOTECHNOLOGY	6.86%
✓ Concord Biotech Ltd.	2.67%
Alkem Laboratories Ltd.	1.81%
Zydus Lifesciences Ltd.	1.22%
Abbott India Ltd.	1.17%
POWER	5.64%
✓ NHPC Ltd.	4.50%
NLC India Ltd.	1.14%
AUTO COMPONENTS	5.30%
Schaeffler India Ltd.	2.39%
CIE Automotive India Ltd.	1.96%
Mothersum Sumi Wiring India Ltd.	0.95%
INDUSTRIAL PRODUCTS	4.80%
Supreme Industries Ltd.	2.62%
APL Apollo Tubes Ltd.	1.14%
Carborundum Universal Ltd.	1.04%
AUTOMOBILES	3.80%
Mahindra & Mahindra Ltd.	1.59%
Maruti Suzuki India Ltd.	1.26%
Tata Motors Ltd.	0.95%
REALTY	3.45%
The Phoenix Mills Ltd.	1.98%
Brigade Enterprises Ltd.	1.47%
CEMENT & CEMENT PRODUCTS	3.32%
✓ Dalmia Bharat Ltd.	3.32%
CONSTRUCTION	3.05%
✓ Larsen & Toubro Ltd.	3.05%
RETAILING	2.93%
✓ Zomato Ltd.	2.93%
DIVERSIFIED FMCG	2.60%
ITC Ltd.	2.60%
FINANCIAL TECHNOLOGY (FINTECH)	2.55%
PB Fintech Ltd.	2.55%
LEISURE SERVICES	2.19%
The Indian Hotels Company Ltd.	2.19%
PETROLEUM PRODUCTS	2.08%
Reliance Industries Ltd.	2.08%
CONSUMER DURABLES	2.03%
Titan Company Ltd.	2.03%
INSURANCE	1.43%
ICICI Prudential Life Insurance Company Ltd.	1.43%
TELECOM - SERVICES	1.39%
Bharti Airtel Ltd.	1.39%

EQUITY HOLDINGS		% of Net Assets
ELECTRICAL EQUIPMENT		1.25%
ABB India Ltd.		1.25%
TEXTILES & APPARELS		1.17%
K.P.R. Mill Ltd.		1.17%
GAS		1.16%
Indraprastha Gas Ltd.		1.16%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES		1.14%
Escorts Kubota Ltd.		1.14%
FOOD PRODUCTS		1.12%
Hatsun Agro Product Ltd.		1.12%
INDEX FUTURES		-0.70%
Nifty Index 30-11-2023		0.00%
Total Equity Holdings		91.64%
FIXED INCOME HOLDINGS		Rating
MONEY MARKET INSTRUMENTS		% of Net Assets
TREPS/Reverse Repo		7.29%
364 DAY T-BILL 26.01.24		6.09%
		SOVEREIGN
1.19%		
Total Fixed Income Holdings		7.29%
Net Receivables / (Payables)		1.07%
GRAND TOTAL		100.00%

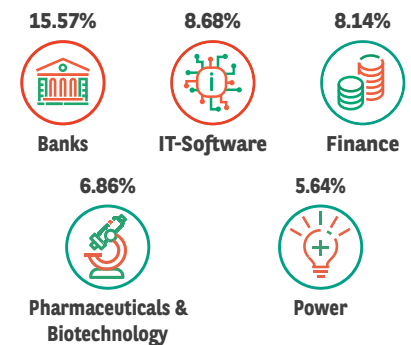
Investment in Top 10 scrips constitutes 32.5% of the portfolio

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 Mid Cap Fund

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

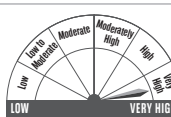
This product is suitable for investors who are seeking*:

- ▶ 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.

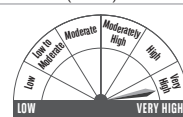
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on October 31, 2023

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 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 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 70.126
Regular Plan - IDCW Option	: ₹ 47.849
Direct Plan - Growth Option	: ₹ 81.419
Direct Plan - IDCW Option	: ₹ 59.001

Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

Date of Allotment

May 02, 2006

Monthly AAUM## As on October 31, 2023	: ₹ 1,498.12 Crores
AAUM## As on October 31, 2023	: ₹ 1,470.90 Crores

Fund Manager [†]

Fund Manager	Managing fund since	Experience
Shiv Chanani	13-Jul-22	24 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Within 12 months** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% from the date of allotment : 1%

After 12 months - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.07
TER - Direct Plan (%)	: 0.62
Portfolio Turnover Ratio	: 0.65
Standard Deviation***	: 14.67%
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	: 60
Portfolio P/E	: 44.74
Portfolio RoE (%)	: 16.57
EPS Growth (%)	: 32.22
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
INDUSTRIAL PRODUCTS	9.91%
✓ AIA Engineering Ltd.	2.31%
Ratnamani Metals & Tubes Ltd.	2.07%
Bharat Forge Ltd.	1.52%
Astral Ltd.	1.51%
Supreme Industries Ltd.	1.51%
RHI Magnesita India Ltd.	0.98%
PHARMACEUTICALS & BIOTECHNOLOGY	9.78%
✓ Lupin Ltd.	2.45%
Zydus Lifesciences Ltd.	1.95%
Abbott India Ltd.	1.83%
JB Chemicals & Pharmaceuticals Ltd.	1.24%
Alkem Laboratories Ltd.	1.20%
Sanofi India Ltd.	1.11%
BANKS	8.23%
✓ Indian Bank	3.14%
✓ The Federal Bank Ltd.	2.87%
RBL Bank Ltd.	2.10%
Canara Bank	2.09%
FINANCE	7.50%
✓ Sundaram Finance Ltd.	2.37%
Shriram Finance Ltd.	2.04%
LIC Housing Finance Ltd.	1.69%
Piramal Enterprises Ltd.	0.99%
Mahindra & Mahindra Financial Services Ltd.	0.88%
AUTO COMPONENTS	6.69%
Schaeffler India Ltd.	1.72%
CIE Automotive India Ltd.	1.72%
Exide Industries Ltd.	1.22%
ZF Commercial Vehicle Control Systems India Ltd.	1.17%
Jtekt India Ltd.	0.86%
PERSONAL PRODUCTS	4.48%
✓ Procter & Gamble Hygiene and Health Care Ltd.	2.21%
Colgate Palmolive (India) Ltd.	1.15%
Emami Ltd.	1.13%
IT - SOFTWARE	4.06%
✓ KPIT Technologies Ltd.	2.15%
Coforge Ltd.	1.02%
Mphasis Ltd.	0.90%
POWER	3.91%
NHPC Ltd.	2.15%
NTPC Ltd.	1.76%
RETAILING	3.83%
Trent Ltd.	1.68%
Medplus Health Services Ltd.	1.08%
Zomato Ltd.	1.07%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	3.32%
Ashok Leyland Ltd.	1.94%
Escorts Kubota Ltd.	1.38%
ELECTRICAL EQUIPMENT	3.24%
Thermax Ltd.	2.12%
Hitachi Energy India Ltd.	1.13%
CONSUMER DURABLES	3.19%
Metro Brands Ltd.	2.10%
Kansai Nerolac Paints Ltd.	1.09%
GAS	2.65%
Indraprastha Gas Ltd.	1.43%
Petronet LNG Ltd.	1.22%
AUTOMOBILES	2.27%
✓ TVS Motor Company Ltd.	2.27%
LEISURE SERVICES	2.27%
✓ The Indian Hotels Company Ltd.	2.27%
REALTY	2.16%
✓ The Phoenix Mills Ltd.	2.16%
TRANSPORT SERVICES	2.01%
Blue Dart Express Ltd.	1.03%
Container Corporation of India Ltd.	0.98%
AEROSPACE & DEFENSE	1.99%
Bharat Electronics Ltd.	1.99%
FINANCIAL TECHNOLOGY (FINTECH)	1.91%
PB Fintech Ltd.	1.91%
CEMENT & CEMENT PRODUCTS	1.49%
JK Lakshmi Cement Ltd.	1.49%

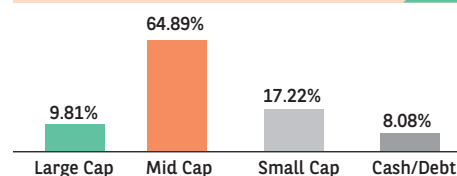
EQUITY HOLDINGS

EQUITY HOLDINGS	% of Net Assets
CHEMICALS & PETROCHEMICALS	1.40%
Navin Fluorine International Ltd.	1.40%
FERTILIZERS & AGROCHEMICALS	1.13%
Coromandel International Ltd.	1.13%
TELECOM - SERVICES	1.13%
Tata Communications Ltd.	1.13%
INSURANCE	1.06%
Max Financial Services Ltd.	1.06%
FOOD PRODUCTS	1.00%
Hatsun Agro Product Ltd.	1.00%
CONSTRUCTION	0.99%
KNR Constructions Ltd.	0.99%
EQUITY LESS THAN 0.75% OF CORPUS	0.30%
Total Equity Holdings	94.36%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		5.66%
TREPS/Reverse Repo		4.85%
364 DAY T-BILL 21.12.23	SOVEREIGN	0.81%
Total Fixed Income Holdings		5.66%
Net Receivables / (Payables)		-0.02%
GRAND TOTAL		100.00%

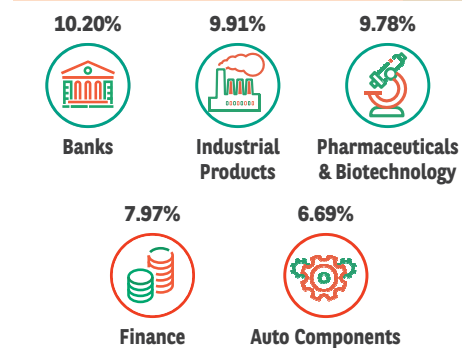
Investment in Top 10 scrips constitutes 24.21% of the portfolio

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

†† 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.

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

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

† Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 49.

* refer page no. 54

Baroda BNP Paribas Small Cap Fund

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

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.

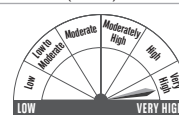
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Small Cap 250 TR Index): basis it's constituents; as on October 31, 2023

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 Scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ -
Regular Plan - IDCW Option	: ₹ -
Direct Plan - Growth Option	: ₹ -
Direct Plan - IDCW Option	: ₹ -

Note : Allotment date for the scheme is October 30, 2023 and 1st NAV declared on November 1, 2023, hence the said data could not be displayed

Benchmark Index (Tier 1)

Nifty Small Cap 250 TR Index

Date of Allotment

October 30, 2023

Monthly AAUM## As on October 31, 2023	: ₹ 1,106.19 Crores
AUM## As on October 31, 2023	: ₹ 1,106.25 Crores

Fund Manager ^u

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

Load Structure

Entry Load : Not Applicable

Exit Load: 1. 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. 2. 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. 3. 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 of the scheme.

Expense Ratio & Quantitative Data* [†]

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

Key Statistics [†]

No of Stocks	: -
Portfolio P/E	: -
Portfolio RoE (%)	: -
EPS Growth (%)	: -
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023	

* Allotment date for the scheme is October 30, 2023 hence the said data is not available.

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.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
AUTO COMPONENTS	1.58%
✓ Craftsman Automation Ltd.	0.79%
✓ Exide Industries Ltd.	0.78%
CAPITAL MARKETS	1.55%
✓ Central Depository Services (I) Ltd.	0.79%
✓ BSE Ltd.	0.76%
CEMENT & CEMENT PRODUCTS	1.53%
✓ Birla Corporation Ltd.	1.53%
LEISURE SERVICES	0.93%
✓ Westlife Foodworld Ltd.	0.93%
POWER	0.79%
✓ NLC India Ltd.	0.79%
TRANSPORT SERVICES	0.77%
✓ Blue Dart Express Ltd.	0.77%

EQUITY HOLDINGS	% of Net Assets
FINANCE	0.76%
✓ Can Fin Homes Ltd.	0.76%
EQUITY LESS THAN 0.75% OF CORPUS	3.45%
Total Equity Holdings	11.36%
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	98.54%
TREPS/Reverse Repo	98.54%
Total Fixed Income Holdings	98.54%
Net Receivables / (Payables)	-9.90%
GRAND TOTAL	100.00%

Investment in Top 10 scrips constitutes 7.91% of the portfolio

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

^u Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since October 30, 2023)

* refer page no. 54

The scheme currently does not have Distribution History.

Baroda BNP Paribas Flexi Cap Fund

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

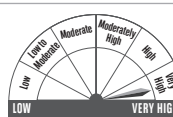
This product is suitable for investors who are seeking*:

- ▶ 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.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 Total Return Index (TRI)): basis it's constituents; as on October 31, 2023

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 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 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 11.118
Regular Plan - IDCW Option	: ₹ 11.118
Direct Plan - Growth Option	: ₹ 11.354
Direct Plan - IDCW Option	: ₹ 11.354

Benchmark Index (Tier 1)

Nifty 500 Total Return Index

Date of Allotment

August 17, 2022

Monthly AUM## As on October 31, 2023	: ₹ 1,226.88 Crores
AUM## As on October 31, 2023	: ₹ 1,185.45 Crores

Fund Manager ^μ

Fund Manager	Managing fund since	Experience
Sanjay Chawla	17-Aug-22	33 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 12 months** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 12 months** - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.15
TER - Direct Plan (%)	: 0.93
Portfolio Turnover Ratio	: 0.80

Key Statistics

No of Stocks	: 49
Portfolio P/E	: 47.9
Portfolio RoE (%)	: 14.19
EPS Growth (%)	: 24.12
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023	

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.

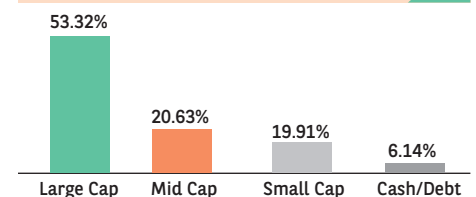
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	18.05%
✓ ICICI Bank Ltd.	4.05%
✓ HDFC Bank Ltd.	3.74%
✓ IndusInd Bank Ltd.	3.34%
Axis Bank Ltd.	2.48%
The Federal Bank Ltd.	2.08%
State Bank of India	1.19%
City Union Bank Ltd.	1.16%
IT - SOFTWARE	10.63%
✓ Tata Consultancy Services Ltd.	3.41%
✓ Coforge Ltd.	3.05%
HCL Technologies Ltd.	2.15%
Infosys Ltd.	2.02%
FINANCE	6.99%
Mahindra & Mahindra Financial Services Ltd.	2.48%
PNB Housing Finance Ltd.	1.76%
Power Finance Corporation Ltd.	1.46%
Jio Financial Services Ltd.	1.29%
AUTO COMPONENTS	5.50%
CIE Automotive India Ltd.	2.30%
Craftsman Automation Ltd.	1.89%
Bosch Ltd.	1.31%
CONSTRUCTION	4.46%
✓ Larsen & Toubro Ltd.	4.46%
RETAILING	4.31%
✓ Zomato Ltd.	2.84%
Medplus Health Services Ltd.	1.47%
AUTOMOBILES	3.63%
Mahindra & Mahindra Ltd.	2.09%
Maruti Suzuki India Ltd.	1.53%
PETROLEUM PRODUCTS	3.86%
✓ Reliance Industries Ltd.	3.86%
REALTY	3.85%
The Phoenix Mills Ltd.	1.99%
Mahindra Lifespace Developers Ltd.	1.86%
POWER	3.72%
✓ NTPC Ltd.	2.59%
NLC India Ltd.	1.13%
PHARMACEUTICALS & BIOTECHNOLOGY	3.66%
Alkem Laboratories Ltd.	1.73%
Zydus Lifesciences Ltd.	0.97%
Sun Pharmaceutical Industries Ltd.	0.96%
CEMENT & CEMENT PRODUCTS	3.28%
✓ Dalmia Bharat Ltd.	3.28%
BEVERAGES	2.74%
Radico Khaitan Ltd.	1.69%
United Spirits Ltd.	1.04%
CONSUMER DURABLES	2.58%
Titan Company Ltd.	1.35%
Bajaj Electricals Ltd.	1.24%
DIVERSIFIED FMCG	2.53%
ITC Ltd.	2.53%
INDUSTRIAL PRODUCTS	2.22%
Ratnamani Metals & Tubes Ltd.	2.22%
TELECOM - SERVICES	2.12%
Bharti Airtel Ltd.	2.12%
CHEMICALS & PETROCHEMICALS	1.77%
Linde India Ltd.	1.77%
INSURANCE	1.66%
ICICI Prudential Life Insurance Company Ltd.	1.66%

EQUITY HOLDINGS		% of Net Assets
ELECTRICAL EQUIPMENT		1.57%
Hitachi Energy India Ltd.		1.57%
FOOD PRODUCTS		1.47%
Mrs. Bectors Food Specialities Ltd.		1.47%
FINANCIAL TECHNOLOGY (FINTECH)		1.18%
PB Fintech Ltd.		1.18%
INDEX FUTURES		-0.81%
Nifty Index 30-11-2023		0.00%
EQUITY LESS THAN 0.75% OF CORPUS		2.07%
Total Equity Holdings		93.86%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		5.76%
TREPS/Reverse Repo		4.51%
364 DAY T-BILL 26.01.24	SOVEREIGN	1.25%
Total Fixed Income Holdings		5.76%
Net Receivables / (Payables)		1.19%
GRAND TOTAL		100.00%

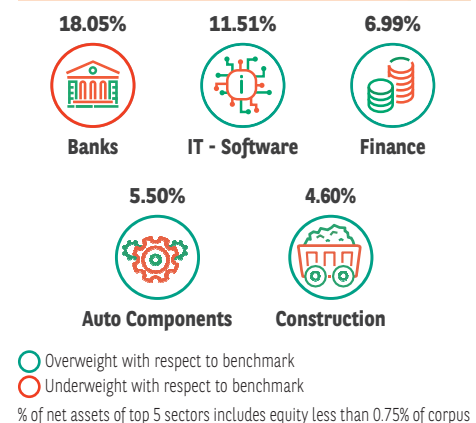
Investment in Top 10 scrips constitutes 34.62% of the portfolio

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)



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

* refer page no. 54

^μ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

The scheme currently does not have Distribution History.

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, For Benchmark (Nifty 500 Multicap 50:25:25 TRI): basis it's constituents; as on October 31, 2023

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. 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 194.128
Regular Plan - IDCW Option	: ₹ 43.265
Direct Plan - Growth Option	: ₹ 214.024
Direct Plan - IDCW Option	: ₹ 45.115

Benchmark Index (Tier 1)

Nifty 500 Multicap 50:25:25 TRI

Date of Allotment

September 12, 2003

Monthly AUM## As on October 31, 2023	: ₹ 1,879.10 Crores
AUM## As on October 31, 2023	: ₹ 1,839.88 Crores

Fund Manager

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

Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: upto 12 month: 1% after 12 month: NIL

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.11
TER - Direct Plan (%)	: 1.11
Portfolio Turnover Ratio	: 0.92
Standard Deviation***	: 15.07%
Beta**	: 0.95
Sharpe Ratio***	: 1.15
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 57
Portfolio P/E	: 47.45
Portfolio RoE (%)	: 16.55
EPS Growth (%)	: 34.98
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 49.

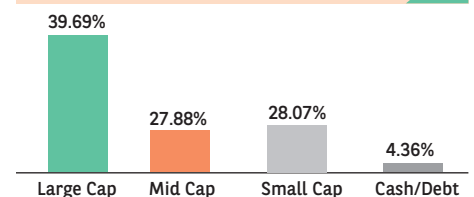
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	11.28%
✓ ICICI Bank Ltd.	3.98%
✓ HDFC Bank Ltd.	3.57%
✓ IndusInd Bank Ltd.	2.55%
Punjab National Bank	1.19%
IT - SOFTWARE	9.98%
✓ Tata Consultancy Services Ltd.	2.16%
Tech Mahindra Ltd.	2.09%
Mphasis Ltd.	2.08%
Coforge Ltd.	2.00%
LTIMindtree Ltd.	1.65%
FINANCE	8.57%
Bajaj Finance Ltd.	1.93%
Five Star Business Finance Ltd.	1.57%
Can Fin Homes Ltd.	1.55%
Mahindra & Mahindra Financial Services Ltd.	1.33%
Power Finance Corporation Ltd.	1.21%
Jio Financial Services Ltd.	0.98%
PHARMACEUTICALS & BIOTECHNOLOGY	7.43%
Sun Pharmaceutical Industries Ltd.	2.01%
JB Chemicals & Pharmaceuticals Ltd.	1.72%
Concord Biotech Ltd.	1.40%
Zydus Lifesciences Ltd.	1.15%
Alkem Laboratories Ltd.	1.15%
INDUSTRIAL PRODUCTS	5.83%
Ratnamani Metals & Tubes Ltd.	1.95%
KEI Industries Ltd.	1.56%
APL Apollo Tubes Ltd.	1.16%
Carborundum Universal Ltd.	1.16%
AUTOMOBILES	5.41%
✓ TVS Motor Company Ltd.	2.29%
✓ Tata Motors Ltd.	2.10%
Maruti Suzuki India Ltd.	0.00%
AUTO COMPONENTS	5.24%
Craftsman Automation Ltd.	1.51%
Sundram Fasteners Ltd.	1.37%
Motherson Sumi Wiring India Ltd.	1.30%
Schaeffler India Ltd.	1.06%
RETAILING	3.50%
✓ Zomato Ltd.	2.57%
Shoppers Stop Ltd.	0.93%
FOOD PRODUCTS	3.46%
Nestle India Ltd.	1.78%
Mrs. Bectors Food Specialities Ltd.	1.68%
LEISURE SERVICES	3.12%
The Indian Hotels Company Ltd.	2.08%
Westlife Foodworld Ltd.	1.03%
REALTY	2.98%
Brigade Enterprises Ltd.	1.53%
The Phoenix Mills Ltd.	1.45%
ELECTRICAL EQUIPMENT	2.92%
Hitachi Energy India Ltd.	1.89%
CG Power and Industrial Solutions Ltd.	1.03%
PETROLEUM PRODUCTS	2.80%
✓ Reliance Industries Ltd.	2.80%
CEMENT & CEMENT PRODUCTS	2.63%
Birla Corporation Ltd.	1.44%
Dalmia Bharat Ltd.	1.18%
TELECOM - SERVICES	2.62%
Tata Communications Ltd.	1.40%
Bharti Airtel Ltd.	1.22%
CONSTRUCTION	2.53%
✓ Larsen & Toubro Ltd.	2.53%
HEALTHCARE SERVICES	2.33%
✓ Rainbow Children's Medicare Ltd.	2.33%
BEVERAGES	1.99%
Radico Khaitan Ltd.	1.99%

EQUITY HOLDINGS	% of Net Assets
POWER	1.91%
NHPC Ltd.	1.91%
CHEMICALS & PETROCHEMICALS	1.90%
Linde India Ltd.	1.90%
CAPITAL MARKETS	1.66%
BSE Ltd.	1.66%
AEROSPACE & DEFENSE	1.27%
Bharat Electronics Ltd.	1.27%
INDUSTRIAL MANUFACTURING	1.21%
Tega Industries Ltd.	1.21%
IT - SERVICES	1.12%
Affle (India) Ltd.	1.12%
CONSUMER DURABLES	1.11%
Dixon Technologies (India) Ltd.	1.11%
FERTILIZERS & AGROCHEMICALS	0.85%
Coromandel International Ltd.	0.85%
EQUITY LESS THAN 0.75% OF CORPUS	0.00%
Total Equity Holdings	94.62%
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	4.80%
TREPS/Reverse Repo	4.80%
Total Fixed Income Holdings	4.80%
Net Receivables / (Payables)	0.58%
GRAND TOTAL	100.00%

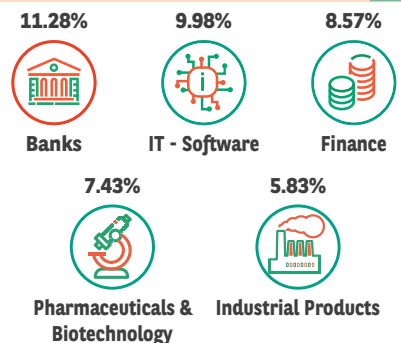
Investment in Top 10 scrips constitutes 26.88% of the portfolio

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, For Benchmark (Nifty 500 TRI): basis it's constituents; as on October 31, 2023

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 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 10.456
Regular Plan - IDCW Option	: ₹ 10.456
Direct Plan - Growth Option	: ₹ 10.519
Direct Plan - IDCW Option	: ₹ 10.519

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

June 7, 2023

Monthly AUM## As on October 31, 2023	: ₹ 1,525.03 Crores
AUM## As on October 31, 2023	: ₹ 1,485.39 Crores

Fund Manager [¶]

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	07-Jun-23	24 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 1 year:** Redeemed or switched out up to 10% of the allotment: Nil. • Redeemed or switched out more than 10% of the allotment: 1% **After 1 year:** Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.02
TER - Direct Plan (%)	: 0.32
Portfolio Turnover Ratio	: 0.72

