

## BARODA BNP PARIBAS BALANCED ADVANTAGE FUND

GET BOTH  
**HEADS & TAILS**  
BY YOUR SIDE.



A fund that dynamically adjusts your investments in equity or debt to manage market ups and downs.

### Benefits of Balanced Advantage Fund

- ⌚ Saves from timing the market
- 📈 Asset allocation based on the market trend
- 🌐 Diversification with investment in equity and debt
- 📄 Equity taxation benefit

### FUND FACTS | December 2025



Contact your Mutual Fund Distributor  
or Financial Advisor



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#### BARODA BNP PARIBAS BALANCED ADVANTAGE FUND

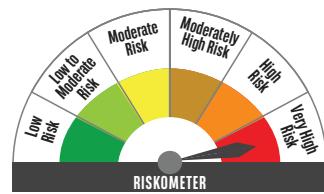
(An open ended balanced advantage fund)

This product is suitable for investors who are seeking\*:

- Capital appreciation over medium to long term.
- Investments in equity and equity linked securities as well as debt and money market instruments while managing risk through active asset allocation.

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

#### Riskometer<sup>^</sup>



For detailed portfolio refer  
page no.29 & 30

<sup>^</sup>basis portfolio of the Scheme  
as on December 31, 2025.

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

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# Market Outlook - Equity

The Year 2025 ended on a positive note, with the Nifty 50 Index achieving a milestone of ten years of positive returns. Nifty 50 Index registered gains of 10.5% for Calendar Year (CY 2025). For the full year Nifty Midcap 150 Index was up by 5.4% while Nifty Small Cap 250 Index was down by 6%. Mid caps and Small caps underperformed the large caps. Sector wise Metals was the best performing sector up by 27.4% for CY2025 followed by Auto's (+21.1%), Banks (+15.6%), while Realty and IT sector were down 17.3% and 14.9% respectively. FPI sell-off intensified during CY2025 to the tune of USD 17.9bn (USD 755mn sell-off in CY2024), domestic flows continued to remain strong, with Domestic Institutional Investors (DIIs) infusing USD 89.5bn into equities. For the month of December, FPI outflow was USD 1.7bn while DII inflow was USD 8.1bn.

CY2025 was a challenging year led by adverse geopolitical events. The start of CY2025 was impacted by news of President Trump imposing tariffs, increase in crude prices and weak corporate earnings. The news of India-Pakistan war, Iran-Israel war in the 2nd half of 2025 was negated by slew of positive news such as GST rate rationalization, RBI rate cut of 125bps and US Fed rate cut of 75bps. Consequently Nifty 50 rallied by ~18% from the bottom of April.

Locally, policy changes such as increase in slab rate for individual income tax and GST rationalization are witnessing early signs of pick-up in consumption. Domestic passenger vehicle volume grew by 27% YoY for the month of December 2025, while 2-wheeler retail domestic sales were up by 38% YoY during the same period. Commercial vehicle domestic sales volumes were up by 28% YoY in December 2025 and tractor domestic sales were up by 37% YoY.

Banking credit growth has improved to 11.2% vs average of 10% for the year and is set to further increase. In November, India's Industrial Production (IIP) registered a robust growth of 6.7%YoY, a sharp increase from 0.6% in October 2025, driven primarily by manufacturing sector and from basic metals, pharma and autos. GST net collection for financial year till date (April 25-November 25) stood at INR 12.79tn, up 7.3% YoY. CPI inflation in November inched up to 0.71% from 0.25% in October 2025 on account of increase in food prices.

Globally, the sentiments in 1HCY25 were marred by geo-political tensions and President Trump threatening to impose high tariffs. Barring some of the economies like India, China most of the countries have negotiated a lower tariff rate of 10-20%. Most markets have fared better than India and had an element of AI driving the outperformance. South Korean market was up by 75.6%, highest globally during CY25 primarily led by rally in AI and defence stocks. This was followed by Brazil (+34%), Hong Kong (+27.8%), Japan (+26.2%) and Taiwan (+25.7%). Amongst the developed economies, Germany was up 23% in CY2025 followed by UK (+21.5%), US S&P 500 (+17.3%), China (+18.4%) and US Dow Jones (13.7%).

On the currency front, INR has been the worst performing currency in CY25, down by 4.9%, followed by Indonesia (-3.2%), Philippines (-1.7%) while South Korea has appreciated by 1.8%, followed by Japan by 0.4%. While uncertainty on tariff and geo-political instability impacted the rupee, outflow by FPIs also led to depreciation in INR. For CY2025, FPIs withdrew most emerging markets. Amongst some of the Asian economies Taiwan saw outflow of USD 7.8bn, followed by Malaysia (USD-5.1bn), Vietnam (USD-4.8bn), South Korea (USD-4.5bn). Amongst Emerging Markets (EM), only Brazil saw inflows of USD 4.9bn during CY2025.

Although there are multiple headwinds globally, India continues to remain the fastest growing economy registering GDP growth of 8.2% during Q2FY26. With favourable policy announcements by the government, India's GDP is expected to remain healthy, with Fitch Ratings revising India's GDP forecast to 7.4% for FY26 up from 6.9% projected earlier.

Going ahead, revival in earning will be key to watch out for and crucial for FPIs to turn positive on India. Earnings growth improved during 2Q FY26 and it may grow in double digits during FY27 and FY28. With index underperforming emerging markets, FPI ownership at all time low and with some reversal of AI trades we can expect activity to pick up in Indian markets. Wish you all a Happy and Prosperous New Year. Happy investing!

*Source: BnK/360One, Kotak Securities, Prabhudas Lilladher. Data as of December 31, 2025. Kindly refer to the last page of the factsheet of Baroda BNP Paribas Mutual fund for the month ending December 2025 for disclaimers.*

# Market Outlook - Fixed Income

## Debt Market Commentary January-2026

As we progressed towards the end of 2025, global uncertainty though present but retreated from its elevated levels post US tariff shock. With countries closing negotiations and deals with the US, the impact of the tariffs becomes clearer. Although there are countries still behind the wagon to close any deal and are currently facing the brunt of the tariffs.

In the month of December, there was a clear divergence in the monetary policy of some central banks. While the US and the UK delivered a rate cut emphasising the soft labour market conditions, Japan increased its policy rate to a 30-year high as inflation remained above target. US Treasury yields declined amidst increasing rate cut expectations. Yields, thereafter, firmed up to a 16-year high in early December following hawkish comments from the Bank of Japan. Though yields moderated post the Fed policy in December, the fall was capped by uncertainty on Fed rate outlook for 2026.

| Year | Meeting | Real GDP | Unemployment rate | PCE inflation | Core PCE inflation | Fed funds rate |
|------|---------|----------|-------------------|---------------|--------------------|----------------|
| 2025 | Dec-25  | 1.7      | 4.5               | 2.9           | 3.0                | 3.6            |
|      | Sep-25  | 1.6      | 4.5               | 3.0           | 3.1                | 3.6            |
| 2026 | Dec-25  | 2.3      | 4.4               | 2.4           | 2.5                | 3.4            |
|      | Sep-25  | 1.8      | 4.4               | 2.6           | 2.6                | 3.4            |
| 2027 | Dec-25  | 2.0      | 4.3               | 2.1           | 2.1                | 3.1            |
|      | Sep-25  | 1.9      | 4.3               | 2.1           | 2.1                | 3.1            |
| 2028 | Dec-25  | 1.9      | 4.2               | 2.0           | 2.0                | 3.1            |
|      | Sep-25  | 1.8      | 4.2               | 2.0           | 2.0                | 3.1            |
| LR   | Dec-25  | 1.6      | 4.2               | 2.0           | 2.0                | 3.0            |
|      | Sep-25  | 1.8      | 4.2               | 2.0           | 2.0                | 3.0            |

Source: FED FOMC SEP data as on 06.12.2025

Global commodity prices remained largely stable. Divergent movements were also observed across commodity markets, with a continued uptick in gold prices and a softening bias in crude oil prices. Copper prices too picked up sharply led by supply concerns.

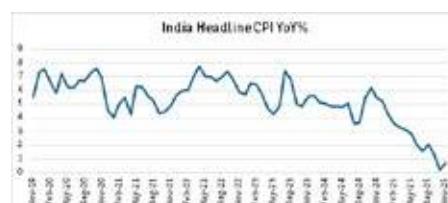
## Domestic Economy-

The Indian economy, supported by resilient domestic demand, grew by 8.2% y/y in Q2 FY26. High-frequency indicators suggest that overall economic activity held up in November-2025. The increase in e-way bill generation indicates a rise in goods movement and freight activity supported by the GST reforms. The increase in petroleum consumption was driven by a pick-up in construction and agricultural operations. Electricity demand declined for the second consecutive month due to the early onset of winter season.

Indicators of urban demand strengthened further, building up on the festival season pick-up. Retail passenger vehicle sales grew at their highest pace in over a year, aided by GST benefits, marriage season demand, and improved supply. Retail tractor sales growth, buoyed by positive rabi season prospects, reduction in GST rates and hike in minimum support prices of rabi crops, registered a significant pick-up. Other high frequency indicators of rural demand, namely, retail automobiles sales, however, witnessed a sharp deceleration in the post festive season coupled with adverse base effects.

India's external sector exhibited resilience despite a challenging global environment. Current account deficit narrowed in Q2 FY26 with a moderation in merchandise trade deficit, robust services exports and resilient remittances. Capital flows, however, were tempered by persistent global uncertainties. Foreign exchange reserves remain sufficient to comfortably meet India's external financing requirements.

## Domestic Economy-



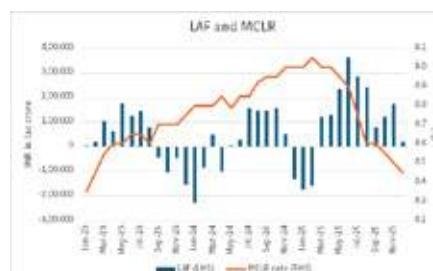
Source: Bloomberg, Data as on 12.12.2025

The material contained herein has been obtained from publicly available information, believed to be reliable, but Baroda BNP Paribas Asset Management India Private Limited (BBNPPAMIPL) makes no representation that it is accurate or complete. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers. This information is not intended to be an offer to see or a solicitation for the purchase or sale of any financial product or instrument. **Past Performance may or may not be sustained in future and is not a guarantee of future returns.**

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

- CPI inflation picked up tad bit at 0.7% in November-2025 v/s 0.25% YoY in October-2025. The marginal pick-up was due to less supportive base effect.
- Food and beverages inflation remained negative at -2.8% YoY in November v/s -3.7% in October. The deflation in food prices remains broad-based, spanning vegetables, pulses, and spices.
- Preliminary estimates for December CPI inflation is tracking at 1.7%, reflecting adverse base-effect. The pass-through of GST cuts is likely completed in October and November.
- Core inflation is estimated at 4.8%, reflecting further surge in gold prices. There is also a possibility of higher telecom tariffs in December.
- FY26 CPI inflation is tracking at 2.0% in line with RBI's estimate.

## Domestic Liquidity -



Source: Bloomberg, Data as on 31.12.2025

- Banking system liquidity became deficit post advance tax payments on December 15th, 2025.
- RBI's commitment to provide sufficient liquidity has led to further announcement of liquidity measures.
- RBI continues to infuse liquidity at an accelerated pace, it has undertaken INR3tn Open Market Operations (OMO) purchase and INR2.6tn via CRR cut until Jan 2026.
- RBI has also conducted two buy-sell swaps during this period of US\$15bn in December and January, thereby reinstating core liquidity of more than INR 4 trillion.
- RBI's action also addresses the tepid money supply (M3) growth in the economy.
- The announcement of OMOs for liquidity gives additional 3 tn INR in the economy which may circle back to accretion of deposits in the banking sector.
- Deposit growth is an important factor to bring down the Credit-Deposit (CD) ratio of the scheduled commercial banks. Thus, supporting short-term rates as this may lead to lesser issuances of CDs in the coming quarter.

## Fixed Income Outlook-

- US Monetary Shift** - FED in December-25 policy delivered a rate cut and also mentioned to start quantitative easing.

Even though the economic projections reflect one cut in 2026 and 2027, we believe the FED will continue to remain data dependent and the SEP (summary of economic projections) to align accordingly.

The key triggers on Fed's rate trajectory depend further clarity on US labor market conditions post government shutdown, US tariffs and its actual impact on inflation and tightness in US money markets.

We expect one more cut by March-2026 given weakness in labour market conditions.

- Changing Policy Dynamics from August to December -25** - RBI Monetary policy reduced the repo rate by 25bps to 5.25% in line

with our expectations. The dynamics of RBI's future monetary policy decisions will depend on

a) Firstly, the direction of FED policy monetary, where we expect fed to deliver at least 1 rate cuts by March 2026 led by labor market concerns and tightness in US money markets, b) Secondly, domestic growth is currently supported by multiple reforms and policies pushes, the actual momentum of the economy will be visible in Q4 FY26 post effects of GST cuts. However, the current run rate of less than double digit nominal GDP also provides an impetus to remain on expansionary mode on monetary policy front especially when fiscal expansion potential remains limited c) Thirdly, inflation expectations in Q1 and Q2 FY27 are lower than 4% and real rates remain 'substantially high' as per RBI's Governor. Therefore, RBI may acknowledge scope for either reducing rates further/continue infusion of durable liquidity or remain on long pause with liquidity infusion mode till the time double digit nominal gdp or inflation more than 4% on sustainable basis is achieved.

**Elevated spreads and yields** - We believe the recent sell off started since August-25 has created another opportunity for investors as it has resulted in valuation of securities to a reasonably attractive point wherein spreads of 10-year benchmark vs the overnight rate and SDLs/Long gsec versus the 10yr benchmark have reached the higher end of the trading range. The investors could benefit from further easing of rates in months ahead.

**Fiscal concerns added to the woes But!** - Fiscal concerns aided further rise in yields, but we do not expect GST rate cuts to be fiscally negative as we expect Government to benefit from higher volumes at lower GST rates along with other avenues to manage the deficit, if any.

**INR took the hit** - INR depreciation has resulted in INR valuation being closer to fair level and provides an attractive entry point from foreign investors in fixed income markets.

**At last, the opportunity** - Positive real rates of -200 bps (1yr T-bill vs FY26 inflation), post RBI rate cut of 100 bps provides a fundamentally attractive case for remaining invested in fixed income assets. Benign inflation forecast of 2.6%, below RBI threshold of 4% for FY26 and maintaining GDP forecast at 6.8% indicates a continuity of pro-growth-oriented policy mindset. Multiyear high spread between benchmarks and long end G-sec is expected to provide ample opportunity, with stable to lower rate view and comfortable macros.

# Equity Investment Philosophy - Business, Management, Valuation (B.M.V.)

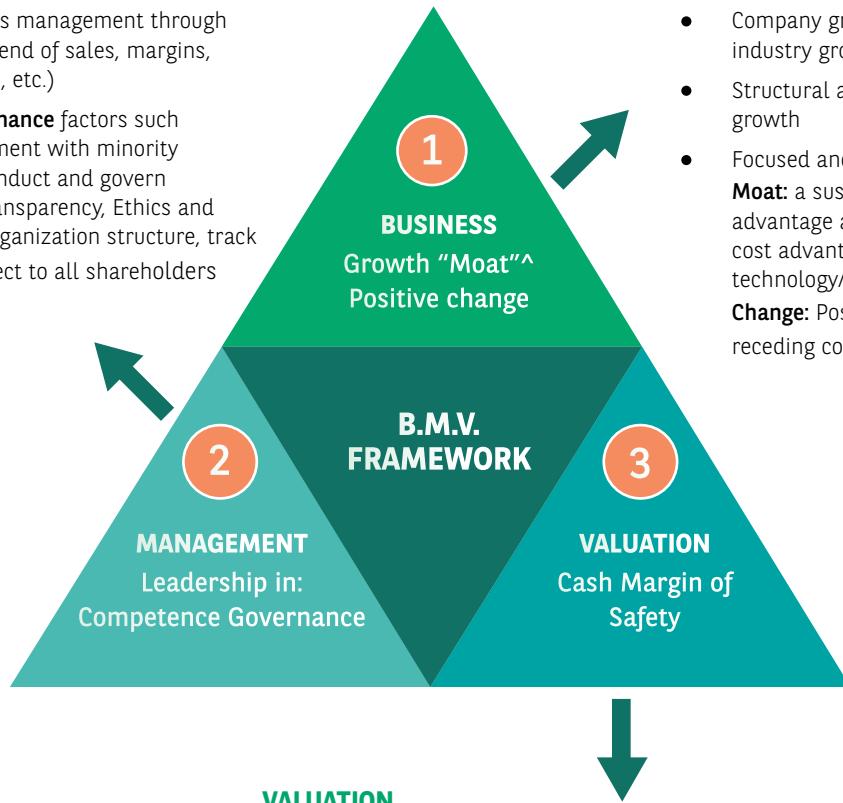
We believe that "companies create wealth and not markets" and thus the focus is on identifying businesses which could grow earnings at a faster rate for significantly long periods of time. Our in-house investment framework BMV (Business – Management - Valuation) helps us in identifying these companies. Thus, while investing we focus on all aspects of the company viz. quality of business, sustainability of growth, governance and price being paid for the company. All the companies which are part of the scheme portfolio have to pass through each of the BMV filters. And for us, all aspects are important. This drives the portfolio construction process and helps us identify stock picking opportunities across market cycles .

**In search of companies with **superior** and **sustainable** earnings growth **with strong management, at reasonable valuations.****

## MANAGEMENT

### Leadership in:

- **Competency** basis management through market cycles (trend of sales, margins, capital allocation, etc.)
- **Corporate Governance** factors such as interest alignment with minority shareholders, Conduct and govern business with Transparency, Ethics and Accountability, organization structure, track record with respect to all shareholders



## BUSINESS

### Growth:

- Company growing faster than industry, industry growing faster than market
- Structural and long-term sustainable growth
- Focused and simple to understand

**Moat:** a sustainable competitive advantage arising from brand franchise, cost advantage, industry structure, technology/patents, distribution, etc.

