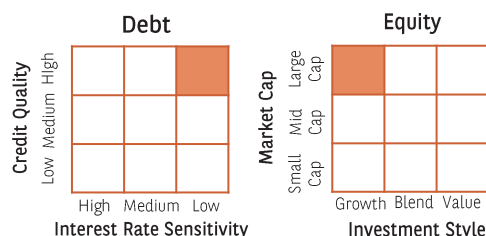


Baroda BNP Paribas CONSERVATIVE HYBRID Fund

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

August 31, 2026

INVESTMENT APPROACH



DEBT QUANTS

Yield to Maturity (%)	7.44
Average Maturity (Years)	3.20
Modified Duration (Years)	2.01
Macaulay Duration (Years)	2.13

FUND DETAILS



Fund Manager~

Category	Fund Manager~	Managing Fund Since	Experience
Equity	Mr. Paresh Jain**	01-Jul-26	22 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



Inception Date

September 23, 2004



Category

Conservative Hybrid Fund



Benchmark Index (Tier I)

CRISIL Hybrid 85+15 - Conservative Index



AUM*

₹ 943.96 Crores

Monthly AAUM*

₹ 946.44 Crores



Application Amount:

Minimum Application Amount:

₹ 1,000 per application and in multiples of ₹1 thereafter.

Minimum Additional Application Amount:

₹ 500 and in multiples of ₹ 1 thereafter.



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.

*Monthly AAUM and AUM - Excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

**Mr. Paresh Jain was appointed as Fund Manager w.e.f July 1, 2026 in place of Mr. Sanjay Chawla.

Data as on August 31, 2026

ABOUT THE FUND

- Baroda BNP Paribas Conservative Hybrid Fund invests around 75%-90% of its holdings in debt and money market instruments. The scheme also intends to invest (in the range of 10%-25%) in equity and equity related instruments. The portfolio may also invest upto 10% of its net assets in InVITS.
- The debt segment of the portfolio is actively managed based on the fund manager's interest rate outlook. The AMC forms views on the likely direction of interest rates and the portfolio is structured consistent with these views. Individual instruments are bought and sold based on the conformity with the interest rate view and the instrument specific factors (credit risk, exposure). By actively managing the portfolio, the scheme attempts to achieve its objective through both interest yield and capital appreciation.
- The equity segment of the portfolio is diversified across sectors with a bias towards companies having large market capitalization.
- The scheme is suitable for investors who are also seeking capital appreciation in the long term.

PORTFOLIO POSITIONING

Equity:

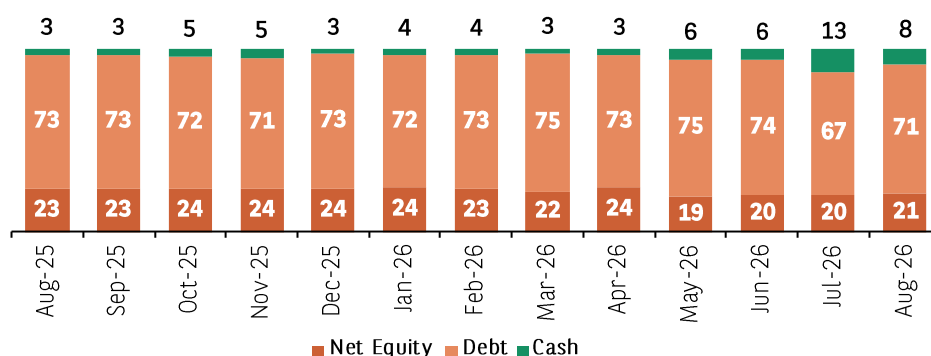
- Equity exposure stands at 20.61%.
- Compared to the last month, we have not changed our exposure materially.
- Key overweight positions are Financials and Industrials while key Underweight positions are Energy, Consumer Staples and Materials.
- Mid and small cap exposure stands at 43.1% (vs 42.9% as of the last month). Large Cap exposure stands at 56.9% (vs 57.1% as of last month).

