

A Multi Asset portfolio for  
your wealth



...is like a wholesome meal  
for your health

## Baroda BNP Paribas Multi Asset Fund

(An open ended scheme investing in Equity, Debt and Gold ETF)



Convenience

Access to multiple asset classes saves the hassle of investing and tracking investments in multiple strategies.



Diversification

Offers lower risk by spreading investment across asset classes.



Optimal Risk adjusted Returns

Different asset classes with varying returns and risks, has potential to provide optimal risk adjusted returns.

### FUND FACTS | September 2025

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#### 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.



For detailed portfolio refer page no. 32  
^basis portfolio of the Scheme as on September 30, 2025.

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



SCAN to know more

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

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# Market Outlook - Equity

Global markets fared well for the month of September as there was less noise around tariff and trade policy. Indian markets were a mixed bag, as positive announcement by the government on GST cut was negated by uncertainty over US tariffs. After two months of decline, Nifty 50 ended on a slightly positive note up by 0.8% in September. Global indices continued the positive momentum with S&P 500 up by 3.5%, followed by US Dow Jones (+1.9%). Most of the European markets too were up with Financial Times Stock Exchange 100 Index (FTSE 100) up by 1.8%, CAC 40 by 2.5% while DAX was largely flat. Amongst the Asian indices, SSE Composite (Shanghai Stock Exchange) was muted up by 0.6% while South Korea (KOSPI) index was up by 7.5% followed by Nikkei which was up by 5.2%.

Indian markets started the month on a positive note led by GST announcement, Fitch Ratings revising India's GDP growth upwards and likely progress on trade talks with the US. However, Changes in the US H1B Visa regulations and announcement of 100% tariffs on patented and branded pharma products kept the markets under check.

The mid and small cap index outperformed the broader market with Nifty Small Cap 250 Index rallying by 1.1% and Nifty Midcap 150 Index by 1.4% for the month. Sector-wise BSE Metals rallying the most by 9.4% in September, followed by BSE PSU (+7.8%), Auto (+5.9%), BSE OIL (+5.4%), Cap Goods (+4.4%), BSE Bank (+2.5%) and BSE Discretionary (+1%), while Durables saw sharp fall of 4.9% followed by IT (-3.6%), BSE Teck (-3.1%), FMCG (-2.4) and healthcare (-1.3%).

FPIs continued to be net sellers to the tune of USD 17bn for CY2025 and USD 1.7bn for the month of September as Indian markets remain expensive compared to some of the Asian economies, weak corporate earnings and geopolitical uncertainty. With regards to certain emerging economies, Brazil and Taiwan FPI remain net buyers to the tune of USD 4.7bn and USD 7.4bn respectively for CY2025. Taiwan saw the highest inflow of USD 7.3bn in September, followed by South Korea (+5.1bn). Vietnam and Thailand saw net outflow of USD 937mn and USD 257mn respectively in September.

In the latest meeting the US Federal Reserve lowered its interest rates by 25bps in-line with street expectation to the 4-4.25% range. It also signalled two more rate cuts amounting to 50bps by end of CY2025. The US Consumer Price Index (CPI) rises to 2.9% in August from 2.74% in July led by higher shelter, food and energy prices. US GDP for Q2 was revised upwards to 3.8% from 3.3% led by stronger consumer spending. In Asia, Japan's inflation is showing signs of slowing down with CPI rising to 2.5% in September as against 3% in August and lower than expectation of 2.8%.

Locally, the GST council announced structural reforms in the GST regime, simplifying rates and process. It has also made reforms to address challenges faced regarding inverted duty structure and made processes business friendly. The council has rationalized GST rates in majority of the mass consumption at lower rates of 5% and 18% and select luxury and sin goods at 40% effective from 22nd September. GST along with tax cuts offered during the budget should drive consumption over the next few months.

On the tariff front, recently US President Trump made two announcements. US has proposed to introduce a one-time fee of USD100,000 on new H1B applications effective from the new lottery system (i.e. April 2026). The US Department of Homeland Services have also announced that the lottery service will favour applicants in the higher wage categories. While this will not have a major near-term impact, in the medium to long term IT companies will see some impact on profitability. Secondly, Trump administration announced 100% tariff on branded and patented products unless a company is building manufacturing plants in the US. Given that majority of Indian pharma companies export generic products to the US, the impact is likely to be minimal.

CPI inflation rose to 2.07% in August from 8 year low of 1.55% in July due to seasonal rise in food and beverage inflation. India Manufacturing PMI (Purchasing Managers Index) hit another new high in August, led by rapid expansion in production, to 59.3 up from 59.1 in July. Services PMI further inched up to a fifteen year high to 62.9 in August from 60.5 in July on back of surging new orders.

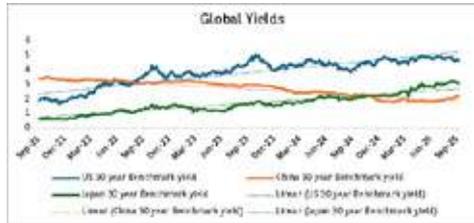
Indian markets continue to underperform global peers over one year period on weak earnings growth and geopolitical tensions. Valuation of Indian market at 19.1x FY27E remains attractive compared to some of the developed and emerging economies. With earnings growth expected to pick up 2HFY26 onwards, supported by some of the key announcements by RBI and Government of India on monetary and fiscal policies, we continue to remain cautiously optimistic.

*Source: Bloomberg, Kotak Securities, B&K Securities. Data as of September 30, 2025. Kindly refer to the last page of the factsheet of Baroda BNP Paribas Mutual fund for the month ending September 2025 for disclaimers.*

# Market Outlook - Fixed Income

## Debt Market Commentary - September -2025

The global economy remains clouded by growing uncertainty, driven by a combination of geopolitical tensions and protectionist policies. The imposition of tariffs by the United States has disrupted global trade flows, straining relationships with key partners and contributing to market volatility. Ongoing wars, particularly in strategically significant regions like Russia and Israel, have further destabilized global supply chains and investor confidence. What is increasingly concerning is the emerging trend of geopolitics directly influencing trade, as nations begin to link economic decisions with wartime allegiances and security concerns. This convergence of war and trade has created a complex and uncertain environment, posing challenges to global economic activity and stability across asset classes.



Source - Bloomberg, Data as on September 30, 2025

Global Bond markets in advanced economies have witnessed a substantial increase in long-dated borrowing costs, which also touched multi-year for some of the economies like Japan, amidst renewed concerns about the fiscal health and inflationary dynamics. Towards the end of September, yields softened in the US following rising expectations of Fed easing. In September-2025 Fed's communication on shifting balance of economic risks further led to decline in yields followed by the rate cut.

Keeping global inflation under check, crude oil prices weakened in September due to supply glut in global markets on announcement of increased production by OPEC plus. Nevertheless, high-frequency commodity price indicators showed a sharp pick-up in select commodity prices from the second half of August-2025, gold prices topping the chart with +45% increase CYTD basis.

### Domestic Economy-

India's growth story remains resilient, with both S&P and OECD highlighting the strength of domestic demand and policy support. S&P retained its GDP growth forecast for FY26 at 6.5% in its latest update (Sep-25), after raising it from 6.3% in June-2025, while the OECD revised its projection higher to 6.7% for FY26. Concerns do loom over the impact of fresh U.S. tariffs but domestic reforms and consumption is expected to offset some of the impact.

RBI MPC in October-25 policy voted in favor of keeping the Repo rate unchanged at 5.50%. The stance was retained at neutral, though two external members voted for a change of stance to 'accommodative' to signal dovish intentions ahead. The RBI's decision to keep the repo rate unchanged at 5.5% signals a cautious and data-dependent stance amidst global and domestic uncertainties. RBI appeared to be reluctant to exhaust its rate-cutting options prematurely, especially without seeing the full impact of the recent GST cuts on festive season demand.

RBI Inflation Estimates	FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
October-2025 Policy	2.6	1.8	1.8	4	4.5
August-2025 Policy	3.1	2.1	3.1	4.4	4.9
RBI Growth Estimates	FY26	Q2 FY26	Q3 FY26	Q4 FY26	Q1 FY27
October-2025 Policy	6.8	7	6.4	6.2	6.4
August-2025 Policy	6.5	6.7	6.6	6.3	6.6

Source - RBI, Data as on October 01, 2025

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

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

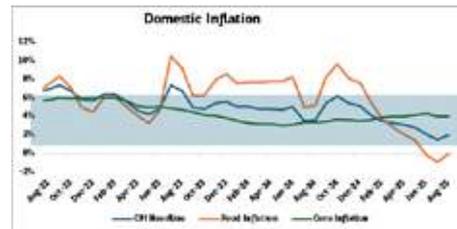
While the changes in projections were broadly in line with expectations, concerns on growth have taken a front seat while inflation smoothly gears the balance. The real clarity on the scope for further easing is likely to emerge in the December-25 and February-26 policy meetings, once the effects of US tariffs, global economic conditions, and domestic fiscal measures become more evident.

Domestic demand conditions remain robust characterised by strong rural demand in a low inflation environment. Rural demand stood strong with robust retail tractor sales and recovery in two-wheeler sales aided by a favourable monsoon and easing inflation. Household demand for employment under the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) declined in August-25, reflecting the availability of alternative avenues of employment due to higher kharif sowing and government's infrastructure push. Urban demand continued to show some weakness as indicated by a modest uptick in automobile sales and subdued domestic air passenger traffic.

### INR and FX reserves

INR continues to swing around the delays in the US-India trade deal, while grappling with additional risks brewing in the services sector. INR hit a fresh low of 88.80 in September-2025, with mild support from the RBI attempting to cap volatility. FPI flows during the week also remained weak, with net outflows of -US\$2.1 bn (equity: (-) US\$1.9 bn, debt: (-) US\$0.3 bn).

### Domestic Inflation -



Source - MOSPI, Data as on September 12th, 2025

- India's headline inflation is expected to undershoot RBI's target of 3.1% in FY26 led by softer commodity prices, lesser food shocks and GST rate rationalization.
- Inflation trajectory in India remains favorable keeping real rates around 250bps proving space for another rate cut.

### Domestic Liquidity -



Source - RBI, Data as on September 30, 2025

- System liquidity fell into deficit mode in the early part of last week on the back of GST related outflows, whereas heavy G-Sec redemptions provided some comfort even as additional government spending remained tepid.
- The weighted average overnight rates rose to around 5.49%. Overall RBI intervened with Variable reverse repo (VRR) auctions regularly to manage overnight rates.
- Going ahead, we expect liquidity surplus to improve driven by month end government spending, partially offset by CIC leakage and month-end RBI forward maturities.

## Government Borrowing Program -



Source - RBI, Data as on September 26, 2025

- The central government announced its H2 FY26 borrowing program of Rs 6.77 tn, (45.8% of total), bringing the full-year FY26 borrowing to Rs14.72 tn (FY2026BE: Rs14.82 tn).
- Although, borrowing in H2 FY26 is above the historical average, it is still below the 47.2% of total seen in H2 FY25.
- With a steepening yield curve, the government has cut borrowing above 10-year tenor to 43.6% in H2 FY26 from 51.8% in H2 FY25.
- Borrowing above 30-year stands at 29.4% in H2 FY26, down from 38.2% in H2 FY25.
- The yield curve could flatten marginally, given supply shifting lower from the far end of the curve.

### Fixed Income Outlook

- Changing Policy Dynamics from August to October-25 - Since the August-25 policy, where the monetary policy committee (MPC) pointed to a limited room for supporting growth, policymakers now in October-25 monetary policy signal available policy space to aid growth. RBI's forward guidance on space for rate cuts gives us confidence on growth supported future policy expectations.
- Elevated spreads and yields - We believe the recent sell off started since August-25 has created another opportunity for investors as it has resulted in valuation of securities to a reasonably attractive point wherein spreads of 10-year benchmark vs the overnight rate and SDLs/Long gsec versus the 10yr benchmark have reached the higher end of the trading range. The investors could benefit from further easing of rates in months ahead.
- Fiscal concerns added to the woes But! - Fiscal concerns aided further rise in yields but we do not expect GST rate cuts to be fiscally negative as we expect Government to benefit from higher volumes at lower GST rates along with other avenues to manage the deficit, if any.
- INR took the hit - INR depreciation has resulted in INR valuation being closer to fair level and provides an attractive entry point from foreign investors in fixed income markets
- At last the opportunity - Positive real rates of ~200 bps (1yr Tbill vs FY26 inflation), post RBI rate cut of 100 bps provides a fundamentally attractive case for remaining invested in fixed income assets. Benign inflation forecast of 2.6%, below RBI threshold of 4% for FY 26 and maintaining GDP forecast at 6.8% indicates a continuity of pro-growth-oriented policy mindset. Multiyear high spread between benchmarks and long end G-sec is expected to provide ample opportunity, with stable to lower rate view and comfortable macros.

# 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

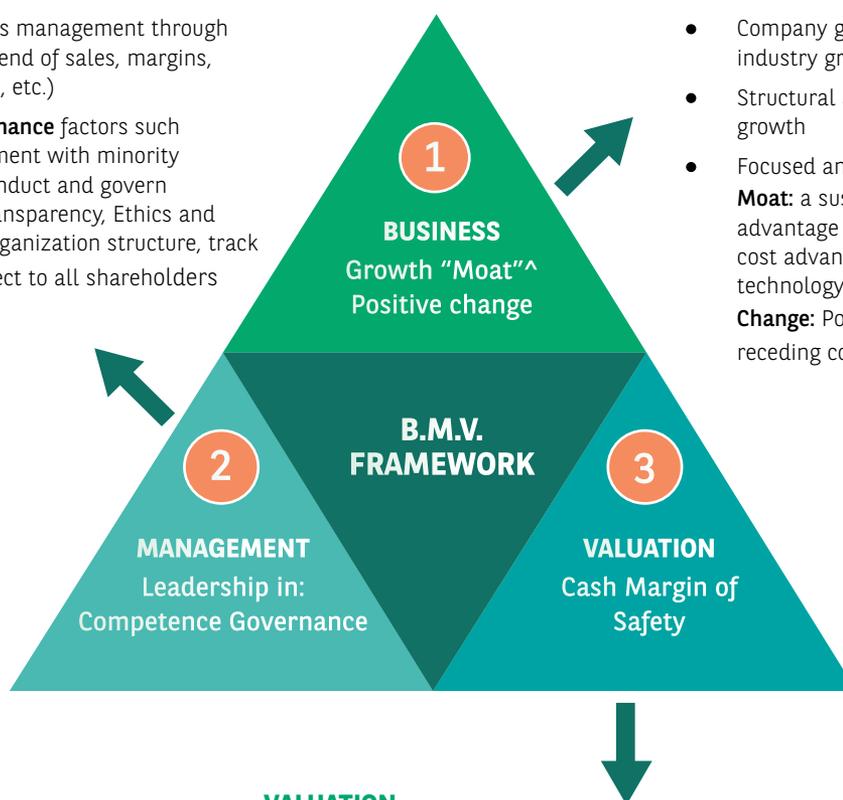
### Leadership in:

- **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

	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25
<b>Banking</b>													
Currency in circulation (% YoY)	5.9	7.0	5.7	5.9	5.3	5.6	5.8	6.5	7.0	7.2	7.5	8.8	9.1
M3 (% YoY)	10.8	11.1	11.1	9.3	9.6	9.6	9.6	9.6	9.5	9.6	10.0	10.1	
Bank non-food credit growth (%YoY)	14.1	13.1	11.8	12.4	12.5	12.0	12.1	11.3	10.2	10.3	9.9	9.9	
Personal credit (%YoY)	16.4	15.8	16.3	14.9	14.2	14.0	14.0	14.5	13.7	14.7	11.9		
Credit to industry (%YoY)	9.1	8.0	8.1	7.4	8.2	7.3	8.0	6.7	4.9	5.5	6.0		
Credit to services (%YoY)	15.2	14.1	14.4	13.0	13.8	13.0	13.4	11.2	9.4	9.6	10.6		
Deposit growth (%YoY)	12.2	12.2	11.1	10.2	10.6	10.6	10.5	10.5	10.1	10.3	10.2	10.2	
Credit to deposit ratio (%)	77.0	77.2	77.7	78.7	79.0	79.0	79.2	77.9	77.4	77.8	79.2		
10 year G-Sec yields (%)	6.75	6.85	6.74	6.76	6.70	6.73	6.6	6.4	6.29	6.32	6.37	6.57	6.58
Weighted average deposit rate of banks (%)	6.95	6.96	6.98	7.00	7.02	7.02	7.03	7.01	7.07	6.99	6.92		
Weighted average lending rate of banks (%)	9.90	9.90	9.89	9.88	9.87	9.80	9.77	9.70	9.69	9.48	9.38		
Median MCLR (%)	8.95	8.95	9.00	9.00	9.00	9.05	9.0	9.0	8.95	8.90	8.75	8.60	8.60
Commercial Paper issuance (%YoY)	(3.6)	7.6	12.7	19.7	20.9	14.2	14.0	32.6	37.1	18.4	19.2	15.4	
<b>Industry</b>													
Cement production (%YoY)	7.2	3.1	13.0	4.6	14.6	10.8	12.2	6.3	9.7	8.2	11.7		
Steel production (%YoY)	1.6	5.2	4.8	6.2	4.7	6.9	9.3	4.4	7.4	9.7	12.8		
IIP (%YoY)	3.1	3.5	5.0	3.5	5.2	2.7	3.9	2.6	1.9	1.5	3.5		
Mining (%YoY)	0.2	0.9	1.9	2.7	4.4	1.6	1.2	(0.2)	(0.1)	(8.7)	(7.2)		
Manufacturing (%YoY)	3.9	4.1	5.5	3.4	5.8	2.8	4.0	3.1	3.2	3.7	5.4		
Electricity (%YoY)	0.5	2.0	4.4	6.2	2.4	3.6	7.5	1.7	(4.7)	(1.2)	0.6		
Capital goods production (%YoY)	3.6	3.1	8.8	10.4	10.3	8.2	3.6	14.0	13.3	3.0	5.0		
Consumer durable production (%YoY)	6.5	5.9	14.1	8.3	7.2	3.7	6.9	6.2	-0.9	2.8	7.7		
Consumer non-durable production (%YoY)	2.2	2.7	0.4	(7.5)	(0.3)	(2.1)	-4.0	-2.7	-1.0	(0.9)	0.5		
PMI Manufacturing Index	56.5	57.5	56.5	56.4	57.7	56.3	58.1	58.2	57.6	58.4	59.1	59.3	57.7
PMI Services Index	57.7	58.5	58.4	59.3	56.5	59.0	58.5	58.7	58.8	60.4	60.5	62.9	
PMI Composite Index	58.3	59.1	58.6	59.2	57.7	58.8	59.5	59.7	59.3	61.6	61.1	63.2	
<b>Consumer</b>													
Rural wage (%YoY)	6.7	6.6	6.4	6.4	6.5	6.8	7.1	7.5	7.5				
Urban unemployment (%)	9.2	8.6	8.4	8.4	8.4	7.8	8.6	8.1	8.4	7.6	7.5	6.4	
Rural unemployment (%)	7.0	8.8	7.9	7.4	7.7	8.8	7.2	7.5	6.1	7.5	6.4	6.3	
Naukri job speak index (%YoY)	(3.8)	10.0	2.0	8.7	3.9	4.0	-0.7	4.4	0.3	10.5	6.8	3.4	10.1
Motorvehicle sales (%YoY)	11.8	11.4	(0.2)	(4.7)	2.0	(6.6)	9.6	-13.0	1.7	(4.0)	7.1	4.5	
Passenger vehicle (%YoY)	(1.4)	0.9	4.0	10.0	1.6	1.9	3.6	3.9	-0.8	(7.4)	(0.2)	(8.8)	
Commercial vehicle (%YoY)	(12.5)	(3.4)	1.3	4.7	2.4	(0.4)	4.5	-0.5	1.8	(1.7)	9.8	7.5	
Two wheeler (%YoY)	15.8	14.2	(1.1)	(8.8)	2.1	(9.0)	11.4	-16.7	2.2	(3.4)	8.7	7.1	
Tractor sales	3.7	22.4	(1.3)	14.0	11.4	35.9	25.4	7.7	9.1	10.5	8.0	28.3	
Petrol consumption (%YoY)	3.0	8.7	9.6	11.1	6.7	3.5	5.7	5.0	9.2	6.8	5.9	5.5	
Diesel consumption (%YoY)	(1.9)	0.1	8.5	6.0	4.2	(1.3)	0.9	4.4	2.2	1.6	2.4	0.9	
Air traffic (%YoY)	6.4	8.1	11.9	8.2	11.3	11.0	8.8	8.5	1.9	3.0	(4.2)		
Foreign tourist arrivals (%YoY)	0.4	(1.4)	3.0	(3.8)	(0.2)	(8.6)	(13.7)	(3.8)					
<b>Freight</b>													
Major port traffic (%YoY)	5.9	(3.4)	(5.0)	3.4	6.2	7.4	13.3	7.0	4.4	5.5	4.0	2.5	
Rail freight traffic (%YoY)	(0.0)	1.4	1.4	1.7	0.0	(3.0)	3.0	3.6	2.7	0.9			
E-way bills generated (%YoY)	18.5	16.9	16.3	17.6	23.1	14.7	20.2	23.4	18.9	19.3	25.8	22.4	
<b>Foreign Trade</b>													
Export growth (%YoY)	(0.3)	16.6	(5.1)	(1.0)	(2.4)	(10.9)	0.7	9.0	(2.8)	(0.1)	7.3	6.7	
Import growth (%YoY)	(0.9)	(1.2)	16.0	4.9	10.3	(16.3)	11.4	19.1	(1.7)	(3.7)	8.6	(10.1)	
Non-oil, non-gold imports (%YoY)	2.1	(6.8)	(9.8)	2.0	18.8	(3.0)	2.2	17.3	12.9	1.1	8.5	(2.2)	
Capital goods imports (%YoY)	19.4	8.1	12.9	12.8	24.4	7.0	6.8	25.2	25.1	8.5	20.5	(0.6)	
<b>Fiscal</b>													
Central Government expenditure (%YoY)	2.6	31.7	3.6	22.1	12.4	(17.7)	9.7	10.0	40.3	37.4	3.3		
Indirect tax (%YoY)	3.3	9.8	7.3	2.5	11.9	0.4	(10.9)	3.6	17.1	(0.2)	0.4		
GST Collections (Rs.bn)	1732	1873	1823	1769	1955	1836	1961	2367	2011	1846	1957	1863	1890
GST collections (YoY)	6.5%	8.9%	8.5%	7.3%	12.3%	9.1%	10.2%	12.6%	16.4%	6.2%	7.5%	6.5%	9.1%
<b>Inflation</b>													
CPI (%YoY)	5.49	6.21	5.48	5.22	4.26	3.61	3.3	3.2	2.8	2.1	1.6	2.1	
Core CPI (%YoY)	3.50	3.67	3.64	3.58	3.67	3.95	4.1	4.1	4.2	4.4	4.1	4.1	
WPI (%YoY)	1.84	2.36	1.89	2.37	2.31	2.38	2.0	0.85	0.4	-0.1	-0.6	0.5	
<b>Negative (■ + ■)</b>	18	15	16	11	10	17	11	13	14	15	3	1	1
<b>Positive (■ + ■)</b>	32	35	34	39	40	33	39	37	35	32	23	9	4

Legend: Negative (Red), Watch (Orange), Neutral (Green), Positive (Teal)

Data is as on month-on-month basis  
Source: - PIB, Bloomberg, RBI, MOSPI, SIAM, Office of Economic Advisor

The data mentioned above is as per their date of release and availability as on October 03, 2025.

The year-on-year growth in currency in circulation increased to 9.1% in September 2025 from 6.9% in September 2024

The 10-year G-sec yield climbed to around 6.58% in September 2025, a level similar to May, as the market reacted to the mid-month GST rate cuts, the RBI's neutral monetary stance, and continued concerns about economic growth.

1-Year median Marginal Cost of Funds based Lending Rate (MCLR) of SCBs declined to 8.60% in September 2025 from 8.95% in September 2024, with cumulative rate cuts earlier in the year created a conducive environment for lower lending rates.

The PMI manufacturing Index declined to 57.7 in September 2025 after 4 months of upsurge driven by softer new orders and outputs, both of which grew at the weakest rate in four months

Hiring rose 10.1% YoY in September 2025. Insurance and real estate recruitment jumped. Unicorns powered 30% growth. Fresher hiring increased.

GST collections surged to 1890 Bn in September 2025. GST reforms aims to boost consumption and ease household budgets.

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

# Baroda BNP Paribas Large Cap Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 22.9845
Regular Plan - Growth Option	: ₹ 215.5849
Direct Plan - IDCW Option	: ₹ 27.6816
Direct Plan - Growth Option	: ₹ 249.2746

### Benchmark Index (AMFI Tier 1)

Nifty 100 TRI

### Date of Allotment

September 23, 2004

Monthly AAUM## As on September 30, 2025 : ₹2,695.25 Crores

AUM## As on September 30, 2025 : ₹2,663.08 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.97%
TER - Direct Plan (%)	: 0.76%
Portfolio Turnover Ratio	: 0.71
Standard Deviation***	: 12.42%
Beta***	: 0.96
Sharpe Ratio***	: 0.83
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 18.32
EPS Growth (%)	: 26.70

## MINIMUM INVESTMENT AMOUNT

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

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

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

## PORTFOLIO (✓ Top 10 Holdings)

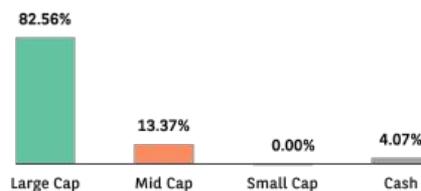
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>22.95%</b>
✓ HDFC Bank Limited	8.03%
✓ ICICI Bank Limited	7.06%
✓ Kotak Mahindra Bank Limited	3.70%
State Bank of India	2.06%
Punjab National Bank	1.14%
Axis Bank Limited	0.96%
<b>Petroleum Products</b>	<b>7.27%</b>
✓ Reliance Industries Limited	6.18%
Bharat Petroleum Corporation Limited	1.09%
<b>IT - Software</b>	<b>7.06%</b>
✓ Infosys Limited	2.83%
✓ Tata Consultancy Services Limited	2.34%
Tech Mahindra Limited	1.89%
<b>Automobiles</b>	<b>6.28%</b>
Hyundai Motor India Ltd	2.10%
Hero MotoCorp Limited	1.48%
Maruti Suzuki India Limited	1.46%
Eicher Motors Limited	1.24%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.92%</b>
Dr. Reddy's Laboratories Limited	1.57%
Divi's Laboratories Limited	1.54%
Cipla Limited	1.52%
Sun Pharmaceutical Industries Limited	1.29%
<b>Finance</b>	<b>5.46%</b>
Power Finance Corporation Limited	1.80%
Bajaj Finance Limited	1.55%
Bajaj Finserv Limited	1.22%
HDB Financial Services Limited	0.89%
<b>Electrical Equipment</b>	<b>4.13%</b>
✓ Hitachi Energy India Limited	3.04%
Bharat Heavy Electricals Limited	1.09%
<b>Power</b>	<b>4.09%</b>
NTPC Limited	2.19%
Power Grid Corporation of India Limited	1.14%
NHPC Limited	0.76%
<b>Construction</b>	<b>4.08%</b>
✓ Larsen & Toubro Limited	4.08%
<b>Retailing</b>	<b>4.03%</b>
Eternal Limited	1.82%
Trent Limited	1.15%
Avenue Supermarts Limited	1.06%
<b>Telecom - Services</b>	<b>4.00%</b>
✓ Bharti Airtel Limited	4.00%
<b>Diversified FMCG</b>	<b>3.70%</b>
ITC Limited	2.17%
Hindustan Unilever Limited	1.53%
<b>Cement &amp; Cement Products</b>	<b>3.29%</b>
✓ UltraTech Cement Limited	2.27%
Grasim Industries Limited	1.02%
<b>Insurance</b>	<b>3.13%</b>
SBI Life Insurance Company Limited	1.09%
HDFC Life Insurance Company Limited	1.02%
ICICI Lombard General Insurance Company Limited	1.02%
<b>Auto Components</b>	<b>1.93%</b>
Bosch Limited	1.93%
<b>Diversified Metals</b>	<b>1.57%</b>
Vedanta Limited	1.57%
<b>Food Products</b>	<b>1.40%</b>
Nestle India Limited	1.40%
<b>Aerospace &amp; Defense</b>	<b>1.02%</b>
Bharat Electronics Limited	1.02%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.99%</b>
Escorts Kubota Limited	0.99%
<b>Beverages</b>	<b>0.97%</b>
Varun Beverages Limited	0.97%

EQUITY HOLDINGS	% of Net Assets
<b>Oil</b>	<b>0.84%</b>
Oil India Limited	0.84%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.77%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>95.88%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.97%</b>
364 Days Tbill (MD 18/12/2025)	SOV	0.53%
364 Days Tbill (MD 26/03/2026)	SOV	0.44%
<b>Total Fixed Income Holdings</b>		<b>0.97%</b>
TREPS, Cash & Other Net Current Assets Including Short Futures		3.15%
<b>GRAND TOTAL</b>		<b>100.00%</b>

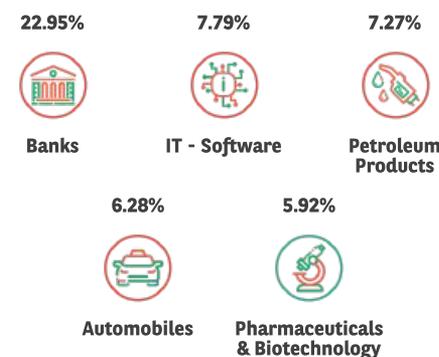
Investment in Top 10 scripts constitutes 43.53% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table

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

# Baroda BNP Paribas Large and Mid Cap Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid cap stocks. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 18.8291
Regular Plan - Growth Option	: ₹ 26.1181
Direct Plan - IDCW Option	: ₹ 21.5603
Direct Plan - Growth Option	: ₹ 28.1336

### Benchmark Index (AMFI Tier 1)

BSE 250 Large & Mid Cap TRI

### Date of Allotment

September 04, 2020

Monthly AAUM## As on September 30, 2025 : ₹1,633.25 Crores

AUM## As on September 30, 2025 : ₹1,606.57 Crores

### Fund Manager

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

### Load Structure

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.10%
TER - Direct Plan (%)	: 0.83%
Portfolio Turnover Ratio	: 0.79
Standard Deviation*	: 14.07%
Beta*	: 1.01
Sharpe Ratio*	: 0.88
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 46
Portfolio RoE (%)	: 17.88
EPS Growth (%)	: 32.12

## MINIMUM INVESTMENT AMOUNT

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

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

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

## PORTFOLIO (✓ Top 10 Holdings)

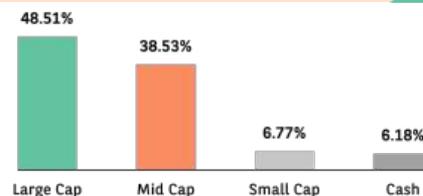
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>20.30%</b>
✓ HDFC Bank Limited	6.51%
✓ ICICI Bank Limited	5.45%
✓ The Federal Bank Limited	2.94%
Indian Bank	2.41%
Kotak Mahindra Bank Limited	1.61%
Karur Vysya Bank Limited	1.38%
<b>IT - Software</b>	<b>6.85%</b>
✓ Infosys Limited	2.56%
Persistent Systems Limited	1.95%
Tech Mahindra Limited	1.57%
Hexaware Technologies Limited	0.77%
<b>Petroleum Products</b>	<b>6.22%</b>
✓ Reliance Industries Limited	3.18%
✓ Hindustan Petroleum Corporation Limited	3.04%
<b>Retailing</b>	<b>5.28%</b>
FSN E-Commerce Ventures Limited	2.09%
Avenue Supermarts Limited	1.67%
Eternal Limited	1.52%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.26%</b>
Divi's Laboratories Limited	2.12%
Sun Pharmaceutical Industries Limited	1.79%
Ajanta Pharma Limited	1.35%
<b>Finance</b>	<b>5.24%</b>
✓ Shriram Finance Limited	2.68%
✓ CRISIL Limited	2.56%
<b>Telecom - Services</b>	<b>5.20%</b>
✓ Bharti Airtel Limited	3.39%
Indus Towers Limited	1.81%
<b>Financial Technology (Fintech)</b>	<b>3.86%</b>
One 97 Communications Limited	2.10%
PB Fintech Limited	1.76%
<b>Insurance</b>	<b>3.58%</b>
ICICI Lombard General Insurance Company Limited	2.35%
Max Financial Services Limited	1.23%
<b>Consumer Durables</b>	<b>3.07%</b>
Blue Star Limited	1.85%
Dixon Technologies (India) Limited	1.22%
<b>Industrial Manufacturing</b>	<b>2.63%</b>
✓ Kaynes Technology India Limited	2.63%
<b>Cement &amp; Cement Products</b>	<b>2.55%</b>
JK Cement Limited	2.55%
<b>Automobiles</b>	<b>2.52%</b>
Eicher Motors Limited	1.31%
Hyundai Motor India Ltd	1.21%
<b>Auto Components</b>	<b>2.52%</b>
Samvardhana Motherson International Limited	1.32%
ZF Commercial Vehicle Control Systems India Limited	1.20%
<b>Construction</b>	<b>2.51%</b>
Larsen & Toubro Limited	2.51%
<b>Food Products</b>	<b>2.24%</b>
Britannia Industries Limited	2.24%
<b>Leisure Services</b>	<b>2.24%</b>
The Indian Hotels Company Limited	2.24%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>2.15%</b>
Escorts Kubota Limited	2.15%
<b>Electrical Equipment</b>	<b>2.07%</b>
GE Vernova T&D India Limited	2.07%
<b>Commercial Services &amp; Supplies</b>	<b>1.77%</b>
Smartworks Coworking Spaces Ltd	1.77%
<b>Textiles &amp; Apparels</b>	<b>1.52%</b>
Page Industries Limited	1.52%
<b>Transport Services</b>	<b>1.39%</b>
InterGlobe Aviation Limited	1.39%

EQUITY HOLDINGS	% of Net Assets
<b>Healthcare Services</b>	<b>1.21%</b>
Jupiter Life Line Hospitals Limited	1.21%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.64%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>93.82%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.73%</b>
364 Days Tbill (MD 26/03/2026)	SOV	0.73%
<b>Total Fixed Income Holdings</b>		<b>0.73%</b>
TREPS, Cash & Other Net Current Assets		5.45%
<b>GRAND TOTAL</b>		<b>100.00%</b>

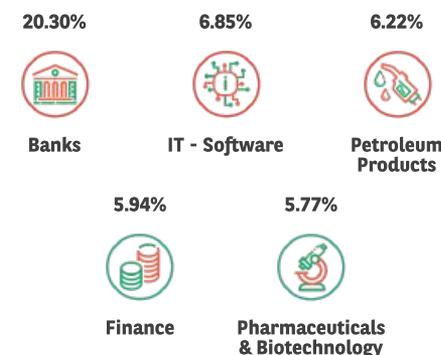
Investment in Top 10 scrips constitutes 34.94% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table

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

# Baroda BNP Paribas Mid Cap Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - IDCW Option	₹ 56.7347
Regular Plan - Growth Option	₹ 99.8083
Direct Plan - IDCW Option	₹ 71.9267
Direct Plan - Growth Option	₹ 119.1438

### Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

### Date of Allotment

May 02, 2006

Monthly AAUM## As on September 30, 2025 : ₹2,212.50 Crores

AUM## As on September 30, 2025 : ₹2,190.43 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	1.99%
TER - Direct Plan (%)	0.56%
Portfolio Turnover Ratio	0.92
Standard Deviation**	13.48%
Beta***	0.83
Sharpe Ratio***	1.00

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

### Key Statistics

No of Stocks	68
Portfolio RoE (%)	16.32
EPS Growth (%)	39.19

## 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 'Transfer Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme.