**Change:** Positive change in sector, receding competitive intensity

<sup>^</sup>A sustainable competitive advantage

# Macro-Economic Dashboard

|  | Dec 24 | Jan 25 | Feb 25 | Mar 25 | Apr 25 | May 25 | Jun 25 | Jul 25 | Aug 25 | Sept 25 | Oct 25 | Nov 25 | Dec 25 |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|--------|--------|--------|
| <b>Banking</b>                             |        |        |        |        |        |        |        |        |        |         |        |        |        |
| Currency in circulation (% YoY)            | 5.9    | 5.3    | 5.6    | 5.8    | 6.5    | 7.0    | 7.2    | 7.5    | 8.8    | 9.1     | 8.1    | 9.0    |        |
| M3 (% YoY)                                 | 9.3    | 9.6    | 9.6    | 9.6    | 9.6    | 9.5    | 9.6    | 10.0   | 10.1   | 9.6     | 10.6   | 10.2   |        |
| Bank non-food credit growth (%YoY)         | 12.4   | 12.5   | 12.0   | 12.1   | 11.3   | 10.2   | 10.3   | 9.9    | 9.9    | 10.2    | 12.2   | 11.4   |        |
| Personal credit (%YoY)                     | 14.9   | 14.2   | 14.0   | 14.0   | 14.5   | 13.7   | 14.7   | 11.9   | 11.8   | 11.7    | 14.0   |        |        |
| Credit to industry (%YoY)                  | 7.4    | 8.2    | 7.3    | 8.0    | 6.7    | 4.9    | 5.5    | 6.0    | 6.5    | 7.3     | 10.0   |        |        |
| Credit to services (%YoY)                  | 13.0   | 13.8   | 13.0   | 13.4   | 11.2   | 9.4    | 9.6    | 10.6   | 10.6   | 10.2    | 13.0   |        |        |
| Deposit growth (%YoY)                      | 10.2   | 10.6   | 10.6   | 10.5   | 10.5   | 10.1   | 10.3   | 10.2   | 10.2   | 9.5     | 10.8   | 10.2   |        |
| Credit to deposit ratio (%)                | 78.7   | 79.0   | 79.0   | 79.2   | 77.9   | 77.4   | 77.8   | 79.2   | 79.3   | 80.3    | 80.2   | 80.5   |        |
| 10 year G-Sec yields (%)                   | 6.76   | 6.70   | 6.73   | 6.58   | 6.36   | 6.29   | 6.32   | 6.37   | 6.57   | 6.58    | 6.53   | 6.51   | 6.59   |
| Weighted average deposit rate of banks (%) | 7.00   | 7.02   | 7.02   | 7.03   | 7.01   | 7.07   | 6.99   | 6.92   | 6.87   | 6.82    | 6.78   | 6.73   |        |
| Weighted average lending rate of banks (%) | 9.88   | 9.87   | 9.80   | 9.77   | 9.70   | 9.69   | 9.48   | 9.38   | 9.32   | 9.26    | 9.24   | 9.21   |        |
| Median MCLR (%)                            | 9.00   | 9.00   | 9.05   | 9.00   | 9.00   | 8.95   | 8.90   | 8.75   | 8.60   | 8.60    | 8.55   | 8.50   | 8.45   |
| Commercial Paper issuance (%YoY)           | 19.7   | 20.9   | 14.2   | 14.0   | 32.6   | 37.1   | 18.4   | 19.2   | 15.4   | 22.8    | 7.8    | 12.7   |        |
| <b>Industry</b>                            |        |        |        |        |        |        |        |        |        |         |        |        |        |
| Cement production (%YoY)                   | 4.6    | 14.6   | 10.8   | 12.2   | 6.3    | 9.7    | 8.2    | 11.6   | 6.1    | 5.0     | 5.3    | 14.5   |        |
| Steel production (%YoY)                    | 6.2    | 4.7    | 6.9    | 9.3    | 4.4    | 7.4    | 9.7    | 16.6   | 14.2   | 14.4    | 6.7    | 6.1    |        |
| IIP (%YoY)                                 | 3.5    | 5.2    | 2.7    | 3.9    | 2.6    | 1.9    | 1.5    | 4.3    | 4.1    | 4.6     | 0.4    | 6.7    |        |
| Mining (%YoY)                              | 2.7    | 4.4    | 1.6    | 1.2    | (0.2)  | (0.1)  | (8.7)  | (7.2)  | 6.6    | (0.4)   | (1.8)  | 5.4    |        |
| Manufacturing (%YoY)                       | 3.4    | 5.8    | 2.8    | 4.0    | 3.1    | 3.2    | 3.7    | 6.0    | 3.8    | 5.6     | 1.8    | 8.0    |        |
| Electricity (%YoY)                         | 6.2    | 2.4    | 7.5    | 1.7    | (4.7)  | (1.2)  | 3.7    | 4.1    | 3.1    | (6.9)   | (1.5)  |        |        |
| Capital goods production (%YoY)            | 10.4   | 10.3   | 8.2    | 3.6    | 14.0   | 13.3   | 3.0    | 6.8    | 4.5    | 5.4     | 2.4    | 10.4   |        |
| Consumer durable production (%YoY)         | 8.3    | 7.2    | 3.7    | 6.9    | 6.2    | -0.9   | 2.8    | 7.3    | 3.5    | 10.0    | (0.5)  | 10.3   |        |
| Consumer non-durable production (%YoY)     | (7.5)  | (0.3)  | (2.1)  | -4.0   | -2.7   | -1.0   | (0.9)  | 0.5    | (6.4)  | (0.3)   | (4.4)  | 7.3    |        |
| PMI Manufacturing Index                    | 56.4   | 57.7   | 56.3   | 58.1   | 58.2   | 57.6   | 58.4   | 59.1   | 59.3   | 57.7    | 59.2   | 56.6   | 55.0   |
| PMI Services Index                         | 59.3   | 56.5   | 59.0   | 58.5   | 58.7   | 58.8   | 60.4   | 60.5   | 62.9   | 60.9    | 58.9   | 59.8   |        |
| PMI Composite Index                        | 59.2   | 57.7   | 58.8   | 59.5   | 59.7   | 59.3   | 61.6   | 61.1   | 63.2   | 61.0    | 60.4   | 59.7   |        |
| <b>Consumer</b>                            |        |        |        |        |        |        |        |        |        |         |        |        |        |
| Rural wage (%YoY)                          | 6.4    | 6.5    | 6.8    | 7.1    | 7.5    | 7.5    | 7.6    |        |        |         |        |        |        |
| Urban unemployment (%)                     | 8.4    | 8.4    | 7.8    | 8.6    | 8.1    | 8.4    | 7.6    | 7.5    | 6.4    | 8.6     | 7.4    | 6.2    |        |
| Rural unemployment (%)                     | 7.4    | 7.7    | 8.8    | 7.2    | 7.5    | 6.1    | 7.5    | 6.4    | 6.3    | 5.2     | 7.6    | 7.0    |        |
| Naukri job speak index (%YoY)              | 8.7    | 3.9    | 4.0    | -1.5   | 8.9    | 0.3    | 10.5   | 6.8    | 3.4    | 10.1    | (9.3)  | 23.5   |        |
| Motorvehicle sales (%YoY)                  | (4.7)  | 2.0    | (6.6)  | 9.6    | -13.0  | 1.7    | (4.0)  | 7.1    | 4.5    | 6.5     | 4.6    | 21.0   |        |
| Passenger vehicle (%YoY)                   | 10.0   | 1.6    | 1.9    | 3.6    | 3.9    | -0.8   | (7.4)  | (0.2)  | (8.8)  | 4.4     | 17.2   | 18.7   |        |
| Commercial vehicle (%YoY)                  | 4.7    | 2.4    | (0.4)  | 4.5    | -0.5   | 1.8    | (1.7)  | 9.8    | 7.5    | 13.0    | 10.2   | 28.0   |        |
| Two wheeler (%YoY)                         | (8.8)  | 2.1    | (9.0)  | 11.4   | -16.7  | 2.2    | (3.4)  | 8.7    | 7.1    | 6.7     | 2.1    | 21.2   |        |
| Tractor sales                              | 14.0   | 11.4   | 35.9   | 25.4   | 7.7    | 9.1    | 10.5   | 8.0    | 28.3   | 45.4    | 14.8   | 30.1   |        |
| Petrol consumption (%YoY)                  | 11.1   | 6.7    | 3.5    | 5.7    | 5.0    | 9.2    | 6.8    | 5.9    | 5.5    | 8.0     | 7.0    | 2.2    | 6.7    |
| Diesel consumption (%YoY)                  | 6.0    | 4.2    | (1.3)  | 0.9    | 4.4    | 2.2    | 1.6    | 2.4    | 0.9    | 6.6     | (0.5)  | 4.7    | 5.0    |
| Air traffic (%YoY)                         | 8.2    | 11.3   | 11.0   | 8.8    | 8.5    | 1.9    | 3.0    | (4.2)  | (1.4)  | (3.0)   | 2.7    |        |        |
| Foreign tourist arrivals (%YoY)            | (3.8)  | (0.2)  | (8.6)  | (13.7) | (3.8)  | (24.5) | (23.9) |        |        |         |        |        |        |
| <b>Freight</b>                             |        |        |        |        |        |        |        |        |        |         |        |        |        |
| Major port traffic (%YoY)                  | 3.4    | 6.2    | 7.4    | 13.3   | 7.0    | 4.4    | 5.5    | 4.0    | 2.5    | 11.5    | 12.0   | 14.6   |        |
| Rail freight traffic (%YoY)                | 1.7    | 0.0    | (3.0)  | 3.0    | 3.6    | 2.7    | 0.9    | 0.0    | 8.5    | 3.9     |        |        |        |
| E-way bills generated (%YoY)               | 17.6   | 23.1   | 14.7   | 20.2   | 23.4   | 18.9   | 19.3   | 25.8   | 22.4   | 21.0    | 8.2    | 27.6   |        |
| <b>Foreign Trade</b>                       |        |        |        |        |        |        |        |        |        |         |        |        |        |
| Export growth (%YoY)                       | (1.0)  | (2.4)  | (10.9) | 0.7    | 9.0    | (2.8)  | (0.1)  | 7.3    | 6.7    | 6.7     | (11.8) | 19.4   |        |
| Import growth (%YoY)                       | 4.9    | 10.3   | (16.3) | 11.4   | 19.1   | (1.7)  | (3.7)  | 8.6    | (10.1) | 16.7    | 16.6   | (1.9)  |        |
| Non-oil, non-gold imports (%YoY)           | 2.0    | 18.8   | (3.0)  | 2.2    | 17.3   | 12.9   | 1.1    | 8.5    | (2.2)  | 14.6    | 12.4   | 16.8   |        |
| Capital goods imports (%YoY)               | 12.8   | 24.4   | 7.0    | 6.8    | 25.2   | 25.1   | 8.5    | 20.5   | (0.6)  | 11.2    | 12.9   | 14.6   |        |
| <b>Fiscal</b>                              |        |        |        |        |        |        |        |        |        |         |        |        |        |
| Central Government expenditure (%YoY)      | 22.1   | 12.4   | (17.7) | 9.7    | 10.0   | 40.3   | 37.4   | 3.3    | (9.9)  | (8.0)   | (11.1) | 12.4   |        |
| Indirect tax (%YoY)                        | 2.5    | 11.9   | 0.4    | (10.9) | 3.6    | 17.1   | (0.2)  | 0.4    | (4.1)  | 7.6     | 3.2    | (7.4)  |        |
| GST Collections (Rs.bn)                    | 1769   | 1955   | 1836   | 1961   | 2367   | 2011   | 1846   | 1957   | 1863   | 1890    | 1959   | 1703   | 1746   |
| GST collections (YoY)                      | 7.3%   | 12.3%  | 9.1%   | 10.2%  | 12.6%  | 16.4%  | 6.2%   | 7.5%   | 6.5%   | 9.1%    | 4.6%   | -6.6%  | -1.3%  |
| <b>Inflation</b>                           |        |        |        |        |        |        |        |        |        |         |        |        |        |
| CPI (%YoY)                                 | 5.22   | 4.26   | 3.61   | 3.3    | 3.2    | 2.8    | 2.1    | 1.6    | 2.1    | 1.5     | 0.3    | 0.7    |        |
| Core CPI (%YoY)                            | 3.58   | 3.67   | 3.95   | 4.1    | 4.1    | 4.2    | 4.4    | 4.1    | 4.1    | 4.5     | 4.4    | 4.3    |        |
| WPI (%YoY)                                 | 2.37   | 2.31   | 2.38   | 2.0    | 0.85   | 0.4    | -0.1   | -0.6   | 0.5    | 0.1     | -1.2   | -0.3   |        |
| <b>Negative ( - + )</b>                    | 11     | 10     | 17     | 11     | 13     | 15     | 17     | 10     | 13     | 10      | 13     | 6      | 1      |
| <b>Positive ( + - )</b>                    | 34     | 39     | 40     | 33     | 39     | 37     | 35     | 33     | 38     | 35      | 37     | 38     | 4      |

Negative Watch Neutral Positive

Data is as on month-on-month basis

Source: PIB, Bloomberg, RBI, MOSPI, SIAM, Office of Economic Advisor

The data mentioned above is as per their date of release and availability as on January 05, 2026.

India 10 year benchmark yield spiked to 6.59% led by global monetary developments post Bank of Japan policy hike.

Benchmark rates continue to squeeze bit by bit with ongoing transmission of rate cuts in the economy.

India's Manufacturing PMI slowed to a 2 month low. The survey reflected weaker international order growth and narrowed range of export destinations, with goods mainly heading to Asia, Europe and the Middle East.

GST collections declined by 1.3% y/y in December-2025 led by a smaller collection in compensation cess.

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

# 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

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

2025

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty 100 TRI): basis it's constituents; as on December 31,

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities by predominantly investing in large market capitalization companies. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |              |
|------------------------------|--------------|
| Regular Plan - IDCW Option   | : ₹ 24.1359  |
| Regular Plan - Growth Option | : ₹ 226.3844 |
| Direct Plan - IDCW Option    | : ₹ 29.1562  |
| Direct Plan - Growth Option  | : ₹ 262.5533 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty 100 TRI

### Date of Allotment

September 23, 2004

Monthly AAUM## As on December 31, 2025 : ₹ 2,729.68 Crores

AUM## As on December 31, 2025 : ₹ 2,702.11 Crores

### Fund Manager

| Fund Manager        | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Jitendra Sriram | 16-Jun-22           | 27 years   |
| Mr. Kushant Arora   | 21-Oct-24           | 11 years   |

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out within 30 days of the date of allotment - 1% of the applicable Net Asset Value (NAV) • If units of the Scheme are redeemed or switched out after 30 days of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |          |
|--------------------------|----------|
| TER - Regular Plan (%)   | : 1.98%  |
| TER - Direct Plan (%)    | : 0.82%  |
| Portfolio Turnover Ratio | : 0.71   |
| Standard Deviation*++    | : 11.89% |
| Beta*++                  | : 0.95   |
| Sharpe Ratio*++          | : 0.88   |

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 53    |
| Portfolio RoE (%) | : 24.07 |
| EPS Growth (%)    | : 19.64 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

++ 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.

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS   | % of Net Assets | EQUITY HOLDINGS                           | % of Net Assets |
|---|-----------------|---|-----------------|
| <b>Banks</b>  | <b>22.36%</b>   | Bosch Limited                             | 1.33%           |
| ✓ HDFC Bank Limited   | 7.73%           | Ferrous Metals                            | 1.05%           |
| ✓ ICICI Bank Limited  | 6.26%           | JSW Steel Limited                         | 1.05%           |
| ✓ Kotak Mahindra Bank Limited                               | 3.01%           | <b>Aerospace &amp; Defense</b>            | <b>1.00%</b>    |
| ✓ State Bank of India                                       | 2.65%           | Bharat Electronics Limited                | 1.00%           |
| Punjab National Bank  | 1.65%           | LESS THAN 0.75% EXPOSURE                  | 0.92%           |
| Axis Bank Limited   | 1.06%           | FUTURES LONG POSITION                     | 0.93%           |
| <b>IT - Software</b>  | <b>8.63%</b>    | Multi Commodity Exchange of India Limited | 0.93%           |
| ✓ Infosys Limited   | 3.12%           | <b>TOTAL EQUITY HOLDING</b>               | <b>97.40%</b>   |
| ✓ Tata Consultancy Services Limited                         | 2.35%           |   |                 |
| Tech Mahindra Limited                                       | 2.12%           |   |                 |
| Persistent Systems Limited                                  | 1.04%           |   |                 |
| <b>Petroleum Products</b>                                   | <b>7.74%</b>    |   |                 |
| ✓ Reliance Industries Limited                               | 6.59%           |   |                 |
| Bharat Petroleum Corporation Limited                        | 1.15%           |   |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>5.97%</b>    |   |                 |
| Divi's Laboratories Limited                                 | 1.70%           |   |                 |
| Cipla Limited   | 1.46%           |   |                 |
| Dr. Reddy's Laboratories Limited                            | 1.44%           |   |                 |
| Sun Pharmaceutical Industries Limited                       | 1.37%           |   |                 |
| <b>Automobiles</b>  | <b>5.76%</b>    |   |                 |
| Maruti Suzuki India Limited                                 | 1.50%           |   |                 |
| Eicher Motors Limited                                       | 1.46%           |   |                 |
| Hyundai Motor India Ltd                                     | 1.45%           |   |                 |
| Hero MotoCorp Limited                                       | 1.35%           |   |                 |
| <b>Finance</b>  | <b>4.70%</b>    |   |                 |
| Bajaj Finance Limited                                       | 1.51%           |   |                 |
| Bajaj Finserv Limited                                       | 1.22%           |   |                 |
| Tata Capital Limited  | 1.08%           |   |                 |
| HDB Financial Services Limited                              | 0.89%           |   |                 |
| <b>Construction</b>   | <b>4.49%</b>    |   |                 |
| ✓ Larsen & Toubro Limited                                   | 4.49%           |   |                 |
| <b>Electrical Equipment</b>                                 | <b>4.37%</b>    |   |                 |
| ✓ Hitachi Energy India Limited                              | 2.93%           |   |                 |
| Bharat Heavy Electricals Limited                            | 1.44%           |   |                 |
| <b>Telecom - Services</b>                                   | <b>4.28%</b>    |   |                 |
| ✓ Bharti Airtel Limited                                     | 4.28%           |   |                 |
| <b>Power</b>  | <b>3.83%</b>    |   |                 |
| NTPC Limited  | 1.87%           |   |                 |
| Power Grid Corporation of India Limited                     | 1.06%           |   |                 |
| NHPC Limited  | 0.90%           |   |                 |
| <b>Diversified FMCG</b>                                     | <b>3.47%</b>    |   |                 |
| ITC Limited   | 2.08%           |   |                 |
| Hindustan Unilever Limited                                  | 1.39%           |   |                 |
| <b>Retailing</b>  | <b>2.69%</b>    |   |                 |
| Eternal Limited   | 1.53%           |   |                 |
| Swiggy Limited  | 1.16%           |   |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>2.30%</b>    |   |                 |
| Tata Motors Ltd   | 1.25%           |   |                 |
| Escorts Kubota Limited                                      | 1.05%           |   |                 |
| <b>Consumer Durables</b>                                    | <b>2.17%</b>    |   |                 |
| Titan Company Limited                                       | 1.16%           |   |                 |
| LG Electronics India Ltd                                    | 1.01%           |   |                 |
| <b>Beverages</b>  | <b>2.15%</b>    |   |                 |
| Varun Beverages Limited                                     | 1.09%           |   |                 |
| United Spirits Limited                                      | 1.06%           |   |                 |
| <b>Diversified Metals</b>                                   | <b>2.01%</b>    |   |                 |
| Vedanta Limited   | 2.01%           |   |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>1.88%</b>    |   |                 |
| UltraTech Cement Limited                                    | 1.88%           |   |                 |
| <b>Insurance</b>  | <b>1.83%</b>    |   |                 |
| HDFC Life Insurance Company Limited                         | 1.05%           |   |                 |
| ICICI Lombard General Insurance Company Limited             | 0.78%           |   |                 |
| <b>Food Products</b>  | <b>1.54%</b>    |   |                 |
| Nestle India Limited  | 1.54%           |   |                 |
| <b>Auto Components</b>                                      | <b>1.33%</b>    |   |                 |