Debt:

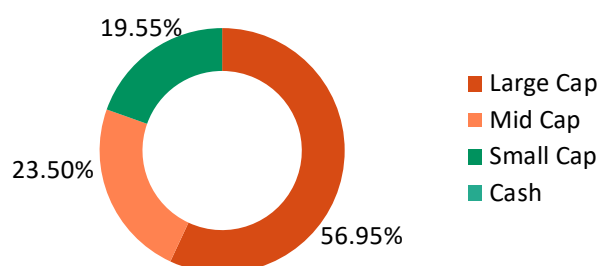
- The primary objective of the Scheme is to generate regular returns through investments primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities.
- The fixed income portion intends to keep the duration of the fund in the range of 2 - 3 years as per constructive interest rate view.
- To achieve the same, we have allocated in mix of ~15%-85% strategy in terms of GSEC and Corporate bond composition.
- The corporate bond exposure comprises of mix of AAAs (~85%) as well as some carry assets up to AA- (~15%) ranging from 2-5yr maturity to get the accrual benefit of 70-200bps compared to GSEC.
- In addition, to enhance the accrual of the fund we continue to stay invested in AAA (SO) PTC's which also helps portfolio diversification
- Further, we will be open to taking tactical duration calls whenever opportunity arises.

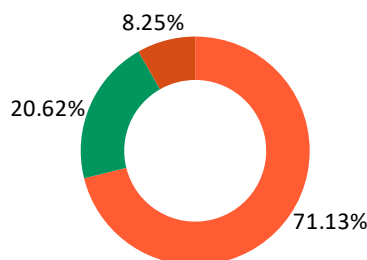
Source: Internal

HISTORIC ASSET ALLOCATION (% of Net Assets)

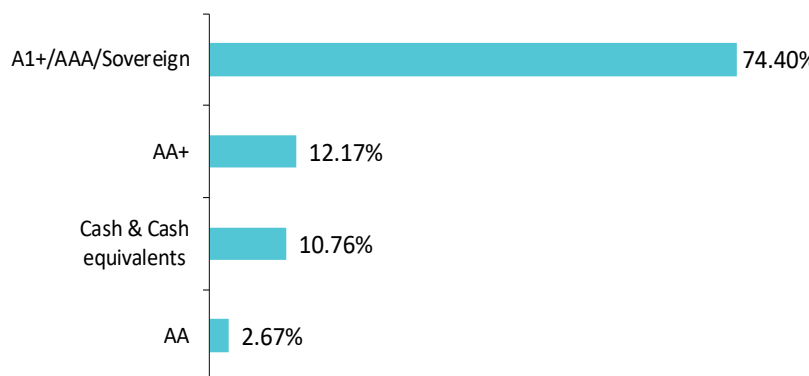


CURRENT MARKET CAP (% of Equity holdings)



CURRENT ASSET ALLOCATION (% of Net Assets)

■ Debt Holdings ■ Equity Holdings ■ Cash & Cash equivalents

RATING ALLOCATION (% of Debt holdings)**TOP 10 STOCKS** (For Equity Portion)

Top 10 Stocks	% of Net Assets
Power Finance Corporation Limited	6.41%
Reliance Industries Limited	5.02%
Bajaj Housing Finance Limited	4.53%
UltraTech Cement Limited	3.69%
Indian Railway Finance Corporation Limited	2.67%
National Housing Bank	2.65%
Shriram Finance Limited	2.24%
Mankind Pharma Limited	2.02%
Export Import Bank of India	2.01%
Bharti Telecom Limited	1.99%

