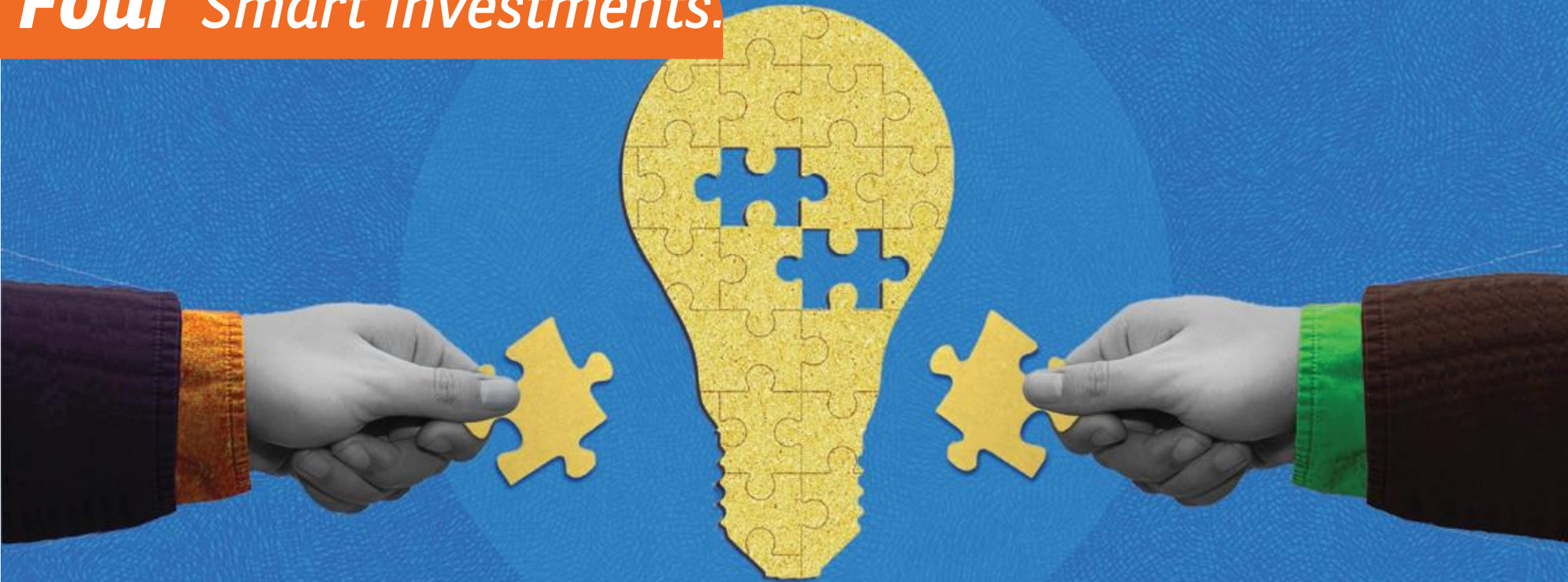
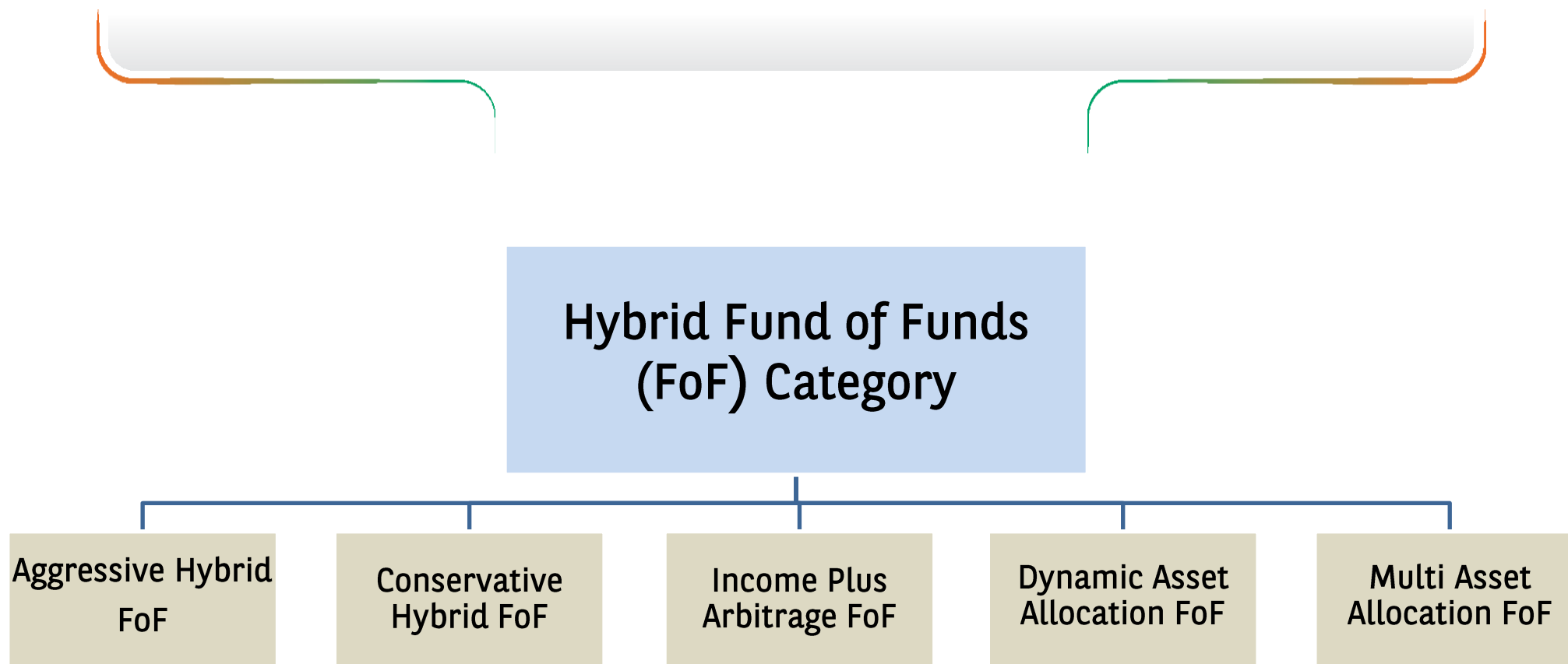


***Two*** Strategies,  
***Four*** Smart Investments.



**Baroda BNP Paribas Fund of Funds**

# Hybrid Fund of Funds: An efficient Investment Option



\* To know in detail about the other underlying debt schemes, please refer the Scheme Information Document. 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](http://www.barodabnpparibasmf.in)). Investment strategy stated above may change from time to time and shall be in accordance with the investment objective and strategy stated in the SID of the scheme.

# Benefits of Investing in FoFs



## Diversification and Fund Selection

Investments in multiple  
schemes across debt  
and arbitrage category



## Extra Layer of Professional Management

FoF and underlying  
schemes related  
double filter



## Ease of Handling

Single NAV  
for Mutual Fund  
Investments



## Tax Friendly

LTCG of 12.5%  
and no tax impact on  
investors on  
rebalancing

# Hybrid FoFs: Tax Efficient Structure



## Taxation Applicable

Holding Period	Debt Funds	Income Plus Arbitrage FoF	Multi Asset FoF
Upto 24 months	Investors Income Tax Slab rate	Investors Income Tax Slab rate	Investors Income Tax Slab rate
More than 24 months	Investors Income Tax Slab rate	12.5%	12.5%

Surcharge as applicable + Health and Education Cess applicable at 4% on aggregate of base tax + surcharge. Investors are requested to take professional advice while making investment decisions. As announced in the Union Budget 2024.

