

Baroda BNP Paribas INDIA CONSUMPTION Fund

(An open ended equity scheme following consumption theme)

October 31, 2025

INVESTMENT APPROACH



Growth Blend Value
Investment Style

KEY STATISTICAL RATIOS

Sharpe Ratio	0.71
Beta	0.89
Standard Deviation	13.35%

FUND DETAILS



Fund Manager~

Fund Manager	Managing fund since	Experience
Shiv Chanani	13-Jul-22	21
Himanshu Singh	21-Oct-24	10



Inception Date

September 07, 2018



Category

Sectoral / Thematic



Benchmark Index (Tier - 1)

Nifty India Consumption Total Return Index (TRI)



Monthly AAUM*

₹ 1,554.87 Crores

AUM*

₹ 1,552.24 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 up to 10% of the units (the limit) within 12 months from the date of allotment - Nil.

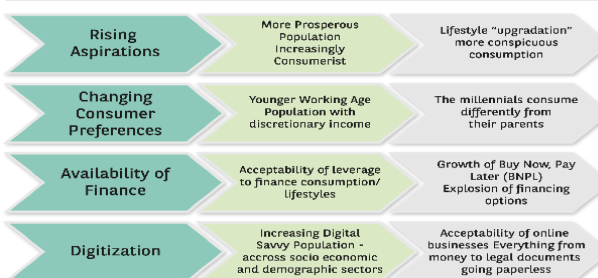
• If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV.

• If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

ABOUT THE FUND

- Baroda BNP Paribas India Consumption Fund is an open-ended thematic equity scheme following consumption theme.
- The Scheme intends to invest in secular growth stories aided by rising aspirations, high income levels, high working age population, digital influence, financialisation, policy reforms and urbanisation to name a few. We believe the broader consumption theme is likely to deliver growth from a long-term perspective and is the structural story of India.
- The focus is on companies having strong competitive advantage, with high earnings visibility over the long run. These are businesses which tends to interact directly with their consumers, i.e., following primarily a B2C (business-to-consumer) model.
- The Scheme invests across market capitalization viz. large, mid and small cap and follows a pure bottom-up stock picking approach.
- The Scheme is suitable for investors who have a long-term investment horizon.

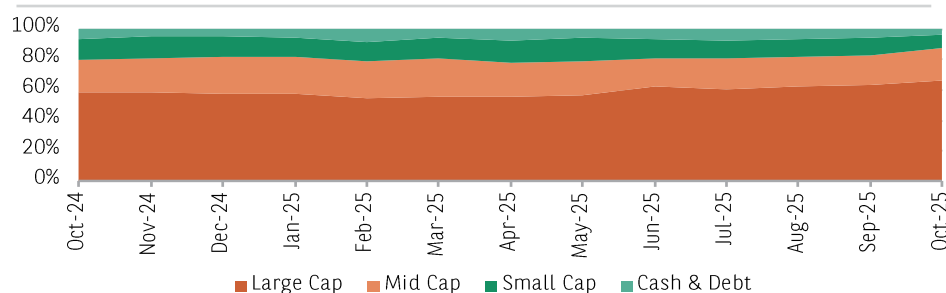
CONSUMPTION DRIVERS



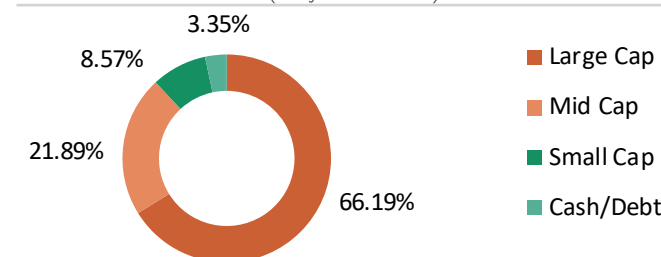
PORTFOLIO POSITIONING

- We have exposure to consumer-facing companies in the Auto, FMCG, Building Materials and Retail that we believe have good growth potential. We believe that consumer space is well poised for a secular growth in India as the country moves up from current per capita income of US\$3,000 leading to inflection points in several consumption categories.
- We are overweight on Consumer staples. We have increased our weightage in consumer discretionary on the back of potential uptick in demand post cut in GST rates.
- Consumption remains a secular investment theme on the back of improving per capita income within the country.
- The scheme has a mix of mid and small cap companies (30%) along with select large cap companies (66%) believed to be having stable and healthy cash flows. Our exposure to mid and small cap names is largely companies, which we believe have strong balance sheets, cash flows, leadership position in sector and strong track record. (Exposure as % of net assets as October 31, 2025).

HISTORIC MARKET CAP (% of Net Assets)



CURRENT MARKET CAP (% of Net Assets)



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

*The scheme is a 'Transferee Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme.

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

Data as on October 31, 2025

TOP 10 STOCKS*

Top 10 Stocks	% of Net Assets
Bharti Airtel Limited	7.94%
Mahindra & Mahindra Limited	7.86%
ITC Limited	5.96%
Maruti Suzuki India Limited	4.43%
Eicher Motors Limited	4.29%
Hindustan Unilever Limited	4.21%
Titan Company Limited	3.86%
Eternal Limited	3.68%
TVS Motor Company Limited	3.09%
Swiggy Limited	2.91%

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).