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>10.34%</b>
Abbott India Limited	1.87%
IPCA Laboratories Limited	1.83%
GlaxoSmithKline Pharmaceuticals Limited	1.82%
Zydus Lifesciences Limited	1.57%
Alkem Laboratories Limited	1.49%
Sanoofi Consumer Healthcare India Limited	0.93%
Sanoofi India Limited	0.83%
<b>Electrical Equipment</b>	<b>8.90%</b>
✓ GE Vernova T&D India Limited	3.38%
✓ Hitachi Energy India Limited	2.47%
✓ Bharat Heavy Electricals Limited	2.18%
Thermax Limited	0.87%
<b>Auto Components</b>	<b>8.53%</b>
✓ Bosch Limited	2.00%
Schaeffler India Limited	1.73%
ZF Commercial Vehicle Control Systems India Limited	1.47%
Jtekt India Limited	1.15%
Bharat Forge Limited	1.11%
MRF Limited	1.07%
<b>Banks</b>	<b>6.98%</b>
✓ Indian Bank	2.74%
The Federal Bank Limited	1.76%
Yes Bank Limited	1.46%
IDFC First Bank Limited	1.02%
<b>Healthcare Services</b>	<b>4.74%</b>
✓ Fortis Healthcare Limited	2.21%
Max Healthcare Institute Limited	1.53%
Aster DM Healthcare Limited	1.00%
<b>Retailing</b>	<b>4.15%</b>
FSN E-Commerce Ventures Limited	1.17%
Swiggy Limited	1.06%
Vishal Mega Mart Limited	1.02%
Info Edge (India) Limited	0.90%
<b>Finance</b>	<b>4.14%</b>
Sundaram Finance Limited	1.71%
CRISIL Limited	1.40%
LIC Housing Finance Limited	1.03%
<b>Automobiles</b>	<b>3.80%</b>
Hero MotoCorp Limited	1.50%
TVS Motor Company Limited	1.26%
Ola Electric Mobility Ltd	1.04%
<b>Financial Technology (Fintech)</b>	<b>3.75%</b>
✓ PB Fintech Limited	2.72%
One 97 Communications Limited	1.03%
<b>Cement &amp; Cement Products</b>	<b>3.64%</b>
Shree Cement Limited	1.47%
The India Cements Limited	1.23%
JSW Cement Limited	0.94%
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.50%</b>
Coromandel International Limited	1.90%
PI Industries Limited	1.60%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>3.26%</b>
Escorts Kubota Limited	1.89%
Ashok Leyland Limited	1.37%
<b>IT - Software</b>	<b>2.83%</b>
Oracle Financial Services Software Limited	1.73%
Persistent Systems Limited	1.10%
<b>Insurance</b>	<b>2.73%</b>
ICICI Lombard General Insurance Company Limited	1.51%
Max Financial Services Limited	1.22%
<b>Petroleum Products</b>	<b>2.23%</b>
✓ Hindustan Petroleum Corporation Limited	2.23%
<b>Realty</b>	<b>2.13%</b>
✓ The Phoenix Mills Limited	2.13%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.11%</b>
✓ Navin Fluorine International Limited	2.11%
<b>Consumer Durables</b>	<b>1.47%</b>
Metro Brands Limited	1.47%
<b>Personal Products</b>	<b>1.42%</b>
Procter & Gamble Hygiene and Health Care Limited	1.42%
<b>Leisure Services</b>	<b>1.21%</b>
Travel Food Services Limited	1.21%
<b>Non - Ferrous Metals</b>	<b>1.17%</b>
National Aluminium Company Limited	1.17%
<b>Oil</b>	<b>1.09%</b>
Oil India Limited	1.09%
<b>Diversified</b>	<b>1.08%</b>

EQUITY HOLDINGS	% of Net Assets
3M India Limited	1.08%
<b>Industrial Products</b>	<b>1.08%</b>
Cummins India Limited	1.08%
<b>Beverages</b>	<b>1.03%</b>
United Breweries Limited	1.03%
<b>Textiles &amp; Apparels</b>	<b>1.02%</b>
Page Industries Limited	1.02%
<b>Gas</b>	<b>1.02%</b>
Petronet LNG Limited	1.02%
<b>Food Products</b>	<b>1.00%</b>
Hatsun Agro Product Limited	1.00%
<b>Capital Markets</b>	<b>0.99%</b>
Nippon Life India Asset Management Limited	0.99%
<b>Telecom - Services</b>	<b>0.95%</b>
Bharti Hexacom Limited	0.95%
<b>IT - Services</b>	<b>0.93%</b>
Inventurus Knowledge Solutions Limited	0.93%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.53%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>94.75%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.90%
364 Days Tbill (MD 18/12/2025)	SOV	0.90%
<b>Total Fixed Income Holdings</b>		<b>0.90%</b>
TREPS, Cash & Other Net Current Assets		4.34%
<b>GRAND TOTAL</b>		<b>100.00%</b>

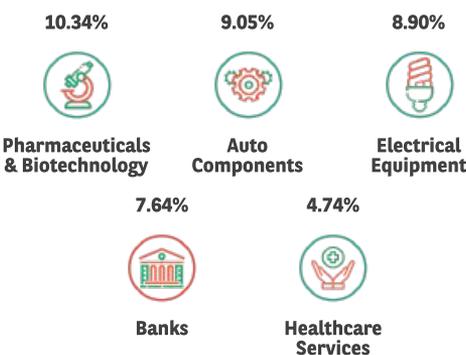
Investment in Top 10 scrips constitutes 24.17% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

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

# Baroda BNP Paribas Small Cap Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular IDCW	: ₹ 12.4364
Regular Growth	: ₹ 12.7626
Direct IDCW	: ₹ 12.8081
Direct Growth	: ₹ 13.1254

### Benchmark Index (AMFI Tier 1)

Nifty Small Cap 250 TRI

### Date of Allotment

October 30, 2023

Monthly AAUM## As on September 30, 2025 : ₹1,279.38 Crores

AUM## As on September 30, 2025 : ₹1,244.35 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.15%
TER - Direct Plan (%)	: 0.89%
Portfolio Turnover Ratio	: 0.69

### Key Statistics

No of Stocks	: 64
Portfolio RoE (%)	: 14.85
EPS Growth (%)	: 30.35

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

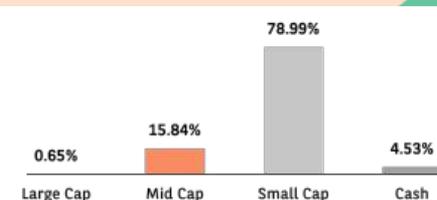
EQUITY HOLDINGS	% of Net Assets
<b>Electrical Equipment</b>	<b>9.13%</b>
✓ GE Vernova T&D India Limited	4.52%
✓ Hitachi Energy India Limited	2.89%
Bharat Heavy Electricals Limited	1.72%
<b>Finance</b>	<b>7.73%</b>
Mas Financial Services Limited	1.94%
Poonawalla Fincorp Limited	1.70%
Can Fin Homes Limited	1.53%
Manappuram Finance Limited	1.35%
HDB Financial Services Limited	1.21%
<b>Industrial Products</b>	<b>7.02%</b>
✓ KSB Limited	3.34%
✓ Ingersoll Rand (India) Limited	2.09%
SKF India Limited	1.59%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>6.86%</b>
✓ AstraZeneca Pharma India Limited	2.20%
Sanofi India Limited	1.50%
Pfizer Limited	1.21%
Sanofi Consumer Healthcare India Limited	0.99%
Natco Pharma Limited	0.96%
<b>Auto Components</b>	<b>6.85%</b>
✓ Jtekt India Limited	2.75%
Exide Industries Limited	1.10%
ZF Commercial Vehicle Control Systems India Limited	1.09%
Motherson Sumi Wiring India Limited	0.99%
Sundaram Clayton Limited	0.92%
<b>Banks</b>	<b>6.74%</b>
✓ Karur Vysya Bank Limited	2.48%
City Union Bank Limited	2.06%
Yes Bank Limited	1.20%
Ujjivan Small Finance Bank Limited	1.00%
<b>Leisure Services</b>	<b>4.45%</b>
Lemon Tree Hotels Limited	2.00%
Travel Food Services Limited	1.28%
Schloss Bangalore Limited	1.17%
<b>Cement &amp; Cement Products</b>	<b>3.92%</b>
JSW Cement Limited	1.66%
The India Cements Limited	1.23%
JK Lakshmi Cement Limited	1.03%
<b>Consumer Durables</b>	<b>3.74%</b>
Amber Enterprises India Limited	1.64%
V-Guard Industries Limited	1.06%
Kansai Nerolac Paints Limited	1.04%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>3.35%</b>
✓ BEML Limited	3.35%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.26%</b>
BASF India Limited	1.77%
Navin Fluorine International Limited	1.49%
<b>Capital Markets</b>	<b>2.82%</b>
ICRA Limited	1.72%
KFin Technologies Limited	1.10%
<b>Healthcare Services</b>	<b>2.76%</b>
Dr. Lal Path Labs Limited	1.75%
Aster DM Healthcare Limited	1.01%
<b>Food Products</b>	<b>2.64%</b>
Mrs. Bectors Food Specialities Limited	1.77%
Zydus Wellness Limited	0.87%
<b>Gas</b>	<b>2.60%</b>
✓ Mahanagar Gas Limited	2.60%
<b>IT - Services</b>	<b>2.54%</b>
Affle 3i Limited	1.57%
Inventus Knowledge Solutions Limited	0.97%
<b>Commercial Services &amp; Supplies</b>	<b>2.10%</b>
✓ eClerx Services Limited	2.10%
<b>Power</b>	<b>2.00%</b>
SJVN Limited	2.00%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.96%</b>
Gujarat State Fertilizers & Chemicals Limited	1.03%
Bayer Cropscience Limited	0.93%
<b>Paper, Forest &amp; Jute Products</b>	<b>1.45%</b>

EQUITY HOLDINGS	% of Net Assets
Aditya Birla Real Estate Limited	1.45%
<b>Construction</b>	<b>1.40%</b>
KEC International Limited	1.40%
<b>Diversified</b>	<b>1.38%</b>
DCM Shriram Limited	1.38%
<b>Household Products</b>	<b>1.25%</b>
Jyothy Labs Limited	1.25%
<b>Petroleum Products</b>	<b>1.21%</b>
Gulf Oil Lubricants India Limited	1.21%
<b>Non - Ferrous Metals</b>	<b>1.20%</b>
National Aluminium Company Limited	1.20%
<b>Transport Services</b>	<b>1.02%</b>
VRL Logistics Limited	1.02%
<b>Realty</b>	<b>1.01%</b>
Brigade Enterprises Limited	1.01%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>3.09%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>95.48%</b>

Total Fixed Income Holdings	% of Net Assets
TREPS, Cash & Other Net Current Assets	4.52%
<b>GRAND TOTAL</b>	<b>100.00%</b>

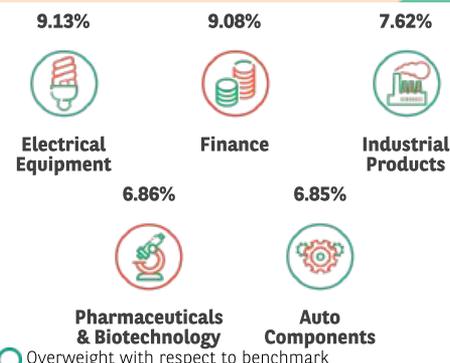
Investment in Top 10 scrips constitutes 28.32% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

# Baroda BNP Paribas Flexi Cap Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan-IDCW	: ₹ 13.7333
Regular Plan-Growth Option	: ₹ 15.0526
Direct Plan-IDCW	: ₹ 14.3533
Direct Plan-Growth Option	: ₹ 15.7338

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

August 17, 2022

Monthly AAUM## As on September 30, 2025 : ₹1,256.61 Crores

AUM## As on September 30, 2025 : ₹1,230.48 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.17%
TER - Direct Plan (%)	: 0.96%
Portfolio Turnover Ratio	: 0.79
Standard Deviation*	: 13.30%
Beta*	: 0.95
Sharpe Ratio*	: 0.75

### Key Statistics

No of Stocks	: 47
Portfolio RoE (%)	: 16.69
EPS Growth (%)	: 36.22

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

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

## PORTFOLIO (✓ Top 10 Holdings)

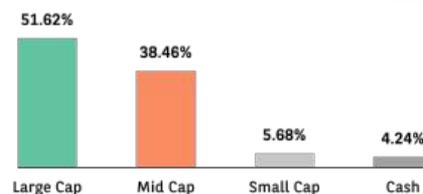
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>21.62%</b>
✓ HDFC Bank Limited	7.34%
✓ ICICI Bank Limited	6.03%
✓ The Federal Bank Limited	3.14%
Indian Bank	2.44%
Karur Vysya Bank Limited	1.54%
Kotak Mahindra Bank Limited	1.13%
<b>Retailing</b>	<b>7.15%</b>
Vishal Mega Mart Limited	2.00%
Avenue Supermarts Limited	1.73%
Eternal Limited	1.72%
FSN E-Commerce Ventures Limited	1.70%
<b>Petroleum Products</b>	<b>6.57%</b>
✓ Reliance Industries Limited	3.33%
✓ Hindustan Petroleum Corporation Limited	3.24%
<b>IT - Software</b>	<b>5.93%</b>
✓ Infosys Limited	2.93%
Tech Mahindra Limited	1.82%
Persistent Systems Limited	1.18%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.29%</b>
Divi's Laboratories Limited	2.08%
Ajanta Pharma Limited	1.66%
Sun Pharmaceutical Industries Limited	1.55%
<b>Telecom - Services</b>	<b>4.97%</b>
✓ Bharti Airtel Limited	3.66%
Indus Towers Limited	1.31%
<b>Electrical Equipment</b>	<b>4.75%</b>
✓ Hitachi Energy India Limited	2.63%
GE Vernova T&D India Limited	2.12%
<b>Auto Components</b>	<b>3.90%</b>
Schaeffler India Limited	1.71%
ZF Commercial Vehicle Control Systems India Limited	1.10%
Bosch Limited	1.09%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.73%</b>
Solar Industries India Limited	1.90%
Linde India Limited	1.83%
<b>Financial Technology (Fintech)</b>	<b>3.61%</b>
One 97 Communications Limited	2.05%
PB Fintech Limited	1.56%
<b>Healthcare Services</b>	<b>3.53%</b>
Max Healthcare Institute Limited	2.45%
Metropolis Healthcare Limited	1.08%
<b>Finance</b>	<b>3.00%</b>
✓ Shriram Finance Limited	3.00%
<b>Construction</b>	<b>2.68%</b>
✓ Larsen & Toubro Limited	2.68%
<b>Industrial Manufacturing</b>	<b>2.58%</b>
Kaynes Technology India Limited	2.58%
<b>Consumer Durables</b>	<b>2.50%</b>
Blue Star Limited	1.38%
Century Plyboards (India) Limited	1.12%
<b>Insurance</b>	<b>2.30%</b>
ICICI Lombard General Insurance Company Limited	2.30%
<b>Automobiles</b>	<b>2.11%</b>
Hyundai Motor India Ltd	1.26%
Eicher Motors Limited	0.85%
<b>Beverages</b>	<b>1.99%</b>
Radico Khaitan Limited	1.99%

EQUITY HOLDINGS	% of Net Assets
<b>Cement &amp; Cement Products</b>	<b>1.99%</b>
UltraTech Cement Limited	1.99%
<b>Transport Services</b>	<b>1.36%</b>
InterGlobe Aviation Limited	1.36%
<b>Textiles &amp; Apparels</b>	<b>1.16%</b>
Page Industries Limited	1.16%
<b>Ferrous Metals</b>	<b>1.08%</b>
Jindal Steel Limited	1.08%
<b>Food Products</b>	<b>0.84%</b>
Mrs. Bectors Food Specialities Limited	0.84%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.13%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>95.77%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.71%</b>
364 Days Tbill (MD 26/03/2026) SOV		0.71%
<b>Total Fixed Income Holdings</b>		<b>0.71%</b>
TREPS, Cash & Other Net Current Assets		3.52%
<b>GRAND TOTAL</b>		<b>100.00%</b>

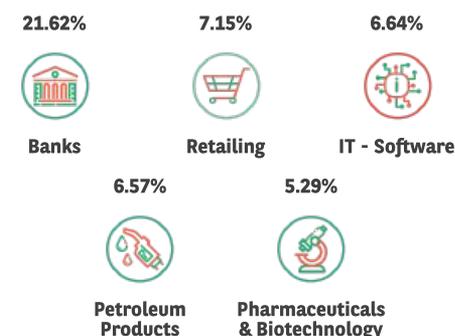
Investment in Top 10 scrips constitutes 37.98% of the portfolio

## 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 risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

# Baroda BNP Paribas Multi Cap Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Capital appreciation over long term</li> <li>Investments predominantly in equity and equity related instruments.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer^^</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>Benchmark (Tier 1) Riskometer^</p> <p>Benchmark riskometer is at Very High risk</p>
	<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 Multicap 50:25:25 TRI): basis it's constituents; as on September 30, 2025</p>	

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 52.5815
Regular Plan - Growth Option	: ₹ 279.6458
Direct Plan - IDCW Option	: ₹ 55.9603
Direct Plan - Growth Option	: ₹ 314.5233

### Benchmark Index (AMFI Tier 1)

Nifty 500 Multicap 50:25:25 TRI

### Date of Allotment

September 12, 2003

Monthly AAUM## As on September 30, 2025 : ₹3,008.15 Crores

AUM## As on September 30, 2025 : ₹2,956.02 Crores

### Fund Manager

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

### Load Structure

Exit Load: • 1% if redeemed on or before 12 months from the date of allotment of units. NIL if redeemed after 12 months from the date of allotment of units

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.98%
TER - Direct Plan (%)	: 0.94%
Portfolio Turnover Ratio	: 1.19
Standard Deviation***	: 13.53%
Beta***	: 0.90
Sharpe Ratio***	: 0.96

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

### Key Statistics

No of Stocks	: 59
Portfolio RoE (%)	: 17.36
EPS Growth (%)	: 34.67

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

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

## PORTFOLIO (✓ Top 10 Holdings)

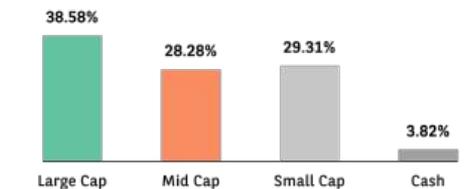
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>11.46%</b>
✓ HDFC Bank Limited	4.08%
✓ ICICI Bank Limited	3.81%
✓ Karur Vysya Bank Limited	1.95%
Punjab National Bank	1.62%
<b>Retailing</b>	<b>6.89%</b>
Eternal Limited	1.93%
Vishal Mega Mart Limited	1.87%
Avenue Supermarts Limited	1.59%
Swiggy Limited	1.50%
<b>Finance</b>	<b>5.92%</b>
✓ Bajaj Finance Limited	1.93%
Aditya Birla Capital Limited	1.63%
Muthoot Finance Limited	1.35%
CRISIL Limited	1.01%
<b>Consumer Durables</b>	<b>5.89%</b>
Titan Company Limited	1.82%
Amber Enterprises India Limited	1.44%
Blue Star Limited	1.34%
Dixon Technologies (India) Limited	1.29%
<b>Capital Markets</b>	<b>5.17%</b>
Nippon Life India Asset Management Limited	1.76%
Central Depository Services (India) Limited	1.36%
Prudent Corporate Advisory Services Limited	1.19%
BSE Limited	0.86%
<b>IT - Software</b>	<b>4.88%</b>
Tech Mahindra Limited	1.89%
Persistent Systems Limited	1.22%
Infosys Limited	0.98%
KPIT Technologies Limited	0.79%
<b>Chemicals &amp; Petrochemicals</b>	<b>4.70%</b>
Linde India Limited	1.77%
Navin Fluorine International Limited	1.65%
Archean Chemical Industries Limited	1.28%
<b>Healthcare Services</b>	<b>4.37%</b>
Rainbow Childrens Medicare Limited	1.72%
Dr. Lal Path Labs Limited	1.33%
Max Healthcare Institute Limited	1.32%
<b>Automobiles</b>	<b>4.01%</b>
✓ TVS Motor Company Limited	2.33%
Mahindra & Mahindra Limited	1.68%
<b>Financial Technology (Fintech)</b>	<b>3.86%</b>
✓ One 97 Communications Limited	2.28%
PB Fintech Limited	1.58%
<b>Leisure Services</b>	<b>3.56%</b>
✓ Travel Food Services Limited	2.04%
Lemon Tree Hotels Limited	1.52%
<b>Petroleum Products</b>	<b>3.09%</b>
✓ Reliance Industries Limited	3.09%
<b>Industrial Manufacturing</b>	<b>2.67%</b>
Tega Industries Limited	1.61%
Jyoti CNC Automation Ltd	1.06%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.64%</b>
Concord Biotech Limited	1.41%
Divi's Laboratories Limited	1.23%
<b>Beverages</b>	<b>2.55%</b>
✓ Radico Khaitan Limited	2.55%
<b>Food Products</b>	<b>2.03%</b>
✓ Britannia Industries Limited	2.03%
<b>IT - Services</b>	<b>1.82%</b>
Sagility India Limited	1.82%
<b>Construction</b>	<b>1.72%</b>
Larsen & Toubro Limited	1.72%
<b>Telecom - Services</b>	<b>1.68%</b>
Bharti Airtel Limited	1.68%
<b>Commercial Services &amp; Supplies</b>	<b>1.67%</b>
Indique Spaces Limited	1.67%
<b>Insurance</b>	<b>1.67%</b>
SBI Life Insurance Company Limited	1.67%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.62%</b>

EQUITY HOLDINGS	% of Net Assets
BEML Limited	1.62%
<b>Cement &amp; Cement Products</b>	<b>1.55%</b>
The India Cements Limited	1.55%
<b>Transport Services</b>	<b>1.51%</b>
InterGlobe Aviation Limited	1.51%
<b>Auto Components</b>	<b>1.49%</b>
Schaeffler India Limited	1.49%
<b>Electrical Equipment</b>	<b>1.37%</b>
Hitachi Energy India Limited	1.37%
<b>Gas</b>	<b>1.34%</b>
Mahanagar Gas Limited	1.34%
<b>Industrial Products</b>	<b>1.33%</b>
Cummins India Limited	1.33%
<b>Minerals &amp; Mining</b>	<b>1.29%</b>
NMDC Limited	1.29%
<b>Paper, Forest &amp; Jute Products</b>	<b>1.07%</b>
Aditya Birla Real Estate Limited	1.07%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.37%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>96.19%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.67%</b>
364 Days Tbill (MD 18/12/2025)	SOV	0.67%
<b>Total Fixed Income Holdings</b>		<b>0.67%</b>
TREPS, Cash & Other Net Current Assets		3.11%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 26.09% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

# Baroda BNP Paribas Value Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan-IDCW	: ₹ 12.3684
Regular Plan-Growth Option	: ₹ 13.5654
Direct Plan-IDCW	: ₹ 12.7654
Direct Plan-Growth Option	: ₹ 13.9999

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

June 07, 2023

Monthly AAUM## As on September 30, 2025 : ₹1,236.32 Crores

AUM## As on September 30, 2025 : ₹1,210.12 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.18%
TER - Direct Plan (%)	: 1.08%
Portfolio Turnover Ratio	: 0.69

### Key Statistics

No of Stocks	: 54
Portfolio RoE (%)	: 16.20
EPS Growth (%)	: 13.98

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

The scheme currently does not have Distribution History

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>19.74%</b>
✓ HDFC Bank Limited	7.07%
✓ ICICI Bank Limited	4.12%
✓ Kotak Mahindra Bank Limited	4.12%
Canara Bank	1.28%
Yes Bank Limited	1.23%
IDBI Bank Limited	1.06%
Ujivan Small Finance Bank Limited	0.86%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>11.95%</b>
✓ Divi's Laboratories Limited	2.35%
Alkem Laboratories Limited	1.79%
Zydus Lifesciences Limited	1.62%
Sun Pharmaceutical Industries Limited	1.58%
JB Chemicals & Pharmaceuticals Limited	1.41%
Cipla Limited	1.24%
Sanofi Consumer Healthcare India Limited	1.01%
Sanofi India Limited	0.95%
<b>Petroleum Products</b>	<b>9.63%</b>
✓ Reliance Industries Limited	6.20%
Hindustan Petroleum Corporation Limited	2.31%
Bharat Petroleum Corporation Limited	1.12%
<b>IT - Software</b>	<b>7.74%</b>
✓ Infosys Limited	2.38%
Tata Consultancy Services Limited	1.79%
Tech Mahindra Limited	1.62%
Wipro Limited	0.99%
Birlasoft Limited	0.96%
<b>Electrical Equipment</b>	<b>5.30%</b>
✓ GE Vernova T&D India Limited	2.94%
✓ Bharat Heavy Electricals Limited	2.36%
<b>Automobiles</b>	<b>4.81%</b>
Hero MotoCorp Limited	2.04%
Eicher Motors Limited	1.45%
Maruti Suzuki India Limited	1.32%
<b>Power</b>	<b>4.48%</b>
SJVN Limited	2.02%
Power Grid Corporation of India Limited	1.39%
CESC Limited	1.07%
<b>Finance</b>	<b>4.27%</b>
Power Finance Corporation Limited	2.15%
Mas Financial Services Limited	2.12%
<b>Auto Components</b>	<b>3.93%</b>
Jtekt India Limited	1.79%
Exide Industries Limited	1.13%
Sundaram Clayton Limited	1.01%
<b>Diversified FMCG</b>	<b>3.57%</b>
✓ ITC Limited	2.32%
Hindustan Unilever Limited	1.25%
<b>Gas</b>	<b>3.56%</b>
Mahanagar Gas Limited	1.50%
Petronet LNG Limited	1.04%
GAIL (India) Limited	1.02%
<b>Insurance</b>	<b>3.28%</b>
ICICI Prudential Life Insurance Company Limited	1.72%
HDFC Life Insurance Company Limited	1.56%
<b>Cement &amp; Cement Products</b>	<b>3.07%</b>
UltraTech Cement Limited	1.72%
The India Cements Limited	1.35%
<b>Construction</b>	<b>3.02%</b>
✓ Larsen & Toubro Limited	3.02%
<b>Industrial Products</b>	<b>2.12%</b>
SKF India Limited	1.09%
Carborundum Universal Limited	1.03%
<b>Aerospace &amp; Defense</b>	<b>2.00%</b>
Bharat Electronics Limited	2.00%

EQUITY HOLDINGS	% of Net Assets
<b>Oil</b>	<b>1.71%</b>
Oil India Limited	1.71%
<b>Household Products</b>	<b>0.98%</b>
Jyothy Labs Limited	0.98%
<b>Consumer Durables</b>	<b>0.82%</b>
Akzo Nobel India Limited	0.82%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.29%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>97.27%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.80%</b>
364 Days Tbill (MD 26/03/2026)	SOV	0.40%
364 Days Tbill (MD 16/04/2026)	SOV	0.40%
<b>Total Fixed Income Holdings</b>		<b>0.80%</b>
TREPS, Cash & Other Net Current Assets		1.93%
<b>GRAND TOTAL</b>		<b>100.00%</b>

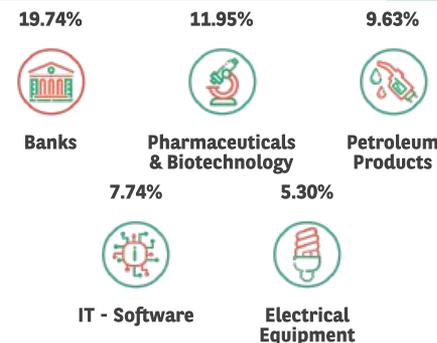
Investment in Top 10 scrips constitutes 36.88% of the portfolio

## 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 Dividend Yield Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular IDCW	: ₹ 9.3935
Regular Growth	: ₹ 9.3935
Direct IDCW	: ₹ 9.5610
Direct Growth	: ₹ 9.5610

### Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

September 11, 2024

Monthly AAUM## As on September 30, 2025 : ₹922.60 Crores

AUM## As on September 30, 2025 : ₹886.76 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.18%
TER - Direct Plan (%)	: 0.52%
Portfolio Turnover Ratio	: 1.17

### Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 19.32
EPS Growth (%)	: 17.42

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>17.25%</b>
✓ HDFC Bank Limited	5.90%
✓ Kotak Mahindra Bank Limited	4.49%
✓ ICICI Bank Limited	4.10%
Canara Bank	1.74%
IDFC First Bank Limited	1.02%
<b>Petroleum Products</b>	<b>11.28%</b>
✓ Reliance Industries Limited	6.15%
✓ Hindustan Petroleum Corporation Limited	2.50%
Gulf Oil Lubricants India Limited	1.48%
Bharat Petroleum Corporation Limited	1.15%
<b>IT - Software</b>	<b>9.18%</b>
✓ Infosys Limited	2.60%
Tata Consultancy Services Limited	1.79%
Oracle Financial Services Software Limited	1.42%
Tech Mahindra Limited	1.26%
HCL Technologies Limited	1.17%
Wipro Limited	0.94%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.85%</b>
JB Chemicals & Pharmaceuticals Limited	2.12%
GlaxoSmithKline Pharmaceuticals Limited	1.95%
Sun Pharmaceutical Industries Limited	1.80%
Divi's Laboratories Limited	1.60%
Dr. Reddy's Laboratories Limited	1.38%
<b>Automobiles</b>	<b>7.39%</b>
✓ Hyundai Motor India Ltd	2.19%
Mahindra & Mahindra Limited	1.93%
Hero MotoCorp Limited	1.85%
Eicher Motors Limited	1.42%
<b>Electrical Equipment</b>	<b>4.31%</b>
✓ GE Vernova T&D India Limited	4.31%
<b>Finance</b>	<b>4.26%</b>
Bajaj Finance Limited	1.69%
Power Finance Corporation Limited	1.39%
Cholamandalam Investment and Finance Company Ltd	1.18%
<b>Insurance</b>	<b>3.54%</b>
ICICI Lombard General Insurance Company Limited	2.13%
ICICI Prudential Life Insurance Company Limited	1.41%
<b>Gas</b>	<b>3.06%</b>
Mahanagar Gas Limited	1.97%
GAIL (India) Limited	1.09%
<b>Food Products</b>	<b>2.79%</b>
Britannia Industries Limited	1.49%
Nestle India Limited	1.30%
<b>Construction</b>	<b>2.68%</b>
✓ Larsen & Toubro Limited	2.68%
<b>Power</b>	<b>2.68%</b>
SJVN Limited	1.53%
NTPC Limited	1.15%
<b>Capital Markets</b>	<b>2.54%</b>
ICRA Limited	1.50%
360 One WAM Limited	1.04%
<b>Oil</b>	<b>2.51%</b>
Oil India Limited	1.40%
Oil & Natural Gas Corporation Limited	1.11%
<b>Auto Components</b>	<b>2.28%</b>
Bharat Forge Limited	1.16%
Bosch Limited	1.12%
<b>Cement &amp; Cement Products</b>	<b>1.72%</b>
UltraTech Cement Limited	1.72%
<b>Healthcare Services</b>	<b>1.63%</b>
Max Healthcare Institute Limited	1.63%
<b>Beverages</b>	<b>1.47%</b>

EQUITY HOLDINGS	% of Net Assets
Radico Khaitan Limited	1.47%
<b>Industrial Products</b>	<b>1.33%</b>
SKF India Limited	1.33%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.24%</b>
Escorts Kubota Limited	1.24%
<b>Diversified FMCG</b>	<b>1.13%</b>
ITC Limited	1.13%
<b>Consumable Fuels</b>	<b>1.10%</b>
Coal India Limited	1.10%
<b>Household Products</b>	<b>1.07%</b>
Jyothy Labs Limited	1.07%
<b>Chemicals &amp; Petrochemicals</b>	<b>0.99%</b>
BASF India Limited	0.99%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.52%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>96.8%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>2.24%</b>
364 Days Tbill (MD 21/11/2025)	SOV	2.24%
<b>Total Fixed Income Holdings</b>		<b>2.24%</b>
TREPS, Cash & Other Net Current Assets		0.96%
<b>GRAND TOTAL</b>		<b>100.00%</b>

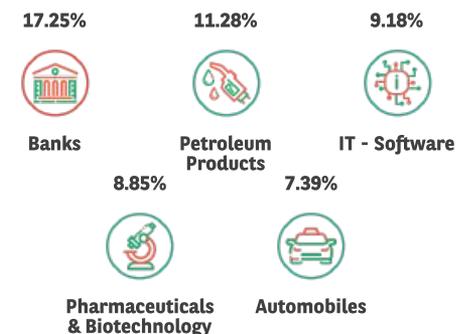
Investment in Top 10 scrips constitutes 37.16% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

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

# Baroda BNP Paribas Focused Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 15.2235
Regular Plan - Growth Option	: ₹ 21.1299
Direct Plan - IDCW Option	: ₹ 17.2672
Direct Plan - Growth Option	: ₹ 24.0146

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

October 06, 2017

Monthly AAUM## As on September 30, 2025 : ₹681.56 Crores

AUM## As on September 30, 2025 : ₹673.62 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.28%
TER - Direct Plan (%)	: 0.48%
Portfolio Turnover Ratio	: 1.51
Standard Deviation*	: 14.80%
Beta*	: 1.05
Sharpe Ratio*	: 0.52
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 27
Portfolio RoE (%)	: 18.18
EPS Growth (%)	: 29.56

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

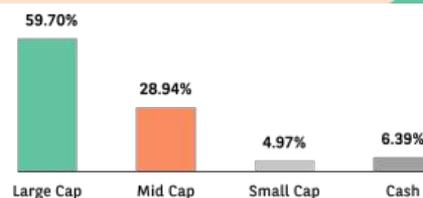
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>17.51%</b>
✓ HDFC Bank Limited	9.18%
✓ ICICI Bank Limited	7.00%
Kotak Mahindra Bank Limited	1.33%
<b>Retailing</b>	<b>9.31%</b>
✓ Swiggy Limited	3.92%
Vishal Mega Mart Limited	3.32%
FSN E-Commerce Ventures Limited	2.07%
<b>IT - Software</b>	<b>6.69%</b>
✓ Tech Mahindra Limited	3.48%
Infosys Limited	3.21%
<b>Petroleum Products</b>	<b>6.58%</b>
✓ Hindustan Petroleum Corporation Limited	6.58%
<b>Telecom - Services</b>	<b>6.27%</b>
✓ Bharti Airtel Limited	6.27%
<b>Automobiles</b>	<b>5.93%</b>
Mahindra & Mahindra Limited	3.05%
Hyundai Motor India Ltd	2.88%
<b>Insurance</b>	<b>4.63%</b>
ICICI Lombard General Insurance	
✓ Company Limited	4.63%
<b>Healthcare Services</b>	<b>4.14%</b>
✓ Max Healthcare Institute Limited	4.14%
<b>Construction</b>	<b>4.07%</b>
✓ Larsen & Toubro Limited	4.07%
<b>Finance</b>	<b>4.03%</b>
Shriram Finance Limited	2.74%
Poonawalla Fincorp Limited	1.29%
<b>Financial Technology (Fintech)</b>	<b>3.75%</b>
✓ One 97 Communications Limited	3.75%
<b>Capital Markets</b>	<b>3.47%</b>
Multi Commodity Exchange of India Limited	3.47%
<b>Aerospace &amp; Defense</b>	<b>2.85%</b>
Bharat Electronics Limited	2.85%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.84%</b>
Sun Pharmaceutical Industries Limited	2.84%
<b>Transport Services</b>	<b>2.49%</b>
InterGlobe Aviation Limited	2.49%
<b>Leisure Services</b>	<b>2.14%</b>
The Indian Hotels Company Limited	2.14%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.06%</b>

EQUITY HOLDINGS	% of Net Assets
Navin Fluorine International Limited	2.06%
<b>Power</b>	<b>2.02%</b>
Tata Power Company Limited	2.02%
<b>IT - Services</b>	<b>1.62%</b>
Inventus Knowledge Solutions Limited	1.62%
<b>Electrical Equipment</b>	<b>1.19%</b>
GE Vernova T&D India Limited	1.19%
<b>TOTAL EQUITY HOLDING</b>	<b>93.59%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b> <b>% of Net Assets</b>
<b>Treasury Bill</b>	<b>1.30%</b>
364 Days Tbill (MD 26/03/2026)	SOV 1.30%
<b>Total Fixed Income Holdings</b>	<b>1.30%</b>
TREPS, Cash & Other Net Current Assets	5.11%
<b>GRAND TOTAL</b>	<b>100.00%</b>

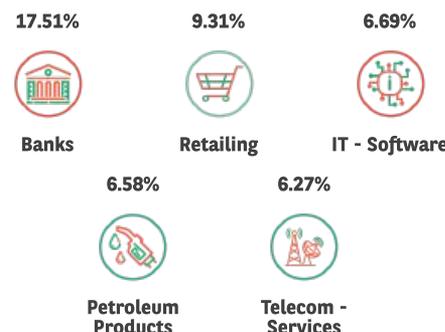
Investment in Top 10 scrips constitutes 53.02% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

# Baroda BNP Paribas ELSS Tax Saver Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Wealth Creation in long term.</li> <li>Investments in diversified and actively managed portfolio of equity and equity related securities across market capitalisation along with income tax rebate</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer^^</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>Benchmark (Tier 1) Riskometer^</p> <p>Benchmark riskometer is at Very High risk</p>
	<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on September 30, 2025</p>	

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 22.4624
Regular Plan - Growth Option	: ₹ 93.5627
Direct Plan - IDCW Option	: ₹ 28.5749
Direct Plan - Growth Option	: ₹ 105.7074

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

January 05, 2006

Monthly AUM## As on September 30, 2025	: ₹911.66 Crores
AUM## As on September 30, 2025	: ₹896.05 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil#

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.22%
TER - Direct Plan (%)	: 1.01%
Portfolio Turnover Ratio	: 0.54
Standard Deviation***	: 13.18%
Beta***	: 0.95
Sharpe Ratio***	: 0.93

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

### Key Statistics

No of Stocks	: 49
Portfolio RoE (%)	: 17.11
EPS Growth (%)	: 32.46

## MINIMUM INVESTMENT AMOUNT#

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

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

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

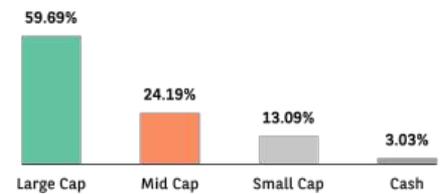
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>21.54%</b>
✓ HDFC Bank Limited	6.97%
✓ ICICI Bank Limited	4.96%
✓ State Bank of India	2.71%
Kotak Mahindra Bank Limited	2.00%
Punjab National Bank	1.37%
Ujjivan Small Finance Bank Limited	1.31%
Axis Bank Limited	1.26%
AU Small Finance Bank Limited	0.96%
<b>IT - Software</b>	<b>7.45%</b>
✓ Infosys Limited	2.78%
Tech Mahindra Limited	2.10%
LTMindtree Limited	1.36%
Hexaware Technologies Limited	1.21%
<b>Automobiles</b>	<b>5.69%</b>
✓ TVS Motor Company Limited	2.35%
Mahindra & Mahindra Limited	1.91%
Maruti Suzuki India Limited	1.43%
<b>Retailing</b>	<b>4.58%</b>
✓ Eternal Limited	2.87%
Vishal Mega Mart Limited	1.71%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.03%</b>
Sun Pharmaceutical Industries Limited	1.81%
Divi's Laboratories Limited	1.14%
Concord Biotech Limited	1.08%
<b>Petroleum Products</b>	<b>3.89%</b>
✓ Reliance Industries Limited	3.89%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.78%</b>
Linde India Limited	1.97%
Navin Fluorine International Limited	1.81%
<b>Electrical Equipment</b>	<b>3.76%</b>
Hitachi Energy India Limited	2.18%
Bharat Heavy Electricals Limited	1.58%
<b>Leisure Services</b>	<b>3.63%</b>
Travel Food Services Limited	2.18%
The Indian Hotels Company Limited	1.45%
<b>Power</b>	<b>3.52%</b>
NTPC Limited	1.96%
NLC India Limited	1.56%
<b>Financial Technology (Fintech)</b>	<b>3.40%</b>
PB Fintech Limited	2.15%
One 97 Communications Limited	1.25%
<b>Telecom - Services</b>	<b>3.04%</b>
✓ Bharti Airtel Limited	3.04%
<b>Capital Markets</b>	<b>2.87%</b>
Nippon Life India Asset Management Limited	1.55%
Computer Age Management Services Limited	1.32%
<b>Finance</b>	<b>2.72%</b>
Aditya Birla Capital Limited	1.47%
Cholamandalam Investment and Finance Company Ltd	1.25%
<b>Construction</b>	<b>2.55%</b>
✓ Larsen & Toubro Limited	2.55%
<b>Beverages</b>	<b>2.35%</b>
✓ Radico Khaitan Limited	2.35%
<b>IT - Services</b>	<b>2.17%</b>
Sagility India Limited	2.17%
<b>Insurance</b>	<b>2.13%</b>
Max Financial Services Limited	2.13%
<b>Industrial Products</b>	<b>2.12%</b>
Cummins India Limited	2.12%
<b>Food Products</b>	<b>2.02%</b>
Britannia Industries Limited	2.02%
<b>Non - Ferrous Metals</b>	<b>1.87%</b>
Hindalco Industries Limited	1.87%

EQUITY HOLDINGS	% of Net Assets
<b>Cement &amp; Cement Products</b>	<b>1.70%</b>
UltraTech Cement Limited	1.70%
<b>Transport Services</b>	<b>1.65%</b>
InterGlobe Aviation Limited	1.65%
<b>Healthcare Services</b>	<b>1.53%</b>
Rainbow Childrens Medicare Limited	1.53%
<b>Industrial Manufacturing</b>	<b>1.43%</b>
Tega Industries Limited	1.43%
<b>Consumer Durables</b>	<b>1.32%</b>
Titan Company Limited	1.32%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.26%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>97%</b>
<b>Total Fixed Income Holdings</b>	
TREPS, Cash & Other Net Current Assets	3.00%
<b>GRAND TOTAL</b>	<b>100.00%</b>

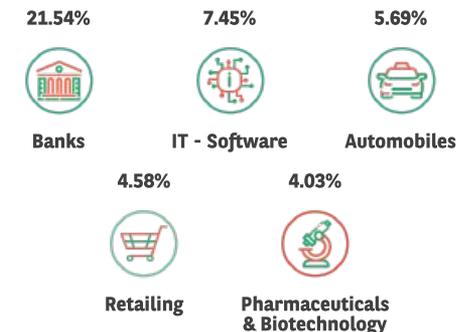
Investment in Top 10 scrips constitutes 34.47% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

For Distribution History kindly refer Distribution History table.