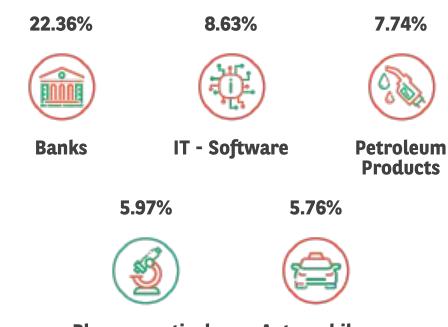
Investment in Top 10 scrips constitutes 43.41% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark

Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table

For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

# Baroda BNP Paribas Large and Mid Cap Fund

(An Open ended Equity Scheme investing in both large cap and mid cap stocks)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investment predominantly in equity and equity related instruments of large and midcap stocks

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

Benchmark riskometer is at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (BSE 250 Large & Mid Cap TRI): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid cap stocks. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |             |
|------------------------------|-------------|
| Regular Plan - IDCW Option   | : ₹ 19.9945 |
| Regular Plan - Growth Option | : ₹ 27.7346 |
| Direct Plan - IDCW Option    | : ₹ 22.9678 |
| Direct Plan - Growth Option  | : ₹ 29.9702 |

### ₹ Benchmark Index (AMFI Tier 1)

BSE 250 Large & Mid Cap TRI

### Date of Allotment

September 04, 2020

Monthly AAUM## As on December 31, 2025 : ₹ 1,732.31 Crores

AUM## As on December 31, 2025 : ₹ 1,757.44 Crores

### Fund Manager

| Fund Manager      | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Sanjay Chawla | 04-Sep-20           | 33 years   |
| Mr. Kirtan Mehta  | 01-Jan-25           | 26 years   |

### Load Structure

Exit Load: • If units are redeemed up to 10% of the units held on or before 365 days from the date of allotment - Nil  
 • If units are redeemed over and above the 10% limit on or before 365 days from the date of allotment - 1% of the applicable Net Asset Value (NAV)  
 • If units of scheme are redeemed after 365 days from the date of allotment - Nil.  
 For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|   |          |
|---|----------|
| TER - Regular Plan (%)  | : 2.09%  |
| TER - Direct Plan (%)   | : 0.84%  |
| Portfolio Turnover Ratio  | : 0.84   |
| Standard Deviation*   | : 13.92% |
| Beta*   | : 1.02   |
| Sharpe Ratio*   | : 0.93   |
| Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points. |          |

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 48    |
| Portfolio RoE (%) | : 26.78 |
| EPS Growth (%)    | : 18.13 |

## MINIMUM INVESTMENT AMOUNT

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

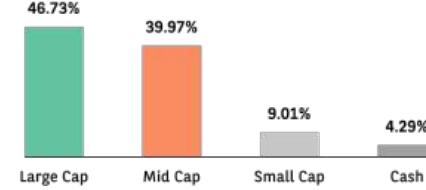
For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS   | % of Net Assets | EQUITY HOLDINGS                           | % of Net Assets |
|---|-----------------|---|-----------------|
| <b>Banks</b>  | <b>18.49%</b>   | Sagility Limited                          | 1.87%           |
| ✓ HDFC Bank Limited   | 6.20%           | <b>Beverages</b>                          | <b>1.78%</b>    |
| ✓ The Federal Bank Limited                                  | 3.19%           | Radico Khaitan Limited                    | 1.78%           |
| ✓ ICICI Bank Limited  | 2.67%           | <b>Commercial Services &amp; Supplies</b> | <b>1.43%</b>    |
| IndusInd Bank Limited                                       | 2.46%           | Smartworks Coworking Spaces Ltd           | 1.43%           |
| Karur Vysya Bank Limited                                    | 1.58%           | <b>Industrial Manufacturing</b>           | <b>1.37%</b>    |
| Canara Bank   | 1.45%           | Kaynes Technology India Limited           | 1.37%           |
| Kotak Mahindra Bank Limited                                 | 0.94%           | <b>Ferrous Metals</b>                     | <b>1.20%</b>    |
| <b>IT - Software</b>  | <b>6.97%</b>    | Jindal Steel Limited                      | 1.20%           |
| ✓ Infosys Limited   | 3.02%           | <b>Healthcare Services</b>                | <b>1.01%</b>    |
| Persistent Systems Limited                                  | 2.32%           | Jupiter Life Line Hospitals Limited       | 1.01%           |
| Tech Mahindra Limited                                       | 1.63%           | <b>TOTAL EQUITY HOLDING</b>               | <b>95.69%</b>   |
| <b>Automobiles</b>  | <b>6.26%</b>    |   |                 |
| Mahindra & Mahindra Limited                                 | 2.22%           |   |                 |
| Eicher Motors Limited                                       | 2.08%           |   |                 |
| Hyundai Motor India Ltd                                     | 1.96%           |   |                 |
| <b>Petroleum Products</b>                                   | <b>5.88%</b>    |   |                 |
| Hindustan Petroleum Corporation Limited                     | 2.98%           |   |                 |
| ✓ Reliance Industries Limited                               | 2.90%           |   |                 |
| <b>Consumer Durables</b>                                    | <b>3.92%</b>    |   |                 |
| Blue Star Limited   | 1.72%           |   |                 |
| LG Electronics India Ltd                                    | 1.17%           |   |                 |
| Dixon Technologies (India) Limited                          | 1.03%           |   |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>3.87%</b>    |   |                 |
| Ajanta Pharma Limited                                       | 1.42%           |   |                 |
| Sun Pharmaceutical Industries Limited                       | 1.27%           |   |                 |
| Divi's Laboratories Limited                                 | 1.18%           |   |                 |
| <b>Retailing</b>  | <b>3.80%</b>    |   |                 |
| FSN E-Commerce Ventures Limited                             | 1.90%           |   |                 |
| Eternal Limited   | 1.90%           |   |                 |
| <b>Electrical Equipment</b>                                 | <b>3.64%</b>    |   |                 |
| Bharat Heavy Electricals Limited                            | 2.13%           |   |                 |
| GE Vervon T&D India Limited                                 | 1.51%           |   |                 |
| <b>Insurance</b>  | <b>3.31%</b>    |   |                 |
| ICICI Lombard General Insurance Company Limited             | 2.12%           |   |                 |
| Max Financial Services Limited                              | 1.19%           |   |                 |
| <b>Finance</b>  | <b>3.12%</b>    |   |                 |
| Shriram Finance Limited                                     | 1.84%           |   |                 |
| Poonawalla Fincorp Limited                                  | 1.28%           |   |                 |
| <b>Capital Markets</b>                                      | <b>2.93%</b>    |   |                 |
| Multi Commodity Exchange of India Limited                   | 1.58%           |   |                 |
| 360 One WAM Limited   | 1.35%           |   |                 |
| <b>Telecom - Services</b>                                   | <b>2.88%</b>    |   |                 |
| ✓ Bharti Airtel Limited                                     | 2.88%           |   |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>2.83%</b>    |   |                 |
| ✓ JK Cement Limited   | 2.83%           |   |                 |
| <b>Chemicals &amp; Petrochemicals</b>                       | <b>2.74%</b>    |   |                 |
| Navin Fluorine International Limited                        | 1.85%           |   |                 |
| Linde India Limited   | 0.89%           |   |                 |
| <b>Leisure Services</b>                                     | <b>2.73%</b>    |   |                 |
| ✓ The Indian Hotels Company Limited                         | 2.73%           |   |                 |
| <b>Construction</b>   | <b>2.56%</b>    |   |                 |
| ✓ Larsen & Toubro Limited                                   | 2.56%           |   |                 |
| <b>Financial Technology (Fintech)</b>                       | <b>2.40%</b>    |   |                 |
| One 97 Communications Limited                               | 2.40%           |   |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>2.33%</b>    |   |                 |
| Escorts Kubota Limited                                      | 2.33%           |   |                 |
| <b>Food Products</b>  | <b>2.23%</b>    |   |                 |
| Britannia Industries Limited                                | 2.23%           |   |                 |
| <b>Non - Ferrous Metals</b>                                 | <b>2.09%</b>    |   |                 |
| Hindustan Zinc Limited                                      | 2.09%           |   |                 |
| <b>Auto Components</b>                                      | <b>2.05%</b>    |   |                 |
| Samvardhana Motherson International Limited                 | 2.05%           |   |                 |
| <b>IT - Services</b>  | <b>1.87%</b>    |   |                 |

Investment in Top 10 scrips constitutes 31.96% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)

|                           |               |                          |              |                    |              |
|---------------------------|---------------|--------------------------|--------------|--------------------|--------------|
| <b>Banks</b>              | <b>18.49%</b> | <b>IT - Software</b>     | <b>6.97%</b> | <b>Automobiles</b> | <b>6.26%</b> |
|                           |               |                          |              |                    |              |
| <b>Petroleum Products</b> | <b>5.88%</b>  | <b>Consumer Durables</b> | <b>3.92%</b> |                    |              |
|                           |               |                          |              |                    |              |

○ Overweight with respect to benchmark  
 □ Underweight with respect to benchmark  
 % of net assets of top 5 sectors includes equity less than 0.75% of corpus

\* refer Glossary page

For Distribution History kindly refer Distribution History table

# Baroda BNP Paribas Mid Cap Fund

(An Open ended Equity Scheme predominantly investing in mid cap stocks)

This product is suitable for investors who are seeking\*:

- Wealth Creation in long term.
- Investments in companies in mid capitalization segment.

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

## Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis its portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty Midcap 150 TRI): basis its constituents; as on December 31, 2025

## Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the Scheme seeks to generate long-term capital appreciation by investing primarily in companies with high growth opportunities in the mid capitalization segment. The fund will emphasize on companies that appear to offer opportunities for longterm growth and will be inclined towards companies that are driven by dynamic style of management and entrepreneurial flair. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |              |
|------------------------------|--------------|
| Regular Plan - IDCW Option   | : ₹ 59.5758  |
| Regular Plan - Growth Option | : ₹ 104.8063 |
| Direct Plan - IDCW Option    | : ₹ 75.8012  |
| Direct Plan - Growth Option  | : ₹ 125.5619 |

### Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

### Date of Allotment

May 02, 2006

Monthly AAUM## As on December 31, 2025 : ₹2,298.06 Crores

AUM## As on December 31, 2025 : ₹2,312.61 Crores

### Fund Manager

| Fund Manager           | Managing fund since | Experience |
|------------------------|---------------------|------------|
| Mr. Pratish Krishnan** | 29-Nov-25           | 23 years   |
| Mr. Himanshu Singh     | 21-Oct-24           | 10 years   |

### 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.

### % Expense Ratio & Quantitative Data\*

|                          |          |
|--------------------------|----------|
| TER - Regular Plan (%)   | : 1.98%  |
| TER - Direct Plan (%)    | : 0.55%  |
| Portfolio Turnover Ratio | : 0.80   |
| Standard Deviation***    | : 13.40% |
| Beta***                  | : 0.83   |
| Sharpe Ratio***          | : 1.10   |

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 63    |
| Portfolio RoE (%) | : 37.14 |
| EPS Growth (%)    | : 16.18 |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

\*\* 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.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

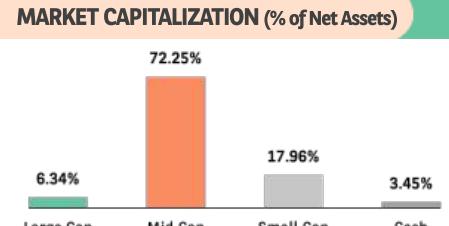
The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

\*\*Mr. Pratish Krishnan was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Shiv Chanani

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS   | % of Net Assets | EQUITY HOLDINGS                 | % of Net Assets |
|---|-----------------|---------------------------------|-----------------|
| <b>Banks</b>  | <b>10.76%</b>   | <b>Diversified</b>              | <b>1.21%</b>    |
| ✓ Indian Bank   | 2.68%           | 3M India Limited                | 1.21%           |
| ✓ The Federal Bank Limited                                  | 2.31%           | Industrial Products             | 1.15%           |
| Ujjivan Small Finance Bank Limited                          | 1.68%           | Cummins India Limited           | 1.15%           |
| IDFC First Bank Limited                                     | 1.55%           | Leisure Services                | 1.01%           |
| Yes Bank Limited  | 1.40%           | Travel Food Services Limited    | 1.01%           |
| Karur Vysya Bank Limited                                    | 1.14%           | Commercial Services & Supplies  | 1.00%           |
| <b>Auto Components</b>                                      | <b>9.08%</b>    | Firstsource Solutions Limited   | 1.00%           |
| Bosch Limited   | 1.79%           | Telecom - Services              | 0.98%           |
| ZF Commercial Vehicle Control Systems                       | 1.61%           | Bharti Hexacom Limited          | 0.98%           |
| India Limited   | 1.59%           | <b>LESS THAN 0.75% EXPOSURE</b> | <b>1.36%</b>    |
| Schaeffler India Limited                                    | 1.27%           | <b>TOTAL EQUITY HOLDING</b>     | <b>96.53%</b>   |
| Bharat Forge Limited  | 1.06%           |                                 |                 |
| MRF Limited   | 0.94%           |                                 |                 |
| Jtekt India Limited   | 0.82%           |                                 |                 |
| Motherson Sumi Wiring India Limited                         | 0.82%           |                                 |                 |
| <b>Electrical Equipment</b>                                 | <b>8.26%</b>    |                                 |                 |
| ✓ GE Verna T&D India Limited                                | 3.39%           |                                 |                 |
| ✓ Bharat Heavy Electricals Limited                          | 2.49%           |                                 |                 |
| ✓ Hitachi Energy India Limited                              | 2.38%           |                                 |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>6.97%</b>    |                                 |                 |
| IPCA Laboratories Limited                                   | 1.84%           |                                 |                 |
| Abbott India Limited  | 1.76%           |                                 |                 |
| GlaxoSmithKline Pharmaceuticals Limited                     | 1.58%           |                                 |                 |
| Acutias Chemicals Limited                                   | 1.04%           |                                 |                 |
| Mankind Pharma Limited                                      | 0.75%           |                                 |                 |
| <b>Financial Technology (Fintech)</b>                       | <b>5.10%</b>    |                                 |                 |
| ✓ PB Fintech Limited  | 2.76%           |                                 |                 |
| One 97 Communications Limited                               | 1.54%           |                                 |                 |
| Pine Labs Limited   | 0.80%           |                                 |                 |
| <b>Retailing</b>  | <b>4.45%</b>    |                                 |                 |
| Swiggy Limited  | 2.01%           |                                 |                 |
| FSN E-Commerce Ventures Limited                             | 1.26%           |                                 |                 |
| Vishal Mega Mart Limited                                    | 1.18%           |                                 |                 |
| <b>Healthcare Services</b>                                  | <b>4.01%</b>    |                                 |                 |
| Fortis Healthcare Limited                                   | 1.72%           |                                 |                 |
| Max Healthcare Institute Limited                            | 1.36%           |                                 |                 |
| Aster DM Healthcare Limited                                 | 0.93%           |                                 |                 |
| <b>Capital Markets</b>                                      | <b>3.70%</b>    |                                 |                 |
| ✓ BSE Limited   | 2.25%           |                                 |                 |
| Nippon Life India Asset Management Limited                  | 1.45%           |                                 |                 |
| <b>Chemicals &amp; Petrochemicals</b>                       | <b>3.59%</b>    |                                 |                 |
| ✓ Navin Fluorine International Limited                      | 2.56%           |                                 |                 |
| Linde India Limited   | 1.03%           |                                 |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>3.56%</b>    |                                 |                 |
| Escorts Kubota Limited                                      | 1.93%           |                                 |                 |
| Ashok Leyland Limited                                       | 1.63%           |                                 |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>3.50%</b>    |                                 |                 |
| The India Cements Limited                                   | 1.32%           |                                 |                 |
| Shree Cement Limited  | 1.26%           |                                 |                 |
| Dalmia Bharat Limited                                       | 0.92%           |                                 |                 |
| <b>Finance</b>  | <b>3.23%</b>    |                                 |                 |
| Sundaram Finance Limited                                    | 1.94%           |                                 |                 |
| CRISIL Limited  | 1.29%           |                                 |                 |
| <b>IT - Services</b>  | <b>3.22%</b>    |                                 |                 |
| Sagify Limited  | 2.22%           |                                 |                 |
| Inventurus Knowledge Solutions Limited                      | 1.00%           |                                 |                 |
| <b>IT - Software</b>  | <b>3.13%</b>    |                                 |                 |
| Persistent Systems Limited                                  | 1.63%           |                                 |                 |
| Oracle Financial Services Software Limited                  | 1.50%           |                                 |                 |
| <b>Automobiles</b>  | <b>2.80%</b>    |                                 |                 |
| Hero MotoCorp Limited                                       | 1.50%           |                                 |                 |
| TVS Motor Company Limited                                   | 1.30%           |                                 |                 |
| <b>Insurance</b>  | <b>2.71%</b>    |                                 |                 |
| ICICI Lombard General Insurance Company Limited             | 1.48%           |                                 |                 |
| Max Financial Services Limited                              | 1.23%           |                                 |                 |
| <b>Realty</b>   | <b>2.40%</b>    |                                 |                 |
| ✓ The Phoenix Mills Limited                                 | 2.40%           |                                 |                 |
| <b>Petroleum Products</b>                                   | <b>2.37%</b>    |                                 |                 |
| ✓ Hindustan Petroleum Corporation Limited                   | 2.37%           |                                 |                 |
| <b>Consumer Durables</b>                                    | <b>2.31%</b>    |                                 |                 |
| Metro Brands Limited  | 1.30%           |                                 |                 |
| LG Electronics India Ltd                                    | 1.01%           |                                 |                 |
| <b>Fertilizers &amp; Agrochemicals</b>                      | <b>1.81%</b>    |                                 |                 |
| Coromandel International Limited                            | 1.81%           |                                 |                 |
| <b>Non - Ferrous Metals</b>                                 | <b>1.63%</b>    |                                 |                 |
| National Aluminium Company Limited                          | 1.63%           |                                 |                 |
| <b>Personal Products</b>                                    | <b>1.23%</b>    |                                 |                 |
| Procter & Gamble Hygiene and Health Care Limited            | 1.23%           |                                 |                 |