# Taxation FoFs: LTCG - 12.5% for Fund of Funds with debt allocation <65%\*\*



Mutual Fund			
Type	Debt Scheme	Fund of Funds Scheme	
Classification	Tax Slab	STCG^(<24m)	LTCG^(>24m)
Rate	Slab Rate	Slab Rate	12.50%

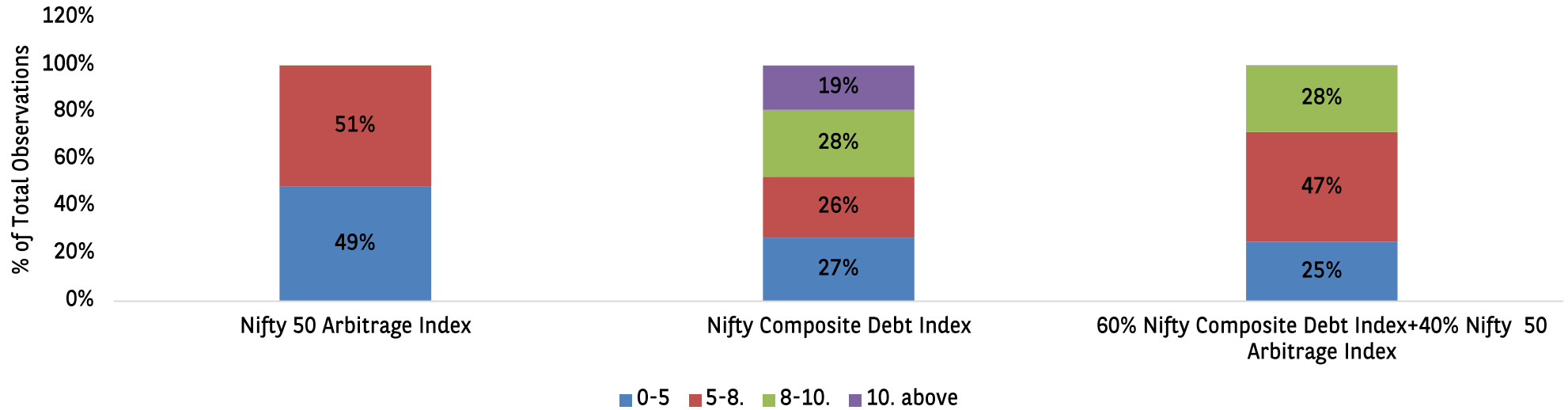
Example				
Period	1 Year		2 Year	
Type of Scheme	Debt	Fund of Funds	Debt	Fund of Funds
Amount Invested	1,00,000	1,00,000	1,00,000	1,00,000
Return*	7%	7%	7%	7%
Value at Redemption	1,07,000	1,07,000	1,14,490	1,14,490
Tax Rate	30%	30%	30%	12.50%
Tax Liability at Redemption	2100	2100	4347	1811
Post Tax Value	1,04,900	1,04,900	1,10,143	1,12,679
Post Tax Return %	4.90%	4.90%	4.95%	6.15%

Gains are added to the investor's taxable income and taxed as per their tax slab. Assuming you are in the 30% tax slab. The above example is used to explain the tax calculation only and is not an indication of past/future performance. The above illustration does not account for Cess and surcharge in the tax calculation.

^Source: As Per New Finance Bill 2024, announced on 23rd July 2024. \*\*Debt Allocation <65%, and held for >24 months.

# Simulation of the Income Plus Arbitrage Strategy: 2 Year Rolling Returns

### Frequency distribution of 2 year rolling returns



(2 Year Rolling CAGR)	Nifty Composite Debt Index		Income Plus Arbitrage Strategy	
	Pre Tax	Post Tax	Pre Tax	Post Tax
Mean	7.59%	5.30%	6.74%	5.89%
Median	7.92%	5.55%	7.29%	6.38%
Minimum	-0.34%	-0.24%	1.15%	1.01%
Maximum	16.94%	11.86%	12.12%	10.61%

**Income Plus Arbitrage Strategy yields better post tax returns than a pure debt index.**

Source: MFI Explorer, Data as on February 12, 2026, Internal. Data for the period 01 Jan-18 to February 07<sup>th</sup>, 2026. Time period is chosen post implementation of SEBI's categorization circular. The 2 year rolling returns period coincides with the investment being considered for long term capital gains under the extant income tax rules. The above results are back tested and for illustration purposes only. Income Plus Arbitrage performance results are represented using a portfolio of 40% Nifty 50 Arbitrage Index & 60% Nifty Composite Debt Index. CAGR – Compounded Annual Growth Rate. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** These figures pertain to performance of the index / model and do not in any manner indicate the returns/performance of the Scheme. There is no assurance of any returns/capital protection/capital guarantee to the investors in this scheme of Baroda BNP Paribas Mutual Fund

# Different Asset Classes Play Different Roles



## Fixed Income

Income generation

Relatively stable

Diversification



## Gold

Growth in long term

International Asset Class

Hedge against inflation & impact of geo-political events



## Equities

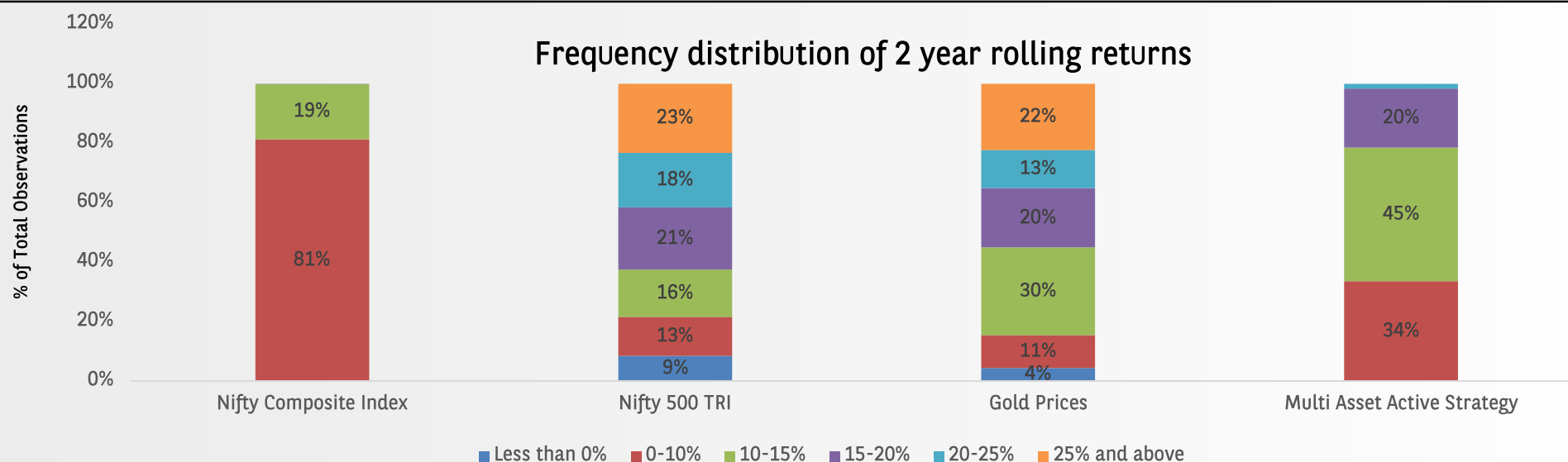
Capital Appreciation

Builds wealth in the long term

Helps meet long term financial goals

Because of the unique characteristics of each asset class, each of them is suited for a different and complementary role in the portfolio.

# Simulation of the Multi Asset Strategy: 2 Year Rolling Returns



(2 Year Rolling CAGR)	Nifty Composite Index	Nifty 500 TRI	Gold Prices	Multi Asset Active Strategy
Median	8%	17%	16%	13%
Minimum	-0.4%	-14%	-4%	4%
Maximum	17%	55%	67%	25%

Multi Asset strategy with **No Negative Returns**, has delivered double digit returns 65% times.

Source: MFI Explorer, Data as on February 11<sup>th</sup>, 2026, Data for the period 01 Jan-18 to 11<sup>th</sup> February-2026. Time period is chosen post implementation of SEBI's categorization circular. The 2 year rolling returns period coincides with the investment being considered for long term capital gains under the extant income tax rules. The above results are back tested and for illustration purposes only. Multi Asset Active Fund of Fund performance results are represented using a portfolio of 20% Nifty 500 TRI Index & 60% Nifty Composite Debt Index and 20% gold prices. CAGR - Compound Annual Growth Rate. **Past performance may or may not be sustained in future and not a guarantee of future returns.** These figures pertain to performance of the index / model and do not in any manner indicate the returns/performance of the Scheme. There is no assurance of any returns/capital protection/- capital guarantee to the investors in this scheme of Baroda BNP Paribas Mutual Fund

## **Global Monetary Dynamics -**

- Fed and Bank of Japan continue with contrary monetary policy outlook.
- The pressure of the above can keep high uncertainty in the global rates market.
- We expect FED to remain accommodative on rates front amidst political pressure and soft labour market.