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

# Baroda BNP Paribas India Consumption Fund

(An open ended equity scheme following consumption theme)

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 21.4676
Regular Plan - Growth Option	: ₹ 31.8686
Direct Plan - IDCW Option	: ₹ 24.6028
Direct Plan - Growth Option	: ₹ 35.4007

### Benchmark Index (AMFI Tier 1)

Nifty India Consumption TRI

### Date of Allotment

September 07, 2018

Monthly AAUM## As on September 30, 2025	: ₹1,560.60 Crores
AUM## As on September 30, 2025	: ₹1,530.09 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.08%
TER - Direct Plan (%)	: 0.64%
Portfolio Turnover Ratio	: 0.63
Standard Deviation*	: 13.35%
Beta*	: 0.90
Sharpe Ratio*	: 0.72
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 47
Portfolio RoE (%)	: 21.30
EPS Growth (%)	: 28.05

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Automobiles</b>	<b>22.48%</b>
✓ Mahindra & Mahindra Limited	7.84%
✓ Eicher Motors Limited	4.35%
✓ Maruti Suzuki India Limited	3.40%
✓ TVS Motor Company Limited	3.07%
Hyundai Motor India Ltd	2.03%
Hero MotoCorp Limited	1.79%
<b>Consumer Durables</b>	<b>11.30%</b>
✓ Titan Company Limited	3.52%
Metro Brands Limited	1.60%
Bata India Limited	1.14%
Havells India Limited	1.13%
Volta Limited	1.02%
Akzo Nobel India Limited	0.97%
V-Guard Industries Limited	0.97%
Crompton Greaves Consumer Electricals Limited	0.95%
<b>Diversified FMCG</b>	<b>11.11%</b>
✓ ITC Limited	5.77%
✓ Hindustan Unilever Limited	5.34%
<b>Retailing</b>	<b>10.21%</b>
✓ Avenue Supermarts Limited	3.66%
Eternal Limited	2.55%
Trent Limited	1.83%
Swiggy Limited	1.11%
FSN E-Commerce Ventures Limited	1.06%
<b>Telecom - Services</b>	<b>8.34%</b>
✓ Bharti Airtel Limited	7.37%
Indus Towers Limited	0.97%
<b>Food Products</b>	<b>6.58%</b>
✓ Britannia Industries Limited	2.94%
Nestle India Limited	1.51%
Mrs. Bectors Food Specialities Limited	1.23%
Zydus Wellness Limited	0.90%
<b>Personal Products</b>	<b>5.86%</b>
Godrej Consumer Products Limited	2.29%
Dabur India Limited	1.44%
Procter & Gamble Hygiene and Health Care Limited	1.20%
Gillette India Limited	0.93%
<b>Leisure Services</b>	<b>4.27%</b>
Jubilant Foodworks Limited	1.21%
Lemon Tree Hotels Limited	1.09%
Schloss Bangalore Limited	1.03%
Westlife Foodworld Limited	0.94%
<b>Beverages</b>	<b>3.47%</b>
Radico Khaitan Limited	1.60%
United Breweries Limited	0.94%
Varun Beverages Limited	0.93%
<b>Agricultural Food &amp; other Products</b>	<b>2.82%</b>
Marico Limited	1.60%
Tata Consumer Products Limited	1.22%
<b>Realty</b>	<b>2.44%</b>

EQUITY HOLDINGS	% of Net Assets
The Phoenix Mills Limited	2.44%
<b>Financial Technology (Fintech)</b>	<b>1.67%</b>
PB Fintech Limited	1.67%
<b>Healthcare Services</b>	<b>1.46%</b>
Max Healthcare Institute Limited	1.46%
<b>Textiles &amp; Apparels</b>	<b>0.93%</b>
Page Industries Limited	0.93%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.33%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>94.27%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.58%</b>
364 Days Tbill (MD 18/12/2025)	SOV	0.58%
<b>Total Fixed Income Holdings</b>		<b>0.58%</b>
TREPS, Cash & Other Net Current Assets		5.15%
<b>GRAND TOTAL</b>		<b>100.00%</b>

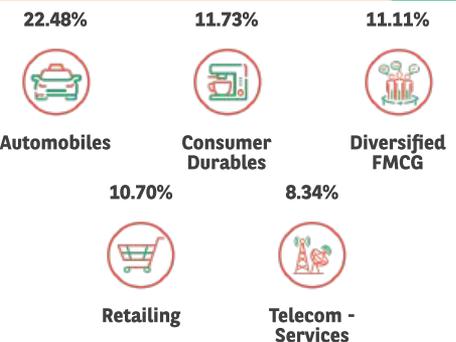
Investment in Top 10 scrips constitutes 47.26% of the portfolio

## 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 Business Cycle Fund

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

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

- Long term wealth creation.
- Investment predominantly in equity & equity related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors & stocks at different stages of business cycles in the economy.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capital appreciation for investors by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 13.8656
Regular Plan - Growth Option	: ₹ 15.1936
Direct Plan - IDCW Option	: ₹ 14.7045
Direct Plan - Growth Option	: ₹ 16.1165

### Benchmark Index (AMFI Tier 1)

BSE 500 TRI

### Date of Allotment

September 15, 2021

Monthly AAUM## As on September 30, 2025 : ₹576.46 Crores

AAUM## As on September 30, 2025 : ₹563.26 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Redemption / switch out of units upto 10% of the units allotted before 1 year from the date of allotment - NIL • If units are redeemed over and above the 10% limit, before 1 year from the date of allotment - 1% of the applicable Net Asset Value (NAV) • For redemption / switch out of units after 1 year from the date of allotment NIL  
For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.38%
TER - Direct Plan (%)	: 0.91%
Portfolio Turnover Ratio	: 0.65
Standard Deviation*	: 13.91%
Beta*	: 1.03
Sharpe Ratio*	: 0.77
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 54
Portfolio RoE (%)	: 16.87
EPS Growth (%)	: 21.40

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>21.95%</b>
✓ HDFC Bank Limited	6.99%
✓ ICICI Bank Limited	6.03%
✓ Kotak Mahindra Bank Limited	3.82%
State Bank of India	1.67%
Yes Bank Limited	1.36%
Axis Bank Limited	1.08%
IDFC First Bank Limited	1.00%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.98%</b>
✓ Sun Pharmaceutical Industries Limited	2.04%
Divi's Laboratories Limited	1.82%
Natco Pharma Limited	1.27%
Concord Biotech Limited	1.05%
Dr. Reddy's Laboratories Limited	0.98%
Cipla Limited	0.96%
Torrent Pharmaceuticals Limited	0.86%
<b>IT - Software</b>	<b>6.76%</b>
✓ Infosys Limited	2.07%
Tata Consultancy Services Limited	1.85%
Persistent Systems Limited	1.77%
Oracle Financial Services Software Limited	1.07%
<b>Automobiles</b>	<b>6.58%</b>
✓ TVS Motor Company Limited	2.11%
Eicher Motors Limited	1.57%
Maruti Suzuki India Limited	1.54%
Hyundai Motor India Ltd	1.36%
<b>Petroleum Products</b>	<b>5.23%</b>
✓ Reliance Industries Limited	5.23%
<b>Electrical Equipment</b>	<b>5.10%</b>
✓ Hitachi Energy India Limited	3.88%
Bharat Heavy Electricals Limited	1.22%
<b>Auto Components</b>	<b>4.67%</b>
Bosch Limited	1.93%
ZF Commercial Vehicle Control Systems India Limited	1.44%
Jtekt India Limited	1.30%
<b>Construction</b>	<b>4.09%</b>
✓ Larsen & Toubro Limited	4.09%
<b>Finance</b>	<b>2.99%</b>
Bajaj Finserv Limited	1.28%
IIFL Finance Limited	0.87%
HDB Financial Services Limited	0.84%
<b>Retailing</b>	<b>2.73%</b>
Trent Limited	1.64%
Eternal Limited	1.09%
<b>Telecom - Services</b>	<b>2.10%</b>
✓ Bharti Airtel Limited	2.10%
<b>Food Products</b>	<b>1.66%</b>
Nestle India Limited	1.66%
<b>Cement &amp; Cement Products</b>	<b>1.53%</b>
The India Cements Limited	1.53%
<b>Beverages</b>	<b>1.42%</b>
Varun Beverages Limited	1.42%
<b>Diversified FMCG</b>	<b>1.41%</b>
ITC Limited	1.41%
<b>Healthcare Services</b>	<b>1.39%</b>
Fortis Healthcare Limited	1.39%
<b>Power</b>	<b>1.36%</b>
NTPC Limited	1.36%
<b>Financial Technology (Fintech)</b>	<b>1.33%</b>
PB Fintech Limited	1.33%
<b>Leisure Services</b>	<b>1.32%</b>
Schloss Bangalore Limited	1.32%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.30%</b>
Linde India Limited	1.30%
<b>Realty</b>	<b>1.29%</b>
The Phoenix Mills Limited	1.29%
<b>Aerospace &amp; Defense</b>	<b>1.23%</b>
Bharat Electronics Limited	1.23%
<b>Insurance</b>	<b>1.09%</b>
HDFC Life Insurance Company Limited	1.09%
<b>Industrial Products</b>	<b>1.07%</b>
Ingersoll Rand (India) Limited	1.07%

EQUITY HOLDINGS	% of Net Assets
<b>Capital Markets</b>	<b>1.06%</b>
360 One WAM Limited	1.06%
<b>Consumer Durables</b>	<b>0.93%</b>
VIP Industries Limited	0.93%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.21%</b>
<b>FUTURES LONG POSITION</b>	<b>1.23%</b>
Bank Nifty Index	1.23%
<b>TOTAL EQUITY HOLDING</b>	<b>94.01%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.05%</b>
364 Days Tbill (MD 18/12/2025)	SOV	1.05%
<b>Total Fixed Income Holdings</b>		<b>1.05%</b>
TREPS, Cash & Other Net Current Assets Including Short Futures		4.94%
<b>GRAND TOTAL</b>		<b>100.00%</b>

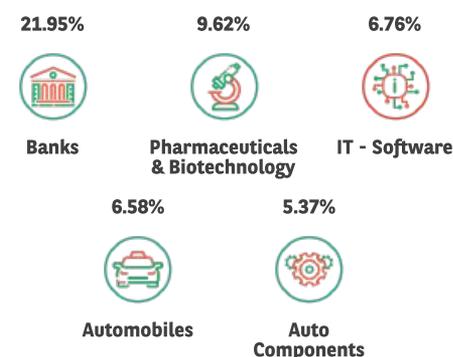
Investment in Top 10 scrips constitutes 38.36% of the portfolio

### 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 and Financial Services Sector.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking and Financial Services Sector. However, there can be no assurance that the investment objective of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 21.0274
Regular Plan - Growth Option	: ₹ 46.8042
Direct Plan - IDCW Option	: ₹ 24.1295
Direct Plan - Growth Option	: ₹ 52.5627

### Benchmark Index (Tier 1)

Nifty Financial Services TRI

### Date of Allotment

June 22, 2012

Monthly AUM## As on September 30, 2025	: ₹304.62 Crores
AUM## As on September 30, 2025	: ₹304.78 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.41%
TER - Direct Plan (%)	: 0.84%
Portfolio Turnover Ratio	: 0.89

### Key Statistics

No of Stocks	: 24
Portfolio RoE (%)	: 15.56
EPS Growth (%)	: 14.79

## 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

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

\* refer Glossary page

For Distribution History kindly refer Distribution History table.

## The scheme is a 'Transferee Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme. The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>69.61%</b>
✓ HDFC Bank Limited	24.02%
✓ ICICI Bank Limited	17.29%
✓ State Bank of India	7.76%
✓ Kotak Mahindra Bank Limited	5.23%
✓ Axis Bank Limited	4.64%
Punjab National Bank	1.98%
Ujjivan Small Finance Bank Limited	1.92%
Karur Vysya Bank Limited	1.87%
Indian Bank	1.85%
AU Small Finance Bank Limited	1.68%
IDFC First Bank Limited	1.37%
<b>Finance</b>	<b>10.44%</b>
✓ Bajaj Finance Limited	3.43%
✓ Bajaj Finserv Limited	2.80%
✓ Aditya Birla Capital Limited	2.49%
Cholamandalam Investment and Finance Company Ltd	1.72%
<b>Capital Markets</b>	<b>6.65%</b>
✓ Multi Commodity Exchange of India Limited	2.17%
HDFC Asset Management Company Limited	1.91%
Central Depository Services (India) Limited	1.44%
Prudent Corporate Advisory Services Limited	1.13%
<b>Insurance</b>	<b>5.52%</b>
✓ SBI Life Insurance Company Limited	2.07%
HDFC Life Insurance Company Limited	1.74%
ICICI Lombard General Insurance Company Limited	1.71%
<b>Financial Technology (Fintech)</b>	<b>2.78%</b>
One 97 Communications Limited	1.77%
PB Fintech Limited	1.01%
<b>TOTAL EQUITY HOLDING</b>	<b>95%</b>

Treasury Bill	0.23%
364 Days Tbill (MD 18/12/2025) SOV	0.23%
<b>Total Fixed Income Holdings</b>	<b>0.23%</b>
TREPS, Cash & Other Net Current Assets	4.77%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 71.90% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 3)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

# Baroda BNP Paribas Innovation Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan-IDCW	: ₹ 11.9865
Regular Plan-Growth Option	: ₹ 12.1084
Direct Plan-IDCW	: ₹ 12.4088
Direct Plan-Growth Option	: ₹ 12.4088

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

March 05, 2024

Monthly AAUM## As on September 30, 2025	: ₹973.54 Crores
AUM## As on September 30, 2025	: ₹933.59 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.26%
TER - Direct Plan (%)	: 1.06%
Portfolio Turnover Ratio	: 0.67

### Key Statistics

No of Stocks	: 41
Portfolio RoE (%)	: 17.44
EPS Growth (%)	: 38.31

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Retailing</b>	<b>12.64%</b>
✓ Eternal Limited	4.16%
Swiggy Limited	2.67%
Info Edge (India) Limited	2.54%
FSN E-Commerce Ventures Limited	2.22%
Trent Limited	1.05%
<b>Automobiles</b>	<b>8.65%</b>
✓ TVS Motor Company Limited	4.54%
Mahindra & Mahindra Limited	2.31%
Hyundai Motor India Ltd	1.80%
<b>Chemicals &amp; Petrochemicals</b>	<b>8.22%</b>
✓ Linde India Limited	3.86%
✓ Navin Fluorine International Limited	2.71%
Archean Chemical Industries Limited	1.65%
<b>Capital Markets</b>	<b>7.10%</b>
Multi Commodity Exchange of India Limited	2.69%
Computer Age Management Services Limited	2.38%
KFin Technologies Limited	2.03%
<b>Financial Technology (Fintech)</b>	<b>6.98%</b>
✓ One 97 Communications Limited	3.61%
✓ PB Fintech Limited	3.37%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>6.77%</b>
Divi's Laboratories Limited	2.39%
Sun Pharmaceutical Industries Limited	2.05%
Pfizer Limited	1.23%
Concord Biotech Limited	1.10%
<b>Telecom - Services</b>	<b>4.29%</b>
✓ Bharti Airtel Limited	4.29%
<b>Leisure Services</b>	<b>4.08%</b>
Travel Food Services Limited	2.48%
TBO Tek Limited	1.60%
<b>IT - Software</b>	<b>4.07%</b>
Infosys Limited	1.48%
KPIT Technologies Limited	1.42%
Hexaware Technologies Limited	1.17%
<b>Electrical Equipment</b>	<b>3.69%</b>
✓ Hitachi Energy India Limited	3.69%
<b>Banks</b>	<b>3.68%</b>
✓ ICICI Bank Limited	3.68%
<b>Auto Components</b>	<b>3.26%</b>
Bosch Limited	1.85%
Jtekt India Limited	1.41%
<b>Industrial Products</b>	<b>3.16%</b>
✓ Cummins India Limited	3.16%
<b>Industrial Manufacturing</b>	<b>3.16%</b>
Tega Industries Limited	1.76%
Honeywell Automation India Limited	1.40%
<b>Finance</b>	<b>2.46%</b>
Bajaj Finance Limited	2.46%
<b>Insurance</b>	<b>2.42%</b>
Max Financial Services Limited	2.42%
<b>Consumer Durables</b>	<b>2.34%</b>
Amber Enterprises India Limited	2.34%
<b>Diversified</b>	<b>2.20%</b>
3M India Limited	2.20%
<b>Petroleum Products</b>	<b>2.16%</b>
Reliance Industries Limited	2.16%
<b>Transport Services</b>	<b>2.07%</b>
InterGlobe Aviation Limited	2.07%
<b>IT - Services</b>	<b>1.60%</b>
Sagility India Limited	1.60%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.44%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>95.44%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		1.07%
182 Days Tbill (MD 23/10/2025)	SOV	1.07%
<b>Total Fixed Income Holdings</b>		<b>1.07%</b>
TREPS, Cash & Other Net Current Assets		3.49%
<b>GRAND TOTAL</b>		<b>100.00%</b>

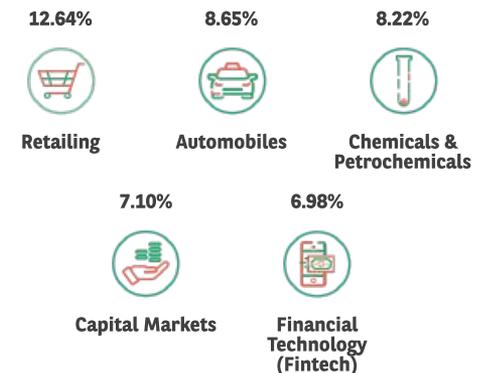
Investment in Top 10 scrips constitutes 37.07% of the portfolio

## 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 Manufacturing Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular IDCW	: ₹ 9.6646
Regular Growth	: ₹ 9.6646
Direct IDCW	: ₹ 9.8510
Direct Growth	: ₹ 9.8510

### Benchmark Index (AMFI Tier 1)

Nifty India Manufacturing TRI

### Date of Allotment

June 28, 2024

Monthly AAUM## As on September 30, 2025 : ₹1,178.13 Crores

AUM## As on September 30, 2025 : ₹1,131.26 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.16%
TER - Direct Plan (%)	: 0.86%
Portfolio Turnover Ratio	: 0.54

### Key Statistics

No of Stocks	: 49
Portfolio RoE (%)	: 16.15
EPS Growth (%)	: 32.75

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

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

## PORTFOLIO (✓ Top 10 Holdings)

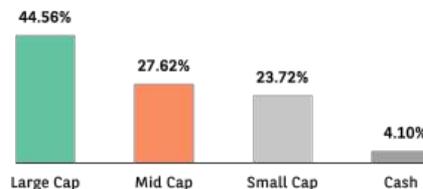
EQUITY HOLDINGS	% of Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>18.06%</b>
✓ Divi's Laboratories Limited	6.34%
✓ AstraZeneca Pharma India Limited	2.68%
Dr. Reddy's Laboratories Limited	2.43%
Sun Pharmaceutical Industries Limited	2.41%
Cipla Limited	1.91%
IPCA Laboratories Limited	1.28%
Natco Pharma Limited	1.01%
<b>Automobiles</b>	<b>14.86%</b>
✓ Mahindra & Mahindra Limited	4.36%
✓ Maruti Suzuki India Limited	3.19%
✓ Hero MotoCorp Limited	2.61%
TVS Motor Company Limited	2.44%
Hyundai Motor India Ltd	2.26%
<b>Petroleum Products</b>	<b>10.46%</b>
✓ Reliance Industries Limited	8.03%
Bharat Petroleum Corporation Limited	2.43%
<b>Auto Components</b>	<b>10.33%</b>
✓ Bosch Limited	5.16%
ZF Commercial Vehicle Control Systems India Limited	1.75%
Jtekt India Limited	1.51%
Bharat Forge Limited	1.16%
Sundaram Clayton Limited	0.75%
<b>Electrical Equipment</b>	<b>8.48%</b>
✓ Hitachi Energy India Limited	4.15%
Bharat Heavy Electricals Limited	2.09%
Siemens Limited	1.42%
Siemens Energy India Limited	0.82%
<b>Industrial Products</b>	<b>6.44%</b>
Cummins India Limited	2.19%
Ingersoll Rand (India) Limited	1.57%
KSB Limited	1.37%
SKF India Limited	1.31%
<b>Chemicals &amp; Petrochemicals</b>	<b>5.25%</b>
Linde India Limited	1.99%
Pidilite Industries Limited	1.17%
BASF India Limited	1.06%
Navin Fluorine International Limited	1.03%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>3.60%</b>
✓ Escorts Kubota Limited	2.47%
BEML Limited	1.13%
<b>Diversified Metals</b>	<b>2.59%</b>
✓ Vedanta Limited	2.59%
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.12%</b>
Sumitomo Chemical India Limited	2.12%
<b>Aerospace &amp; Defense</b>	<b>1.61%</b>
Bharat Electronics Limited	1.61%
<b>Diversified</b>	<b>1.52%</b>
3M India Limited	1.52%
<b>Non - Ferrous Metals</b>	<b>1.45%</b>
National Aluminium Company Limited	1.45%
<b>Power</b>	<b>1.36%</b>
NLC India Limited	1.36%
<b>Cement &amp; Cement Products</b>	<b>1.22%</b>
The India Cements Limited	1.22%
<b>Construction</b>	<b>1.16%</b>
Larsen & Toubro Limited	1.16%
<b>Oil</b>	<b>1.12%</b>
Aegis Vopak Terminals Limited	1.12%
<b>Gas</b>	<b>1.03%</b>
Mahanagar Gas Limited	1.03%
<b>Industrial Manufacturing</b>	<b>1.00%</b>

EQUITY HOLDINGS	% of Net Assets
Kennametal India Limited	1.00%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.27%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>95.93%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>2.16%</b>
364 Days Tbill (MD 18/12/2025)	SOV	0.87%
364 Days Tbill (MD 19/03/2026)	SOV	1.29%
<b>Total Fixed Income Holdings</b>		<b>2.16%</b>
TREPS, Cash & Other Net Current Assets		1.91%
<b>GRAND TOTAL</b>		<b>100.00%</b>

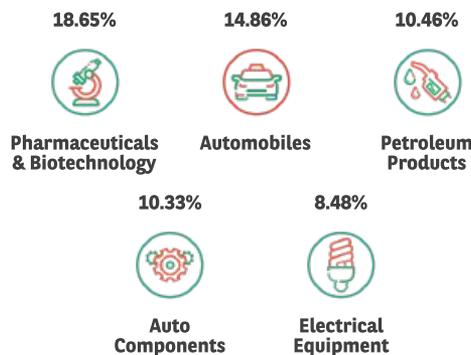
Investment in Top 10 scrips constitutes 41.58% of the portfolio

## 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 Energy Opportunities Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular IDCW	: ₹ 11.2991
Regular Growth	: ₹ 11.2991
Direct IDCW	: ₹ 11.4150
Direct Growth	: ₹ 11.4150

### Benchmark Index (Tier 1)

Nifty Energy TRI

### Date of Allotment

February 10, 2025

Monthly AAUM## As on September 30, 2025 : ₹735.25 Crores  
AUM## As on September 30, 2025 : ₹732.19 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.30%
TER - Direct Plan (%)	: 0.70%
Portfolio Turnover Ratio	: 0.42

### Key Statistics

No of Stocks	: 34
Portfolio RoE (%)	: 14.85
EPS Growth (%)	: 11.24

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

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

## PORTFOLIO (✓ Top 10 Holdings)

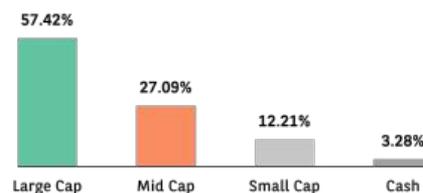
EQUITY HOLDINGS	% of Net Assets
<b>Power</b>	<b>21.99%</b>
✓ NTPC Limited	9.25%
✓ Power Grid Corporation of India Limited	5.22%
✓ Tata Power Company Limited	3.18%
NHPC Limited	1.53%
Torrent Power Limited	1.00%
SJVN Limited	0.99%
NLC India Limited	0.82%
<b>Petroleum Products</b>	<b>20.87%</b>
✓ Reliance Industries Limited	9.22%
✓ Hindustan Petroleum Corporation Limited	5.75%
Bharat Petroleum Corporation Limited	2.90%
Indian Oil Corporation Limited	1.53%
Gulf Oil Lubricants India Limited	1.47%
<b>Electrical Equipment</b>	<b>12.19%</b>
Hitachi Energy India Limited	2.95%
GE Vernova T&D India Limited	2.33%
ABB India Limited	1.95%
Siemens Energy India Limited	1.88%
Bharat Heavy Electricals Limited	1.56%
CG Power and Industrial Solutions Limited	1.52%
<b>Oil</b>	<b>10.69%</b>
✓ Oil & Natural Gas Corporation Limited	4.91%
✓ Oil India Limited	2.97%
Aegis Vopak Terminals Limited	2.81%
<b>Gas</b>	<b>7.19%</b>
✓ GAIL (India) Limited	4.82%
Mahanagar Gas Limited	2.37%
<b>Industrial Products</b>	<b>6.99%</b>
✓ Cummins India Limited	4.17%
KSB Limited	2.82%
<b>Consumable Fuels</b>	<b>6.39%</b>
✓ Coal India Limited	6.39%
<b>Cement &amp; Cement Products</b>	<b>3.60%</b>
UltraTech Cement Limited	2.50%
The India Cements Limited	1.10%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.36%</b>
Linde India Limited	2.36%
<b>Non - Ferrous Metals</b>	<b>1.51%</b>
Hindalco Industries Limited	1.51%
<b>Industrial Manufacturing</b>	<b>1.25%</b>
Kennametal India Limited	1.25%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.69%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>96.72%</b>

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.36%</b>
364 Days Tbill (MD 21/11/2025)	SOV	1.36%
<b>Total Fixed Income Holdings</b>		<b>1.36%</b>
TREPS, Cash & Other Net Current Assets		1.92%
<b>GRAND TOTAL</b>		<b>100.00%</b>

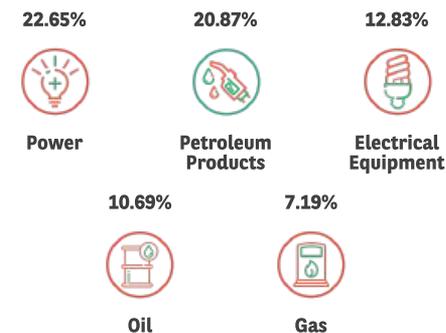
Investment in Top 10 scrips constitutes 55.88% of the portfolio

### 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 Health and Wellness Fund

(An open ended equity scheme investing in Pharma and Healthcare sector)

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

- Long term capital appreciation.
- Investing in predominantly in equity & equity related instruments of Pharma and Healthcare companies

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of Pharma and Healthcare companies. The Scheme does not guarantee/indicate any returns. However, there can be no assurance that the investment objective of the Scheme will be realized.

## SCHEME DETAILS

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

Regular IDCW	: ₹ 9.4508
Regular Growth	: ₹ 9.4508
Direct IDCW	: ₹ 9.4969
Direct Growth	: ₹ 9.4969

### Benchmark Index (Tier 1)

BSE Healthcare TRI

### Date of Allotment

June 27, 2025

Monthly AAUM## As on September 30, 2025	: ₹637.37 Crores
AAUM## As on September 30, 2025	: ₹614.49 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	27-Jun-25	33 years

### Load Structure

Exit Load: • Redemption/ switch out of units upto 10% of the units allotted before 1 year from date of allotment- Exit load -NIL. • For redemption/switch out of units above 10% of units allotted within 1 year from the date of allotment-1.00% of applicable NAV. • For redemption/switch out of units after 1 year from the date of allotment-Nil.

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.28%
TER - Direct Plan (%)	: 0.43%
Portfolio Turnover Ratio	: 0.13

### Key Statistics

No of Stocks	: 26
Portfolio RoE (%)	: 15.88
EPS Growth (%)	: 25.53

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>67.59%</b>
✓ Sun Pharmaceutical Industries Limited	10.64%
✓ Divi's Laboratories Limited	7.64%
✓ Mankind Pharma Limited	7.53%
✓ Cipla Limited	5.44%
✓ Abbott India Limited	4.29%
✓ Torrent Pharmaceuticals Limited	3.81%
✓ AstraZeneca Pharma India Limited	3.33%
Gland Pharma Limited	2.92%
Ajanta Pharma Limited	2.91%
Cohance Lifesciences Limited	2.86%
Biocon Limited	2.83%
IPCA Laboratories Limited	2.82%
JB Chemicals & Pharmaceuticals Limited	2.78%
Natco Pharma Limited	2.59%
Dr. Reddy's Laboratories Limited	1.99%
Lupin Limited	1.87%
Concord Biotech Limited	1.34%
<b>Healthcare Services</b>	<b>20.57%</b>
✓ Apollo Hospitals Enterprise Limited	6.03%
✓ Max Healthcare Institute Limited	5.44%
✓ Aster DM Healthcare Limited	4.08%
Rainbow Childrens Medicare Limited	2.43%
Fortis Healthcare Limited	1.58%
Dr. Lal Path Labs Limited	1.01%
<b>Insurance</b>	<b>2.81%</b>
ICICI Prudential Life Insurance Company Limited	2.81%
<b>Healthcare Equipment &amp; Supplies</b>	<b>2.38%</b>
Poly Medicare Limited	2.38%
<b>Retailing</b>	<b>1.42%</b>
MedPlus Health Services Limited	1.42%
<b>TOTAL EQUITY HOLDING</b>	<b>94.77%</b>

### Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets 5.23%

**GRAND TOTAL 100.00%**

Investment in Top 10 scrips constitutes 58.23% 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 2)



67.59%



20.57%

Healthcare Services

○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

% of net assets of top 2 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Business Conglomerates Fund

(An open ended equity scheme investing in equity and equity related securities of companies that are part of business conglomerates in India)

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

- Long term wealth creation
- Investment predominantly in equity & equity related securities of companies that are part of business conglomerates in India

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE Select Business Groups Total Returns Index): basis it's constituents; as on September 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to achieve long term capital appreciation by investing in equity and equity related securities of companies that are part of business conglomerates in India. The Scheme does not guarantee/indicate any returns. However, there can be no assurance that the investment objective of the Scheme will be realized.

