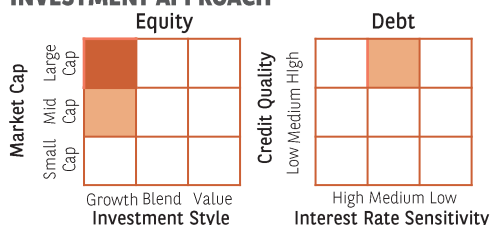


Baroda BNP Paribas EQUITY SAVINGS Fund

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

August 31, 2026

INVESTMENT APPROACH



DEBT QUANTS

Yield to Maturity (%)	7.12
Average Maturity (Years)	2.97
Modified Duration (Years)	2.40
Macaulay Duration (Years)	2.53

KEY STATISTICAL RATIOS

Sharpe Ratio	0.67
Beta	1.12
Std. Deviation	5.98%

FUND DETAILS



Category	Fund Manager	Managing Fund Since	Experience
Equity	Mr. Jitendra Sriram**	01-Jul-26	27 Years
Equity	Mr. Kushant Arora**	01-Jul-26	11 Years
Equity	Mr. Neeraj Saxena	21-Oct-24	20 Years
Fixed Income	Mr. Gurvinder singh wasan	21-Oct-24	21 Years



Inception Date

July 25, 2019



Category

Equity Savings Fund



Benchmark Index (Tier I)

Nifty Equity Savings Index TRI



AUM*

₹ 288.71 Crores

Monthly AAUM*

₹ 288.50 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.

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

**Mr. Jitendra Sriram & Mr. Kushant Arora was appointed as Fund Manager w.e.f July 1, 2026 in place of Mr. Sanjay Chawla & Mr. Ankeet Pandya.

Data as on August 31, 2026

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 (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:

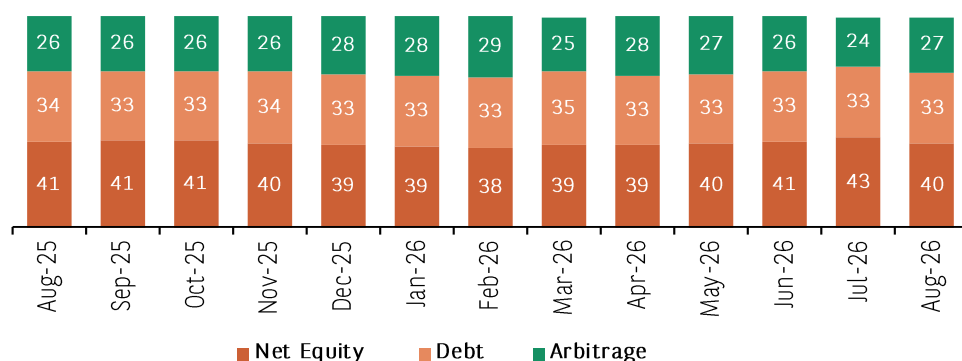
- As per the new asset allocation norms for this product category, Equity savings is gravitating from a 20-50% equity allocation with the industry towards a 15-40% range for equity allocation. As a result from September onwards, the product would operate on a lower range of equity.
- For the month of August equity and arbitrage were jointly placed at 73.8% of the portfolio 40bps below the prior month. Unhedged equity was placed at 42.8% with arbitrage accounting for the balance.
- On the equity side, ~74% of the portfolio was into large caps with SMIDs accounting for the balance. Over the course of the month we added ~140bps to small caps exposure.
- Over the course of the month we added to BFSI weights whereas we trimmed some exposures on healthcare, telecom and materials.

Debt:

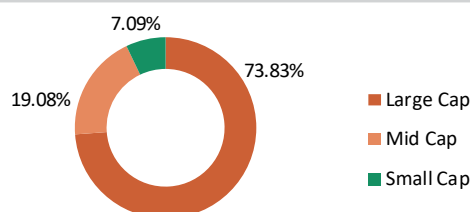
- The primary objective of the Scheme is to generate capital appreciation and income by using arbitrage opportunities, investment in equity / equity related instruments and debt/ money market instruments
- The fixed income portion intends to keep the duration of the fund in the range of 2.5 years - 3.00 years as per current interest rate view.
- To achieve the same, we have allocated in mix of ~30%-70% 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- (~10%) 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 InVits to enhance the potential return of the fund.
- Further, we will be open to taking tactical duration calls whenever opportunity arises.