## **Domestic Growth & Inflation -**

- Shift in base year for GDP and inflation looks fundamentally positive for the economy.
- Growth and inflation projections will change as the base year changes.
- The new index for inflation has reduced weights for food cpi and higher weights for core CPI.
- This will give a better picture of actual inflation in the economy.
- Overall, RBI's language on growth is supportive and comfortable on inflation.

## **Currency-**

- Recent announcement of US trade deal is expected to support INR and FII sentiments.
- Latest FTA deals are sentiment boosting and also opens different market access to India for both goods and services.
- Therefore, at current levels we see INR valuations being closer to fair level.
- This provides an entry point opportunity for foreign investors in domestic fixed income markets.

## **Spreads and Rates**

- RBI has been very proactive on liquidity and rates front. Even though the spreads are elevated due to higher CD ratio.
- We believe RBI's concerns on growth will be visible on rates through liquidity measures.
- Also, next quarter we expect some normalization of CD ratio.
- With expectations of further RBI liquidity measures we expect yield curve steepening.
- Going ahead, spreads and accrual would be a major source of alpha as compared to duration in the portfolio.

## About our Fund of Funds

- ❖ **Baroda BNP Paribas Income Plus Arbitrage FoF**
- ❖ **Baroda BNP Paribas Multi Asset Active FoF**

## Baroda BNP Paribas Income Plus Arbitrage Fund of Funds will invest in:

### Debt Funds (50-65%)

Minimum 50% of the allocations (maximum <65%) in Units of Debt oriented schemes\* of Baroda BNP Paribas Mutual Fund and Money Market Instruments, subject to minimum 5% investment



### Arbitrage Funds (30-50%)

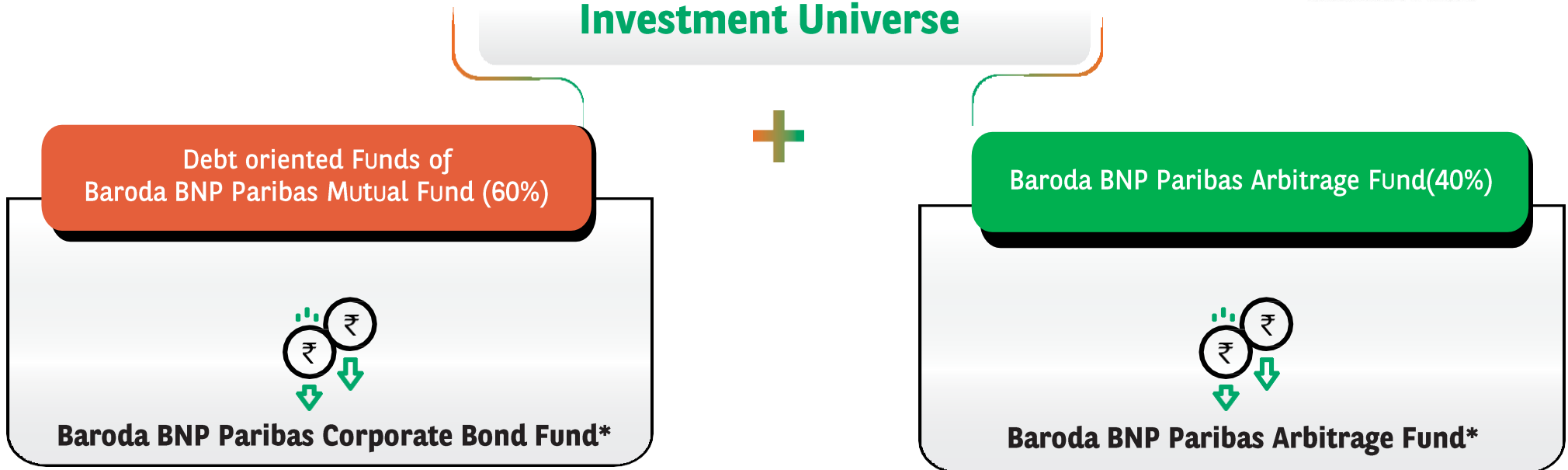
The Scheme shall invest balance in **Baroda BNP Paribas Arbitrage fund.**

\* To know in detail about the other underlying debt schemes, please refer the Scheme Information Document. 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](http://www.barodabnp-paribasmf.in)). Investment strategy stated above may change from time to time and shall be in accordance with the investment objective and strategy stated in the SID of the scheme.

# Positioning of Baroda BNP Paribas Income Plus Arbitrage FoF\*\*



## Investment Universe



Portfolio Positioning as on January 31 <sup>st</sup> , 2026	NET EXPOSURE % OF NET ASSETS
Baroda BNP Paribas Corporate Bond Fund- DR GR	62.22%
Baroda BNP Paribas Arbitrage Fund- DR GR	37.14%
TREPS, Cash & Other Net Current Assets	<b>0.64%</b>
<b>Net Assets</b>	<b>100.00%</b>

Portfolio Allocation (January 31<sup>st</sup>, 2026)

\*The portfolio manager would select a fixed income scheme or multiple fixed income schemes with differential weights based on their views on macro-economic variables, interest rates, credit environment, etc. Considering the current market conditions, the scheme intends to invest in the Baroda BNP Paribas Corporate Bond Fund. The Fund Manager may at its discretion invest in any other debt-oriented schemes of Baroda BNP Paribas Mutual Fund, based on market conditions, interest rate scenario and other related factors .

To know in detail about the other underlying debt schemes, please refer the Scheme Information Document.

\*\*Current intended positioning

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](http://www.barodabnp-paribasmf.in)). Investment strategy stated above may change from time to time and shall be in accordance with the investment objective and strategy stated in the SID of the scheme.



## Baroda BNP Paribas Multi Asset Active Fund of Funds will invest in:

### Debt Funds (60%)



Minimum 55% of the allocations (will always be <65%) in Units of Debt oriented schemes\* and Money Market Instruments, subject to minimum 5% investment.

**Invest in Baroda BNP Paribas Short Duration Fund\*\***

### Equity Funds (20%)



The Scheme shall invest minimum 15% (and maximum allocation <25%) of the allocation in Units of Equity based schemes.

**Invest in Baroda BNP Paribas Large Cap Fund\*\***

### Gold Funds (20%)



The Scheme shall invest balance of (minimum 15% and maximum 25%) in Units.

**Baroda BNP Paribas Gold ETF**

\*\*Current intended positioning

\*The portfolio manager would select a fixed income or equity scheme or multiple fixed income and equity schemes with differential weights based on their views on macro-economic variables, interest rates, credit environment, etc. Considering the current market conditions, the scheme intends to invest in the Baroda BNP Paribas Short Duration Fund and Baroda BNP Paribas Large Cap fund and Baroda BNP Paribas Gold ETF. The Fund Manager may at its discretion invest in any other debt-oriented schemes of Baroda BNP Paribas Mutual Fund, based on market conditions, interest rate scenario and other related factors.