Key Statistics

No of Stocks	: 52
Portfolio P/E	: 29.4
Portfolio RoE (%)	: 15.32
EPS Growth (%)	: 16.38
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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)

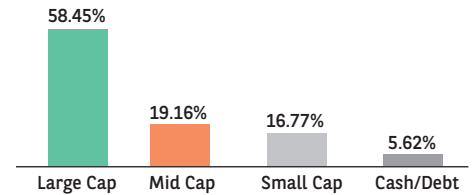
EQUITY HOLDINGS	% of Net Assets
BANKS	17.44%
✓ HDFC Bank Ltd.	6.76%
✓ ICICI Bank Ltd.	4.01%
✓ IndusInd Bank Ltd.	2.33%
State Bank of India	2.09%
The Federal Bank Ltd.	1.14%
City Union Bank Ltd.	1.12%
PHARMACEUTICALS & BIOTECHNOLOGY	11.01%
Zyudus Lifesciences Ltd.	2.09%
Alkem Laboratories Ltd.	1.58%
Concord Biotech Ltd.	1.55%
Lupin Ltd.	1.37%
Cipla Ltd.	1.13%
Sanofi India Ltd.	1.12%
Sun Pharmaceutical Industries Ltd.	1.10%
Dr. Reddy's Laboratories Ltd.	1.08%
IT - SOFTWARE	8.25%
✓ Tata Consultancy Services Ltd.	3.06%
Tech Mahindra Ltd.	2.21%
LTIMindtree Ltd.	2.04%
Mphasis Ltd.	0.93%
POWER	7.22%
✓ NTPC Ltd.	2.70%
✓ NHPC Ltd.	2.37%
SJVN Ltd.	2.15%
GAS	6.32%
Gujarat State Petronet Ltd.	1.98%
Indraprastha Gas Ltd.	1.85%
Petronet LNG Ltd.	1.45%
GAIL (India) Ltd.	0.00%
FINANCE	6.28%
✓ Power Finance Corporation Ltd.	3.11%
Can Fin Homes Ltd.	2.11%
Jio Financial Services Ltd.	1.06%
AUTOMOBILES	6.21%
Tata Motors Ltd.	2.12%
Hero MotoCorp Ltd.	2.08%
Maruti Suzuki India Ltd.	0.00%
Eicher Motors Ltd.	0.00%
PETROLEUM PRODUCTS	5.39%
✓ Reliance Industries Ltd.	5.39%
INSURANCE	3.65%
ICICI Prudential Life Insurance Company Ltd.	1.91%
SBI Life Insurance Co. Ltd.	1.66%
HDFC Life Insurance Company Ltd.	1.04%
CEMENT & CEMENT PRODUCTS	3.29%
Birla Corporation Ltd.	2.14%
Grasim Industries Ltd.	1.14%
DIVERSIFIED FMCG	3.19%
ITC Ltd.	2.02%
Hindustan Unilever Ltd.	1.17%
AUTO COMPONENTS	3.14%
✓ Exide Industries Ltd.	2.32%
Jtekt India Ltd.	0.82%
BEVERAGES	2.43%
✓ United Spirits Ltd.	2.43%
CONSTRUCTION	2.31%
Larsen & Toubro Ltd.	2.31%
FERROUS METALS	2.16%
Tata Steel Ltd.	2.16%
TELECOM - SERVICES	1.16%
Indus Towers Ltd.	1.16%
RETAILING	1.12%
Medplus Health Services Ltd.	1.12%
MINERALS & MINING	1.11%
NMDC Ltd.	0.00%

EQUITY HOLDINGS	% of Net Assets
CONSUMER DURABLES	1.01%
Asian Paints Ltd.	1.01%
OIL	1.01%
Oil India Ltd.	1.01%
INDEX FUTURES	-1.91%
Bank Nifty Index 30-11-2023	0.00%
EQUITY LESS THAN 0.75% OF CORPUS	0.69%
Total Equity Holdings	91.18%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		9.09%
364 DAY T-BILL 26.01.24	SOVEREIGN	1.99%
364 DAY T-BILL 14.03.24	SOVEREIGN	1.64%
364 DAY T-BILL 09.11.23	SOVEREIGN	1.34%
TREPS/Reverse Repo		4.12%
Total Fixed Income Holdings		9.09%
Net Receivables / (Payables)		-0.28%
GRAND TOTAL		100.00%

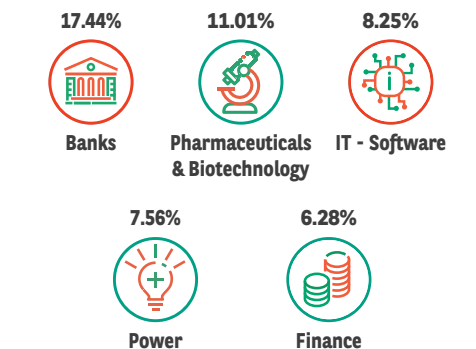
Investment in Top 10 scrips constitutes 34.48% of the portfolio

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

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

* The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

[¶] Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since June 7, 2023)

The scheme currently does not have Distribution History.

Baroda BNP Paribas Focused Fund

[An Open ended Equity Scheme investing in maximum 25 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 25 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, For Benchmark (Nifty 500 TRI): basis it's constituents; as on October 31, 2023

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 25 companies across market capitalization. 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 16.256
Regular Plan - IDCW Option	: ₹ 14.036
Direct Plan - Growth Option	: ₹ 17.847
Direct Plan - IDCW Option	: ₹ 15.367

Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

Date of Allotment

October 06, 2017

Monthly AAUM## As on October 31, 2023	: ₹ 429.68 Crores
AAUM## As on October 31, 2023	: ₹ 420.30 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Sanjay Chawla	14-Mar-22	33 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 12 months** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment : 1% **After 12 months** - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.36
TER - Direct Plan (%)	: 0.56
Portfolio Turnover Ratio	: 1.49
Standard Deviation*	: 13.48%
Beta*	: 0.89
Sharpe Ratio*	: 0.80
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 23
Portfolio P/E	: 47.97
Portfolio RoE (%)	: 14.45
EPS Growth (%)	: 24.48
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

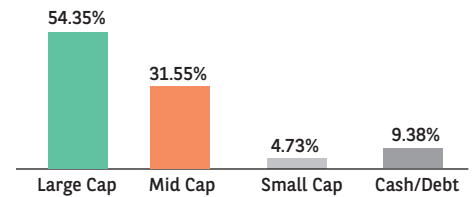
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	18.87%
✓ ICICI Bank Ltd.	5.99%
✓ Axis Bank Ltd.	5.26%
✓ IndusInd Bank Ltd.	4.12%
HDFC Bank Ltd.	3.51%
FINANCE	10.01%
Jio Financial Services Ltd.	3.78%
Mahindra & Mahindra Financial Services Ltd.	3.36%
Aditya Birla Capital Ltd.	2.87%
IT - SOFTWARE	9.46%
✓ Coforge Ltd.	4.74%
✓ Tech Mahindra Ltd.	4.72%
RETAILING	8.71%
✓ Zomato Ltd.	6.75%
Shoppers Stop Ltd.	1.96%
CONSTRUCTION	7.24%
✓ Larsen & Toubro Ltd.	7.24%
CEMENT & CEMENT PRODUCTS	4.51%
✓ Dalmia Bharat Ltd.	4.51%
AUTO COMPONENTS	4.14%
✓ Motherson Sumi Wiring India Ltd.	4.14%
POWER	3.99%
✓ Tata Power Company Ltd.	3.99%
TELECOM - SERVICES	3.56%
Tata Communications Ltd.	3.56%
ELECTRICAL EQUIPMENT	3.48%
CG Power and Industrial Solutions Ltd.	3.48%
CONSUMER DURABLES	3.39%
Metro Brands Ltd.	3.39%
AEROSPACE & DEFENSE	3.17%
Bharat Electronics Ltd.	3.17%
DIVERSIFIED FMCG	3.06%
ITC Ltd.	3.06%
AUTOMOBILES	2.78%
Mahindra & Mahindra Ltd.	2.78%
INDUSTRIAL PRODUCTS	2.76%
Ratnamani Metals & Tubes Ltd.	2.76%
PHARMACEUTICALS & BIOTECHNOLOGY	1.50%
Zydus Lifesciences Ltd.	1.50%
Total Equity Holdings	90.62%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		7.57%
TREPS/Reverse Repo		6.40%
364 DAY T-BILL 11.01.24	SOVEREIGN	1.17%
Total Fixed Income Holdings		7.57%
Net Receivables / (Payables)		1.80%
GRAND TOTAL		100.00%

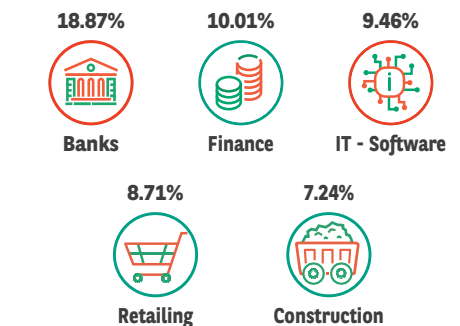
Investment in Top 10 scrips constitutes 51.44% of the portfolio

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

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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 49.

Baroda BNP Paribas ELSS 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.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 TRI): basis it's constituents; as on October 31, 2023

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 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 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 65.019
Regular Plan - IDCW Option	: ₹ 18.746
Direct Plan - Growth Option	: ₹ 71.788
Direct Plan - IDCW Option	: ₹ 23.297

Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

Date of Allotment

January 05, 2006

Monthly AAUM## As on October 31, 2023	: ₹ 720.88 Crores
AAUM## As on October 31, 2023	: ₹ 704.82 Crores

Fund Manager ^μ

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

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.32
TER - Direct Plan (%)	: 1.13
Portfolio Turnover Ratio	: 0.71
Standard Deviation* **	: 12.93%
Beta* **	: 0.86
Sharpe Ratio* **	: 0.82

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

Key Statistics

No of Stocks	: 54
Portfolio P/E	: 42.35
Portfolio RoE (%)	: 15
EPS Growth (%)	: 29.89

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

Minimum Additional Application 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.

PORTFOLIO (✓ Top 10 Holdings)

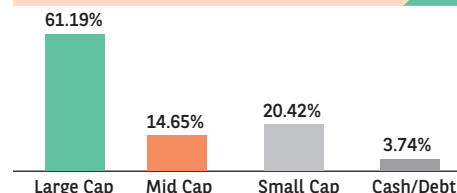
EQUITY HOLDINGS	% of Net Assets
BANKS	22.21%
✓ HDFC Bank Ltd.	6.98%
✓ ICICI Bank Ltd.	6.71%
✓ IndusInd Bank Ltd.	2.07%
Axis Bank Ltd.	1.94%
State Bank of India	1.84%
Karur Vysya Bank Ltd.	1.75%
Punjab National Bank	0.93%
IT - SOFTWARE	9.56%
✓ Tata Consultancy Services Ltd.	2.20%
LTIMindtree Ltd.	1.83%
Coforge Ltd.	1.58%
Tech Mahindra Ltd.	1.54%
Mphasis Ltd.	1.43%
Infosys Ltd.	0.97%
FINANCE	7.65%
✓ Bajaj Finance Ltd.	2.76%
Five Star Business Finance Ltd.	1.73%
Mahindra & Mahindra Financial Services Ltd.	1.10%
PNB Housing Finance Ltd.	1.08%
Cholamandalam Investment & Finance Co. Ltd.	0.98%
PHARMACEUTICALS & BIOTECHNOLOGY	6.39%
Sun Pharmaceutical Industries Ltd.	1.57%
Concord Biotech Ltd.	1.42%
JB Chemicals & Pharmaceuticals Ltd.	1.35%
Alkem Laboratories Ltd.	1.04%
Cipla Ltd.	1.02%
AUTOMOBILES	4.53%
TVS Motor Company Ltd.	1.57%
Tata Motors Ltd.	1.49%
Maruti Suzuki India Ltd.	1.47%
PETROLEUM PRODUCTS	3.96%
✓ Reliance Industries Ltd.	3.96%
RETAILING	3.88%
✓ Trent Ltd.	1.94%
✓ Zomato Ltd.	1.94%
CONSTRUCTION	3.79%
✓ Larsen & Toubro Ltd.	3.79%
DIVERSIFIED FMCG	3.36%
ITC Ltd.	1.86%
Hindustan Unilever Ltd.	1.50%
CEMENT & CEMENT PRODUCTS	3.14%
✓ Ultratech Cement Ltd.	3.14%
TELECOM - SERVICES	3.09%
Bharti Airtel Ltd.	1.86%
Tata Communications Ltd.	1.23%
REALTY	3.08%
Brigade Enterprises Ltd.	1.62%
The Phoenix Mills Ltd.	1.47%
LEISURE SERVICES	2.77%
The Indian Hotels Company Ltd.	1.71%
Westlife Foodworld Ltd.	1.05%
POWER	2.66%
NLC India Ltd.	1.48%
NHPC Ltd.	1.18%
INDUSTRIAL PRODUCTS	2.45%
KEI Industries Ltd.	1.40%
Carborundum Universal Ltd.	1.05%
AUTO COMPONENTS	2.09%
Craftsman Automation Ltd.	1.07%
Schaeffler India Ltd.	1.02%
CHEMICALS & PETROCHEMICALS	1.85%
Linde India Ltd.	1.85%
CAPITAL MARKETS	1.74%
BSE Ltd.	1.74%
HEALTHCARE SERVICES	1.47%
Rainbow Children's Medicare Ltd.	1.47%

EQUITY HOLDINGS	% of Net Assets
BEVERAGES	1.42%
United Spirits Ltd.	1.42%
ELECTRICAL EQUIPMENT	1.30%
Hitachi Energy India Ltd.	1.30%
CONSUMER DURABLES	1.13%
Titan Company Ltd.	1.13%
IT - SERVICES	1.00%
Affle (India) Ltd.	1.00%
INDUSTRIAL MANUFACTURING	0.96%
Tega Industries Ltd.	0.96%
FERTILIZERS & AGROCHEMICALS	0.77%
PI Industries Ltd.	0.77%
EQUITY LESS THAN 0.75% OF CORPUS	0.00%
Total Equity Holdings	96.26%

FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	4.25%
TREPS/Reverse Repo	4.25%
Total Fixed Income Holdings	4.25%
Net Receivables / (Payables)	-0.51%
GRAND TOTAL	100.00%

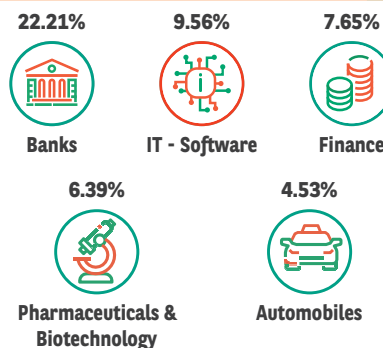
Investment in Top 10 scrips constitutes 35.49% of the portfolio

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

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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

^μ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 49.

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, For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on October 31, 2023

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 primary investment objective of the Scheme is to seek 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, which in turn is getting fuelled by high disposable income. The Scheme also seeks to generate income by investing in debt and money market 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 23.201
Regular Plan - IDCW Option	: ₹ 18.785
Direct Plan - Growth Option	: ₹ 25.061
Direct Plan - IDCW Option	: ₹ 20.944

Benchmark Index (Tier 1)

Nifty India Consumption Total Return Index (TRI)

Date of Allotment

September 07, 2018

Monthly AAUM## As on October 31, 2023	: ₹ 1,061.95 Crores
AUM## As on October 31, 2023	: ₹ 1,044.30 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Shiv Chanani	13-Jul-22	24 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 12 months** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 12 months** - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.18
TER - Direct Plan (%)	: 0.75
Portfolio Turnover Ratio	: 0.38
Standard Deviation*	: 12.83%
Beta*	: 0.80
Sharpe Ratio*	: 1.14
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 43
Portfolio P/E	: 56.26
Portfolio RoE (%)	: 25.1
EPS Growth (%)	: 35.53
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 49.

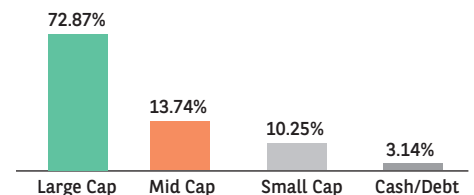
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
AUTOMOBILES	19.08%
✓ Maruti Suzuki India Ltd.	6.47%
✓ TVS Motor Company Ltd.	4.11%
✓ Mahindra & Mahindra Ltd.	3.77%
Hero MotoCorp Ltd.	1.63%
Bajaj Auto Ltd.	1.07%
Tata Motors Ltd.	1.02%
Eicher Motors Ltd.	1.01%
CONSUMER DURABLES	15.36%
✓ Titan Company Ltd.	5.50%
✓ Asian Paints Ltd.	3.87%
Metro Brands Ltd.	1.71%
TTK Prestige Ltd.	1.14%
Kansai Nerolac Paints Ltd.	1.06%
Bata India Ltd.	1.05%
Kajaria Ceramics Ltd.	1.03%
DIVERSIFIED FMCG	10.91%
✓ ITC Ltd.	6.15%
✓ Hindustan Unilever Ltd.	4.76%
FOOD PRODUCTS	8.31%
✓ Nestle India Ltd.	5.22%
Mrs. Bectors Food Specialities Ltd.	1.61%
Britannia Industries Ltd.	1.48%
RETAILING	8.27%
✓ Trent Ltd.	5.16%
Zomato Ltd.	2.13%
Shoppers Stop Ltd.	0.98%
PERSONAL PRODUCTS	7.33%
Dabur India Ltd.	2.41%
Procter & Gamble Hygiene and Health Care Ltd.	2.18%
Colgate Palmolive (India) Ltd.	1.52%
Emami Ltd.	1.22%
TELECOM - SERVICES	6.13%
✓ Bharti Airtel Ltd.	6.13%
LEISURE SERVICES	4.89%
Westlife Foodworld Ltd.	2.05%
The Indian Hotels Company Ltd.	1.84%
Jubilant Foodworks Ltd.	1.01%
AGRICULTURAL FOOD & OTHER PRODUCTS	3.01%
Tata Consumer Products Ltd.	1.72%
Marico Ltd.	1.28%
BEVERAGES	2.75%
Varun Beverages Ltd.	1.57%
United Spirits Ltd.	1.19%
INSURANCE	2.11%
ICICI Prudential Life Insurance Company Ltd.	1.51%
HDFC Life Insurance Company Ltd.	1.36%
ENTERTAINMENT	1.84%
PVR Inox Ltd.	1.84%
AUTO COMPONENTS	1.41%
Jtek India Ltd.	1.41%
BANKS	1.31%
ICICI Bank Ltd.	1.31%
CAPITAL MARKETS	1.31%
HDFC Asset Management Co. Ltd.	1.31%

EQUITY HOLDINGS		% of Net Assets
FINANCE		1.08%
Bajaj Finance Ltd.		1.08%
REALTY		1.04%
The Phoenix Mills Ltd.		1.04%
INDEX FUTURES		-0.97%
Bank Nifty Index 30-11-2023		0.00%
EQUITY LESS THAN 0.75% OF CORPUS		0.71%
Total Equity Holdings		97.62%
FIXED INCOME HOLDINGS		Rating % of Net Assets
MONEY MARKET INSTRUMENTS		2.98%
TREPS/Reverse Repo		2.13%
364 DAY T-BILL 21.12.23		SOVEREIGN 0.85%
Total Fixed Income Holdings		2.98%
Net Receivables / (Payables)		-0.61%
GRAND TOTAL		100.00%

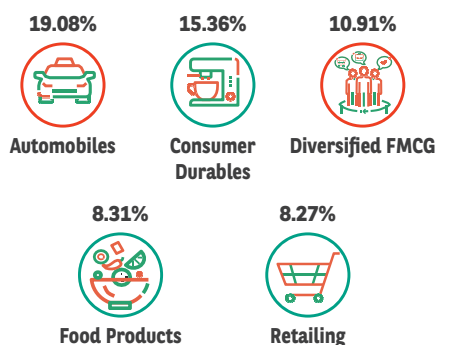
Investment in Top 10 scrips constitutes 51.14% of the portfolio

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)



Green circle: Overweight with respect to benchmark

Red circle: 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.

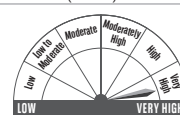
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (S&P BSE 500 TRI): basis it's constituents; as on October 31, 2023

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 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 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 11.19
Regular Plan - IDCW Option	: ₹ 11.19
Direct Plan - Growth Option	: ₹ 11.56
Direct Plan - IDCW Option	: ₹ 11.56

Benchmark Index (Tier 1)

S&P BSE 500 TRI

Date of Allotment

September 15, 2021

Monthly AUM## As on October 31, 2023	: ₹ 378.48 Crores
AUM## As on October 31, 2023	: ₹ 367.83 Crores

Fund Manager ¹

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	1-Nov-23	26 years

Upto October 31, 2023 : Mr. Shiv Chanani

w.e.f. November 1, 2023 : Mr. Jitendra Sriram

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 1 year** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 1 year** - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.46
TER - Direct Plan (%)	: 1.21
Portfolio Turnover Ratio	: 0.40

Key Statistics

No of Stocks	: 40
Portfolio P/E	: 32.79
Portfolio RoE (%)	: 18.35
EPS Growth (%)	: 31.77
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

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

* refer page no. 54

¹ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

The scheme currently does not have Distribution History.

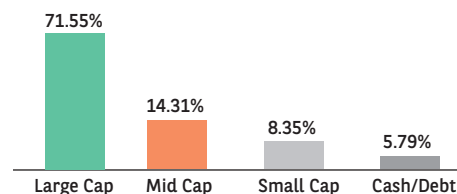
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	21.60%
✓ HDFC Bank Ltd.	7.23%
✓ ICICI Bank Ltd.	4.98%
✓ State Bank of India	2.77%
Canara Bank	2.40%
Kotak Mahindra Bank Ltd.	2.13%
RBL Bank Ltd.	2.10%
PHARMACEUTICALS & BIOTECHNOLOGY	11.22%
✓ Sun Pharmaceutical Industries Ltd.	2.66%
JB Chemicals & Pharmaceuticals Ltd.	2.46%
Torrent Pharmaceuticals Ltd.	1.83%
Concord Biotech Ltd.	1.56%
Zydus Lifesciences Ltd.	1.56%
Cipla Ltd.	1.14%
AUTOMOBILES	9.46%
Mahindra & Mahindra Ltd.	2.38%
Tata Motors Ltd.	2.22%
Maruti Suzuki India Ltd.	2.12%
TVS Motor Company Ltd.	1.73%
Eicher Motors Ltd.	0.00%
PETROLEUM PRODUCTS	6.72%
✓ Reliance Industries Ltd.	6.72%
IT - SOFTWARE	6.38%
✓ Tata Consultancy Services Ltd.	5.50%
Mphasis Ltd.	0.88%
CONSTRUCTION	5.50%
✓ Larsen & Toubro Ltd.	5.50%
FINANCE	4.14%
Power Finance Corporation Ltd.	2.10%
Can Fin Homes Ltd.	1.04%
Jio Financial Services Ltd.	1.01%
DIVERSIFIED FMCG	3.24%
ITC Ltd.	2.10%
Hindustan Unilever Ltd.	1.15%
FOOD PRODUCTS	2.96%
✓ Nestle India Ltd.	2.96%
RETAILING	2.93%
✓ Trent Ltd.	2.93%
BEVERAGES	2.47%
✓ Varun Beverages Ltd.	2.47%
HEALTHCARE SERVICES	2.41%
Fortis Healthcare Ltd.	2.41%
AEROSPACE & DEFENSE	2.39%
Bharat Electronics Ltd.	2.39%
POWER	2.18%
NHPC Ltd.	2.18%
TRANSPORT INFRASTRUCTURE	1.94%
JSW Infrastructure Ltd.	1.94%
NON - FERROUS METALS	1.50%
Hindalco Industries Ltd.	1.50%
CEMENT & CEMENT PRODUCTS	1.49%
Ultratech Cement Ltd.	1.49%
TELECOM - SERVICES	1.24%
Bharti Airtel Ltd.	1.24%
AUTO COMPONENTS	1.19%
Jtekt India Ltd.	1.19%

EQUITY HOLDINGS		% of Net Assets
GAS		1.12%
Petronet LNG Ltd.		1.12%
REALTY		1.09%
The Phoenix Mills Ltd.		1.09%
CHEMICALS & PETROCHEMICALS		1.03%
Navin Fluorine International Ltd.		1.03%
INDEX FUTURES		-0.88%
Bank Nifty Index 30-11-2023		0.00%
Total Equity Holdings		93.20%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		7.02%
TREPS/Reverse Repo		5.94%
364 DAY T-BILL 21.12.23	SOVEREIGN	1.08%
Total Fixed Income Holdings		7.02%
Net Receivables / (Payables)		-0.22%
GRAND TOTAL		100.00%

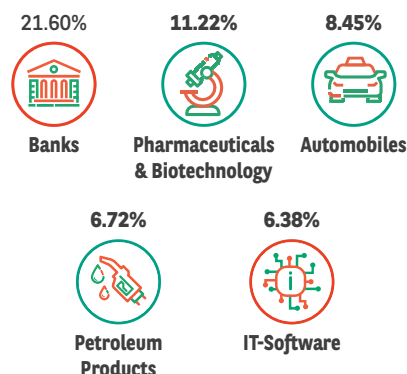
Investment in Top 10 scrips constitutes 43.71% of the portfolio

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

Baroda BNP Paribas Banking and Financial Services Fund

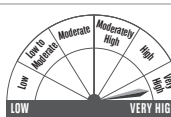
(An open ended equity scheme investing in the Banking and Financial Services sector)

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.