Investment in Top 10 scrips constitutes 25.59% of the portfolio



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

## SECTORAL COMPOSITION (Top 5)

|  |                                       |                             |
|--|---------------------------------------|-----------------------------|
| <b>10.76%</b>                              | <b>9.08%</b>                          | <b>8.26%</b>                |
|  |                                       |                             |
| <b>Banks</b>                               | <b>Auto Components</b>                | <b>Electrical Equipment</b> |
| <b>6.97%</b>                               | <b>5.10%</b>                          |                             |
|  |                                       |                             |
| <b>Pharmaceuticals &amp; Biotechnology</b> | <b>Financial Technology (Fintech)</b> |                             |

● Overweight with respect to benchmark

● Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

For Distribution History kindly refer Distribution History table  
For complete portfolio, kindly refer the website  
<https://www.barodabnpbaribasmf.in/>

# Baroda BNP Paribas Small Cap Fund

(An open ended equity scheme predominantly investing in small cap stocks)

This product is suitable for investors who are seeking\*:

- Long term capital growth
- Investment in equity & equity related securities predominantly in small cap Stocks

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty Small Cap 250 TRI): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |             |
|----------------|-------------|
| Regular IDCW   | : ₹ 12.5454 |
| Regular Growth | : ₹ 12.8744 |
| Direct IDCW    | : ₹ 12.9612 |
| Direct Growth  | : ₹ 13.2823 |

### Benchmark Index (AMFI Tier 1)

Nifty Small Cap 250 TRI

### Date of Allotment

October 30, 2023

Monthly AAUM## As on December 31, 2025 : ₹1,213.70 Crores  
AUM## As on December 31, 2025 : ₹1,219.17 Crores

### Fund Manager

| Fund Manager        | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Sanjay Chawla** | 29-Nov-25           | 33 years   |
| Mr. Himanshu Singh  | 21-Oct-24           | 10 years   |

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units within 1 year from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |         |
|--------------------------|---------|
| TER - Regular Plan (%)   | : 2.18% |
| TER - Direct Plan (%)    | : 0.95% |
| Portfolio Turnover Ratio | : 0.94  |

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 52    |
| Portfolio RoE (%) | : 30.29 |
| EPS Growth (%)    | : 14.08 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

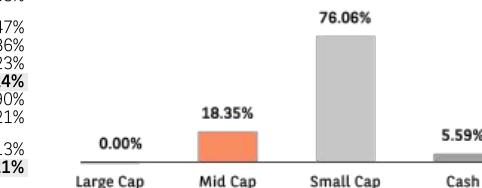
<https://www.barodabnpparibasmf.in/>

\*\*Mr. Sanjay Chawla was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Shiv Chanani

## PORTFOLIO (✓ Top 10 Holdings)

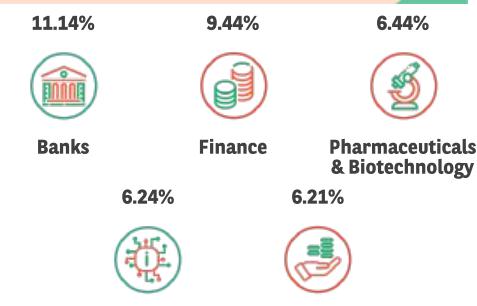
| EQUITY HOLDINGS   | % of Net Assets | EQUITY HOLDINGS   | % of Net Assets |
|---|-----------------|---|-----------------|
| <b>Banks</b>  | <b>11.14%</b>   | Zydus Wellness Limited  | 1.52%           |
| ✓ City Union Bank Limited                                   | 3.22%           | Petroleum Products  | 1.23%           |
| ✓ Karur Vysya Bank Limited                                  | 3.17%           | Gulf Oil Lubricants India Limited                               | 1.23%           |
| Ujjivan Small Finance Bank Limited                          | 1.96%           | LESS THAN 0.75% EXPOSURE  | 1.06%           |
| RBL Bank Limited  | 1.55%           | <b>TOTAL EQUITY HOLDING</b>                                     | <b>94.39%</b>   |
| Yes Bank Limited  | 1.24%           |   |                 |
| <b>Finance</b>  | <b>9.44%</b>    |   |                 |
| ✓ Can Fin Homes Limited                                     | 2.65%           | Total Fixed Income Holdings                                     |                 |
| Mas Financial Services Limited                              | 2.12%           | TREPS, Cash & Other Net Current Assets                          | 5.61%           |
| Poonawalla Fincorp Limited                                  | 2.08%           | <b>GRAND TOTAL</b>  | <b>100.00%</b>  |
| India Shelter Finance Corporation Limited                   | 1.32%           | Investment in Top 10 scrips constitutes 28.19% of the portfolio |                 |
| Manappuram Finance Limited                                  | 1.27%           |   |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>6.44%</b>    |   |                 |
| AstraZeneca Pharma India Limited                            | 2.38%           |   |                 |
| JB Chemicals & Pharmaceuticals Limited                      | 1.47%           |   |                 |
| Laurus Labs Limited   | 1.36%           |   |                 |
| Pfizer Limited  | 1.23%           |   |                 |
| <b>IT - Services</b>  | <b>6.24%</b>    |   |                 |
| ✓ Sagittus Limited  | 2.90%           |   |                 |
| Affle 3i Limited  | 2.21%           |   |                 |
| Inventurus Knowledge Solutions Limited                      | 1.13%           |   |                 |
| <b>Capital Markets</b>                                      | <b>6.21%</b>    |   |                 |
| Multi Commodity Exchange of India Limited                   | 2.19%           |   |                 |
| Angel One Limited   | 1.44%           |   |                 |
| KFin Technologies Limited                                   | 1.33%           |   |                 |
| ICRA Limited  | 1.25%           |   |                 |
| <b>Auto Components</b>                                      | <b>5.41%</b>    |   |                 |
| Jtek India Limited  | 2.43%           |   |                 |
| Motherson Sumi Wiring India Limited                         | 2.19%           |   |                 |
| Craftsman Automation Limited                                | 0.79%           |   |                 |
| <b>Healthcare Services</b>                                  | <b>5.03%</b>    |   |                 |
| Dr. Lal Path Labs Limited                                   | 2.07%           |   |                 |
| Aster DM Healthcare Limited                                 | 2.02%           |   |                 |
| Nephrocure Health Services Ltd                              | 0.94%           |   |                 |
| <b>Electrical Equipment</b>                                 | <b>4.65%</b>    |   |                 |
| Bharat Heavy Electricals Limited                            | 2.12%           |   |                 |
| Hitachi Energy India Limited                                | 1.50%           |   |                 |
| GE Vernova T&D India Limited                                | 1.03%           |   |                 |
| <b>Leisure Services</b>                                     | <b>4.63%</b>    |   |                 |
| Lemon Tree Hotels Limited                                   | 2.22%           |   |                 |
| Leela Palaces Hotels & Resorts Limited                      | 1.26%           |   |                 |
| Travel Food Services Limited                                | 1.15%           |   |                 |
| <b>Industrial Products</b>                                  | <b>3.84%</b>    |   |                 |
| KSB Limited   | 2.34%           |   |                 |
| Ingersoll Rand (India) Limited                              | 1.50%           |   |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>3.13%</b>    |   |                 |
| The India Cements Limited                                   | 1.96%           |   |                 |
| JK Lakshmi Cement Limited                                   | 1.17%           |   |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>3.05%</b>    |   |                 |
| ✓ BEML Limited  | 3.05%           |   |                 |
| <b>Chemicals &amp; Petrochemicals</b>                       | <b>2.91%</b>    |   |                 |
| ✓ Navin Fluorine International Limited                      | 2.91%           |   |                 |
| <b>Transport Services</b>                                   | <b>2.91%</b>    |   |                 |
| Delhivery Limited   | 2.07%           |   |                 |
| VRL Logistics Limited                                       | 0.84%           |   |                 |
| <b>Consumer Durables</b>                                    | <b>2.62%</b>    |   |                 |
| ✓ Amber Enterprises India Limited                           | 2.62%           |   |                 |
| <b>Other Consumer Services</b>                              | <b>2.59%</b>    |   |                 |
| ✓ PhysicsWallah Limited                                     | 2.59%           |   |                 |
| <b>Non - Ferrous Metals</b>                                 | <b>2.58%</b>    |   |                 |
| ✓ National Aluminium Company Limited                        | 2.58%           |   |                 |
| <b>Commercial Services &amp; Supplies</b>                   | <b>2.50%</b>    |   |                 |
| ✓ eClerx Services Limited                                   | 2.50%           |   |                 |
| <b>Beverages</b>  | <b>2.16%</b>    |   |                 |
| Radico Khaitan Limited                                      | 2.16%           |   |                 |
| <b>IT - Software</b>  | <b>1.56%</b>    |   |                 |
| KPIT Technologies Limited                                   | 1.56%           |   |                 |
| <b>Diversified</b>  | <b>1.54%</b>    |   |                 |
| DCM Shriram Limited   | 1.54%           |   |                 |
| <b>Food Products</b>  | <b>1.52%</b>    |   |                 |

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark

Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Flexi Cap Fund

(An Open ended dynamic equity scheme  
investing across large cap, mid cap, small cap  
companies)

This product is suitable for investors who are seeking\*:

- Wealth Creation in long term.
- Investment in equity and equity related securities across market capitalizations

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their  
principal will be at Very High risk

2025

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on December 31,

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long term capital appreciation by investing in a dynamic mix of equity and equity related instruments across market capitalizations. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                            |             |
|----------------------------|-------------|
| Regular Plan-IDCW          | : ₹ 14.4495 |
| Regular Plan-Growth Option | : ₹ 15.8377 |
| Direct Plan-IDCW           | : ₹ 15.1476 |
| Direct Plan-Growth Option  | : ₹ 16.6046 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

August 17, 2022

Monthly AAUM## As on December 31, 2025 : ₹1,262.44 Crores

AUM## As on December 31, 2025 : ₹1,265.43 Crores

### Fund Manager

| Fund Manager      | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Sanjay Chawla | 17-Aug-22           | 33 years   |
| Mr. Kirtan Mehta  | 01-Jan-25           | 26 years   |

### 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.

### % Expense Ratio & Quantitative Data\*

|                          |          |
|--------------------------|----------|
| TER - Regular Plan (%)   | : 2.18%  |
| TER - Direct Plan (%)    | : 1.01%  |
| Portfolio Turnover Ratio | : 0.84   |
| Standard Deviation*      | : 13.15% |
| Beta*                    | : 0.96   |
| Sharpe Ratio*            | : 0.81   |

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 45    |
| Portfolio RoE (%) | : 32.59 |
| EPS Growth (%)    | : 14.44 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

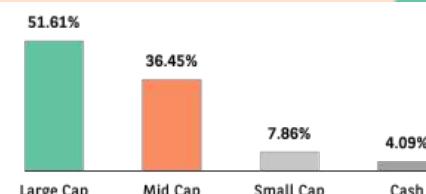
The scheme currently does not have Distribution History. For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                            | % of Net Assets | EQUITY HOLDINGS   | % of Net Assets |
|--|-----------------|---|-----------------|
| <b>Banks</b>                               | <b>20.95%</b>   | <b>Insurance</b>  | <b>2.02%</b>    |
| ✓ HDFC Bank Limited                        | 7.44%           | ICICI Lombard General Insurance Company Limited                 | 2.02%           |
| ✓ The Federal Bank Limited                 | 3.48%           | <b>Auto Components</b>  | <b>1.53%</b>    |
| ✓ ICICI Bank Limited                       | 2.87%           | Schaeffler India Limited  | 1.53%           |
| IndusInd Bank Limited                      | 2.39%           | <b>Industrial Manufacturing</b>                                 | <b>1.43%</b>    |
| Canara Bank                                | 2.02%           | Kaynes Technology India Limited                                 | 1.43%           |
| Karur Vysya Bank Limited                   | 1.88%           | <b>Agricultural Food &amp; other Products</b>                   | <b>1.41%</b>    |
| Kotak Mahindra Bank Limited                | 0.87%           | Tata Consumer Products Limited                                  | 1.41%           |
| <b>IT - Software</b>                       | <b>7.05%</b>    | <b>Non - Ferrous Metals</b>                                     | <b>1.40%</b>    |
| ✓ Infosys Limited                          | 3.55%           | Hindalco Industries Limited                                     | 1.40%           |
| Tech Mahindra Limited                      | 2.01%           | <b>TOTAL EQUITY HOLDING</b>                                     | <b>95.92%</b>   |
| Persistent Systems Limited                 | 1.49%           |   |                 |
| <b>Petroleum Products</b>                  | <b>6.45%</b>    |   |                 |
| Hindustan Petroleum Corporation Limited    | 3.35%           | <b>Total Fixed Income Holdings</b>                              |                 |
| ✓ Reliance Industries Limited              | 3.10%           | TREPS, Cash & Other Net Current Assets                          | 4.08%           |
| <b>Automobiles</b>                         | <b>6.36%</b>    | <b>GRAND TOTAL</b>  | <b>100.00%</b>  |
| Mahindra & Mahindra Limited                | 2.34%           |   |                 |
| Eicher Motors Limited                      | 2.02%           | Investment in Top 10 scrips constitutes 34.92% of the portfolio |                 |
| Hyundai Motor India Ltd                    | 2.00%           |   |                 |
| <b>Electrical Equipment</b>                | <b>5.93%</b>    |   |                 |
| Bharat Heavy Electricals Limited           | 2.27%           |   |                 |
| Hitachi Energy India Limited               | 2.17%           |   |                 |
| GE Vernova T&D India Limited               | 1.49%           |   |                 |
| <b>Retailing</b>                           | <b>5.84%</b>    |   |                 |
| Eternal Limited                            | 2.20%           |   |                 |
| Vishal Mega Mart Limited                   | 2.05%           |   |                 |
| FSN E-Commerce Ventures Limited            | 1.59%           |   |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b> | <b>4.54%</b>    |   |                 |
| Ajanta Pharma Limited                      | 1.86%           |   |                 |
| Divi's Laboratories Limited                | 1.52%           |   |                 |
| Sun Pharmaceutical Industries Limited      | 1.16%           |   |                 |
| <b>Consumer Durables</b>                   | <b>3.80%</b>    |   |                 |
| Blue Star Limited                          | 1.49%           |   |                 |
| LG Electronics India Ltd                   | 1.20%           |   |                 |
| Century Plyboards (India) Limited          | 1.11%           |   |                 |
| <b>Healthcare Services</b>                 | <b>3.75%</b>    |   |                 |
| Max Healthcare Institute Limited           | 2.40%           |   |                 |
| Metropolis Healthcare Limited              | 1.35%           |   |                 |
| <b>Telecom - Services</b>                  | <b>3.16%</b>    |   |                 |
| ✓ Bharti Airtel Limited                    | 3.16%           |   |                 |
| <b>Finance</b>                             | <b>3.12%</b>    |   |                 |
| Shriram Finance Limited                    | 1.77%           |   |                 |
| Poonawalla Fincorp Limited                 | 1.35%           |   |                 |
| <b>Construction</b>                        | <b>2.90%</b>    |   |                 |
| ✓ Larsen & Toubro Limited                  | 2.90%           |   |                 |
| <b>Chemicals &amp; Petrochemicals</b>      | <b>2.73%</b>    |   |                 |
| Solar Industries India Limited             | 1.69%           |   |                 |
| Linde India Limited                        | 1.04%           |   |                 |
| <b>Financial Technology (Fintech)</b>      | <b>2.57%</b>    |   |                 |
| ✓ One 97 Communications Limited            | 2.57%           |   |                 |
| <b>Ferrous Metals</b>                      | <b>2.50%</b>    |   |                 |
| ✓ Jindal Steel Limited                     | 2.50%           |   |                 |
| <b>Beverages</b>                           | <b>2.22%</b>    |   |                 |
| Radico Khaitan Limited                     | 2.22%           |   |                 |
| <b>IT - Services</b>                       | <b>2.16%</b>    |   |                 |
| Sagicity Limited                           | 2.16%           |   |                 |
| <b>Cement &amp; Cement Products</b>        | <b>2.10%</b>    |   |                 |
| UltraTech Cement Limited                   | 2.10%           |   |                 |

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)

|                    |               |                             |              |                           |              |
|--------------------|---------------|-----------------------------|--------------|---------------------------|--------------|
| <b>Banks</b>       | <b>20.95%</b> | <b>IT - Software</b>        | <b>7.05%</b> | <b>Petroleum Products</b> | <b>6.45%</b> |
|                    |               |                             |              |                           |              |
|                    |               |                             |              |                           |              |
| <b>Automobiles</b> | <b>6.36%</b>  | <b>Electrical Equipment</b> | <b>5.93%</b> |                           |              |
|                    |               |                             |              |                           |              |
|                    |               |                             |              |                           |              |

○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Multi Cap Fund

(An open ended equity scheme investing across large cap, mid-cap and small cap stocks)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investments predominantly in equity and equity related instruments.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty 500 Multicap 50 25 25 TRI): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments. The Scheme does not guarantee/ indicate any returns. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |              |
|------------------------------|--------------|
| Regular Plan - IDCW Option   | : ₹ 52.9940  |
| Regular Plan - Growth Option | : ₹ 288.2896 |
| Direct Plan - IDCW Option    | : ₹ 56.5494  |
| Direct Plan - Growth Option  | : ₹ 325.1001 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty 500 Multicap 50 25 25 TRI