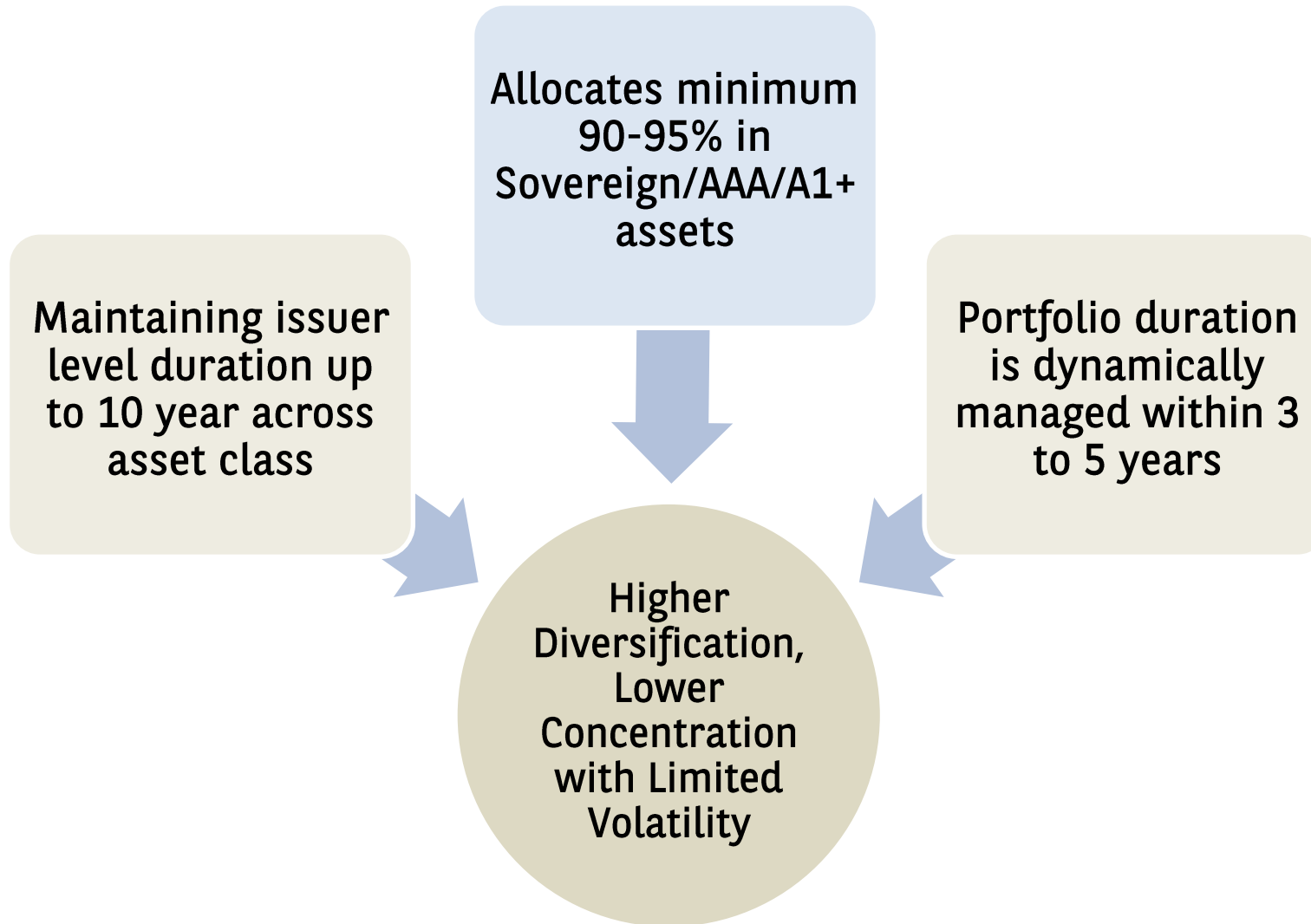
\* to know in detail about the other underlying debt schemes, please refer the Scheme Information Document.

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](http://www.barodabnpparibasmf.in)). Investment strategy stated above may change from time to time and shall be in accordance with the investment objective and strategy stated in the SID of the scheme.

## About the Underlying Funds



# Intended Positioning & Philosophy - Baroda BNP Paribas Corporate Bond Fund\*\*



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

\* Data as on November 30<sup>th</sup>, 2025 Baroda BNP | Monthly Factsheet | MF India | SIP Investment

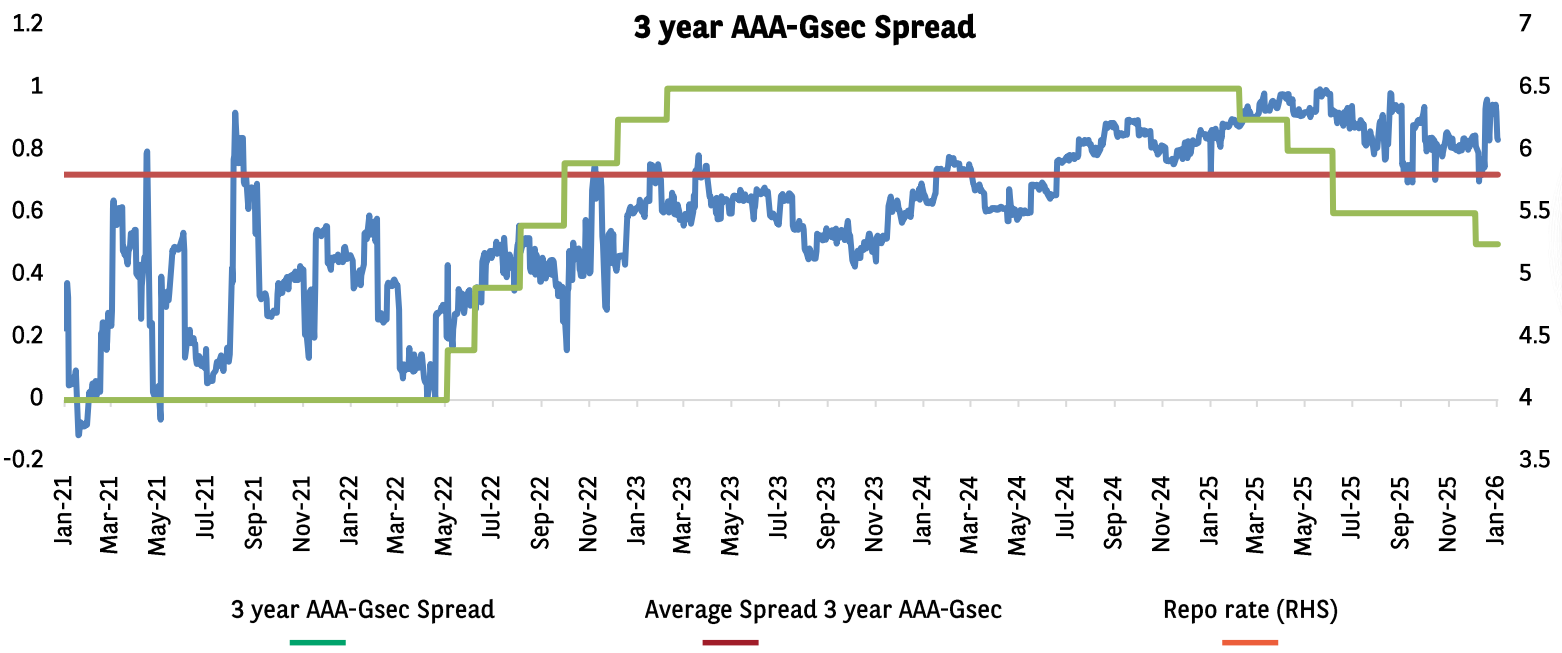
\*\*Considering the current market conditions, the scheme intends to invest in the Baroda BNP Paribas Short Duration Fund. The Fund Manager may at its discretion invest in any other debt-oriented schemes of Baroda BNP Paribas Mutual Fund as listed in SID. For more information please visit the AMC website ([www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in))

# Intended Positioning - BBNPP Corporate Bond Fund\*\*



## Baroda BNP Paribas Corporate Bond Fund is the underlying fund for debt allocation. Why ?

- ▶ Guiding principle of the fund aims to invest in AA+ and above rated corporate bonds.
- ▶ The fund operates majorly into highly rated space by, allocating minimum 85% in Sovereign/AAA/A1+ assets\* of the portfolio.
- ▶ A declining interest rate regime with the spread opportunity, aligns with the fund positioning of the scheme.



The lowering of interest rates, current transition of banking system liquidity from deficit to surplus mode and current available elevated spreads in our view presents a compelling opportunity.