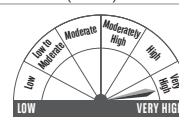
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (Nifty Financial Services TRI): basis it's constituents; as on October 31, 2023

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 & Financial Services Sector. 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 33.33
Regular Plan - IDCW Option	: ₹ 17.98
Direct Plan - Growth Option	: ₹ 36.43
Direct Plan - IDCW Option	: ₹ 20.07

Benchmark Index (Tier 1)

Nifty Financial Services TRI

Date of Allotment

June 22, 2012

Monthly AAUM## As on October 31, 2023	: ₹ 92.91 Crores
AUM## As on October 31, 2023	: ₹ 91.89 Crores

Fund Manager ^u

Fund Manager	Managing fund since	Experience
Sandeep Jain	14-Mar-22	16 years

Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: **upto 12 month: 1% after 12 month: Nil**

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

% Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.46
TER - Direct Plan (%)	: 1.26
Portfolio Turnover Ratio	: 0.97
Standard Deviation*	: 20.09%
Beta*	: 0.94
Sharpe Ratio*	: 0.56
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 26
Portfolio P/E	: 20.3
Portfolio RoE (%)	: 15.4
EPS Growth (%)	: 36.04
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

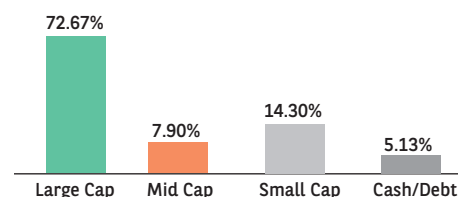
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	66.87%
✓ HDFC Bank Ltd.	22.55%
✓ ICICI Bank Ltd.	16.93%
✓ Axis Bank Ltd.	7.48%
✓ State Bank of India	5.91%
✓ IndusInd Bank Ltd.	3.53%
✓ Kotak Mahindra Bank Ltd.	3.01%
Karur Vysya Bank Ltd.	1.64%
Equitas Small Finance Bank Ltd.	1.62%
The Federal Bank Ltd.	1.53%
Punjab National Bank	1.51%
The Jammu & Kashmir Bank Ltd.	1.16%
FINANCE	19.85%
✓ Bajaj Finance Ltd.	7.42%
✓ Cholamandalam Investment & Finance Co. Ltd.	1.86%
Power Finance Corporation Ltd.	1.68%
Can Fin Homes Ltd.	1.66%
Five Star Business Finance Ltd.	1.65%
Mahindra & Mahindra Financial Services Ltd.	1.27%
PNB Housing Finance Ltd.	1.25%
Credit Access Grameen Ltd.	1.22%
Jio Financial Services Ltd.	0.95%
Manappuram Finance Ltd.	0.90%
INSURANCE	3.60%
✓ Max Financial Services Ltd.	2.09%
HDFC Life Insurance Company Ltd.	1.51%
CAPITAL MARKETS	3.21%
✓ BSE Ltd.	2.23%
Angel One Ltd.	0.98%
FINANCIAL TECHNOLOGY (FINTECH)	1.33%
PB Fintech Ltd.	1.33%
Total Equity Holdings	94.87%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		7.22%
TREPS/Reverse Repo		6.68%
364 DAY T-BILL 08.02.24	SOVEREIGN	0.53%
Total Fixed Income Holdings		7.22%
Net Receivables / (Payables)		-2.09%
GRAND TOTAL		100.00%

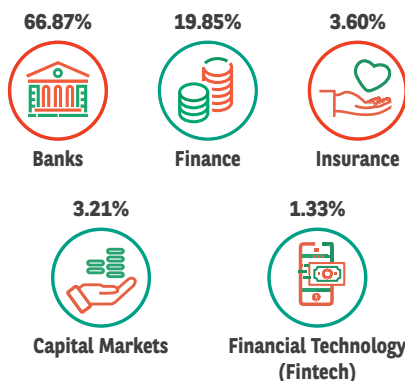
Investment in Top 10 scrips constitutes 73.01% of the portfolio

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

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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

^u Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 49.

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.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark [MSCI World Index (TRI)]: basis it's constituents; as on October 31, 2023

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 primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BNP Paribas Funds Aqua (Lux). 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 9.72
Regular Plan - IDCW Option	: ₹ 9.72
Direct Plan - Growth Option	: ₹ 9.99
Direct Plan - IDCW Option	: ₹ 9.99

Benchmark Index (Tier 1)

MSCI World Index (TRI)

Date of Allotment

May 7, 2021

Monthly AAUM## As on October 31, 2023	: ₹ 67.47 Crores
AUM## As on October 31, 2023	: ₹ 65.14 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Miten Vora	01-Dec-22	14 years

Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: upto 12 month: 1% after 12 month: Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.60
TER - Direct Plan (%)	: 0.54
Portfolio Turnover Ratio	: 0.00

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.

PORTFOLIO (✓ Top 10 Holdings)

NAME OF INSTRUMENT	% of Net Assets
OVERSEAS MUTUAL FUND	97.65%
✓ BNP Paribas Funds Aqua (Lux)	97.65%
Money Market Instruments	3.06%
TREPS/Reverse Repo	3.06%
Total Holdings	100.71%
Net Receivables / (Payables)	-0.71%
GRAND TOTAL	100.00%

Investment in Top 10 scrips constitutes 97.65% of the portfolio

HOLDINGS OF THE UNDERLYING FUND (As on September 29, 2023)

TOP 10 HOLDINGS (%)

VEOLIA ENVIRON. SA	4.58
AMERICAN WATER WORKS INC	4.27
LINDE PLC	3.72
SEVERN TRENT PLC	3.44
A O SMITH CORP	3.34
IDEX CORP	3.31
FERGUSON PLC	3.15
PENTAIR PLC	2.96
UNITED UTILITIES GROUP PLC	2.82
TRIMBLE INC	2.72
No. of Holdings in Portfolio	45

SECTORAL COMPOSITION (%)**

Industrials	55.96
Utilities	18.89
Materials	12.94
Health care	4.50
Information technology	4.07
Consumer discretionary	2.12
Forex contracts	0.01
Cash	1.51
Total	100.00

** Data as per Global Industry Classification Standard sector classification

GEOGRAPHICAL COMPOSITION (%)

United States	52.19
United Kingdom	10.35
Switzerland	6.77
France	4.58
Japan	4.34
Netherlands	4.27
Sweden	2.70
Germany	2.41
Denmark	1.92
Austria	1.91
Forex contracts	0.01
Other	7.04
Cash	1.51
Total	100.00

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.

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

* refer page no. 54

The scheme currently does not have a Distribution track record.

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.

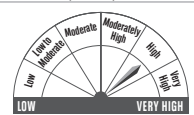
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on October 31, 2023

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 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 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 18.34
Regular Plan - IDCW Option	: ₹ 14.64
Direct Plan - Growth Option	: ₹ 19.64
Direct Plan - IDCW Option	: ₹ 15.71

Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

Date of Allotment

November 14, 2018

Monthly AAUM## As on October 31, 2023	: ₹ 3,341.04 Crores
AAUM## As on October 31, 2023	: ₹ 3,279.59 Crores

Fund Manager ^μ

Category	Fund Manager	Managing fund since	Experience
Equity	Sanjay Chawla	14-Nov-18	33 years
Equity	Pratish Krishnan	05-Aug-21	23 years
Fixed Income	Prashant Pimple	21-Oct-22	24 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 1 year** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 1 year** - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.92
TER - Direct Plan (%)	: 0.74
Portfolio Turnover Ratio	: 1.46
Standard Deviation*	: 9.00%
Beta*	: 1.09
Sharpe Ratio*	: 0.69
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 3.45
Modified Duration (years)	: 2.27
YTM (%)	: 8.21
Macaulay Duration* (years)	: 2.4

Key Statistics

No of Stocks	: 49
Portfolio P/E	: 37.4
Portfolio RoE (%)	: 16.79
EPS Growth (%)	: 32.61
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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	Derivatives % of Net Assets
BANKS	13.11%	
✓ HDFC Bank Ltd.	4.73%	
✓ ICICI Bank Ltd.	3.91%	
✓ IndusInd Bank Ltd.	2.53%	
Axis Bank Ltd.	1.95%	
IT - SOFTWARE	6.00%	
✓ Tata Consultancy Services Ltd.	2.31%	
Coforge Ltd.	1.66%	
Infosys Ltd.	1.25%	
HCL Technologies Ltd.	0.78%	
FINANCE	3.59%	
Mahindra & Mahindra Financial Services Ltd.	1.72%	
PNB Housing Finance Ltd.	1.07%	
Jio Financial Services Ltd.	0.80%	
PHARMACEUTICALS & BIOTECHNOLOGY	3.09%	
Zyqus Lifesciences Ltd.	1.16%	
Sun Pharmaceutical Industries Ltd.	1.08%	
JB Chemicals & Pharmaceuticals Ltd.	0.85%	
CONSTRUCTION	3.40%	
✓ Larsen & Toubro Ltd.	3.40%	
AUTO COMPONENTS	2.85%	
Craftsman Automation Ltd.	1.11%	
Motherson Sumi Wiring India Ltd.	0.91%	
CIE Automotive India Ltd.	0.82%	
POWER	1.94%	
NTPC Ltd.	1.94%	
AUTOMOBILES	3.16%	
Maruti Suzuki India Ltd.	1.11%	
Tata Motors Ltd.	1.05%	
Mahindra & Mahindra Ltd.	1.00%	
PETROLEUM PRODUCTS	3.07%	
✓ Reliance Industries Ltd.	3.07%	
CONSUMER DURABLES	2.33%	
✓ Titan Company Ltd.	2.33%	
DIVERSIFIED FMCG	2.55%	
✓ ITC Ltd.	2.55%	
AEROSPACE & DEFENSE	2.23%	
✓ Bharat Electronics Ltd.	2.23%	
CEMENT & CEMENT PRODUCTS	1.80%	
Dalmia Bharat Ltd.	1.80%	

EQUITY HOLDINGS	% of Net Assets	Derivatives % of Net Assets
RETAILING	1.60%	
Zomato Ltd.	1.60%	
TELECOM - SERVICES	1.46%	
Bharti Airtel Ltd.	1.46%	
REALTY	1.18%	
Brigade Enterprises Ltd.	1.18%	
HEALTHCARE SERVICES	0.96%	
Dr. Lal Path Labs Ltd.	0.96%	
BEVERAGES	1.09%	
Radico Khaitan Ltd.	1.09%	
TRANSPORT SERVICES	1.05%	
Container Corporation of India Ltd.	1.05%	
INSURANCE	0.96%	
ICICI Prudential Life Insurance Company Ltd.	0.96%	
FERTILIZERS & AGROCHEMICALS	0.87%	
Coromandel International Ltd.	0.87%	
INDEX FUTURES	-0.44%	
Nifty Index 30-11-2023	0.00%	-0.44%
EQUITY LESS THAN 0.75% OF CORPUS	7.99%	
Total Equity Holdings	66.31%	-0.44%
REITs/InvITs Holdings		% of Net Assets
REAL ESTATE INVESTMENT TRUST		1.77%
Brookfield India Real Estate Trust		1.42%
Embassy Office Parks Reit		0.35%
INFRASTRUCTURE INVESTMENT TRUST		1.24%
Intelligent Supply Chain Infrastructure Trust		1.24%
Total REITs/InvITs Holdings		3.01%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		20.99%
✓ Piramal Capital & Housing Finance Ltd.	[ICRA]AA	2.44%
Muthoot Finance Ltd.	CRISIL AA+	2.06%
Embassy Office Parks Reit	CRISIL AAA	1.65%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.36%
Indostar Capital Finance Ltd.	CRISIL AA-	1.18%
Sundaram Home Finance Ltd.	CRISIL AAA	1.15%

Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

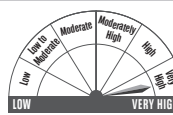
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

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)

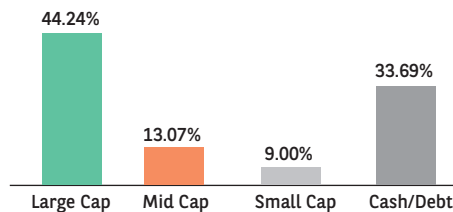
FIXED INCOME HOLDINGS	Rating	% of Net Assets
Housing and Urban Development Corporation Ltd.	[ICRA]AAA	1.07%
HDFC Bank Ltd.	CRISIL AAA	0.97%
Shriram Housing Finance Ltd.	CRISIL AA+	0.92%
Bajaj Finance Ltd.	CRISIL AAA	0.82%
Bharti Telecom Ltd.	CRISIL AA+	0.80%
Andhra Pradesh State Beverages Corporation Ltd.	IND AA(CE)	0.77%
Small Industries Development Bank of India	CRISIL AAA	0.76%
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	0.73%
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	0.55%
REC Ltd.	CRISIL AAA	0.53%
Torrent Power Ltd.	CRISIL AA+	0.46%
Small Industries Development Bank of India	[ICRA]AAA	0.39%
Export-Import Bank of India	CRISIL AAA	0.35%
Shriram Housing Finance Ltd.	IND AA+	0.31%
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.30%
GAIL (India) Ltd.	IND AAA	0.30%
Kotak Mahindra Bank Ltd.	CRISIL AAA	0.24%
JSW Steel Ltd.	[ICRA]AA	0.21%
Bank of Baroda(AT1 Bond under Basel III)	CRISIL AA+	0.15%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.15%
Nuvoco Vistas Corporation Ltd.	CRISIL AA	0.12%
Food Corporation of India	CRISIL AAA(CE)	0.10%
NTPC Ltd.	CRISIL AAA	0.09%
Tata Capital Financial Services Ltd.	[ICRA]AAA	0.02%
National Highways Authority of India	CRISIL AAA	0.02%
GOVERNMENT SECURITIES		4.49%
GOI FRB 4.04% 04.10.2028 GOV	SOVEREIGN	0.06%
Maharashtra 6.99% 09.02.2029 SDL	SOVEREIGN	0.74%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Tamilnadu 6.98% 04.08.2031 SDL	SOVEREIGN	0.73%
Gujarat 6.49% 02.12.2029 SDL	SOVEREIGN	0.72%
GOI 7.38% 20.06.2027 GOV	SOVEREIGN	0.61%
Karnataka 7.82% 27.12.2027 SDL	SOVEREIGN	0.46%
Karnataka 7.38% 27.09.2027 SDL	SOVEREIGN	0.30%
Maharashtra 7.18% 28.06.2029 SDL	SOVEREIGN	0.30%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	0.15%
GOI 7.06% 10.04.2028 GOV	SOVEREIGN	0.11%
GOI 6.68% 17.09.2031 GOV	SOVEREIGN	0.07%
Rajasthan 8.57% 11.07.2028 SDL	SOVEREIGN	0.06%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Karnataka 8.08% 26.12.2028 SDL	SOVEREIGN	0.06%
GOI 7.26% 14.01.2029 GOV	SOVEREIGN	0.06%
GOI 7.17% 08.01.2028 GOV	SOVEREIGN	0.04%
MONEY MARKET INSTRUMENTS		4.41%
TREPS/Reverse Repo		4.01%
Motilal Oswal Financial Services Ltd.	CRISIL A1+	0.28%
364 DAY T-BILL 08.02.24	SOVEREIGN	0.12%
Total Fixed Income Holdings		29.89%
Net Receivables / (Payables)		0.78%
GRAND TOTAL		100.00%

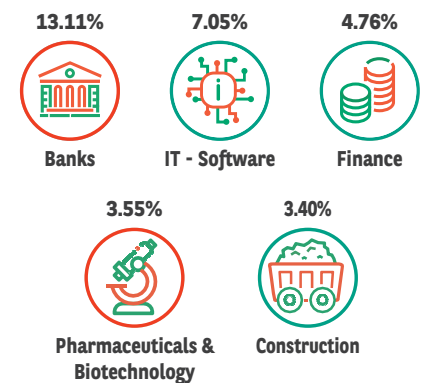
Investment in Top 10 scrips constitutes 29.51% of the portfolio

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

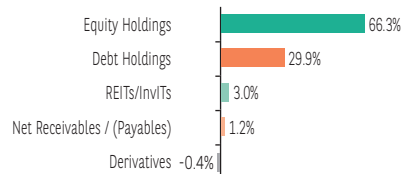
EQUITY SECTORAL COMPOSITION (Top 5)



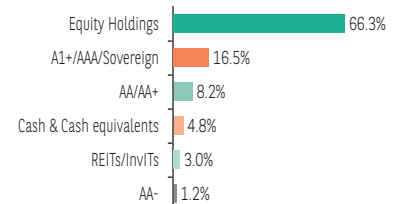
○ Overweight with respect to benchmark
○ Underweight with respect to benchmark

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

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

^ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

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

* Kindly refer page no. 54 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 49.

Baroda BNP Paribas Aggressive Hybrid Fund

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

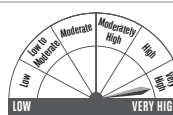
This product is suitable for investors who are seeking*:

- ▶ 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.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on October 31, 2023

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 Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on October 31, 2023)

Regular Plan - Growth Option	: ₹ 20.8752
Regular Plan - IDCW Option	: ₹ 14.6714
Direct Plan - Growth Option	: ₹ 23.2092
Direct Plan - IDCW Option	: ₹ 16.2691

Benchmark Index (Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

Date of Allotment

April 07, 2017

Monthly AUM## As on October 31, 2023	: ₹ 845.69 Crores
AUM## As on October 31, 2023	: ₹ 835.34 Crores

Fund Manager ^u

Category	Fund Manager	Managing fund since	Experience
Equity	Jitendra Sriram	16-Jun-22	26 years
Equity	Pratish Krishnan	14-Mar-22	23 years
Fixed Income	Mayank Prakash	07-Apr-17	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 12 months** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 12 months** - Nil

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

% Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.23
TER - Direct Plan (%)	: 0.60
Portfolio Turnover Ratio	: 1.00
Standard Deviation*	: 10.53%
Beta*	: 1.01
Sharpe Ratio*	: 0.98
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 2.55
Modified Duration (years)	: 1.95
YTM (%)	: 8.09
Macaulay Duration* (years)	: 2.06

Key Statistics

No of Stocks	: 40
Portfolio P/E	: 35.56
Portfolio RoE (%)	: 17.22
EPS Growth (%)	: 33.65
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

excluding inter-scheme investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
BANKS	14.45%	
✓ HDFC Bank Ltd.	6.84%	
✓ ICICI Bank Ltd.	5.52%	
The Jammu & Kashmir Bank Ltd.	1.15%	
Kotak Mahindra Bank Ltd.	0.94%	
IT - SOFTWARE	8.14%	
✓ Tata Consultancy Services Ltd.	3.99%	
✓ Infosys Ltd.	2.95%	-0.59%
HCL Technologies Ltd.	1.79%	
PETROLEUM PRODUCTS	5.67%	
✓ Reliance Industries Ltd.	5.67%	
CONSTRUCTION	5.05%	
✓ Larsen & Toubro Ltd.	5.05%	
AUTO COMPONENTS	4.50%	
Bosch Ltd.	1.68%	
Exide Industries Ltd.	1.05%	
CIE Automotive India Ltd.	0.99%	
Jtekt India Ltd.	0.79%	
FINANCE	3.05%	
Five Star Business Finance Ltd.	1.59%	
Bajaj Finance Ltd.	1.45%	
DIVERSIFIED FMCG	3.69%	
✓ ITC Ltd.	3.69%	
AUTOMOBILES	2.37%	
✓ Tata Motors Ltd.	2.37%	
PHARMACEUTICALS & BIOTECHNOLOGY	2.19%	
Sun Pharmaceutical Industries Ltd.	1.17%	
Zydus Lifesciences Ltd.	1.02%	
CEMENT & CEMENT PRODUCTS	1.64%	
Birla Corporation Ltd.	0.82%	
Grasim Industries Ltd.	0.81%	
INSURANCE	1.03%	
SBI Life Insurance Co. Ltd.	1.03%	
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.52%	
Escorts Kubota Ltd.	1.52%	
CAPITAL MARKETS	1.41%	
BSE Ltd.	1.41%	
RETAILING	1.39%	
Trent Ltd.	1.39%	
TELECOM - SERVICES	1.38%	
Bharti Airtel Ltd.	1.38%	
OIL	1.19%	
Oil India Ltd.	1.19%	
LEISURE SERVICES	1.16%	
The Indian Hotels Company Ltd.	1.16%	
AEROSPACE & DEFENSE	1.08%	
Bharat Electronics Ltd.	1.08%	
INDUSTRIAL PRODUCTS	1.00%	
Astral Ltd.	1.00%	
INDUSTRIAL MANUFACTURING	0.79%	
Tega Industries Ltd.	0.79%	
ELECTRICAL EQUIPMENT	0.76%	
Hitachi Energy India Ltd.	0.76%	
EQUITY LESS THAN 0.75% OF CORPUS	3.03%	1.10%
Total Equity Holdings	67.06%	0.51%

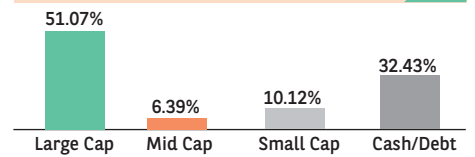
Compulsory Convertible Debentures Holdings	% of Net Assets
COMPULSORY CONVERTIBLE DEBENTURES	0.57%
Cholamandalam Investment & Finance Co. Ltd.	0.57%
Total Compulsory Convertible Debentures Holdings	0.57%
REITs/InvITs Holdings	% of Net Assets
REAL ESTATE INVESTMENT TRUST	0.91%
Brookfield India Real Estate Trust	0.58%
Embassy Office Parks Reit	0.34%
INFRASTRUCTURE INVESTMENT TRUST	0.61%
Intelligent Supply Chain Infrastructure Trust	0.61%
Total REITs/InvITs Holdings	1.52%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		17.60%
✓ Muthoot Finance Ltd.	CRISIL AA+	3.22%
Embassy Office Parks Reit	CRISIL AAA	1.77%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.74%
JM Financial Products Ltd.	[ICRA]AA	1.54%
Hero FinCorp Ltd.	CRISIL AA+	1.20%
Sundaram Home Finance Ltd.	CRISIL AAA	1.19%
Power Finance Corporation Ltd.	CRISIL AAA	1.18%
Indostar Capital Finance Ltd.	CRISIL AA-	0.83%
National Bank for Agriculture and Rural Development	CRISIL AAA	0.81%
Tata Capital Housing Finance Ltd.	CRISIL AAA	0.81%
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	0.81%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
National Highways Authority of India	CRISIL AAA	0.62%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.59%
Bharat Petroleum Corporation Ltd.	CRISIL AAA	0.41%
REC Ltd.	CRISIL AAA	0.34%
ICICI Bank Ltd.	[ICRA]AAA	0.30%
State Bank of India (Tier II Bond under Basel III)	CRISIL AAA	0.23%
GOVERNMENT SECURITIES		5.78%
✓ Maharashtra 6.99% 09.02.2029 SDL	SOVEREIGN	2.33%
GOI 5.74% 15.11.2026 GOV	SOVEREIGN	1.15%
Maharashtra 7.18% 28.06.2029 SDL	SOVEREIGN	0.82%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	0.70%
Gujarat 6.49% 02.12.2029 SDL	SOVEREIGN	0.57%
Maharashtra 6.91% 15.09.2033 SDL	SOVEREIGN	0.23%
MONEY MARKET INSTRUMENTS		6.89%
TREPS/Reverse Repo		5.42%
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.12%
364 DAY T-BILL 08.02.24	SOVEREIGN	0.35%
Total Fixed Income Holdings		30.27%
Net Receivables / (Payables)		0.58%
GRAND TOTAL		100.00%

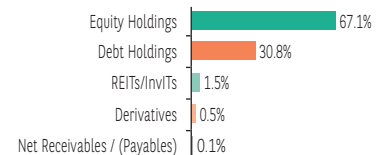
Investment in Top 10 scrips constitutes 41.63% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)

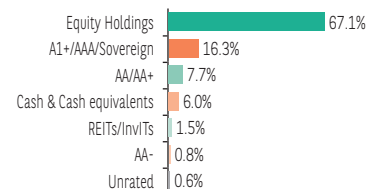


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

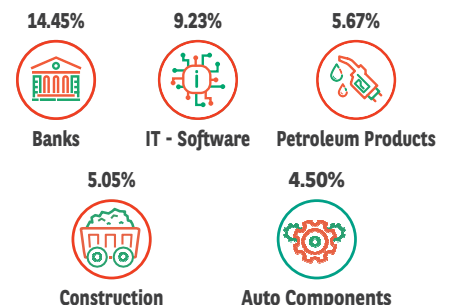
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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

^u Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

* Kindly refer page no. 54 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 49.