### Date of Allotment

September 12, 2003

Monthly AAUM## As on December 31, 2025 : ₹ 3,119.81 Crores

AUM## As on December 31, 2025 : ₹ 3,142.21 Crores

### Fund Manager

| Fund Manager       | Managing fund since | Experience |
|--------------------|---------------------|------------|
| Mr. Sanjay Chawla  | 01-Nov-15           | 33 years   |
| Mr. Kirtan Mehta** | 29-Nov-25           | 26 years   |

### Load Structure

Exit Load: • 1% if redeemed on or before 12 months from the date of allotment of units. NIL if redeemed after 12 months from the date of allotment of units

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |          |
|--------------------------|----------|
| TER - Regular Plan (%)   | : 1.96%  |
| TER - Direct Plan (%)    | : 0.90%  |
| Portfolio Turnover Ratio | : 1.17   |
| Standard Deviation*++    | : 13.50% |
| Beta*++                  | : 0.91   |
| Sharpe Ratio*++          | : 0.97   |

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 55    |
| Portfolio RoE (%) | : 24.02 |
| EPS Growth (%)    | : 15.65 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

++ 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.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

For complete portfolio, kindly refer the website

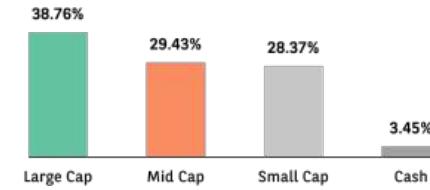
<https://www.barodabnpparibasmf.in/>

\*\*Mr. Kirtan Mehta was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Sandeep Jain

## PORTFOLIO (✓ Top 10 Holdings)

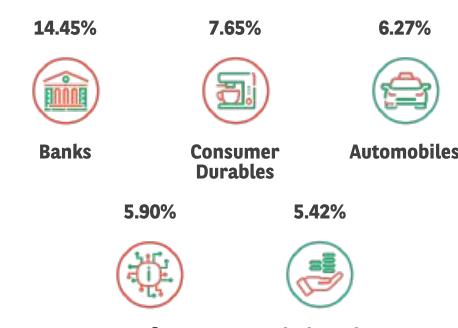
| EQUITY HOLDINGS   | % of Net Assets | EQUITY HOLDINGS   | % of Net Assets |
|---|-----------------|---|-----------------|
| <b>Banks</b>  | <b>14.45%</b>   | Bharti Airtel Limited   | 1.68%           |
| ✓ HDFC Bank Limited   | 4.00%           | Minerals & Mining   | 1.52%           |
| ✓ ICICI Bank Limited  | 2.35%           | NMDC Limited  | 1.52%           |
| ✓ Karur Vysya Bank Limited                                  | 2.18%           | Commercial Services & Supplies                                  | 1.45%           |
| IndusInd Bank Limited                                       | 2.06%           | Indiglobe Spaces Limited  | 1.45%           |
| Punjab National Bank  | 1.67%           | Auto Components   | 1.29%           |
| Canara Bank   | 1.18%           | Schaeffler India Limited  | 1.29%           |
| RBL Bank Limited  | 1.01%           | Industrial Manufacturing  | 1.24%           |
| <b>Consumer Durables</b>                                    | <b>7.65%</b>    | Tega Industries Limited   | 1.24%           |
| Amber Enterprises India Limited                             | 2.08%           | Pharmaceuticals & Biotechnology                                 | 1.12%           |
| Titan Company Limited                                       | 2.06%           | Divi's Laboratories Limited                                     | 1.12%           |
| Blue Star Limited   | 1.43%           | LESS THAN 0.75% EXPOSURE  | 0.71%           |
| Dixon Technologies (India) Limited                          | 1.16%           | TOTAL EQUITY HOLDING  | 96.6%           |
| LG Electronics India Ltd                                    | 0.92%           |   |                 |
| <b>Automobiles</b>  | <b>6.27%</b>    |   |                 |
| ✓ TVS Motor Company Limited                                 | 2.40%           | Total Fixed Income Holdings                                     |                 |
| Mahindra & Mahindra Limited                                 | 2.01%           | TREPS, Cash & Other Net Current Assets                          | 3.40%           |
| Maruti Suzuki India Limited                                 | 1.86%           | <b>GRAND TOTAL</b>  | <b>100.00%</b>  |
| IT - Software   | 5.90%           |   |                 |
| Infosys Limited   | 2.07%           | Investment in Top 10 scrips constitutes 26.47% of the portfolio |                 |
| Tech Mahindra Limited                                       | 2.03%           |   |                 |
| Persistent Systems Limited                                  | 1.80%           |   |                 |
| <b>Capital Markets</b>                                      | <b>5.42%</b>    |   |                 |
| Nippon Life India Asset Management Limited                  | 1.68%           |   |                 |
| BSE Limited   | 1.26%           |   |                 |
| Central Depository Services (India) Limited                 | 1.26%           |   |                 |
| Prudent Corporate Advisory Services Limited                 | 1.22%           |   |                 |
| <b>Finance</b>  | <b>5.15%</b>    |   |                 |
| Bajaj Finance Limited                                       | 2.04%           |   |                 |
| Aditya Birla Capital Limited                                | 1.88%           |   |                 |
| Poonawalla Fincorp Limited                                  | 1.23%           |   |                 |
| <b>Retailing</b>  | <b>4.96%</b>    |   |                 |
| Eternal Limited   | 1.86%           |   |                 |
| Vishal Mega Mart Limited                                    | 1.82%           |   |                 |
| Swiggy Limited  | 1.28%           |   |                 |
| <b>Healthcare Services</b>                                  | <b>4.88%</b>    |   |                 |
| Max Healthcare Institute Limited                            | 1.66%           |   |                 |
| Dr. Lal Path Labs Limited                                   | 1.65%           |   |                 |
| Rainbow Childrens Medicare Limited                          | 1.57%           |   |                 |
| <b>Petroleum Products</b>                                   | <b>4.30%</b>    |   |                 |
| ✓ Reliance Industries Limited                               | 3.35%           |   |                 |
| Hindustan Petroleum Corporation Limited                     | 0.95%           |   |                 |
| <b>Chemicals &amp; Petrochemicals</b>                       | <b>3.71%</b>    |   |                 |
| ✓ Navin Fluorine International Limited                      | 2.45%           |   |                 |
| Linde India Limited   | 1.26%           |   |                 |
| <b>Electrical Equipment</b>                                 | <b>3.14%</b>    |   |                 |
| Bharat Heavy Electricals Limited                            | 1.83%           |   |                 |
| Hitachi Energy India Limited                                | 1.31%           |   |                 |
| <b>Leisure Services</b>                                     | <b>3.12%</b>    |   |                 |
| Travel Food Services Limited                                | 1.70%           |   |                 |
| Lemon Tree Hotels Limited                                   | 1.42%           |   |                 |
| <b>IT - Services</b>  | <b>2.61%</b>    |   |                 |
| ✓ Sagicity Limited  | 2.61%           |   |                 |
| <b>Beverages</b>  | <b>2.52%</b>    |   |                 |
| ✓ Radico Khaitan Limited                                    | 2.52%           |   |                 |
| <b>Financial Technology (Fintech)</b>                       | <b>2.48%</b>    |   |                 |
| ✓ One 97 Communications Limited                             | 2.48%           |   |                 |
| <b>Food Products</b>  | <b>2.13%</b>    |   |                 |
| ✓ Britannia Industries Limited                              | 2.13%           |   |                 |
| <b>Construction</b>   | <b>1.81%</b>    |   |                 |
| Larsen & Toubro Limited                                     | 1.81%           |   |                 |
| <b>Transport Services</b>                                   | <b>1.80%</b>    |   |                 |
| Delhivery Limited   | 1.80%           |   |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>1.78%</b>    |   |                 |
| BEML Limited  | 1.78%           |   |                 |
| <b>Insurance</b>  | <b>1.78%</b>    |   |                 |
| SBI Life Insurance Company Limited                          | 1.78%           |   |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>1.73%</b>    |   |                 |
| The India Cements Limited                                   | 1.73%           |   |                 |
| <b>Telecom - Services</b>                                   | <b>1.68%</b>    |   |                 |

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Value Fund

(An open ended equity scheme following a value investment strategy)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term
- Investment predominantly in a portfolio of equity and equity related securities by following a value investment strategy

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

2025

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on December 31,

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments by following a value investment strategy. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                            |             |
|----------------------------|-------------|
| Regular Plan-IDCW          | : ₹ 12.9567 |
| Regular Plan-Growth Option | : ₹ 14.2106 |
| Direct Plan-IDCW           | : ₹ 13.4093 |
| Direct Plan-Growth Option  | : ₹ 14.7061 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

June 07, 2023

Monthly AAUM## As on December 31, 2025 : ₹1,172.00 Crores

AUM## As on December 31, 2025 : ₹1,169.44 Crores

### Fund Manager

| Fund Manager          | Managing fund since | Experience |
|-----------------------|---------------------|------------|
| Mr. Jitendra Sriram** | 29-Nov-25           | 27 years   |
| Mr. Himanshu Singh    | 21-Oct-24           | 10 years   |

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 1 year from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |         |
|--------------------------|---------|
| TER - Regular Plan (%)   | : 2.22% |
| TER - Direct Plan (%)    | : 1.16% |
| Portfolio Turnover Ratio | : 0.70  |

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 56    |
| Portfolio RoE (%) | : 25.96 |
| EPS Growth (%)    | : 18.21 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History

For complete portfolio, kindly refer the website

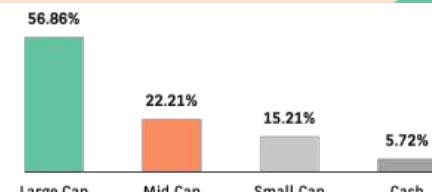
<https://www.barodabnpparibasmf.in/>

\*\*Mr. Jitendra Sriram was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Shiv Chanani

## PORTFOLIO (✓ Top 10 Holdings)

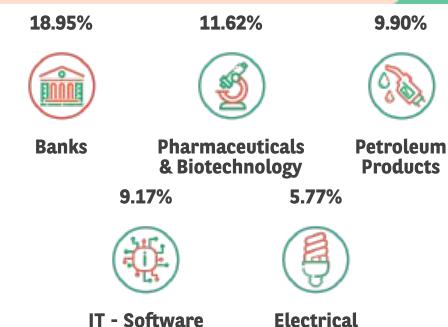
| EQUITY HOLDINGS   | % of Net Assets | EQUITY HOLDINGS                           | % of Net Assets |
|---|-----------------|---|-----------------|
| <b>Banks</b>  | <b>18.95%</b>   | Mas Financial Services Limited            | 1.21%           |
| ✓ HDFC Bank Limited   | 6.71%           | Non - Ferrous Metals                      | 1.16%           |
| ✓ ICICI Bank Limited  | 4.13%           | National Aluminium Company Limited        | 1.16%           |
| ✓ Kotak Mahindra Bank Limited                               | 2.88%           | LESS THAN 0.75% EXPOSURE                  | 2.32%           |
| Canara Bank   | 1.49%           | FUTURES LONG POSITION                     | 0.86%           |
| Yes Bank Limited  | 1.29%           | Multi Commodity Exchange of India Limited | 0.86%           |
| IDBI Bank Limited   | 1.23%           | <b>TOTAL EQUITY HOLDING</b>               | <b>94.26%</b>   |
| Ujjivan Small Finance Bank Limited                          | 1.22%           |   |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>11.62%</b>   |   |                 |
| ✓ Divi's Laboratories Limited                               | 2.71%           |   |                 |
| Sun Pharmaceutical Industries Limited                       | 1.76%           |   |                 |
| JB Chemicals & Pharmaceuticals Limited                      | 1.54%           |   |                 |
| Zydus Lifesciences Limited                                  | 1.41%           |   |                 |
| Alkem Laboratories Limited                                  | 1.19%           |   |                 |
| Cipla Limited   | 1.16%           |   |                 |
| Sanofi Consumer Healthcare India Limited                    | 1.00%           |   |                 |
| Sanofi India Limited  | 0.85%           |   |                 |
| <b>Petroleum Products</b>                                   | <b>9.90%</b>    |   |                 |
| ✓ Reliance Industries Limited                               | 7.01%           |   |                 |
| Hindustan Petroleum Corporation Limited                     | 1.77%           |   |                 |
| Bharat Petroleum Corporation Limited                        | 1.12%           |   |                 |
| <b>IT - Software</b>  | <b>9.17%</b>    |   |                 |
| ✓ Infosys Limited   | 2.86%           |   |                 |
| Tata Consultancy Services Limited                           | 2.06%           |   |                 |
| Tech Mahindra Limited                                       | 1.90%           |   |                 |
| Birlasoft Limited   | 1.22%           |   |                 |
| Wipro Limited   | 1.13%           |   |                 |
| <b>Electrical Equipment</b>                                 | <b>5.77%</b>    |   |                 |
| ✓ GE Vernova T&D India Limited                              | 2.89%           |   |                 |
| ✓ Bharat Heavy Electricals Limited                          | 2.88%           |   |                 |
| <b>Automobiles</b>  | <b>5.17%</b>    |   |                 |
| ✓ Hero MotoCorp Limited                                     | 2.22%           |   |                 |
| Eicher Motors Limited                                       | 1.52%           |   |                 |
| Maruti Suzuki India Limited                                 | 1.43%           |   |                 |
| <b>Power</b>  | <b>4.88%</b>    |   |                 |
| NHPC Limited  | 1.52%           |   |                 |
| Power Grid Corporation of India Limited                     | 1.18%           |   |                 |
| SJVN Limited  | 1.15%           |   |                 |
| CESC Limited  | 1.03%           |   |                 |
| <b>Construction</b>   | <b>3.77%</b>    |   |                 |
| ✓ Larsen & Toubro Limited                                   | 3.77%           |   |                 |
| <b>Diversified FMCG</b>                                     | <b>3.24%</b>    |   |                 |
| ITC Limited   | 2.17%           |   |                 |
| Hindustan Unilever Limited                                  | 1.07%           |   |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>3.10%</b>    |   |                 |
| UltraTech Cement Limited                                    | 1.63%           |   |                 |
| The India Cements Limited                                   | 1.47%           |   |                 |
| <b>Auto Components</b>                                      | <b>2.47%</b>    |   |                 |
| Ittek India Limited   | 1.53%           |   |                 |
| Tenneco Clean Air India Limited                             | 0.94%           |   |                 |
| <b>Insurance</b>  | <b>2.32%</b>    |   |                 |
| HDFC Life Insurance Company Limited                         | 1.39%           |   |                 |
| ICICI Prudential Life Insurance Company Limited             | 0.93%           |   |                 |
| <b>Diversified Metals</b>                                   | <b>2.05%</b>    |   |                 |
| Vedanta Limited   | 2.05%           |   |                 |
| <b>Consumer Durables</b>                                    | <b>1.80%</b>    |   |                 |
| LG Electronics India Ltd                                    | 0.94%           |   |                 |
| Akzo Nobel India Limited                                    | 0.86%           |   |                 |
| <b>Oil</b>  | <b>1.63%</b>    |   |                 |
| Oil India Limited   | 1.63%           |   |                 |
| <b>Aerospace &amp; Defense</b>                              | <b>1.54%</b>    |   |                 |
| Bharat Electronics Limited                                  | 1.54%           |   |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>1.33%</b>    |   |                 |
| Tata Motors Ltd   | 1.33%           |   |                 |
| <b>Finance</b>  | <b>1.21%</b>    |   |                 |

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



● Overweight with respect to benchmark

● Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Dividend Yield Fund

(An open-ended equity scheme predominantly investing in dividend yielding stocks.)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments of dividend yielding companies

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

2025

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on December 31,

## INVESTMENT OBJECTIVE

The investment objective is to provide medium to long term appreciation by predominantly investing in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |             |
|----------------|-------------|
| Regular IDCW   | : ₹ 9.8768  |
| Regular Growth | : ₹ 9.8768  |
| Direct IDCW    | : ₹ 10.0922 |
| Direct Growth  | : ₹ 10.0922 |

### ₹ Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

September 11, 2024

Monthly AAUM## As on December 31, 2025 : ₹795.40 Crores

AUM## As on December 31, 2025 : ₹778.78 Crores

### Fund Manager

| Fund Manager          | Managing fund since | Experience |
|-----------------------|---------------------|------------|
| Mr. Jitendra Sriram** | 29-Nov-25           | 27 years   |
| Mr. Himanshu Singh    | 21-Oct-24           | 10 years   |

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units within 1 year from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil  
For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |         |
|--------------------------|---------|
| TER - Regular Plan (%)   | : 2.34% |
| TER - Direct Plan (%)    | : 1.13% |
| Portfolio Turnover Ratio | : 0.69  |

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 52    |
| Portfolio RoE (%) | : 21.89 |
| EPS Growth (%)    | : 20.78 |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

\*\*Mr. Jitendra Sriram was appointed as Fund Manager w.e.f.