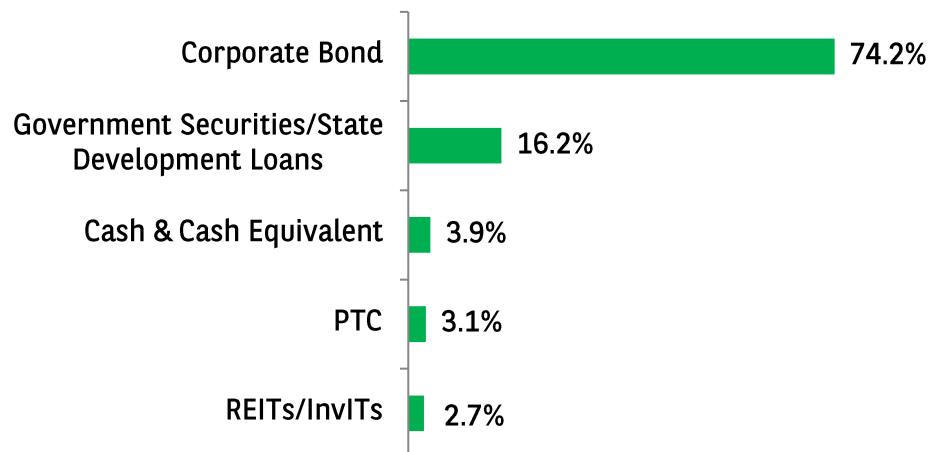
Source – Bloomberg, Data as on January 31<sup>st</sup> , 2026

\*\*Considering the current market conditions, the scheme intends to invest in the Baroda BNP Paribas Corporate Bond Fund. The Fund Manager may at its discretion invest in any other debt-oriented schemes of Baroda BNP Paribas Mutual Fund as listed in SID For more information please visit the AMC website ([www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in))

# BBNPP Corporate Bond Fund Portfolio Highlights (as on 31<sup>st</sup> January 2026)



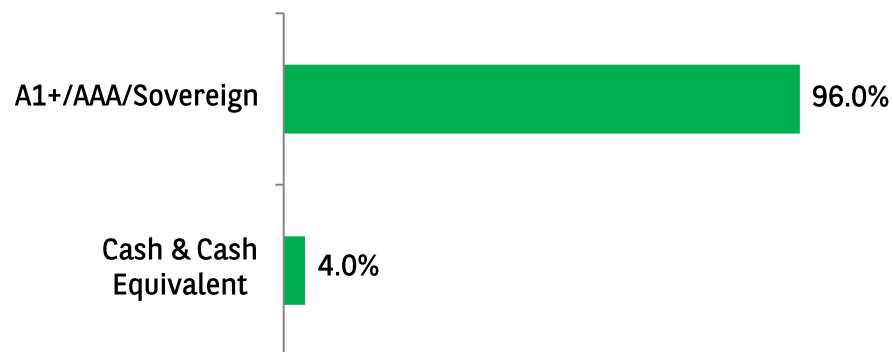
## Composition by Assets



## Top Holdings

Security Name	Rating	% of Net Assets
Small Industries Dev Bank of India	CRISIL A1+	8.04%
National Bank For Agriculture and Rural Development	CRISIL AAA	6.55%
Indian Railway Finance Corporation Limited	CRISIL AAA	6.55%
IndusInd Bank Limited	CRISIL A1+	6.10%
Canara Bank	CRISIL A1+	5.44%
Export Import Bank of India	CRISIL A1+	4.79%
Mindspace Business Parks REIT	CRISIL AAA	4.57%
REC Limited	ICRA AAA	4.22%
6.01% GOI (MD 21/07/2030)	Sovereign	3.55%
PNB Housing Finance Limited	CARE AA+	3.30%

## Credit Quality Profile



## Debt Quants

Yield to Maturity	Average Maturity. (Years)	Modified Duration (Years)	Macaulay Duration (Years)
7.18%	4.08	3.10	3.28

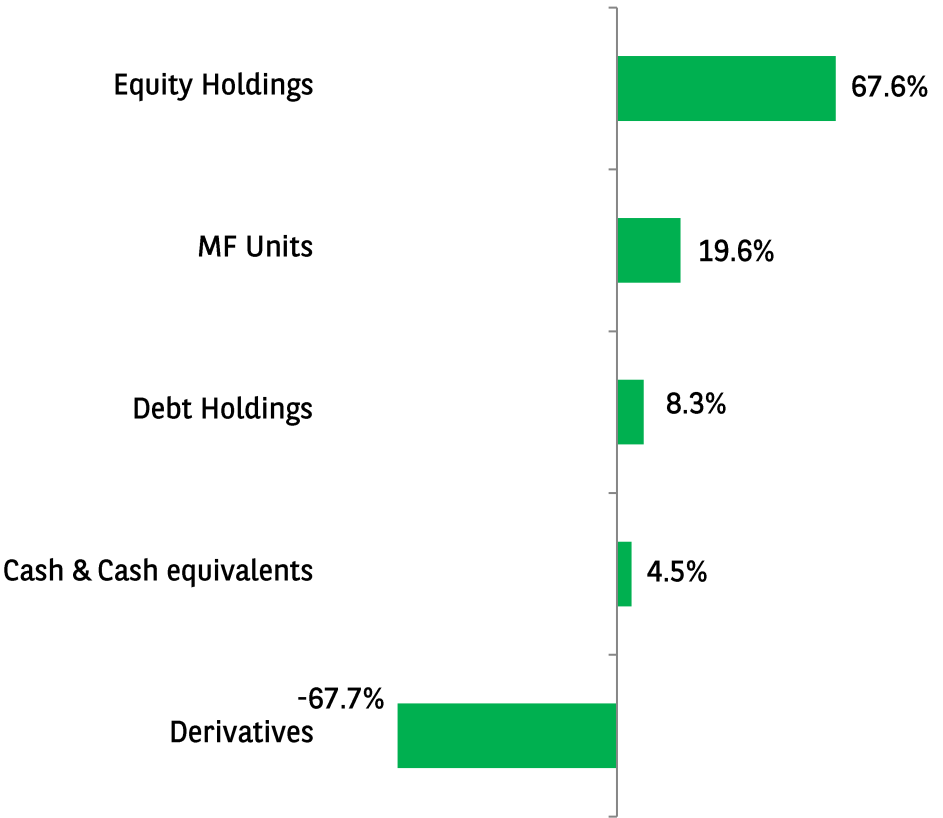
**Debt Quants** - The information contained in this slide has been obtained from sources considered to be authentic and reliable. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

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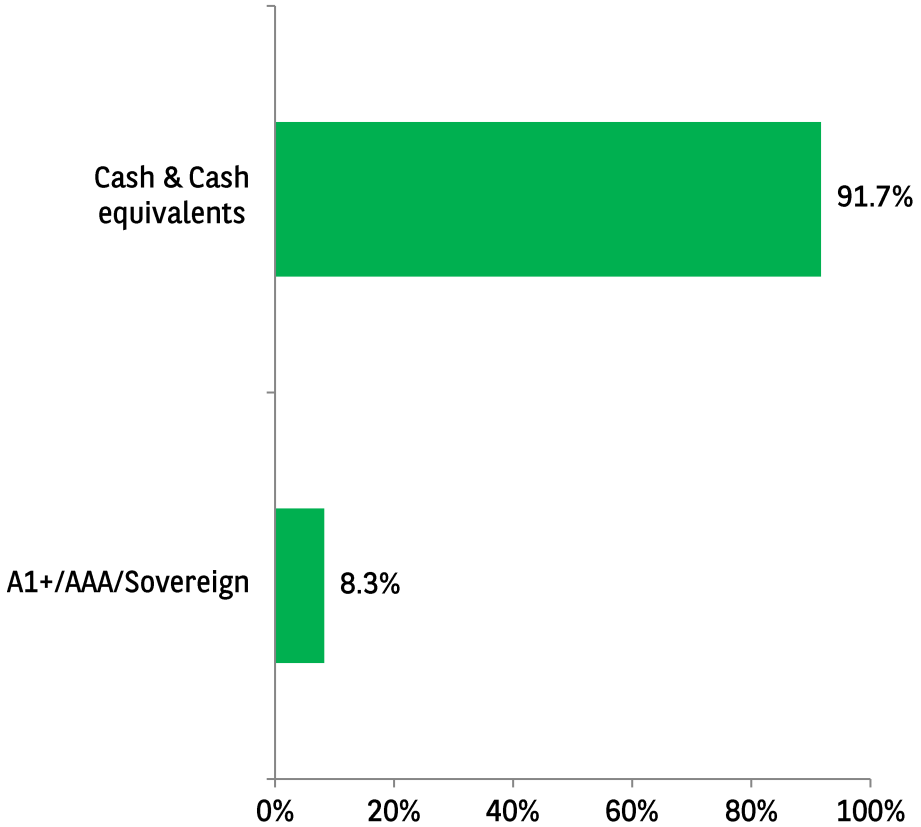
# BBNPP Arbitrage Fund Portfolio Highlights (as on 31<sup>st</sup> January 2026)