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, 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 October 31, 2023

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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 10.90
Regular Plan - IDCW Option	: ₹ 10.90
Direct Plan - Growth Option	: ₹ 11.07
Direct Plan - IDCW Option	: ₹ 11.07

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 October 31, 2023 : ₹ 1,230.56 Crores

AAUM# As on October 31, 2023 : ₹ 1,208.57 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Jitendra Sriram	19-Dec-22	26 years
Fixed Income	Vikram Pamnani	19-Dec-22	14 years

Load Structure

Entry Load: NA

Exit Load: **Upto 12 months** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 12 months** - Nil

The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units. For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.07
TER - Direct Plan (%)	: 0.22
Portfolio Turnover Ratio	: 1.64

Debt Quants

Average Maturity (years)	: 1.3
Modified Duration (years)	: 1.1
YTM (%)	: 7.24
Macaulay Duration* (years)	: 1.16

Key Statistics

No of Stocks	: 39
Portfolio P/E	: 39.63
Portfolio RoE (%)	: 18.32
EPS Growth (%)	: 16.21
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

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

* refer page no. 54

+ Kindly refer page no.54 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
BANKS	14.27%	
✓ HDFC Bank Ltd.	7.15%	
✓ ICICI Bank Ltd.	5.86%	
State Bank of India	1.26%	
IT - SOFTWARE	6.84%	
✓ Infosys Ltd.	3.77%	-0.70%
✓ Tata Consultancy Services Ltd.	3.76%	
PETROLEUM PRODUCTS	5.96%	
✓ Reliance Industries Ltd.	5.96%	
CONSTRUCTION	5.23%	
✓ Larsen & Toubro Ltd.	5.23%	
AUTO COMPONENTS	4.31%	
Bosch Ltd.	1.67%	
Exide Industries Ltd.	1.43%	
Schaeffler India Ltd.	1.22%	
POWER	3.58%	
NLC India Ltd.	2.00%	
NTPC Ltd.	1.58%	
AUTOMOBILES	2.85%	
Hero MotoCorp Ltd.	2.07%	
Tata Motors Ltd. - DVR	0.78%	
CEMENT & CEMENT PRODUCTS	2.24%	
Ultratech Cement Ltd.	1.25%	
Grasim Industries Ltd.	0.98%	
PHARMACEUTICALS & BIOTECHNOLOGY	2.64%	
Cipla Ltd.	1.34%	
Sun Pharmaceutical Industries Ltd.	1.30%	
CONSUMER DURABLES	2.38%	
Titan Company Ltd.	1.54%	
Bata India Ltd.	0.00%	0.83%
TELECOM - SERVICES	2.32%	
Bharti Airtel Ltd.	2.32%	
FINANCE	1.67%	
Bajaj Finance Ltd.	1.67%	
CHEMICALS & PETROCHEMICALS	2.07%	
Linde India Ltd.	2.07%	
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.63%	
Escorts Kubota Ltd.	1.63%	
DIVERSIFIED FMCG	1.57%	
Hindustan Unilever Ltd.	1.57%	
FOOD PRODUCTS	1.44%	
Nestle India Ltd.	1.44%	
RETAILING	1.36%	
Trent Ltd.	1.36%	
NON - FERROUS METALS	1.06%	
Hindalco Industries Ltd.	1.06%	
FERTILIZERS & AGROCHEMICALS	0.95%	
Sumitomo Chemical India Ltd.	0.95%	
INDUSTRIAL PRODUCTS	0.77%	
RHI Magnesita India Ltd.	0.77%	
EQUITY LESS THAN 0.75% OF CORPUS	3.90%	0.76%
Total Equity Holdings	68.91%	0.90%

Mutual Fund Units & Gold ETF Holding	% of Net Assets
MUTUAL FUND UNITS & GOLD ETF	16.16%
✓ NIPPON INDIA ETF GOLD BEES	6.13%
✓ HDFC Gold Exchange Traded Fund	3.37%
✓ KOTAK GOLD ETF	3.33%
✓ ICICI PRUDENTIAL GOLD ETF	3.33%
Total Mutual Fund Units & ETF Holdings	16.16%

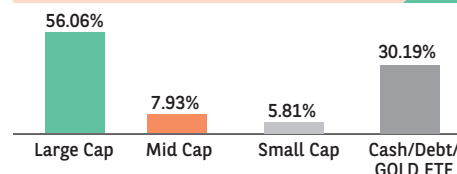
REITs/InvITs Holdings	% of Net Assets
REAL ESTATE INVESTMENT TRUST	1.20%
Brookfield India Real Estate Trust	1.20%
INFRASTRUCTURE INVESTMENT TRUST	0.42%
Intelligent Supply Chain Infrastructure Trust	0.42%
Total REITs/InvITs Holdings	1.62%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		3.30%
Tata Capital Housing Finance Ltd.	CRISIL AAA	2.07%
Small Industries Development Bank of India	CRISIL AAA	1.24%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES		2.05%
GOI 7.06% 10.04.2028 GOV	SOVEREIGN	2.05%
MONEY MARKET INSTRUMENTS		7.78%
364 DAY T-BILL 09.11.23	SOVEREIGN	3.30%
364 DAY T-BILL 14.03.24	SOVEREIGN	3.23%
TREPS/Reverse Repo		1.24%
Total Fixed Income Holdings		13.13%
Net Receivables / (Payables)		0.19%
GRAND TOTAL		100.00%

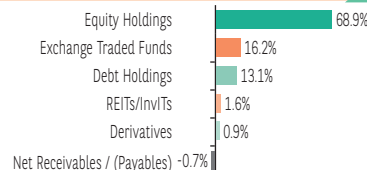
Investment in Top 10 scrips constitutes 47.9% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)

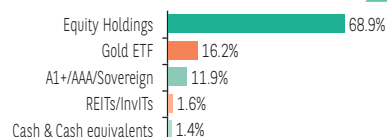


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

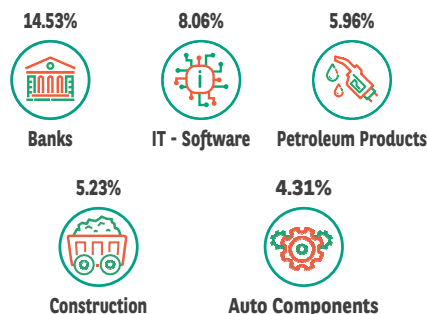
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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 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, For Benchmark (Nifty Equity Savings TRI): basis it's constituents; as on October 31, 2023

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 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 13.56
Regular Plan - IDCW Option	: ₹ 11.84
Direct Plan - Growth Option	: ₹ 14.20
Direct Plan - IDCW Option	: ₹ 12.40

Benchmark Index (Tier 1)

Nifty Equity Savings Index TRI

Date of Allotment

July 25, 2019

Monthly AAUM## As on October 31, 2023	: ₹ 226.35 Crores
AAUM## As on October 31, 2023	: ₹ 223.98 Crores

Fund Manager ¹

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	05-Sep-19	23 years
Fixed Income	Mayank Prakash	14-Mar-22	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 1 year** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 1 year** - Nil

The above Exit Load will be applicable to all subscription transactions, excluding switch-ins

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.50
TER - Direct Plan (%)	: 1.49
Portfolio Turnover Ratio	: 4.81
Standard Deviation*	: 4.08%
Beta*	: 0.68
Sharpe Ratio*	: -0.09
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 3.06
Modified Duration (years)	: 2.26
YTM (%)	: 8.13
Macaulay Duration* (years)	: 2.36

Key Statistics

No of Stocks	: 44
Portfolio P/E	: 42.61
Portfolio RoE (%)	: 18.71
EPS Growth (%)	: 32.69
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

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

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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

¹ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

⁺ Kindly refer page no. 54 for the concept of Macaulay Duration

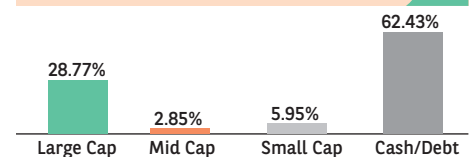
For Distribution History kindly refer page no. 49.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
BANKS	9.59%	
✓ HDFC Bank Ltd.	5.85%	-2.33%
✓ ICICI Bank Ltd.	5.40%	-2.39%
IndusInd Bank Ltd.	1.77%	-0.77%
Axis Bank Ltd.	1.76%	-0.88%
State Bank of India	1.20%	
IT - SOFTWARE	2.16%	
Tata Consultancy Services Ltd.	1.26%	
ITIMindtree Ltd.	0.90%	
HCL Technologies Ltd.	0.88%	-0.88%
PHARMACEUTICALS & BIOTECHNOLOGY	0.87%	
Sun Pharmaceutical Industries Ltd.	1.45%	-0.58%
AUTOMOBILES	1.21%	
✓ Maruti Suzuki India Ltd.	2.41%	-1.86%
Tata Motors Ltd.	2.27%	-1.61%
DIVERSIFIED FMCG	1.85%	
✓ ITC Ltd.	3.17%	-2.16%
Hindustan Unilever Ltd.	1.43%	-0.60%
RETAILING	1.15%	
Trent Ltd.	1.15%	
PETROLEUM PRODUCTS	1.84%	
✓ Reliance Industries Ltd.	3.74%	-1.90%
FINANCE	1.32%	
✓ Bajaj Finance Ltd.	3.26%	-1.93%
Bajaj Finserv Ltd.	1.75%	-1.76%
CEMENT & CEMENT PRODUCTS	1.10%	
Ambuja Cements Ltd.	1.71%	-1.72%
Ultratech Cement Ltd.	1.11%	
TELECOM - SERVICES	1.11%	
Bharti Airtel Ltd.	1.58%	-0.47%
CONSTRUCTION	1.41%	
Larsen & Toubro Ltd.	2.32%	-0.91%
FOOD PRODUCTS	0.87%	
Nestle India Ltd.	0.87%	
INSURANCE	0.82%	
SBI Life Insurance Co. Ltd.	0.82%	
POWER	-0.01%	
✓ Tata Power Company Ltd.	2.74%	-2.75%
TRANSPORT INFRASTRUCTURE	-0.01%	
Adani Ports and Special Economic Zone Ltd.	1.07%	-1.07%
NON - FERROUS METALS	-0.01%	
Hindalco Industries Ltd.	1.32%	-1.33%
FERROUS METALS	-0.01%	
Tata Steel Ltd.	1.63%	-1.64%
EQUITY LESS THAN 0.75% OF CORPUS	12.69%	-0.41%
Total Equity Holdings	67.52%	-29.95%
REITs/InvITs Holdings	% of Net Assets	
REAL ESTATE INVESTMENT TRUST	2.15%	
Brookfield India Real Estate Trust	2.15%	
Total REITs/InvITs Holdings	2.15%	
FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		10.53%
✓ JM Financial Products Ltd.	[ICRA]AA	3.09%
✓ Piramal Capital & Housing Finance Ltd.	[ICRA]AA	2.55%
Hero FinCorp Ltd.	CRISIL AA+	2.23%
Indostar Capital Finance Ltd.	CRISIL AA-	1.33%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.33%
Britannia Industries Ltd.	CRISIL AAA	0.00%
GOVERNMENT SECURITIES		14.19%
✓ GOI 5.63% 12.04.2026 GOV	SOVEREIGN	6.45%
Maharashtra 6.99% 09.02.2029 SDL	SOVEREIGN	2.17%
GOI 5.15% 09.11.2025 GOV	SOVEREIGN	2.14%

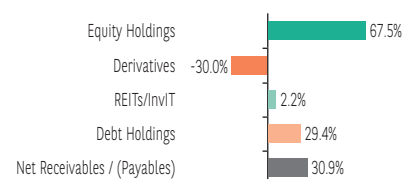
FIXED INCOME HOLDINGS	Rating	% of Net Assets
Maharashtra 6.91% 15.09.2033 SDL	SOVEREIGN	2.12%
Maharashtra 7.18% 28.06.2029 SDL	SOVEREIGN	1.31%
MONEY MARKET INSTRUMENTS		4.67%
TREPS/Reverse Repo		4.67%
Total Fixed Income Holdings		29.38%
Net Receivables / (Payables)		0.95%
GRAND TOTAL		100.00%
Investment in Top 10 scrips constitutes 38.66% of the portfolio		
Net equity holdings is 37.57% of the portfolio		

MARKET CAPITALIZATION (% of Net Assets)

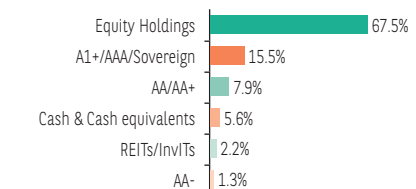


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

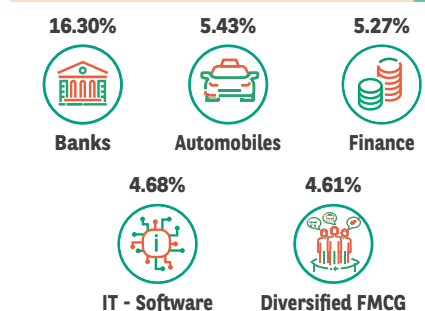
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



EQUITY 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 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.

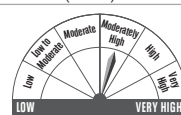
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 85+15 - Conservative Index): basis it's constituents; as on October 31, 2023

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderately High risk

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. 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 37.8616
Regular Plan - Monthly IDCW Option	: ₹ 10.6680
Regular Plan - Quarterly IDCW Option	: ₹ 10.9081
Direct Plan - Growth Option	: ₹ 44.9868
Direct Plan - Monthly IDCW Option	: ₹ 12.6202
Direct Plan - Quarterly IDCW Option	: ₹ 12.3213

Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on October 31, 2023	: ₹ 573.96 Crores
AAUM## As on October 31, 2023	: ₹ 570.45 Crores

Fund Manager ^μ

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	14-Mar-22	23 years
Fixed Income	Prashant Pimple	21-Oct-22	24 years

Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: upto 6 months: 1% after 6 months: Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.09
TER - Direct Plan (%)	: 0.57
Average Maturity (years)	: 3.02
Modified Duration (years)	: 2.38
YTM (%)	: 8.13
Macaulay Duration [†] (years)	: 2.52

Key Statistics

No of Stocks	: 48
Portfolio P/E	: 43.98
Portfolio RoE (%)	: 18.3
EPS Growth (%)	: 35.32
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 2023.	

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.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	3.37%
HDFC Bank Ltd.	1.77%
ICICI Bank Ltd.	1.60%
PETROLEUM PRODUCTS	1.08%
Reliance Industries Ltd.	1.08%
CONSTRUCTION	0.77%
Larsen & Toubro Ltd.	0.77%
EQUITY LESS THAN 0.75% OF CORPUS	16.21%
Total Equity Holdings	21.44%

REITs/InvITs Holdings	% of Net Assets
REAL ESTATE INVESTMENT TRUST	1.69%
Brookfield India Real Estate Trust	1.69%
Total REITs/InvITs Holdings	1.69%

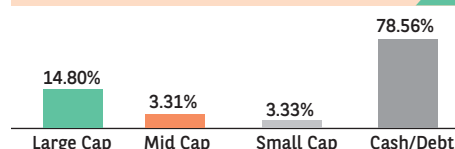
Alternative Investment Funds Holdings	% of Net Assets
ALTERNATIVE INVESTMENT FUNDS	0.22%
SBI Funds Management Pvt. Ltd.	0.22%
Alternative Investment Funds Holdings	0.22%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		57.40%
✓ Small Industries Development Bank of India	[ICRA]AAA	5.21%
✓ Power Finance Corporation Ltd.	CRISIL AAA	4.86%
✓ Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	4.43%
✓ Housing and Urban Development Corporation Ltd.	[ICRA]AAA	4.38%
✓ Shriram Housing Finance Ltd.	CRISIL AA+	3.52%
✓ Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	3.37%
✓ Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.02%
✓ Andhra Pradesh State Beverages Corporation Ltd.	IND AA(CE)	3.01%
Sundaram Home Finance Ltd.	CRISIL AAA	2.97%
JSW Steel Ltd.	[ICRA]AA	2.95%
NTPC Ltd.	CRISIL AAA	2.63%
Sikka Ports & Terminals Ltd.	CRISIL AAA	2.22%
Small Industries Development Bank of India	CRISIL AAA	1.75%
Indostar Capital Finance Ltd.	CRISIL AA-	1.74%
Embassy Office Parks Reit	CRISIL AAA	1.73%
REC Ltd.	CRISIL AAA	1.69%
Bharti Telecom Ltd.	CRISIL AA+	1.58%
JM Financial Products Ltd.	[ICRA]AA	1.38%
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.35%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	1.31%
Steel Authority of India Ltd.	IND AA	1.06%
Hero FinCorp Ltd.	CRISIL AA+	0.88%
Reliance Industries Ltd.	CRISIL AAA	0.36%
GOVERNMENT SECURITIES		12.51%
✓ GOI 7.38% 20.06.2027 GOV	SOVEREIGN	3.51%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ Maharashtra 6.99% 09.02.2029 SDL	SOVEREIGN	3.41%
Maharashtra 7.18% 28.06.2029 SDL	SOVEREIGN	1.72%
Gujarat 6.49% 02.12.2029 SDL	SOVEREIGN	1.66%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	1.17%
GOI 7.06% 10.04.2028 GOV	SOVEREIGN	0.87%
Rajasthan 7.61% 29.03.2027 SDL	SOVEREIGN	0.18%
GOI 6.45% 07.10.2029 GOV	SOVEREIGN	0.00%
MONEY MARKET INSTRUMENTS		6.33%
TREPS/Reverse Repo		4.69%
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.63%
Total Fixed Income Holdings		76.23%
Net Receivables / (Payables)		0.42%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 38.72% 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

COMPOSITION BY ASSETS

Corporate Debt	57.4%
Equity Holdings	21.4%
Government Securities/ State Development Loans	12.5%
Money Market Instruments	6.3%
REITs/InvITs	1.7%
Net Receivables / (Payables) ^{††}	0.6%

CREDIT QUALITY PROFILE

A1+/AAA/Sovereign	52.4%
Equity Holdings	21.4%
AA/AA+	17.4%
Cash & Cash equivalents ^{††}	5.3%
AA-	1.7%
REITs/InvITs	1.7%

^{††} Includes investments in Credit debt market development fund

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

* refer page no. 54

^μ Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

[†] Kindly refer page no. 54 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 49.

Baroda BNP Paribas Arbitrage Fund

(An Open ended Scheme investing in arbitrage opportunities)

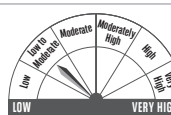
This product is suitable for investors who are seeking*:

- 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.

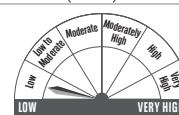
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 50 Arbitrage Index): basis it's constituents; as on October 31, 2023

Scheme Riskometer^^



Investors understand that their principal will be at Low to Moderate 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 objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on October 31, 2023)

Regular Plan - Growth Option	: ₹ 14.310
Regular Plan - Adhoc IDCW Option	: ₹ 10.705
Regular Plan - Monthly IDCW Option	: ₹ 10.305
Regular Plan - Quarterly IDCW Option	: ₹ 10.401
Direct Plan - Growth Option	: ₹ 14.927
Direct Plan - Adhoc IDCW Option	: ₹ 10.937
Direct Plan - Monthly IDCW Option	: ₹ 10.648
Direct Plan - Quarterly IDCW Option	: ₹ 10.782

Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

Date of Allotment

December 28, 2016

Monthly AAUM## As on October 31, 2023	: ₹ 415.39 Crores
AAUM## As on October 31, 2023	: ₹ 423.56 Crores

Fund Manager ¹

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

Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: **upto 1 month:** 0.25% **after 1 month:** Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.07
TER - Direct Plan (%)	: 0.38
Portfolio Turnover Ratio	: 24.42
Standard Deviation*	: 0.65%
Beta*	: 0.67
Sharpe Ratio*	: -3.43
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 0.53
Modified Duration (years)	: 0.32
YTM (%)	: 7.07
Macaulay Duration* (years)	: 0.34

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.

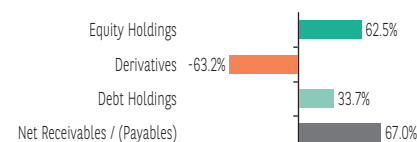
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
FERTILIZERS & AGROCHEMICALS	0.00%	
Chambal Fertilisers and Chemicals Ltd.	2.17%	-2.17%
LEISURE SERVICES	0.00%	
The Indian Hotels Company Ltd.	0.80%	-0.80%
AUTO COMPONENTS	0.00%	
Samvardhana Motherson International Ltd.	1.03%	-1.04%
CONSUMER DURABLES	0.00%	
Asian Paints Ltd.	0.93%	-0.94%
ENTERTAINMENT	0.00%	
Zee Entertainment Enterprises Ltd.	0.92%	-0.92%
POWER	-0.01%	
Tata Power Company Ltd.	1.13%	-1.13%
PHARMACEUTICALS & BIOTECHNOLOGY	-0.01%	
Dr. Reddy's Laboratories Ltd.	0.87%	-0.88%
GAS	0.00%	
GAIL (India) Ltd.	0.77%	-0.78%
INDUSTRIAL PRODUCTS	-0.01%	
Polycab India Ltd.	0.94%	-0.95%
CHEMICALS & PETROCHEMICALS	-0.01%	
Gujarat Narmada Valley Fertilizers & Chemicals Ltd.	1.38%	-1.39%
DIVERSIFIED METALS	-0.01%	
Vedanta Ltd.	1.29%	-1.30%
FERROUS METALS	-0.01%	
Steel Authority of India Ltd.	1.12%	-1.13%
ELECTRICAL EQUIPMENT	-0.01%	
Bharat Heavy Electricals Ltd.	1.65%	-1.66%
REALTY	-0.01%	
DLF Ltd.	1.73%	-1.75%
AGRICULTURAL FOOD & OTHER PRODUCTS	-0.01%	
✓ Balrampur Chini Mills Ltd.	2.72%	-2.73%
NON - FERROUS METALS	-0.01%	
Hindustan Copper Ltd.	2.02%	-2.03%
IT - SOFTWARE	-0.02%	
Wipro Ltd.	1.93%	-1.95%
Tata Consultancy Services Ltd.	1.02%	-1.02%
FINANCE	-0.01%	
✓ Aditya Birla Capital Ltd.	2.48%	-2.50%
Shriram Finance Ltd.	0.80%	-0.80%
PETROLEUM PRODUCTS	-0.02%	
Reliance Industries Ltd.	2.08%	-2.09%
Hindustan Petroleum Corporation Ltd.	1.12%	-1.13%

EQUITY HOLDINGS	% of Net Assets	Derivatives
CEMENT & CEMENT PRODUCTS	-0.02%	
The India Cements Ltd.	1.68%	-1.69%
ACC Ltd.	1.60%	-1.61%
Ambuja Cements Ltd.	0.96%	-0.96%
TRANSPORT INFRASTRUCTURE	-0.02%	
✓ Adani Ports and Special Economic Zone Ltd.	3.56%	-3.58%
BANKS	-0.03%	
✓ HDFC Bank Ltd.	3.49%	-3.51%
ICICI Bank Ltd.	1.15%	-1.16%
AUTOMOBILES	-0.38%	
✓ Tata Motors Ltd. - DVR	7.07%	
Tata Motors Ltd.	0.00%	-7.45%
EQUITY LESS THAN 0.75% OF CORPUS	12.12%	-12.18%
Total Equity Holdings	62.54%	-63.21%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		1.82%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.82%
MONEY MARKET INSTRUMENTS		31.85%
✓ 364 DAY T-BILL 28.12.23	SOVEREIGN	4.67%
✓ 364 DAY T-BILL 26.01.24	SOVEREIGN	3.49%
✓ 364 DAY T-BILL 08.02.24	SOVEREIGN	3.48%
✓ 364 DAY T-BILL 14.03.24	SOVEREIGN	3.45%
✓ 364 DAY T-BILL 09.11.23	SOVEREIGN	2.36%
364 DAY T-BILL 23.11.23	SOVEREIGN	2.35%
364 DAY T-BILL 21.12.23	SOVEREIGN	1.17%
364 DAY T-BILL 18.01.24	SOVEREIGN	1.16%
Kotak Mahindra Bank Ltd.	CRISIL A1+	1.10%
182 DAY T-BILL 29.12.23	SOVEREIGN	0.70%
TREPS/Reverse Repo		7.92%
Total Fixed Income Holdings		33.67%
Net Receivables / (Payables)		3.79%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 36.76% of the portfolio

COMPOSITION BY ASSETS



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

* refer page no. 54

The risk free rate of return considered for calculation of Sharpe ratio is 6.84%, as per 1 day MIBOR rate on the last business day of the month.