November 29, 2025 in place of Mr. Shiv Chanani

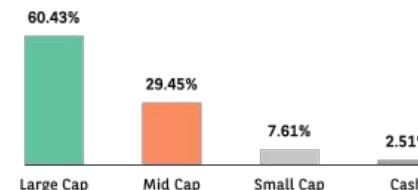
For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS   | % of Net Assets | EQUITY HOLDINGS                           | % of Net Assets |
|---|-----------------|---|-----------------|
| <b>Banks</b>  | <b>16.86%</b>   | <b>Non - Ferrous Metals</b>               | <b>1.45%</b>    |
| ✓ HDFC Bank Limited   | 6.30%           | National Aluminium Company Limited        | 1.45%           |
| ✓ ICICI Bank Limited  | 4.04%           | <b>Diversified FMCG</b>                   | <b>1.40%</b>    |
| ✓ Kotak Mahindra Bank Limited                               | 2.80%           | ITC Limited                               | 1.40%           |
| ✓ Canara Bank   | 2.33%           | <b>Consumer Durables</b>                  | <b>1.05%</b>    |
| IDFC First Bank Limited                                     | 1.39%           | LG Electronics India Ltd                  | 1.05%           |
| <b>IT - Software</b>  | <b>10.67%</b>   | <b>Industrial Products</b>                | <b>0.83%</b>    |
| ✓ Infosys Limited   | 3.36%           | SKF India (Industrial) Ltd                | 0.83%           |
| Tata Consultancy Services Limited                           | 2.26%           | <b>LESS THAN 0.75% EXPOSURE</b>           | <b>1.56%</b>    |
| Tech Mahindra Limited                                       | 1.63%           | <b>FUTURES LONG POSITION</b>              | <b>0.97%</b>    |
| HCL Technologies Limited                                    | 1.25%           | Multi Commodity Exchange of India Limited | 0.97%           |
| Wipro Limited   | 1.18%           |   |                 |
| Oracle Financial Services Software Limited                  | 0.99%           |   |                 |
| <b>Petroleum Products</b>                                   | <b>10.49%</b>   | <b>TOTAL EQUITY HOLDING</b>               | <b>97.47%</b>   |
| ✓ Reliance Industries Limited                               | 7.26%           |   |                 |
| Hindustan Petroleum Corporation Limited                     | 1.85%           |   |                 |
| Bharat Petroleum Corporation Limited                        | 1.38%           |   |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>10.17%</b>   |   |                 |
| ✓ JB Chemicals & Pharmaceuticals Limited                    | 2.57%           |   |                 |
| GlaxoSmithKline Pharmaceuticals Limited                     | 2.00%           |   |                 |
| Divi's Laboratories Limited                                 | 1.99%           |   |                 |
| Sun Pharmaceutical Industries Limited                       | 1.99%           |   |                 |
| Dr. Reddy's Laboratories Limited                            | 1.62%           |   |                 |
| <b>Automobiles</b>  | <b>6.01%</b>    |   |                 |
| Hero MotoCorp Limited                                       | 2.20%           |   |                 |
| Hyundai Motor India Ltd                                     | 2.12%           |   |                 |
| Eicher Motors Limited                                       | 1.69%           |   |                 |
| <b>Construction</b>   | <b>4.25%</b>    |   |                 |
| ✓ Larsen & Toubro Limited                                   | 4.25%           |   |                 |
| <b>Auto Components</b>                                      | <b>3.88%</b>    |   |                 |
| Bharat Forge Limited  | 1.53%           |   |                 |
| Tenneco Clean Air India Limited                             | 1.23%           |   |                 |
| Bosch Limited   | 1.12%           |   |                 |
| <b>Food Products</b>  | <b>3.04%</b>    |   |                 |
| Nestle India Limited  | 1.65%           |   |                 |
| Britannia Industries Limited                                | 1.39%           |   |                 |
| <b>Electrical Equipment</b>                                 | <b>2.90%</b>    |   |                 |
| ✓ GE Vernova T&D India Limited                              | 2.90%           |   |                 |
| <b>Finance</b>  | <b>2.79%</b>    |   |                 |
| Bajaj Finance Limited                                       | 1.71%           |   |                 |
| Cholamandalam Investment and Finance Company Ltd            | 1.08%           |   |                 |
| <b>Capital Markets</b>                                      | <b>2.78%</b>    |   |                 |
| ICRA Limited  | 1.40%           |   |                 |
| 360 One WAM Limited   | 1.38%           |   |                 |
| <b>Oil</b>  | <b>2.58%</b>    |   |                 |
| Oil India Limited   | 1.47%           |   |                 |
| Oil & Natural Gas Corporation Limited                       | 1.11%           |   |                 |
| <b>Power</b>  | <b>2.50%</b>    |   |                 |
| NHPC Limited  | 1.46%           |   |                 |
| SJVN Limited  | 1.04%           |   |                 |
| <b>Diversified Metals</b>                                   | <b>2.44%</b>    |   |                 |
| ✓ Vedanta Limited   | 2.44%           |   |                 |
| <b>Insurance</b>  | <b>2.17%</b>    |   |                 |
| ICICI Lombard General Insurance Company Limited             | 1.32%           |   |                 |
| ICICI Prudential Life Insurance Company Limited             | 0.85%           |   |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>1.89%</b>    |   |                 |
| UltraTech Cement Limited                                    | 1.89%           |   |                 |
| <b>Beverages</b>  | <b>1.72%</b>    |   |                 |
| Radico Khaitan Limited                                      | 1.72%           |   |                 |
| <b>Healthcare Services</b>                                  | <b>1.57%</b>    |   |                 |
| Max Healthcare Institute Limited                            | 1.57%           |   |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>1.50%</b>    |   |                 |
| Escorts Kubota Limited                                      | 1.50%           |   |                 |

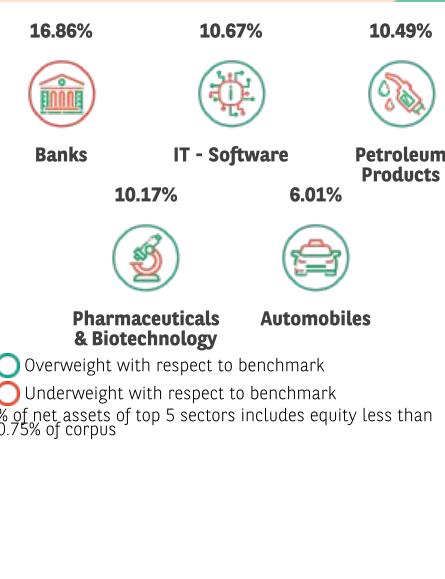
Investment in Top 10 scrips constitutes 38.25% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



# Baroda BNP Paribas Focused Fund

(An Open ended Equity Scheme investing in maximum 30 stocks across market capitalization (i.e. multi cap stocks))

This product is suitable for investors who are seeking\*:

- Wealth Creation in long term.
- Investment primarily in equity and equity-related securities of upto 30 companies and the rest in debt securities & money market instruments

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

2025

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital growth by investing in a concentrated portfolio of equity & equity related instruments of up to 30 companies across market capitalization. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |             |
|------------------------------|-------------|
| Regular Plan - IDCW Option   | : ₹ 16.1582 |
| Regular Plan - Growth Option | : ₹ 22.4269 |
| Direct Plan - IDCW Option    | : ₹ 18.4106 |
| Direct Plan - Growth Option  | : ₹ 25.6048 |

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

October 06, 2017

Monthly AAUM## As on December 31, 2025 : ₹708.59 Crores

AUM## As on December 31, 2025 : ₹709.26 Crores

### Fund Manager

| Fund Manager      | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Sanjay Chawla | 14-Mar-22           | 33 years   |
| Mr. Kirtan Mehta  | 01-Jan-25           | 26 years   |

### 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.

### % Expense Ratio & Quantitative Data\*

|                          |          |
|--------------------------|----------|
| TER - Regular Plan (%)   | : 2.28%  |
| TER - Direct Plan (%)    | : 0.47%  |
| Portfolio Turnover Ratio | : 1.33   |
| Standard Deviation*      | : 14.68% |
| Beta*                    | : 1.07   |
| Sharpe Ratio*            | : 0.63   |

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 27    |
| Portfolio RoE (%) | : 38.92 |
| EPS Growth (%)    | : 15.43 |

### MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

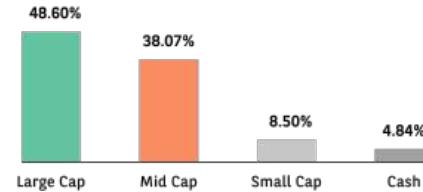
The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

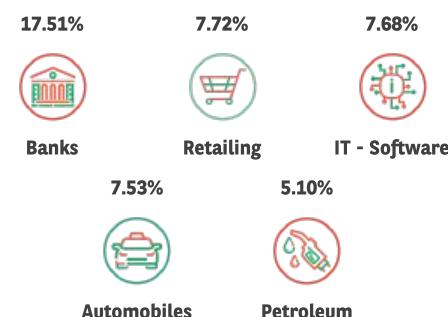
| EQUITY HOLDINGS                                   | % of Net Assets | EQUITY HOLDINGS   | % of Net Assets |
|---|-----------------|---|-----------------|
| <b>Banks</b>                                      | <b>17.51%</b>   | <b>Leisure Services</b>   | <b>2.60%</b>    |
| ✓ HDFC Bank Limited                               | 9.08%           | The Indian Hotels Company Limited                               | 2.60%           |
| IndusInd Bank Limited                             | 3.66%           | IT - Services   | 1.75%           |
| Canara Bank                                       | 2.40%           | Inventurus Knowledge Solutions Limited                          | 1.75%           |
| ICICI Bank Limited                                | 2.37%           | Pharmaceuticals & Biotechnology                                 | 1.70%           |
| <b>Retailing</b>                                  | <b>7.72%</b>    | Sun Pharmaceutical Industries Limited                           | 1.70%           |
| Swiggy Limited                                    | 3.40%           | <b>TOTAL EQUITY HOLDING</b>                                     | <b>95.16%</b>   |
| Vishal Mega Mart Limited                          | 3.36%           | <b>Total Fixed Income Holdings</b>                              |                 |
| FSN E-Commerce Ventures Limited                   | 0.96%           | TREPS, Cash & Other Net Current Assets                          | 4.84%           |
| <b>IT - Software</b>                              | <b>7.68%</b>    | <b>GRAND TOTAL</b>  | <b>100.00%</b>  |
| Infosys Limited                                   | 3.92%           | Investment in Top 10 scrips constitutes 49.35% of the portfolio |                 |
| Tech Mahindra Limited                             | 3.76%           |   |                 |
| <b>Automobiles</b>                                | <b>7.53%</b>    |   |                 |
| ✓ Mahindra & Mahindra Limited                     | 4.45%           |   |                 |
| Hyundai Motor India Ltd                           | 3.08%           |   |                 |
| <b>Petroleum Products</b>                         | <b>5.10%</b>    |   |                 |
| ✓ Hindustan Petroleum Corporation Limited         | 5.10%           |   |                 |
| <b>Capital Markets</b>                            | <b>4.71%</b>    |   |                 |
| ✓ Multi Commodity Exchange of India Limited       | 4.71%           |   |                 |
| <b>Financial Technology (Fintech)</b>             | <b>4.58%</b>    |   |                 |
| ✓ One 97 Communications Limited                   | 4.58%           |   |                 |
| <b>Electrical Equipment</b>                       | <b>4.46%</b>    |   |                 |
| ✓ Bharat Heavy Electricals Limited                | 4.46%           |   |                 |
| <b>Telecom - Services</b>                         | <b>4.45%</b>    |   |                 |
| ✓ Bharti Airtel Limited                           | 4.45%           |   |                 |
| <b>Construction</b>                               | <b>4.32%</b>    |   |                 |
| ✓ Larsen & Toubro Limited                         | 4.32%           |   |                 |
| <b>Insurance</b>                                  | <b>4.15%</b>    |   |                 |
| ✓ ICICI Lombard General Insurance Company Limited | 4.15%           |   |                 |
| <b>Healthcare Services</b>                        | <b>4.05%</b>    |   |                 |
| ✓ Max Healthcare Institute Limited                | 4.05%           |   |                 |
| <b>Consumer Durables</b>                          | <b>3.43%</b>    |   |                 |
| LG Electronics India Ltd                          | 2.15%           |   |                 |
| Dixon Technologies (India) Limited                | 1.28%           |   |                 |
| <b>Finance</b>                                    | <b>3.40%</b>    |   |                 |
| Poonawalla Fincorp Limited                        | 3.40%           |   |                 |
| <b>Chemicals &amp; Petrochemicals</b>             | <b>3.34%</b>    |   |                 |
| Navin Fluorine International Limited              | 3.34%           |   |                 |
| <b>Aerospace &amp; Defense</b>                    | <b>2.68%</b>    |   |                 |
| ✓ Bharat Electronics Limited                      | 2.68%           |   |                 |

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas ELSS Tax Saver Fund

(An Open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)

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 across market capitalisation along with income tax rebate

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |              |
|------------------------------|--------------|
| Regular Plan - IDCW Option   | : ₹ 23,9415  |
| Regular Plan - Growth Option | : ₹ 99,7236  |
| Direct Plan - IDCW Option    | : ₹ 30,5499  |
| Direct Plan - Growth Option  | : ₹ 113,0135 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

January 05, 2006

|  |                  |
|--|------------------|
| Monthly AAUM## As on December 31, 2025 | : ₹942.12 Crores |
| AUM## As on December 31, 2025          | : ₹941.44 Crores |

### Fund Manager

| Fund Manager         | Managing fund since | Experience |
|----------------------|---------------------|------------|
| Mr. Sanjay Chawla    | 14-Mar-22           | 33 years   |
| Mr. Pratish Krishnan | 14-Mar-22           | 23 years   |

### Load Structure

Exit Load: • Nil#

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |          |
|--------------------------|----------|
| TER - Regular Plan (%)   | : 2.22%  |
| TER - Direct Plan (%)    | : 1.00%  |
| Portfolio Turnover Ratio | : 0.45   |
| Standard Deviation**     | : 13.12% |
| Beta**                   | : 0.96   |
| Sharpe Ratio**           | : 1.04   |

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 48    |
| Portfolio RoE (%) | : 22.74 |
| EPS Growth (%)    | : 18.76 |

### MINIMUM INVESTMENT AMOUNT#

Minimum Amount: Lumpsum investment: ₹ 500 and in multiples of ₹ 500 thereafter

Minimum Additional Purchase Amount: ₹ 500 and in multiples of ₹ 500 thereafter

\*\* 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.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

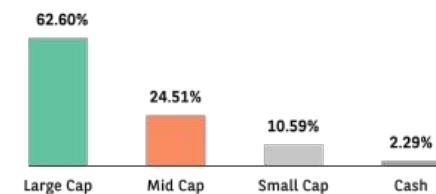
\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

## PORTFOLIO (✓ Top 10 Holdings)

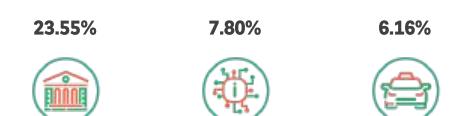
| EQUITY HOLDINGS                                  | % of Net Assets | EQUITY HOLDINGS                                  | % of Net Assets |
|--|-----------------|--|-----------------|
| <b>Banks</b>                                     | <b>23.55%</b>   | UltraTech Cement Limited                         | 1.56%           |
| ✓ HDFC Bank Limited                              | 6.91%           | Agricultural, Commercial & Construction Vehicles | 1.46%           |
| ✓ ICICI Bank Limited                             | 4.71%           | Tata Motors Ltd                                  | 1.46%           |
| ✓ State Bank of India                            | 2.90%           | Transport Services                               | 1.42%           |
| Kotak Mahindra Bank Limited                      | 2.10%           | InterGlobe Aviation Limited                      | 1.42%           |
| Ujjivan Small Finance Bank Limited               | 1.50%           | Healthcare Services                              | 1.41%           |
| The Federal Bank Limited                         | 1.42%           | Rainbow Childrens Medicare Limited               | 1.41%           |
| Punjab National Bank                             | 1.42%           | Power  | 1.10%           |
| Axis Bank Limited                                | 1.35%           | NTPC Limited                                     | 1.10%           |
| AU Small Finance Bank Limited                    | 1.24%           | LESS THAN 0.75% EXPOSURE                         | 0.73%           |
| <b>IT - Software</b>                             | <b>7.80%</b>    | <b>TOTAL EQUITY HOLDING</b>                      | <b>97.74%</b>   |
| ✓ Infosys Limited                                | 2.73%           |  |                 |
| Tech Mahindra Limited                            | 2.27%           |  |                 |
| LTIMindtree Limited                              | 1.85%           |  |                 |
| Hexaware Technologies Limited                    | 0.95%           |  |                 |
| <b>Automobiles</b>                               | <b>6.16%</b>    |  |                 |
| TVS Motor Company Limited                        | 2.42%           |  |                 |
| Mahindra & Mahindra Limited                      | 1.97%           |  |                 |
| Maruti Suzuki India Limited                      | 1.77%           |  |                 |
| <b>Electrical Equipment</b>                      | <b>4.41%</b>    |  |                 |
| Bharat Heavy Electricals Limited                 | 2.51%           |  |                 |
| Hitachi Energy India Limited                     | 1.90%           |  |                 |
| <b>Petroleum Products</b>                        | <b>4.27%</b>    |  |                 |
| ✓ Reliance Industries Limited                    | 4.27%           |  |                 |
| <b>Chemicals &amp; Petrochemicals</b>            | <b>3.87%</b>    |  |                 |
| Navin Fluorine International Limited             | 2.08%           |  |                 |
| Linde India Limited                              | 1.79%           |  |                 |
| <b>Retailing</b>                                 | <b>3.83%</b>    |  |                 |
| Eternal Limited                                  | 2.34%           |  |                 |
| Vishal Mega Mart Limited                         | 1.49%           |  |                 |
| <b>Financial Technology (Fintech)</b>            | <b>3.72%</b>    |  |                 |
| PB Fintech Limited                               | 2.20%           |  |                 |
| One 97 Communications Limited                    | 1.52%           |  |                 |
| <b>Telecom - Services</b>                        | <b>3.24%</b>    |  |                 |
| ✓ Bharti Airtel Limited                          | 3.24%           |  |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>       | <b>3.07%</b>    |  |                 |
| Sun Pharmaceutical Industries Limited            | 1.85%           |  |                 |
| Divi's Laboratories Limited                      | 1.22%           |  |                 |
| <b>Finance</b>                                   | <b>2.97%</b>    |  |                 |
| Aditya Birla Capital Limited                     | 1.71%           |  |                 |
| Cholamandalam Investment and Finance Company Ltd | 1.26%           |  |                 |
| <b>Leisure Services</b>                          | <b>2.82%</b>    |  |                 |
| Travel Food Services Limited                     | 1.84%           |  |                 |
| The Indian Hotels Company Limited                | 0.98%           |  |                 |
| <b>Capital Markets</b>                           | <b>2.73%</b>    |  |                 |
| Nippon Life India Asset Management Limited       | 1.49%           |  |                 |
| Computer Age Management Services Limited         | 1.24%           |  |                 |
| <b>Construction</b>                              | <b>2.71%</b>    |  |                 |
| ✓ Larsen & Toubro Limited                        | 2.71%           |  |                 |
| <b>Beverages</b>                                 | <b>2.56%</b>    |  |                 |
| ✓ Radico Khaitan Limited                         | 2.56%           |  |                 |
| <b>IT - Services</b>                             | <b>2.51%</b>    |  |                 |
| ✓ Sagicity Limited                               | 2.51%           |  |                 |
| <b>Industrial Products</b>                       | <b>2.14%</b>    |  |                 |
| Cummins India Limited                            | 2.14%           |  |                 |
| <b>Consumer Durables</b>                         | <b>2.09%</b>    |  |                 |
| Titan Company Limited                            | 2.09%           |  |                 |
| <b>Non - Ferrous Metals</b>                      | <b>2.07%</b>    |  |                 |
| Hindalco Industries Limited                      | 2.07%           |  |                 |
| <b>Food Products</b>                             | <b>1.93%</b>    |  |                 |
| Britannia Industries Limited                     | 1.93%           |  |                 |
| <b>Insurance</b>                                 | <b>1.61%</b>    |  |                 |
| Max Financial Services Limited                   | 1.61%           |  |                 |
| <b>Cement &amp; Cement Products</b>              | <b>1.56%</b>    |  |                 |

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



● Overweight with respect to benchmark

● Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

For Distribution History kindly refer Distribution History table.