## SCHEME DETAILS

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

Regular IDCW	: ₹ 10.0049
Regular Growth	: ₹ 10.0049
Direct IDCW	: ₹ 10.0093
Direct Growth	: ₹ 10.0093

### Benchmark Index (Tier 1)

BSE Select Business Groups Total Returns Index

### Date of Allotment

September 22, 2025

Monthly AAUM## As on September 30, 2025	: ₹738.27 Crores
AUM## As on September 30, 2025	: ₹753.66 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	22-Sep-25	26 years
Mr. Kushant Arora	22-Sep-25	11 years

### Load Structure

Exit Load: • Redemption/ switch out of units upto 10% of the units allotted before 1 year from date of allotment- Exit load -NIL. For redemption/switch out of units above 10% of units allotted within 1 year from the date of allotment- 1.00% of applicable NAV. For redemption/switch out of units after 1 year from the date of allotment-Nil

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.27%
TER - Direct Plan (%)	: 0.51%
Portfolio Turnover Ratio	: 0.01

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Automobiles</b>	<b>3.89%</b>
✓ Mahindra & Mahindra Limited	1.64%
✓ Bajaj Auto Limited	1.24%
TVS Motor Company Limited	1.01%
<b>Finance</b>	<b>3.52%</b>
✓ Bajaj Finance Limited	1.79%
Bajaj Finserv Limited	0.96%
Cholamandalam Investment and Finance Company Ltd	0.77%
<b>Banks</b>	<b>3.15%</b>
✓ HDFC Bank Limited	1.59%
✓ State Bank of India	1.56%
<b>Petroleum Products</b>	<b>2.28%</b>
✓ Reliance Industries Limited	2.28%
<b>Consumer Durables</b>	<b>2.00%</b>
Titan Company Limited	1.01%
Akzo Nobel India Limited	0.99%
<b>Construction</b>	<b>1.88%</b>
✓ Larsen & Toubro Limited	1.88%
<b>Diversified FMCG</b>	<b>1.68%</b>
✓ ITC Limited	1.68%
<b>Ferrous Metals</b>	<b>1.09%</b>
✓ JSW Steel Limited	1.09%
<b>Retailing</b>	<b>0.95%</b>
Trent Limited	0.95%
<b>Fertilizers &amp; Agrochemicals</b>	<b>0.94%</b>
Coromandel International Limited	0.94%
<b>Personal Products</b>	<b>0.91%</b>
Gillette India Limited	0.91%
<b>Transport Infrastructure</b>	<b>0.84%</b>
Adani Ports and Special Economic Zone Limited	0.84%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>3.66%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>26.79%</b>

Total Fixed Income Holdings	
TREPS, Cash & Other Net Current Assets	71.20%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 16.76% of the portfolio

# Baroda BNP Paribas Aqua Fund of Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 13.9346
Regular Plan - Growth Option	: ₹ 13.9346
Direct Plan - IDCW Option	: ₹ 14.6069
Direct Plan - Growth Option	: ₹ 14.6069

### Benchmark Index (AMFI Tier 1)

MSCI World Index (TRI)

### Date of Allotment

May 07, 2021

Monthly AAUM## As on September 30, 2025 : ₹34.05 Crores

AUM## As on September 30, 2025 : ₹31.26 Crores

### Fund Manager

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

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out within 12 months from the date of allotment - 1% of the applicable NAV; • If units of Scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

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

## MINIMUM INVESTMENT AMOUNT

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

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

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BNP PARIBAS FUNDS SICAV - AQUA	97.83%
TREPS, Cash & Other Net Current Assets	2.17%
<b>GRAND TOTAL</b>	<b>100.00%</b>

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

Top 10 Holdings (%)	Geographical Composition (%)		
VEOLIA ENVIRON. SA	4.80	United States	51.27
LINDE PLC	4.47	United Kingdom	11.23
XYLEM INC	3.74	Switzerland	6.51
NOVONESIS CLASS B B	3.67	Japan	5.21
SEVERN TRENT PLC	3.16	France	4.80
ADVANCED DRAINAGE SYSTEMS INC	3.07	Netherlands	4.24
A O SMITH CORP	2.96	Denmark	3.67
SPIRAX GROUP PLC	2.80	Sweden	2.55
IDEX CORP	2.77	Germany	1.76
AMERICAN WATER WORKS INC	2.74	Australia	1.75
<b>No. of Holdings in Portfolio</b>	<b>45</b>	Other	5.23
		Cash	1.80
		<b>Total</b>	<b>100.00</b>

## SECTORAL COMPOSITION (%)\*\*

Industrials	60.55
Utilities	16.79
Materials	15.18
Health care	3.35
Information technology	2.32
Cash	1.80
<b>Total</b>	<b>100.00</b>

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

# Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular IDCW	:	₹ 10.1732
Regular Growth	:	₹ 10.1732
Direct IDCW	:	₹ 10.1805
Direct Growth	:	₹ 10.1805

### Benchmark Index (Tier 1)

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

### Date of Allotment

May 23, 2025

Monthly AAUM## As on September 30, 2025 : ₹101.17 Crores

AUM## As on September 30, 2025 : ₹104.87 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	05-Jun-25	14 years

### Load Structure

Exit Load: • Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	0.25%
TER - Direct Plan (%)	:	0.05%

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

## PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BARODA BNP PARIBAS CORPORATE BOND FUND	61.42%
BARODA BNP PARIBAS ARBITRAGE FUND	37.00%
TREPS, Cash & Other Net Current Assets	1.58%
<b>GRAND TOTAL</b>	<b>100.00%</b>

# Baroda BNP Paribas Multi Asset Active Fund of Funds

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular IDCW	:	₹ 10.4346
Regular Growth	:	₹ 10.4346
Direct IDCW	:	₹ 10.4658
Direct Growth	:	₹ 10.4658

### Benchmark Index (Tier 1)

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

### Date of Allotment

May 30, 2025

Monthly AAUM## As on September 30, 2025 : ₹121.96 Crores

AUM## As on September 30, 2025 : ₹122.00 Crores

### Fund Manager

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

### Load Structure

Exit Load: • For redemption/switch out of units within 1 year from the date of allotment: 1.00% of applicable NAV • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	1.00%
TER - Direct Plan (%)	:	0.10%

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

## PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
Baroda BNP Paribas Short Duration Fund	50.71%
Baroda BNP Paribas Large Cap Fund	19.14%
Baroda BNP Paribas Dynamic Bond Fund	7.29%
<b>TOTAL MUTUAL FUND UNITS</b>	<b>77.14%</b>
BARODA BNP PARIBAS GOLD ETF	22.71%
TREPS, Cash & Other Net Current Assets	0.15%
<b>GRAND TOTAL</b>	<b>100.00%</b>

# Baroda BNP Paribas Gold ETF Fund of Fund

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

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

- Long term wealth creation
- Investment predominantly in units of Baroda BNP Paribas Gold ETF

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

Scheme Riskometer^^



Investors understand that their principal will be at High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Domestic Price of Physical Gold based on the the AM fixing price of gold by the LBMA): basis it's constituents; as on September 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to provide returns that are in line with the returns provided by Baroda BNP Paribas Gold Exchange Traded Fund. However, there is no assurance or guarantee that the objective of the Scheme will be achieved.

## SCHEME DETAILS

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

Regular Growth	:	₹ 11.6459
Direct Growth	:	₹ 11.6513

### Benchmark Index (Tier 1)

Domestic Price of Physical Gold based on the the AM fixing price of gold by the LBMA

### Date of Allotment

August 20, 2025

Monthly AAUM## As on September 30, 2025	:	₹66.51 Crores
AUM## As on September 30, 2025	:	₹77.32 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	20-Aug-25	21 years
Mr. Madhav Vyas	20-Aug-25	9 years
Ms. Swapna Shelar	20-Aug-25	14 years

### Load Structure

Exit Load: • 1% if units are redeemed/switched out within 15 days from date of allotment • No Exit load is payable if units are redeemed/switched-out after 15 days from the date of allotment

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

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	0.55%
TER - Direct Plan (%)	:	0.15%

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

## PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
<b>ETF TOTAL</b>	<b>99.87%</b>
BARODA BNP PARIBAS GOLD ETF	99.87%
TREPS, Cash & Other Net Current Assets	0.13%
<b>GRAND TOTAL</b>	<b>100.00%</b>

# Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

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

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.

## SCHEME DETAILS

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

Regular Plan - IDCW Option	₹ 15.9550
Regular Plan - Growth Option	₹ 24.0264
Direct Plan - IDCW Option	₹ 17.5200
Direct Plan - Growth Option	₹ 26.3126

### Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

### Date of Allotment

November 14, 2018

Monthly AAUM## As on September 30, 2025 : ₹4,407.99 Crores

AAUM## As on September 30, 2025 : ₹4,361.97 Crores

### Fund Manager

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

### Load Structure

Exit Load: • If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil • If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net asset Value (NAV) • If the units are redeemed after one year from the date of allotment: Nil  
For detailed load structure please refer Scheme Information Document of the scheme.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	1.88%
TER - Direct Plan (%)	0.74%
Equity Portfolio Turnover Ratio#	0.51
Total Portfolio Turnover Ratio	1.35
Standard Deviation*	9.31%
Beta*	1.33
Sharpe Ratio*	0.88

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

### Debt Quants

Average Maturity (years)	8.02
Modified Duration (years)	4.12
YTM (%)	7.31%
Macaulay Duration* (years)	4.29

## 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 Derivatives Assets
<b>Banks</b>	<b>17.29%</b>
✓ HDFC Bank Limited	6.84%
✓ ICICI Bank Limited	4.71%
Kotak Mahindra Bank Limited	1.71%
Indian Bank	1.59%
The Federal Bank Limited	1.33%
Karur Vysya Bank Limited	1.11%
<b>Petroleum Products</b>	<b>5.26%</b>
✓ Reliance Industries Limited	3.13%
✓ Hindustan Petroleum Corporation Limited	2.13%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.16%</b>
Sun Pharmaceutical Industries Limited	1.86%
Divi's Laboratories Limited	1.37%
Ajanta Pharma Limited	0.99%
Concord Biotech Limited	0.94%
<b>Retailing</b>	<b>4.01%</b>
Eternal Limited	1.68%
Avenue Supermarts Limited	1.18%
FSN E-Commerce Ventures Limited	1.15%
<b>IT - Software</b>	<b>3.84%</b>
✓ Infosys Limited	2.64%
Tech Mahindra Limited	1.20%
<b>Telecom - Services</b>	<b>3.63%</b>
✓ Bharti Airtel Limited	2.80%
Indus Towers Limited	0.83%
<b>Electrical Equipment</b>	<b>3.06%</b>
Hitachi Energy India Limited	1.53%
GE Vernova T&D India Limited	1.53%
<b>Financial Technology (Fintech)</b>	<b>2.57%</b>
One 97 Communications Limited	1.55%
PB Fintech Limited	1.02%
<b>Capital Markets</b>	<b>2.53%</b>
Multi Commodity Exchange of India Limited	1.43%
360 One WAM Limited	1.10%
<b>Construction</b>	<b>2.52%</b>
✓ Larsen & Toubro Limited	2.52%
<b>Auto Components</b>	<b>2.44%</b>
Samvardhana Motherson International Limited	1.28%
Schaeffler India Limited	1.16%
<b>Consumer Durables</b>	<b>2.03%</b>
✓ Amber Enterprises India Limited	2.03%
<b>Cement &amp; Cement Products</b>	<b>1.89%</b>
✓ UltraTech Cement Limited	1.89%

EQUITY HOLDINGS	% of Net Derivatives Assets
<b>Aerospace &amp; Defense</b>	<b>1.85%</b>
Bharat Electronics Limited	1.85%
<b>Finance</b>	<b>1.77%</b>
Shriram Finance Limited	1.77%
<b>Transport Services</b>	<b>1.67%</b>
InterGlobe Aviation Limited	1.67%
<b>Insurance</b>	<b>1.62%</b>
ICICI Lombard General Insurance Company Limited	1.62%
<b>Beverages</b>	<b>1.59%</b>
Radico Khaitan Limited	1.59%
<b>Personal Products</b>	<b>1.40%</b>
Godrej Consumer Products Limited	1.40%
<b>Textiles &amp; Apparels</b>	<b>1.40%</b>
Page Industries Limited	1.40%
<b>Diversified FMCG</b>	<b>1.07%</b>
Hindustan Unilever Limited	1.07%
<b>Automobiles</b>	<b>1.04%</b>
Hyundai Motor India Ltd	1.04%
<b>Ferrous Metals</b>	<b>0.98%</b>
JSW Steel Limited	0.98%
<b>Healthcare Services</b>	<b>0.92%</b>
Jupiter Life Line Hospitals Limited	0.92%
<b>Agricultural Food &amp; other Products</b>	<b>0.80%</b>
Marico Limited	0.80%
<b>Commercial Services &amp; Supplies</b>	<b>0.76%</b>
Smartworks Coworking Spaces Ltd	0.76%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>5.31%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>78.41%</b>
<b>REITs/InvTs Holdings</b>	<b>% of Net Assets</b>
Embassy Office Parks REIT	1.35%
NXT Infra Trust (NIT)	1.15%
National Highways Infra Trust	1.13%
IndiGRID Infrastructure Trust	1.01%
Brookfield India Real Estate Trust	0.96%
Capital Infra Trust	0.40%
Anzen India Energy Yield Plus Trust	0.36%
Indus Infra Trust	0.19%
Intelligent Supply Chain Infrastructure Trust	0.14%
Powergrid Infrastructure Investment Trust	0.12%
<b>Total REITs/InvTs Holdings</b>	<b>6.81%</b>

# Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

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

## PORTFOLIO (✓ Top 10 Holdings)

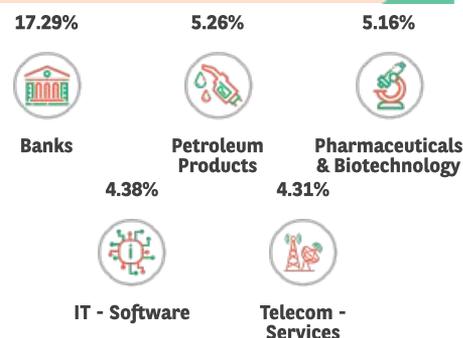
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>6.72%</b>
6.33% GOI (MD 05/05/2035)	Sovereign	1.58%
6.79% GOI (MD 07/10/2034)	Sovereign	1.24%
7.18% GOI (MD 14/08/2033)	Sovereign	1.02%
7.34% GOI (MD 22/04/2064)	Sovereign	0.59%
6.01% GOI (MD 21/07/2030)	Sovereign	0.57%
7.09% GOI (MD 05/08/2054)	Sovereign	0.56%
6.9% GOI (MD 15/04/2065)	Sovereign	0.55%
7.32% GOI (MD 13/11/2030)	Sovereign	0.38%
7.38% GOI (MD 20/06/2027)	Sovereign	0.12%
6.68% GOI (MD 07/07/2040)	Sovereign	0.11%
<b>CORPORATE BOND</b>		<b>5.85%</b>
✓ Piramal Finance Limited	ICRA AA	2.29%
IndoStar Capital Finance Limited	CARE AA-	0.47%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.45%
REC Limited	CRISIL AAA	0.41%
Export Import Bank of India Limited	CRISIL AAA	0.40%
Larsen & Toubro Limited	CRISIL AAA	0.35%
Muthoot Finance Limited	CRISIL AA+	0.35%
Bajaj Housing Finance Limited	CRISIL AAA	0.23%
JSW Steel Limited	ICRA AA	0.23%
Motilal Oswal Home Finance Limited	ICRA AA	0.19%
GAIL (India) Limited	CARE AAA	0.12%
Adani Ports and Special Economic Zone Limited	ICRA AAA	0.12%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.12%
Tata Projects Limited	FITCH AA	0.12%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>PTC</b>		<b>1.10%</b>
Sansar Trust	CRISIL AAA(SO)	0.97%
India Universal Trust	CRISIL AAA(SO)	0.13%
<b>STATE GOVERNMENT BOND</b>		<b>0.34%</b>
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	0.12%
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	0.11%
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	0.06%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.05%
<b>Total Fixed Income Holdings</b>		<b>14.01%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREPS, Cash & Other Net		0.77%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 30.98% of the portfolio  
Net equity holdings is 76.75% of the portfolio

## EQUITY SECTORAL COMPOSITION (Top 5)



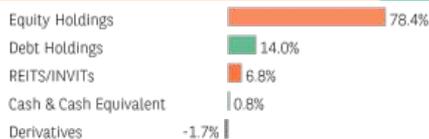
% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## MARKET CAPITALIZATION (% of Equity Holdings)

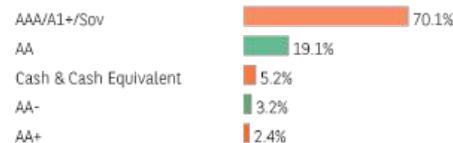


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

\* refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

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

# Baroda BNP Paribas Aggressive Hybrid Fund

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

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

- Wealth creation in long term.
- Investment primarily in equity & equity-related securities and the rest in debt securities & money market instruments to generate income and capital appreciation.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - IDCW Option	: ₹ 16.2555
Regular Plan - Growth Option	: ₹ 27.4246
Direct Plan - IDCW Option	: ₹ 18.6221
Direct Plan - Growth Option	: ₹ 31.4515

### Benchmark Index (AMFI Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

### Date of Allotment

April 07, 2017

Monthly AAUM## As on September 30, 2025 : ₹1,242.78 Crores

AUM## As on September 30, 2025 : ₹1,227.85 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.12%
TER - Direct Plan (%)	: 0.52%
Equity Portfolio Turnover Ratio#	: 0.27
Total Portfolio Turnover Ratio	: 0.98
Standard Deviation*	: 9.35%
Beta*	: 1.05
Sharpe Ratio*	: 0.94

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

### Debt Quants

Average Maturity (years)	: 7.61
Modified Duration (years)	: 4.06
YTM (%)	: 7.12%
Macaulay Duration+ (years)	: 4.23

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

\* refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table. #Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>16.58%</b>
✓ HDFC Bank Limited	6.27%
✓ ICICI Bank Limited	5.83%
✓ Kotak Mahindra Bank Limited	2.34%
Yes Bank Limited	1.12%
State Bank of India	1.02%
<b>IT - Software</b>	<b>4.95%</b>
Infosys Limited	2.01%
Tata Consultancy Services Limited	1.91%
Tech Mahindra Limited	1.03%
<b>Petroleum Products</b>	<b>4.70%</b>
✓ Reliance Industries Limited	4.70%
<b>Construction</b>	<b>4.02%</b>
✓ Larsen & Toubro Limited	4.02%
<b>Electrical Equipment</b>	<b>3.86%</b>
✓ Hitachi Energy India Limited	2.90%
Bharat Heavy Electricals Limited	0.96%
<b>Automobiles</b>	<b>3.16%</b>
TVS Motor Company Limited	1.24%
Hyundai Motor India Ltd	1.04%
Hero MotoCorp Limited	0.88%
<b>Auto Components</b>	<b>3.07%</b>
Bosch Limited	1.96%
Jtekt India Limited	1.11%
<b>Retailing</b>	<b>2.46%</b>
Trent Limited	1.27%
Eternal Limited	1.19%
<b>Diversified FMCG</b>	<b>2.30%</b>
✓ ITC Limited	2.30%
<b>Telecom - Services</b>	<b>2.07%</b>
Bharti Airtel Limited	2.07%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.93%</b>
Sun Pharmaceutical Industries Limited	1.17%
Dr. Reddy's Laboratories Limited	0.76%
<b>Cement &amp; Cement Products</b>	<b>1.75%</b>
Grasim Industries Limited	0.91%
The India Cements Limited	0.84%
<b>Finance</b>	<b>1.32%</b>
Bajaj Finance Limited	1.32%
<b>Aerospace &amp; Defense</b>	<b>1.27%</b>
Bharat Electronics Limited	1.27%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.24%</b>
Linde India Limited	1.24%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.14%</b>
Escorts Kubota Limited	1.14%
<b>Personal Products</b>	<b>1.04%</b>
Gillette India Limited	1.04%
<b>OIL</b>	<b>1.03%</b>
Oil India Limited	1.03%
<b>Insurance</b>	<b>0.89%</b>
HDFC Life Insurance Company Limited	0.89%
<b>Leisure Services</b>	<b>0.85%</b>
Schloss Bangalore Limited	0.85%
<b>Power</b>	<b>0.84%</b>
NLC India Limited	0.84%
<b>Capital Markets</b>	<b>0.83%</b>
360 One WAM Limited	0.83%
<b>Financial Technology (Fintech)</b>	<b>0.75%</b>
PB Fintech Limited	0.75%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>5.61%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>67.66%</b>

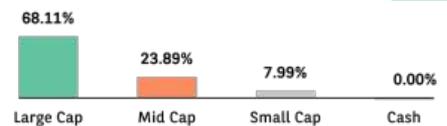
REITs/InvTs Holdings	% of Net Assets
Brookfield India Real Estate Trust	0.55%
Intelligent Supply Chain Infrastructure Trust	0.41%
Indus Infra Trust	0.36%
<b>Total REITs/InvTs Holdings</b>	<b>1.32%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>14.91%</b>
✓ IndoStar Capital Finance Limited	CARE AA-	2.72%
Piramal Finance Limited	ICRA AA	1.42%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.24%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.03%
National Housing Bank	CARE AAA	0.98%
Small Industries Dev Bank of India	CRISIL AAA	0.91%
Bharti Telecom Limited	CRISIL AAA	0.83%
Export Import Bank of India	CRISIL AAA	0.83%
Muthoot Finance Limited	CRISIL AAA	0.83%
Nuvoco Vistas Corporation Limited	CRISIL AA	0.81%
REC Limited	ICRA AAA	0.81%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.67%
National Bank For Agriculture and Rural Development	ICRA AAA	0.49%
Reliance Industries Limited	CRISIL AAA	0.43%
LIC Housing Finance Limited	CRISIL AAA	0.41%
National Highways Authority Of India	CRISIL AAA	0.28%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
REC Limited	CRISIL AAA	0.24%
<b>GOVERNMENT BOND</b>		<b>11.17%</b>
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	3.00%
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	2.96%
7.34% GOI (MD 22/04/2064)	Sovereign	1.47%
7.38% GOI (MD 20/06/2027)	Sovereign	0.92%
5.74% GOI (MD 15/11/2026)	Sovereign	0.82%
7.09% GOI (MD 05/08/2054)	Sovereign	0.80%
6.9% GOI (MD 15/04/2065)	Sovereign	0.78%
7.02% GOI (MD 18/06/2031)	Sovereign	0.42%
<b>PTC</b>		<b>1.90%</b>
Sansar Trust	CRISIL AAA(SO)	1.11%
India Universal Trust	CRISIL AAA(SO)	0.79%
<b>COMPULSORY CONVERTIBLE DEBENTURE</b>		<b>0.48%</b>
Cholamandalam Investment and Finance Company Ltd		0.48%
<b>TREASURY BILL</b>		<b>0.24%</b>
364 Days Tbill (MD 26/03/2026)	Sovereign	0.24%
<b>STATE GOVERNMENT BOND</b>		<b>0.16%</b>
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	0.16%
<b>Total Fixed Income Holdings</b>		<b>28.86%</b>
TREPS, Cash & Other Net Current Assets		2.16%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 37.04% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)



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

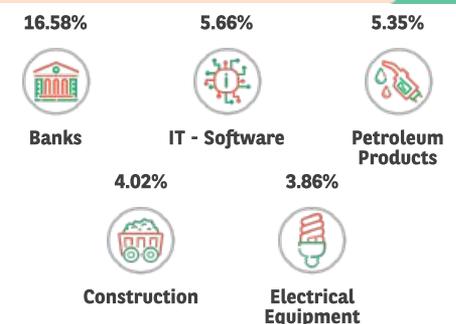
## COMPOSITION BY ASSETS

Equity Holdings	67.7%
Debt Holdings	28.9%
Cash & Cash Equivalent	2.2%
REITs/INVITS	1.3%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sav	74.0%
AA-	8.9%
AA	7.3%
Cash & Cash Equivalent	7.1%
AA+	2.7%

## SECTORAL COMPOSITION (Top 5)



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

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

# Baroda BNP Paribas Multi Asset Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular IDCW	: ₹ 14.3378
Regular Growth	: ₹ 15.0159
Direct IDCW	: ₹ 15.1776
Direct Growth	: ₹ 15.6217

### 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 September 30, 2025 : ₹1,214.09 Crores

AAUM## As on September 30, 2025 : ₹1,204.19 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.09%
TER - Direct Plan (%)	: 0.89%
Equity Portfolio Turnover Ratio#	: 0.18
Total Portfolio Turnover Ratio	: 0.52

### Debt Quants

Average Maturity (years)	: 11.39
Modified Duration (years)	: 4.86
YTM (%)	: 6.74%
Macaulay Duration* (years)	: 5.08

## 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.

\* refer Glossary page

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

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>18.40%</b>
✓ HDFC Bank Limited	7.11%
✓ ICICI Bank Limited	6.85%
Kotak Mahindra Bank Limited	1.79%
State Bank of India	1.63%
Yes Bank Limited	1.02%
<b>Petroleum Products</b>	<b>5.00%</b>
✓ Reliance Industries Limited	5.00%
<b>IT - Software</b>	<b>4.96%</b>
✓ Infosys Limited	2.80%
Tata Consultancy Services Limited	2.16%
<b>Construction</b>	<b>4.10%</b>
✓ Larsen & Toubro Limited	4.10%
<b>Electrical Equipment</b>	<b>3.92%</b>
✓ Hitachi Energy India Limited	3.03%
Bharat Heavy Electricals Limited	0.89%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.84%</b>
Sun Pharmaceutical Industries Limited	1.67%
Cipla Limited	1.35%
Dr. Reddy's Laboratories Limited	0.82%
<b>Power</b>	<b>3.45%</b>
NLC India Limited	1.92%
NTPC Limited	1.53%
<b>Telecom - Services</b>	<b>3.09%</b>
✓ Bharti Airtel Limited	3.09%
<b>Automobiles</b>	<b>2.74%</b>
Hero MotoCorp Limited	1.84%
TVS Motor Company Limited	0.90%
<b>Retailing</b>	<b>2.25%</b>
Trent Limited	1.47%
Eternal Limited	0.78%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.10%</b>
Linde India Limited	2.10%
<b>Cement &amp; Cement Products</b>	<b>2.10%</b>
Grasim Industries Limited	1.24%
The India Cements Limited	0.86%
<b>Auto Components</b>	<b>2.00%</b>
Bosch Limited	2.00%
<b>Finance</b>	<b>1.72%</b>
Bajaj Finance Limited	1.72%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.55%</b>
Escorts Kubota Limited	1.55%
<b>Food Products</b>	<b>1.38%</b>
Nestle India Limited	1.38%
<b>Diversified FMCG</b>	<b>0.83%</b>
Hindustan Unilever Limited	0.83%
<b>Leisure Services</b>	<b>0.77%</b>
Schloss Bangalore Limited	0.77%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>4.74%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>68.94%</b>

REITs/INVITs Holdings	% of Net Assets
Brookfield India Real Estate Trust	0.88%
Intelligent Supply Chain Infrastructure Trust	0.42%
Embassy Office Parks REIT	0.12%
Indus Infra Trust	0.10%
<b>Total REITs/INVITs Holdings</b>	<b>1.52%</b>

Gold ETF	% of Net Assets
✓ Baroda BNP Paribas Mutual Fund	8.81%
✓ Nippon India Mutual Fund	8.00%
<b>Total Gold ETF</b>	<b>16.81%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>6.35%</b>
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	2.96%
Export Import Bank of India	CRISIL AAA	1.27%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
National Bank For Agriculture and Rural Development	ICRA AAA	1.27%
Muthoot Finance Limited	CRISIL AA+	0.85%
<b>GOVERNMENT BOND</b>		<b>4.20%</b>
7.34% GOI (MD 22/04/2064)	Sovereign	2.51%
7.32% GOI (MD 13/11/2030)	Sovereign	0.87%
7.09% GOI (MD 05/08/2054)	Sovereign	0.82%
<b>Total Fixed Income Holdings</b>		<b>10.55%</b>
TREPS, Cash & Other Net Current Assets Including Short Futures		2.18%
<b>GRAND TOTAL</b>		<b>100.00%</b>

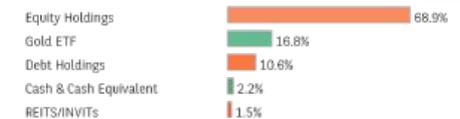
Investment in Top 10 scrips constitutes 51.75% of the portfolio

### MARKET CAPITALIZATION (% of Equity Holdings)

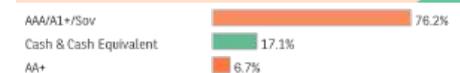


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

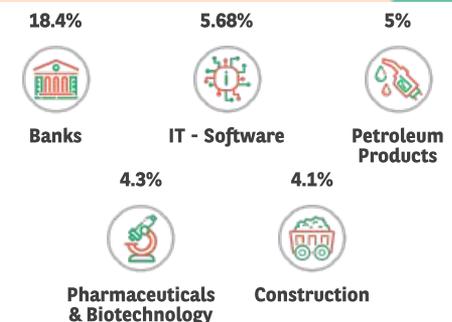
### COMPOSITION BY ASSETS



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



### SECTORAL COMPOSITION (Top 5)



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

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

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

# 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.

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

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

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation and income by using arbitrage opportunities, investment in equity / equity related instruments and debt/ money market instruments. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

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

Regular Plan - IDCW Option	₹ 13.3113
Regular Plan - Growth Option	₹ 16.5514
Direct Plan - IDCW Option	₹ 14.2333
Direct Plan - Growth Option	₹ 17.7017

### Benchmark Index (AMFI Tier 1)

Nifty Equity Savings Index TRI

### Date of Allotment

July 25, 2019

Monthly AAUM## As on September 30, 2025 : ₹269.72 Crores

AUM## As on September 30, 2025 : ₹264.97 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	2.50%
TER - Direct Plan (%)	1.37%
Equity Portfolio Turnover Ratio#	0.46
Total Portfolio Turnover Ratio	4.55
Standard Deviation*	4.92%
Beta*	1.07
Sharpe Ratio*	0.81
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	5.92
Modified Duration (years)	4.49
YTM (%)	6.69%
Macaulay Duration* (years)	4.67

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

\* refer Glossary page for the concept of Macaulay Duration

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>Banks</b>	<b>9.49%</b>	<b>-2.54%</b>
✓ HDFC Bank Limited	5.72%	-2.54%
✓ ICICI Bank Limited	1.99%	
State Bank of India	0.93%	
Punjab National Bank	0.85%	
<b>Power</b>	<b>4.61%</b>	<b>-3.82%</b>
✓ Tata Power Company Limited	3.09%	-2.29%
NTPC Limited	1.52%	-1.53%
<b>Telecom - Services</b>	<b>3.77%</b>	<b>-2.81%</b>
✓ Bharti Airtel Limited	3.77%	-2.81%
<b>Automobiles</b>	<b>3.67%</b>	<b>-1.82%</b>
Mahindra & Mahindra Limited	2.39%	-1.82%
TVS Motor Company Limited	1.28%	
<b>Petroleum Products</b>	<b>3.55%</b>	<b>-1.71%</b>
✓ Reliance Industries Limited	3.55%	-1.71%
<b>Cement &amp; Cement Products</b>	<b>3.19%</b>	<b>-1.95%</b>
Ambuja Cements Limited	1.94%	-1.95%
UltraTech Cement Limited	1.25%	
<b>Construction</b>	<b>2.69%</b>	<b>-1.58%</b>
✓ Larsen & Toubro Limited	2.69%	-1.58%
<b>Finance</b>	<b>2.08%</b>	<b>-1.12%</b>
Muthoot Finance Limited	1.12%	-1.12%
Bajaj Finance Limited	0.96%	
<b>Ferrous Metals</b>	<b>1.96%</b>	<b>-1.98%</b>
Tata Steel Limited	1.96%	-1.98%
<b>IT - Software</b>	<b>1.95%</b>	
Tech Mahindra Limited	1.06%	
Infosys Limited	0.89%	
<b>Realty</b>	<b>1.75%</b>	<b>-1.77%</b>
DLF Limited	1.75%	-1.77%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.67%</b>	
Linde India Limited	0.92%	
Navin Fluorine International Limited	0.75%	
<b>Transport Infrastructure</b>	<b>1.61%</b>	<b>-1.62%</b>
Adani Ports and Special Economic Zone Limited	1.61%	-1.62%
<b>Leisure Services</b>	<b>1.22%</b>	
Travel Food Services Limited	1.22%	
<b>Retailing</b>	<b>1.17%</b>	
Eternal Limited	1.17%	
<b>Beverages</b>	<b>1.11%</b>	
Radico Khaitan Limited	1.11%	
<b>Capital Markets</b>	<b>0.87%</b>	
Nippon Life India Asset Management Limited	0.87%	
<b>Transport Services</b>	<b>0.84%</b>	
InterGlobe Aviation Limited	0.84%	
<b>Consumer Durables</b>	<b>0.83%</b>	
Titan Company Limited	0.83%	
<b>Electrical Equipment</b>	<b>0.81%</b>	
Bharat Heavy Electricals Limited	0.81%	
<b>Non - Ferrous Metals</b>	<b>0.81%</b>	
Hindalco Industries Limited	0.81%	
<b>Insurance</b>	<b>0.77%</b>	
Max Financial Services Limited	0.77%	
<b>Aerospace &amp; Defense</b>	<b>0.76%</b>	
Bharat Electronics Limited	0.76%	
<b>IT - Services</b>	<b>0.75%</b>	
Sagility India Limited	0.75%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>15.07%</b>	<b>-3.21%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>67%</b>	<b>-25.93%</b>
<b>REITS/InvTIs Holdings</b>	<b>% of Net Assets</b>	
Brookfield India Real Estate Trust	3.65%	
IndiGRID Infrastructure Trust	1.17%	
<b>Total REITS/InvTIs Holdings</b>	<b>4.82%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>16.66%</b>
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	5.01%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	4.29%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	3.94%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	2.67%
6.28% GOI (MD 14/07/2032)	Sovereign	0.75%
<b>CORPORATE BOND</b>		<b>9.68%</b>
✓ National Bank For Agriculture and Rural Development Jamnagar Utilities & Power Private Limited	ICRA AAA	2.64%
Small Industries Dev Bank of India	CRISIL AAA	1.93%
Export Import Bank of India	CRISIL AAA	1.91%
Muthoot Finance Limited	CRISIL AA+	0.77%
Shriram Finance Limited	CRISIL AA+	0.77%
Piramal Finance Limited	ICRA AA	0.47%
<b>Total Fixed Income Holdings</b>		<b>26.34%</b>
TREPS, Cash & Other Net Current Assets		1.83%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 37.37% of the portfolio  
Net equity holdings is 41.07% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)



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

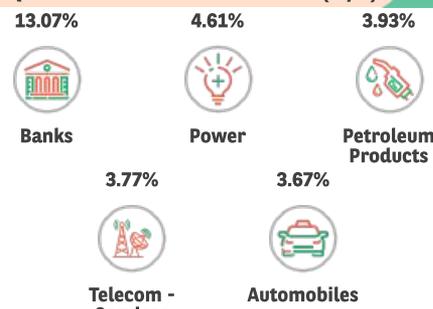
## COMPOSITION BY ASSETS

Equity Holdings	67.0%
Debt Holdings	26.4%
REITS/INVITs	4.8%
Cash & Cash Equivalent	1.8%
Derivatives	-25.9%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	86.4%
Cash & Cash Equivalent	6.5%
AA+	5.5%
AA	1.7%

## EQUITY SECTORAL COMPOSITION (Top 5)



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

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

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

# Baroda BNP Paribas Conservative Hybrid Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - Quarterly IDCW Option	₹ 10.9688
Regular Plan - Monthly IDCW Option	₹ 10.8536
Regular Plan - Growth Option	₹ 44.6431
Direct Plan - Quarterly IDCW Option	₹ 12.7696
Direct Plan - Monthly IDCW Option	₹ 13.2099
Direct Plan - Growth Option	₹ 54.5832

### Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on September 30, 2025	₹816.83 Crores
AUM## As on September 30, 2025	₹182.15 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	2.00%
TER - Direct Plan (%)	0.51%
Equity Portfolio Turnover Ratio#	0.15
Total Portfolio Turnover Ratio	1.79

### Debt Quants

Average Maturity (years)	8.36
Modified Duration (years)	4.22
YTM (%)	7.09%
Macaulay Duration* (years)	4.42

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

\* refer Glossary page

For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>3.30%</b>
HDFC Bank Limited	1.97%
ICICI Bank Limited	1.33%
<b>Petroleum Products</b>	<b>1.01%</b>
Reliance Industries Limited	1.01%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>19.13%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>23.44%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
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<b>CORPORATE BOND</b>		<b>46.88%</b>
✓ Export Import Bank of India	CRISIL AAA	5.37%
✓ Jannagar Utilities & Power Private Limited	CRISIL AAA	3.77%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	3.42%
✓ Bajaj Finance Limited	CRISIL AAA	2.50%
✓ NTPC Limited	CRISIL AAA	2.42%
✓ Shriram Finance Limited	CRISIL AA+	2.37%
✓ IndoStar Capital Finance Limited	CARE AA-	2.18%
Small Industries Dev Bank of India	CRISIL AAA	2.12%
JSW Steel Limited	ICRA AA	2.10%
Nomura Capital India Pvt Limited	FITCH AAA	1.87%
Tata Capital Housing Finance Limited	CRISIL AAA	1.87%
Piramal Finance Limited	ICRA AA	1.72%
Reliance Industries Limited	CRISIL AAA	1.55%
National Housing Bank	CARE AAA	1.50%
National Bank For Agriculture and Rural Development	ICRA AAA	1.48%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.44%
Bharti Telecom Limited	CRISIL AAA	1.26%
LIC Housing Finance Limited	CRISIL AAA	1.26%
Motilal Oswal Home Finance Limited	ICRA AA	1.25%
National Housing Bank	CRISIL AAA	1.25%
Hindustan Petroleum Corporation Limited	CRISIL AAA	1.01%
Muthoot Finance Limited	CRISIL AA+	1.01%
Embassy Office Parks REIT	CRISIL AAA	0.62%
REC Limited	CRISIL AAA	0.62%
UltraTech Cement Limited	CRISIL AAA	0.62%
360 One Prime Limited	CRISIL AA	0.19%
Nirma Limited	CRISIL AA	0.11%

GOVERNMENT BOND		22.31%
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✓ 6.33% GOI (MD 05/05/2035)	Sovereign	7.99%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	7.05%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	3.61%
7.09% GOI (MD 05/08/2054)	Sovereign	1.21%
6.9% GOI (MD 15/04/2065)	Sovereign	1.18%
7.18% GOI (MD 14/08/2033)	Sovereign	0.64%
7.38% GOI (MD 20/06/2027)	Sovereign	0.63%
6.45% GOI (MD 07/10/2029)	Sovereign	0.00%

PTC		3.45%
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Vajra Trust	CRISIL AAA(SO)	1.59%
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FIXED INCOME HOLDINGS	Rating	% of Net Assets
Sansar Trust	CRISIL AAA(SO)	1.26%
India Universal Trust	CRISIL AAA(SO)	0.60%

Corporate Debt Market Development Fund		0.28%
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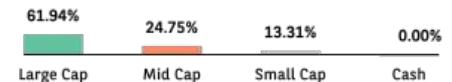
STATE GOVERNMENT BOND		0.19%
7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.13%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.06%