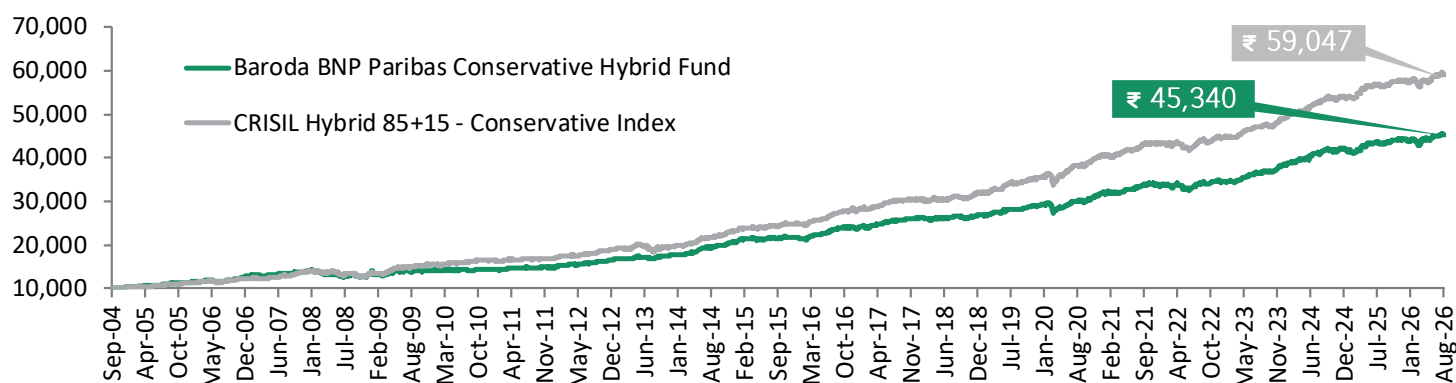
Top 10 Stocks (% to net assets) have been considered as of the latest month end

The sector(s)/stock(s) mentioned in this document do not constitute any recommendation of the same and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s)/stock(s). Further, the portfolio of the Scheme is subject to changes within the provisions and limitations of Scheme Information Document (SID). For further details on asset allocation, investment strategy and risk factors of the Scheme please refer to SID available on our website (www.barodabnp-paribasmf.in).

TOP 10 SECTORS (For Equity Portion)

Top 10 Sectors	% of Net Assets
Financial Services	9.21%
Capital Goods	2.37%
Information Technology	1.51%
Automobile And Auto Components	1.40%
Healthcare	1.34%
Chemicals	1.13%
Construction	0.75%
Services	0.69%
Consumer Durables	0.59%
Power	0.52%

Top 10 Sectors (% to net assets) have been considered as of the latest month end

NAV MOVEMENT (₹ 10,000 Invested at Inception)

NAV & index values re-based to ₹10,000 depicting lump sum investment since the inception date of the fund.

The above chart show the NAV movement since inception to July August 31, 2026.

PERFORMANCE OF BARODA BNP PARIBAS CONSERVATIVE HYBRID FUND

S.No	Scheme managed by Mr. Paresh Jain (Equity), Mr. Ankeet Pandya (Equity) & Mr. Prashant Pimple (Fixed Income), Mr. Gurvinder Singh Wasan (Fixed Income)	1 Year		3 years		5 Years		Since Inception		Date of Inception of the Scheme
		Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	
1	Baroda BNP Paribas Conservative Hybrid Fund	10535.60	5.33	12381.10	7.37	13488.98	6.17	45339.74	7.13	23-Sep-04
	CRISIL Hybrid 85+15 - Conservative Index	10506.94	5.04	12495.17	7.70	13827.49	6.69	59046.72	8.43	
	Additional Benchmark CRISIL 10 year Gilt Index	10301.67	3.00	12080.97	6.50	12867.92	5.17	35644.05	5.96	

*Returns in ₹ show the value of 10,000/- invested for last 1 year, last 3 years, last 5 years and since inception respectively.

CAGR :- Compound annual growth rate, Returns Pertain to Regular Plan - Growth option .

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

For Other funds managed by the fund manager , please [Click here](#)

For Performance of Other funds managed by the fund manager , please [Click here](#)

Data as on August 31, 2026

Record Date	Distribution Rate Per Unit (₹) Individual/others	Cum-IDWC NAV (₹)
29-Jun-26	0.06	14.22
27-Jul-26	0.06	14.19
27-Aug-26	0.06	10.70

Pursuant to distribution under Income Distribution or Capital Withdrawal (IDCW) option, NAV of the IDCW option of the scheme(s) would fall to the extent of pay-out 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 any 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 Rs 10 per unit. Face value may change depending upon Fair Value of the scheme.

DISCLAIMERS (Source: Internal)

Concept of Macaulay duration - The Macaulay Duration is a measure of a bond's sensitivity to interest rate changes. It is expressed in annual terms. It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Factors like a bond's price, maturity, coupon, yield to maturity among others impact the calculation of Macaulay duration. The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond. As it provides a way to estimate the effect of certain market changes on a bond's price, the investor can choose an investment that will better meet his future cash needs

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