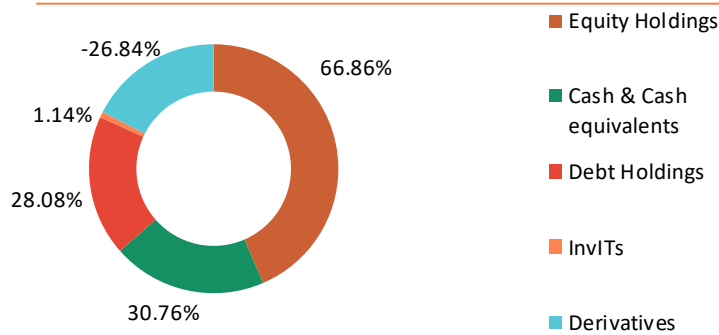
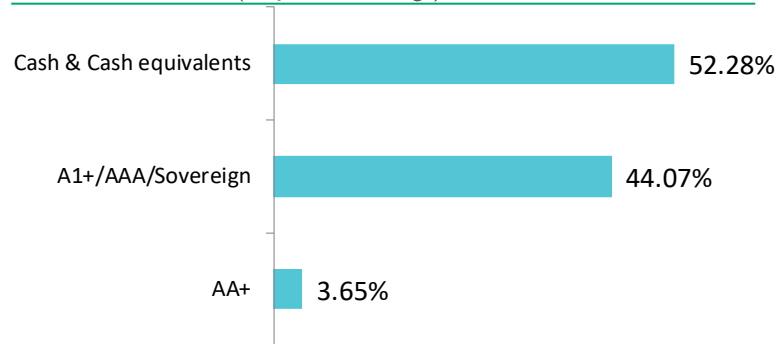
Source: Internal

HISTORIC ASSET ALLOCATION (% of Net Assets)



CURRENT MARKET CAP (% of Equity holdings)



CURRENT ASSET ALLOCATION (% of Net Assets)**RATING ALLOCATION** (% of Debt holdings)**TOP 10 STOCKS** (For Equity Portion)

Top 10 Stocks	% of Net Assets
State Bank of India	3.83%
Bharti Airtel Limited	3.33%
Reliance Industries Limited	3.07%
ICICI Bank Limited	2.99%
Larsen & Toubro Limited	2.77%
Sun Pharmaceutical Industries Limited	2.37%
Axis Bank Limited	2.16%
HDFC Bank Limited	2.16%
Tata Steel Limited	1.97%
One 97 Communications Limited	1.93%

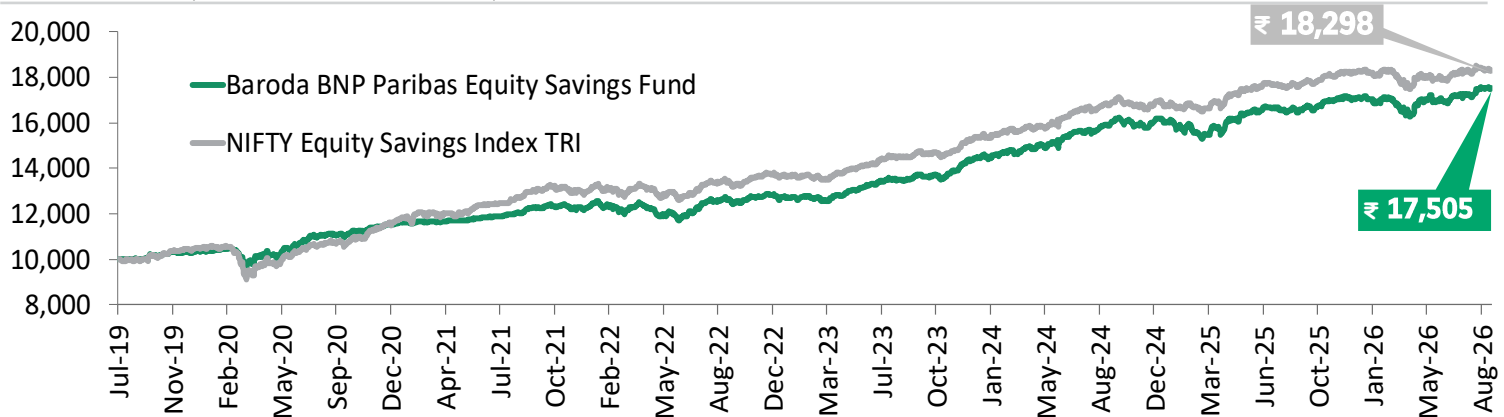
TOP 10 SECTORS (For Equity Portion)