¹ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

* Kindly refer page no. 54 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 49.

Baroda BNP Paribas Liquid Fund

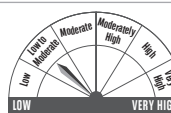
(An open-ended liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk)

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

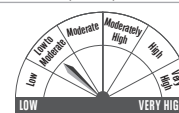
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (CRISIL Liquid Debt B-I Index): basis it's constituents; as on October 31, 2023

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.

CARE AAAmfs**
ICRA A1+mfs**

SCHEME DETAILS

NAV Details (As on October 31, 2023)

Regular Plan - Growth Option	: ₹ 2,673.8327
Regular Plan - Daily IDCW Option	: ₹ 1,001.1996
Regular Plan - Weekly IDCW Option	: ₹ 1,000.0853
Direct Plan - Growth Option	: ₹ 2,701.8102
Direct Plan - Daily IDCW Option	: ₹ 1,002.0849
Direct Plan - Weekly IDCW Option	: ₹ 1,218.4861

Benchmark Index (Tier 1)

CRISIL Liquid Debt B-I Index

Date of Allotment

February 21, 2002

Monthly AAUM## As on October 31, 2023	: ₹ 9,188.36 Crores
AAUM## As on October 31, 2023	: ₹ 9,643.76 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years
Mayank Prakash	21-Oct-22	18 years

Load Structure

Entry Load : Not Applicable

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 (%)	: 0.19
Average Maturity (days)	: 35
Modified Duration (days)	: 32
YTM (%)	: 7.19
Macaulay Duration* (days)	: 34

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)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		0.26%
Kotak Mahindra Prime Ltd.	CRISIL AAA	0.26%
MONEY MARKET INSTRUMENTS		100.35%
✓ HDFC Bank Ltd.	CRISIL A1+	6.68%
✓ Larsen & Toubro Ltd.	CRISIL A1+	6.16%
✓ Small Industries Development Bank of India	CRISIL A1+	6.16%
✓ 91 DAY T-BILL 23.11.23	SOVEREIGN	5.42%
✓ Axis Bank Ltd.	CRISIL A1+	5.21%
✓ National Bank for Agriculture and Rural Development	CRISIL A1+	5.16%
✓ Ultratech Cement Ltd.	CRISIL A1+	5.12%
✓ ICICI Bank Ltd.	[ICRA]A1+	4.75%
✓ Reliance Industries Ltd.	CRISIL A1+	3.36%
✓ Canara Bank	CRISIL A1+	3.25%
91 DAY T-BILL 17.11.23	SOVEREIGN	3.10%
Export-Import Bank of India	CRISIL A1+	3.08%
Kotak Mahindra Bank Ltd.	CRISIL A1+	2.83%
91 DAY T-BILL 07.12.23	SOVEREIGN	2.58%
Bajaj Finance Ltd.	CRISIL A1+	2.32%
Piramal Capital & Housing Finance Ltd.	CRISIL A1+	2.06%
Grasim Industries Ltd.	CRISIL A1+	2.06%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Shriram Finance Ltd.	IND A1+	2.05%
Sundaram Finance Ltd.	CRISIL A1+	2.04%
91 DAY T-BILL 02.11.23	SOVEREIGN	1.56%
Hinduja Leyland Finance Ltd.	CRISIL A1+	1.54%
360 One Prime Ltd.	[ICRA]A1+	1.53%
91 DAY T-BILL 30.11.23	SOVEREIGN	1.29%
Sharekhan Ltd.	[ICRA]A1+	1.29%
Reliance Retail Ventures Ltd.	CRISIL A1+	1.04%
Canara Bank	[ICRA]A1+	1.03%
HDFC Bank Ltd.	CRISIL A1+	1.03%
Barclays Investments and Loans (India) Ltd.	CRISIL A1+	1.02%
360 ONE WAM Ltd.	CRISIL A1+	1.02%
Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.02%
182 DAY T-BILL 07.12.23	SOVEREIGN	0.88%
182 DAY T-BILL 23.11.23	SOVEREIGN	0.83%
Hero FinCorp Ltd.	CRISIL A1+	0.52%
TREPS/Reverse Repo		11.39%
Total Fixed Income Holdings		100.61%
Net Receivables / (Payables)		-0.74%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 51.27% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



TT Includes investments in Credit debt market development fund

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)

** 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.

TT 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/2023/74 dated May 19, 2023

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

* refer page no. 54

+ Kindly refer page no. 54 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

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.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Liquid Overnight Index): basis it's constituents; as on October 31, 2023

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 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.

CARE
AAmfs**

ICRA
A1+mfs**

SCHEME DETAILS

NAV Details (As on October 31, 2023)

Regular Plan - Growth Option	: ₹ 1,219.9341
Regular Plan - Daily IDCW Option	: ₹ 1,000.0018
Regular Plan - Weekly IDCW Option	: ₹ 1,000.0905
Direct Plan - Growth Option	: ₹ 1,223.2041
Direct Plan - Daily IDCW Option	: ₹ 1,000.0028
Direct Plan - Weekly IDCW Option	: ₹ 1,000.1079
Unclaimed Redemption - Up to 3 Yrs	: ₹ 1,097.4662
Unclaimed Redemption - Greater than 3 years	: ₹ 1,000.0000
Unclaimed IDCW - Up to 3 Yrs	: ₹ 1,097.4662
Unclaimed IDCW - Greater than 3 years	: ₹ 1,000.0000

Benchmark Index (Tier 1)

CRISIL Liquid Overnight Index

Date of Allotment

April 25, 2019

Monthly AUM## As on October 31, 2023	: ₹ 934.32 Crores
AUM## As on October 31, 2023	: ₹ 631.52 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.17
TER - Direct Plan (%)	: 0.09
Average Maturity (days)	: 1
Modified Duration (days)	: 0
YTM (%)	: 6.78
Macaulay Duration+ (days)	: 0

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.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		100.83%
TREPS/Reverse Repo		98.45%
✓ 91 DAY T-BILL 09.11.23	SOVEREIGN	2.37%
Total Fixed Income Holdings		100.83%
Net Receivables / (Payables)		-0.83%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 2.37% 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)	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)

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

* refer page no. 54

+ Kindly refer page no. 54 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

** 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.

** 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 Low 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 portfolio is 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, For Benchmark (CRISIL Ultra Short Duration Debt B-I Index): basis it's constituents; as on October 31, 2023

Scheme Riskometer^^



Investors understand that their principal will be at Low to Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 1,367.04
Regular Plan - Daily IDCW Option	: ₹ 1,006.26
Regular Plan - Weekly IDCW Option	: ₹ 1,000.03
Direct Plan - Growth Option	: ₹ 1,380.66
Direct Plan - Daily IDCW Option	: ₹ 1,007.08
Direct Plan - Weekly IDCW Option	: ₹ 1,000.15

Benchmark Index (Tier 1)

CRISIL Ultra Short Duration Debt B-I Index

Date of Allotment

June 01, 2018

Monthly AAUM## As on October 31, 2023	: ₹ 1,506.40 Crores
AAUM## As on October 31, 2023	: ₹ 1,505.07 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years
Mayank Prakash	21-Oct-22	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.48
TER - Direct Plan (%)	: 0.30
Average Maturity (years)	: 0.39
Modified Duration (years)	: 0.35
YTM (%)	: 7.43
Macaulay Duration [†] (years)	: 0.38

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.

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

* refer page no. 54

† Kindly refer page no. 54 for the concept of Macaulay Duration

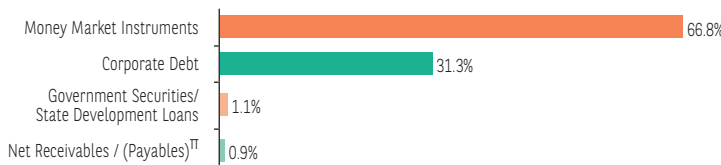
The scheme currently does not have Distribution History.

†† 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.

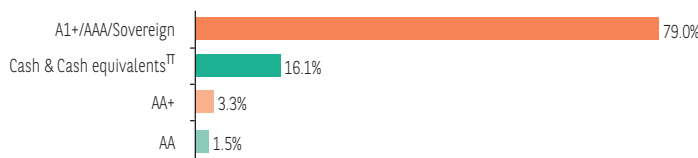
PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		31.33%	✓ Canara Bank	CRISIL A1+	4.90%
✓ Indian Railway Finance Corporation Ltd.	CRISIL AAA	7.00%	✓ Kotak Mahindra Bank Ltd.	CRISIL A1+	4.85%
✓ Embassy Office Parks Reit	CRISIL AAA	4.51%	✓ HDFC Bank Ltd.	CRISIL A1+	4.82%
✓ REC Ltd.	CRISIL AAA	3.95%	✓ Small Industries Development Bank of India	CRISIL A1+	3.77%
LIC Housing Finance Ltd.	CRISIL AAA	3.32%	Export-Import Bank of India	CRISIL A1+	3.24%
Shriram Finance Ltd.	CRISIL AA+	3.31%	HDFC Bank Ltd.	CRISIL A1+	2.33%
National Bank for Agriculture and Rural Development	[ICRA]AAA	2.64%	Small Industries Development Bank of India	CRISIL A1+	1.65%
Power Grid Corporation of India Ltd.	CRISIL AAA	1.68%	Sharekhan Ltd.	[ICRA]A1+	1.65%
Kotak Mahindra Prime Ltd.	CRISIL AAA	1.63%	National Bank for Agriculture and Rural Development	CRISIL A1+	1.62%
Reliance Industries Ltd.	CRISIL AAA	0.99%	Export-Import Bank of India	CRISIL A1+	1.62%
National Housing Bank	CRISIL AAA	0.79%	Aditya Birla Finance Ltd.	[ICRA]A1+	1.62%
JM Financial Products Ltd.	[ICRA]AA	0.66%	Motilal Oswal Financial Services Ltd.	CRISIL A1+	1.24%
Piramal Capital & Housing Finance Ltd.	CARE AA	0.53%	Tata Capital Financial Services Ltd.	CRISIL A1+	0.97%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.33%	182 DAY T-BILL 29.02.24	SOVEREIGN	0.65%
GOVERNMENT SECURITIES		1.05%	182 DAY T-BILL 07.12.23	SOVEREIGN	0.33%
GOI 7.06% 10.04.2028 GOV	SOVEREIGN	0.99%	182 DAY T-BILL 29.12.23	SOVEREIGN	0.13%
Gujarat 9.37% 04.12.2023 SDL	SOVEREIGN	0.07%	TREPS/Reverse Repo		15.29%
MONEY MARKET INSTRUMENTS		66.76%	Total Fixed Income Holdings		99.15%
✓ State Bank of India	IND A1+	5.45%	Net Receivables / (Payables)		0.79%
✓ Axis Bank Ltd.	CRISIL A1+	5.45%	GRAND TOTAL		100.00%
✓ ICICI Bank Ltd.	[ICRA]A1+	5.20%	Investment in Top 10 scrips constitutes 49.88% of the portfolio		

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



†† Includes investments in Credit debt market development fund

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)

** 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.

Baroda BNP Paribas Low Duration Fund

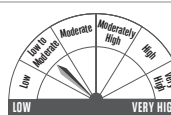
(An Open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months. A relatively low interest rate risk and moderate credit risk scheme)

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.

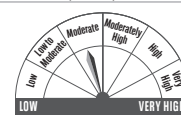
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Low Duration Debt B-I Index): basis it's constituents; as on October 31, 2023

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising 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.

CARE
AAAmfs**

SCHEME DETAILS

NAV Details (As on October 31, 2023)

Regular Plan - Growth Option	: ₹ 35.6998
Regular Plan - Daily IDCW Option	: ₹ 10.0604
Regular Plan - Weekly IDCW Option	: ₹ 10.0102
Regular Plan - Monthly IDCW Option	: ₹ 10.3050
Direct Plan - Growth Option	: ₹ 38.5979
Direct Plan - Daily IDCW Option	: ₹ 10.0835
Direct Plan - Weekly IDCW Option	: ₹ 10.0102
Direct Plan - Monthly IDCW Option	: ₹ 10.2254

Benchmark Index (Tier 1)

CRISIL Low Duration Debt B-I Index

Date of Allotment

October 21, 2005

Monthly AAUM## As on October 31, 2023	: ₹ 177.99 Crores
AAUM## As on October 31, 2023	: ₹ 180.42 Crores

Fund Manager ^μ

Fund Manager	Managing fund since	Experience
Vikram Pamnani	27-Dec-17	14 years
Mayank Prakash	21-Oct-22	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.09
TER - Direct Plan (%)	: 0.37
Average Maturity (years)	: 0.95
Modified Duration (years)	: 0.84
YTM (%)	: 7.7
Macaulay Duration* (years)	: 0.9

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

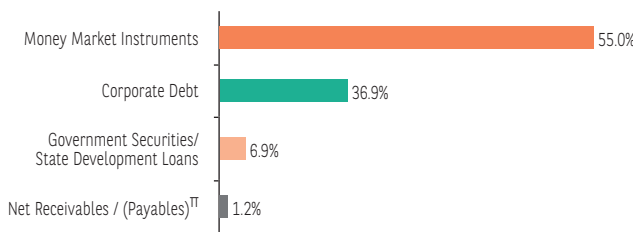
Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

PORTFOLIO (✓ Top 10 Holdings)

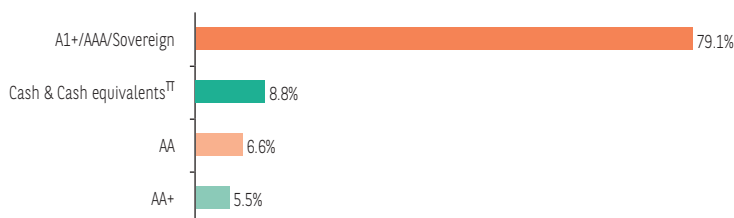
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		36.94%	✓ Kotak Mahindra Bank Ltd.	CRISIL A1+	7.78%
✓ National Housing Bank	CRISIL AAA	7.16%	✓ HDFC Bank Ltd.	CRISIL A1+	7.27%
✓ Embassy Office Parks Reit	CRISIL AAA	6.63%	✓ ICICI Bank Ltd.	[ICRA]A1+	7.27%
✓ Shriram Finance Ltd.	CRISIL AA+	5.55%	✓ Small Industries Development Bank of India	CRISIL A1+	6.36%
✓ Reliance Industries Ltd.	CRISIL AAA	5.52%	Tata Capital Financial Services Ltd.	CRISIL A1+	5.42%
Power Finance Corporation Ltd.	CRISIL AAA	5.48%	Axis Bank Ltd.	CRISIL A1+	5.29%
JM Financial Products Ltd.	[ICRA]AA	3.83%	TREPS/Reverse Repo		7.60%
Piramal Capital & Housing Finance Ltd.	CARE AA	2.78%	Total Fixed Income Holdings		98.81%
GOVERNMENT SECURITIES		6.89%	Net Receivables / (Payables)		0.93%
✓ GOI 7.06% 10.04.2028 GOV	SOVEREIGN	5.48%	GRAND TOTAL		100.00%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	1.41%			
MONEY MARKET INSTRUMENTS		54.97%			
✓ State Bank of India	IND A1+	7.99%			

Investment in Top 10 scrips constitutes 67.01% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



TT Includes investments in Credit debt market development fund

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)

** 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.

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

* refer page no. 54

^μ Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

* Kindly refer page no. 54 for the concept of Macaulay Duration For Distribution History kindly refer page no. 50.

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.

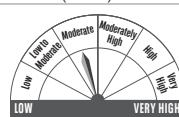
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Money Market B-I Index): basis it's constituents; as on October 31, 2023

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^{††}

SCHEME DETAILS

NAV Details (As on October 31, 2023)

Regular Plan - Growth Option	: ₹ 1,222.33
Regular Plan - Daily IDCW Option	: ₹ 1,005.98
Regular Plan - Weekly IDCW Option	: ₹ 1,000.16
Regular Plan - Monthly IDCW Option	: ₹ 1,011.76
Direct Plan - Growth Option	: ₹ 1,236.12
Direct Plan - Daily IDCW Option	: ₹ 1,000.00
Direct Plan - Weekly IDCW Option	: ₹ 1,000.01
Direct Plan - Monthly IDCW Option	: ₹ 1,000.00

Benchmark Index (Tier 1)

CRISIL Money Market B-I Index

Date of Allotment

June 19, 2019

Monthly AAUM## As on October 31, 2023	: ₹ 65.76 Crores
AUM## As on October 31, 2023	: ₹ 64.37 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years
Mayank Prakash	21-Oct-22	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.42
TER - Direct Plan (%)	: 0.23
Average Maturity (years)	: 0.36
Modified Duration (years)	: 0.33
YTM (%)	: 7.12
Macaulay Duration* (years)	: 0.36

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.

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

* refer page no. 54

† Kindly refer page no. 54 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 50.

PORTFOLIO (✓ Top 10 Holdings)

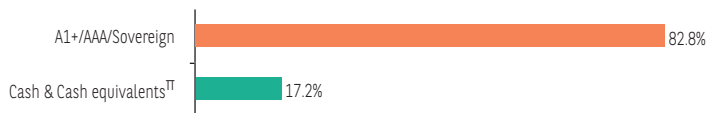
FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		91.33%
✓ 182 DAY T-BILL 14.12.23	SOVEREIGN	38.53%
✓ 182 DAY T-BILL 07.12.23	SOVEREIGN	7.72%
✓ Small Industries Development Bank of India	CRISIL A1+	7.43%
✓ HDFC Bank Ltd.	CRISIL A1+	7.28%
✓ ICICI Bank Ltd.	[ICRA]A1+	7.28%
✓ Axis Bank Ltd.	CRISIL A1+	7.27%
✓ Kotak Mahindra Bank Ltd.	CRISIL A1+	7.26%
TREPS/Reverse Repo		8.56%
Total Fixed Income Holdings		91.33%
Net Receivables / (Payables)		8.13%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 83.32% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



†† Includes investments in Credit debt market development fund

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.

Baroda BNP Paribas Banking and PSU Bond Fund

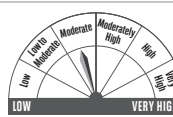
(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively High Interest Rate Risk and Moderate Credit Risk scheme)

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.

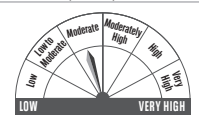
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Banking and PSU Debt Index): basis it's constituents; as on October 31, 2023

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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 11.06
Regular Plan - Monthly IDCW Option	: ₹ 10.07
Regular Plan - Quarterly IDCW Option	: ₹ 10.13
Direct Plan - Growth Option	: ₹ 11.23
Direct Plan - Monthly IDCW Option	: ₹ 10.16
Direct Plan - Quarterly IDCW Option	: ₹ 10.27

Benchmark Index (Tier 1)

CRISIL Banking and PSU Debt Index

Date of Allotment

December 17, 2020

Monthly AUM## As on October 31, 2023	: ₹ 29.26 Crores
AUM## As on October 31, 2023	: ₹ 28.91 Crores

Fund Manager ¹

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	24 years
Mayank Prakash	14-Mar-22	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.79
TER - Direct Plan (%)	: 0.39
Average Maturity (years)	: 4.94
Modified Duration (years)	: 3.51
YTM (%)	: 7.66
Macaulay Duration [†] (years)	: 3.71

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.

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

* refer page no. 54

¹ Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

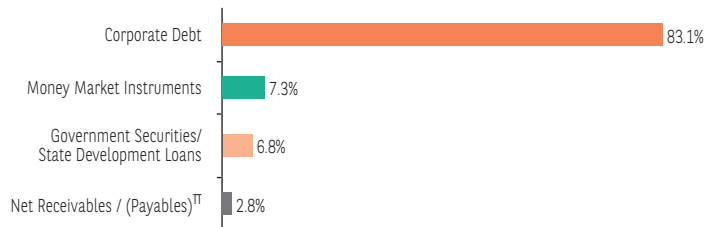
[†] Kindly refer page no. 54 for the concept of Macaulay Duration For Distribution History kindly refer page no. 50.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		83.09%	Housing and Urban Development Corporation Ltd.	[ICRA]AAA	5.39%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	9.64%	Indian Railway Finance Corporation Ltd.	CRISIL AAA	5.19%
✓ National Highways Authority of India	CRISIL AAA	8.91%	HDFC Bank Ltd.	CRISIL AAA	3.43%
✓ ICICI Bank Ltd.	[ICRA]AAA	8.71%	GOVERNMENT SECURITIES		6.84%
✓ Power Grid Corporation of India Ltd.	CRISIL AAA	8.46%	✓ GOI 7.17% 17.04.2030 GOV	SOVEREIGN	6.84%
✓ Kotak Mahindra Bank Ltd.	CRISIL AAA	6.88%	MONEY MARKET INSTRUMENTS		7.32%
✓ State Bank of India(Tier II Bond under Basel III)	CRISIL AAA	6.69%	TREPS/Reverse Repo		7.32%
✓ NTPC Ltd.	CRISIL AAA	6.65%	Total Fixed Income Holdings		97.25%
✓ Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	6.60%	Net Receivables / (Payables)		2.29%
✓ REC Ltd.	CRISIL AAA	6.55%	GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 75.91% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



TT Includes investments in Credit debt market development fund

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 Moderate 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 Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Short Duration Debt B-II Index): basis it's constituents; as on October 31, 2023

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.

CARE
AAAmfs**

SCHEME DETAILS

NAV Details (As on October 31, 2023)

Regular Plan - Growth Option	: ₹ 25.6420
Regular Plan - Monthly IDCW Option	: ₹ 10.1344
Regular Plan - Quarterly IDCW Option	: ₹ 10.5711
Direct Plan - Growth Option	: ₹ 27.5222
Direct Plan - Monthly IDCW Option	: ₹ 10.2081
Direct Plan - Quarterly IDCW Option	: ₹ 11.0142

Benchmark Index (Tier 1)

CRISIL Short Duration Debt B-II Index

Date of Allotment

June 30, 2010

Monthly AAUM## As on October 31, 2023	: ₹ 233.96 Crores
AAUM## As on October 31, 2023	: ₹ 233.55 Crores

Fund Manager ¹

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	24 years
Mayank Prakash	14-Mar-22	18 years

Load Structure

(w.e.f. September 20, 2022)

Entry Load : Not Applicable

Exit Load : Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.05
TER - Direct Plan (%)	: 0.38
Average Maturity (years)	: 3.12
Modified Duration (years)	: 2.59
YTM (%)	: 7.76
Macaulay Duration* (years)	: 2.74

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.

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

¹ Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

* refer page no. 54

[†] Kindly refer page no. 54 for the concept of Macaulay Duration For Distribution History kindly refer page no. 50.

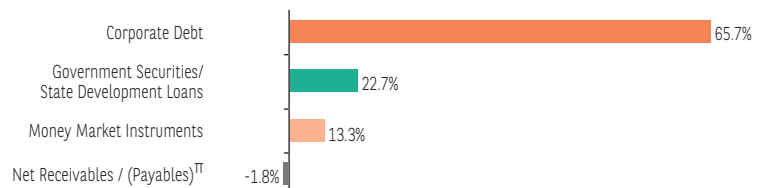
** CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or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

PORTFOLIO (✓ Top 10 Holdings)

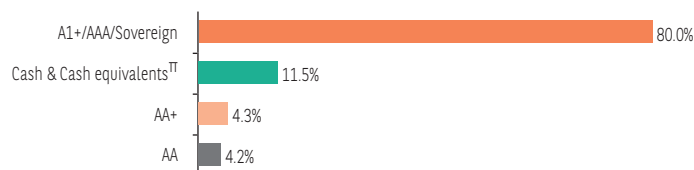
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		65.73%	JM Financial Products Ltd.	[ICRA]AA	4.23%
✓ Sikka Ports & Terminals Ltd.	CRISIL AAA	5.01%	Tata Capital Housing Finance Ltd.	CRISIL AAA	4.13%
✓ REC Ltd.	CRISIL AAA	4.95%	Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	4.08%
✓ Housing and Urban Development Corporation Ltd.	[ICRA]AAA	4.72%	GOVERNMENT SECURITIES		22.74%
✓ Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	4.53%	✓ Maharashtra 6.99% 09.02.2029 SDL	SOVEREIGN	8.33%
✓ Export-Import Bank of India	CRISIL AAA	4.28%	✓ GOI 7.37% 23.10.2028 GOV	SOVEREIGN	4.29%
✓ Small Industries Development Bank of India	CRISIL AAA	4.28%	GOI 7.06% 10.04.2028 GOV	SOVEREIGN	4.24%
✓ NTPC Ltd.	CRISIL AAA	4.28%	GOI 7.17% 17.04.2030 GOV	SOVEREIGN	4.23%
✓ Sundaram Home Finance Ltd.	CRISIL AAA	4.26%	GOI 5.22% 15.06.2025 GOV	SOVEREIGN	1.66%
Muthoot Finance Ltd.	CRISIL AA+	4.26%	MONEY MARKET INSTRUMENTS		13.30%
National Bank for Agriculture and Rural Development	CRISIL AAA	4.25%	TREPS/Reverse Repo		13.30%
HDFC Bank Ltd.	CRISIL AAA	4.25%	Total Fixed Income Holdings		101.78%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	4.24%	Net Receivables / (Payables)		-2.05%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 48.91% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



^{††} Includes investments in Credit debt market development fund

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)

Baroda BNP Paribas Credit Risk Fund

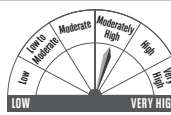
(Scheme has one segregated portfolio) (An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and High Credit Risk)

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 High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Credit Risk Debt C-III Index): basis it's constituents; as on October 31, 2023

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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 19.38
Regular Plan - Monthly IDCW Option	: ₹ 11.28
Regular Plan - Quarterly IDCW Option	: ₹ 11.77
Direct Plan - Growth Option	: ₹ 21.05
Direct Plan - Monthly IDCW Option	: ₹ 14.00
Direct Plan - Quarterly IDCW Option	: ₹ 12.59

Benchmark Index (Tier 1)

CRISIL Credit Risk Debt C-III Index

Date of Allotment

January 23, 2015

Monthly AAUM## As on October 31, 2023	: ₹ 161.38 Crores
AAUM## As on October 31, 2023	: ₹ 161.14 Crores

Fund Manager [†]

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	24 years
Mayank Prakash	21-Oct-22	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 1 year** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 1 year** - Nil

Exit load is not applicable for segregated portfolio.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.60
TER - Direct Plan (%)	: 0.79
Average Maturity (years)	: 2.36
Modified Duration (years)	: 1.73
YTM (%)	: 8.74
Macaulay Duration* (years)	: 1.83

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.

