

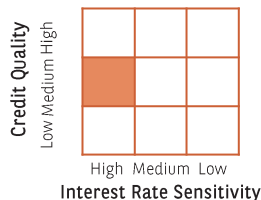
Baroda BNP Paribas Corporate Bond Fund



(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)

October 31, 2025

INVESTMENT APPROACH



DEBT QUANTS

Yield to Maturity (%)	6.81
Average Maturity (Years)	4.78
Modified Duration (Years)	3.49
Macaulay Duration (Years)	3.69

FUND DETAILS



Fund Manager~

Category	Fund Manager	Managing Fund Since	Experience (In yrs)
Fixed Income	Gurvinder Singh Wasan	21-Oct-24	21
Fixed Income	Vikram Pamnani	11-Jul-24	14



Inception Date

November 8, 2008



Category

Corporate Bond Fund



Benchmark Index (Tier-1)

CRISIL Corporate Debt A-II Index



Monthly AAUM*

₹ 435.81 Crores

AUM*

₹ 437.48 Crores



Application Amount:

Minimum Application Amount:

₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount:

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



Load Structure

Exit Load: Nil

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

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

ABOUT THE FUND

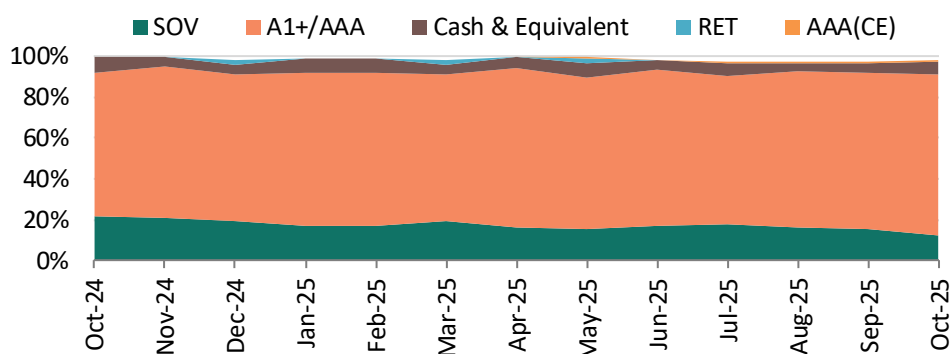
- Baroda BNP Paribas Corporate Bond Fund invests in a portfolio of debt and money market instruments which focuses on generating income and capital gains.
- The scheme follows an accrual-based strategy and invests predominantly in AA+ and above rated corporate bonds. The rest is invested in other debt instruments including but not limited to money market instruments, Government Securities, State Development Loans (SDL), and Treasury Bills.
- It also maintains an opportunistic stance towards taking tactical duration calls.
- As the scheme invests in high quality debt instruments and with the help of a stringent internal credit policy framework, it endeavors to have low credit risk.
- The scheme is suitable for investors with moderate risk appetite having long term investment horizon.

PORTFOLIO POSITIONING

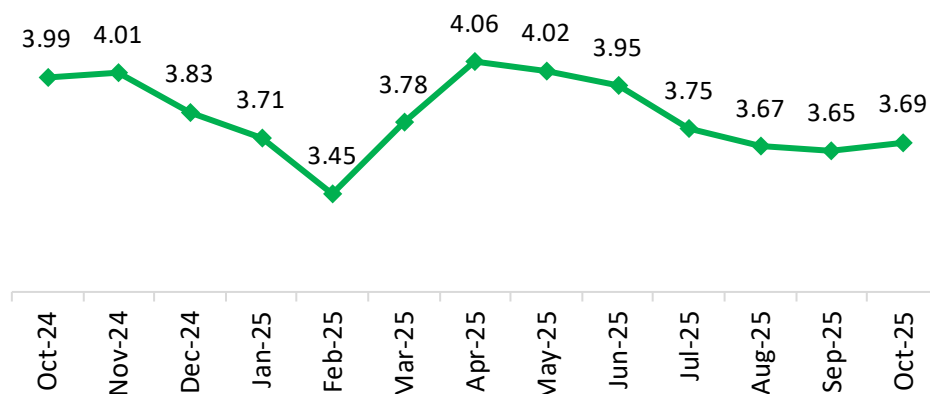
- The primary objective of the Scheme is to generate income and capital gains through investments predominantly in AA+ and above rated corporate bonds.
- The Fund continues to maintain more than mandated 72% in AAA/AA+ Corporate bonds and PTC's. However, the portfolio construct is 100% AAA Corp bonds and sovereign.
- The Fund also intends to maintain its allocation to units of REITs/Invits to enhance the potential return of the fund.
- Given the current rates scenario, the spread of sovereign assets is attractive. Hence the Fund intends to tactically increase the duration by adding dated govt securities upto 15% and remaining stays invested in corporate bonds
- We intend to remain invested in 3yr-5yr maturity assets as we believe spreads remain attractive in this segment. In addition to enhance the accrual of the fund we continue to stay invested in AAA (SO) PTC's which also helps portfolio diversification.
- The scheme intends to take tactical duration calls whenever opportunity arises

(Source - BBNP Paribas Internal Research)
(Data as on - October 31, 2025)