Total Fixed Income Holdings		73.11%
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TREPS, Cash & Other Net Current Assets		3.44%
<b>GRAND TOTAL</b>		<b>100.00%</b>

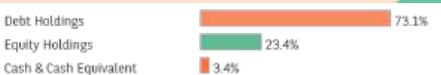
Investment in Top 10 scrips constitutes 40.68% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

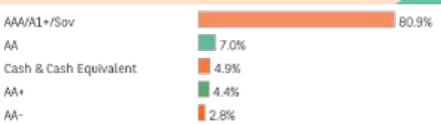


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

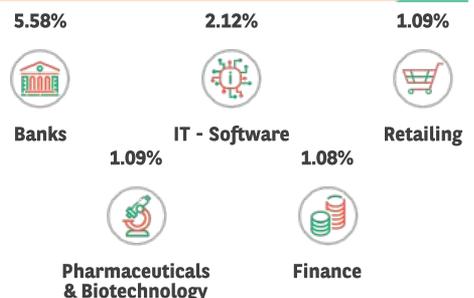
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## SECTORAL COMPOSITION (Top 5)



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

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

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

# Baroda BNP Paribas Arbitrage Fund

(An Open ended Scheme investing in arbitrage opportunities)

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular Plan - Quarterly IDCW Option	: ₹ 10.4712
Regular Plan - Monthly IDCW Option	: ₹ 10.4226
Regular Plan - Growth Option	: ₹ 16.2612
Regular Plan - Adhoc IDCW Option	: ₹ 11.3218
Direct Plan - Quarterly IDCW Option	: ₹ 10.8486
Direct Plan - Monthly IDCW Option	: ₹ 10.8574
Direct Plan - Growth Option	: ₹ 17.2110
Direct Plan - Adhoc IDCW Option	: ₹ 11.7331

### Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

### Date of Allotment

December 28, 2016

Monthly AAUM## As on September 30, 2025 : ₹1,235.59 Crores

AUM## As on September 30, 2025 : ₹1,269.42 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.11%
TER - Direct Plan (%)	: 0.31%
Equity Portfolio Turnover Ratio#	: 2.93
Total Portfolio Turnover Ratio	: 13.66
Standard Deviation*	: 0.42%
Beta*	: 0.46
Sharpe Ratio*	: 2.66
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 0.86
Modified Duration (years)	: 0.60
YTM (%)	: 6.45%
Macaulay Duration* (years)	: 0.62

## 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 Distribution History kindly refer Distribution History table.

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

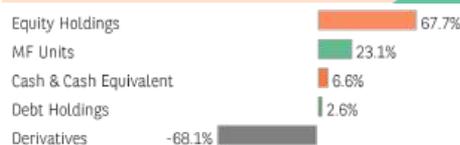
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>Banks</b>	<b>12.50%</b>	<b>-12.57%</b>
✓ Axis Bank Limited	3.34%	-3.35%
✓ IDFC First Bank Limited	2.40%	-2.41%
RBL Bank Limited	1.61%	-1.62%
State Bank of India	1.53%	-1.54%
The Federal Bank Limited	1.07%	-1.08%
HDFC Bank Limited	0.97%	-0.98%
Bank of Baroda	0.79%	-0.79%
Kotak Mahindra Bank Limited	0.79%	-0.80%
<b>Power</b>	<b>9.01%</b>	<b>-9.07%</b>
✓ Adani Green Energy Limited	3.20%	-3.22%
✓ JSW Energy Limited	2.40%	-2.42%
✓ Adani Energy Solutions Limited	2.16%	-2.17%
Tata Power Company Limited	1.25%	-1.26%
<b>Finance</b>	<b>8.29%</b>	<b>-8.35%</b>
✓ Sammaan Capital Limited	2.29%	-2.30%
✓ PNB Housing Finance Limited	2.28%	-2.30%
✓ Shriram Finance Limited	2.07%	-2.09%
REC Limited	1.65%	-1.66%
<b>Transport Infrastructure</b>	<b>2.53%</b>	<b>-2.53%</b>
GMR Airports Limited	1.48%	-1.48%
Adani Ports and Special Economic Zone Limited	1.05%	-1.05%
<b>Aerospace &amp; Defense</b>	<b>2.52%</b>	<b>-2.54%</b>
Bharat Electronics Limited	1.51%	-1.52%
Hindustan Aeronautics Limited	1.01%	-1.02%
<b>Minerals &amp; Mining</b>	<b>2.24%</b>	<b>-2.26%</b>
✓ NMDC Limited	2.24%	-2.26%
<b>Agricultural Food &amp; other Products</b>	<b>1.87%</b>	<b>-1.89%</b>
Tata Consumer Products Limited	1.87%	-1.89%
<b>Capital Markets</b>	<b>1.61%</b>	<b>-1.62%</b>
Multi Commodity Exchange of India Limited	1.61%	-1.62%
<b>Auto Components</b>	<b>1.56%</b>	<b>-1.57%</b>
Exide Industries Limited	1.56%	-1.57%
<b>Retailing</b>	<b>1.42%</b>	<b>-1.43%</b>
Trent Limited	1.42%	-1.43%
<b>Cement &amp; Cement Products</b>	<b>1.22%</b>	<b>-1.22%</b>
Grasim Industries Limited	1.22%	-1.22%
<b>Ferrous Metals</b>	<b>0.98%</b>	<b>-0.98%</b>
JSW Steel Limited	0.98%	-0.98%
<b>Financial Technology (Fintech)</b>	<b>0.82%</b>	<b>-0.82%</b>
One 97 Communications Limited	0.82%	-0.82%
<b>IT - Software</b>	<b>0.80%</b>	<b>-0.81%</b>
Tata Consultancy Services Limited	0.80%	-0.81%
<b>Non - Ferrous Metals</b>	<b>0.80%</b>	<b>-0.80%</b>
National Aluminium Company Limited	0.80%	-0.80%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>0.77%</b>	<b>-0.77%</b>
Aurobindo Pharma Limited	0.77%	-0.77%
<b>Consumer Durables</b>	<b>0.77%</b>	<b>-0.77%</b>
Kalyan Jewellers India Limited	0.77%	-0.77%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>17.94%</b>	<b>-18.06%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>67.65%</b>	<b>-68.06%</b>
<b>MUTUAL FUND UNITS</b>	<b>% of Net Assets</b>	
Baroda BNP Paribas Money Market Fund	21.10%	
Baroda BNP Paribas Ultra Short Dur Fund	2.04%	
<b>Total MUTUAL FUND UNITS</b>	<b>23.14%</b>	

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>2.60%</b>
✓ Piramal Finance Limited	ICRA AA	2.60%
<b>Total Fixed Income Holdings</b>		<b>2.60%</b>
TREPS, Cash & Other Net Current Assets		6.61%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 24.98% of the portfolio

## COMPOSITION BY ASSETS



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

\* refer Glossary page

\* refer Glossary page for the concept of Macaulay Duration

The risk free rate of return considered for calculation of Sharpe ratio is 5.74%, as per 1 day MIBOR rate on the last business day of the month.

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

# Baroda BNP Paribas Retirement Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular IDCW	: ₹ 11.0109
Regular Growth	: ₹ 11.0109
Direct IDCW	: ₹ 11.2837
Direct Growth	: ₹ 11.2837

### Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

### Date of Allotment

May 28, 2024

Monthly AAUM## As on September 30, 2025	: ₹381.62 Crores
AUM## As on September 30, 2025	: ₹376.30 Crores

### Fund Manager

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

### Load Structure

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

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.41%
TER - Direct Plan (%)	: 1.16%
Portfolio Turnover Ratio	: 0.49

### Debt Quants

Average Maturity (years)	: 29.05
Modified Duration (years)	: 9.96
YTM (%)	: 7.18%
Macaulay Duration* (years)	: 10.34

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

\* refer Glossary page

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

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>16.57%</b>
✓ HDFC Bank Limited	5.56%
✓ ICICI Bank Limited	3.77%
Kotak Mahindra Bank Limited	1.32%
AU Small Finance Bank Limited	1.15%
Axis Bank Limited	1.05%
State Bank of India	1.04%
Punjab National Bank	0.94%
Ujjivan Small Finance Bank Limited	0.89%
City Union Bank Limited	0.85%
<b>IT - Software</b>	<b>5.62%</b>
✓ Infosys Limited	2.17%
Tech Mahindra Limited	1.60%
Persistent Systems Limited	0.95%
LTIMindtree Limited	0.90%
<b>Electrical Equipment</b>	<b>4.25%</b>
Bharat Heavy Electricals Limited	1.58%
Hitachi Energy India Limited	1.52%
GE Vernova T&D India Limited	1.15%
<b>Automobiles</b>	<b>3.74%</b>
Mahindra & Mahindra Limited	1.39%
TVS Motor Company Limited	1.25%
Hyundai Motor India Ltd	1.10%
<b>Retailing</b>	<b>3.65%</b>
✓ Eternal Limited	2.29%
Vishal Mega Mart Limited	1.36%
<b>Petroleum Products</b>	<b>2.97%</b>
✓ Reliance Industries Limited	2.97%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.66%</b>
Divi's Laboratories Limited	1.78%
Cipla Limited	0.88%
<b>Cement &amp; Cement Products</b>	<b>2.46%</b>
UltraTech Cement Limited	1.49%
Ambuja Cements Limited	0.97%
<b>Healthcare Services</b>	<b>2.43%</b>
Fortis Healthcare Limited	1.42%
Max Healthcare Institute Limited	1.01%
<b>Construction</b>	<b>2.31%</b>
✓ Larsen & Toubro Limited	2.31%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.13%</b>
Navin Fluorine International Limited	1.20%
Linde India Limited	0.93%
<b>Telecom - Services</b>	<b>2.07%</b>
✓ Bharti Airtel Limited	2.07%
<b>Leisure Services</b>	<b>1.94%</b>
✓ Travel Food Services Limited	1.94%
<b>Transport Services</b>	<b>1.86%</b>
✓ InterGlobe Aviation Limited	1.86%
<b>Finance</b>	<b>1.82%</b>
Cholamandalam Investment and Finance Company Ltd	1.02%
Bajaj Finance Limited	0.80%
<b>Food Products</b>	<b>1.81%</b>
Britannia Industries Limited	1.81%
<b>Financial Technology (Fintech)</b>	<b>1.77%</b>
One 97 Communications Limited	0.90%
PB Fintech Limited	0.87%
<b>Consumer Durables</b>	<b>1.25%</b>
Titan Company Limited	1.25%
<b>Beverages</b>	<b>1.23%</b>
Radico Khaitan Limited	1.23%
<b>Insurance</b>	<b>1.22%</b>
Max Financial Services Limited	1.22%
<b>Power</b>	<b>1.18%</b>
NTPC Limited	1.18%
<b>Industrial Products</b>	<b>1.15%</b>
Cummins India Limited	1.15%
<b>Capital Markets</b>	<b>1.15%</b>
Nippon Life India Asset Management Limited	1.15%
<b>IT - Services</b>	<b>1.15%</b>
Sagility India Limited	1.15%
<b>Commercial Services &amp; Supplies</b>	<b>1.11%</b>
Indiqube Spaces Limited	1.11%
<b>Non - Ferrous Metals</b>	<b>0.97%</b>
Hindalco Industries Limited	0.97%

EQUITY HOLDINGS	% of Net Assets
<b>Transport Infrastructure</b>	<b>0.78%</b>
Adani Ports and Special Economic Zone Limited	0.78%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.55%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>72.8%</b>

REITs/InvTs Holdings	% of Net Assets
Anzen India Energy Yield Plus Trust	2.90%
<b>Total REITs/InvTs Holdings</b>	<b>2.90%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>18.52%</b>
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	16.66%
6.79% GOI (MD 07/10/2034)	Sovereign	1.34%
7.09% GOI (MD 05/08/2054)	Sovereign	0.52%

CORPORATE BOND	% of Net Assets
Jamnagar Utilities & Power Private Limited	CRISIL AAA 1.36%
NTPC Limited	CRISIL AAA 1.31%
Piramal Finance Limited	ICRA AA 1.13%
<b>Total Fixed Income Holdings</b>	<b>22.32%</b>
TREPS, Cash & Other Net Current Assets	1.97%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 41.60% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)



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

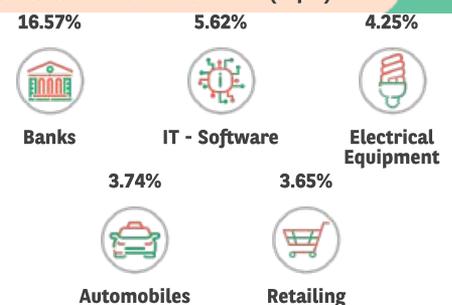
## COMPOSITION BY ASSETS

Equity Holdings	72.8%
Debt Holdings	22.3%
REITs/INVITs	2.9%
Cash & Cash Equivalent	2.0%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	87.2%
Cash & Cash Equivalent	8.1%
AA	4.7%

## SECTORAL COMPOSITION (Top 5)



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

# Baroda BNP Paribas Children's Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

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

Regular IDCW	: ₹ 10.4869
Regular Growth	: ₹ 10.4869
Direct Growth	: ₹ 10.6456

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

December 27, 2024

Monthly AAUM## As on September 30, 2025 : ₹7.14 Crores

AUM## As on September 30, 2025 : ₹96.94 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.34%
TER - Direct Plan (%)	: 0.38%
Portfolio Turnover Ratio	: 0.65

### Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 17.33
EPS Growth (%)	: 25.29

## MINIMUM INVESTMENT AMOUNT

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

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

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

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>21.63%</b>	Radico Khaitan Limited	1.94%
✓ HDFC Bank Limited	7.26%	<b>Transport Services</b>	<b>1.85%</b>
✓ ICICI Bank Limited	4.25%	InterGlobe Aviation Limited	1.85%
✓ Kotak Mahindra Bank Limited	2.49%	<b>Consumer Durables</b>	<b>1.74%</b>
Karur Vysya Bank Limited	1.91%	Titan Company Limited	1.74%
State Bank of India	1.71%	<b>Power</b>	<b>1.57%</b>
Axis Bank Limited	1.58%	NTPC Limited	1.57%
Ujjivan Small Finance Bank Limited	1.55%	<b>IT - Services</b>	<b>1.54%</b>
AU Small Finance Bank Limited	0.88%	Sagility India Limited	1.54%
<b>IT - Software</b>	<b>5.77%</b>	<b>Non - Ferrous Metals</b>	<b>1.49%</b>
Infosys Limited	2.31%	Hindalco Industries Limited	1.49%
Tech Mahindra Limited	2.27%	<b>Financial Technology (Fintech)</b>	<b>1.16%</b>
Wipro Limited	1.19%	One 97 Communications Limited	1.16%
<b>Petroleum Products</b>	<b>5.39%</b>	<b>Textiles &amp; Apparels</b>	<b>1.05%</b>
✓ Reliance Industries Limited	4.43%	Page Industries Limited	1.05%
Hindustan Petroleum Corporation Limited	0.96%	<b>Industrial Manufacturing</b>	<b>0.79%</b>
<b>Retailing</b>	<b>5.24%</b>	Tega Industries Limited	0.79%
Eternal Limited	2.12%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.68%</b>
Vishal Mega Mart Limited	1.97%	<b>TOTAL EQUITY HOLDING</b>	<b>93.59%</b>
Info Edge (India) Limited	1.15%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
<b>Automobiles</b>	<b>4.87%</b>	<b>GOVERNMENT BOND</b>	<b>2.13%</b>
Hero MotoCorp Limited	2.09%	7.18% GOI (MD 14/08/2033)	Sovereign
Mahindra & Mahindra Limited	1.48%	<b>Total Fixed Income Holdings</b>	<b>2.13%</b>
TVS Motor Company Limited	1.30%	TREPS, Cash & Other Net	
<b>Electrical Equipment</b>	<b>3.87%</b>	Current Assets	4.27%
Hatchi Energy India Limited	2.01%	<b>GRAND TOTAL</b>	<b>100.00%</b>
Bharat Heavy Electricals Limited	1.86%		
<b>Healthcare Services</b>	<b>3.65%</b>		
Fortis Healthcare Limited	1.70%		
Apollo Hospitals Enterprise Limited	1.15%		
Max Healthcare Institute Limited	0.80%		
<b>Finance</b>	<b>3.58%</b>		
✓ Bajaj Finance Limited	2.37%		
Cholamandalam Investment and Finance Company Ltd	1.21%		
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.50%</b>		
Divi's Laboratories Limited	1.41%		
Torrent Pharmaceuticals Limited	1.12%		
Concord Biotech Limited	0.97%		
<b>Insurance</b>	<b>2.75%</b>		
Max Financial Services Limited	1.46%		
SBI Life Insurance Company Limited	1.29%		
<b>Chemicals &amp; Petrochemicals</b>	<b>2.70%</b>		
Linde India Limited	1.48%		
Navin Fluorine International Limited	1.22%		
<b>Industrial Products</b>	<b>2.67%</b>		
✓ Cummins India Limited	2.67%		
<b>Cement &amp; Cement Products</b>	<b>2.52%</b>		
✓ UltraTech Cement Limited	2.52%		
<b>Food Products</b>	<b>2.44%</b>		
✓ Britannia Industries Limited	2.44%		
<b>Telecom - Services</b>	<b>2.44%</b>		
✓ Bharti Airtel Limited	2.44%		
<b>Capital Markets</b>	<b>2.40%</b>		
Nippon Life India Asset Management Limited	1.43%		
Multi Commodity Exchange of India Limited	0.97%		
<b>Leisure Services</b>	<b>2.40%</b>		
✓ Travel Food Services Limited	2.40%		
<b>Construction</b>	<b>1.96%</b>		
Larsen & Toubro Limited	1.96%		
<b>Beverages</b>	<b>1.94%</b>		

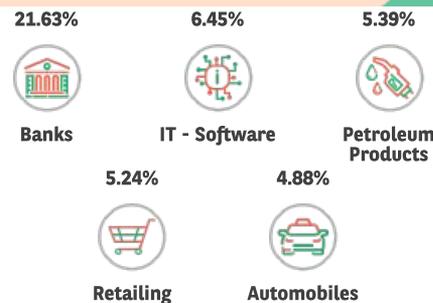
Investment in Top 10 scrips constitutes 33.27% of the portfolio

## 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)



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

\* refer Glossary page

# Baroda BNP Paribas Liquid Fund

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

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

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

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

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

## INVESTMENT OBJECTIVE

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



## SCHEME DETAILS

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

Regular Plan - Weekly IDCW Option	₹ 1000.2627
Regular Plan - Growth Option	₹ 3044.5572
Regular Plan - Daily IDCW Option	₹ 1001.1996
Direct Plan - Weekly IDCW Option	₹ 1218.4861
Direct Plan - Growth Option	₹ 3084.0704
Direct Plan - Daily IDCW Option	₹ 1002.0849

### Benchmark Index (AMFI Tier 1)

CRISIL Liquid Debt A-I Index

### Date of Allotment

February 21, 2002

Monthly AAUM## As on September 30, 2025	₹9,764.40 Crores
AAUM## As on September 30, 2025	₹7,889.81 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Investor exit upon subscription - exit load as % of redemption proceeds Day 1-0.0070% Day 2-0.0065% Day 3-0.0060% Day 4-0.0055% Day 5-0.0050% Day 6-0.0045% Day 7 Onwards-0.0000%

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.27%
TER - Direct Plan (%)	: 0.17%

### Debt Quants

Average Maturity (days)	: 52
Modified Duration (days)	: 52
YTM (%)	: 6.01%
Macaulay Duration* (days)	: 52

## MINIMUM INVESTMENT AMOUNT

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

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

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

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

\* refer Glossary page

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

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>COMMERCIAL PAPER</b>		<b>55.31%</b>	Kotak Mahindra Bank Limited	CRISIL A1+	2.52%
✓ Small Industries Dev Bank of India	CARE A1+	6.31%	<b>TREASURY BILL</b>		<b>20.16%</b>
✓ NTPC Limited	CRISIL A1+	6.27%	✓ 91 Days Tbill (MD 30/10/2025)	Sovereign	6.31%
✓ Indian Oil Corporation Limited	CRISIL A1+	5.66%	✓ 91 Days Tbill (MD 06/11/2025)	Sovereign	6.30%
Reliance Retail Ventures Limited	CRISIL A1+	4.41%	✓ 91 Days Tbill (MD 13/11/2025)	Sovereign	5.67%
National Bank For Agriculture and Rural Development	ICRA A1+	3.16%	91 Days Tbill (MD 18/12/2025)	Sovereign	1.88%
LIC Housing Finance Limited	CRISIL A1+	3.13%	<b>CORPORATE BOND</b>		<b>1.90%</b>
Piramal Finance Limited	CRISIL A1+	2.52%	Bajaj Finance Limited	CRISIL AAA	1.27%
HDFC Securities Limited	ICRA A1+	2.52%	Kotak Mahindra Prime Limited	CRISIL AAA	0.63%
Muthoot Finance Limited	CRISIL A1+	2.52%	<b>Corporate Debt Market Development Fund</b>		<b>0.33%</b>
ICICI Securities Limited	CRISIL A1+	2.51%	Corporate Debt Market Development Fund		0.33%
Bajaj Finance Limited	CRISIL A1+	2.50%	<b>Total Fixed Income Holdings</b>		<b>110.88%</b>
Manappuram Finance Limited	CRISIL A1+	2.50%	TREPS, Cash & Other Net Current Assets		-10.88%
Hindustan Zinc Limited	CRISIL A1+	1.89%	<b>GRAND TOTAL</b>		<b>100.00%</b>
360 One Prime Limited	CRISIL A1+	1.56%	Investment in Top 10 scrips constitutes 59.66% of the portfolio		
Cholamandalam Investment and Finance Company Ltd	CRISIL A1+	1.26%			
Export Import Bank of India	CRISIL A1+	1.26%			
Kotak Securities Limited	CRISIL A1+	1.26%			
Standard Chartered Capital Limited	CRISIL A1+	1.26%			
360 One WAM Limited	ICRA A1+	1.25%			
Power Finance Corporation Limited	CRISIL A1+	1.25%			
Barclays Investments & Loans (India) Private Limited	ICRA A1+	0.31%			
<b>CERTIFICATE OF DEPOSIT</b>		<b>33.18%</b>			
✓ Canara Bank	CRISIL A1+	6.76%			
✓ Axis Bank Limited	CRISIL A1+	6.58%			
✓ HDFC Bank Limited	CARE A1+	5.38%			
✓ Indian Bank	CRISIL A1+	4.42%			
Punjab National Bank	CRISIL A1+	3.76%			
Union Bank of India	ICRA A1+	3.76%			

## COMPOSITION BY ASSETS

Money Market Instruments	108.7%
Corporate Bonds	1.9%
Cash & Cash Equivalent	-10.6%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	110.6%
Cash & Cash Equivalent	-10.6%

## 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)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

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

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

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

# Baroda BNP Paribas Overnight Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low risk

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

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate returns, commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of one business day. However, there can be no assurance that the investment objectives of the Scheme will be realized.



## SCHEME DETAILS

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

Regular Plan - Weekly IDCW Option	: ₹ 1000.5904
Regular Plan - Growth Option	: ₹ 1372.6383
Regular Plan - Daily IDCW Option	: ₹ 1000.0018
Direct Plan - Weekly IDCW Option	: ₹ 1000.1079
Direct Plan - Growth Option	: ₹ 1378.4314
Direct Plan - Daily IDCW Option	: ₹ 1000.0028

### Benchmark Index (AMFI Tier 1)

CRISIL Liquid Overnight Index

### Date of Allotment

April 25, 2019

Monthly AAUM## As on September 30, 2025 : ₹885.38 Crores

AUM## As on September 30, 2025 : ₹456.82 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

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

### Debt Quants

Average Maturity (days)	: 2
Modified Duration (days)	: 2
YTM (%)	: 5.69%
Macaulay Duration+ (days)	: 1

## MINIMUM INVESTMENT AMOUNT

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

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

\*\* Care Mutual Fund ratings are not recommended for the purpose of buying, selling or holding a fund or scheme.

These ratings do not comment on the volatility of the Net Asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>4.37%</b>
91 Days Tbill (MD 09/10/2025)	Sovereign	2.19%
182 Days Tbill (MD 23/10/2025)	Sovereign	2.18%
<b>Total Fixed Income Holdings</b>		<b>4.37%</b>
TREPS, Cash & Other Net Current Assets		95.63%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## COMPOSITION BY ASSETS

Cash & Cash Equivalent	95.6%
Money Market Instruments	4.4%

## CREDIT QUALITY PROFILE

Cash & Cash Equivalent	95.6%
AAA/A1+/Sov	4.4%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

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

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

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

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

# Baroda BNP Paribas Ultra Short Duration Fund

(An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A Relatively Moderate Interest Rate Risk and Moderate Credit Risk)

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

- Regular income with convenience of liquidity over ultra-short term
- Investments in a basket of debt and money market instruments such that the Macaulay duration\* of the portfolios between 3 months and 6 months.

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

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

## 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 September 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1001.0498
Regular Plan - Growth Option	: ₹ 1566.9704
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Direct Plan - Weekly IDCW Option	: ₹ 1001.0499
Direct Plan - Growth Option	: ₹ 1588.0537
Direct Plan - Daily IDCW Option	: ₹ 1007.0751

### Benchmark Index (AMFI Tier 1)

CRISIL Ultra Short Duration Debt A-I Index

### Date of Allotment

June 01, 2018

Monthly AAUM## As on September 30, 2025	: ₹1,372.81 Crores
AAUM## As on September 30, 2025	: ₹1,257.85 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

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

### Debt Quants

Average Maturity (years)	: 0.50
Modified Duration (years)	: 0.45
YTM (%)	: 6.31%
Macaulay Duration* (years)	: 0.46

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

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

\*\* Care Mutual Fund ratings are not recommended for the purpose of buying, selling or holding a fund or scheme.

These ratings do not comment on the volatility of the Net Asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>					
✓ Kotak Mahindra Bank Limited	CRISIL A1+	9.73%	Mindspace Business Parks REIT	CRISIL AAA	1.68%
✓ Punjab National Bank	CRISIL A1+	7.86%	Bharti Telecom Limited	CRISIL AAA	1.20%
✓ Canara Bank	CRISIL A1+	7.81%	Piramal Finance Limited	CARE AA	1.20%
✓ Small Industries Dev Bank of India	CRISIL A1+	5.83%	Indian Railway Finance Corporation Limited	CRISIL AAA	0.40%
✓ Union Bank of India	ICRA A1+	5.39%	LIC Housing Finance Limited	CRISIL AAA	0.40%
✓ HDFC Bank Limited	CARE A1+	3.87%	Power Finance Corporation Limited	CRISIL AAA	0.40%
Axis Bank Limited	CRISIL A1+	3.02%	<b>PTC</b>		<b>2.67%</b>
Union Bank of India	FITCH A1+	1.96%	Vajra Trust	CRISIL AAA(SO)	1.51%
AU Small Finance Bank Limited	CARE A1+	1.87%	Vajra Trust	AAA(SO)	0.64%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.16%	India Universal Trust	CRISIL AAA(SO)	0.52%
<b>COMMERCIAL PAPER</b>			<b>GOVERNMENT BOND</b>		
National Bank For Agriculture and Rural Development	ICRA A1+	3.93%	7.04% GOI (MD 03/06/2029)	Sovereign	1.80%
✓ Tata Projects Limited	CRISIL A1+	3.93%	<b>STATE GOVERNMENT BOND</b>		<b>0.40%</b>
✓ ICICI Securities Limited	CRISIL A1+	3.89%	7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.40%
Muthoot Finance Limited	CRISIL A1+	2.75%	<b>Corporate Debt Market Development Fund</b>		<b>0.26%</b>
Julius Baer Capital India Pvt Ltd	CRISIL A1+	2.35%	Corporate Debt Market Development Fund		0.26%
LIC Housing Finance Limited	CRISIL A1+	1.97%	<b>Total Fixed Income Holdings</b>		<b>94.80%</b>
Embassy Office Parks REIT	CRISIL A1+	1.93%	TREPS, Cash & Other Net Current Assets		5.20%
Hero Fincorp Limited	CRISIL A1+	0.78%	<b>GRAND TOTAL</b>		<b>100.00%</b>
<b>CORPORATE BOND</b>			<b>Investment in Top 10 scrips constitutes 55.52% of the portfolio</b>		
✓ REC Limited	CRISIL AAA	3.28%			
National Bank For Agriculture and Rural Development	CRISIL AAA	3.20%			
Small Industries Dev Bank of India	CRISIL AAA	2.00%			
Muthoot Finance Limited	CRISIL AA+	1.99%			
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.98%			
Shriram Finance Limited	CRISIL AA+	1.91%			

## COMPOSITION BY ASSETS

Money Market Instruments	70.0%
Corporate Bonds	19.6%
Cash & Cash Equivalent	5.5%
PTC	2.7%
Govt Securities/SD Loans	2.2%

## CREDIT QUALITY PROFILE

AAA/A1+ /Sov	89.4%
Cash & Cash Equivalent	5.5%
AA+	3.9%
AA	1.2%

## 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)		B-II	
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

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

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

# Baroda BNP Paribas Low Duration Fund

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

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

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

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

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

## INVESTMENT OBJECTIVE

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



## SCHEME DETAILS

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

Regular Plan - Weekly IDCW Option	: ₹ 10.0324
Regular Plan - Monthly IDCW Option	: ₹ 10.3229
Regular Plan - Growth Option	: ₹ 40.7099
Regular Plan - Daily IDCW Option	: ₹ 10.0604
Direct Plan - Weekly IDCW Option	: ₹ 10.0324
Direct Plan - Monthly IDCW Option	: ₹ 10.4093
Direct Plan - Growth Option	: ₹ 44.6590
Direct Plan - Daily IDCW Option	: ₹ 10.1268

### Benchmark Index (AMFI Tier 1)

CRISIL Low Duration Debt A-I Index

### Date of Allotment

October 21, 2005

Monthly AAUM## As on September 30, 2025 : ₹292.36 Crores

AAUM## As on September 30, 2025 : ₹288.55 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.04%
TER - Direct Plan (%)	: 0.27%

### Debt Quants

Average Maturity (years)	: 0.99
Modified Duration (years)	: 0.89
YTM (%)	: 6.60%
Macaulay Duration+ (years)	: 0.92

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>48.46%</b>	<b>GOVERNMENT BOND</b>		<b>4.63%</b>
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	6.97%	✓ Export Import Bank of India	CRISIL A1+	4.98%
✓ Power Finance Corporation Limited	CRISIL AAA	6.96%	National Bank For Agriculture and Rural Development	CRISIL A1+	3.37%
✓ Mindspace Business Parks REIT	CRISIL AAA	4.87%	Union Bank of India	ICRA A1+	3.31%
✓ PNB Housing Finance Limited	CARE AA+	3.52%	Axis Bank Limited	CRISIL A1+	3.31%
✓ LIC Housing Finance Limited	CRISIL AAA	3.50%	<b>PTC</b>		<b>2.60%</b>
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	3.49%	7.04% GOI (MD 03/06/2029)	Sovereign	2.15%
Bharti Telecom Limited	CRISIL AAA	3.48%	6.75% GOI (MD 23/12/2029)	Sovereign	1.77%
Piramal Finance Limited	CARE AA	3.48%	7.38% GOI (MD 20/06/2027)	Sovereign	0.71%
Shriram Finance Limited	CRISIL AA+	3.48%	<b>STATE GOVERNMENT BOND</b>		<b>1.74%</b>
REC Limited	CRISIL AAA	3.14%	8.21% Maharashtra SDL (MD 09/12/2025)	Sovereign	1.74%
REC Limited	ICRA AAA	2.07%	<b>Corporate Debt Market Development Fund</b>		<b>0.25%</b>
IndoStar Capital Finance Limited	CARE AA-	1.76%	Corporate Debt Market Development Fund		0.25%
Embassy Office Parks REIT	CRISIL AAA	1.74%	<b>Total Fixed Income Holdings</b>		<b>93.83%</b>
<b>CERTIFICATE OF DEPOSIT</b>		<b>36.15%</b>	TREPS, Cash & Other Net Current Assets		6.17%
✓ Small Industries Dev Bank of India	CRISIL A1+	8.35%	<b>GRAND TOTAL</b>		<b>100.00%</b>
✓ Kotak Mahindra Bank Limited	CRISIL A1+	6.76%	Investment in Top 10 scrips constitutes 55.47% of the portfolio		
✓ Indian Bank	CRISIL A1+	6.07%			

## COMPOSITION BY ASSETS

Corporate Bonds	48.5%
Money Market Instruments	36.2%
Govt Securities/SD Loans	6.4%
Cash & Cash Equivalent	6.4%
PTC	2.6%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	81.3%
AA+	7.0%
Cash & Cash Equivalent	6.4%
AA	3.5%
AA-	1.8%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

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

# Baroda BNP Paribas Money Market Fund

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

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

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

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

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

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made in money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.



## SCHEME DETAILS

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

Regular Plan - Weekly IDCW Option	: ₹ 1000.6095
Regular Plan - Monthly IDCW Option	: ₹ 1018.8203
Regular Plan - Growth Option	: ₹ 1402.9112
Regular Plan - Daily IDCW Option	: ₹ 1005.9758
Direct Plan - Weekly IDCW Option	: ₹ 1000.6095
Direct Plan - Monthly IDCW Option	: ₹ 1036.9959
Direct Plan - Growth Option	: ₹ 1424.1018
Direct Plan - Daily IDCW Option	: ₹ 1000.6088

### Benchmark Index (AMFI Tier 1)

CRISIL Money Market A-I Index

### Date of Allotment

June 19, 2019

Monthly AAUM## As on September 30, 2025	: ₹2,719.24 Crores
AUM## As on September 30, 2025	: ₹2,936.84 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.37%
TER - Direct Plan (%)	: 0.16%

### Debt Quants

Average Maturity (years)	: 0.53
Modified Duration (years)	: 0.52
YTM (%)	: 6.39%
Macaulay Duration* (years)	: 0.53

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

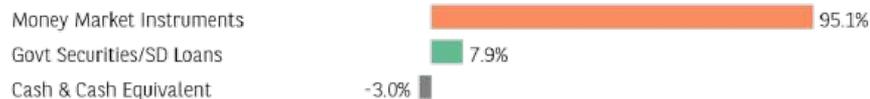
† refer Glossary page for the concept of Macaulay Duration

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>		<b>65.38%</b>
✓ Indian Bank	CRISIL A1+	7.63%
✓ Axis Bank Limited	CRISIL A1+	7.29%
✓ Small Industries Dev Bank of India	CRISIL A1+	6.64%
✓ Export Import Bank of India	CRISIL A1+	6.09%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	5.83%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	5.80%
✓ HDFC Bank Limited	CRISIL A1+	5.77%
✓ Canara Bank	CRISIL A1+	4.98%
✓ Union Bank of India	ICRA A1+	3.79%
✓ Union Bank of India	FITCH A1+	2.51%
✓ HDFC Bank Limited	CARE A1+	2.49%
✓ Punjab National Bank	CRISIL A1+	2.48%
✓ Ujjivan Small Finance Bank Limited	CRISIL A1+	1.65%
✓ National Bank For Agriculture and Rural Development	ICRA A1+	0.83%
✓ AU Small Finance Bank Limited	CARE A1+	0.80%
✓ AU Small Finance Bank Limited	FITCH A1+	0.80%
<b>COMMERCIAL PAPER</b>		<b>26.34%</b>
✓ HDFC Securities Limited	ICRA A1+	2.48%
✓ Julius Baer Capital India Pvt Ltd	CRISIL A1+	2.29%
✓ ICICI Securities Limited	CRISIL A1+	1.66%
✓ IndoStar Capital Finance Limited	CRISIL A1+	1.66%
✓ LIC Housing Finance Limited	CRISIL A1+	1.66%
✓ TATA Capital Ltd	CRISIL A1+	1.65%
✓ Cholamandalam Investment and Finance Company Ltd	CRISIL A1+	1.63%
✓ L&T Finance Limited	CRISIL A1+	1.63%
✓ REC Limited	CRISIL A1+	1.63%
✓ Manappuram Finance Limited	CARE A1+	1.62%
✓ Muthoot Fincorp Ltd	CRISIL A1+	1.60%
✓ Hero Fincorp Limited	CRISIL A1+	1.33%
✓ Nuvama Wealth And Invest Ltd	CRISIL A1+	0.84%
✓ Tata Projects Limited	CRISIL A1+	0.84%
✓ Deutsche Investments India Pvt Limited	CRISIL A1+	0.83%
✓ Embassy Office Parks REIT	CRISIL A1+	0.83%
✓ NTPC Limited	CRISIL A1+	0.83%
✓ Nuvama Wealth Finance Limited	CRISIL A1+	0.82%
✓ Muthoot Finance Limited	CRISIL A1+	0.51%
<b>STATE GOVERNMENT BOND</b>		<b>7.91%</b>
✓ 8.28% Karnataka SDL (MD 06/03/2026)	Sovereign	3.44%
✓ 6.24% Maharashtra SDL (MD 11/08/2026)	Sovereign	1.71%
✓ 7.83% Gujarat SDL (MD 13/07/2026)	Sovereign	1.04%
✓ 7.84% Maharashtra SDL (MD 13/07/2026)	Sovereign	0.86%
✓ 7.96% Maharashtra SDL (MD 29/06/2026)	Sovereign	0.86%
<b>TREASURY BILL</b>		<b>3.34%</b>
364 Days Tbill (MD 29/01/2026)	Sovereign	3.34%
<b>Corporate Debt Market Development Fund Class A2</b>		<b>0.14%</b>
Corporate Debt Market Development Fund		0.14%
<b>Total Fixed Income Holdings</b>		<b>103.11%</b>
TREPS, Cash & Other Net Current Assets		-3.11%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 57.26% 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)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

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

For Distribution History kindly refer Distribution History table.