*For detailed Portfolio holdings please refer to the Factsheet <https://www.barodabnp-paribasmf.in/downloads/monthly-factsheet>

TOP 10 SECTORS

Top 10 Sectors	% of Net Assets
Automobiles	23.35%
Retailing	12.86%
Consumer Durables	10.58%
Diversified FMCG	10.17%
Telecom - Services	8.96%
Food Products	6.67%
Personal Products	5.56%
Leisure Services	3.94%
Beverages	3.61%
Agricultural Food & other Products	3.25%

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

SIP PERFORMANCE

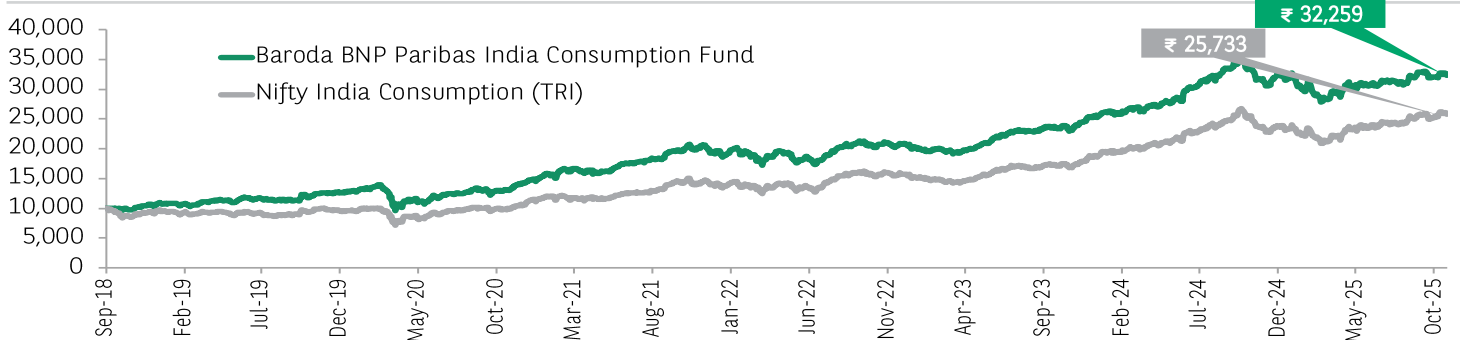
Period	Amount Invested In(₹)	Baroda BNP Paribas India Consumption Fund (Regular Plan - Growth)		Nifty India Consumption TRI (Benchmark Index Tier-1)
		Returns (%)	₹	Returns (%)
Since Inception	8,60,000	17.22	16,13,661	18.18
10 Year SIP	N.A.	N.A.	N.A.	N.A.
5 Year SIP	6,00,000	15.53	8,84,765	18.52
3 Year SIP	3,60,000	14.40	4,45,918	18.66
1 Year SIP	1,20,000	8.56	1,25,472	17.95

If investor had invested Rs. 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.

Refer page no.3 for disclaimers.

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.

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The above chart show the NAV movement since inception to October 31, 2025.

PERFORMANCE OF BARODA BNP PARIBAS INDIA CONSUMPTION FUND

S.No	Scheme Managed by Mr. Shiv Chanani & Mr. Himanshu Singh	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 India Consumption Fund	10197.35	1.97	15294.48	15.20	24942.83	20.03	32258.70	17.79	07-Sep-18
	NIFTY India Consumption TRI	10924.09	9.24	16046.71	17.06	26167.73	21.19	25732.75	14.13	
	Additional Benchmark Nifty 50 TRI	10758.79	7.59	14786.45	13.91	23470.91	18.58	24157.92	13.12	

*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](#)

Data as on October 31, 2025

Record Date	Distribution Rate Per Unit (₹) Individual/others	Cum--IDWC NAV (₹)
27-Mar-23	1.37	17.03
27-Mar-24	1.91	21.73
27-Mar-25	1.93	21.81

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.

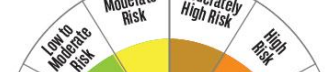
Baroda BNP Paribas India Consumption Fund

(An open ended equity scheme following consumption theme)

This product is suitable for investors who are seeking*:

- ▶ Wealth creation in long term.
- ▶ Investment primarily in equity and equity-related securities and the rest in debt securities & money market instruments to generate capital appreciation and provide long-term growth opportunities by investing in companies expected to benefit by providing products and services to the growing consumption needs of Indian consumers.

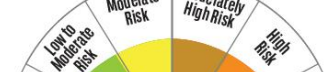
Scheme Riskmeter^{^^}



RISKMETER

Investors understand that their principal will be at Very High risk.

Benchmark (Tier 1) Riskmeter[^]



RISKMETER

Benchmark riskmeter is at Very High risk.

^{^^}Riskometer For Scheme: basis it's portfolio, [^]Riskometer For Benchmark (Nifty India Consumption TRI): 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.**

Key Statistical Ratios - The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units. The Standard Deviation is used to measure the volatility of returns. Sharpe Ratio is the measure of the risk-adjusted performance. Beta is the measure of the portfolio's volatility to its respective benchmark. The risk-free rate of return considered for calculation of Sharpe ratio is 5.69%, as per 1 day MIBOR rate on the last business day of the month. Sharpe ratio, Volatility/Standard deviation is annualised based on 36 monthly data points. Beta is based on last 36 monthly data points. Information ratio aims to show consistency in generating excess returns relative to benchmark, which is measured by the tracking error. Tracking error is the measure of the deviation from the benchmark.

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).

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

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