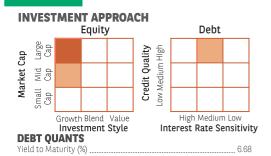
# Baroda BNP Paribas EQUITY SAVINGS Fund

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

August 31, 2025



Маса	ulay Duration (Years)	
KEY	STATISTICAL RAT	IOS

Average Maturity (Years) .....

Sharpe Ratio	_0.75
Beta	1.05
Std. Deviation	5.00%

Modified Duration (Years) 3.93

#### **FUND DETAILS**



Category	Fund Manager	Managing Fund Since	Experience
Equity	Pratish Krishnan	05-Sep-19	23
Equity	Neeraj Saxena	21-0ct-24	20
Equity	Ankeet Pandya	01-Jan-25	11
Fixed Income	Gurvinder singh wasan	21-0ct-24	21



# **Inception Date**

July 25, 2019

Category



# Equity Savings Fund

Benchmark Index (Tier I)
Nifty Equity Savings Index TRI



# Monthly AAUM\* AUM\*

₹ 265.89 Crores ₹ 268.52 Crores



### **Application Amount:**

## Minimum Application Amount:

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

# Minimum Additional Application Amount:

₹ 1,000 and in multiples of ₹ 1 thereafter



#### 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

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

For detailed load structure please refer Scheme Information Document of the scheme.  $% \label{eq:condition}%$ 

\*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**

- The Scheme has a dual objective of generating capital appreciation and income by using arbitrage opportunities by investing in
  equity and equity related securities as well as generating income by investing in debt and money market securities, while
  attempting to manage risk from the market through active asset allocation.
- Under normal circumstances, the scheme may invest upto a maximum of 50% in unhedged equity and upto 35% in debt and money market instruments. The balance would be invested in the arbitrage strategy using equity futures. The scheme may also invest in InVITS and REITs (upto 10% of the net assets)
- The AMC has built a proprietary model for asset allocation based on the valuations and fundamentals of the companies. The asset
  allocation between equity and debt will be determined by the model and the top-down process will help in deciding the sector
  allocation while the bottom up process would lead to construction of the portfolio using specific securities.
- The model is updated on a monthly basis to decide the asset allocation. Generally, once the allocation is fixed, it will not be changed till the next month except in case of extraordinary situations where extreme volatility in the markets would force a change in asset allocation.
- The portfolio would be constructed based on top-down as well as bottom up approach using our core principle of investing, GARP (Growth at a Reasonable Price).
- The scheme is suitable for investors who are seeking Long term capital appreciation and income generation through a combination
  of equity, arbitrage and fixed income instruments.

#### **PORTFOLIO POSITIONING**

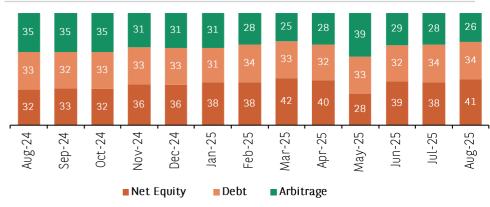
#### Equity:

- Net equity exposure at 40.53%.
- Compared to the last month, we have decreased exposure to financials & healthcare. Increased exposure to consumer discretionary and information technology.
- Mid and small cap exposure at 33%, vs 32% last month. Large Cap exposure stands at 67%.
- We are UW on energy, utilities, communication services & industrials and Overweight on consumer discretionary, information technology & healthcare.

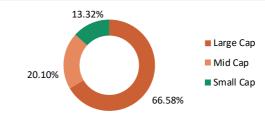
#### Deht:

- 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
- The fixed income portion intends to keep the duration of the fund in the range of 3.50 years 4.00 years as per constructive
  interest rate view.
- To achieve the same, we have allocated in mix of ~45%-55% strategy in terms of GSEC: Corporate bond composition.
- The corporate bond exposure comprises of mix of AAAs (-80%) as well as some carry assets up to AA- (-20%) ranging from 2-5yr maturity to the get the accrual benefit of 70-200bps compared to GSEC.
- The Fund also intends to maintain its allocation to units of REITs/InVits to enhance the potential return of the fund
- Further, we will be open to taking tactical duration calls whenever opportunity arises

# HISTORIC ASSET ALLOCATION (% of Net Assets)



# **CURRENT MARKET CAP** (% of Equity holdings)



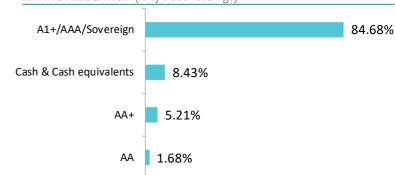
Data as on August 31, 2025

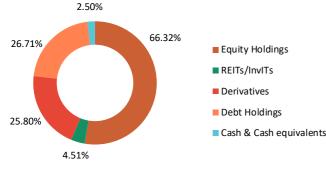


# Together for more

# **CURRENT ASSET ALLOCATION (% of Net Assets)**

# RATING ALLOCATION (% of Debt holdings)





TOP 10 STOCKS (For Equity Portion)

TOP 10 SECTORS (For Equity Portion)