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

* refer page no. 54

[†] Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

[†] Kindly refer page no. 54 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 50.

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 filed 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.

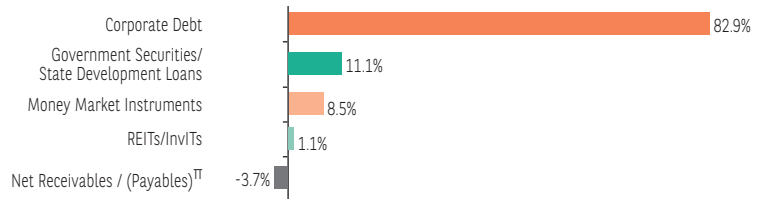
PORTFOLIO (✓ Top 10 Holdings)

REITs/InvITs Holding		% of Net Assets
Real Estate Investment Trust		1.15%
Embassy Office Parks Reit		0.62%
Brookfield India Real Estate Trust		0.53%
Total REITs/InvITs Holdings		1.15%
Alternative Investment Funds Holdings		% of Net Assets
Alternative Investment Funds		0.29%
SBI Funds Management Pvt. Ltd.		0.29%
Alternative Investment Funds Holdings		0.29%
FIXED INCOME HOLDINGS		Rating
CORPORATE DEBT		% of Net Assets
CORPORATE DEBT		82.91%
✓	Shriram Housing Finance Ltd.	IND AA+ 9.50%
✓	Andhra Pradesh State Beverages Corporation Ltd.	IND AA(CE) 8.15%
✓	Small Industries Development Bank of India	[ICRA]AAA 7.41%
✓	Piramal Capital & Housing Finance Ltd.	[ICRA]AA 7.29%
✓	Indostar Capital Finance Ltd.	CRISIL AA- 6.79%

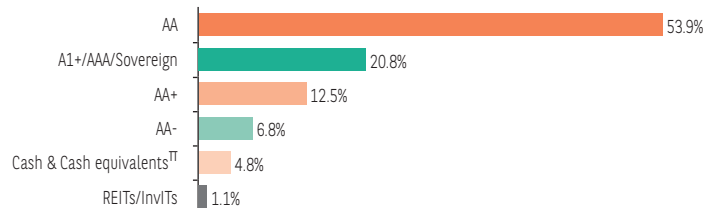
FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ Nuvoco Vistas Corporation Ltd.	CRISIL AA	6.78%
✓ JSW Steel Ltd.	[ICRA]AA	6.76%
✓ Godrej Industries Ltd.	CRISIL AA	6.16%
✓ Century Textiles & Industries Ltd.	CRISIL AA	6.15%
JM Financial Products Ltd.	[ICRA]AA	4.90%
U.P.Power Corporation Ltd.	IND AA(CE)	4.66%
Steel Authority of India Ltd.	IND AA	3.06%
Aditya Birla Fashion and Retail Ltd.	CRISIL AA+	3.04%
National Bank for Agriculture and Rural Development	CRISIL AAA	1.36%
Power Grid Corporation of India Ltd.	CRISIL AAA	0.91%
Government Securities		11.11%
✓ GOI 7.06% 10.04.2028 GOV	SOVEREIGN	6.14%
GOI 7.38% 20.06.2027 GOV	SOVEREIGN	4.97%
Money Market Instruments		8.50%
TREPS/Reverse Repo		8.50%
Total Fixed Income Holdings		102.52%
Net Receivables / (Payables)		-3.95%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 71.11% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



^{††} Includes investments in Credit debt market development fund

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)

[§]The Bonus Option in the Schemes has been discontinued effective June 08, 2015

Segregated portfolio1		
BONDS & NCDS		
Listed / awaiting listing on the stock exchanges		
Yes Bank Ltd.N#####	[ICRA]D	0.00%
Total		0.00%

All corporate ratings are assigned by rating agencies like CRISIL: CARE; ICRA: IND; N## -> Non Traded Securities; B## -> Below Investment Grade Security

[§] Note on Below Investment Grade Security Yes Bank Perpetual Bond classified separately as "Segregated Portfolio". [§] The perpetual bonds of Yes Bank having market value of Rs 11,87,47,500 and interest accumulated Rs 86,06,557.38 as of 6th March 2020 were downgraded to D.

Baroda BNP Paribas Corporate Bond Fund

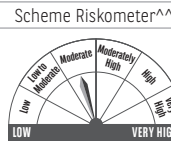
(An Open ended Debt Scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme)

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, For Benchmark (CRISIL Corporate Bond B-III Index): basis it's constituents; as on October 31, 2023



Investors understand that their principal will be at Moderate risk.



Benchmark riskometer is at Moderately High 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 23.8254
Regular Plan - Monthly IDCW Option	: ₹ 10.1319
Regular Plan - Quarterly IDCW Option	: ₹ 10.1741
Regular Plan - Annual IDCW Option	: ₹ 10.6041
Direct Plan - Growth Option	: ₹ 25.1805
Direct Plan - Monthly IDCW Option	: ₹ 10.1972
Direct Plan - Quarterly IDCW Option	: ₹ 10.3330
Direct Plan - Annual IDCW Option	: ₹ 10.8541

Benchmark Index (Tier 1)

CRISIL Corporate Bond B-III Index

Date of Allotment

November 08, 2008

Monthly AAUM## As on October 31, 2023	: ₹ 141.59 Crores
AAUM## As on October 31, 2023	: ₹ 141.78 Crores

Fund Manager ^µ

Fund Manager	Managing fund since	Experience
Mayank Prakash	23-Aug-17	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

% Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.58
TER - Direct Plan (%)	: 0.20
Average Maturity (years)	: 5.49
Modified Duration (years)	: 3.83
YTM (%)	: 7.68
Macaulay Duration* (years)	: 4.08

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.

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

* refer page no. 54

^µ Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

* Kindly refer page no. 54 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 50.

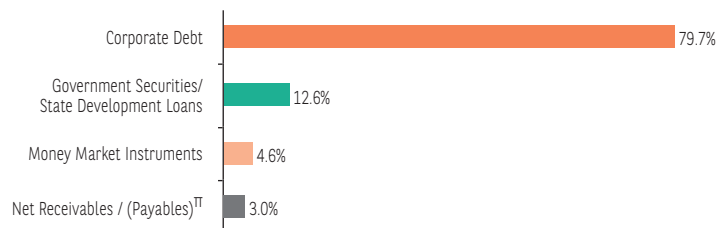
PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		79.70%
✓ Tata Capital Financial Services Ltd.	[ICRA]AAA	7.99%
✓ Indian Railway Finance Corporation Ltd.	CRISIL AAA	7.76%
✓ Export-Import Bank of India	CRISIL AAA	7.29%
✓ Sundaram Home Finance Ltd.	[ICRA]AAA	7.10%
✓ Power Finance Corporation Ltd.	CRISIL AAA	7.06%
✓ Hindustan Petroleum Corporation Ltd.	CRISIL AAA	7.00%
✓ HDFC Bank Ltd.	CRISIL AAA	6.99%
✓ GAIL (India) Ltd.	IND AAA	6.97%
✓ Power Grid Corporation of India Ltd.	CRISIL AAA(CE)	6.89%
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	4.03%
Small Industries Development Bank of India	CRISIL AAA	3.52%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Reliance Industries Ltd.	CRISIL AAA	2.20%
REC Ltd.	CRISIL AAA	2.04%
Housing and Urban Development Corporation Ltd.	[ICRA]AAA	1.83%
Bharat Petroleum Corporation Ltd.	CRISIL AAA	1.03%
GOVERNMENT SECURITIES		12.64%
✓ GOI 7.1% 18.04.2029 GOV	SOVEREIGN	10.45%
Karnataka 7.76% 13.12.2027 SDL	SOVEREIGN	2.12%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	0.07%
MONEY MARKET INSTRUMENTS		4.65%
TREPS/Reverse Repo		4.65%
Total Fixed Income Holdings		97.00%
Net Receivables / (Payables)		2.97%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 75.50% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



^{TT} Includes investments in Credit debt market development fund

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

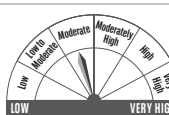
(An Open ended Dynamic Debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk Scheme)

This product is suitable for investors who are seeking*:

- Regular income in long term.
- Investments in debt and money market instruments.

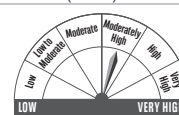
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderately High risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Dynamic Bond B-III Index): basis it's constituents; as on October 31, 2023

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 October 31, 2023)

Regular Plan - Growth Option	₹ 39.9036
Regular Plan - Daily IDCW Option	₹ 10.0829
Regular Plan - Weekly IDCW Option	₹ 10.0541
Regular Plan - Monthly IDCW Option	₹ 10.1433
Regular Plan - Quarterly IDCW Option	₹ 10.1756
Regular Plan - Half Yearly IDCW Option	₹ 10.0918
Direct Plan - Growth Option	₹ 43.7318
Direct Plan - Daily IDCW Option	₹ 10.0926
Direct Plan - Weekly IDCW Option	₹ 10.0635
Direct Plan - Monthly IDCW Option	₹ 10.3729
Direct Plan - Quarterly IDCW Option	₹ 10.4331
Direct Plan - Half Yearly IDCW Option	₹ 10.0000

Benchmark Index (Tier 1)

CRISIL Dynamic Bond B-III Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on October 31, 2023	: ₹ 141.49 Crores
AUM## As on October 31, 2023	: ₹ 141.30 Crores

Fund Manager [¶]

Fund Manager	Managing fund since	Experience
Mayank Prakash	23-Aug-17	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.69
TER - Direct Plan (%)	: 0.71
Average Maturity (years)	: 5.85
Modified Duration (years)	: 4.45
YTM (%)	: 7.49
Macaulay Duration [†] (years)	: 4.61

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.

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

* refer page no. 54

[¶] Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

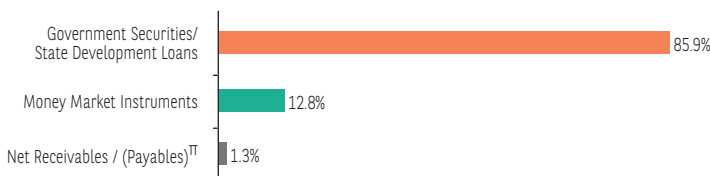
[†] Kindly refer page no. 54 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 50.

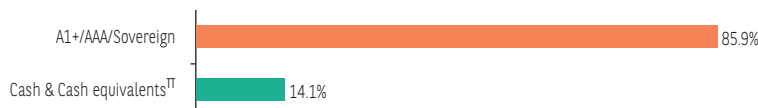
PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES		85.92%	✓ GOI 7.26% 22.08.2032 GOV	SOVEREIGN	2.10%
✓ GOI 7.17% 17.04.2030 GOV	SOVEREIGN	26.59%	Maharashtra 8.26% 02.01.2029 SDL	SOVEREIGN	0.00%
✓ GOI 7.18% 14.08.2033 GOV	SOVEREIGN	16.08%	HARYANA 7.64% 29.03.2027 SDL	SOVEREIGN	0.00%
✓ GOI 7.06% 10.04.2028 GOV	SOVEREIGN	10.50%	MONEY MARKET INSTRUMENTS		12.77%
✓ Karnataka 7.17% 27.11.2029 SDL	SOVEREIGN	6.92%	TREPS/Reverse Repo		12.77%
✓ Maharashtra 6.99% 09.02.2029 SDL	SOVEREIGN	6.88%	Total Fixed Income Holdings		98.69%
✓ Gujarat 6.49% 02.12.2029 SDL	SOVEREIGN	6.69%	Net Receivables / (Payables)		1.11%
✓ Karnataka 6.58% 03.06.2030 SDL	SOVEREIGN	6.68%	GRAND TOTAL		100.00%
✓ Maharashtra 7.33% 31.05.2031 SDL	SOVEREIGN	3.47%	Investment in Top 10 scrips constitutes 86.12% of the portfolio		

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



^{††} Includes investments in Credit debt market development fund

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

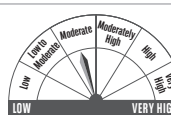
(An open-ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Low Credit Risk)

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.

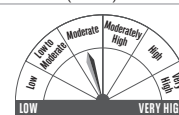
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on October 31, 2023

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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 36.46
Regular Plan - IDCW Option	: ₹ 23.26
Direct Plan - Growth Option	: ₹ 39.80
Direct Plan - IDCW Option	: ₹ 31.41

Benchmark Index (Tier 1)

CRISIL Dynamic Gilt Index

Date of Allotment

March 21, 2002

Monthly AAUM## As on October 31, 2023	: ₹ 1,081.41 Crores
AAUM## As on October 31, 2023	: ₹ 1,225.36 Crores

Fund Manager [¶]

Fund Manager	Managing fund since	Experience
Mayank Prakash	14-Mar-22	18 years

Load Structure

(w.e.f. September 20, 2022)

Entry Load : Not Applicable

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
Average Maturity (years)	: 8.52
Modified Duration (years)	: 5.98
YTM (%)	: 7.53
Macaulay Duration* (years)	: 6.21

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.

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

* refer page no. 54

[¶] Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

* Kindly refer page no. 54 for the concept of Macaulay Duration

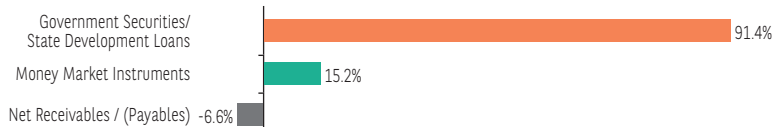
For Distribution History kindly refer page no. 51.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES		91.39%	Maharashtra 7.7% 08.03.2033 SDL	SOVEREIGN	0.82%
✓ GOI 7.26% 06.02.2033 GOV	SOVEREIGN	32.75%	Maharashtra 7.64% 25.01.2033 SDL	SOVEREIGN	0.81%
✓ GOI 7.18% 14.08.2033 GOV	SOVEREIGN	31.83%	Tamilnadu 7.65% 25.01.2033 SDL	SOVEREIGN	0.81%
✓ Maharashtra 6.91% 15.09.2033 SDL	SOVEREIGN	4.95%	Maharashtra 7.33% 31.05.2031 SDL	SOVEREIGN	0.80%
✓ Tamilnadu 7.39% 10.05.2033 SDL	SOVEREIGN	4.01%	Karnataka 7.18% 05.01.2033 SDL	SOVEREIGN	0.39%
✓ Karnataka 6.58% 03.06.2030 SDL	SOVEREIGN	3.47%	Rajasthan 8.05% 27.07.2037 SDL	SOVEREIGN	0.03%
✓ Gujarat 7.65% 01.02.2033 SDL	SOVEREIGN	2.85%	MONEY MARKET INSTRUMENTS		15.22%
✓ Maharashtra 7.72% 01.03.2031 SDL	SOVEREIGN	2.04%	TREPS/Reverse Repo		15.22%
✓ Tamilnadu 7.65% 18.10.2033 SDL	SOVEREIGN	2.03%	Total Fixed Income Holdings		106.61%
✓ GOI 7.26% 22.08.2032 GOV	SOVEREIGN	1.37%	Net Receivables / (Payables)		-6.61%
✓ Gujarat 7.71% 08.03.2034 SDL	SOVEREIGN	1.22%	GRAND TOTAL		100.00%
✓ Gujarat 7.04% 18.03.2030 SDL	SOVEREIGN	1.18%			

Investment in Top 10 scrips constitutes 86.53% 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)	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 Medium Duration Fund

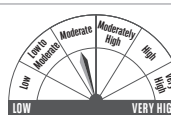
(Scheme has one segregated portfolio) (An Open ended Medium Term Debt Scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and moderate credit risk scheme)

This product is suitable for investors who are seeking*:

- Regular income in medium term.
- Investments in a portfolio of debt & money market instruments with portfolio Macaulay Duration* ranging from 3 to 4 years.

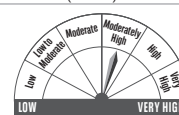
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderately High risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Medium Duration Debt B-III Index): basis it's constituents; as on October 31, 2023

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to optimize returns by from a portfolio comprising investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 year and 4 years. 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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 16.5968
Regular Plan - Monthly IDCW Option	: ₹ 10.1619
Regular Plan - Calendar Quarterly IDCW Option	: ₹ 10.2869
Regular Plan - Half Yearly IDCW Option	: ₹ 10.2952
Regular Plan - Annual IDCW Option	: ₹ 10.9923
Direct Plan - Growth Option	: ₹ 17.6611
Direct Plan - Monthly IDCW Option	: ₹ 10.5197
Direct Plan - Calendar Quarterly IDCW Option	: ₹ 10.1834
Direct Plan - Half Yearly IDCW Option	: ₹ 10.0000
Direct Plan - Annual IDCW Option	: ₹ 11.1400

Benchmark Index (Tier 1)

CRISIL Medium Duration Debt B-III Index

Date of Allotment

March 05, 2014

Monthly AAUM## As on October 31, 2023	: ₹ 36.35 Crores
AUM## As on October 31, 2023	: ₹ 36.19 Crores

Fund Manager ^u

Fund Manager	Managing fund since	Experience
Mayank Prakash	23-Aug-17	18 years

Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: upto 12 month: 1% after 12 month: Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.97
TER - Direct Plan (%)	: 0.69
Average Maturity (years)	: 4.93
Modified Duration (years)	: 3.58
YTM (%)	: 7.75
Macaulay Duration* (years)	: 3.76

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.

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

* refer page no. 54

^u Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

[†] Kindly refer page no. 54 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 51.

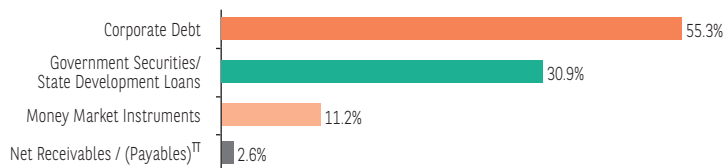
PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		55.34%
✓ REC Ltd.	CRISIL AAA	7.26%
✓ Food Corporation of India	CRISIL AAA(CE)	5.81%
✓ National Highways Authority of India	CRISIL AAA	5.69%
✓ Piramal Capital & Housing Finance Ltd.	CARE AA	5.54%
✓ HDFC Bank Ltd.	CRISIL AAA	5.48%
✓ Power Finance Corporation Ltd.	CRISIL AAA	5.47%
✓ JM Financial Products Ltd.	[ICRA]AA	5.46%
Jamnagar Utilities & Power Pvt. Ltd.	CRISIL AAA	5.31%
Bharat Sanchar Nigam Ltd.	CRISIL AAA(CE)	3.95%
Power Grid Corporation of India Ltd.	CRISIL AAA	2.70%

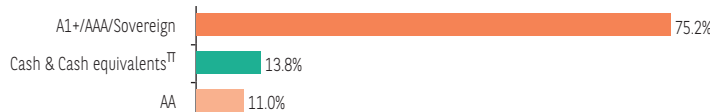
FIXED INCOME HOLDINGS	Rating	% of Net Assets
State Bank of India (Tier II Bond under Basel III)	CRISIL AAA	2.67%
GOVERNMENT SECURITIES		30.85%
✓ GOI 7.18% 14.08.2033 GOV	SOVEREIGN	10.92%
✓ Maharashtra 6.91% 15.09.2033 SDL	SOVEREIGN	10.48%
✓ GOI 7.38% 20.06.2027 GOV	SOVEREIGN	5.53%
Karnataka 7.64% 18.10.2032 SDL	SOVEREIGN	3.46%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	0.45%
MONEY MARKET INSTRUMENTS		11.24%
TREPS/Reverse Repo		11.24%
Total Fixed Income Holdings		97.43%
Net Receivables / (Payables)		2.34%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 67.64% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



^{††} Includes investments in Credit debt market development fund

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)

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 filed 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 Hon'ble Court. Kindly refer to SID/ KIM for complete details on segregation of portfolio.

Segregated portfolio1

BONDS & NCDS

Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N ^{***}	[ICRA]D	0.00%
Total		0.00%

All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND, N^{***} -> Non Traded Securities; B^{***} -> Below Investment Grade Security.

[§] Note on Below Investment Grade Security Yes Bank Perpetual Bond classified separately as "Segregated Portfolio".

[§] The perpetual bonds of Yes Bank having market value of Rs 15,91,21,650 and interest accumulated Rs 1,15,32,786.89 as of 6th March 2020 were downgraded to D.

Baroda BNP Paribas Floater Fund

(An open-ended debt scheme predominantly investing in floating rate instruments. 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 horizon.
- To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)

*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 (CRISIL Low Duration Debt Index): basis it's constituents; as on October 31, 2023

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk

INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

SCHEME DETAILS

NAV Details (As on October 31, 2023)

Regular Plan - Growth Option	: ₹ 10.40
Regular Plan - Weekly IDCW Option #	: ₹ 10.02
Direct Plan - Growth Option	: ₹ 10.43
Direct Plan - Weekly IDCW Option #	: ₹ 10.02

below is the plan name change w.e.f. 01st June 2023:

New plan name	Earlier plan name
Regular Plan - Weekly IDCW Option	Regular Plan - IDCW Option
Direct Plan - Weekly IDCW Option	Direct Plan - IDCW Option

Benchmark Index (Tier 1)

CRISIL Low Duration Debt Index

Date of Allotment

April 26, 2023

Monthly AAUM## As on October 31, 2023	: ₹ 41.09 Crores
AUM## As on October 31, 2023	: ₹ 40.52 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Prashant Pimple	26-Apr-23	24 years
Mayank Prakash	26-Apr-23	18 years

Load Structure

Entry Load : Not Applicable

Exit Load : Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.64
TER - Direct Plan (%)	: 0.24
Average Maturity (years)	: 0.76
Modified Duration (years)	: 0.36
YTM (%)	: 7.52
Macaulay Duration* (years)	: 0.37

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.

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

* refer page no. 54

+ Kindly refer page no. 54 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

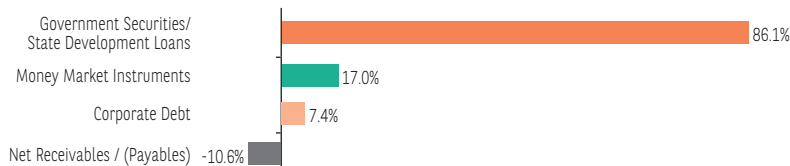
PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES		86.10%
✓ GOI FRB 6.97% 07.11.2024 GOV	SOVEREIGN	36.99%
✓ GOI FRB 4.04% 04.10.2028 GOV	SOVEREIGN	31.96%
✓ GOI FRB 8.25% 22.09.2033 GOV	SOVEREIGN	17.15%
Corporate Debt		7.43%
✓ Tata Capital Financial Services Ltd.	[ICRA]AAA	7.43%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		17.04%
TREPS/Reverse Repo		17.04%
Total Fixed Income Holdings		110.56%
Net Receivables / (Payables)		-10.56%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 93.52% 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)		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 Nifty SDL December 2026 Index Fund

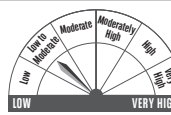
(An open-ended Target Maturity Index Fund replicating/tracking the NIFTY SDL December 2026 Index. A relatively High Interest Rate Risk and Relatively Low Credit Risk)

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, For Benchmark (Nifty SDL December 2026 Index): basis it's constituents; as on October 31, 2023

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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 10.44
Regular Plan - IDCW Option	: ₹ 10.44
Direct Plan - Growth Option	: ₹ 10.47
Direct Plan - IDCW Option	: ₹ 10.00

Benchmark Index (Tier 1)

NIFTY SDL December 2026 Index

Date of Allotment

January 25, 2023

Monthly AAUM## As on October 31, 2023 : ₹ 154.00 Crores

AAUM## As on October 31, 2023 : ₹ 152.10 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mayank Prakash	25-Jan-23	18 years

Load Structure

Entry Load : Not Applicable

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
Average Maturity (years)	: 3.03
Modified Duration (years)	: 2.6
YTM (%)	: 7.74
Macaulay Duration+ (years)	: 2.7

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.