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

# \$ Baroda BNP Paribas Banking and PSU Bond Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>• Generate returns over short to medium term.</li> <li>• Invest primarily in debt instruments of Banks, PFIs, PSUs and Municipal Bonds.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer^^</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>Benchmark (Tier 1) Riskometer^</p> <p>Benchmark riskometer is at Low To Moderate risk</p>
	<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Banking and PSU Debt A-II Index): basis it's constituents; as on September 30, 2025</p>	

## 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 September 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.2316
Regular Plan - Monthly IDCW Option	: ₹ 10.2434
Regular Plan - Growth Option	: ₹ 12.8112
Direct Plan - Quarterly IDCW Option	: ₹ 10.4477
Direct Plan - Monthly IDCW Option	: ₹ 10.4214
Direct Plan - Growth Option	: ₹ 13.1093

### Benchmark Index (AMFI Tier 1)

CRISIL Banking and PSU Debt A-II Index

### Date of Allotment

December 17, 2020

Monthly AAUM## As on September 30, 2025	: ₹26.95 Crores
AAUM## As on September 30, 2025	: ₹26.92 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.80%
TER - Direct Plan (%)	: 0.39%

### Debt Quants

Average Maturity (years)	: 4.36
Modified Duration (years)	: 3.26
YTM (%)	: 6.64%
Macaulay Duration* (years)	: 3.42

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

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

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>			<b>GOVERNMENT BOND</b>		
69.99%			17.47%		
✓ Export Import Bank of India	CRISIL AAA	7.79%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	17.47%
✓ National Highways Authority Of India	CRISIL AAA	7.77%	<b>Corporate Debt Market</b>		
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	7.55%	Development Fund		0.57%
✓ National Housing Bank	CARE AAA	7.53%	Corporate Debt Market		0.57%
✓ Power Grid Corporation of India Limited	CRISIL AAA	7.36%	Development Fund		
✓ REC Limited	CRISIL AAA	7.33%	<b>Total Fixed Income Holdings</b>		<b>88.03%</b>
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	7.31%	TREPS, Cash & Other Net Current Assets		11.97%
✓ Housing & Urban Development Corporation Limited	ICRA AAA	5.86%	<b>GRAND TOTAL</b>		<b>100.00%</b>
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.77%	<b>Investment in Top 10 scrips constitutes % of the portfolio</b>		
Hindustan Petroleum Corporation Limited	CRISIL AAA	5.72%			

## COMPOSITION BY ASSETS

Corporate Bonds	70.0%
Govt Securities/SD Loans	17.5%
Cash & Cash Equivalent	12.5%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	87.5%
Cash & Cash Equivalent	12.5%

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

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
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 Banking and PSU Bond Fund will be merged into Baroda BNP Paribas Short Duration Fund effective from October 17, 2025

# \$Baroda BNP Paribas Short Duration Fund

(An open-ended short term debt scheme investing in instruments such that the Macaulay duration\* of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and Moderate Credit Risk)

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

- Regular income over short term.
- Investment predominantly in Money Market Instruments (i.e. CP/CD) and Short Term Debt Market Instruments.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

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

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.



## SCHEME DETAILS

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

Regular Plan - Quarterly IDCW Option	: ₹ 10.6572
Regular Plan - Monthly IDCW Option	: ₹ 10.2912
Regular Plan - Growth Option	: ₹ 29.6673
Direct Plan - Quarterly IDCW Option	: ₹ 11.2194
Direct Plan - Monthly IDCW Option	: ₹ 10.5183
Direct Plan - Growth Option	: ₹ 32.2502

### Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

### Date of Allotment

June 30, 2010

Monthly AAUM## As on September 30, 2025	: ₹284.75 Crores
AAUM## As on September 30, 2025	: ₹271.94 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.08%
TER - Direct Plan (%)	: 0.44%

### Debt Quants

Average Maturity (years)	: 3.27
Modified Duration (years)	: 2.63
YTM (%)	: 6.96%
Macaulay Duration* (years)	: 2.77

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

\* refer Glossary page

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

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

\$Baroda BNP Paribas Banking and PSU Bond Fund will be merged into Baroda BNP Paribas Short Duration Fund effective from October 17, 2025.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>			<b>76.52%</b>		
✓ Small Industries Dev Bank of India	CRISIL AAA	7.10%	IndoStar Capital Finance Limited	CARE AA-	1.86%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	6.40%	REC Limited	CRISIL AAA	1.86%
✓ LIC Housing Finance Limited	CRISIL AAA	5.61%	Embassy Office Parks REIT	CRISIL AAA	1.85%
✓ National Housing Bank	CRISIL AAA	5.61%	MindSPACE Business Parks REIT	CRISIL AAA	1.84%
✓ Export Import Bank of India	CRISIL AAA	5.60%	REC Limited	ICRA AAA	1.84%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.54%	National Housing Bank	CARE AAA	1.11%
✓ Larsen & Toubro Limited	CRISIL AAA	3.76%	Housing & Urban Development Corporation Limited	ICRA AAA	0.39%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	3.74%	<b>GOVERNMENT BOND</b>		
✓ Shriram Finance Limited	CRISIL AA+	3.74%	<b>15.08%</b>		
PNB Housing Finance Limited	CARE AA+	3.73%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	9.31%
UltraTech Cement Limited	CRISIL AAA	3.73%	7.32% GOI (MD 13/11/2030)	Sovereign	1.92%
Nomura Capital India Pvt Limited	FITCH AAA	3.72%	6.28% GOI (MD 14/07/2032)	Sovereign	1.82%
Bharti Telecom Limited	CRISIL AAA	1.88%	6.79% GOI (MD 07/10/2034)	Sovereign	1.30%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.88%	6.01% GOI (MD 21/07/2030)	Sovereign	0.73%
National Bank For Agriculture and Rural Development	ICRA AAA	1.87%	<b>PTC</b>		
Bajaj Finance Limited	CRISIL AAA	1.86%	<b>4.78%</b>		
			Vajra Trust	CRISIL	3.30%
				AAA(SO)	
			India Universal Trust	CRISIL	1.48%
				AAA(SO)	
			<b>Corporate Debt Market</b>		
			<b>Development Fund</b>		
			<b>0.31%</b>		
			Corporate Debt Market		0.31%
			Development Fund		
			<b>Total Fixed Income Holdings</b>		
			<b>96.69%</b>		
			TREPS, Cash & Other Net Current Assets		3.31%
			<b>GRAND TOTAL</b>		
			<b>100.00%</b>		

Investment in Top 10 scrips constitutes % of the portfolio

## COMPOSITION BY ASSETS

Corporate Bonds	76.5%
Govt Securities/SD Loans	15.1%
PTC	4.8%
Cash & Cash Equivalent	3.6%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	87.1%
AA+	7.5%
Cash & Cash Equivalent	3.6%
AA-	1.9%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas Credit Risk Fund

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

This product is suitable for investors who are seeking\*:  
 • Income over medium term.  
 • Investment in a mix of debt and money market instruments across the credit and maturity spectrum.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Credit Risk Debt B-II Index): basis it's constituents; as on September 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate returns by investing in debt and money market instruments across the credit spectrum. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

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

Regular Plan - Quarterly IDCW Option	: ₹ 11.6913
Regular Plan - Monthly IDCW Option	: ₹ 11.2876
Regular Plan - Growth Option	: ₹ 22.6042
Direct Plan - Quarterly IDCW Option	: ₹ 12.7047
Direct Plan - Monthly IDCW Option	: ₹ 14.3460
Direct Plan - Growth Option	: ₹ 24.9270

### Benchmark Index (AMFI Tier 1)

CRISIL Credit Risk Debt B-II Index

### Date of Allotment

January 23, 2015

Monthly AUM## As on September 30, 2025	: ₹193.67 Crores
AUM## As on September 30, 2025	: ₹196.49 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • 1. If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil 2. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) 3. If units are redeemed after one year from the date of allotment: Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.61%
TER - Direct Plan (%)	: 0.85%

### Debt Quants

Average Maturity (years)	: 2.94
Modified Duration (years)	: 2.11
YTM (%)	: 7.43%
Macaulay Duration* (years)	: 2.22

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

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

## PORTFOLIO (✓ Top 10 Holdings)

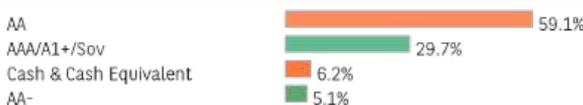
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>			<b>GOVERNMENT BOND</b>		
✓ Tata Projects Limited	FITCH AA	7.75%	✓ 6.33% GOI (MD 05/05/2035)	Sovereign	5.00%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	7.62%	6.01% GOI (MD 21/07/2030)	Sovereign	4.54%
✓ Nirma Limited	CRISIL AA	7.25%	7.04% GOI (MD 03/06/2029)	Sovereign	3.68%
✓ JSW Steel Limited	ICRA AA	6.64%	6.79% GOI (MD 07/10/2034)	Sovereign	1.03%
✓ Piramal Finance Limited	ICRA AA	6.61%	7.18% GOI (MD 14/08/2033)	Sovereign	0.79%
✓ Adani Ports and Special Economic Zone Limited	ICRA AAA	5.16%	7.38% GOI (MD 20/06/2027)	Sovereign	0.52%
✓ Truhome Finance Limited	FITCH AA	5.15%	<b>STATE GOVERNMENT BOND</b>		<b>2.00%</b>
✓ Vedanta Limited	ICRA AA	5.11%	6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	2.00%
✓ IndoStar Capital Finance Limited	CARE AA-	4.87%	<b>Corporate Debt Market Development Fund</b>		
360 One Prime Limited	CRISIL AA	4.34%	Corporate Debt Market Development Fund		0.32%
Motilal Oswal Home Finance Limited	ICRA AA	3.60%	<b>Total Fixed Income Holdings</b>		
Small Industries Dev Bank of India	CRISIL AAA	2.58%			<b>90.25%</b>
Vedanta Limited	CRISIL AA	2.55%	<b>REITs/InvTs Holdings</b>		
REC Limited	CRISIL AAA	1.35%	<b>% of Net Assets</b>		
Power Grid Corporation of India Limited	CRISIL AAA	1.01%	Brookfield India Real Estate Trust		1.89%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.78%	Embassy Office Parks REIT		1.40%
			National Highways Infra Trust		0.54%
			Indus Infra Trust		0.32%
			<b>Total REITs/InvTs Holdings</b>		
					<b>4.15%</b>
			TREPS, Cash & Other Net Current Assets		5.60%
			<b>GRAND TOTAL</b>		
					<b>100.00%</b>

Investment in Top 10 scrips constitutes 61.16% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

\*\*\*Kindly note that with effect from September 11, 2024, Baroda BNP Paribas Medium Duration Fund ('Merging Scheme') has merged into Baroda BNP Paribas Credit Risk Fund ('Surviving Scheme'). The segregated portfolio under the merging scheme is now under the surviving scheme.

### Segregated portfolio 1 BONDS & NCDs

Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N@@@B@@&	[ICRA]D	0.00%
<b>TOTAL</b>		<b>0.00%</b>

### Segregated portfolio 2 BONDS & NCDs

Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N@@@B@@&	[ICRA]D	0.00%
<b>TOTAL</b>		<b>0.00%</b>

Note on Segregated Portfolio: Due to credit event (Default of debt servicing by Yes Bank on March 6, 2020), securities of Yes Bank have been segregated from the scheme's portfolio w.e.f March 6, 2020. Yes Bank had, on March 14, 2020, informed the Stock Exchanges that the AT1 bonds were fully written down and had extinguished with immediate effect pursuant to Master Circular-Basel III Capital Regulations dated July 01, 2015 read with Section 45 of the Banking Regulation Act, 1949. On March 16, 2020, Axis Trustee Services Ltd., debenture trustee for the AT1 bonds, had led a writ petition in the Hon'ble High Court, Mumbai, inter alia seeking relief from the Court to set aside the decision to write off the AT1 bonds, and that the matter was sub-judice before the on'ble Court. Kindly refer to SID/KIM for complete details on segregation of portfolio.

# Baroda BNP Paribas Corporate Bond Fund

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

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

- Capital appreciation and regular income in long term.
- Investment primarily in AA+ and above rated corporate bonds and the rest in debt and money market instruments.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

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

## 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 September 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.4127
Regular Plan - Monthly IDCW Option	: ₹ 10.4498
Regular Plan - Growth Option	: ₹ 27.9609
Regular Plan - Annual IDCW Option	: ₹ 11.5739
Direct Plan - Quarterly IDCW Option	: ₹ 10.6236
Direct Plan - Monthly IDCW Option	: ₹ 10.5862
Direct Plan - Growth Option	: ₹ 29.7001
Direct Plan - Annual IDCW Option	: ₹ 11.9048

### Benchmark Index (AMFI Tier 1)

CRISIL Corporate Debt A-II Index

### Date of Allotment

November 08, 2008

Monthly AAUM## As on September 30, 2025 : ₹428.90 Crores

AUM## As on September 30, 2025 : ₹434.27 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.58%
TER - Direct Plan (%)	: 0.20%

### Debt Quants

Average Maturity (years)	: 4.60
Modified Duration (years)	: 3.46
YTM (%)	: 6.88%
Macaulay Duration* (years)	: 3.65

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

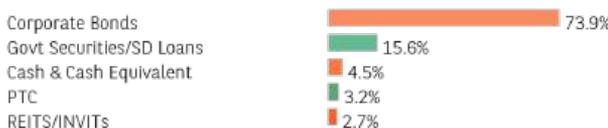
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>73.93%</b>
✓ National Bank For Agriculture and Rural Development	ICRA AAA	7.02%
✓ LIC Housing Finance Limited	CRISIL AAA	7.00%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	6.04%
✓ Bajaj Finance Limited	CRISIL AAA	5.83%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	4.74%
✓ REC Limited	ICRA AAA	4.36%
✓ Small Industries Dev Bank of India	CRISIL AAA	4.20%
Export Import Bank of India	CRISIL AAA	3.50%
Bajaj Housing Finance Limited	CRISIL AAA	3.43%
NTPC Limited	CRISIL AAA	3.40%
National Housing Bank	CARE AAA	3.27%
Power Finance Corporation Limited	CRISIL AAA	2.37%
GAIL (India) Limited	CARE AAA	2.34%
Tata Capital Housing Finance Limited	CRISIL AAA	2.33%
UltraTech Cement Limited	CRISIL AAA	2.33%
Embassy Office Parks REIT	CRISIL AAA	2.31%
Mindspace Business Parks REIT	CRISIL AAA	2.31%
Reliance Industries Limited	CRISIL AAA	1.94%
Power Grid Corporation of India Limited	CRISIL AAA	1.82%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.17%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.94%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	0.68%
Housing & Urban Development Corporation Limited	ICRA AAA	0.60%

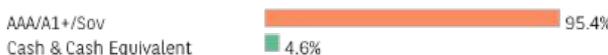
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>15.60%</b>
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	6.00%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	4.88%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	3.57%
6.28% GOI (MD 14/07/2032)	Sovereign	0.68%
7.38% GOI (MD 20/06/2027)	Sovereign	0.24%
6.01% GOI (MD 21/07/2030)	Sovereign	0.23%
<b>PTC</b>		<b>3.24%</b>
Vajra Trust	CRISIL AAA(SO)	1.15%
India Universal Trust	CRISIL AAA(SO)	0.93%
Vajra Trust	CRISIL AAA(SO)	0.69%
Sansar Trust	CRISIL AAA(SO)	0.47%
<b>Corporate Debt Market Development Fund</b>		<b>0.22%</b>
Corporate Debt Market Development Fund		0.22%
<b>Total Fixed Income Holdings</b>		<b>92.99%</b>
		<b>% of Net Assets</b>
<b>REITs/InvITs Holdings</b>		<b>1.18%</b>
Embassy Office Parks REIT		1.18%
Powergrid Infrastructure Investment Trust		0.66%
Brookfield India Real Estate Trust		0.58%
National Highways Infra Trust		0.32%
<b>Total REITs/InvITs Holdings</b>		<b>2.74%</b>
TREPS, Cash & Other Net Current Assets		4.27%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 53.64% 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)
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas Dynamic Bond Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Dynamic Bond A-III Index): basis it's constituents; as on September 30, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximising income while maintaining an optimum balance between yield, safety and liquidity. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

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

Regular Plan - Weekly IDCW Option	: ₹ 9.9383
Regular Plan - Quarterly IDCW Option	: ₹ 10.1549
Regular Plan - Monthly IDCW Option	: ₹ 10.1995
Regular Plan - Half Yearly IDCW Option	: ₹ 10.0205
Regular Plan - Growth Option	: ₹ 45.6635
Regular Plan - Daily IDCW Option	: ₹ 9.9574
Direct Plan - Weekly IDCW Option	: ₹ 9.9712
Direct Plan - Quarterly IDCW Option	: ₹ 10.5817
Direct Plan - Monthly IDCW Option	: ₹ 10.6684
Direct Plan - Growth Option	: ₹ 50.9647
Direct Plan - Daily IDCW Option	: ₹ 9.9910

### Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Bond A-III Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on September 30, 2025	: ₹214.81 Crores
AUM## As on September 30, 2025	: ₹191.08 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Prashant Pimple	11-Jul-24	24 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.70%
TER - Direct Plan (%)	: 0.70%

### Debt Quants

Average Maturity (years)	: 20.35
Modified Duration (years)	: 8.10
YTM (%)	: 6.90%
Macaulay Duration* (years)	: 8.43

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>			<b>67.82%</b>		
6.9% GOI (MD 15/04/2065)	Sovereign	29.97%	6.33% GOI (MD 05/05/2035)	Sovereign	1.80%
7.34% GOI (MD 22/04/2064)	Sovereign	9.49%	<b>CORPORATE BOND</b>		
7.18% GOI (MD 14/08/2033)	Sovereign	8.38%	<b>27.38%</b>		
6.68% GOI (MD 07/07/2040)	Sovereign	7.71%	Export Import Bank of India	CRISIL AAA	5.33%
6.79% GOI (MD 07/10/2034)	Sovereign	5.29%	Indian Railway Finance Corporation Limited	CRISIL AAA	5.32%
6.01% GOI (MD 21/07/2030)	Sovereign	2.60%	REC Limited	ICRA AAA	5.23%
7.09% GOI (MD 05/08/2054)	Sovereign	2.58%	NTPC Limited	CRISIL AAA	5.15%
			National Housing Bank	CARE AAA	3.69%
			National Bank For Agriculture and Rural Development	CRISIL AAA	2.66%
			<b>Corporate Debt Market</b>		
			<b>Development Fund</b>		
			<b>0.31%</b>		
			Corporate Debt Market		
			Development Fund		0.31%
			<b>Total Fixed Income Holdings</b>		
			<b>95.51%</b>		
			TREPS, Cash & Other Net Current		
			Assets		4.49%
			<b>GRAND TOTAL</b>		
			<b>100.00%</b>		
			Investment in Top 10 scrips constitutes 85.56% of the portfolio		

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	67.8%
Corporate Bonds	27.4%
Cash & Cash Equivalent	4.8%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	95.2%
Cash & Cash Equivalent	4.8%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas Gilt Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Credit risk free regular income over long term.</li> <li>Investment only in Government (both Central and State Government) Securities.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer^^</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>Benchmark (Tier 1) Riskometer^</p> <p>Benchmark riskometer is at Moderate risk</p>
	<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on September 30, 2025</p>	

## 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 September 30, 2025)

Regular Plan - IDCW Option	: ₹ 25.2942
Regular Plan - Growth Option	: ₹ 42.6151
Direct Plan - IDCW Option	: ₹ 34.3523
Direct Plan - Growth Option	: ₹ 46.7950

### Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Gilt Index

### Date of Allotment

March 21, 2002

Monthly AAUM## As on September 30, 2025	: ₹1,315.71 Crores
AAUM## As on September 30, 2025	: ₹1,313.13 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Prashant Pimple	11-Jul-24	24 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.45%
TER - Direct Plan (%)	: 0.14%

### Debt Quants

Average Maturity (years)	: 18.09
Modified Duration (years)	: 8.24
YTM (%)	: 6.92%
Macaulay Duration* (years)	: 8.53

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer Glossary page

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

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>			<b>69.66%</b>		
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	28.71%	✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	3.90%
✓ 6.9% GOI (MD 15/04/2065)	Sovereign	21.44%	✓ 7.29% Gujarat SDL (MD 30/03/2032)	Sovereign	3.86%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	6.37%	✓ 7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	3.85%
✓ 7.09% GOI (MD 05/08/2054)	Sovereign	4.35%	7.21% Gujarat SDL (MD 05/03/2035)	Sovereign	1.90%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	3.65%	6.61% Karnataka SDL (MD 02/09/2035)	Sovereign	1.82%
6.01% GOI (MD 21/07/2030)	Sovereign	3.25%	6.64% Gujarat SDL (MD 21/05/2036)	Sovereign	1.81%
7.18% GOI (MD 14/08/2033)	Sovereign	1.12%	<b>Total Fixed Income Holdings</b>		<b>96.73%</b>
7.32% GOI (MD 13/11/2030)	Sovereign	0.77%	TREPS, Cash & Other Net Current Assets		3.27%
<b>STATE GOVERNMENT BOND</b>			<b>27.07%</b>		
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	6.00%	<b>GRAND TOTAL</b>		<b>100.00%</b>
✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	3.93%	Investment in Top 10 scrips constitutes 86.06% of the portfolio		

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	96.7%
Cash & Cash Equivalent	3.3%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	96.7%
Cash & Cash Equivalent	3.3%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas NIFTY SDL December 2026 Index Fund

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

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

- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2026 Index

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY SDL December 2026 Index): basis it's constituents; as on September 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2026 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

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

Regular IDCW	: ₹ 12.1205
Regular Growth	: ₹ 12.1204
Direct Growth	: ₹ 12.2184

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2026 Index

### Date of Allotment

January 25, 2023

Monthly AAUM## As on September 30, 2025 : ₹157.63 Crores

AUM## As on September 30, 2025 : ₹118.21 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.49%
TER - Direct Plan (%)	: 0.19%

### Debt Quants

Average Maturity (years)	: 1.19
Modified Duration (years)	: 1.10
YTM (%)	: 6.05%
Macaulay Duration* (years)	: 1.13
Tracking Error Regular	: 1.02%
Tracking Error Direct	: 1.02%

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

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

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>94.26%</b>	TREPS, Cash & Other Net Current Assets		5.74%
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	42.87%	<b>GRAND TOTAL</b>		<b>100.00%</b>
7.08% Karnataka SDL (MD 14/12/2026)	Sovereign	17.11%			
7.27% Karnataka SDL (MD 28/12/2026)	Sovereign	12.87%			
7.25% Maharashtra SDL (MD 28/12/2026)	Sovereign	8.57%			
7.07% Tamilnadu SDL (MD 14/12/2026)	Sovereign	8.55%			
7.25% Andhra Pradesh SDL (MD 28/12/2026)	Sovereign	4.29%			

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	94.3%
Cash & Cash Equivalent	5.7%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	94.3%
Cash & Cash Equivalent	5.7%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Gujarat	42.87
State Government of Karnataka	29.98
State Government of Maharashtra	8.57
State Government of Tamil Nadu	8.55
State Government of Andhra Pradesh	4.29
<b>Grand Total</b>	<b>94.26</b>

## TRACKING DIFFERENCE DATA

as of Sep 30, 2025

	1 Year	Since Inception
Regular Plan	-0.48%	-0.65%
Direct Plan	-0.16%	-0.28%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas NIFTY SDL December 2028 Index Fund

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

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

- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2028 Index

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on September 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2028 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

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

Regular IDCW	: ₹ 11.3566
Regular Growth	: ₹ 12.1793
Direct IDCW	: ₹ 11.5147
Direct Growth	: ₹ 12.2719

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2028 Index

### Date of Allotment

March 24, 2023

Monthly AAUM## As on September 30, 2025	: ₹29.68 Crores
AUM## As on September 30, 2025	: ₹29.24 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.49%
TER - Direct Plan (%)	: 0.19%

### Debt Quants

Average Maturity (years)	: 3.16
Modified Duration (years)	: 2.70
YTM (%)	: 6.54%
Macaulay Duration* (years)	: 2.79
Tracking Error Regular	: 1.44%
Tracking Error Direct	: 1.44%

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

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

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>95.41%</b>	TREPS, Cash & Other Net Current Assets		4.59%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	45.38%	<b>GRAND TOTAL</b>		<b>100.00%</b>
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	28.46%			
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	12.48%			
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	9.09%			

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	95.4%
Cash & Cash Equivalent	4.6%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	95.4%
Cash & Cash Equivalent	4.6%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Maharashtra	45.38
State Government of Tamil Nadu	28.46
State Government of Karnataka	12.48
State Government of Gujarat	9.09
<b>Grand Total</b>	<b>95.41</b>

## TRACKING DIFFERENCE DATA

as of Sep 30, 2025

	1 Year	Since Inception
Regular Plan	-0.79%	-0.87%
Direct Plan	-0.47%	-0.50%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas Nifty 50 Index Fund

(An open-ended scheme replicating / tracking the NIFTY 50 Total Return Index)

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

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty 50 Index with the aim to achieve returns of the stated index, subject to tracking error

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 50 Total Returns Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

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

Regular Plan-IDCW	: ₹ 11.4547
Regular Plan-Growth Option	: ₹ 11.4547
Direct Plan-IDCW	: ₹ 11.5309
Direct Plan-Growth Option	: ₹ 11.5309

### Benchmark Index (AMFI Tier 1)

Nifty 50 TRI

### Date of Allotment

January 29, 2024

### Monthly AAUM## As on September 30, 2025

: ₹62.25 Crores

### AUM## As on September 30, 2025

: ₹60.92 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	29-Jan-24	20 years

### Load Structure

Exit Load: • 0.2%- If redeemed on or before 30 days from the date of allotment. Nil- If redeemed after 30 days from the date of allotment.

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.56%
TER - Direct Plan (%)	: 0.16%
Portfolio Turnover Ratio	: 1.02
Tracking Error Regular	: 0.09%
Tracking Error Direct	: 0.09%

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets	
<b>Banks</b>	<b>30.00%</b>	<b>Consumer Durables</b>	<b>2.18%</b>	
✓ HDFC Bank Limited	12.87%	Titan Company Limited	1.24%	
✓ ICICI Bank Limited	8.48%	Asian Paints Limited	0.94%	
✓ State Bank of India	3.19%	<b>Ferrous Metals</b>	<b>2.17%</b>	
✓ Axis Bank Limited	2.87%	Tata Steel Limited	1.24%	
Kotak Mahindra Bank Limited	2.59%	JSW Steel Limited	0.93%	
<b>IT - Software</b>	<b>9.30%</b>	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>1.48%</b>	
✓ Infosys Limited	4.60%	Sun Pharmaceutical Industries Limited	1.48%	
Tata Consultancy Services Limited	2.61%	<b>Aerospace &amp; Defense</b>	<b>1.27%</b>	
HCL Technologies Limited	1.30%	Bharat Electronics Limited	1.27%	
Tech Mahindra Limited	0.79%	<b>Transport Services</b>	<b>1.10%</b>	
<b>Petroleum Products</b>	<b>8.20%</b>	InterGlobe Aviation Limited	1.10%	
✓ Reliance Industries Limited	8.20%	<b>Non - Ferrous Metals</b>	<b>0.96%</b>	
<b>Automobiles</b>	<b>7.49%</b>	Hindalco Industries Limited	0.96%	
✓ Mahindra & Mahindra Limited	2.68%	<b>Transport Infrastructure</b>	<b>0.91%</b>	
Maruti Suzuki India Limited	1.86%	Adani Ports and Special Economic Zone Limited	0.91%	
Tata Motors Limited	1.24%	<b>Oil</b>	<b>0.83%</b>	
Bajaj Auto Limited	0.86%	Oil & Natural Gas Corporation Limited	0.83%	
Eicher Motors Limited	0.85%	<b>Consumable Fuels</b>	<b>0.78%</b>	
<b>Diversified FMCG</b>	<b>5.44%</b>	Coal India Limited	0.78%	
✓ ITC Limited	3.47%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>6.81%</b>	
Hindustan Unilever Limited	1.97%	<b>TOTAL EQUITY HOLDING</b>	<b>99.97%</b>	
<b>Finance</b>	<b>4.96%</b>	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	
Bajaj Finance Limited	2.33%	TREPS, Cash & Other Net Current Assets	0.03%	
Bajaj Finserv Limited	1.02%	<b>GRAND TOTAL</b>	<b>100.00%</b>	
Jio Financial Services Limited	0.85%	Investment in Top 10 scrips constitutes 54.76% of the portfolio		
Shriram Finance Limited	0.76%	<b>SECTORAL COMPOSITION (Top 5)</b>		
<b>Telecom - Services</b>	<b>4.57%</b>	<b>30.00%</b>	<b>9.90%</b>	<b>8.20%</b>
✓ Bharti Airtel Limited	4.57%			
<b>Construction</b>	<b>3.83%</b>	<b>Banks</b>	<b>IT - Software</b>	<b>Petroleum Products</b>
✓ Larsen & Toubro Limited	3.83%	<b>7.49%</b>	<b>5.44%</b>	
<b>Retailing</b>	<b>2.93%</b>			
Eternal Limited	2.00%	<b>Automobiles</b>	<b>Diversified FMCG</b>	
Trent Limited	0.93%			
<b>Power</b>	<b>2.56%</b>			
NTPC Limited	1.43%			
Power Grid Corporation of India Limited	1.13%			
<b>Cement &amp; Cement Products</b>	<b>2.20%</b>			
UltraTech Cement Limited	1.27%			
Grasim Industries Limited	0.93%			

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	13.59
Public Sector Unit	8.63
ICICI GROUP	8.48
RELIANCE Group	8.20
TATA GROUP	6.67
Infosys Group	4.60
Bharti	4.57
<b>Grand Total</b>	<b>54.74</b>

## TRACKING DIFFERENCE DATA

as of Sep 30, 2025

	1 Year	Since Inception
Regular Plan	-0.71%	-0.83%
Direct Plan	-0.33%	-0.37%

# Baroda BNP Paribas Gold ETF

(An open-ended scheme replicating/tracking domestic price of Gold)

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

- Long Term Capital Appreciation
- Investment in physical gold and returns that track domestic price of gold subject to tracking error.

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

Scheme Riskometer^^



Investors understand that their principal will be at High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Domestic Price of Gold): basis it's constituents; as on September 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees and expenses by investing in physical gold. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

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

Gold ETF-RG : ₹ 111.7480

### Benchmark Index (AMFI Tier 1)

Domestic Price of Gold

### Date of Allotment

December 13, 2023

Monthly AAUM## As on September 30, 2025 : ₹199.57 Crores

AUM## As on September 30, 2025 : ₹217.68 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Madhav Vyas	01-Jan-25	9 years

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%) : 0.59%  
Tracking Error : 0.36%

## MINIMUM INVESTMENT AMOUNT

**Minimum Amount: Lumpsum investment:** Application for subscription/redemption of BBNPPGOLD Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Application for subscription/redemption of BBNPPGOLD Units directly with the Fund in Creation Unit Size pursuant to minimum requirement of 25 crore at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. Other investors (including Authorised Participants, Large Investors and Regulated Entities): Units of BBNPPGOLD can be subscribed/redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Exchange Listed\*\* : NSE & BSE  
Exchange Symbol : BBNPPGOLD  
ISIN : INF251K01SU9

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

\* refer Glossary page

\*\* NSE Disclaimer: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the Disclaimer Clause of NSE.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOLD</b>		<b>97.53%</b>
Gold		97.53%
TREPS, Cash & Other Net Current Assets		2.47%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
GOLD	97.53
<b>Grand Total</b>	<b>97.53</b>

## TRACKING DIFFERENCE DATA

as of Sep 30, 2025

	1 Year	Since Inception
Regular Plan	-2.29%	-2.60%

\*\* BSE Disclaimer: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID. The investors are advised to refer to the SID for the full text of the Disclaimer clause of the BSE Limited.

The scheme currently does not have Distribution History.

# Baroda BNP Paribas NIFTY BANK ETF

(An open-ended scheme replicating / tracking the Nifty Bank Total Returns Index)

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

- Long term capital appreciation
- An exchange traded fund that aims to provide returns that closely correspond to the returns provided by Nifty Bank Index, subject to tracking error

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Bank Total Returns Index before expenses, subject to tracking errors, fees and expenses. However there is no assurance that the objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

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

Nifty Bank ETF-RG : ₹ 54.9160

### Benchmark Index (AMFI Tier 1)

Nifty Bank TRI

### Date of Allotment

June 18, 2024

Monthly AAUM## As on September 30, 2025 : ₹3.31 Crores

AUM## As on September 30, 2025 : ₹3.50 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	18-Jun-24	20 years

### Load Structure

Exit Load: • NIL

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.09%
Portfolio Turnover Ratio	: 0.82
Tracking Error	: 0.09%

## MINIMUM INVESTMENT AMOUNT

**Authorised Participants:** Application for subscription/redemption of BBNPNBETF Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Application for subscription/redemption of BBNPNBETF Units directly with the Fund in Creation Unit Size pursuant to minimum requirement of 25 crore at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. Other investors (including Authorised Participants, Large Investors and Regulated Entities): Units of BBNPNBETF can be subscribed/redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Exchange Listed**	: NSE & BSE
Exchange Symbol	: BBNPNBETF
ISIN	: INF251K01TL6

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

\* refer Glossary page

\*\* NSE Disclaimer: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the Disclaimer Clause of NSE.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Banks</b>		<b>99.71%</b>
✓ HDFC Bank Limited		28.20%
✓ ICICI Bank Limited		24.51%
✓ State Bank of India		9.09%
✓ Kotak Mahindra Bank Limited		9.03%
✓ Axis Bank Limited		8.98%
✓ The Federal Bank Limited		3.09%
✓ IndusInd Bank Limited		3.06%
✓ Bank of Baroda		3.03%
✓ IDFC First Bank Limited		2.94%
✓ AU Small Finance Bank Limited		2.67%
Canara Bank		2.64%
Punjab National Bank		2.47%
<b>TOTAL EQUITY HOLDING</b>		<b>99.71%</b>
TREPS, Cash & Other Net Current Assets		0.29%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 94.60% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	28.20
ICICI GROUP	24.51
Public Sector Unit	9.09
Kotak Group	9.03
Axis Group	8.98
Public Sector Bank	8.14
Federal Bank Group	3.09
<b>Grand Total</b>	<b>91.04</b>

## TRACKING DIFFERENCE DATA

as of Sep 30, 2025

	1 Year	Since Inception
Regular Plan	-0.20%	-0.27%

\*\* BSE Disclaimer: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID. The investors are advised to refer to the SID for the full text of the Disclaimer clause of the BSE Limited.

The scheme currently does not have Distribution History.

# Baroda BNP Paribas Nifty200 Momentum 30 Index Fund

(An open-ended scheme replicating / tracking the Nifty200 Momentum 30 Total Returns Index)

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

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty200 Momentum 30 Index with the aim to achieve returns of the stated index, subject to tracking error

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 200 Momentum 30 TRI): basis it's constituents; as on September 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty200 Momentum 30 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the objective of the Scheme will be achieved.

## SCHEME DETAILS

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

Regular Plan Growth	:	₹ 7.8821
Direct Plan Growth	:	₹ 7.9293

### Benchmark Index (AMFI Tier 1)

Nifty 200 Momentum 30 TRI

### Date of Allotment

October 15, 2024

Monthly AAUM## As on September 30, 2025 : ₹25.21 Crores

AUM## As on September 30, 2025 : ₹24.64 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	15-Oct-24	20 years

### Load Structure

Exit Load: • 0.2%- If redeemed on or before 7 days from the date of allotment; Nil- If redeemed after 7 days from the date of allotment

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	1.10%
TER - Direct Plan (%)	:	0.47%
Portfolio Turnover Ratio	:	2.42
Tracking Error Regular	:	0.41%
Tracking Error Direct	:	0.41%

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

The scheme currently does not have Distribution History.