# The investment in scheme shall be locked in for a period of 3 years from the date of allotment of units.

# 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.

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

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on December 31, 2025



Investors understand that their principal will be at Very High risk



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing in equity/equity related instruments of the companies that: 1. are likely to benefit directly or indirectly from the domestic consumption led demand; or 2. are related to selling of products or rendering of services that go directly to the consumer; or 3. have products or services which have distinct brand identity, thereby enabling choice. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |             |
|------------------------------|-------------|
| Regular Plan - IDCW Option   | : ₹ 21.6645 |
| Regular Plan - Growth Option | : ₹ 32.1610 |
| Direct Plan - IDCW Option    | : ₹ 24.9188 |
| Direct Plan - Growth Option  | : ₹ 35.8553 |

### Benchmark Index (AMFI Tier 1)

Nifty India Consumption TRI

### Date of Allotment

September 07, 2018

Monthly AAUM## As on December 31, 2025 : ₹1,538.71 Crores  
AUM## As on December 31, 2025 : ₹1,545.50 Crores

### Fund Manager

| Fund Manager           | Managing fund since | Experience |
|------------------------|---------------------|------------|
| Mr. Pratish Krishnan** | 29-Nov-25           | 23 years   |
| Mr. Himanshu Singh     | 21-Oct-24           | 10 years   |

### 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.

### % Expense Ratio & Quantitative Data\*

|                          |          |
|--------------------------|----------|
| TER - Regular Plan (%)   | : 2.08%  |
| TER - Direct Plan (%)    | : 0.64%  |
| Portfolio Turnover Ratio | : 0.71   |
| Standard Deviation*      | : 13.05% |
| Beta*                    | : 0.89   |
| Sharpe Ratio*            | : 0.85   |

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 44    |
| Portfolio RoE (%) | : 26.57 |
| EPS Growth (%)    | : 24.11 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

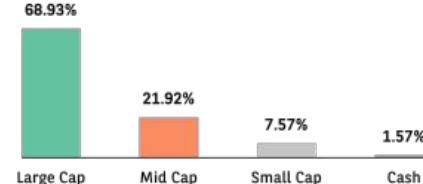
For complete portfolio, kindly refer the website

<https://www.barodabnpparibasmf.in/>

\*\*Mr. Pratish Krishnan was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Shiv Chanani

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                                  | % of Net Assets | EQUITY HOLDINGS  | % of Net Assets               |
|--|-----------------|--|-------------------------------|
| <b>Automobiles</b>                               | <b>24.96%</b>   | PB Fintech Limited   | 1.77%                         |
| ✓ Mahindra & Mahindra Limited                    | 8.40%           | <b>Healthcare Services</b>                                       | <b>1.35%</b>                  |
| ✓ Maruti Suzuki India Limited                    | 5.13%           | Max Healthcare Institute Limited                                 | 1.35%                         |
| ✓ Eicher Motors Limited                          | 4.49%           | <b>LESS THAN 0.75% EXPOSURE</b>                                  | <b>0.61%</b>                  |
| ✓ TVS Motor Company Limited                      | 3.29%           | <b>FUTURES LONG POSITION</b>                                     | <b>0.9%</b>                   |
| Hero MotoCorp Limited                            | 1.87%           | United Spirits Limited   | 0.90%                         |
| Hyundai Motor India Ltd                          | 1.78%           | <b>TOTAL EQUITY HOLDING</b>                                      | <b>98.45%</b>                 |
| <b>Retailing</b>                                 | <b>12.20%</b>   | <b>FIXED INCOME HOLDINGS</b>                                     | <b>Rating % of Net Assets</b> |
| ✓ Eternal Limited                                | 3.24%           | <b>Treasury Bill</b>   | <b>0.63%</b>                  |
| Swiggy Limited                                   | 2.75%           | 364 Days Tbill (MD 25/06/2026)                                   | SOV 0.63%                     |
| Avenue Supermarts Limited                        | 2.20%           | <b>Total Fixed Income Holdings</b>                               | <b>0.63%</b>                  |
| Trent Limited                                    | 1.66%           | TREPS, Cash & Other Net Current Assets                           | 0.92%                         |
| FSN E-Commerce Ventures Limited                  | 1.20%           | <b>GRAND TOTAL</b>   | <b>100.00%</b>                |
| Vishal Mega Mart Limited                         | 1.15%           | Investment in Top 10 scripts constitutes 50.15% of the portfolio |                               |
| <b>Consumer Durables</b>                         | <b>11.05%</b>   | <b>MARKET CAPITALIZATION (% of Net Assets)</b>                   |                               |
| ✓ Titan Company Limited                          | 5.24%           | <b>68.93%</b>  |                               |
| LG Electronics India Ltd                         | 2.17%           | <b>21.92%</b>  |                               |
| Metro Brands Limited                             | 1.66%           | <b>7.57%</b>   |                               |
| Havells India Limited                            | 1.06%           | <b>1.57%</b>   |                               |
| Akzo Nobel India Limited                         | 0.92%           |  |                               |
| <b>Telecom - Services</b>                        | <b>9.35%</b>    |  |                               |
| ✓ Bharti Airtel Limited                          | 8.17%           |  |                               |
| Indus Towers Limited                             | 1.18%           |  |                               |
| <b>Diversified FMCG</b>                          | <b>9.26%</b>    |  |                               |
| ✓ ITC Limited                                    | 5.74%           |  |                               |
| ✓ Hindustan Unilever Limited                     | 3.52%           |  |                               |
| <b>Food Products</b>                             | <b>7.77%</b>    |  |                               |
| ✓ Britannia Industries Limited                   | 2.93%           |  |                               |
| Nestle India Limited                             | 1.67%           |  |                               |
| Mrs. Bectors Food Specialities Limited           | 1.42%           |  |                               |
| Zydus Wellness Limited                           | 0.88%           |  |                               |
| Orkla India Limited                              | 0.87%           |  |                               |
| <b>Personal Products</b>                         | <b>5.92%</b>    |  |                               |
| Godrej Consumer Products Limited                 | 2.55%           |  |                               |
| Dabur India Limited                              | 1.47%           |  |                               |
| Procter & Gamble Hygiene and Health Care Limited | 1.09%           |  |                               |
| Gillette India Limited                           | 0.81%           |  |                               |
| <b>Beverages</b>                                 | <b>3.66%</b>    |  |                               |
| Radico Khaitan Limited                           | 1.81%           |  |                               |
| Varun Beverages Limited                          | 1.01%           |  |                               |
| United Breweries Limited                         | 0.84%           |  |                               |
| <b>Agricultural Food &amp; other Products</b>    | <b>3.62%</b>    |  |                               |
| Marico Limited                                   | 2.35%           |  |                               |
| Tata Consumer Products Limited                   | 1.27%           |  |                               |
| <b>Leisure Services</b>                          | <b>3.15%</b>    |  |                               |
| Jubilant Foodworks Limited                       | 1.08%           |  |                               |
| Leela Palaces Hotels & Resorts Limited           | 1.07%           |  |                               |
| Lemon Tree Hotels Limited                        | 1.00%           |  |                               |
| <b>Realty</b>                                    | <b>2.88%</b>    |  |                               |
| The Phoenix Mills Limited                        | 2.88%           |  |                               |
| <b>Financial Technology (Fintech)</b>            | <b>1.77%</b>    |  |                               |



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

## SECTORAL COMPOSITION (Top 5)

|                           |                         |                          |
|---------------------------|-------------------------|--------------------------|
| 24.96%                    | 12.20%                  | 11.05%                   |
|                           |                         |                          |
| <b>Automobiles</b>        | <b>Retailing</b>        | <b>Consumer Durables</b> |
| 9.35%                     | 9.26%                   |                          |
|                           |                         |                          |
| <b>Telecom - Services</b> | <b>Diversified FMCG</b> |                          |

○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Business Cycle Fund

(An open-ended equity scheme following the Business Cycles theme)

This product is suitable for investors who are seeking\*:

- Long term wealth creation.
- Investment predominantly in equity & equity related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors & stocks at different stages of business cycles in the economy.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE 500 TRI): basis it's constituents; as on December 31, 2025



Investors understand that their principal will be at Very High risk



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capital appreciation for investors by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |             |
|------------------------------|-------------|
| Regular Plan - IDCW Option   | : ₹ 14.6823 |
| Regular Plan - Growth Option | : ₹ 16.0885 |
| Direct Plan - IDCW Option    | : ₹ 15.6283 |
| Direct Plan - Growth Option  | : ₹ 17.1290 |

### Benchmark Index (AMFI Tier 1)

BSE 500 TRI

### Date of Allotment

September 15, 2021

Monthly AAUM## As on December 31, 2025 : ₹585.17 Crores  
AUM## As on December 31, 2025 : ₹584.52 Crores

### Fund Manager

| Fund Manager        | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Jitendra Sriram | 01-Nov-23           | 27 years   |
| Mr. Kushant Arora   | 21-Oct-24           | 11 years   |

### Load Structure

Exit Load: • Redemption / switch out of units upto 10% of the units allotted before 1 year from the date of allotment - NIL • If units are redeemed over and above the 10% limit, before 1 year from the date of allotment - 1% of the applicable Net Asset Value (NAV) • For redemption / switch out of units after 1 year from the date of allotment NIL For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |          |
|--------------------------|----------|
| TER - Regular Plan (%)   | : 2.38%  |
| TER - Direct Plan (%)    | : 0.92%  |
| Portfolio Turnover Ratio | : 0.69   |
| Standard Deviation*      | : 13.52% |
| Beta*                    | : 1.02   |
| Sharpe Ratio*            | : 0.82   |

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 60    |
| Portfolio RoE (%) | : 28.64 |
| EPS Growth (%)    | : 19.20 |

### MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

<https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS  | % of Net Assets                            | EQUITY HOLDINGS                           | % of Net Assets |
|--|--|---|-----------------|
| <b>Banks</b>   | <b>21.49%</b>                              | <b>Power</b>                              | <b>1.12%</b>    |
| ✓ HDFC Bank Limited  | 6.72%                                      | NHPC Limited                              | 1.12%           |
| ✓ ICICI Bank Limited   | 5.51%                                      | <b>Healthcare Services</b>                | <b>1.09%</b>    |
| ✓ Kotak Mahindra Bank Limited  | 2.37%                                      | Fortis Healthcare Limited                 | 1.09%           |
| State Bank of India  | 1.97%                                      | <b>Beverages</b>                          | <b>1.09%</b>    |
| Yes Bank Limited   | 1.33%                                      | Varun Beverages Limited                   | 1.09%           |
| The Federal Bank Limited   | 1.23%                                      | <b>Aerospace &amp; Defense</b>            | <b>1.05%</b>    |
| IDFC First Bank Limited  | 1.19%                                      | Bharat Electronics Limited                | 1.05%           |
| Axis Bank Limited  | 1.17%                                      | <b>Insurance</b>                          | <b>1.04%</b>    |
|  |  | HDFC Life Insurance Company Limited       | 1.04%           |
|  |  | <b>IT - Services</b>                      | <b>0.93%</b>    |
|  |  | Sagley Limited                            | 0.93%           |
|  |  | <b>LESS THAN 0.75% EXPOSURE</b>           | <b>1.57%</b>    |
|  |  | <b>FUTURES LONG POSITION</b>              | <b>1.08%</b>    |
|  |  | Multi Commodity Exchange of India Limited | 1.08%           |
|  |  | <b>TOTAL EQUITY HOLDING</b>               | <b>98.10%</b>   |
| FIXED INCOME HOLDINGS  | Rating                                     | % of Net Assets                           |                 |
| Treasury Bill  |  | 0.83%                                     |                 |
| 364 Days TBill (MD 25/06/2026)   | SOV  | 0.83%                                     |                 |
| <b>Total Fixed Income Holdings</b>   |  | <b>0.83%</b>                              |                 |
| TREPS, Cash & Other Net Current Assets Including Short Futures   |  | 1.07%                                     |                 |
| <b>GRAND TOTAL</b>   |  | <b>100.00%</b>                            |                 |
| Investment in Top 10 scrips constitutes 37.05% of the portfolio  |  |   |                 |
| MARKET CAPITALIZATION (% of Net Assets)  |  |   |                 |
| 61.22%   | 23.04%                                     | 12.76%                                    | 1.75%           |
| Large Cap  | Mid Cap                                    | Small Cap                                 | Cash            |
| 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 |  |   |                 |
| SECTORAL COMPOSITION (Top 5)   |  |   |                 |
| 21.49%   | 8.41%                                      | 6.78%                                     |                 |
|  |  |   |                 |
| <b>Banks</b>   | <b>Pharmaceuticals &amp; Biotechnology</b> | <b>IT - Software</b>                      |                 |
| 6.37%  | 6.25%                                      |   |                 |
|  |  |   |                 |
| <b>Automobiles</b>   | <b>Electrical Equipment</b>                |   |                 |
| 6.37%  | 6.25%                                      |   |                 |
|  |  |   |                 |
| <b>Automobiles</b>   | <b>Electrical Equipment</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b>Realty</b>  | <b>Non - Ferrous Metals</b>                |   |                 |
| 1.48%  | 1.41%                                      |   |                 |
|  |  |   |                 |
| <b   |  |   |                 |



# Baroda BNP Paribas Innovation Fund

(An open-ended equity scheme investing in innovation theme)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment in equity & equity related securities of the companies that benefit from innovation theme.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

2025

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on December 31,

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing at least 80% of its net assets in equity/equity related instruments of companies focusing and benefitting from innovation. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                            |             |
|----------------------------|-------------|
| Regular Plan-IDCW          | : ₹ 12.4571 |
| Regular Plan-Growth Option | : ₹ 12.5837 |
| Direct Plan-IDCW           | : ₹ 12.9355 |
| Direct Plan-Growth Option  | : ₹ 12.9355 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

March 05, 2024

Monthly AAUM## As on December 31, 2025 : ₹935.69 Crores

AUM## As on December 31, 2025 : ₹921.67 Crores

### Fund Manager

| Fund Manager         | Managing fund since | Experience |
|----------------------|---------------------|------------|
| Mr. Pratish Krishnan | 05-Mar-24           | 23 years   |
| Mr. Ankeet Pandya    | 01-Jan-25           | 11 years   |

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units within 1 year from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |         |
|--------------------------|---------|
| TER - Regular Plan (%)   | : 2.27% |
| TER - Direct Plan (%)    | : 1.01% |
| Portfolio Turnover Ratio | : 0.72  |

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 43    |
| Portfolio RoE (%) | : 37.22 |
| EPS Growth (%)    | : 18.07 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

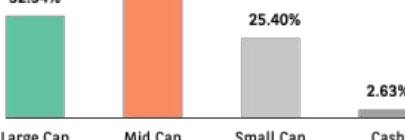
The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

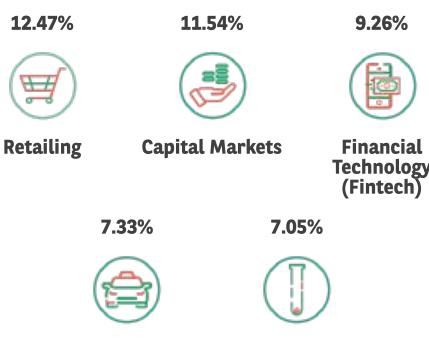
| EQUITY HOLDINGS                             | % of Net Assets | FIXED INCOME HOLDINGS   | Rating | % of Net Assets |
|---|-----------------|---|--------|-----------------|
| <b>Retailing</b>                            | <b>12.47%</b>   | Treasury Bill   |        | 1.07%           |
| ✓ Eternal Limited                           | 3.60%           | 364 Days Tbill (MD 01/05/2026)                                  | SOV    | 1.07%           |
| FSN E-Commerce Ventures Limited             | 2.56%           | <b>Total Fixed Income Holdings</b>                              |        | <b>1.07%</b>    |
| Swiggy Limited                              | 2.47%           | TREPS, Cash & Other Net Current Assets                          |        | 1.52%           |
| Info Edge (India) Limited                   | 2.36%           | <b>GRAND TOTAL</b>  |        | <b>100.00%</b>  |
| Lenskart Solutions Limited                  | 1.48%           | Investment in Top 10 scrips constitutes 36.08% of the portfolio |        |                 |
| <b>Capital Markets</b>                      | <b>11.54%</b>   |   |        |                 |
| ✓ Multi Commodity Exchange of India Limited | 4.50%           |   |        |                 |
| ✓ Computer Age Management Services Limited  | 2.77%           |   |        |                 |
| KFin Technologies Limited                   | 2.11%           |   |        |                 |
| BSE Limited                                 | 1.14%           |   |        |                 |
| Angel One Limited                           | 1.02%           |   |        |                 |
| <b>Financial Technology (Fintech)</b>       | <b>9.26%</b>    |   |        |                 |
| ✓ One 97 Communications Limited             | 4.30%           |   |        |                 |
| ✓ PB Fintech Limited                        | 3.66%           |   |        |                 |
| Pine Labs Limited                           | 1.30%           |   |        |                 |
| <b>Automobiles</b>                          | <b>7.33%</b>    |   |        |                 |
| ✓ TVS Motor Company Limited                 | 3.17%           |   |        |                 |
| Mahindra & Mahindra Limited                 | 2.54%           |   |        |                 |
| Hyundai Motor India Ltd                     | 1.62%           |   |        |                 |
| <b>Chemicals &amp; Petrochemicals</b>       | <b>7.05%</b>    |   |        |                 |
| ✓ Linde India Limited                       | 3.73%           |   |        |                 |
| ✓ Navin Fluorine International Limited      | 3.32%           |   |        |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>  | <b>5.97%</b>    |   |        |                 |
| Divi's Laboratories Limited                 | 2.72%           |   |        |                 |
| Acutaas Chemicals Limited                   | 2.01%           |   |        |                 |
| Pfizer Limited                              | 1.24%           |   |        |                 |
| <b>Electrical Equipment</b>                 | <b>4.64%</b>    |   |        |                 |
| ✓ Hitachi Energy India Limited              | 3.42%           |   |        |                 |
| GE Vernova T&D India Limited                | 1.22%           |   |        |                 |
| <b>Banks</b>                                | <b>4.31%</b>    |   |        |                 |
| ICICI Bank Limited                          | 2.62%           |   |        |                 |
| Ujjivan Small Finance Bank Limited          | 1.69%           |   |        |                 |
| <b>Leisure Services</b>                     | <b>4.27%</b>    |   |        |                 |
| Travel Food Services Limited                | 2.23%           |   |        |                 |
| TBO Tek Limited                             | 2.04%           |   |        |                 |
| <b>IT - Software</b>                        | <b>4.05%</b>    |   |        |                 |
| Infosys Limited                             | 1.54%           |   |        |                 |
| KPIT Technologies Limited                   | 1.54%           |   |        |                 |
| Hexaware Technologies Limited               | 0.97%           |   |        |                 |
| <b>Telecom - Services</b>                   | <b>3.61%</b>    |   |        |                 |
| ✓ Bharti Airtel Limited                     | 3.61%           |   |        |                 |
| <b>Auto Components</b>                      | <b>3.00%</b>    |   |        |                 |
| Bosch Limited                               | 1.77%           |   |        |                 |
| Jtekt India Limited                         | 1.23%           |   |        |                 |
| <b>Consumer Durables</b>                    | <b>2.83%</b>    |   |        |                 |
| Amber Enterprises India Limited             | 1.87%           |   |        |                 |
| LG Electronics India Ltd                    | 0.96%           |   |        |                 |
| <b>Industrial Products</b>                  | <b>2.68%</b>    |   |        |                 |
| Cummins India Limited                       | 2.68%           |   |        |                 |
| <b>IT - Services</b>                        | <b>2.57%</b>    |   |        |                 |
| Sagicity Limited                            | 2.57%           |   |        |                 |
| <b>Petroleum Products</b>                   | <b>2.51%</b>    |   |        |                 |
| Reliance Industries Limited                 | 2.51%           |   |        |                 |
| <b>Finance</b>                              | <b>2.46%</b>    |   |        |                 |
| Bajaj Finance Limited                       | 2.46%           |   |        |                 |
| <b>Diversified</b>                          | <b>2.39%</b>    |   |        |                 |
| 3M India Limited                            | 2.39%           |   |        |                 |
| <b>Transport Services</b>                   | <b>1.89%</b>    |   |        |                 |
| InterGlobe Aviation Limited                 | 1.89%           |   |        |                 |
| <b>Insurance</b>                            | <b>1.61%</b>    |   |        |                 |
| Max Financial Services Limited              | 1.61%           |   |        |                 |
| <b>FUTURES LONG POSITION</b>                | <b>0.97%</b>    |   |        |                 |
| Bajaj Finance Limited                       | 0.97%           |   |        |                 |
| <b>TOTAL EQUITY HOLDING</b>                 | <b>97.41%</b>   |   |        |                 |