## Composition by Assets



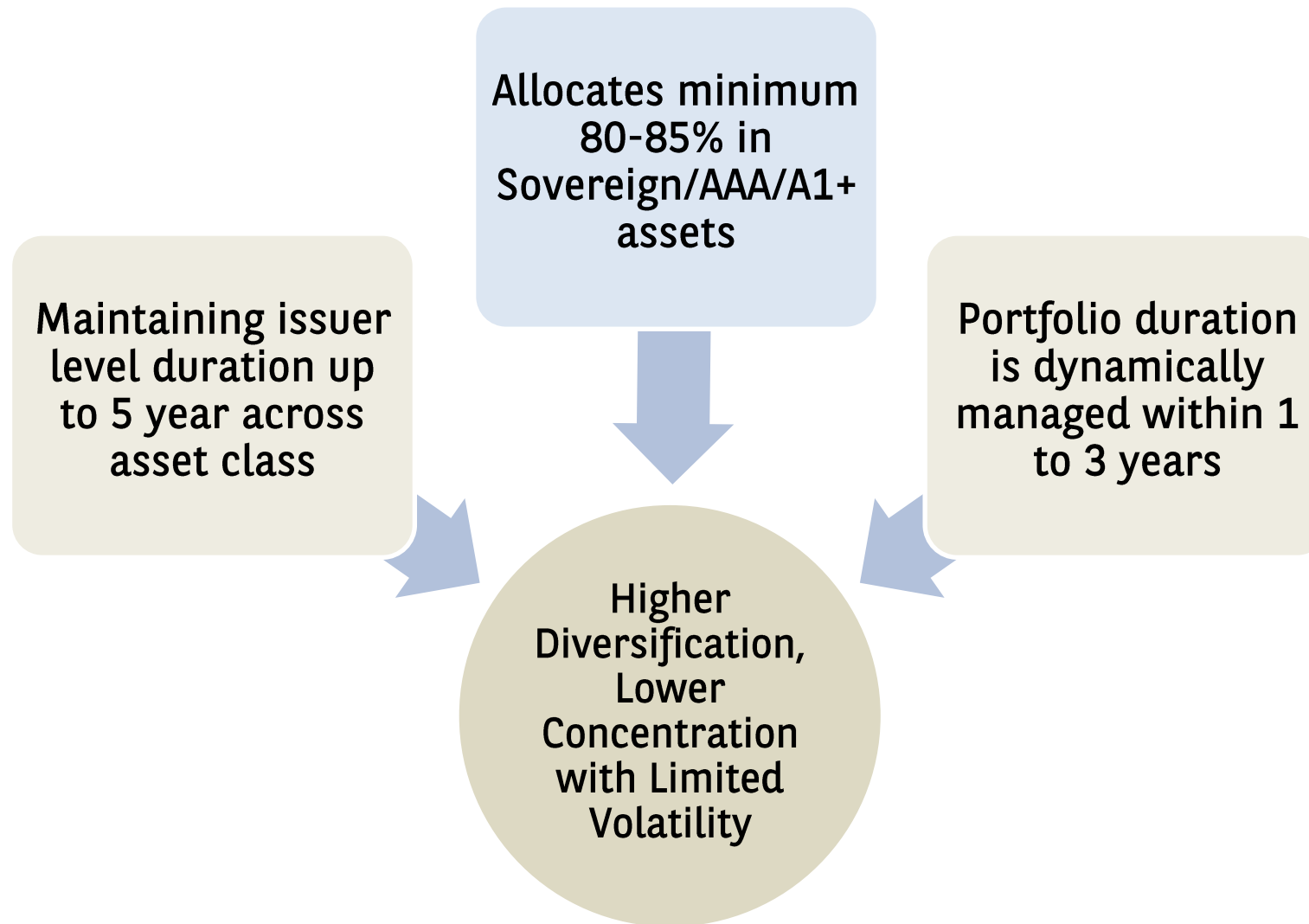
## Credit Quality Profile



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# Intended Positioning & Philosophy - Baroda BNP Paribas Short Duration Fund\*\*



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\* Data as on November 30<sup>th</sup>, 2025 Baroda BNP | Monthly Factsheet | MF India | SIP Investment

\*\*Considering the current market conditions, the scheme intends to invest in the Baroda BNP Paribas Short Duration Fund. The Fund Manager may at its discretion invest in any other debt-oriented schemes of Baroda BNP Paribas Mutual Fund as listed in SID. For more information please visit the AMC website ([www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in))

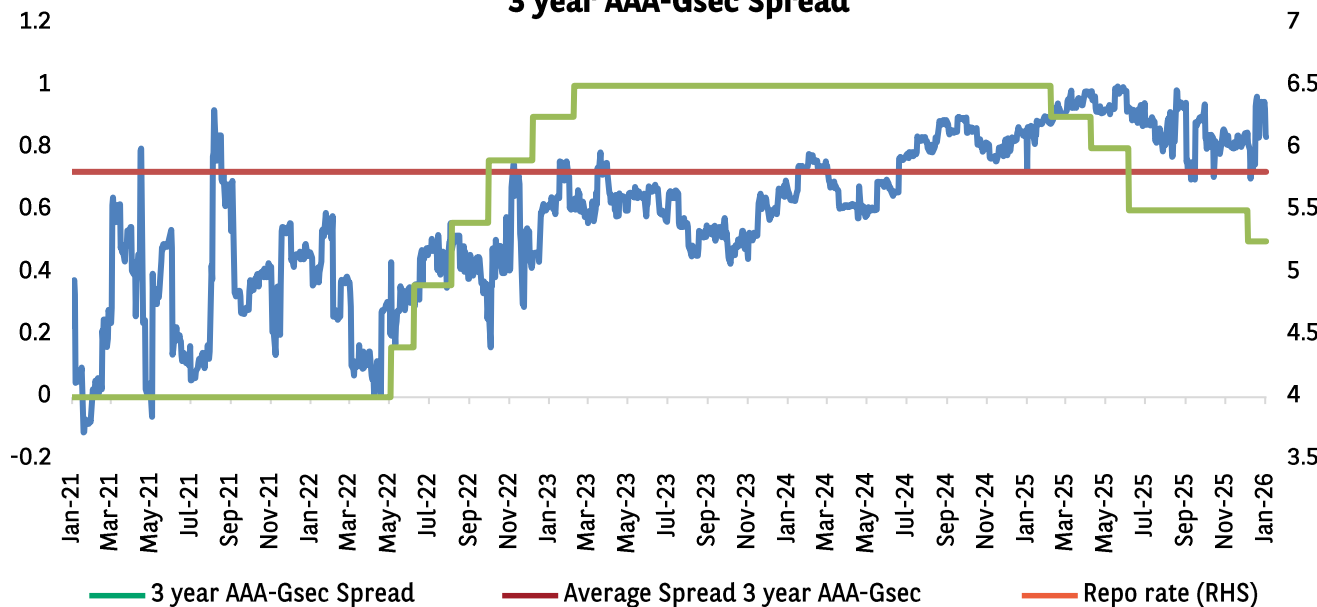
# Intended Positioning - Baroda BNP Paribas Short Duration Fund\*\*



## Baroda BNP Paribas Short Duration Fund is the underlying fund for debt allocation. Why ?

- ▶ A declining interest rate regime with surplus liquidity and the below spread opportunity, aligns with the fund positioning of the scheme.
- ▶ Funds with reasonable allocation to high rated corporate bonds in the short to mid tenor duration stands a good chance to benefit from above expectations.
- ▶ The strategy of running duration along with descent carry given attractive spreads seems suitable from investor point of view. However, we suggest that the investor consults his financial advisor and take informed investment decision before investing before investing.

3 year AAA-Gsec Spread



The lowering of interest rates, current transition of banking system liquidity from deficit to surplus mode and current available elevated spreads in our view presents a compelling opportunity.