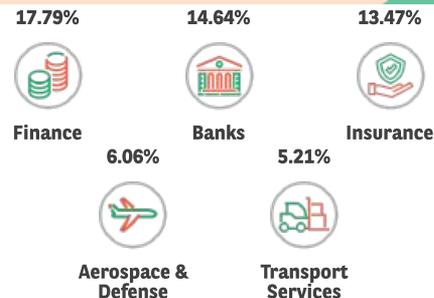
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Finance</b>	<b>17.79%</b>
✓ Bajaj Finance Limited	5.67%
✓ Bajaj Finserv Limited	5.22%
Cholamandalam Investment and Finance Company Ltd	3.51%
SBI Cards and Payment Services Limited	1.87%
Muthoot Finance Limited	1.52%
<b>Banks</b>	<b>14.64%</b>
✓ ICICI Bank Limited	4.96%
✓ HDFC Bank Limited	4.93%
✓ Kotak Mahindra Bank Limited	4.75%
<b>Insurance</b>	<b>13.47%</b>
✓ HDFC Life Insurance Company Limited	5.02%
✓ SBI Life Insurance Company Limited	5.02%
Max Financial Services Limited	3.43%
<b>Aerospace &amp; Defense</b>	<b>6.06%</b>
✓ Bharat Electronics Limited	5.14%
Bharat Dynamics Limited	0.92%
<b>Transport Services</b>	<b>5.21%</b>
✓ Interglobe Aviation Limited	5.21%
<b>Telecom - Services</b>	<b>4.97%</b>
✓ Bharti Airtel Limited	4.97%
<b>Chemicals &amp; Petrochemicals</b>	<b>4.88%</b>
Solar Industries India Limited	2.62%
SRF Limited	2.26%
<b>IT - Software</b>	<b>4.72%</b>
Coforge Limited	2.52%
Persistent Systems Limited	2.20%
<b>Healthcare Services</b>	<b>4.03%</b>
Max Healthcare Institute Limited	4.03%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.95%</b>
Divi's Laboratories Limited	3.95%
<b>Capital Markets</b>	<b>3.67%</b>
BSE Limited	3.67%
<b>Automobiles</b>	<b>3.59%</b>
TVS Motor Company Limited	3.59%
<b>Financial Technology (Fintech)</b>	<b>2.32%</b>
One 97 Communications Limited	2.32%
<b>Consumer Durables</b>	<b>2.28%</b>
Dixon Technologies (India) Limited	2.28%
<b>Leisure Services</b>	<b>2.07%</b>

EQUITY HOLDINGS	% of Net Assets
The Indian Hotels Company Limited	2.07%
<b>Cement &amp; Cement Products</b>	<b>1.82%</b>
Shree Cement Limited	1.82%
<b>Industrial Manufacturing</b>	<b>1.47%</b>
Mazagon Dock Shipbuilders Limited	1.47%
<b>Beverages</b>	<b>1.42%</b>
United Spirits Limited	1.42%
<b>Retailing</b>	<b>1.40%</b>
FSN E-Commerce Ventures Limited	1.40%
<b>TOTAL EQUITY HOLDING</b>	<b>99.76%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
TREPS, Cash & Other Net Current Assets	0.20%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 50.89% of the portfolio

## SECTORAL COMPOSITION (Top 5)



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

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Bajaj Group	10.89
HDFC GROUP	9.95
SBI Group	6.89
Interglobe-Bhatia Group	5.21
Public Sector Unit	5.14
Bharti	4.97
ICICI GROUP	4.96
<b>Grand Total</b>	<b>48.01</b>

# Baroda BNP Paribas NIFTY Midcap 150 Index Fund

(An open-ended scheme replicating / tracking the Nifty Midcap 150 Total Returns Index)

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

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty Midcap 150 Index with the aim to achieve returns of the stated index, subject to tracking error

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 Total Returns Index): basis it's constituents; as on September 30, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Midcap 150 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the objective of the Scheme will be achieved.

## SCHEME DETAILS

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

Regular Plan Growth	: ₹ 10.0811
Direct Plan Growth	: ₹ 10.1446

### Benchmark Index (AMFI Tier 1)

Nifty Midcap 150 Total Returns Index

### Date of Allotment

November 04, 2024

Monthly AAUM## As on September 30, 2025 : ₹9.65 Crores

AUM## As on September 30, 2025 : ₹9.57 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	04-Nov-24	20 years

### Load Structure

Exit Load: • 0.2%- If redeemed on or before 7 days from the date of allotment. Nil- If redeemed after 7 days from the date of allotment.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.08%
TER - Direct Plan (%)	: 0.39%
Portfolio Turnover Ratio	: 0.91
Tracking Error Regular	: 0.20%
Tracking Error Direct	: 0.20%

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer Glossary page

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets	
<b>Banks</b>	<b>6.19%</b>	<b>Fertilizers &amp; Agrochemicals</b>	<b>1.82%</b>	
The Federal Bank Limited	1.32%	UPL Limited	1.03%	
IndusInd Bank Limited	1.31%	PI Industries Limited	0.79%	
IDFC First Bank Limited	1.26%	<b>Finance</b>	<b>1.75%</b>	
Yes Bank Limited	1.16%	Muthoot Finance Limited	0.90%	
AU Small Finance Bank Limited	1.14%	Sundaram Finance Limited	0.85%	
<b>Electrical Equipment</b>	<b>4.56%</b>	<b>Personal Products</b>	<b>1.63%</b>	
✓ Suzlon Energy Limited	1.85%	Colgate Palmolive (India) Limited	0.82%	
GE Vernova T&D India Limited	0.99%	Dabur India Limited	0.81%	
Waaree Energies Limited	0.88%	<b>Realty</b>	<b>1.60%</b>	
Bharat Heavy Electricals Limited	0.84%	Godrej Properties Limited	0.80%	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.56%</b>	The Phoenix Mills Limited	0.80%	
Lupin Limited	1.28%	<b>Healthcare Services</b>	<b>1.36%</b>	
Alkem Laboratories Limited	0.85%	✓ Fortis Healthcare Limited	1.36%	
Aurobindo Pharma Limited	0.84%	<b>Telecom - Services</b>	<b>1.25%</b>	
Glenmark Pharmaceuticals Limited	0.82%	Indus Towers Limited	1.25%	
Mankind Pharma Limited	0.77%	<b>Insurance</b>	<b>1.15%</b>	
<b>Industrial Products</b>	<b>4.07%</b>	Max Financial Services Limited	1.15%	
✓ Cummins India Limited	1.46%	<b>Chemicals &amp; Petrochemicals</b>	<b>1.14%</b>	
Polycab India Limited	1.02%	SRF Limited	1.14%	
APL Apollo Tubes Limited	0.83%	<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.13%</b>	
Supreme Industries Limited	0.76%	Ashok Leyland Limited	1.13%	
<b>Capital Markets</b>	<b>3.81%</b>	<b>Petroleum Products</b>	<b>1.13%</b>	
✓ BSE Limited	2.26%	Hindustan Petroleum Corporation Limited	1.13%	
✓ HDFC Asset Management Company Limited	1.55%	<b>Agricultural Food &amp; other Products</b>	<b>1.02%</b>	
<b>IT - Software</b>	<b>3.76%</b>	Marico Limited	1.02%	
✓ Coforge Limited	1.47%	<b>Transport Infrastructure</b>	<b>0.86%</b>	
✓ Persistent Systems Limited	1.46%	GMR Airports Limited	0.86%	
Mphasis Limited	0.83%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>43.97%</b>	
<b>Consumer Durables</b>	<b>2.78%</b>	<b>TOTAL EQUITY HOLDING</b>	<b>99.54%</b>	
✓ Dixon Technologies (India) Limited	1.94%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	
Voltas Limited	0.84%	TREPS, Cash & Other Net Current Assets	0.46%	
<b>Retailing</b>	<b>2.77%</b>	<b>GRAND TOTAL</b>	<b>100.00%</b>	
Swiggy Limited	1.01%	Investment in Top 10 scrips constitutes 16.88% of the portfolio		
FSN E-Commerce Ventures Limited	0.88%	<b>SECTORAL COMPOSITION (Top 5)</b>		
Vishal Mega Mart Limited	0.88%	<b>8.63%</b>	<b>6.68%</b>	<b>6.23%</b>
<b>Financial Technology (Fintech)</b>	<b>2.73%</b>			
✓ PB Fintech Limited	1.58%	<b>Banks</b>	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>Electrical Equipment</b>
One 97 Communications Limited	1.15%	<b>5.92%</b>	<b>5.88%</b>	
<b>Auto Components</b>	<b>2.55%</b>			
Tube Investments of India Limited	0.92%	<b>Finance</b>	<b>Auto Components</b>	
Bharat Forge Limited	0.87%			
MRF Limited	0.76%			
<b>Automobiles</b>	<b>1.95%</b>			
✓ Hero MotoCorp Limited	1.95%			

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Public Sector Unit	4.89
HINDUJA GROUP	2.44
BSE Group	2.26
TATA GROUP	2.18
Public Sector Bank	2.10
HERO GROUP	1.95
SUNIL VACHANI Group	1.94
<b>Grand Total</b>	<b>17.76</b>

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

# SIP Performance of Equity & Hybrid Schemes

(as on September 30, 2025)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on September 30, 2025

Baroda BNP Paribas Large Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	25,30,000
Market Value as on Month end (Regular)	1,20,288	4,30,845	8,42,987	24,80,701	1,27,90,739
Scheme Return (% CAGR*) (Regular)	0.45	12.03	13.57	13.91	13.49
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,20,000
Market Value as on Month end (Direct)	1,21,063	4,39,512	8,72,296	26,68,671	42,56,209
Scheme Return (% CAGR*) (Direct)	1.65	13.41	14.96	15.27	15.16
Nifty 100 TRI (% CAGR*)	4.93	12.16	13.21	14.07	13.33

<sup>#</sup>Inception Date: September 23, 2004 for Regular Plan, January 01, 2013 for Direct Plan

Baroda BNP Paribas Large & Mid cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A	6,00,000
Market Value as on Month end (Regular)	1,19,052	4,39,650	8,96,399	N.A	9,03,730
Scheme Return (% CAGR*) (Regular)	-1.46	13.43	16.07	N.A	15.95
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	N.A	6,00,000
Market Value as on Month end (Direct)	1,19,866	4,49,432	9,33,421	N.A	9,22,993
Scheme Return (% CAGR*) (Direct)	-0.21	14.96	17.72	N.A	17.26
BSE 250 Large Midcap TRI (% CAGR*)	4.98	13.09	14.46	N.A	14.74

<sup>#</sup>Inception Date : September 4, 2020

Baroda BNP Paribas Multi Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	26,50,000
Market Value as on Month end (Regular)	1,20,420	4,49,353	9,11,139	27,76,529	1,52,84,997
Scheme Return (% CAGR*) (Regular)	0.65	14.95	16.73	16.01	13.80
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,30,000
Market Value as on Month end (Direct)	1,21,093	4,57,418	9,39,552	29,68,083	48,11,237
Scheme Return (% CAGR*) (Direct)	1.70	16.20	17.99	17.25	16.67
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	4.47	15.19	17.06	16.70	N.A

<sup>#</sup>Inception Date: September 12, 2003 for Regular Plan, January 01, 2013 for Direct Plan

Baroda BNP Paribas ELSS Tax Saver Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	23,70,000
Market Value as on Month end (Regular)	1,21,830	4,50,435	8,76,225	25,22,524	99,80,898
Scheme Return (% CAGR*) (Regular)	2.85	15.12	15.14	14.22	12.94
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,30,000
Market Value as on Month end (Direct)	1,22,624	4,59,747	9,07,023	27,05,230	43,61,721
Scheme Return (% CAGR*) (Direct)	4.09	16.55	16.55	15.52	15.30
Nifty 500 TRI (% CAGR*)	4.70	13.57	14.97	15.27	13.48

<sup>#</sup>Inception Date: January 5, 2006 for Regular Plan, January 01, 2013 for Direct Plan

Baroda BNP Paribas Focused Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A	9,60,000
Market Value as on Month end (Regular)	1,19,198	4,14,560	8,04,476	N.A	16,06,215
Scheme Return (% CAGR*) (Regular)	-1.24	9.39	11.68	N.A	12.55
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,30,000
Market Value as on Month end (Direct)	1,20,355	4,27,378	8,46,959	N.A	17,39,676
Scheme Return (% CAGR*) (Direct)	0.55	11.47	13.76	N.A	14.47
Nifty 500 TRI (% CAGR*)	4.70	13.57	14.97	N.A	15.80

<sup>#</sup>Inception Date : October 6, 2017

Baroda BNP Paribas Mid cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	23,30,000
Market Value as on Month end (Regular)	1,22,266	4,56,383	9,36,829	29,53,955	1,46,17,262
Scheme Return (% CAGR*) (Regular)	3.53	16.04	17.87	17.16	16.53
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,30,000
Market Value as on Month end (Direct)	1,23,211	4,67,908	9,78,826	32,38,078	57,38,662
Scheme Return (% CAGR*) (Direct)	5.01	17.80	19.67	18.86	19.11
Nifty Midcap 150 TRI (% CAGR*)	5.50	18.53	20.96	19.78	17.51

<sup>#</sup>Inception Date: May 2, 2006 for Regular Plan, January 01, 2013 for Direct Plan

# SIP Performance of Equity & Hybrid Schemes

(as on September 30, 2025)

<b>Baroda BNP Paribas India Consumption Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception<sup>#</sup></b>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A	8,50,000
Market Value as on Month end (Regular)	1,23,178	4,46,148	8,88,871	N.A	15,84,178
Scheme Return (% CAGR*) (Regular)	4.96	14.45	15.72	N.A	17.25
Market Value as on Month end (Direct)	1,24,132	4,57,237	9,27,388	N.A	16,89,225
Scheme Return (% CAGR*) (Direct)	6.46	16.17	17.45	N.A	19.03
Nifty India Consumption TRI (% CAGR*)	11.29	17.58	18.02	N.A	17.77

<sup>#</sup>Inception Date : September 7, 2018

<b>Baroda BNP Paribas Banking and Financial Services Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception<sup>#</sup></b>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	16,00,000
Market Value as on Month end (Regular)	1,24,801	4,47,825	8,62,388	23,42,249	39,17,507
Scheme Return (% CAGR*) (Regular)	7.52	14.71	14.49	12.83	12.56
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,30,000
Market Value as on Month end (Direct)	1,25,921	4,58,564	8,93,825	24,90,940	38,91,213
Scheme Return (% CAGR*) (Direct)	9.30	16.37	15.95	13.98	13.70
Nifty Financial Services TRI (% CAGR*)	10.75	14.30	13.81	14.62	15.03

<sup>#</sup>Inception Date: June 22, 2012 for Regular Plan, January 01, 2013 for Direct Plan

<b>Baroda BNP Paribas Balanced Advantage Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception<sup>#</sup></b>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A	8,30,000
Market Value as on Month end (Regular)	1,23,317	4,27,917	8,10,381	N.A	13,27,411
Scheme Return (% CAGR*) (Regular)	5.18	11.56	11.97	N.A	13.35
Market Value as on Month end (Direct)	1,24,081	4,36,236	8,38,610	N.A	13,97,067
Scheme Return (% CAGR*) (Direct)	6.38	12.89	13.36	N.A	14.80
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	5.23	9.47	9.81	N.A	10.88

<sup>#</sup>Inception Date : November 14, 2018

<b>Baroda BNP Paribas Aggressive Hybrid Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception<sup>#</sup></b>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A	10,20,000
Market Value as on Month end (Regular)	1,21,169	4,27,291	8,22,962	N.A	18,37,615
Scheme Return (% CAGR*) (Regular)	1.82	11.46	12.60	N.A	13.44
Market Value as on Month end (Direct)	1,22,213	4,38,998	8,62,739	N.A	19,97,255
Scheme Return (% CAGR*) (Direct)	3.45	13.32	14.51	N.A	15.32
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	5.22	11.19	11.94	N.A	12.65

<sup>#</sup>Inception Date : April 7, 2017

<b>Baroda BNP Paribas Equity Savings Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception<sup>#</sup></b>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A	7,50,000
Market Value as on Month end (Regular)	1,23,368	4,11,540	7,43,856	N.A	9,84,287
Scheme Return (% CAGR*) (Regular)	5.26	8.89	8.53	N.A	8.59
Market Value as on Month end (Direct)	1,24,132	4,19,022	7,66,476	N.A	10,22,099
Scheme Return (% CAGR*) (Direct)	6.46	10.12	9.73	N.A	9.79
Nifty Equity Savings Index TRI (% CAGR*)	6.69	9.14	9.10	N.A	9.57

<sup>#</sup>Inception Date : July 25, 2019

<b>Baroda BNP Paribas Business Cycle Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception<sup>#</sup></b>
Total Amount Invested (Regular)	1,20,000	3,60,000	N.A	N.A	4,90,000
Market Value as on Month end (Regular)	1,18,852	4,27,452	N.A	N.A	6,31,034
Scheme Return (% CAGR*) (Regular)	-1.77	11.48	N.A	N.A	12.41
Market Value as on Month end (Direct)	1,19,806	4,37,667	N.A	N.A	6,51,750
Scheme Return (% CAGR*) (Direct)	-0.30	13.11	N.A	N.A	14.04
BSE 500 TRI (% CAGR*)	4.66	13.29	N.A	N.A	13.58

<sup>#</sup>Inception Date : September 15, 2021

<b>Baroda BNP Paribas Flexi Cap Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception<sup>#</sup></b>
Total Amount Invested (Regular)	1,20,000	3,60,000	N.A	N.A	3,80,000
Market Value as on Month end (Regular)	1,19,699	4,30,088	N.A	N.A	4,60,248
Scheme Return (% CAGR*) (Regular)	-0.47	11.91	N.A	N.A	12.16
Market Value as on Month end (Direct)	1,20,477	4,39,566	N.A	N.A	4,71,077
Scheme Return (% CAGR*) (Direct)	0.74	13.41	N.A	N.A	13.69
Nifty 500 TRI (% CAGR*)	4.70	13.57	N.A	N.A	13.70

<sup>#</sup>Inception Date : August 17, 2022

# SIP Performance of Equity & Hybrid Schemes

(as on September 30, 2025)

<b>Baroda BNP Paribas Multi Asset Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception#</b>
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	3,40,000
Market Value as on Month end (Regular)	1,25,745	N.A	N.A	N.A	4,14,828
Scheme Return (% CAGR*) (Regular)	9.02	N.A	N.A	N.A	14.19
Market Value as on Month end (Direct)	1,26,545	N.A	N.A	N.A	4,23,305
Scheme Return (% CAGR*) (Direct)	10.29	N.A	N.A	N.A	15.70
"65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)"	12.70	N.A	N.A	N.A	16.01

#Inception Date : December 19, 2022

<b>Baroda BNP Paribas Value Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception#</b>
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	2,80,000
Market Value as on Month end (Regular)	1,18,579	N.A	N.A	N.A	2,97,560
Scheme Return (% CAGR*) (Regular)	-2.19	N.A	N.A	N.A	5.13
Market Value as on Month end (Direct)	1,19,465	N.A	N.A	N.A	3,02,536
Scheme Return (% CAGR*) (Direct)	-0.83	N.A	N.A	N.A	6.55
Nifty 500 TRI (% CAGR*)	4.70	N.A	N.A	N.A	10.57

#Inception Date : June 7, 2023

<b>Baroda BNP Paribas Small Cap Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception#</b>
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	2,30,000
Market Value as on Month end (Regular)	1,19,978	N.A	N.A	N.A	2,37,451
Scheme Return (% CAGR*) (Regular)	-0.03	N.A	N.A	N.A	3.23
Market Value as on Month end (Direct)	1,20,927	N.A	N.A	N.A	2,40,883
Scheme Return (% CAGR*) (Direct)	1.44	N.A	N.A	N.A	4.71
Nifty Small Cap 250 TRI (% CAGR*)	2.03	N.A	N.A	N.A	5.88

#Inception Date : October 30, 2023

<b>Baroda BNP Paribas Nifty 50 Index Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception#</b>
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	2,00,000
Market Value as on Month end (Regular)	1,22,641	N.A	N.A	N.A	2,08,323
Scheme Return (% CAGR*) (Regular)	4.12	N.A	N.A	N.A	4.76
Market Value as on Month end (Direct)	1,22,906	N.A	N.A	N.A	2,09,061
Scheme Return (% CAGR*) (Direct)	4.53	N.A	N.A	N.A	5.18
Nifty 50 TRI (% CAGR*)	4.96	N.A	N.A	N.A	5.55

#Inception Date : January 29, 2024

<b>Baroda BNP Paribas Retirement Fund</b>					
<b>SIP Investment</b>	<b>Last 1 Year SIP</b>	<b>Last 3 Year SIP</b>	<b>Last 5 Year SIP</b>	<b>Last 10 Year SIP</b>	<b>Since Inception#</b>
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	1,60,000
Market Value as on Month end (Regular)	1,22,734	N.A	N.A	N.A	1,64,483
Scheme Return (% CAGR*) (Regular)	4.26	N.A	N.A	N.A	3.98
Market Value as on Month end (Direct)	1,23,789	N.A	N.A	N.A	1,77,732
Scheme Return (% CAGR*) (Direct)	5.92	N.A	N.A	N.A	6.13
CRISIL Hybrid 35+65 Aggressive Index (% CAGR*)	5.22	N.A	N.A	N.A	4.50

#Inception Date : May 28, 2024

**Past performance may or may not be sustained in future and is not a guarantee of future returns. Returns do not take into account the load and taxes, if any. Different plans shall have a different expense structure. The above data assumes investments in Growth option for distributor/regular plan.**

Where returns are not available for a particular period, they have not been shown. \*% CAGR Returns are computed after accounting for the cash flow by using the XIRR method.

For further details on performance of the scheme and performance of other schemes managed by the Fund Manager, please refer to "Performance of Schemes" page.

Please note TRI indicates Total Return Index.

# Performance of Schemes

(as on September 30, 2025)

Returns in INR represents the value of Rs. 10,000 invested at the beginning of 1 year, 3 years, 5 years and since inception.

## EQUITY SCHEMES

S. No	Scheme managed by Mr. Jitendra Sriram & Mr. Kushant Arora	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>1</b>	<b>Baroda BNP Paribas Large Cap Fund *¥</b>											
	Regular Plan	9163.10	-8.37	15642.98	16.07	23224.08	18.34	214764.48	15.70	-	-	23-Sep-04
	Direct Plan	9272.49	-7.28	16207.40	17.45	24656.83	19.77	-	-	62082.40	15.40	02-Jan-13
	Nifty 100 TRI**	9519.14	-4.81	14984.43	14.42	23528.10	18.65	195282.45	15.18	49832.28	13.42	
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	14909.18	14.23	23252.15	18.37	185128.26	14.88	48009.05	13.09	
<b>2</b>	<b>Baroda BNP Paribas Business Cycle Fund</b>											
	Regular Plan	8979.24	-10.21	15773.77	16.39	N.A	N.A	15193.60	10.90	-	-	15-Sep-21
	Direct Plan	9115.36	-8.85	16414.16	17.94	N.A	N.A	-	-	16116.50	12.53	15-Sep-21
	BSE 500 TRI**	9449.65	-5.50	15671.31	16.14	N.A	N.A	15715.84	11.83	15715.84	11.83	
	Additional Benchmark Nifty 50 TRI**	9654.83	-3.45	14909.18	14.23	N.A	N.A	14742.11	10.07	14742.11	10.07	
<b>3</b>	<b>Baroda BNP Paribas Manufacturing Fund</b>											
	Regular Plan	9335.35	-6.65	N.A	N.A	N.A	N.A	9619.96	-3.07	-	-	28-Jun-24
	Direct Plan	9473.65	-5.26	N.A	N.A	N.A	N.A	-	-	9802.28	-1.59	28-Jun-24
	Nifty India Manufacturing TRI	9529.60	-4.70	N.A	N.A	N.A	N.A	10116.36	0.93	10116.36	0.93	
	Additional Benchmark BSE SENSEX TRI	9636.82	-3.63	N.A	N.A	N.A	N.A	10185.25	1.49	10185.25	1.49	
S. No	Scheme managed by Mr. Shiv Chanani & Mr. Himanshu Singh	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>4</b>	<b>Baroda BNP Paribas Mid Cap Fund *¶</b>											
	Regular Plan	9375.14	-6.25	16973.53	19.27	29146.96	23.84	100249.78	12.60	-	-	02-May-06
	Direct Plan	9510.82	-4.89	17740.72	21.04	31399.95	25.70	-	-	96603.43	19.46	01-Jan-13
	Nifty Midcap 150 TRI**	9482.19	-5.18	18374.73	22.46	33677.81	27.47	141660.57	14.62	88355.72	18.63	
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	14909.18	14.23	23252.15	18.37	86622.60	11.75	48351.29	13.15	
<b>5</b>	<b>Baroda BNP Paribas India Consumption Fund</b>											
	Regular Plan	9177.13	-8.23	15362.82	15.37	25031.10	20.13	31868.60	17.82	-	-	07-Sep-18
	Direct Plan	9310.44	-6.90	16046.82	17.06	26943.50	21.91	-	-	35400.70	19.58	07-Sep-18
	NIFTY India Consumption TRI**	9500.83	-4.99	15780.91	16.41	25492.55	20.57	25002.51	13.84	25002.51	13.84	
	Additional Benchmark Nifty 50 TRI**	9654.83	-3.45	14909.18	14.23	23252.15	18.37	23091.80	12.57	23091.80	12.57	
<b>6</b>	<b>Baroda BNP Paribas Value Fund</b>											
	Regular Plan	8856.09	-11.44	N.A	N.A	N.A	N.A	13565.40	14.06	-	-	07-Jun-23
	Direct Plan	8950.26	-10.50	N.A	N.A	N.A	N.A	-	-	13999.90	15.62	07-Jun-23
	Nifty 500 TRI**	9471.76	-5.28	N.A	N.A	N.A	N.A	14538.08	17.52	14538.08	17.52	
	Additional Benchmark Nifty 50 TRI**	9654.83	-3.45	N.A	N.A	N.A	N.A	13519.81	13.90	13519.81	13.90	
<b>7</b>	<b>Baroda BNP Paribas Small Cap Fund</b>											
	Regular Plan	8868.27	-11.32	N.A	N.A	N.A	N.A	12762.60	13.54	-	-	30-Oct-23
	Direct Plan	8977.39	-10.23	N.A	N.A	N.A	N.A	-	-	13125.40	15.21	30-Oct-23
	Nifty Small Cap 250 TRI**	9117.80	-8.82	N.A	N.A	N.A	N.A	14037.27	19.31	14037.27	19.31	
	Additional Benchmark Nifty 50 TRI**	9654.83	-3.45	N.A	N.A	N.A	N.A	13161.19	15.38	13161.19	15.38	
<b>8</b>	<b>Baroda BNP Paribas Dividend Yield Fund</b>											
	Regular Plan	9227.41	-7.73	N.A	N.A	N.A	N.A	9328.20	-6.48	-	-	16-Sep-24
	Direct Plan	9382.73	-6.17	N.A	N.A	N.A	N.A	-	-	9485.12	-4.96	16-Sep-24
	Nifty 500 TRI	9471.76	-5.28	N.A	N.A	N.A	N.A	9582.04	-4.03	9582.04	-4.03	
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	N.A	N.A	N.A	N.A	9817.27	-1.76	9817.27	-1.76	
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>9</b>	<b>Baroda BNP Paribas Large and Mid Cap fund</b>											
	Regular Plan	9118.94	-8.81	16489.98	18.12	25975.90	21.02	26118.10	20.83	-	-	04-Sep-20
	Direct Plan	9236.12	-7.64	17149.59	19.68	27953.77	22.81	-	-	28133.60	22.61	04-Sep-20
	BSE 250 Large & Midcap TRI	9496.35	-5.04	15489.36	15.69	25062.42	20.16	24943.98	19.74	24943.98	19.74	
	Additional Benchmark Nifty 50 TRI**	9654.83	-3.45	14909.18	14.23	23252.15	18.37	23065.56	17.91	23065.56	17.91	
<b>10</b>	<b>Baroda BNP Paribas Flexi Cap Fund</b>											
	Regular Plan	9122.29	-8.78	15499.26	15.71	N.A	N.A	15052.60	13.99	-	-	17-Aug-22
	Direct Plan	9233.34	-7.67	16163.53	17.34	N.A	N.A	-	-	15733.80	15.62	17-Aug-22
	Nifty 500 TRI**	9471.76	-5.28	15777.29	16.40	N.A	N.A	15220.64	14.40	15220.64	14.40	
	Additional Benchmark Nifty 50 TRI**	9654.83	-3.45	14909.18	14.23	N.A	N.A	14208.36	11.90	14208.36	11.90	
<b>11</b>	<b>Baroda BNP Paribas Focused Fund</b>											
	Regular Plan	8950.31	-10.50	14587.33	13.40	22118.96	17.20	21129.90	9.82	-	-	06-Oct-17
	Direct Plan	9113.35	-8.87	15399.25	15.46	24127.52	19.25	-	-	24014.60	11.59	06-Oct-17
	Nifty 500 TRI**	9471.76	-5.28	15777.29	16.40	25643.22	20.71	28198.06	13.86	28198.06	13.86	
	Additional Benchmark Nifty 50 TRI**	9654.83	-3.45	14909.18	14.23	23252.15	18.37	27175.28	13.33	27175.28	13.33	

\* Refer Performance of Schemes page \*\* Refer Performance of Schemes page † Refer Performance of Schemes page ¥ Refer Performance of Schemes page ¶ Refer Performance of Schemes page  
Kindly refer fund manager and managing since details page. **Past performance may or may not be sustained in future and is not a guarantee of future returns**

# Performance of Schemes

(as on September 30, 2025)

S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Sandeep Jain	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
12	<b>Baroda BNP Paribas Multi Cap Fund †</b>													
	Regular Plan	9374.51	-6.25	16772.01	18.79	28359.22	23.17	225559.83	15.17	-	-	12-Sep-03		
	Direct Plan	9472.76	-5.27	17305.10	20.04	29883.22	24.46	-	-	66547.37	16.02	01-Jan-13		
	Nifty 500 Multicap 50:25:25 TRI**	9428.84	-5.71	16712.35	18.65	28624.17	23.39	N.A	N.A	64102.91	15.68			
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	14909.18	14.23	23252.15	18.37	237315.24	15.43	48351.29	13.15			
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Pratish Krishnan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
13	<b>Baroda BNP Paribas ELSS Tax Saver Fund †</b>													
	Regular Plan	9531.76	-4.68	16418.62	17.95	24107.12	19.23	88329.13	11.66	-	-	05-Jan-06		
	Direct Plan	9647.71	-3.52	17019.78	19.38	25604.06	20.67	-	-	62059.26	15.39	01-Jan-13		
	Nifty 500 TRI**	9471.76	-5.28	15777.29	16.40	25643.22	20.71	113265.32	13.08	54735.08	14.26			
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	14909.18	14.23	23252.15	18.37	107907.06	12.80	48351.29	13.15			
S. No	Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
14	<b>Baroda BNP Paribas Innovation Fund</b>													
	Regular Plan	9297.99	-7.02	N.A	N.A	N.A	N.A	12108.40	12.94	-	-	05-Mar-24		
	Direct Plan	9433.27	-5.67	N.A	N.A	N.A	N.A	-	-	12408.80	14.71	05-Mar-24		
	Nifty 500 TRI**	9471.76	-5.28	N.A	N.A	N.A	N.A	11340.28	8.33	11340.28	8.33			
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	N.A	N.A	N.A	N.A	11240.54	7.72	11240.54	7.72			
S. No	Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
15	<b>Baroda BNP Paribas Children's Fund</b>													
	Regular Plan	10919.30	18.34	N.A	N.A	N.A	N.A	N.A	N.A	10483.23	6.42	-	27-Dec-24	
	Direct Plan	11027.02	20.48	N.A	N.A	N.A	N.A	N.A	N.A	-	-	10639.20	8.51	
	Nifty 500 TRI	10725.92	14.48	N.A	N.A	N.A	N.A	N.A	N.A	10216.92	2.87	10216.92	2.87	
	Additional Benchmark Nifty 50 TRI	10553.04	11.03	N.A	N.A	N.A	N.A	N.A	N.A	10444.88	5.90	10444.88	5.90	
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Sandeep Jain	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 (%)	
16	<b>Baroda BNP Paribas Energy Opportunities Fund</b>													
	Regular Plan	10582.65	11.62	N.A	N.A	N.A	N.A	N.A	N.A	11254.74	20.44	-	10-Feb-25	
	Direct Plan	10667.83	13.32	N.A	N.A	N.A	N.A	N.A	N.A	-	-	11362.75	22.26	
	Nifty Energy TRI	10494.40	9.86	N.A	N.A	N.A	N.A	N.A	N.A	10955.92	15.45	10955.92	15.45	
	Additional Benchmark Nifty 50 TRI	10553.04	11.03	N.A	N.A	N.A	N.A	N.A	N.A	10611.56	9.79	10611.56	9.79	
S. No	Scheme managed by Mr. Sandeep Jain & Mr. Arjun Bagga	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
17	<b>Baroda BNP Paribas Banking and Financial Services Fund</b>													
	Regular Plan	10309.43	3.09	15798.28	16.45	25122.22	20.22	46804.20	12.32	-	-	22-Jun-12		
	Direct Plan	10472.83	4.73	16430.36	17.98	26587.89	21.59	-	-	43584.33	12.24	01-Jan-13		
	Nifty Financial Services TRI**	10735.10	7.35	15308.79	15.24	25585.24	20.66	72126.38	16.04	56248.34	14.50			
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	14909.18	14.23	23252.15	18.37	56237.86	13.89	48351.29	13.15			
S. No	Scheme managed by Ms. Swapna Shelar	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
18	<b>Baroda BNP Paribas Aqua Fund of Fund</b>													
	Regular Plan	10610.34	6.10	16444.89	18.02	N.A	N.A	13796.10	7.58	-	-	07-May-21		
	Direct Plan	10720.96	7.21	16967.72	19.25	N.A	N.A	-	-	14461.40	8.74	07-May-21		
	MSCI World Index (TRI)	12425.07	24.25	20630.16	27.27	N.A	N.A	18595.77	15.13	18595.77	15.13			
	Additional Benchmark Nifty 50 TRI**	9654.83	-3.45	14909.18	14.23	N.A	N.A	17545.17	13.62	17545.17	13.62			

\* Refer Performance of Schemes page

\*\* Refer Performance of Schemes page

† Refer Performance of Schemes page

Kindly refer fund manager and managing since details page.

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# Performance of Schemes

(as on September 30, 2025)

## HYBRID SCHEMES

S. No	Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>1</b>	<b>Baroda BNP Paribas Balanced Advantage Fund</b>											
	Regular Plan	10039.28	0.39	14781.93	13.90	19336.35	14.09	24026.40	13.58	-	-	14-Nov-18
	Direct Plan	10154.37	1.54	15311.36	15.24	20597.04	15.54	-	-	26312.60	15.09	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	10151.21	1.51	13711.75	11.09	17911.34	12.36	21196.54	11.53	21196.54	11.53	
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	14909.18	14.23	23252.15	18.37	25262.34	14.41	25262.34	14.41	
<b>S. No</b>	<b>Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) &amp; Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>2</b>	<b>Baroda BNP Paribas Aggressive Hybrid Fund</b>											
	Regular Plan	9614.91	-3.85	15017.45	14.50	21484.97	16.52	27424.60	12.62	-	-	07-Apr-17
	Direct Plan	9769.06	-2.31	15767.45	16.38	23339.17	18.46	-	-	31451.50	14.45	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	9910.83	-0.89	14444.44	13.03	20314.92	15.22	26496.37	12.17	26496.37	12.17	
	Additional Benchmark Nifty 50 TRI**	9654.83	-3.45	14909.18	14.23	23252.15	18.37	29737.14	13.70	29737.14	13.70	
<b>S. No</b>	<b>Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion) &amp; Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>3</b>	<b>Baroda BNP Paribas Equity Savings Fund</b>											
	Regular Plan	10253.62	2.54	13219.22	9.74	14927.89	8.34	16551.40	8.48	-	-	25-Jul-19
	Direct Plan	10370.61	3.71	13658.28	10.94	15766.80	9.53	-	-	17701.70	9.67	25-Jul-19
	NIFTY Equity Savings Index TRI**	10396.03	3.96	13339.12	10.07	16539.60	10.58	17698.23	9.66	17698.23	9.66	
	Additional Benchmark CRISIL 10 Year Gilt Index	10705.40	7.05	12772.40	8.49	13015.40	5.41	14076.87	5.68	14076.87	5.68	
<b>S. No</b>	<b>Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion), Mr. Prashant Pimple (For Fixed Income Portfolio) &amp; Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>4</b>	<b>Baroda BNP Paribas Conservative Hybrid Fund †</b>											
	Regular Plan	10303.05	3.03	12733.28	8.38	14456.79	7.65	43301.03	7.22	-	-	23-Sep-04
	Direct Plan	10455.79	4.56	13328.36	10.04	15611.30	9.31	-	-	31575.75	9.43	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	10509.10	5.09	13009.38	9.16	14848.20	8.22	56739.29	8.60	29877.13	8.96	
	Additional Benchmark CRISIL 10 year Gilt Index	10705.40	7.05	12772.40	8.49	13015.40	5.41	34840.73	6.11	22672.14	6.63	
<b>S. No</b>	<b>Scheme managed by Mr. Jitendra Sriram (For Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) &amp; Mr. Vikram Pamnani (For Fixed Income Portfolio)</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>5</b>	<b>Baroda BNP Paribas Multi Asset Fund</b>											
	Regular Plan	10062.52	0.63	N.A	N.A	N.A	N.A	15015.90	15.72	-	-	19-Dec-22
	Direct Plan	10179.52	1.80	N.A	N.A	N.A	N.A	-	-	15621.70	17.38	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	10454.72	4.55	N.A	N.A	N.A	N.A	15200.70	16.23	15200.70	16.23	
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	N.A	N.A	N.A	N.A	13811.14	12.30	13811.14	12.30	
<b>S. No</b>	<b>Scheme managed by Mr. Neeraj Saxena (For equity Portion) &amp; Mr. Vikram Pamnani (For Fixed Income Portfolio)</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>6</b>	<b>Baroda BNP Paribas Arbitrage Fund</b>											
	Regular Plan	10621.29	6.21	12203.91	6.86	13071.52	5.50	16261.20	5.71	-	-	28-Dec-16
	Direct Plan	10706.69	7.07	12469.73	7.63	13533.97	6.24	-	-	17211.00	6.39	28-Dec-16
	Nifty 50 Arbitrage Index	10787.06	7.87	12417.83	7.48	13388.79	6.01	15830.11	5.38	15830.11	5.38	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10678.06	6.78	12273.50	7.06	13155.48	5.64	16770.99	6.08	16770.99	6.08	
<b>S. No</b>	<b>Scheme managed by Mr. Pratish Krishnan (For Equity Portion), Mr. Ankeet Pandya (For Equity Portion) &amp; Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	
<b>7</b>	<b>Baroda BNP Paribas Retirement Fund</b>											
	Regular Plan	9831.42	-1.69	N.A	N.A	N.A	N.A	11010.90	7.44	-	-	28-May-24
	Direct Plan	10003.19	0.03	N.A	N.A	N.A	N.A	-	-	11283.70	9.41	28-May-24
	CRISIL Hybrid 35+65 - Aggressive Index	9910.83	-0.89	N.A	N.A	N.A	N.A	10893.28	6.58	10893.28	6.58	
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	N.A	N.A	N.A	N.A	10951.06	7.00	10951.06	7.00	

\* Refer Performance of Schemes page

\*\* Refer Performance of Schemes page

† Refer Performance of Schemes page

Kindly refer fund manager and managing since details page.

