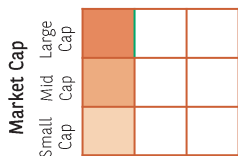


Baroda BNP Paribas INDIA CONSUMPTION Fund

(An open ended equity scheme following consumption theme)

May 31, 2026

INVESTMENT APPROACH



Growth Blend Value
Investment Style

KEY STATISTICAL RATIOS

Sharpe Ratio	0.30
Beta	0.92
Standard Deviation	15.61%

FUND DETAILS



Fund Manager~

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla**	29-Nov-25	23
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*

₹ 1,405.88 Crores

AUM*

₹ 1,383.33 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.

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.

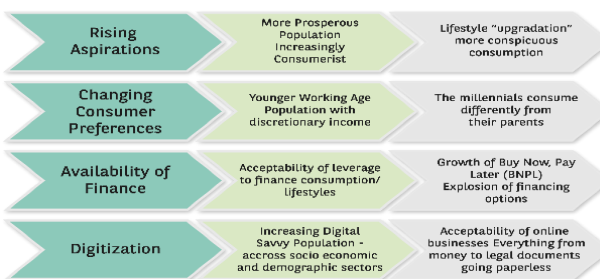
**Mr. Sanjay Chawla was appointed as Fund Manager w.e.f May 1, 2026 in place of Mr. Pratish Krishnan.

Data as on May 31, 2026

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.

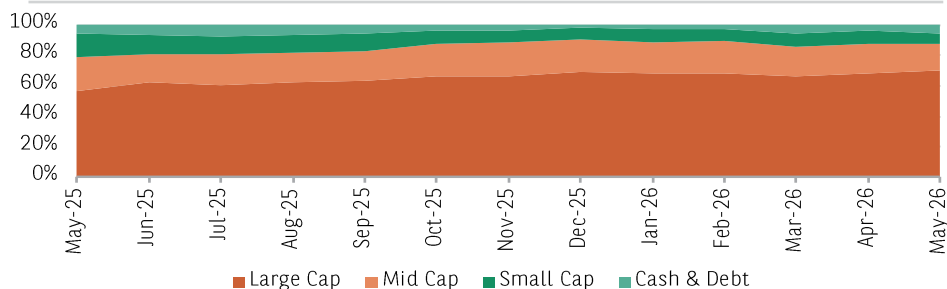
CONSUMPTION DRIVERS



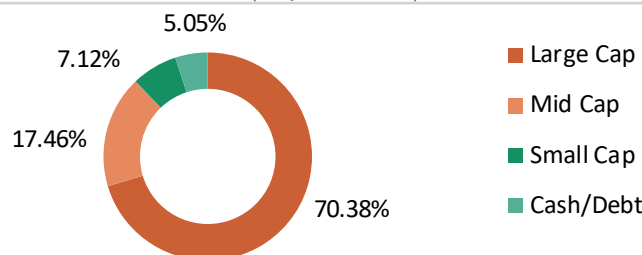
PORTFOLIO POSITIONING

- 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 and have increased our exposure in Consumer staples and 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 (24.57%) along with select large cap companies (70.38%) 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. We have increased the exposure in large cap companies. (Exposure as % of net assets as May 31, 2026).

HISTORIC MARKET CAP (% of Net Assets)



CURRENT MARKET CAP (% of Net Assets)



TOP 10 STOCKS*

Top 10 Stocks	% of Net Assets
Bharti Airtel Limited	7.93%
Titan Company Limited	6.78%
Maruti Suzuki India Limited	6.29%
Mahindra & Mahindra Limited	6.27%
Eicher Motors Limited	5.19%
TVS Motor Company Limited	4.04%
ITC Limited	3.53%
Nestle India Limited	3.34%
The Phoenix Mills Limited	3.07%
Hindustan Unilever Limited	2.96%

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

TOP 10 SECTORS

Top 10 Sectors	% of Net Assets
Automobiles	29.00%
Retailing	11.95%
Consumer Durables	9.70%
Telecom - Services	9.32%
Food Products	8.89%
Diversified FMCG	6.49%
Agricultural Food & other Products	5.13%
Beverages	4.26%
Realty	3.07%
Healthcare Services	2.45%

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.barodabnp-paribasmf.in).