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

* refer page no. 54

+ Kindly refer page no. 54 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES		96.21%
✓ Gujarat 7.24% 28.12.2026 SDL	SOVEREIGN	32.52%
✓ Haryana 7.28% 28.12.2026 SDL	SOVEREIGN	22.79%
✓ Maharashtra 7.25% 28.12.2026 SDL	SOVEREIGN	19.52%
✓ Bihar 7.1% 14.12.2026 SDL	SOVEREIGN	8.42%
✓ TAMILNADU 7.07% 14.12.2026 SDL	SOVEREIGN	6.48%
✓ Kerala 7.29% 28.12.2026 SDL	SOVEREIGN	3.26%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ Karnataka 7.08% 14.12.2026 SDL	SOVEREIGN	3.24%
MONEY MARKET INSTRUMENTS		1.63%
TREPS/Reverse Repo		1.63%
Total Fixed Income Holdings		97.84%
Net Receivables / (Payables)		2.16%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 96.21% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT	96.2%

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)	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

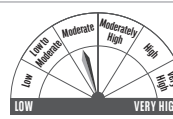
(An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2028 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk)

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 Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on October 31, 2023

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 October 31, 2023)

Regular Plan - Growth Option	: ₹ 10.39
Regular Plan - IDCW Option	: ₹ 10.39
Direct Plan - Growth Option	: ₹ 10.41
Direct Plan - IDCW Option	: ₹ 10.41

Benchmark Index (Tier 1)

NIFTY SDL December 2028 Index

Date of Allotment

March 24, 2023

Monthly AAUM## As on October 31, 2023	: ₹ 48.78 Crores
AAUM## As on October 31, 2023	: ₹ 46.76 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mayank Prakash	24-Mar-23	18 years

Load Structure

Entry Load : Not Applicable

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
Average Maturity (years)	: 4.98
Modified Duration (years)	: 3.91
YTM (%)	: 7.78
Macaulay Duration* (years)	: 4.06

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.

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

* refer page no. 54

* Kindly refer page no. 54 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES		96.60%
✓ Tamilnadu 8.18% 19.12.2028 SDL	SOVEREIGN	26.21%
✓ Maharashtra 8.08% 26.12.2028 SDL	SOVEREIGN	26.10%
✓ Gujarat 8.08% 26.12.2028 SDL	SOVEREIGN	21.76%
✓ Tamilnadu 8.08% 26.12.2028 SDL	SOVEREIGN	15.99%
✓ Karnataka 8.08% 26.12.2028 SDL	SOVEREIGN	6.53%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		1.42%
TREPS/Reverse Repo		1.42%
Total Fixed Income Holdings		98.02%
Net Receivables / (Payables)		1.98%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 96.6% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT	96.6%

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)

SIP Performance of Equity & Hybrid Schemes

(as on October 31, 2023)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on October 31, 2023

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 [#]
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,300,000
Market Value as on Month end	126,965	424,158	854,875	2,298,261	9,210,338
Scheme Return (% CAGR*)	10.95%	10.95%	14.14%	12.48%	12.93%
Nifty 100 TRI (%CAGR*)	7.21%	9.64%	13.75%	12.62%	12.77%

[#] Inception Date : September 23, 2004

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 [#]
Total Amount Invested	120,000	360,000	N.A	N.A	380,000
Market Value as on Month end	128,030	437,512	N.A	N.A	474,140
Scheme Return (% CAGR*)	12.65%	13.09%	N.A	N.A	14.11%
S&P BSE 250 Large Midcap TRI (%CAGR*)	11.00%	11.83%	N.A	N.A	12.94%

[#] 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 [#]
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,420,000
Market Value as on Month end	129,260	442,116	927,300	2,459,588	10,436,736
Scheme Return (% CAGR*)	14.63%	13.82%	17.45%	13.75%	12.85%
Nifty 500 Multicap 50:25:25 TRI (%CAGR*)	20.94%	16.47%	19.81%	15.42%	NA

[#] Inception Date : September 12, 2003

Baroda BNP Paribas ELSS Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,140,000
Market Value as on Month end	128,551	419,446	845,848	2,205,541	6,761,934
Scheme Return (% CAGR*)	13.49%	10.19%	13.71%	11.70%	11.71%
Nifty 500 TRI (%CAGR*)	13.23%	12.68%	16.32%	13.81%	12.75%

[#] Inception Date : January 5, 2006

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 [#]
Total Amount Invested	120,000	360,000	600,000	NA	730,000
Market Value as on Month end	126,408	419,749	838,149	NA	1,053,305
Scheme Return (% CAGR*)	10.06%	10.24%	13.34%	NA	11.92%
Nifty 500 TRI (%CAGR*)	13.23%	12.68%	16.32%	NA	14.85%

[#] 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 [#]
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,100,000
Market Value as on Month end	133,911	463,174	1,010,049	2,780,419	10,084,623
Scheme Return (% CAGR*)	22.20%	17.08%	20.96%	16.03%	15.97%
Nifty Midcap 150 TRI (%CAGR*)	30.70%	22.07%	24.65%	18.77%	16.85%

[#] Inception Date : May 2, 2006

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 [#]
Total Amount Invested	120,000	360,000	600,000	N.A	620,000
Market Value as on Month end	131,235	441,033	921,803	N.A	968,269
Scheme Return (% CAGR*)	17.83%	14.29%	17.21%	N.A	17.26%
Nifty India Consumption TRI (%CAGR*)	13.35%	13.65%	15.72%	N.A	15.00%

[#] Inception Date : September 7, 2018

Baroda BNP Paribas Banking & Financial Services Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	120,000	360,000	600,000	1,200,000	1,370,000
Market Value as on Month end	124,811	414,155	790,753	2,062,303	2,605,592
Scheme Return (% CAGR*)	7.52%	9.32%	10.99%	10.44%	10.75%
Nifty Financial Services TRI (%CAGR*)	1.78%	7.93%	11.77%	13.62%	14.15%

[#] Inception Date : June 22, 2012

SIP Performance of Equity & Hybrid Schemes

(as on October 31, 2023)

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 [#]
Total Amount Invested	120,000	360,000	N.A	N.A	600,000
Market Value as on Month end	126,056	414,758	N.A	N.A	824,049
Scheme Return (% CAGR*)	9.50%	9.42%	N.A	N.A	12.65%
NIFTY 50 Hybrid Composite debt 50:50 Index (%CAGR*)	6.71%	7.84%	N.A	N.A	10.49%

[#] 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 [#]
Total Amount Invested	120,000	360,000	600,000	NA	790,000
Market Value as on Month end	127,970	424,504	844,037	NA	1,213,025
Scheme Return (% CAGR*)	12.55%	11.01%	13.62%	NA	12.84%
CRISIL Hybrid 35+65-Aggressive Index (%CAGR*)	8.95%	9.75%	12.55%	NA	11.86%

[#] 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 [#]
Total Amount Invested	120,000	360,000	NA	NA	520,000
Market Value as on Month end	124,698	395,703	NA	NA	604,900
Scheme Return (% CAGR*)	7.35%	6.24%	NA	NA	6.93%
Nifty Equity Savings Index TRI (%CAGR*)	7.55%	7.49%	NA	NA	8.89%

[#] Inception Date : July 25, 2019

Baroda BNP Paribas Arbitrage Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	120,000	360,000	600,000	NA	830,000
Market Value as on Month end	124,644	391,343	680,929	NA	992,826
Scheme Return (% CAGR*)	7.26%	5.50%	5.01%	NA	5.11%
Nifty 50 Arbitrage Index (%CAGR*)	8.20%	6.16%	5.24%	NA	5.07%

[#] Inception Date : December 28, 2016

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 [#]
Total Amount Invested	120,000	NA	NA	NA	260,000
Market Value as on Month end	128,216	NA	NA	NA	289,900
Scheme Return (% CAGR*)	12.95%	NA	NA	NA	10.02%
S&P BSE 500 TRI (%CAGR*)	12.84%	NA	NA	NA	10.22%

[#] 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 [#]
Total Amount Invested	120,000	NA	NA	NA	150,000
Market Value as on Month end	128,010	NA	NA	NA	161,898
Scheme Return (% CAGR*)	12.62%	NA	NA	NA	12.10%
Nifty 500 Total Return Index (%CAGR*)	13.23%	NA	NA	NA	12.38%

[#] Inception Date : August 17, 2022

Past performance may or may not be sustained in future 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 page no. 44. Please note TRI indicates Total Return Index.

Performance of Schemes

(as on October 31, 2023)

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	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	10887.12	8.87	16461.63	18.06	19990.89	14.85	157569.27	15.52	N.A.	N.A.	23-Sep-04
	Direct Plan	11016.56	10.17	17070.36	19.49	21196.30	16.20	N.A.	N.A.	44812.07	14.85	01-Jan-13
	Nifty 100 TRI**	10533.08	5.33	16754.52	18.75	19003.20	13.69	143797.77	14.97	36951.57	12.82	
	Additional Benchmark Nifty 50 TRI	10700.85	7.01	16975.94	19.27	19487.11	14.27	140211.59	14.81	36620.07	12.73	
2	Baroda BNP Paribas Business Cycle Fund											
	Regular Plan	11042.31	10.42	N.A.	N.A.	N.A.	N.A.	11191.60	5.44	N.A.	N.A.	15-Sep-21
	Direct Plan	11173.34	11.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11556.70	7.04	15-Sep-21
	S&P BSE 500 TRI**	10963.34	9.63	N.A.	N.A.	N.A.	N.A.	11448.65	6.57	11448.65	6.57	
	Additional Benchmark Nifty 50 TRI**	10700.85	7.01	N.A.	N.A.	N.A.	N.A.	11165.31	5.32	11165.31	5.32	
S. No	Scheme managed by Mr. Shiv Chanani	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 Mid Cap Fund * †											
	Regular Plan	11515.31	15.15	20563.39	27.14	23858.15	18.98	70435.99	11.79	N.A.	N.A.	02-May-06
	Direct Plan	11689.58	16.90	21519.70	29.08	25671.75	20.74	N.A.	N.A.	66015.64	19.03	01-Jan-13
	Nifty Midcap 150 TRI**	12345.41	23.45	22992.80	31.95	25121.16	20.22	96983.51	13.85	60490.00	18.07	
	Additional Benchmark Nifty 50 TRI	10700.85	7.01	16975.94	19.27	19487.11	14.27	65605.82	11.34	36620.07	12.73	
4	Baroda BNP Paribas India Consumption Fund											
	Regular Plan	10995.55	9.96	17920.98	21.44	23394.68	18.52	23200.50	17.75	N.A.	N.A.	07-Sep-18
	Direct Plan	11153.76	11.54	18734.02	23.25	25204.16	20.30	N.A.	N.A.	25060.50	19.53	07-Sep-18
	NIFTY India Consumption TRI**	10548.46	5.48	17190.91	19.77	19203.81	13.93	16922.96	10.75	16922.96	10.75	
	Additional Benchmark Nifty 50 TRI**	10700.85	7.01	16975.94	19.27	19487.11	14.27	17489.16	11.46	17489.16	11.46	
S. No	Scheme managed by Mr. Sanjay Chawla	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 Large and Mid Cap fund											
	Regular Plan	11065.22	10.65	18240.65	22.16	N.A.	N.A.	18441.30	21.40	N.A.	N.A.	04-Sep-20
	Direct Plan	11214.99	12.15	19115.58	24.08	N.A.	N.A.	N.A.	N.A.	19383.20	23.33	04-Sep-20
	S&P BSE 250 Large Midcap TRI	10821.78	8.22	17764.36	21.09	N.A.	N.A.	18177.81	20.85	18177.81	20.85	
	Additional Benchmark Nifty 50 TRI**	10700.85	7.01	16975.94	19.27	N.A.	N.A.	17469.28	19.33	17469.28	19.33	
6	Baroda BNP Paribas Flexi Cap Fund											
	Regular Plan	10,964.47	9.64	N.A.	N.A.	N.A.	N.A.	11,118.30	9.19	N.A.	N.A.	17-Aug-22
	Direct Plan	11,154.31	11.54	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11,354.20	11.11	17-Aug-22
	Nifty 500 TRI**	10,987.47	9.87	N.A.	N.A.	N.A.	N.A.	11,038.14	8.54	11,038.14	8.54	
	Additional Benchmark Nifty 50 TRI**	10,700.85	7.01	N.A.	N.A.	N.A.	N.A.	10,761.06	6.27	10,761.06	6.27	
7	Baroda BNP Paribas Focused Fund											
	Regular Plan	10747.71	7.48	16290.01	17.65	18805.88	13.46	16255.80	8.33	N.A.	N.A.	06-Oct-17
	Direct Plan	10943.84	9.44	17144.09	19.66	20324.56	15.23	N.A.	N.A.	17847.00	10.01	06-Oct-17
	Nifty 500 TRI**	10987.47	9.87	18098.44	21.84	20264.08	15.16	20449.49	12.51	20449.49	12.51	
	Additional Benchmark Nifty 50 TRI**	10700.85	7.01	16975.94	19.27	19487.11	14.27	20581.89	12.62	20581.89	12.62	
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 (%)	
8	Baroda BNP Paribas Multi Cap Fund †											
	Regular Plan	11228.60	12.29	19173.68	24.21	21205.67	16.21	156581.69	14.63	N.A.	N.A.	12-Sep-03
	Direct Plan	11345.40	13.45	19787.80	25.52	22354.23	17.44	N.A.	N.A.	45283.60	14.96	01-Jan-13
	Nifty 500 Multicap 50:25:25 TRI**	11559.28	15.59	20126.66	26.23	22007.24	17.08	N.A.	N.A.	45820.55	15.08	
	Additional Benchmark Nifty 50 TRI	10700.85	7.01	16975.94	19.27	19487.11	14.27	179736.72	15.42	36620.07	12.73	
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 (%)	
9	Baroda BNP Paribas ELSS Fund †											
	Regular Plan	10991.34	9.91	16217.76	17.47	19268.40	14.01	61381.69	10.71	N.A.	N.A.	05-Jan-06
	Direct Plan	11123.25	11.23	16816.72	18.90	20409.19	15.33	N.A.	N.A.	42145.50	14.20	01-Jan-13
	Nifty 500 TRI**	10987.47	9.87	18098.44	21.84	20264.08	15.16	82141.02	12.54	39694.37	13.57	
	Additional Benchmark Nifty 50 TRI	10700.85	7.01	16975.94	19.27	19487.11	14.27	81726.15	12.50	36620.07	12.73	

* Refer page no. 47 ** Refer page no. 47 † Refer page no. 47 ‡ Refer page no. 47 § Refer page no. 47

For fund manager and managing since details, kindly refer page 48.

Performance of Schemes

(as on October 31, 2023)

S. No	Scheme managed by 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 (%)	
10	Baroda BNP Paribas Banking and Financial Services Fund											
	Regular Plan	10713.32	7.13	16502.18	18.15	16964.07	11.14	33334.40	11.18	N.A.	N.A.	22-Jun-12
	Direct Plan	10833.42	8.33	16983.17	19.29	17701.12	12.09	N.A.	N.A.	30206.38	10.74	01-Jan-13
	Nifty Financial Services TRI**	10455.09	4.55	16889.71	19.07	18627.53	13.24	52183.47	15.65	40695.70	13.83	
	Additional Benchmark Nifty 50 TRI	10700.85	7.01	16975.94	19.27	19487.11	14.27	42593.17	13.60	36620.07	12.73	

S. No	Scheme managed by Mr. Miten Vora	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 (%)	
11	Baroda BNP Paribas Aqua Fund of Fund ^a											
	Regular Plan	10570.96	5.71	N.A.	N.A.	N.A.	N.A.	9723.80	-1.12	N.A.	N.A.	07-May-21
	Direct Plan	10684.51	6.85	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9994.40	-0.02	07-May-21
	MSCI World Index (TRI)	11165.57	11.66	N.A.	N.A.	N.A.	N.A.	11019.46	3.98	11019.46	3.98	
	Additional Benchmark Nifty 50 TRI**	10700.85	7.01	N.A.	N.A.	N.A.	N.A.	13288.28	12.12	13288.28	12.12	

⁴ w.e.f. December 01, 2022: Mr. Miten Vora

HYBRID SCHEMES

S. No	Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity portfolio) & Mr. Prashant Pimple (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	10917.02	9.17	14441.50	13.02	N.A.	N.A.	18340.70	13.00	N.A.	N.A.	14-Nov-18
	Direct Plan	11046.73	10.47	15030.15	14.53	N.A.	N.A.	N.A.	N.A.	19644.40	14.57	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	10725.43	7.25	14031.03	11.94	N.A.	N.A.	17065.82	11.37	17065.82	11.37	
	Additional Benchmark Nifty 50 TRI	10700.85	7.01	16975.94	19.27	N.A.	N.A.	19133.07	13.96	19133.07	13.96	

[>] w.e.f. October 21, 2022: : Mr. Sanjay Chawla, Mr. Pratish Krishnan & Mr. Prashant Pimple

S. No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity portfolio) & Mr. Mayank Prakash (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	11014.37	10.14	16078.13	17.13	19671.32	14.48	20875.20	11.85	N.A	N.A	07-Apr-17
	Direct Plan	11195.08	11.95	16907.82	19.11	21327.87	16.35	N.A	N.A	23209.20	13.67	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	10781.73	7.82	15239.23	15.06	18314.49	12.86	20373.62	11.44	20373.62	11.44	
	Additional Benchmark Nifty 50 TRI**	10700.85	7.01	16975.94	19.27	19487.11	14.27	22522.17	13.15	22522.17	13.15	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity portfolio) & Mr. Mayank Prakash (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	10638.51	6.39	12076.94	6.49	N.A.	N.A.	13562.40	7.39	N.A.	N.A.	25-Jul-19
	Direct Plan	10748.50	7.49	12476.01	7.65	N.A.	N.A.	N.A.	N.A.	14197.70	8.55	25-Jul-19
	NIFTY Equity Savings Index TRI**	10737.78	7.38	13364.90	10.14	N.A.	N.A.	14554.90	9.19	14554.90	9.19	
	Additional Benchmark CRISIL 10 Year Gilt Index	10743.91	7.44	10816.46	2.65	N.A.	N.A.	11871.78	4.10	11871.78	4.10	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity portfolio) & Mr. Prashant Pimple (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 (%)	
4	Baroda BNP Paribas Conservative Hybrid Fund †φ											
	Regular Plan	10661.91	6.62	12118.56	6.60	14021.61	6.99	36723.40	7.04	N.A.	N.A.	23-Sep-04
	Direct Plan	10830.02	8.30	12702.85	8.29	15153.36	8.66	N.A.	N.A.	26024.34	9.23	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	10750.15	7.50	12143.63	6.68	15329.12	8.91	47305.72	8.47	24909.70	8.79	
	Additional Benchmark CRISIL 10 year Gilt Index	10743.91	7.44	10816.46	2.65	13511.33	6.20	29383.07	5.80	19120.64	6.16	

^φ w.e.f. October 21, 2022: : Mr. Pratish Krishnan & Mr. Prashant Pimple

S. No	Scheme managed by Mr. Jitendra Sriram (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	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 (%)	
5	Baroda BNP Paribas Multi Asset Fund													
	Regular Plan	10,768.76	15.09	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10898.20	10.45	N.A.	N.A.	19-Dec-22
	Direct Plan	10,871.38	17.10	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11071.30	12.47	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	10,800.07	15.70	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10807.84	9.39	10807.84	9.39	
	Additional Benchmark Nifty 50 TRI	10,651.81	12.79	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10460.22	5.33	10460.22	5.33	

* Refer page no. 47 ** Refer page no. 47 + Refer page no. 47

For fund manager and managing since details, kindly refer page 48.

Performance of Schemes

(as on October 31, 2023)

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	10703.81	7.04	11453.18	4.62	12745.70	4.97	14309.60	5.38	N.A.	N.A.	28-Dec-16
	Direct Plan	10773.13	7.73	11681.48	5.31	13147.71	5.62	N.A.	N.A.	14926.60	6.03	28-Dec-16
	Nifty 50 Arbitrage Index	10779.60	7.80	11628.89	5.15	12713.51	4.92	13787.90	4.81	13787.90	4.81	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10700.80	7.01	11454.09	4.63	13183.70	5.68	14674.36	5.76	14674.36	5.76	

DEBT SCHEMES

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Mayank Prakash	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 Liquid Fund [†]†											
	Regular Plan	10694.49	6.94	11522.76	4.83	12889.35	5.20	26811.05	6.92	N.A.	N.A.	05-Feb-09
	Direct Plan	10705.34	7.05	11556.51	4.93	12953.45	5.31	N.A.	N.A.	20502.24	6.85	01-Jan-13
	CRISIL Liquid Debt B-I Index	10707.79	7.08	11598.98	5.06	13023.22	5.42	26090.63	6.72	20346.90	6.78	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10700.80	7.01	11455.14	4.62	13183.70	5.68	23682.68	6.02	19568.53	6.39	
2	Baroda BNP Paribas Ultra Short Duration Fund[‡]											
	Regular Plan	10726.55	7.27	11598.46	5.06	13222.12	5.74	13670.37	5.94	N.A.	N.A.	01-Jun-18
	Direct Plan	10745.20	7.45	11661.55	5.25	13343.43	5.94	N.A.	N.A.	13806.61	6.13	01-Jun-18
	CRISIL Ultra Short Duration Debt B-I Index	10765.86	7.66	11746.89	5.50	13545.24	6.25	13970.18	6.36	13970.18	6.36	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10700.80	7.01	11455.14	4.62	13183.70	5.68	13538.52	5.75	13538.52	5.75	
3	Baroda BNP Paribas Low Duration Fund[‡]											
	Regular Plan	10671.88	6.72	11407.62	4.48	13219.26	5.74	35699.80	7.31	N.A.	N.A.	21-Oct-05
	Direct Plan	10747.13	7.47	11672.60	5.28	13748.38	6.57	N.A.	N.A.	22117.62	7.60	01-Jan-13
	CRISIL Low Duration Debt B-I Index	10766.34	7.66	11735.82	5.47	13634.50	6.39	35336.39	7.28	21930.09	7.52	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10700.80	7.01	11455.14	4.62	13183.70	5.68	28922.07	6.06	19568.50	6.39	
4	Baroda BNP Paribas Money Market Fund[‡]											
	Regular Plan	10683.80	6.84	11388.68	4.42	N.A.	N.A.	12223.29	4.70	N.A.	N.A.	19-Jun-19
	Direct Plan	10703.93	7.04	11470.00	4.67	N.A.	N.A.	N.A.	N.A.	12361.20	4.97	19-Jun-19
	CRISIL Money Market B-I Index	10743.53	7.44	11652.29	5.22	N.A.	N.A.	12637.21	5.50	12637.21	5.50	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10700.80	7.01	11455.14	4.62	N.A.	N.A.	12507.51	5.25	12507.51	5.25	

[†] 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/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023.