Source - Bloomberg, Data as on January 31<sup>st</sup>, 2025

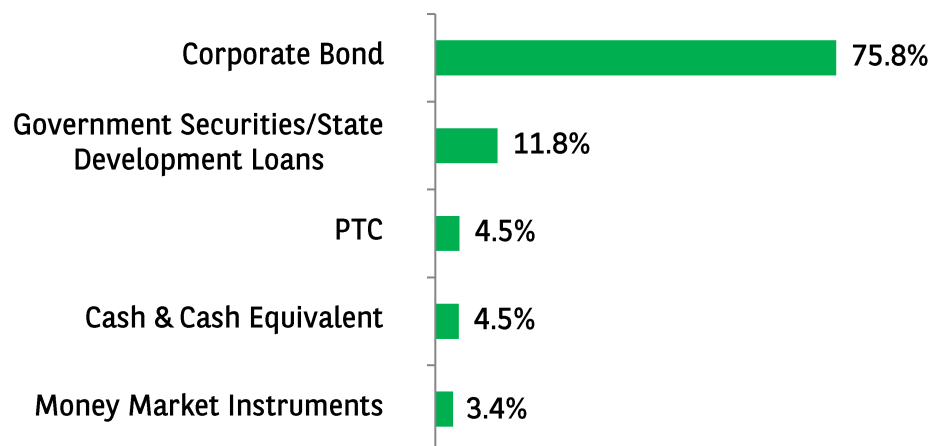
\*\*Considering the current market conditions, the scheme intends to invest in the Baroda BNP Paribas Short Duration Fund. The Fund Manager may at its discretion invest in any other debt-oriented schemes of Baroda BNP Paribas Mutual Fund as listed in SID

# BBNPP Short Duration Fund Portfolio Highlights

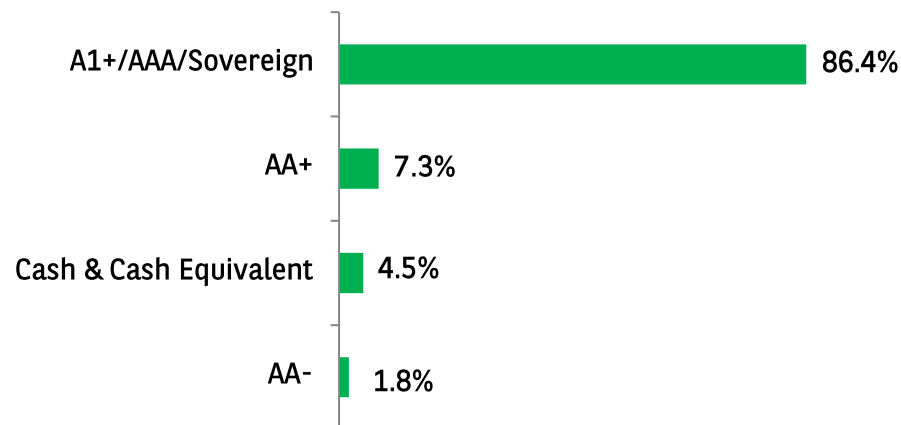
(as on 31<sup>st</sup> January 2026)



## Composition by Assets



## Credit Quality Profile



## Top Holdings

MUTUAL FUND

Security Name	Rating	% of Net Assets
Hindustan Petroleum Corporation Limited	CRISIL AAA	6.76%
LIC Housing Finance Limited	CRISIL AAA	5.46%
National Housing Bank	CRISIL AAA	5.46%
National Bank For Agriculture and Rural Development	CRISIL AAA	5.45%
Small Industries Dev Bank of India	CRISIL AAA	5.45%
<b>PTC</b>		<b>4.54%</b>
Shriram Finance Limited	CRISIL AA+	3.67%
Larsen & Toubro Limited	CRISIL AAA	3.65%
PNB Housing Finance Limited	CARE AA+	3.64%
UltraTech Cement Limited	CRISIL AAA	3.63%

## Debt Quants

Yield to Maturity (%)	Average Maturity (years)	Modified Duration (years)	Macaulay Duration (years)
7.27%	2.93	2.31	2.44

**Debt Quants** - The information contained in this slide 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. The sector(s)/stock(s)/issuer(s) mentioned in this presentation do not constitute any research report/recommendation of the same and the fund may or may not have any future position in these sector(s)/stock(s)/issuer(s).

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- Large cap funds typically invest in blue chip companies and market leaders which might generate stable revenue and earnings due to their established businesses and tenure.
- Baroda BNP Paribas Large Cap Fund invests predominantly in such large capitalization companies.

- The scheme intends to be well diversified across sectors and intends to focus on quality names exhibiting sound management and fundamentals with sustainable earnings growth potential.

➤ Allocation more than Selection is a key determinant for success

- The Investment Universe is made up of India's largest companies\*\*
- Basic hygiene Governance levels mostly exist in all the companies
- These are the most well researched and well tracked companies under constant scrutiny\*\*

➤ Active shuffling of sectors based on our views on the economy (accelerating vs decelerating), and monetary conditions (hardening vs softening).

# Overarching Philosophy of the Large Cap Fund



## > Allocation more than Selection is a key determinant for success

- The Investment Universe is made up of India's largest companies\*\*
- Basic hygiene Governance levels mostly exist in all the companies
- Theses are the mostwell researched and well tracked companies under constant scrutiny\*\*

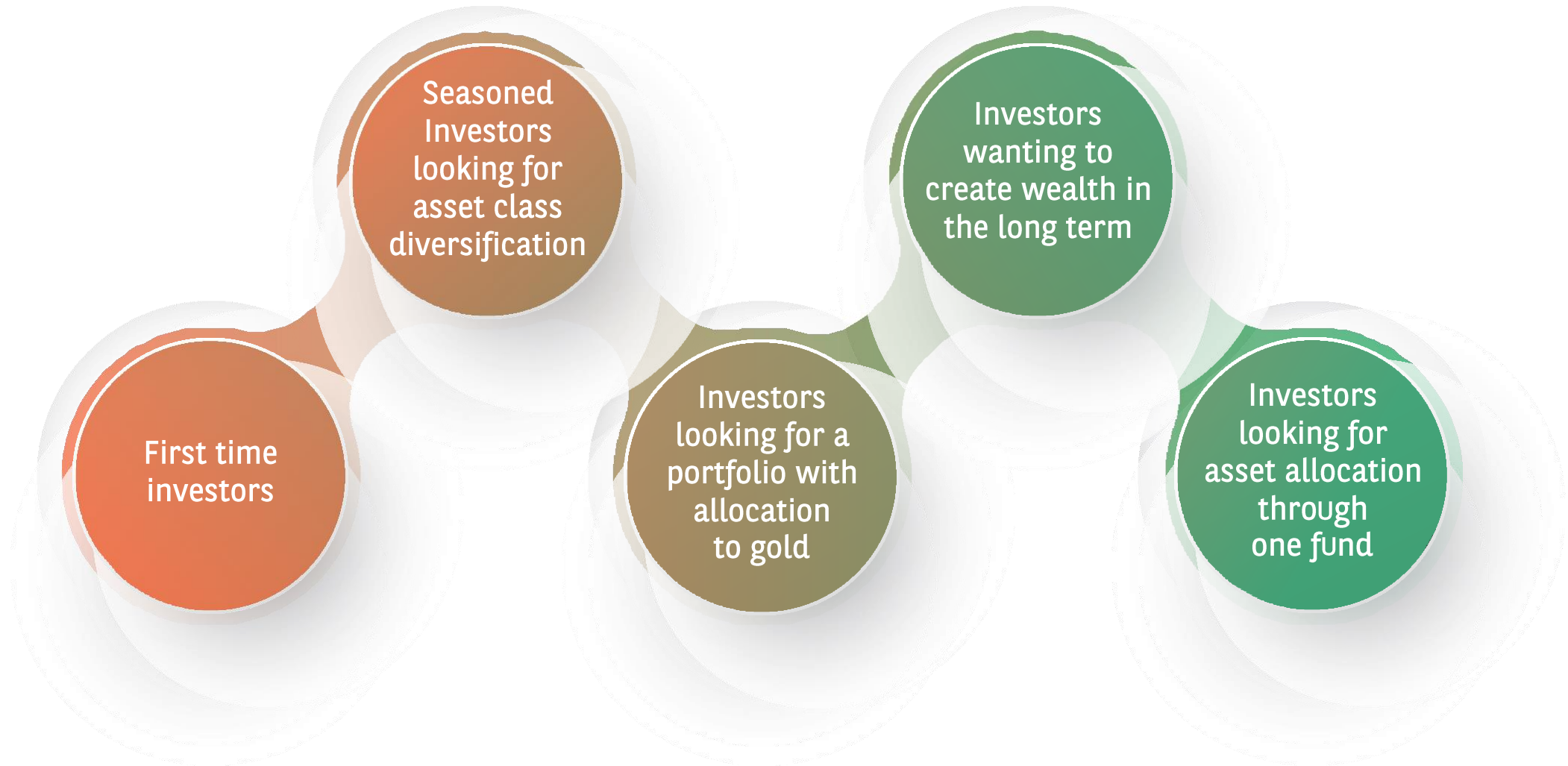
## > The Interplay of Macro-economics and their sectoral impacts is an important facet of allocating weights.

