

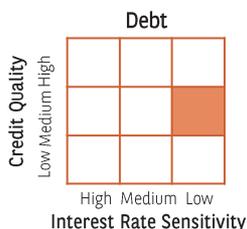
Baroda BNP Paribas MONEY MARKET Fund



(An open-ended debt scheme investing in money market instruments. A Relatively Low-Interest Rate Risk and Moderate Credit Risk)

January 30, 2026

INVESTMENT APPROACH



DEBT QUANTS

Yield to Maturity (%)	7.12
Average Maturity (Years)	0.41
Modified Duration (Years)	0.40
Macaulay Duration (Years)	0.41

FUND DETAILS



Fund Manager

Category	Fund Manager	Managing Fund Since	Experience (in yrs)
Fixed Income	Vikram Pamnani	14-Mar-22	14
Fixed Income	Gurvinder Singh Wasan	21-Oct -24	21

19 Inception Date
June 19, 2019

Category
Money Market Fund

Benchmark Index (Tier-1)
CRISIL Money Market A-I Index*

Monthly AAUM* **AUM***
₹ 4,668.09 Crores ₹ 4,579.19 Crores

Application Amount:
Minimum Application Amount:
₹ 5,000 and in multiples of ₹ 1 thereafter.

Minimum Additional Application Amount:
₹ 1,000 and in multiples of ₹ 1 thereafter.

Load Structure
Exit Load: Nil

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

Data as on January 30, 2026

ABOUT THE FUND

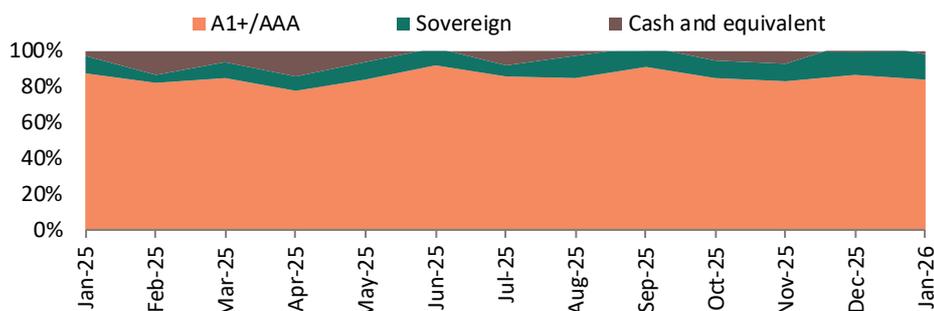
Baroda BNP Paribas Money Market fund (MMF) is an open-ended debt scheme that invests solely in money market instrument with upto one year maturity, which are also often referred to as money market instruments. These investments are short-term liquid investments with high credit rating. The purpose of this scheme is to provide investors with a safe investment option which are characterized as a low-risk, low-return investment. It enables investors to earn Money market yields otherwise available for large & Institutional investors. Investors with a short investment horizon or with surplus cash and low risk appetite can invest in money market funds.

PORTFOLIO POSITIONING

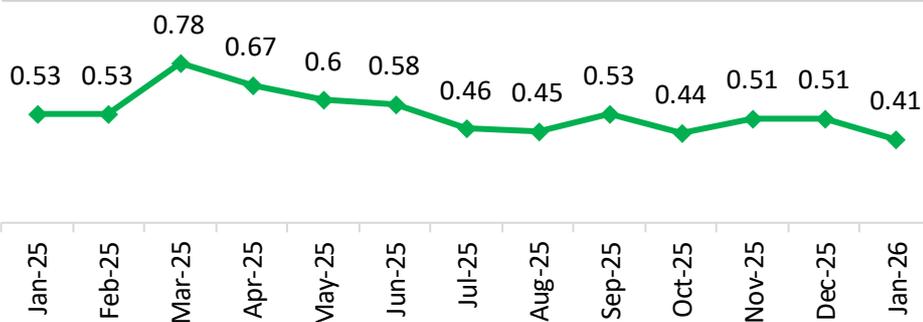
- The primary objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made in money market instruments.
- The Fund intends to maintain high credit quality by investing more than 85% in AAA/Sov assets.
- Banking Liquidity largely remained in surplus during the month supported by frequent VRR and OMO purchase by RBI.
- At current money market curve, the Fund intends to maintain the average maturity of the fund within 140-160 days in a calibrated manner by allocating more to 5-12 month maturity assets which is currently attractive on the yield curve.