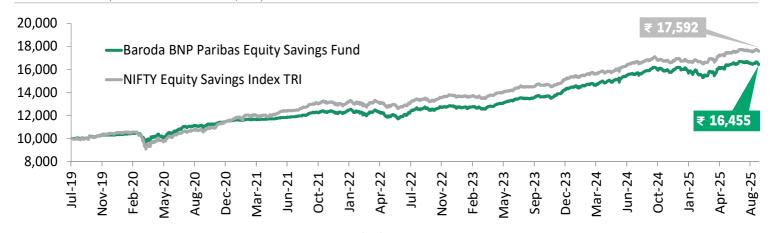
Top 10 Stocks	% of Net Assets	Top 10 Sector
HDFC Bank Limited	5.65%	Banks
Bharti Airtel Limited	3.74%	Power
Reliance Industries Limited	3.49%	IT - Software
Tata Power Company Limited	2.93%	Petroleum Products
arsen & Toubro Limited	2.61%	Telecom - Services
CICI Bank Limited	2.26%	Automobiles
Mahindra & Mahindra Limited	2.20%	Cement & Cement Products
Ambuja Cements Limited	1.89%	Finance
DLF Limited	1.79%	Construction
Tata Steel Limited	1.77%	Pharmaceuticals & Biotechnolo

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

Top 10 Sectors (% 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.barodabnpparibasmf.in).

# **NAV MOVEMENT** (₹ 10,000 Invested at Inception)



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

The above chart show the NAV movement since inception to August 31, 2025. For complete performance detail please refer page 3.

## **SIP PERFORMANCE**

Period	Amount Invested		Equity Savings Fund in - Growth)	Nifty Equity Savings Index TRI (Benchmark index Tier-1)		
	( In ₹ )	Returns (% CAGR*)		Returns (% CAGR*)		
Since Inception	7,40,000	8.64	9,68,603	9.63		
10 Year SIP	NA	N.A.	N.A.	N.A.		
5 Year SIP	6,00,000	8.58	7,44,407	9.21		
3 Year SIP	3,60,000	9.03	4,12,269	9.28		
1 Year SIP	1,20,000	4.77	1,23,032	6.28		

If the investor had invested ₹ 10,000 on the first working day of every month

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Where returns are not available for a particular period, they have not been shown.

Data as on August 31, 2025



# Together for more

<sup>\*%</sup> Compounded Annual Growth Rate (CAGR) Returns are computed after accounting for the cash flow by using the XIRR method

#### PERFORMANCE OF BARODA BNP PARIBAS EQUITY SAVINGS FUND

	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr.	1 Year		3 years		5 Years		Since Inception		Date of
S.No	Neeraj Saxena (Equity Portfolio), Mr. Ankeet Pandya (Equity Portfolio) and Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Inception of the Scheme
1	Baroda BNP Paribas Equity Savings Fund	10344.56	3.46	13043.99	9.27	14864.72	8.26	16455.20	8.51	25-Jul-19
	NIFTY Equity Savings Index TRI	10451.91	4.53	13100.83	9.43	16399.47	10.41	17589.84	9.70	
	Additional Benchmark CRISIL 10 Year Gilt Index	10774.49	7.77	12531.14	7.82	13074.20	5.51	13979.71	5.64	

<sup>\*</sup>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  $\underline{\text{Click here}}$ 

#### Income Distribution cum Capital Withdrawal (IDCW) HISTORY (Regular Plan - IDCW Option)

Record Date	Distribution Rate Per Unit (₹) Individual/others	CumIDWC NAV (₹)
28-Mar-22	0.75	12.30
27-Mar-23	0.83	11.80
27-Mar-25	1.09	13.83

Last 3 IDCW declared for IDCW option.

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 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



nvestors understand that their principa will be at Moderately High risk. Benchmark (Tier 1) Riskometer^

Moderately
High Risk

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 August 31, 2025

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

## **DISCLAIMERS**

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

Portfolio Positioning, Top 10 Sectors/Stocks - details contained herein is for general information purposes only and does not indicate assurance of future Scheme performance. 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).

NAV Movement (Rs. 10,000 Invested at Inception) - All returns are for Regular Plan - Growth Option. Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns do not take into account the load, if any.

SIP Performance - Returns do not take into account the load and taxes, if any. The data assumes investments in Regular Plan - Growth option. % CAGR Returns are computed after accounting for the cash flow by using the XIRR method (Investment internal rate of return), the above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital the AMC/ Mutual fund is not guaranteeing or forecasting or promising any return. SIP does not assure a profit or guarntee protetion against loss in a declining market.

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.

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.

The risks associated with investments in equities include fluctuations in prices, as stock markets can be volatile and decline in response to political, regulatory, economic, market and stock-specific development etc. Please refer to Scheme Information Document for detailed Risk Factors, asset allocation, investment strategy etc. The material contained herein has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. Except for the historical information contained herein, statements in this publication, which contain words or phrases such as 'will', 'would', etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. BBNPPAMIPL undertakes no obligation to update forward-looking statements or circumstances after the date thereof. The words like believe/belief are independent perception of the Fund Manager and do not construe as opinion or advise. 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. The information should not be construed as an 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

BARODA BNP PARIBAS ASSET MANAGEMENT INDIA PVT. LTD. Corporate Identity Number (CIN): U65991MH2003PTC142972

201 (A), 2nd Floor, A Wing, Parinee Crescenzo, C-38 & C-39, G-Block, Bandra Kurla Complex, Mumbai 400 051 India.

Call 1800 2670 189 (toll free) | <u>Visit www.barodabnpparibasmf.in</u>

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