[‡] w.e.f. October 21, 2022: Mr. Vikram Pamnani & Mr. Mayank Prakash

S. No	Scheme managed by Mr. Vikram Pamnani	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 Overnight Fund [†]											
	Regular Plan	10649.53	6.50	11437.55	4.57	N.A.	N.A.	12193.02	4.48	N.A.	N.A.	25-Apr-19
	Direct Plan	10656.88	6.57	11459.67	4.64	N.A.	N.A.	N.A.	N.A.	12231.64	4.56	25-Apr-19
	CRISIL Liquid Overnight Index	10661.78	6.62	11481.46	4.70	N.A.	N.A.	12250.76	4.59	12250.76	4.59	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10700.80	7.01	11455.14	4.62	N.A.	N.A.	12661.26	5.36	12661.26	5.36	

S. No	Scheme managed by Mr. Prashant Pimple & Mr. Mayank Prakash	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 (%)	
6	Baroda BNP Paribas Short Duration Fund [†]‡													
	Regular Plan	N.A.	N.A.	10684.34	6.84	11368.19	4.36	13471.32	6.14	25947.48	7.41	N.A.	N.A.	30-Jun-10
	Direct Plan	N.A.	N.A.	10756.99	7.57	11607.69	5.09	13954.63	6.89	N.A.	N.A.	22725.52	7.87	01-Jan-13
	CRISIL Short Duration Debt B-II Index	N.A.	N.A.	10776.95	7.77	11746.79	5.50	14208.64	7.27	27136.43	7.77	22579.32	7.81	
	Additional Benchmark CRISIL 1 Year T-Bill Index	N.A.	N.A.	10700.80	7.01	11455.14	4.62	13183.70	5.68	22895.40	6.40	19568.53	6.39	
7	Baroda BNP Paribas Banking and PSU Bond Fund [‡]													
	Regular Plan	N.A.	N.A.	10594.61	5.95	N.A.	N.A.	N.A.	N.A.	11061.30	3.58	N.A.	N.A.	17-Dec-20
	Direct Plan	N.A.	N.A.	10673.83	6.74	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11231.00	4.13	17-Dec-20
	CRISIL Banking and PSU Debt Index	N.A.	N.A.	10686.27	6.86	N.A.	N.A.	N.A.	N.A.	11317.93	4.41	11317.93	4.41	
	Additional Benchmark CRISIL 10 Year Gilt Index	N.A.	N.A.	10743.91	7.44	N.A.	N.A.	N.A.	N.A.	10788.55	2.68	10788.55	2.68	
8	Baroda BNP Paribas Credit Risk Fund [§]‡ (scheme has one segregated portfolio)													
	Regular Plan	N.A.	N.A.	10723.78	7.24	13424.87	10.30	14076.75	7.07	19382.70	7.83	N.A.	N.A.	23-Jan-15
	Direct Plan	N.A.	N.A.	10807.95	8.08	13735.71	11.14	14642.97	7.92	N.A.	N.A.	21054.10	8.85	23-Jan-15
	CRISIL Credit Risk Debt C-III Index	N.A.	N.A.	11086.30	10.86	12816.54	8.61	15467.64	9.11	21290.40	8.99	21290.40	8.99	
	Additional Benchmark CRISIL 10 Year Gilt Index	N.A.	N.A.	10743.91	7.44	10816.46	2.65	13511.33	6.20	16688.68	6.01	16688.68	6.01	

[‡] w.e.f. October 21, 2022: Mr. Prashant Pimple & Mr. Mayank Prakash

* Refer page no. 47 ** Refer page no. 47 † Refer page no. 47
For fund manager and managing since details, kindly refer page 48.

Performance of Schemes

(as on October 31, 2023)

S. No	Scheme managed by Mr. Prashant Pimple & Mr. Mayank Prakash	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 (%)	
9	Baroda BNP Paribas Floater Fund													
	Regular Plan	10402.53	7.90	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10404.40	8.00	N.A.	N.A.	26-Apr-23
	Direct Plan	10423.71	8.31	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10425.90	8.43	26-Apr-23
	CRISIL Low Duration Debt Index	10363.97	7.14	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10367.02	7.25	10367.02	7.25	
	Additional Benchmark CRISIL 10 Year Gilt Index	10152.24	2.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10156.94	3.07	10156.94	3.07	

S. No	Scheme managed by Mr. Mayank Prakash	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 (%)	
10	Baroda BNP Paribas Corporate Bond Fund ^{¶¶}													
	Regular Plan	N.A.	N.A.	10664.00	6.64	11071.64	3.45	12447.38	4.47	23824.45	6.65	N.A.	N.A.	10-May-10
	Direct Plan	N.A.	N.A.	10701.95	7.02	11229.46	3.93	12731.25	4.95	N.A.	N.A.	20279.71	6.74	01-Jan-13
	CRISIL Corporate Bond B-III Index	N.A.	N.A.	10740.07	7.40	11712.70	5.40	14298.65	7.41	28594.40	8.10	23635.41	8.26	
	Additional Benchmark CRISIL 10 year Gilt Index	N.A.	N.A.	10743.91	7.44	10816.46	2.65	13511.33	6.20	22396.28	6.16	19120.64	6.16	
11	Baroda BNP Paribas Dynamic Bond Fund [†]													
	Regular Plan	N.A.	N.A.	10640.11	6.40	11149.40	3.69	13103.20	5.55	39427.91	7.44	N.A.	N.A.	23-Sep-04
	Direct Plan	N.A.	N.A.	10743.36	7.43	11507.82	4.78	13763.83	6.59	N.A.	N.A.	22445.87	7.75	01-Jan-13
	CRISIL Dynamic Bond B-III Index	N.A.	N.A.	10818.21	8.18	11879.49	5.90	15018.90	8.47	45941.70	8.30	24268.00	8.53	
	Additional Benchmark CRISIL 10 year Gilt Index	N.A.	N.A.	10743.91	7.44	10816.46	2.65	13511.33	6.20	29383.07	5.80	19120.64	6.16	
12	Baroda BNP Paribas Medium Duration Fund [§] (scheme has one segregated portfolio)													
	Regular Plan	N.A.	N.A.	10697.47	6.97	11215.34	3.89	11885.42	3.51	16596.80	5.38	N.A.	N.A.	05-Mar-14
	Direct Plan	N.A.	N.A.	10727.30	7.27	11357.91	4.33	12177.55	4.02	N.A.	N.A.	17661.10	6.06	05-Mar-14
	CRISIL Medium Duration Debt B-III Index	N.A.	N.A.	10804.75	8.05	11785.40	5.62	14805.69	8.16	22249.40	8.63	22249.40	8.63	
	Additional Benchmark CRISIL 10 year Gilt Index	N.A.	N.A.	10743.91	7.44	10816.46	2.65	13511.33	6.20	19052.28	6.90	19052.28	6.90	
13	Baroda BNP Paribas Gilt Fund													
	Regular Plan	N.A.	N.A.	10660.71	6.61	10983.95	3.17	13502.37	6.19	36462.20	6.16	N.A.	N.A.	21-Mar-02
	Direct Plan	N.A.	N.A.	10707.30	7.07	11203.18	3.85	13984.06	6.93	N.A.	N.A.	23286.51	8.11	01-Jan-13
	CRISIL Dynamic Gilt Index	N.A.	N.A.	10732.58	7.33	11198.16	3.84	14175.42	7.22	46347.61	7.35	21590.71	7.36	
	Additional Benchmark CRISIL 10 Year Gilt Index	N.A.	N.A.	10743.91	7.44	10816.46	2.65	13511.33	6.20	37329.70	6.28	19120.64	6.16	
14	Baroda BNP Paribas Nifty SDL December 2026 Index Fund													
	Regular Plan	10226.68	4.45	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10444.20	5.85	N.A.	N.A.	25-Jan-23
	Direct Plan	10242.35	4.76	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10468.30	6.17	25-Jan-23
	NIFTY SDL December 2026 Index	10260.91	5.12	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10485.43	6.40	10485.43	6.40	
	Additional Benchmark CRISIL 1-year T-bill Index	10340.20	6.68	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10516.91	6.82	10516.91	6.82	
15	Baroda BNP Paribas NIFTY SDL December 2028 Index Fund													
	Regular Plan	10215.74	4.23	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10394.00	6.59	N.A.	N.A.	24-Mar-23
	Direct Plan	10231.29	4.54	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10412.90	6.91	24-Mar-23
	NIFTY SDL December 2028 Index	10236.25	4.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10429.40	7.19	10429.40	7.19	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10340.20	6.68	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10428.97	7.18	10428.97	7.18	

Past performance may or may not be sustained in future 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 Value Fund and Baroda BNP Paribas Small Cap Fund 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/2023/74 dated May 19, 2023 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: The 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/2023/74 dated May 19, 2023. 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/2023/74 dated May 19, 2023. 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 October 31, 2023)

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 pages 44-47.

Scheme Name	Fund Managers	Managing Fund Since
Equity Schemes		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram	June 16, 2022
Baroda BNP Paribas Large & Mid Cap Fund	Mr. Sanjay Chawla	September 4, 2020
Baroda BNP Paribas Mid Cap Fund	Mr. Shiv Chanani	July 13, 2022
Baroda BNP Paribas Small Cap Fund	Mr. Shiv Chanani	October 30, 2023
Baroda BNP Paribas Flexi Cap Fund	Mr. Sanjay Chawla	August 17, 2022
Baroda BNP Paribas Multi Cap Fund	Mr. Sanjay Chawla	November 1, 2015
	Mr. Sandeep Jain	March 14, 2022
Baroda BNP Paribas Value Fund	Mr. Shiv Chanani	June 7, 2023
Baroda BNP Paribas ELSS Fund	Mr. Sanjay Chawla	March 14, 2022
	Mr. Pratish Krishnan	March 14, 2022
Baroda BNP Paribas Focused Fund	Mr. Sanjay Chawla	March 14, 2022
Baroda BNP Paribas India Consumption Fund	Mr. Shiv Chanani	July 13, 2022
Baroda BNP Paribas Business Cycle Fund	Mr. Jitendra Sriram*	November 1, 2023
Baroda BNP Paribas Banking & Financial Services Fund	Mr. Sandeep Jain	March 14, 2022
Fund of Fund Scheme		
Baroda BNP Paribas Aqua Fund of Fund	Mr. Miten Vora	December 01, 2022
Hybrid Schemes		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Sanjay Chawla (Equity Portfolio)	November 14, 2018
	Mr. Pratish Krishnan (Equity portfolio)	August 5, 2021
	Mr. Prashant Pimple (Fixed Income Portfolio)	October 21, 2022
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Jitendra Sriram, (Equity Portfolio)	June 16, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Mayank Prakash (Fixed Income Portfolio)	April 7, 2017
Baroda BNP Paribas Multi Asset Fund	Mr. Jitendra Sriram (Equity Portfolio)	December 19, 2022
	Mr. Vikram Pamnani (Fixed Income Portfolio)	December 19, 2022
Baroda BNP Paribas Equity Savings Fund	Mr. Pratish Krishnan (For Equity Portfolio)	September 5, 2019
	Mr. Mayank Prakash (For Fixed Income Portfolio)	March 14, 2022
Baroda BNP Paribas Conservative Hybrid Fund	Mr. Pratish Krishnan (For Equity Portfolio)	March 14, 2022
	Mr. Prashant Pimple (For Fixed Income Portfolio)	October 21, 2022
Baroda BNP Paribas Arbitrage Fund	Mr. Neeraj Saxena (For equity Portfolio)	March 14, 2022
	Mr. Vikram Pamnani (For Fixed Income Portfolio)	March 16, 2022
Debt Schemes		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Mayank Prakash	October 21, 2022
Baroda BNP Paribas Overnight Fund	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Ultra Short Duration Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Mayank Prakash	October 21, 2022
Baroda BNP Paribas Low Duration Fund	Mr. Vikram Pamnani	December 27, 2022
	Mr. Mayank Prakash	October 21, 2022
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Mayank Prakash	October 21, 2022
Baroda BNP Paribas Banking and PSU Bond Fund	Mr. Prashant Pimple	October 21, 2022
	Mr. Mayank Prakash	March 14, 2022
Baroda BNP Paribas Short Duration Fund	Mr. Prashant Pimple	October 21, 2022
	Mr. Mayank Prakash	March 14, 2022
Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)	Mr. Prashant Pimple	October 21, 2022
	Mr. Mayank Prakash	October 21, 2022
Baroda BNP Paribas Corporate Bond Fund	Mr. Mayank Prakash	August 23, 2017
Baroda BNP Paribas Dynamic Bond Fund	Mr. Mayank Prakash	August 23, 2017
Baroda BNP Paribas Gilt Fund	Mr. Mayank Prakash	March 14, 2022
Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)	Mr. Mayank Prakash	August 23, 2017
Baroda BNP Paribas Floater Fund	Mr. Mayank Prakash	April 26, 2023
	Mr. Prashant Pimple	April 26, 2023
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Mayank Prakash	January 25, 2023
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Mayank Prakash	March 24, 2023

* Upto October 31, 2023 : Mr. Shiv Chanani, w.e.f. November 1, 2023 : Mr. Jitendra Sriram

Distribution History of Schemes (i.e. IDCW History)

Baroda BNP Paribas Large Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
18-Mar-2021	1.20	18.55
28-Mar-2022	1.24	20.1725
27-Mar-2023	1.53	19.1548
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
18-Mar-2021	1.20	20.99
28-Mar-2022	1.43	23.2994
27-Mar-2023	1.79	22.3961

Baroda BNP Paribas Large & Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	0.98	16.2826
27-Mar-2023	1.18	14.6726
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.31	16.2801

Baroda BNP Paribas Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
18-Mar-2021	2.40	38.517
28-Mar-2022	2.75	45.2083
27-Mar-2023	3.39	41.8474
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
18-Mar-2021	2.40	45.184
28-Mar-2022	3.30	54.3799
27-Mar-2023	4.14	51.1505

Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.30	44.76
27-Sep-2023	0.30	44.95
27-Oct-2023	0.30	43.73
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.31	46.58
27-Sep-2023	0.31	46.83
27-Oct-2023	0.31	45.59

Baroda BNP Paribas Focused Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	0.88	14.2986
27-Mar-2023	1.05	13.0841
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	0.93	15.2117
27-Mar-2023	1.14	14.1714

Baroda BNP Paribas ELSS Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
18-Mar-2021	1.10	17.999
28-Mar-2022	1.18	19.2834
27-Mar-2023	1.38	17.2738
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
18-Mar-2021	1.10	21.44
28-Mar-2022	1.44	23.5178
27-Mar-2023	1.71	21.3226

Baroda BNP Paribas India Consumption Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
18-Mar-2021	1.00	16.146
28-Mar-2022	1.08	17.5011
27-Mar-2023	1.37	17.0274
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
18-Mar-2021	1.00	17.229
28-Mar-2022	1.17	19.0562
27-Mar-2023	1.51	18.8185

Baroda BNP Paribas Banking & Financial Services Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
23-Mar-2021	1.50	18.53
28-Mar-2022	1.07	17.20
27-Mar-2023	1.36	17.0165
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
23-Mar-2021	1.50	20.05
28-Mar-2022	1.17	18.89
27-Mar-2023	1.51	18.8637

Baroda BNP Paribas Balanced Advantage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
23-Mar-2021	1.10	14.41
28-Mar-2022	0.91	14.8498
27-Mar-2023	1.13	14.1474
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
23-Mar-2021	1.10	14.91
28-Mar-2022	0.96	15.6206
27-Mar-2023	1.21	15.0808

Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.10	14.9213
27-Sep-2023	0.10	15.0667
27-Oct-2023	0.10	14.728

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.11	16.4969
27-Sep-2023	0.11	16.6805
27-Oct-2023	0.11	16.328

Baroda BNP Paribas Equity Savings Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	0.75	12.3004
27-Mar-2023	0.83	11.8049
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	0.77	12.6597
27-Mar-2023	0.86	12.285

Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.06	10.7965
27-Sep-2023	0.06	10.8118
27-Oct-2023	0.05	10.718
Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.07	12.7378
27-Sep-2023	0.07	12.7723
27-Oct-2023	0.06	12.6781
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.19	10.7995
27-Jun-2023	0.19	11.1012
27-Sep-2023	0.20	11.1427
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.21	12.0777
27-Jun-2023	0.22	12.4614
27-Sep-2023	0.22	12.563

Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
9-Aug-2023	0.05	10.2887
8-Sep-2023	0.05	10.32
9-Oct-2023	0.05	10.3161
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
9-Aug-2023	0.05	10.6102
8-Sep-2023	0.05	10.6498
9-Oct-2023	0.05	10.6537
Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)		
8-Aug-2022	0.03	10.5907
10-Oct-2022	0.03	10.6456
27-Mar-2023	0.65	10.8944
Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)		
8-Sep-2022	0.03	10.7901
10-Oct-2022	0.03	10.8111
27-Mar-2023	0.67	11.0956

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. 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 of Schemes (i.e. IDCW History)

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.16	10.4245
27-Jun-2023	0.16	10.4607
27-Sep-2023	0.16	10.5006
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.16	10.7483
27-Jun-2023	0.16	10.8079
27-Sep-2023	0.16	10.8728

Baroda BNP Paribas Low Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.3453
27-Sep-2023	0.05	10.3488
27-Oct-2023	0.05	10.3496
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.2541
27-Sep-2023	0.05	10.263
27-Oct-2023	0.05	10.2693

Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	5.07	1015.7767
27-Sep-2023	5.07	1015.9738
27-Oct-2023	5.07	1016.1724
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Jun-2019	0.86	1001.165328
26-Jul-2019	4.13	1007.078674
27-Aug-2019	4.50	1008.574828

Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.1553
27-Sep-2023	0.05	10.1619
27-Oct-2023	0.05	10.1158
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.2353
27-Sep-2023	0.05	10.2458
27-Oct-2023	0.05	10.203
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.15	10.2254
27-Jun-2023	0.15	10.2882
27-Sep-2023	0.15	10.272
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Dec-2022	0.13	10.1529
27-Jun-2023	0.16	10.3952
27-Sep-2023	0.16	10.4163

Baroda BNP Paribas Short Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.2075
27-Sep-2023	0.05	10.2121
27-Oct-2023	0.06	10.1858
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.2686
27-Sep-2023	0.05	10.2792
27-Oct-2023	0.06	10.2587
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.16	10.6255
27-Jun-2023	0.16	10.6965
27-Sep-2023	0.16	10.6971
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.16	11.0289
27-Jun-2023	0.17	11.1269
27-Sep-2023	0.17	11.1424

Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.07	11.3623
27-Sep-2023	0.07	11.3557
27-Oct-2023	0.06	11.3231
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.08	14.0605
27-Sep-2023	0.08	14.0683
27-Oct-2023	0.07	14.0439
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.21	11.8872
27-Jun-2023	0.21	11.9306
27-Sep-2023	0.21	11.9188
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.22	12.654
27-Jun-2023	0.22	12.73
27-Sep-2023	0.22	12.7433

Baroda BNP Paribas Corporate Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.214
27-Sep-2023	0.05	10.2222
27-Oct-2023	0.05	10.1734

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.2716
27-Sep-2023	0.05	10.2836
27-Oct-2023	0.05	10.2381
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.15	10.268
27-Jun-2023	0.16	10.376
27-Sep-2023	0.15	10.3137
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.16	10.3806
27-Jun-2023	0.16	10.4909
27-Sep-2023	0.16	10.4796
Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2019	0.48	10.7079
28-Mar-2022	0.57	11.1525
27-Mar-2023	0.65	10.8455
Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2019	0.51	10.7905
28-Mar-2022	0.58	11.3479
27-Mar-2023	0.66	11.0723

Baroda BNP Paribas Dynamic Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.2674
27-Sep-2023	0.05	10.2678
27-Oct-2023	0.05	10.1867
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Aug-2023	0.05	10.4787
27-Sep-2023	0.05	10.4885
27-Oct-2023	0.05	10.4151
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.15	10.3039
27-Jun-2023	0.16	10.4218
27-Sep-2023	0.16	10.3602
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	0.16	10.5027
27-Jun-2023	0.16	10.6421
27-Sep-2023	0.16	10.6085
Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Sep-2022	0.26	10.2825
27-Mar-2023	0.31	10.3719
27-Sep-2023	0.31	10.4264
Direct Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Sep-2013	0.29	10.366
28-Mar-2014	0.30	10.4254
26-Sep-2014	0.02	10.0821

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. 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 of Schemes (i.e. IDCW History)

Baroda BNP Paribas Gilt Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)			
24-Mar-2020	0.14	0.13	21.978865
23-Mar-2021	1.00	1.00	23.1807
28-Mar-2022	1.17	1.17	22.8738
Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)			
24-Mar-2020	0.14	0.13	28.600265
23-Mar-2021	1.00	1.00	30.4458
28-Mar-2022	1.56	1.56	30.5978

Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
28-Aug-2023	0.05	0.05	10.2531
27-Sep-2023	0.05	0.05	10.2653
27-Oct-2023	0.06	0.06	10.2194
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
28-Aug-2023	0.05	0.05	10.6039
27-Sep-2023	0.05	0.05	10.6205
27-Oct-2023	0.06	0.06	10.577
Regular Plan - Calender Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Dec-2022	0.13	0.13	10.1778
27-Jun-2023	0.16	0.16	10.4532
27-Sep-2023	0.16	0.16	10.4408

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Direct Plan - Calender Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Mar-2023	0.15	0.15	10.2097
27-Jun-2023	0.15	0.15	10.3212
27-Sep-2023	0.15	0.15	10.3246
Regular Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
28-Mar-2022	0.26	0.26	10.3757
27-Mar-2023	0.31	0.31	10.5113
27-Sep-2023	0.32	0.32	10.6092
Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)			
22-Mar-2018	0.50	0.47	10.8116
28-Mar-2019	0.37	0.34	10.6536
28-Mar-2022	0.55	0.55	10.7155
Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Mar-2015	0.72	0.66	11.2204
28-Mar-2019	0.16	0.15	10.2928
28-Mar-2022	0.55	0.55	10.8026

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. 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.

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.barodabnp-paribas-mfi.in/downloads/total-expense-ratio-of-mutual-fund-schemes> on website of mutual fund.

Glossary

Here's a quick reckoner to know what each indicator measures.

Banking	
Currency in circulation (% YoY)	Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector
M3 (% YoY)	Measures money supply and is linked to real GDP growth and inflation
Bank non-food credit growth (%YoY)	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)	
Deposit growth (%YoY)	Measures total deposit growth in the banking system
Credit to deposit ratio (%)	Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.
10 year G-Sec yields (%)	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.
Weighted average lending rate of Banks (%)	Lending rate for all loans
Weighted average deposit rate of banks (%)	Cost of deposits for banks
Median MCLR (%)	Margin lending rate for new loans. Indicator of effectiveness of monetary transmission
Commercial Paper issuance (%YoY)	Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.
Industry	
Cement production (% YoY)	Measures volume of cement production and determines the construction component of GDP
Steel production (% YoY)	Measures volume of steel production determines the construction component of GDP
IIP (%YoY)	The Index of Industrial Production (IIP) measures volume of industrial output. It is an index which details out the growth of various sectors in an economy such as mineral mining, electricity and manufacturing.
Mining (% YoY)	
Manufacturing (%YoY)	
Electricity (%YoY)	
Capital goods production (%YoY)	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.
Consumer durable production (% YoY)	
Consumer non-durable production (% YoY)	
PMI Manufacturing Index	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.
PMI Services Index	
PMI Composite Index	
Consumer	
Rural wage (% YoY)	Measures average rural wages which determines rural propensity to consume
Motorvehicle sales (%YoY)	Measures total number of wholesale motor vehicle sales (passenger vehicles, tractor, commercial and two wheelers) i.e. dispatches from manufacturers to dealers. Indicator of consumption activity.
Passenger Vehicle (% YoY)	
Commercial Vehicle (% YoY)	
Two wheeler (% YoY)	
Tractor sales	
Petrol consumption (% YoY)	Measures volume of motor spirit consumption
Diesel consumption (%YoY)	Measures volume of high speed diesel consumption which reflects industrial activity in the economy
Air traffic (% YoY)	Domestic passengers flown, an important determinant of trade, hotels, transport storage and communication component of GDP.
Foreign tourist arrivals (%YoY)	Measures number of foreign tourist arrivals into the country, an important determinant of trade, hotels, transport storage and communication component of GDP.

Glossary

Freight	
Major port traffic (%YoY)	Volume of cargo traffic at ports, proxy for EXIM and Domestic activity in the country
Rail freight traffic (% YoY)	Earnings from railway freight traffic and proxy for movement of goods in the country
Foreign Trade	
Export growth (% YoY)	Measures value of exports
Import growth (% YoY)	Measures value of imports
Capital goods imports (%YoY)	Measures value of capital goods imports and is reflective of the domestic capex cycle.
Fiscal	
Central Government expenditure (%YoY)	Measures total central government expenditure and is an important determinant of the public administration, defence and other services component of GDP.
Indirect tax (%YoY)	Measures total growth in indirect taxes and hence consumption. Also determines the taxes component of GDP.
Inflation	
CPI (%YoY)	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.
Core CPI (%YoY)	
WPI (%YoY)	

Source: Nirmal Bang Institutional Research, BBNPP AMC

*The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

***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.

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Investors are requested to note that pursuant to para 5.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 read with SEBI (Mutual Funds) (Second Amendment) Regulations, 2012 issued on September 26, 2012, the AMC shall disclose portfolio (along with ISIN) as on the last day of the month for all the schemes on its website on or before the tenth day of the succeeding month. <http://barodabnp-paribasmf.in/Downloads/index.aspx>

Note: In accordance with the requirements specified by the SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund with effect from August 01, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

With effect from October 01, 2012; exit load charged, if any, shall be credited to the respective scheme.

The presentation of statistics for the open ended schemes has been provided as per AMFI Best Practice guidelines circular no. 61/2015-16 dated September 14, 2015 and amendments/clarifications issued thereunder on a best effort basis and is not an endorsement of these statistics by Baroda BNP Paribas Asset Management India Private Ltd (BBNPPAM IPL). This information is not intended to be an offer to sell or a solicitation for the purchase or sale of any financial product or instrument. This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. The information should not be construed as an investment advice and investors are requested to consult their investment advisor and arrive at an informed investment decision before making any investments. BBNPPAM IPL its Directors, officers or its employees shall not be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages arising out of the information contained in this document.

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