(Source - BBNP Paribas Internal Research)
(Data as on - January 30, 2026)

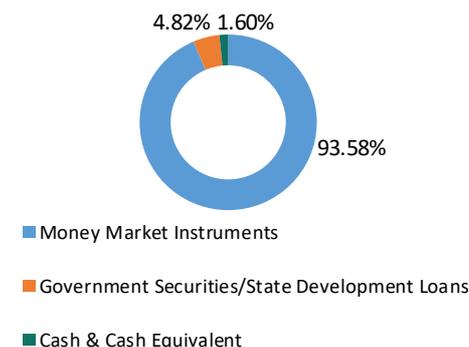
RATING ALLOCATION TREND (% of Net Assets)



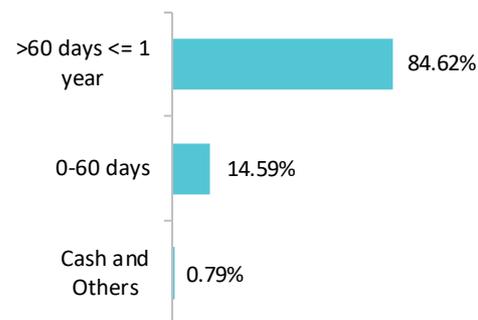
MACAULAY DURATION (in days)



ASSET ALLOCATION (% of Net Assets)



MATURITY PROFILE (% of Net Assets)



TOP 10 HOLDINGS[#] (%of Net Assets)

Fixed Income Holdings	Type	Rating	% of Net Assets
Canara Bank	Money Market Instruments	CRISIL A1+	7.89%
Export Import Bank of India	Money Market Instruments	CRISIL A1+	7.17%
Union Bank of India	Money Market Instruments	ICRA A1+	6.42%
Axis Bank Limited	Money Market Instruments	CRISIL A1+	6.38%
Indian Bank	Money Market Instruments	CRISIL A1+	5.62%
HDFC Bank Limited	Money Market Instruments	CRISIL A1+	4.28%
IndusInd Bank Limited	Money Market Instruments	CRISIL A1+	4.17%
Punjab National Bank	Money Market Instruments	CRISIL A1+	3.24%
Kotak Mahindra Bank Limited	Money Market Instruments	CRISIL A1+	3.22%
Muthoot Fincorp Ltd	Money Market Instruments	CRISIL A1+	3.09%

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).

PERFORMANCE OF BARODA BNP PARIBAS MONEY MARKET FUND

S.NO	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	1 Year		3 Year		5 Year		Since Inception		Date of Inception of the Scheme
		Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	
1	Baroda BNP Paribas Money Market Fund	10007.77	4.13	10016.59	4.11	10023.56	2.90	14269.94	5.52	19-Jun-19
	Benchmark - CRISIL Money Market A-I Index	10009.70	5.19	10016.85	4.18	10028.34	3.50	14676.33	5.96	
	Additional Benchmark - CRISIL 1 Year T-Bill Index	10006.72	3.57	10006.08	1.49	10011.98	1.47	14471.57	5.74	

*Returns in ₹ show the value of 10,000/- invested for last 1 Year, last 3 year, last 5 year and since inception respectively.

CAGR :- Compound annual growth rate

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. Returns are for growth option. Different plans shall have a different expense structure. The performance details provided above for Debt Funds are for direct plan.

For 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-Nov-25	5.95	1022.76
29-Dec-25	5.94	1021.20
27-Jan-26	5.93	1018.20

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.

Product labelling

	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income over short term. Investments in money market instruments having maturity upto 1 year. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	 <p>Investors understand that their principal will be at Low To Moderate risk</p>	 <p>Benchmark riskometer is at Low To Moderate risk</p>
<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Money Market A-I Index): basis it's constituents; as on January 30, 2026</p>		

Data as on January 30, 2026

Potential Risk Class (PRC) matrix*			
Credit Risk (Max)–	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) :			
Relatively Low: Class I (MD<=1 year)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

The above PRC matrix denotes the maximum risk that the Scheme can take i.e. maximum interest rate risk (measured by MD of the scheme) and maximum credit risk (measured by CRV of the scheme).

DISCLAIMERS

†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.

#Top 10 Holdings - 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)

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, Rating Allocation Trend - details contained herein is for general information purposes only and does not indicate assurance of future Scheme performance. 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).

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BARODA BNP PARIBAS ASSET MANAGEMENT INDIA PVT. LTD.

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