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

SIP PERFORMANCE

Period	Amount Invested In(₹)	Baroda BNP Paribas India Consumption Fund (Regular Plan - Growth)		Nifty India Consumption TRI (Benchmark Index Tier-1)	Nifty 50 TRI (Additional Benchmark Index)
		Returns* (%)	₹	Returns (%)	Returns (%)
Since Inception	9,20,000	12.28	14,87,647	13.55	11.22
10 Year SIP	N.A.	N.A.	N.A.	N.A.	N.A.
5 Year SIP	6,00,000	7.71	7,28,416	10.85	7.25
3 Year SIP	3,60,000	1.25	3,66,944	5.36	2.81
1 Year SIP	1,20,000	-10.99	1,12,869	-7.06	-9.27

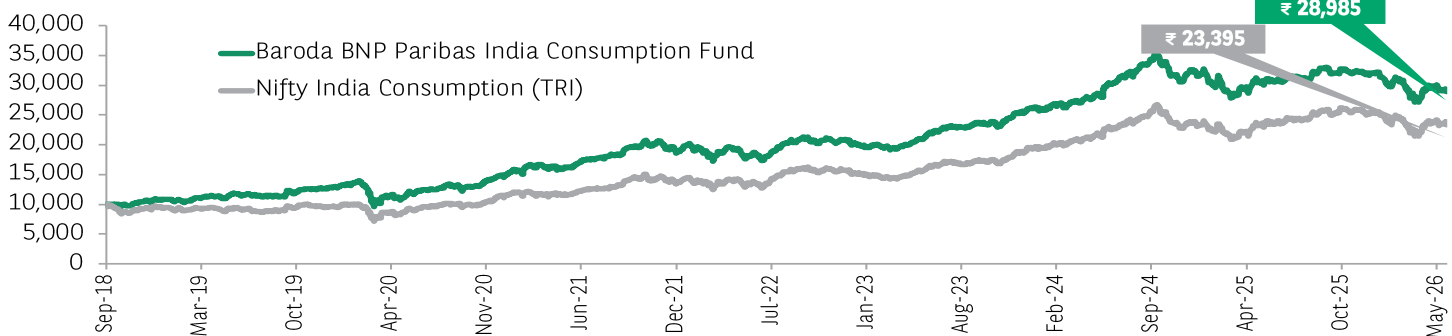
If investor had invested Rs. 10,000 on the first working day of every month.

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.

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

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.

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

The above chart show the NAV movement since inception to May 29, 2026.

PERFORMANCE OF BARODA BNP PARIBAS INDIA CONSUMPTION FUND

S.No	Scheme Managed by Mr. Pratish Krishnan & 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	9493.56	-5.08	13367.26	10.17	16976.06	11.17	28984.80	14.76	07-Sep-18
	NIFTY India Consumption TRI	9965.95	-0.34	14516.09	13.24	19113.99	13.84	23394.85	11.62	
	Additional Benchmark Nifty 50 TRI	9615.97	-3.85	13139.74	9.54	16012.17	9.88	22192.88	10.87	

*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 . Different plans shall have a different expense structure

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 May 31, 2026

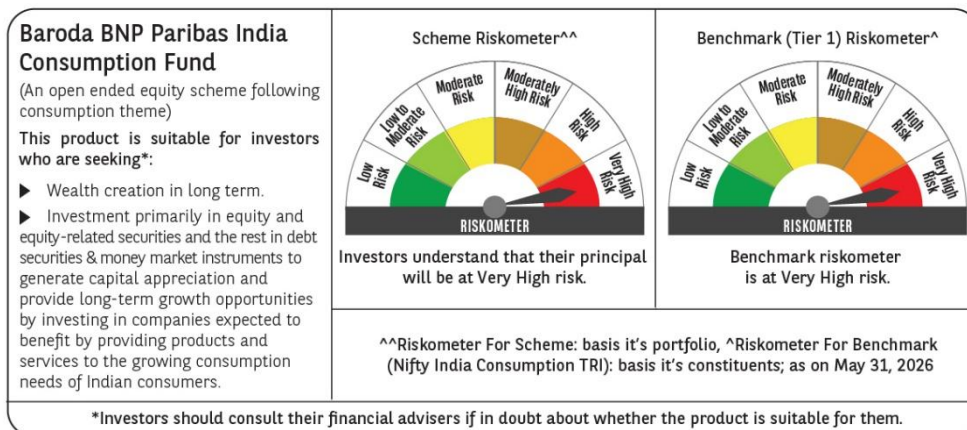
Income Distribution cum Capital Withdrawal (IDCW) HISTORY (Regular Plan - IDCW Option)

Record Date	Distribution Rate Per Unit (₹) Individual/others	Cum--IDWC NAV (₹)
27-Mar-24	1.91	21.73
27-Mar-25	1.93	21.81
27-Mar-26	1.54	18.61

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 India Consumption Fund (An open ended equity scheme following consumption theme)



DISCLAIMERS

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 5.34%, 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.

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

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 guarantee protection against loss in a declining market

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 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. Past performance may or may not be sustained in future and is not a guarantee of any future returns. 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 investments. Reliance upon information in this material is at the sole discretion of the reader. 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.

BARODA BNP PARIBAS ASSET MANAGEMENT INDIA PVT. LTD.

Corporate Identity Number (CIN) : U65991MH2003PTC142972

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