

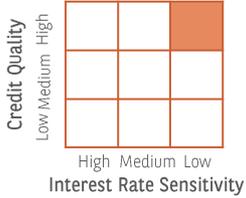
Baroda BNP Paribas OVERNIGHT Fund



(An open-ended debt scheme investing in overnight securities.
A Relatively Low Interest Rate Risk and Relatively Low Credit Risk)

December 31, 2025

INVESTMENT APPROACH



DEBT QUANTS

Yield to Maturity (%)	5.77%
Average Maturity (Days)	1.00
Modified Duration (Days)	1.00
Macaulay Duration (Days)	0.00

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

Inception Date
April 25, 2019

Category
Overnight Fund

Benchmark Index (Tier - 1)
CRISIL Liquid Overnight Index

Monthly AAUM* **AUM***
₹ 1,111.69 Crores ₹ 675.77 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.

ABOUT THE FUND

- Baroda BNP Paribas Overnight Fund is an open ended debt scheme investing in overnight securities having a maturity of one business day.
- It is considered a low-risk and low-volatility strategy:
 - It invests predominantly in TREPS (tri-party repo) and other debt securities with a maturity of one business day.
 - Risk of mark-to-market movement which exist in other fixed income securities is minimal in TREPS.
 - Also the underlying investment may not be affected by changes in interest rates or changes in credit quality of the issuer since the investment is only for one business day.
- The scheme is positioned at the lowest end of the risk-return scale
- The scheme is suitable for corporate and individual investors looking to park their surplus funds for a period of one day and extremely short period of time. Also it is suitable for investors seeking high liquidity with relatively low risk.

PORTFOLIO POSITIONING

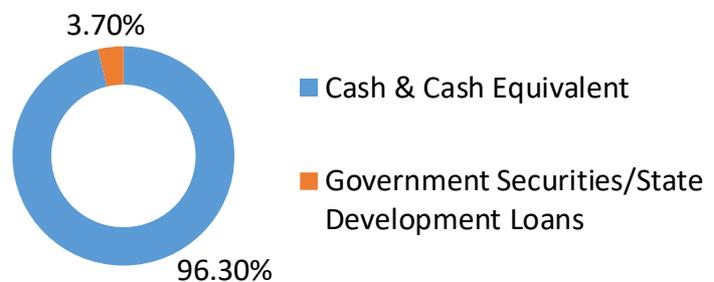
- Overnight funds mainly invest in market repo and other instruments maturing on the next business day; hence they have relatively lower interest rate risk. Returns are expected to be in line with prevailing overnight rates.

PORTFOLIO (% of Net Assets)

Fixed Income Holdings	Type	Rating	% of Net Assets
182 Days Tbill (MD 08/01/2026)	Money Market Instruments	Sovereign	2.22%
364 Days Tbill (MD 15/01/2026)	Money Market Instruments	Sovereign	1.48%

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).

ASSET ALLOCATION (% of Net Assets)



Data as on December 31, 2025

PERFORMANCE OF BARODA BNP PARIBAS OVERNIGHT FUND

S.No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	7 Days		15 Days		1 Month		Since Inception		Date of Inception of the Scheme
		Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	
1	Baroda BNP Paribas Overnight Fund	10009.97	5.33	10021.16	5.28	10043.20	5.21	13902.19	5.05	25-Apr-19
	Benchmark - CRISIL Liquid Overnight Index	10009.87	5.28	10020.99	5.23	10043.05	5.19	13994.27	5.15	
	Additional Benchmark - CRISIL 1 Year T-Bill Index	10007.84	4.17	10013.08	3.23	10034.37	4.12	14631.82	5.85	

*Returns in ₹ show the value of 10,000/- invested for last 7 days, last 15 days, last 1 months, last 1 year, last 3 year, last 5 year and since inception respectively.

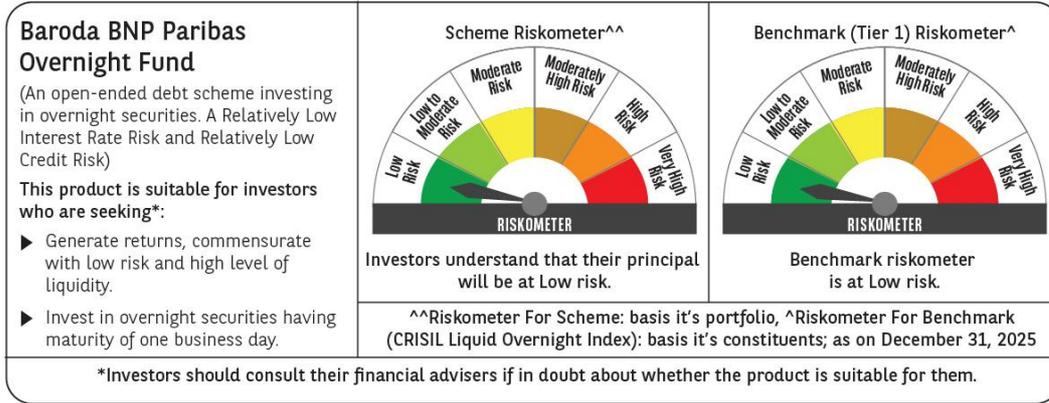
Performance as on: 31st May 2025

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](#)

Product Labelling



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

#Sectoral Composition, 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.barodabnp-paribasmf.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 - 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.barodabnp-paribasmf.in).

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BARODA BNP PARIBAS ASSET MANAGEMENT INDIA PVT. LTD.
Corporate Identity Number (CIN) : U65991MH2003PTC142972

201 (A), 2nd Floor, A Wing, Parine Crescenzo, C-38 & C-39, G-Block, Bandra Kurla Complex, Mumbai 400 051 India.

Call 1800 2670 189 (toll free) | Visit www.barodabnp-paribasmf.in

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

Data as on December 31, 2025



Together for more**

**The word 'more' does not imply more returns or assurance of scheme performance; it refers to the additional value provided by the joint venture, as compared to Baroda AMC and BNP Paribas AMC individually.