Top 10 Sectors	% of Net Assets
Financial Services	24.50%
Healthcare	4.81%
Power	4.17%
Capital Goods	3.92%
Oil, Gas & Consumable Fuels	3.81%
Telecommunication	3.33%
Realty	3.23%
Metals & Mining	2.92%
Construction	2.77%
Automobile And Auto Components	2.61%

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 (% 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 August 31, 2026. For complete performance detail please refer page 3.

SIP PERFORMANCE

Period	Amount Invested (In ₹)	Baroda BNP Paribas Equity Savings Fund (Regular Plan - Growth)		Nifty Equity Savings Index TRI (Benchmark index Tier-1)	CRISIL 10 Year Gilt Index (Additional Benchmark)
		Returns (% CAGR)	₹	Returns (% CAGR*)	Returns (% CAGR*)
Since Inception	8,50,000	8.07	11,36,804	8.21	5.45
10 Year SIP	N.A.	N.A.	N.A.	N.A.	N.A.
5 Year SIP	6,00,000	8.00	7,34,029	7.25	5.94
3 Year SIP	3,60,000	6.86	3,99,349	5.73	5.24
1 Year SIP	1,20,000	6.38	1,24,080	2.75	3.07

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.

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

Data as on August 31, 2026

PERFORMANCE OF BARODA BNP PARIBAS EQUITY SAVINGS FUND

S.No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Kushant Arora (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) and Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	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 Equity Savings Fund	10638.16	6.35	12947.41	8.98	14386.84	7.54	17505.30	8.20	25-Jul-19
	NIFTY Equity Savings Index TRI	10402.40	4.00	12645.52	8.13	14186.90	7.24	18297.66	8.87	
	Additional Benchmark CRISIL 10 Year Gilt Index	10301.67	3.00	12080.97	6.50	12867.92	5.17	14401.44	5.27	

*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](#)

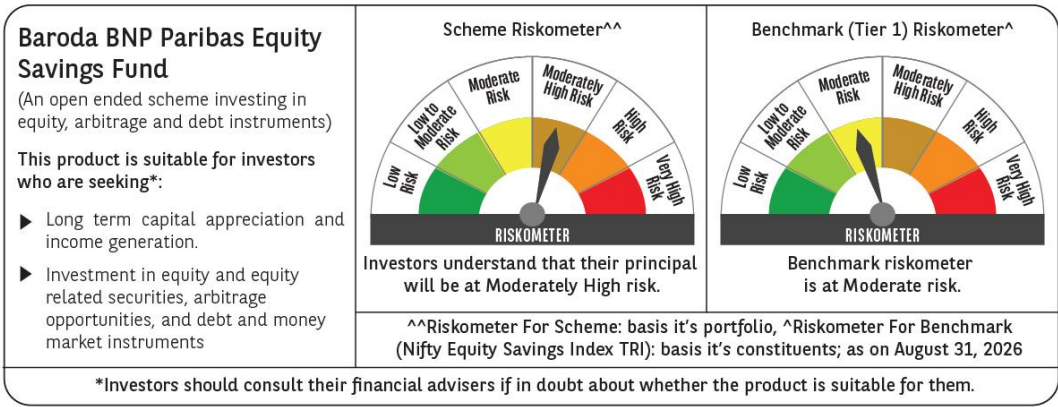
For Performance of Other funds managed by the fund manager , please [Click here](#)

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

Record Date	Distribution Rate Per Unit (₹) Individual/others	Cum-IDWC NAV (₹)
27-Mar-23	0.83	11.80
27-Mar-25	1.09	13.83
27-Mar-26	0.96	13.21

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.



DISCLAIMERS (Source: Internal)

Debt Quants - The information contained in this report has been obtained from the internal sources. 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.barodabnp-paribasmf.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 guarantee protection 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. BBNPPAMIL undertakes no obligation to update forward-looking statements to reflect events 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 advice. 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 document.

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