## > Active shuffling of sectors based on our views on the economy (accelerating vs decelerating), and monetary conditions (hardening vs softening).

## > Growth at a Reasonable Price (GARP) remains a key philosophy of selection of companies.

\* These views alone may or may not be sufficient and should not be used for the development or implementation of an investment. To know in detail about the scheme, please refer the Scheme Information Document

\*\*[https://www.barodabnp-paribasmf.in/assets/download\\_documents/BBNPP\\_MF\\_Fund\\_Facts\\_March\\_2025\\_11817.pdf](https://www.barodabnp-paribasmf.in/assets/download_documents/BBNPP_MF_Fund_Facts_March_2025_11817.pdf)



Please consult your financial advisor before making any investment decision.

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

# Risk Factors & Disclaimers



The risks associated with investments in gold include fluctuations in prices, as gold prices can be volatile and decline in response to political, regulatory, economic, market and commodity specific development etc. Please refer to scheme information document for detailed risk factors, asset allocation, investment strategy etc.

Further, to the extent the scheme invests in fixed income securities, the Scheme shall be subject to various risks associated with investments in Fixed Income Securities such as Credit and Counterparty risk, Liquidity risk, Market risk, Interest Rate risk & Re-investment risk etc., Further, the Scheme may use various permitted derivative instruments and techniques which may increase the volatility of scheme's performance. Also, the risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

Please refer to Scheme Information Document available on our website ([www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in)) for detailed Risk Factors, assets allocation, investment strategy etc.

In the preparation of the material contained in this document, Baroda BNP Paribas Asset Management India Ltd. ("AMC") has used information that is publicly available, including information developed in-house. The AMC, however, does not warrant the accuracy, reasonableness and/or completeness of any information. This document may contain statements/opinions/ recommendations, which contain words, or phrases such as "expect", "believe" and similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices, etc. The AMC (including its affiliates), Baroda BNP Paribas Mutual Fund ("Mutual Fund"), its sponsor / trustee and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this document in any manner. The recipient alone shall be fully responsible / liable for any decision taken based on this document. All figures and other data given in this document are dated and may or may not be relevant at a future date. Prospective investors are therefore advised to consult their own legal, tax and financial advisors to determine possible tax, legal and other financial implications or consequences of subscribing to the units of the schemes of Baroda BNP Paribas Mutual Fund. Past performance may or may not be sustained in the future. Please refer to the Scheme Information Document of the schemes before investing for details of the scheme including investment objective, asset allocation pattern, investment strategy, risk factors and taxation.

# Risk Factors

Trading volumes and settlement periods may restrict liquidity in debt investments. Investment in Debt is subject to price, credit, and interest rate risk. The NAV of the Scheme may be affected, inter alia, by changes in the market conditions, interest rates, trading volumes, settlement periods and transfer procedures. The NAV may also be subjected to risk associated with tracking error. Risks associated with underlying schemes, including performance of their underlying securities will be applicable. Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Please refer to Scheme Information Document available on our website ([www.barodabnp-paribas-mf.in](http://www.barodabnp-paribas-mf.in)) for detailed Risk Factors, assets allocation, investment strategy etc.

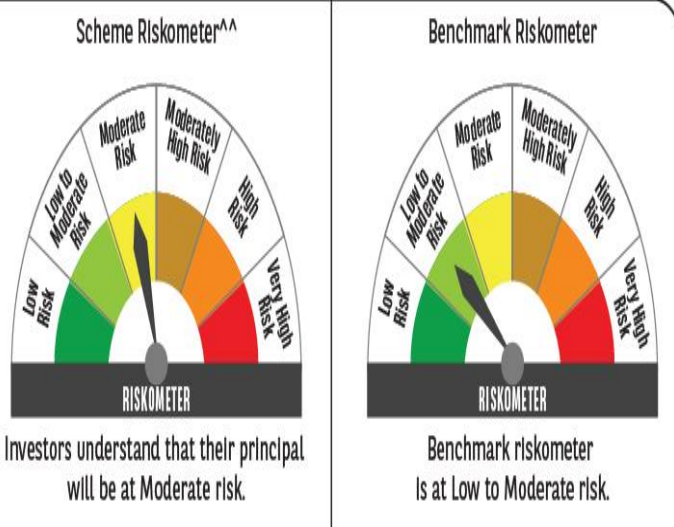
## Product Labelling

### 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



<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Composite Debt Index 60% +Nifty Arbitrage Index 40% - TRI); basis it's constituents; as on January 31, 2026

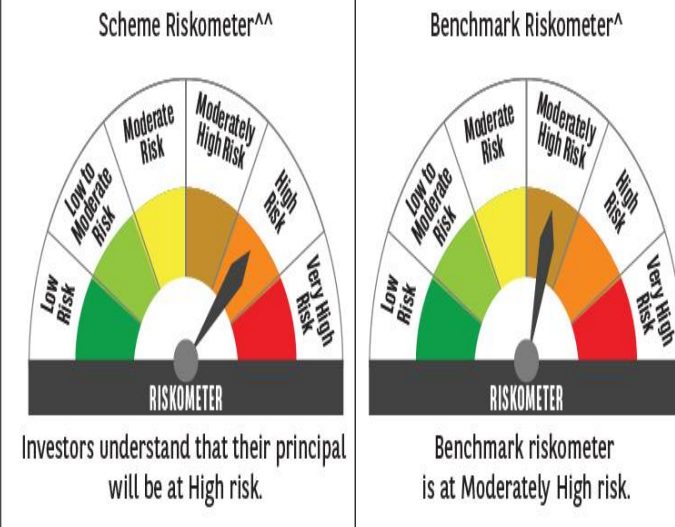
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### 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



<sup>^^</sup>Riskometer For Scheme: basis it's portfolio; as on January 31, 2026 <sup>^</sup>Riskometer For Benchmark (i.e 60% of Nifty Composite Debt Index + 20% of Nifty 500 TRI + 20% of INR Prices of Gold); basis it's constituents; as on January 31, 2026

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



## Product Labelling

### Baroda BNP Paribas Short Duration Fund

(An open-ended short term debt scheme investing in instruments such that the Macaulay duration<sup>^</sup> 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 understand that their principal will be at Moderate risk.



Benchmark riskometer is at Low to Moderate risk.

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Short Duration Debt A-II Index): basis it's constituents; as on January 31, 2026

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

#### <sup>^</sup>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.

### Baroda BNP Paribas Corporate Bond Fund

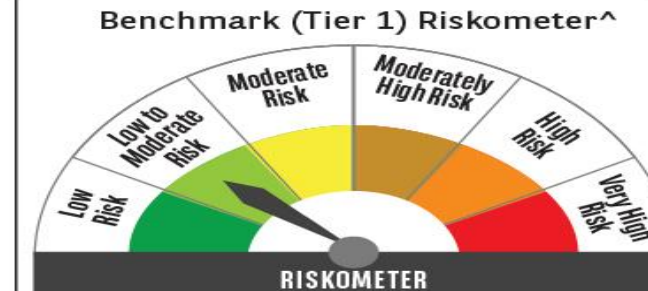
(An Open ended Debt Scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme)

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 understand that their principal will be at Moderate risk.



Benchmark riskometer is at Low to Moderate risk.

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Corporate Debt A-II Index): basis it's constituents; as on January 31, 2026

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

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



## Product Labelling

### 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.

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 January 31, 2026

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

### 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.

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 January 31, 2026

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

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

## Disclaimers



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