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# Performance of Schemes

(as on September 30, 2025)

## DEBT SCHEMES

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	Last 7 Days		Last 15 Days		Last 1 Month		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)											
<b>1</b>	<b>Baroda BNP Paribas Liquid Fund * †</b>																	
	Regular Plan	10011.41	6.13	10023.93	5.99	10046.87	5.66	10672.29	6.72	12241.72	6.97	13157.42	5.64	30528.38	6.93	-	-	05-Feb-09
	Direct Plan	10011.60	6.23	10024.32	6.09	10047.77	5.77	10686.54	6.87	12285.48	7.10	13229.94	5.75	-	-	23402.96	6.89	01-Jan-13
	CRISIL Liquid Debt A-I Index	10011.18	6.00	10023.80	5.96	10048.45	5.86	10671.65	6.72	12252.22	7.00	13209.21	5.72	29481.38	6.70	22991.19	6.75	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10009.00	4.81	10022.69	5.67	10042.53	5.12	10678.06	6.78	12273.50	7.06	13155.48	5.64	27066.38	6.16	22364.42	6.51	
<b>2</b>	<b>Baroda BNP Paribas Money Market Fund</b>																	
	Regular Plan	10012.60	6.79	10028.29	7.12	10051.96	6.29	10763.57	7.64	12318.43	7.19	13112.47	5.57	14029.11	5.53	-	-	19-Jun-19
	Direct Plan	10012.99	7.00	10029.11	7.33	10053.70	6.51	10785.62	7.86	12390.35	7.40	13260.31	5.80	-	-	14241.02	5.78	19-Jun-19
	CRISIL Money Market A-I Index	10011.65	6.26	10025.74	6.45	10048.52	5.86	10708.13	7.08	12345.02	7.27	13355.30	5.95	14433.28	6.01	14433.28	6.01	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10009.00	4.81	10022.69	5.67	10042.53	5.12	10678.06	6.78	12273.50	7.06	13155.48	5.64	14294.54	5.85	14294.54	5.85	
<b>3</b>	<b>Baroda BNP Paribas Overnight Fund †</b>																	
	Regular Plan	10010.08	5.39	10021.58	5.38	10044.13	5.32	10603.40	6.03	12045.03	6.39	12902.25	5.23	13719.27	5.03	-	-	25-Apr-19
	Direct Plan	10010.23	5.47	10021.89	5.46	10044.78	5.40	10611.88	6.12	12072.50	6.47	12948.04	5.30	-	-	13783.86	5.11	25-Apr-19
	CRISIL Liquid Overnight Index	10010.19	5.45	10021.81	5.45	10044.63	5.38	10612.22	6.12	12081.82	6.50	12975.96	5.35	13809.02	5.14	13809.02	5.14	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10009.00	4.81	10022.69	5.67	10042.53	5.12	10678.06	6.78	12273.50	7.06	13155.48	5.64	14470.26	5.91	14470.26	5.91	
<b>4</b>	<b>Baroda BNP Paribas Ultra Short Duration Fund</b>																	
	Regular Plan	10011.51	6.18	10026.93	6.76	10050.84	6.15	10733.29	7.33	12355.82	7.30	13350.57	5.95	15669.70	6.31	-	-	01-Jun-18
	Direct Plan	10011.83	6.36	10027.63	6.94	10052.35	6.34	10752.67	7.53	12421.38	7.49	13471.56	6.14	-	-	15880.54	6.51	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10012.67	6.83	10027.33	6.87	10051.43	6.23	10722.11	7.22	12386.61	7.39	13422.89	6.06	15869.28	6.50	15869.28	6.50	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10009.00	4.81	10022.69	5.67	10042.53	5.12	10678.06	6.78	12273.50	7.06	13155.48	5.64	15472.87	6.13	15472.87	6.13	
<b>5</b>	<b>Baroda BNP Paribas Low Duration Fund</b>																	
	Regular Plan	10010.90	5.85	10027.18	6.83	10049.66	6.01	10717.76	7.18	12211.84	6.88	13104.62	5.55	40709.90	7.29	-	-	21-Oct-05
	Direct Plan	10012.30	6.62	10030.12	7.59	10056.04	6.80	10799.20	7.99	12484.88	7.67	13614.11	6.36	-	-	25590.79	7.65	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10012.45	6.70	10028.91	7.28	10052.34	6.34	10762.32	7.62	12418.79	7.48	13449.19	6.10	40770.54	7.30	25160.17	7.50	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10009.00	4.81	10022.69	5.67	10042.53	5.12	10678.06	6.78	12273.50	7.06	13155.48	5.64	33054.31	6.17	22364.42	6.51	

\* 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/2024/90 dated June 27, 2024.

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>6</b>	<b>Baroda BNP Paribas Short Duration Fund †</b>											
	Regular Plan	10768.61	7.69	12407.23	7.45	13286.97	5.85	30020.74	7.47	-	-	30-Jun-10
	Direct Plan	10839.20	8.39	12658.94	8.17	13748.74	6.57	-	-	26629.51	7.98	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10814.45	8.14	12502.80	7.72	13517.74	6.21	30844.05	7.66	25664.31	7.67	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10678.06	6.78	12273.50	7.06	13155.48	5.64	26166.62	6.50	22364.42	6.51	
<b>7</b>	<b>Baroda BNP Paribas Banking and PSU Bond Fund</b>											
	Regular Plan	10757.49	7.57	12311.21	7.17	N.A	N.A	12811.20	5.31	-	-	17-Dec-20
	Direct Plan	10801.28	8.01	12504.62	7.73	N.A	N.A	-	-	13109.30	5.82	17-Dec-20
	CRISIL Banking and PSU Debt A-II Index	10754.29	7.54	12390.58	7.40	N.A	N.A	13063.94	5.74	13063.94	5.74	
	Additional Benchmark CRISIL 10 Year Gilt Index	10705.40	7.05	12772.40	8.49	N.A	N.A	12792.44	5.28	12792.44	5.28	
<b>8</b>	<b>Baroda BNP Paribas Credit Risk Fund <sup>SS</sup> (scheme has two segregated portfolios)</b>											
	Regular Plan	10822.71	8.23	12552.20	7.86	15857.48	9.65	22604.20	7.93	-	-	23-Jan-15
	Direct Plan	10906.11	9.06	12852.44	8.72	16481.25	10.50	-	-	24927.00	8.92	23-Jan-15
	CRISIL Credit Risk Debt B-II Index	10873.84	8.74	12764.79	8.47	14327.24	7.45	23345.64	8.25	23345.64	8.25	
	Additional Benchmark CRISIL 10 Year Gilt Index	10705.40	7.05	12772.40	8.49	13015.40	5.41	19788.47	6.59	19788.47	6.59	
<b>9</b>	<b>Baroda BNP Paribas Corporate Bond Fund <sup>PP</sup></b>											
	Regular Plan	10841.55	8.42	12562.59	7.89	13173.45	5.66	27959.78	6.90	-	-	10-May-10
	Direct Plan	10858.55	8.59	12674.35	8.21	13433.53	6.08	-	-	23919.67	7.08	01-Jan-13
	CRISIL Corporate Debt A-II Index	10821.74	8.22	12506.09	7.73	13536.61	6.24	33222.78	8.11	27121.13	8.14	
	Additional Benchmark CRISIL 10 year Gilt Index	10705.40	7.05	12772.40	8.49	13015.40	5.41	26556.20	6.55	22672.14	6.63	

Kindly refer fund manager and managing since details in the below page.

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# Performance of Schemes

(as on September 30, 2025)

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
<b>10</b>	<b>Baroda BNP Paribas Nifty SDL December 2026 Index Fund</b>													
	Regular Plan	10737.71	7.38	N.A	N.A	N.A	N.A	12120.40	7.43	-	-	25-Jan-23		
	Direct Plan	10769.95	7.70	N.A	N.A	N.A	N.A	-	-	12218.40	7.76	25-Jan-23		
	NIFTY SDL December 2026 Index	10786.02	7.86	N.A	N.A	N.A	N.A	12287.93	7.98	12287.93	7.98			
	Additional Benchmark CRISIL 1-year T-bill Index	10678.06	6.78	N.A	N.A	N.A	N.A	12019.53	7.10	12019.53	7.10			
<b>11</b>	<b>Baroda BNP Paribas NIFTY SDL December 2028 Index Fund</b>													
	Regular Plan	10746.47	7.46	N.A	N.A	N.A	N.A	12179.30	8.13	-	-	24-Mar-23		
	Direct Plan	10778.72	7.79	N.A	N.A	N.A	N.A	-	-	12271.90	8.45	24-Mar-23		
	NIFTY SDL December 2028 Index	10825.70	8.26	N.A	N.A	N.A	N.A	12392.41	8.87	12392.41	8.87			
	Additional Benchmark CRISIL 1 Year T-Bill Index	10678.06	6.78	N.A	N.A	N.A	N.A	11919.03	7.20	11919.03	7.20			
S. No	Scheme managed by Mr. Gurvinder Singh Wasan & Mr. Madhav Vyas	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
<b>12</b>	<b>Baroda BNP Paribas Gold ETF</b>													
	Regular Plan	15062.31	50.62	N.A	N.A	N.A	N.A	18347.08	40.10	-	-	13-Dec-23		
	Domestic Price of Gold	15291.07	52.91	N.A	N.A	N.A	N.A	18832.42	42.14	18832.42	42.14			
S. No	Scheme managed by Mr. Prashant Pimple & Mr. Gurvinder Singh Wasan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
<b>13</b>	<b>Baroda BNP Paribas Dynamic Bond Fund †</b>													
	Regular Plan	10466.05	4.66	12223.82	6.92	12948.11	5.30	45119.14	7.43	-	-	23-Sep-04		
	Direct Plan	10563.46	5.63	12580.21	7.94	13621.57	6.37	-	-	26158.25	7.83	01-Jan-13		
	CRISIL Dynamic Bond A-III Index	10658.19	6.58	12543.63	7.84	13417.12	6.05	47676.13	7.71	26276.98	7.87			
	Additional Benchmark CRISIL 10 year Gilt Index	10705.40	7.05	12772.40	8.49	13015.40	5.41	34840.73	6.11	22672.14	6.63			
<b>14</b>	<b>Baroda BNP Paribas Gilt Fund</b>													
	Regular Plan	10587.81	5.88	12500.04	7.71	13049.12	5.46	42615.10	6.35	-	-	21-Mar-02		
	Direct Plan	10620.70	6.21	12637.94	8.11	13397.44	6.02	-	-	27378.31	8.22	01-Jan-13		
	CRISIL Dynamic Gilt Index	10639.64	6.40	12733.31	8.38	13469.66	6.13	54834.56	7.50	25544.30	7.63			
	Additional Benchmark CRISIL 10 Year Gilt Index	10705.40	7.05	12772.40	8.49	13015.40	5.41	44263.38	6.52	22672.14	6.63			
S. No	Scheme managed by Mr. Neeraj Saxena	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
<b>15</b>	<b>Baroda BNP Paribas Nifty 50 Index Fund</b>													
	Regular Plan	9583.36	-4.17	N.A	N.A	N.A	N.A	11454.70	8.47	-	-	29-Jan-24		
	Direct Plan	9621.75	-3.78	N.A	N.A	N.A	N.A	-	-	11530.90	8.90	29-Jan-24		
	Nifty 50 Total Return Index	9654.83	-3.45	N.A	N.A	N.A	N.A	11575.76	9.15	11575.76	9.15			
	Additional Benchmark BSE SENSEX TRI	9636.82	-3.63	N.A	N.A	N.A	N.A	11407.30	8.20	11407.30	8.20			
<b>16</b>	<b>Baroda BNP Paribas Nifty Bank ETF</b>													
	Regular Plan	10374.86	3.75	N.A	N.A	N.A	N.A	10887.20	6.84	-	-	18-Jun-24		
	Nifty Bank TRI	10394.83	3.95	N.A	N.A	N.A	N.A	10954.62	7.35	10954.62	7.35			
	Additional Benchmark Nifty 50 TRI	9654.83	-3.45	N.A	N.A	N.A	N.A	10615.68	4.76	10615.68	4.76			
S. No	Scheme managed by Mr. Neeraj Saxena	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	
<b>17</b>	<b>Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund</b>													
	Regular Plan	10532.36	10.62	N.A	N.A	N.A	N.A	N.A	N.A	7871.66	-22.09	-	-	15-Oct-24
	Nifty 200 Momentum 30 TRI	10637.01	12.71	N.A	N.A	N.A	N.A	N.A	N.A	8000.47	-20.76	8000.47	-20.76	
	Additional Benchmark Nifty 50 TRI	10553.04	11.03	N.A	N.A	N.A	N.A	N.A	N.A	9945.15	-0.57	9945.15	-0.57	
<b>18</b>	<b>Baroda BNP Paribas NIFTY Midcap 150 Index Fund</b>													
	Regular Plan	10980.16	19.55	N.A	N.A	N.A	N.A	N.A	N.A	10081.07	0.90	-	-	04-Nov-24
	Nifty Midcap 150 TRI	11044.52	20.83	N.A	N.A	N.A	N.A	N.A	N.A	10184.73	2.05	10184.73	2.05	
	Additional Benchmark Nifty 50 TRI	10553.04	11.03	N.A	N.A	N.A	N.A	N.A	N.A	10373.26	4.14	10373.26	4.14	

Past performance may or may not be sustained in future and is not a guarantee of future returns. Returns do not take into account the load and taxes, if any. 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 Income Plus Arbitrage Active Fund of Funds, Baroda BNP Paribas Multi Asset Active Fund of Funds, Baroda BNP Paribas Gold ETF Fund of Fund, Baroda BNP Paribas Health and Wellness Fund, and Baroda BNP Paribas Business Conglomerates 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%. μ The inception date of Baroda BNP Paribas Corporate Bond Fund is November 8, 2008. However, since there was no continuous NAV history available for this plan prior to May 10, 2010, the point to point return from since inception may not be the true representation of the performance of the scheme. Hence the returns since May 10, 2010 have been considered for calculating performance for the since inception. † The scheme is a "Transferee Scheme", and accordingly, the performance is being provided in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 whereby the weighted average performance of both the Transferor Scheme and Transferee Scheme has been considered. \* Returns in INR show the value of 10,000/- invested for last 1 year, last 3 years, last 5 years and since inception respectively. \*\* Total Return Index: Total Return Index: 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/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda Infrastructure Fund to convert it to Baroda Large Cap Fund. § The scheme has been in existence since May 02, 2003. The performance given above is the blended performance of erstwhile BNP Paribas Mid Cap Fund and erstwhile Baroda Mid Cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda PSU Equity Fund to convert it to Baroda Mid Cap Fund.

Kindly refer fund manager and managing since details in the below page.

# Fund Managers & Managing Since Details

(as on September 30, 2025)

The list of fund managers of various schemes and managing since details are provided below. For performance of various schemes and schemes managed by fund managers please refer Performance of Schemes page.

Scheme Name	Fund Managers	Managing Fund Since
<b>Equity Schemes</b>		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram	June 16, 2022
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Large and Mid Cap Fund	Mr. Sanjay Chawla	September 4, 2020
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas Mid Cap Fund	Mr. Shiv Chanani	July 13, 2022
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Small Cap Fund	Mr. Shiv Chanani	October 30, 2023
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Flexi Cap Fund	Mr. Sanjay Chawla	August 17, 2022
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas Multi Cap Fund	Mr. Sanjay Chawla	November 01, 2015
	Mr. Sandeep Jain	March 14, 2022
Baroda BNP Paribas Value Fund	Mr. Shiv Chanani	June 07, 2023
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Dividend Yield Fund	Mr. Shiv Chanani	September 11, 2024
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas ELSS Tax Saver Fund	Mr. Sanjay Chawla	March 14, 2022
	Mr. Pratish Krishnan	March 14, 2022
Baroda BNP Paribas Focused Fund	Mr. Sanjay Chawla	March 14, 2022
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas India Consumption Fund	Mr. Shiv Chanani	July 13, 2022
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Business Cycle Fund	Mr. Jitendra Sriram	November 01, 2023
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Banking and Financial Services Fund	Mr. Sandeep Jain	March 14, 2022
	Mr. Arjun Bagga	October 21, 2024
Baroda BNP Paribas Innovation Fund	Mr. Pratish Krishnan	March 05, 2024
	Mr. Ankeet Pandya	January 01, 2025
Baroda BNP Paribas Manufacturing Fund	Mr. Jitendra Sriram	June 28, 2024
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Energy Opportunities Fund	Mr. Sanjay Chawla	February 10, 2025
	Mr. Sandeep Jain	February 10, 2025
Baroda BNP Paribas Health and Wellness Fund	Mr. Sanjay Chawla	June 27, 2025
Baroda BNP Paribas Business Conglomerates Fund	Mr. Jitendra Sriram	September 22, 2025
	Mr. Kushant Arora	September 22, 2025
<b>Fund of Fund Scheme</b>		
Baroda BNP Paribas Aqua Fund of Fund	Ms. Swapna Shelar	October 21, 2024
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds	Mr. Vikram Pamnani	June 05, 2025
Baroda BNP Paribas Multi Asset Active Fund of Funds	Mr. Gurvinder Singh Wasan	June 05, 2025
	Mr. Pratish Krishnan	May 30, 2025
Baroda BNP Paribas Gold ETF Fund Of Fund	Mr. Gurvinder Singh Wasan	August 20, 2025
	Mr. Madhav Vyas	August 20, 2025
	Ms. Swapna Shelar	August 20, 2025
<b>Hybrid Schemes</b>		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Sanjay Chawla (Equity Portfolio)	November 14, 2018
	Mr. Pratish Krishnan (Equity Portfolio)	August 05, 2021
	Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Jitendra Sriram (Equity Portfolio)	June 16, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024

# Fund Managers & Managing Since Details

(as on September 30, 2025)

Baroda BNP Paribas Multi Asset Fund	Mr. Jitendra Sriram (Equity Portfolio)	December 19, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	October 21, 2024
	Mr. Vikram Pamnani (Fixed Income Portfolio)	December 19, 2022
Baroda BNP Paribas Equity Savings Fund	Mr. Pratish Krishnan (Equity Portfolio)	September 05, 2019
	Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Conservative Hybrid Fund	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
Baroda BNP Paribas Arbitrage Fund	Mr. Prashant Pimple (Fixed Income Portfolio)	October 21, 2022
	Mr. Neeraj Saxena (Equity Portfolio)	March 14, 2022
	Mr. Vikram Pamnani (Fixed Income Portfolio)	March 16, 2022
<b>Solution Oriented Fund</b>		
Baroda BNP Paribas Retirement Fund	Mr. Pratish Krishnan (Equity Portfolio)	May 28, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Children's Fund	Mr. Pratish Krishnan	December 27, 2024
	Mr. Ankeet Pandya	January 01, 2025
<b>Debt Schemes</b>		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Overnight Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Ultra Short Duration Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Low Duration Fund	Mr. Vikram Pamnani	December 27, 2017
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Banking and PSU Bond Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Short Duration Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Corporate Bond Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Dynamic Bond Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Gilt Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan	October 21, 2024
<b>Other Schemes</b>		
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty 50 Index Fund	Mr. Neeraj Saxena	January 29, 2024
Baroda BNP Paribas Gold ETF	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Madhav Vyas	January 01, 2025
Baroda BNP Paribas NIFTY BANK ETF	Mr. Neeraj Saxena	June 18, 2024
Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund	Mr. Neeraj Saxena	October 15, 2024
Baroda BNP Paribas Nifty Midcap 150 Index Fund	Mr. Neeraj Saxena	November 4, 2024

# Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

## Baroda BNP Paribas Large Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.53	19.1548
27-Mar-2024	2.20	25.0255
27-Mar-2025	2.12	24.2828
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.79	22.3961
27-Mar-2024	2.60	29.6050
27-Mar-2025	2.54	29.0702

## Baroda BNP Paribas Large and Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.18	14.6726
27-Mar-2024	1.75	20.2398
27-Mar-2025	1.74	19.8574
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2024	1.97	22.7380
27-Mar-2025	1.98	22.5907

## Baroda BNP Paribas Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	3.39	41.8474
27-Mar-2024	4.98	57.3792
27-Mar-2025	5.09	57.7771
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	4.14	51.1505
27-Mar-2024	6.18	71.1662
27-Mar-2025	6.40	72.7052

## Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Jul-2025	0.42	54.1292
28-Aug-2025	0.41	53.6055
29-Sep-2025	0.41	53.0194
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Jul-2025	0.44	57.5038
28-Aug-2025	0.44	57.0042
29-Sep-2025	0.44	56.4284

## Baroda BNP Paribas Focused Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.05	13.0841
27-Mar-2024	1.46	17.0681
27-Mar-2025	1.40	15.9585

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.14	14.1714
27-Mar-2024	1.60	18.8233
27-Mar-2025	1.57	17.9312

## Baroda BNP Paribas ELSS Tax Saver Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.38	17.2738
27-Mar-2024	2.00	22.9494
27-Mar-2025	2.05	23.2333
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.71	21.3226
27-Mar-2024	2.49	28.6575
27-Mar-2025	2.59	29.3716

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.71	21.3226
27-Mar-2024	2.49	28.6575
27-Mar-2025	2.59	29.3716

## Baroda BNP Paribas India Consumption Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.37	17.0274
27-Mar-2024	1.91	21.7284
27-Mar-2025	1.93	21.8066
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.51	18.8185
27-Mar-2024	2.14	24.3650
27-Mar-2025	2.20	24.8118

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.51	18.8185
27-Mar-2024	2.14	24.3650
27-Mar-2025	2.20	24.8118

## Baroda BNP Paribas Banking and Financial Services Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.36	17.0200
27-Mar-2024	1.81	20.5145
27-Mar-2025	1.91	21.8862
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.51	18.8600
27-Mar-2024	2.03	23.0152
27-Mar-2025	2.17	24.8989

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.51	18.8600
27-Mar-2024	2.03	23.0152
27-Mar-2025	2.17	24.8989

## Baroda BNP Paribas Balanced Advantage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.13	14.1474
27-Mar-2024	1.48	16.8405
27-Mar-2025	1.46	16.5932
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.21	15.0808
27-Mar-2024	1.59	18.1616
27-Mar-2025	1.59	18.1107

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.21	15.0808
27-Mar-2024	1.59	18.1616
27-Mar-2025	1.59	18.1107

## Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Jul-2025	0.13	16.7221
28-Aug-2025	0.13	16.4961
29-Sep-2025	0.13	16.4417
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Jul-2025	0.15	19.0868
28-Aug-2025	0.14	18.8527
29-Sep-2025	0.14	18.8257

## Baroda BNP Paribas Equity Savings Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.75	12.3004
27-Mar-2023	0.83	11.8049
27-Mar-2025	1.09	13.8271
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.77	12.6597
27-Mar-2023	0.86	12.2850
27-Mar-2025	1.16	14.7005

## Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Jul-2025	0.07	11.0773
28-Aug-2025	0.07	10.9499
29-Sep-2025	0.07	10.9300
<b>Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Jul-2025	0.09	13.4416
28-Aug-2025	0.08	13.2988
29-Sep-2025	0.08	13.2972
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.22	11.2865
27-Jun-2025	0.23	11.4798
29-Sep-2025	0.23	11.2053
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.26	13.0297
27-Jun-2025	0.26	13.2959
29-Sep-2025	0.26	13.0344

## Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-May-2025	0.06	10.3977
8-Aug-2025	0.06	10.4805
8-Sep-2025	0.06	10.4514
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-Jul-2025	0.06	10.8975
8-Aug-2025	0.06	10.9002
8-Sep-2025	0.06	10.8797

Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. **Past performance may or may not be sustained in future and is not a guarantee of future returns.**

The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit.

# Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
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## Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)

10-Oct-2022	0.03	10.6456
27-Mar-2023	0.65	10.8944
27-Mar-2025	0.82	11.8020

## Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)

10-Oct-2022	0.03	10.8111
27-Mar-2023	0.67	11.0956
27-Mar-2025	0.85	12.1844

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Sep-2024	0.19	10.5695
27-Dec-2024	0.18	10.5500
27-Mar-2025	0.18	10.5224

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.19	11.0494
27-Mar-2025	0.19	11.0409
27-Jun-2025	0.19	11.0622

## Baroda BNP Paribas Low Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.4108
28-Aug-2025	0.06	10.3913
29-Sep-2025	0.06	10.3796

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.4795
28-Aug-2025	0.06	10.4683
29-Sep-2025	0.06	10.4651

## Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	5.98	1026.4042
28-Aug-2025	5.97	1025.1703
29-Sep-2025	5.96	1024.2591

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	6.08	1044.3086
28-Aug-2025	6.07	1043.2564
29-Sep-2025	6.07	1042.5291

## Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.3758
28-Aug-2025	0.06	10.3031
29-Sep-2025	0.06	10.3025

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.5455
28-Aug-2025	0.06	10.4762
29-Sep-2025	0.06	10.4804

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.3370
27-Mar-2025	0.18	10.3790
27-Jun-2025	0.18	10.4802

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.5281
27-Mar-2025	0.18	10.5849
27-Jun-2025	0.19	10.7028

## Baroda BNP Paribas Short Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.4165
28-Aug-2025	0.06	10.3574
29-Sep-2025	0.06	10.3498

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.6306
28-Aug-2025	0.06	10.5773
29-Sep-2025	0.06	10.5767

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.19	10.7607
27-Mar-2025	0.19	10.7947
27-Jun-2025	0.19	10.9100

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.20	11.2822
27-Mar-2025	0.20	11.3340
27-Jun-2025	0.20	11.4706

## Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.07	11.3756
28-Aug-2025	0.07	11.3346
29-Sep-2025	0.07	11.3546

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.09	14.4419
28-Aug-2025	0.09	14.3980
29-Sep-2025	0.09	14.4319

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.24	11.9024
27-Mar-2025	0.24	11.8960
27-Jun-2025	0.24	11.9651

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.26	12.8601
27-Mar-2025	0.26	12.8783
27-Jun-2025	0.26	12.9756

## Baroda BNP Paribas Corporate Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.5650
28-Aug-2025	0.06	10.4936
29-Sep-2025	0.06	10.5076

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.6942
28-Aug-2025	0.06	10.6258
29-Sep-2025	0.06	10.6440

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.18	10.4930
27-Jun-2025	0.19	10.6553
29-Sep-2025	0.19	10.6003

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.19	10.6962
27-Jun-2025	0.19	10.8448
29-Sep-2025	0.19	10.8024

## Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Mar-2022	0.57	11.1525
27-Mar-2023	0.65	10.8455
27-Mar-2024	0.77	10.9808

## Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Mar-2022	0.58	11.3479
27-Mar-2023	0.66	11.0723
27-Mar-2024	0.79	11.2568

## Baroda BNP Paribas Dynamic Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.4207
28-Aug-2025	0.06	10.2474
29-Sep-2025	0.06	10.2676

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Jul-2025	0.06	10.8725
28-Aug-2025	0.06	10.7034
29-Sep-2025	0.06	10.7366

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.18	10.5388
27-Jun-2025	0.18	10.5156
29-Sep-2025	0.18	10.3431

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.19	10.9415
27-Jun-2025	0.19	10.9345
29-Sep-2025	0.19	10.7798

## Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Sep-2024	0.37	10.6328
27-Mar-2025	0.37	10.5962
29-Sep-2025	0.36	10.3887

Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. **Past performance may or may not be sustained in future and is not a guarantee of future returns.**

The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit, except for Baroda BNP Paribas Liquid Fund where the face value is ₹ 1,000 per unit.

# Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

## Baroda BNP Paribas Gilt Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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### Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)

23-Mar-2021	1.00	23.1807
28-Mar-2022	1.17	22.8738
27-Mar-2024	1.70	24.3467

### Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)

23-Mar-2021	1.00	30.4458
28-Mar-2022	1.56	30.5978
27-Mar-2024	2.30	32.9110

## Baroda BNP Paribas Value Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.17	13.3231
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## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.20	13.6731
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## Baroda BNP Paribas Small Cap Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.30	11.7706
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### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.29	12.0263
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## Baroda BNP Paribas Flexi Cap Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.25	14.3432
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### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.30	14.8999
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## Baroda BNP Paribas Multi Asset Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.63	13.9662
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### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.41	14.4411
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## Baroda BNP Paribas Innovation Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.11	10.9884
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## Baroda BNP Paribas Business Cycle Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.27	14.5828
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### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.34	15.3515
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Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. **Past performance may or may not be sustained in future and is not a guarantee of future returns.** The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit.

## How to Read Factsheet

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription:** This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity:** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP:** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

**NAV:** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark, 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/2024/90 dated June 27, 2024, uniform structure for benchmarking of schemes has been prescribed by SEBI. These uniform benchmarking of schemes indices are termed as first tier benchmark which reflects the category of the scheme.

Further, Association of Mutual Funds in India (AMFI), in consultation with AMFI Valuation Committee, has published the list of benchmark as 1st tier benchmarks for mutual fund schemes and the same is also made available on its website <https://www.amfiindia.com/research-information/other-data> and <https://www.amfiindia.com/importantupdates>.

Benchmark indices for Schemes of Baroda BNP Paribas Mutual Fund have been aligned with AMFI prescribed 1st tier benchmarks for mutual fund schemes effective December 01, 2021.

**Entry Load:** A mutual fund may have a sales charge or load

at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The entry load is added to the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the investor will redeem the fund at ₹ 101.

**Modified Duration:** Modified duration is the price sensitivity and the percentage Change in price for a unit change in yield.

**Standard Deviation:** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta:** Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM:** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after

evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Concept of Macaulay duration:** The Macaulay Duration is a measure of a bond's sensitivity to interest rate changes. It is expressed in annual terms. It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Factors like a bond's price, maturity, coupon, yield to maturity among others impact the calculation of Macaulay duration. The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond. As it provides a way to estimate the effect of certain market changes on a bond's price, the investor can choose an investment that will better meet his future cash needs.

**TER:** TER refers to 'Total Expense Ratio' of the scheme and refers 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.barodabnpbaribasfmi.in/downloads/total-expense-ratio-of-mutual-fund-schemes> on website of mutual fund.

**Tracking Difference:** Tracking Difference is the annualized difference in daily returns between the NAV of the ETF/Index Fund and its underlying index over a period of time.

**Tracking Error:** Tracking error indicates how closely the portfolio return is tracking the benchmark Index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio closely tracking benchmark index and higher tracking error indicates portfolio returns with higher deviation from benchmark index returns.

# Glossary

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

<b>Banking</b>	
<b>Currency in circulation (% YoY)</b>	Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector
<b>M3 (% YoY)</b>	Measures money supply and is linked to real GDP growth and inflation
<b>Bank non-food credit growth (%YoY)</b>	Measures total non-food bank credit growth. The key sub components are personal credit growth (home loan, auto loans, personal loan, credit cards etc.), credit to industry (loans for infrastructure, large corporates and large projects) and credit to services (loans given to NBFCs and service related industry). These are reflective of consumption in economy, industry's demand for credit and services' sector demand for credit respectively.
Personal credit (%YoY)	
Credit to industry (%YoY)	
Credit to services (%YoY)	
<b>Deposit growth (%YoY)</b>	Measures total deposit growth in the banking system
<b>Credit to deposit ratio (%)</b>	Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.
<b>10 year G-Sec yields (%)</b>	G-Secs are securities issued by Central Government to borrow from financial market to meet its fiscal deficit. Gsec yields are determinant of the government's ability to service its debt.
<b>Weighted average lending rate of Banks (%)</b>	Lending rate for all loans
<b>Weighted average deposit rate of banks (%)</b>	Cost of deposits for banks
<b>Median MCLR (%)</b>	Margin lending rate for new loans. Indicator of effectiveness of monetary transmission
<b>Commercial Paper issuance (%YoY)</b>	Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.
<b>Industry</b>	
<b>Cement production (% YoY)</b>	Measures volume of cement production and determines the construction component of GDP
<b>Steel production (% YoY)</b>	Measures volume of steel production determines the construction component of GDP
<b>IIP (%YoY)</b>	
Mining (% YoY)	
Manufacturing (%YoY)	
Electricity (%YoY)	
<b>Capital goods production (%YoY)</b>	These are part of IIP manufacturing. Measures volume of domestic capital goods production which is (1) reflective of the capex cycle, (2) measures volume of consumer durable output including automobiles, and (3) measures volume of consumer non-durable output particularly FMCG products.
<b>Consumer durable production (% YoY)</b>	
<b>Consumer non-durable production (% YoY)</b>	
<b>PMI Manufacturing Index</b>	
<b>PMI Services Index</b>	
<b>PMI Composite Index</b>	
<b>Consumer</b>	
<b>Rural wage (% YoY)</b>	Measures average rural wages which determines rural propensity to consume
<b>Motorvehicle sales (%YoY)</b>	
Passenger Vehicle (% YoY)	
Commercial Vehicle (% YoY)	
Two wheeler (% YoY)	
<b>Tractor sales</b>	
<b>Petrol consumption (% YoY)</b>	Measures volume of motor spirit consumption
<b>Diesel consumption (%YoY)</b>	Measures volume of high speed diesel consumption which reflects industrial activity in the economy
<b>Air traffic (% YoY)</b>	Domestic passengers flown, an important determinant of trade, hotels, transport storage and communication component of GDP.
<b>Foreign tourist arrivals (%YoY)</b>	Measures number of foreign tourist arrivals into the country, an important determinant of trade, hotels, transport storage and communication component of GDP.
<b>Freight</b>	
<b>Major port tariffic (%YoY)</b>	Volume of cargo traffic at ports, proxy for EXIM and Domestic activity in the country
<b>Rail freight traffic (% YoY)</b>	Earnings from railway freight traffic and proxy for movement of goods in the country
<b>Foreign Trade</b>	
<b>Export growth (% YoY)</b>	Measures value of exports
<b>Import growth (% YoY)</b>	Measures value of imports
<b>Capital goods imports (%YoY)</b>	Measures value of capital goods imports and is reflective of the domestic capex cycle.
<b>Fiscal</b>	
<b>Central Government expenditure (%YoY)</b>	Measures total central government expenditure and is an important determinant of the public administration, defence and other services component of GDP.
<b>Indirect tax (%YoY)</b>	Measures total growth in indirect taxes and hence consumption. Also determines the taxes component of GDP.
<b>Inflation</b>	
<b>CPI (%YoY)</b>	Consumer price index (CPI) is defined as the change in the prices of a basket of goods and services that are typically purchased by specific groups of households. Whereas WPI measures change in wholesale prices for goods. Core CPI is consumer price inflation excluding food and fuel.
<b>Core CPI (%YoY)</b>	
<b>WPI (%YoY)</b>	

**Disclaimers for Market Outlook - Equity:** The views and investment tips expressed by experts are their own and are meant for informational purposes only and should not be construed as investment advice. Investors should check with their financial advisors before taking any investment decisions.

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The information should not be construed as investment advice and investors are requested to consult their investment advisor and arrive at an informed decision before making any investments. The Trustee, AMC, Mutual Fund, their directors, officers, or their employees shall not be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages arising out of the information contained in this document. Past performance may or may not be sustained in the future and is not a guarantee of any future returns.

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