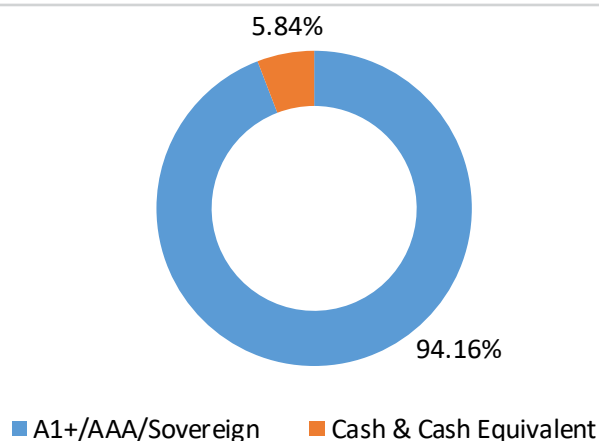
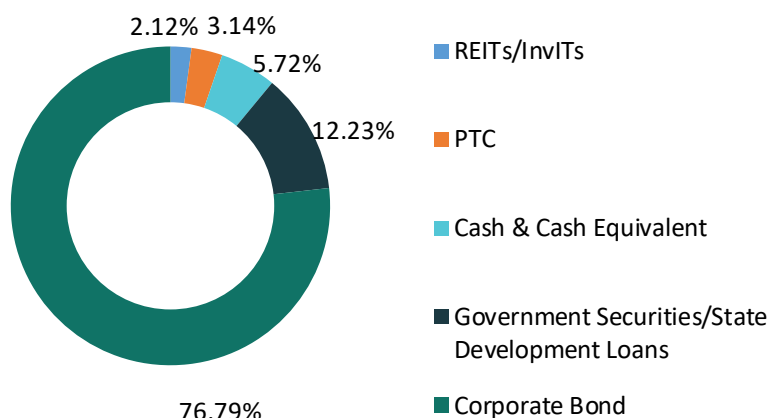
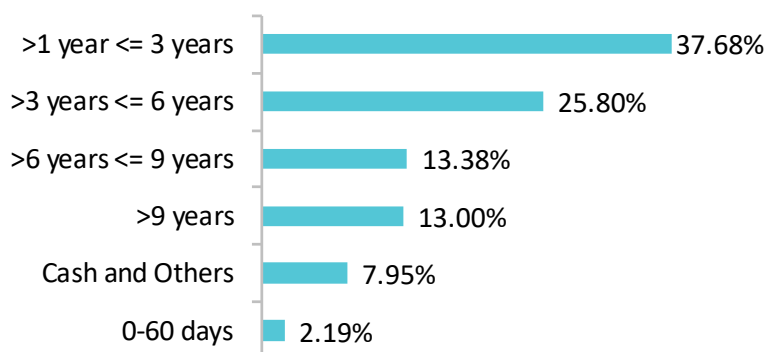
RATING ALLOCATION TREND (% of Net Assets)



MACAULAY DURATION (in years)



Data as on October 31, 2025

RATING ALLOCATION (% of Net Assets)**ASSET ALLOCATION** (% of Net Assets)**MATURITY PROFILE** (% of Net Assets)**TOP 10 HOLDINGS#** (% of Net Assets)

Fixed Income Holdings	Security Type	Rating	% of Net Assets
National Bank For Agriculture and Rural Development	Corporate Debt	ICRA AAA	6.98%
LIC Housing Finance Limited	Corporate Debt	CRISIL AAA	6.97%
REC Limited	Corporate Debt	ICRA AAA	6.17%
Indian Railway Finance Corporation Limited	Corporate Debt	CRISIL AAA	6.02%
6.68% GOI (MD 07/07/2040)	Government Securities	Sovereign	5.38%
Hindustan Petroleum Corporation Limited	Corporate Debt	CRISIL AAA	4.72%
Export Import Bank of India	Corporate Debt	CRISIL AAA	4.65%
Bajaj Finance Limited	Corporate Debt	CRISIL AAA	4.60%
7.18% GOI (MD 14/08/2033)	Government Securities	Sovereign	3.56%
Power Finance Corporation Limited	Corporate Debt	CRISIL AAA	3.52%

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.barodabnpparibasmf.in).

Data as on October 31, 2025

S.No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	1 Year		3 years		5 Years		Since Inception		Date of Inception of
		Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	
1	Baroda BNP Paribas Corporate Bond Fund ~	10876.71	8.77	12615.57	8.05	13096.97	5.54	28178.47	6.92	10-May-10
	Benchmark - CRISIL Corporate Debt A-II Index	10821.62	8.22	12534.69	7.81	13463.83	6.13	33416.62	8.10	
	Additional Benchmark - CRISIL 10 year Gilt Index	10766.27	7.66	12808.00	8.59	12891.30	5.21	26692.97	6.54	

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

Record Date	Distribution Rate Per Unit (₹) Individual/others	Cum--IDWC NAV (₹)
28-Aug-25	0.06	10.49
29-Sep-25	0.06	10.51
28-Oct-25	0.06	10.53

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 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 FV of the scheme.

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.

Scheme Riskometer^{^^}

RISKOMETER

Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer[^]

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 October 31, 2025

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

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	

The above PRC matrix denotes the maximum risk that the 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).

Portfolio Positioning, Rating Allocation Trend - details contained herein is for general information purposes only and does not indicate assurance of future Scheme performance. 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.barodabnpocarbasmf.in).

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