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Manufacturing Fund

(An open-ended equity scheme predominantly investing in Manufacturing theme)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation.
- Investing in equity and equity related securities of companies engaged in manufacturing theme.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty India Manufacturing TRI): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective is to generate long-term capital appreciation from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Manufacturing. The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |             |
|----------------|-------------|
| Regular IDCW   | : ₹ 10.1131 |
| Regular Growth | : ₹ 10.1131 |
| Direct IDCW    | : ₹ 10.3408 |
| Direct Growth  | : ₹ 10.3408 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty India Manufacturing TRI

### Date of Allotment

June 28, 2024

Monthly AAUM## As on December 31, 2025 : ₹988.90 Crores

AUM## As on December 31, 2025 : ₹971.03 Crores

### Fund Manager

| Fund Manager        | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Jitendra Sriram | 28-Jun-24           | 27 years   |
| Mr. Kushant Arora   | 21-Oct-24           | 11 years   |

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units within 1 year from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |         |
|--------------------------|---------|
| TER - Regular Plan (%)   | : 2.26% |
| TER - Direct Plan (%)    | : 1.14% |
| Portfolio Turnover Ratio | : 0.52  |

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 50    |
| Portfolio RoE (%) | : 23.77 |
| EPS Growth (%)    | : 16.89 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.

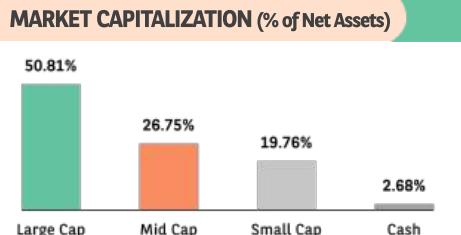
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS   | % of Net Assets | EQUITY HOLDINGS                           | % of Net Assets |
|---|-----------------|---|-----------------|
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>15.33%</b>   | 3M India Limited                          | 1.04%           |
| ✓ Divi's Laboratories Limited                               | 5.92%           | LESS THAN 0.75% EXPOSURE                  | 2.74%           |
| ✓ AstraZeneca Pharma India Limited                          | 2.85%           | FUTURES LONG POSITION                     | 0.78%           |
| Sun Pharmaceutical Industries Limited                       | 1.91%           | Multi Commodity Exchange of India Limited | 0.78%           |
| Cipla Limited   | 1.82%           | <b>TOTAL EQUITY HOLDING</b>               | <b>97.31%</b>   |
| Dr. Reddy's Laboratories Limited                            | 1.65%           |   |                 |
| IPCA Laboratories Limited                                   | 1.18%           |   |                 |
| <b>Automobiles</b>  | <b>15.10%</b>   |   |                 |
| ✓ Mahindra & Mahindra Limited                               | 4.47%           |   |                 |
| ✓ Maruti Suzuki India Limited                               | 3.40%           |   |                 |
| ✓ TVS Motor Company Limited                                 | 3.12%           |   |                 |
| Hero MotoCorp Limited                                       | 2.41%           |   |                 |
| Hyundai Motor India Ltd                                     | 1.70%           |   |                 |
| <b>Electrical Equipment</b>                                 | <b>10.57%</b>   |   |                 |
| ✓ Hitachi Energy India Limited                              | 4.75%           |   |                 |
| ✓ Bharat Heavy Electricals Limited                          | 3.20%           |   |                 |
| Siemens Limited   | 1.42%           |   |                 |
| ABB India Limited   | 1.20%           |   |                 |
| <b>Petroleum Products</b>                                   | <b>9.08%</b>    |   |                 |
| ✓ Reliance Industries Limited                               | 6.84%           |   |                 |
| Bharat Petroleum Corporation Limited                        | 2.24%           |   |                 |
| <b>Auto Components</b>                                      | <b>7.38%</b>    |   |                 |
| ZF Commercial Vehicle Control Systems India Limited         | 1.93%           |   |                 |
| Bosch Limited   | 1.57%           |   |                 |
| Jekt India Limited  | 1.44%           |   |                 |
| Bharat Forge Limited  | 1.36%           |   |                 |
| Tenneco Clean Air India Limited                             | 1.08%           |   |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>5.76%</b>    |   |                 |
| ✓ Escorts Kubota Limited                                    | 2.76%           |   |                 |
| Tata Motors Ltd   | 1.93%           |   |                 |
| BEML Limited  | 1.07%           |   |                 |
| <b>Chemicals &amp; Petrochemicals</b>                       | <b>4.76%</b>    |   |                 |
| Linde India Limited   | 2.04%           |   |                 |
| Navin Fluorine International Limited                        | 1.48%           |   |                 |
| Pidil Industries Limited                                    | 1.24%           |   |                 |
| <b>Diversified Metals</b>                                   | <b>3.92%</b>    |   |                 |
| ✓ Vedanta Limited   | 3.92%           |   |                 |
| <b>Industrial Products</b>                                  | <b>3.67%</b>    |   |                 |
| Cummins India Limited                                       | 1.64%           |   |                 |
| KSB Limited   | 1.19%           |   |                 |
| SKF India (Industrial) Ltd                                  | 0.84%           |   |                 |
| <b>Non - Ferrous Metals</b>                                 | <b>2.62%</b>    |   |                 |
| National Aluminium Company Limited                          | 2.62%           |   |                 |
| <b>Aerospace &amp; Defense</b>                              | <b>2.47%</b>    |   |                 |
| Bharat Electronics Limited                                  | 1.41%           |   |                 |
| Hindustan Aeronautics Limited                               | 1.06%           |   |                 |
| <b>Ferrous Metals</b>                                       | <b>2.27%</b>    |   |                 |
| JSW Steel Limited   | 2.27%           |   |                 |
| <b>Fertilizers &amp; Agrochemicals</b>                      | <b>2.18%</b>    |   |                 |
| Sumitomo Chemical India Limited                             | 2.18%           |   |                 |
| <b>Construction</b>   | <b>1.89%</b>    |   |                 |
| Larsen & Toubro Limited                                     | 1.89%           |   |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>1.82%</b>    |   |                 |
| The India Cements Limited                                   | 1.05%           |   |                 |
| JSW Cement Limited  | 0.77%           |   |                 |
| <b>Consumer Durables</b>                                    | <b>1.41%</b>    |   |                 |
| LG Electronics India Ltd                                    | 1.41%           |   |                 |
| <b>Power</b>  | <b>1.39%</b>    |   |                 |
| NLC India Limited   | 1.39%           |   |                 |
| <b>Industrial Manufacturing</b>                             | <b>1.13%</b>    |   |                 |
| Kennametal India Limited                                    | 1.13%           |   |                 |
| <b>Diversified</b>  | <b>1.04%</b>    |   |                 |

Investment in Top 10 scrips constitutes 41.23% of the portfolio



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

## SECTORAL COMPOSITION (Top 5)

|                                 |                 |                      |
|---------------------------------|-----------------|----------------------|
| 16.01%                          | 15.10%          | 10.57%               |
|                                 |                 |                      |
| Pharmaceuticals & Biotechnology | Automobiles     | Electrical Equipment |
| 9.08%                           | 8.51%           |                      |
|                                 |                 |                      |
| Petroleum Products              | Auto Components |                      |

● Overweight with respect to benchmark

● Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

# Baroda BNP Paribas Energy Opportunities Fund

(An open-ended equity scheme predominantly investing in Energy companies)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation and growth.
- Investing in predominantly in equity and equity related securities of energy companies

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty Energy TRI): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies engaging in activities such as exploration, production, distribution, transportation and processing of traditional & new energy including but not limited to industries/sectors such as oil & gas, utilities and power. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes objectives will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |   |           |
|----------------|---|-----------|
| Regular IDCW   | : | ₹ 11.4926 |
| Regular Growth | : | ₹ 11.4926 |
| Direct IDCW    | : | ₹ 11.6556 |
| Direct Growth  | : | ₹ 11.6556 |

### Benchmark Index (Tier 1)

Nifty Energy TRI

### Date of Allotment

February 10, 2025

|                                       |   |                |
|---------------------------------------|---|----------------|
| Monthly AAU## As on December 31, 2025 | : | ₹711.74 Crores |
| AUM## As on December 31, 2025         | : | ₹717.52 Crores |

### Fund Manager

| Fund Manager       | Managing fund since | Experience |
|--------------------|---------------------|------------|
| Mr. Sanjay Chawla  | 10-Feb-25           | 33 years   |
| Mr. Kirtan Mehta** | 29-Nov-25           | 26 years   |

### Load Structure

Exit Load: • For redemption/switch out of units more than 10% of units, within 1 year from the date of allotment - 1% of applicable NAV. • For redemption/ switch out of units in any other case Nil.

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |   |       |
|--------------------------|---|-------|
| TER - Regular Plan (%)   | : | 2.36% |
| TER - Direct Plan (%)    | : | 1.01% |
| Portfolio Turnover Ratio | : | 0.65  |

### Key Statistics

|                   |   |       |
|-------------------|---|-------|
| No of Stocks      | : | 30    |
| Portfolio RoE (%) | : | 38.16 |
| EPS Growth (%)    | : | 14.43 |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

\*\*Mr. Kirtan Mehta was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Sandeep Jain

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                               |  | % of Net Assets |
|---|--|-----------------|
| <b>Petroleum Products</b>                     |  | <b>30.09%</b>   |
| ✓ Reliance Industries Limited                 |  | 10.72%          |
| ✓ Hindustan Petroleum Corporation Limited     |  | 6.78%           |
| ✓ Bharat Petroleum Corporation Limited        |  | 5.08%           |
| Chennai Petroleum Corporation Limited         |  | 2.16%           |
| Mangalore Refinery and Petrochemicals Limited |  | 2.12%           |
| Indian Oil Corporation Limited                |  | 1.74%           |
| Gulf Oil Lubricants India Limited             |  | 1.49%           |
| <b>Power</b>                                  |  | <b>18.68%</b>   |
| ✓ NTPC Limited                                |  | 7.81%           |
| Power Grid Corporation of India Limited       |  | 3.32%           |
| ✓ Tata Power Company Limited                  |  | 3.17%           |
| NHPC Limited                                  |  | 3.04%           |
| NLC India Limited                             |  | 1.34%           |
| <b>Electrical Equipment</b>                   |  | <b>12.37%</b>   |
| ✓ Bharat Heavy Electricals Limited            |  | 3.20%           |
| Hitachi Energy India Limited                  |  | 3.06%           |
| GE Vernova T&D India Limited                  |  | 1.94%           |
| CG Power and Industrial Solutions Limited     |  | 1.81%           |
| Siemens Limited                               |  | 1.28%           |
| ABB India Limited                             |  | 1.08%           |
| <b>Oil</b>                                    |  | <b>10.36%</b>   |
| ✓ Oil & Natural Gas Corporation Limited       |  | 4.52%           |
| Oil India Limited                             |  | 3.10%           |
| Aegis Vopak Terminals Limited                 |  | 2.74%           |
| <b>Consumable Fuels</b>                       |  | <b>7.51%</b>    |
| ✓ Coal India Limited                          |  | 7.51%           |
| <b>Gas</b>                                    |  | <b>4.36%</b>    |
| ✓ GAIL (India) Limited                        |  | 3.60%           |
| Mahanagar Gas Limited                         |  | 0.76%           |
| <b>Industrial Products</b>                    |  | <b>4.04%</b>    |
| KSB Limited                                   |  | 2.19%           |
| Cummins India Limited                         |  | 1.85%           |
| <b>Cement &amp; Cement Products</b>           |  | <b>3.73%</b>    |
| UltraTech Cement Limited                      |  | 2.46%           |
| The India Cements Limited                     |  | 1.27%           |
| <b>Construction</b>                           |  | <b>3.13%</b>    |
| Larsen & Toubro Limited                       |  | 3.13%           |
| <b>Chemicals &amp; Petrochemicals</b>         |  | <b>1.57%</b>    |
| Linde India Limited                           |  | 1.57%           |
| <b>TOTAL EQUITY HOLDING</b>                   |  | <b>95.84%</b>   |

### Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets 4.16%

**GRAND TOTAL 100.00%**

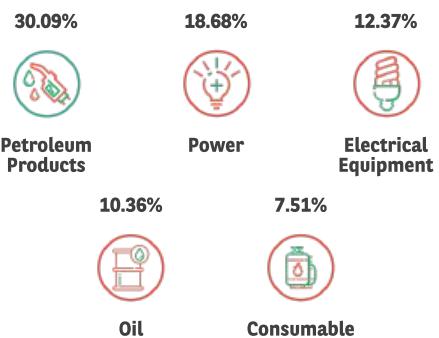
Investment in Top 10 scrips constitutes 55.71% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Health and Wellness Fund

(An open ended equity scheme investing in Pharma and Healthcare sector)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation.
- Investing in predominantly in equity & equity related instruments of Pharma and Healthcare companies

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (BSE Healthcare TRI): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of Pharma and Healthcare companies. The Scheme does not guarantee/indicate any returns. However, there can be no assurance that the investment objective of the Scheme will be realized.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |            |
|----------------|------------|
| Regular IDCW   | : ₹ 9,4599 |
| Regular Growth | : ₹ 9,4599 |
| Direct IDCW    | : ₹ 9,5498 |
| Direct Growth  | : ₹ 9,5498 |

### Benchmark Index (Tier 1)

BSE Healthcare TRI

### Date of Allotment

June 27, 2025

Monthly AAUM## As on December 31, 2025 : ₹ 592.70 Crores

AUM## As on December 31, 2025 : ₹ 587.24 Crores

### Fund Manager

| Fund Manager      | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Sanjay Chawla | 27-Jun-25           | 33 years   |

### Load Structure

Exit Load: • Redemption/ switch out of units upto 10% of the units allotted before 1 year from date of allotment- Exit load -NIL • For redemption/switch out of units above 10% of units allotted within 1 year from the date of allotment-1.00% of applicable NAV • For redemption/switch out of units after 1 year from the date of allotment-NIL.

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |         |
|--------------------------|---------|
| TER - Regular Plan (%)   | : 2.32% |
| TER - Direct Plan (%)    | : 0.59% |
| Portfolio Turnover Ratio | : 0.33  |

### Key Statistics

|                   |         |
|-------------------|---------|
| No of Stocks      | : 27    |
| Portfolio RoE (%) | : 37.26 |
| EPS Growth (%)    | : 16.07 |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                                 | % of Net Assets |
|---|-----------------|
| <b>Pharmaceuticals &amp; Biotechnology</b>      | <b>63.31%</b>   |
| ✓ Sun Pharmaceutical Industries Limited         | 7.17%           |
| ✓ Mankind Pharma Limited                        | 7.11%           |
| ✓ Cipla Limited                                 | 6.69%           |
| ✓ Abbott India Limited                          | 4.84%           |
| ✓ Lupin Limited                                 | 4.49%           |
| ✓ Divi's Laboratories Limited                   | 4.35%           |
| ✓ Torrent Pharmaceuticals Limited               | 4.26%           |
| AstraZeneca Pharma India Limited                | 4.00%           |
| IPCA Laboratories Limited                       | 3.53%           |
| Gland Pharma Limited                            | 3.52%           |
| Ajanta Pharma Limited                           | 3.51%           |
| JB Chemicals & Pharmaceuticals Limited          | 3.10%           |
| Laurus Labs Limited                             | 2.83%           |
| Dr. Reddy's Laboratories Limited                | 2.17%           |
| Emcure Pharmaceuticals Limited                  | 1.74%           |
| <b>Healthcare Services</b>                      | <b>25.15%</b>   |
| ✓ Max Healthcare Institute Limited              | 5.87%           |
| ✓ Apollo Hospitals Enterprise Limited           | 4.80%           |
| ✓ Aster DM Healthcare Limited                   | 4.73%           |
| Rainbow Childrens Medicare Limited              | 3.15%           |
| Fortis Healthcare Limited                       | 3.01%           |
| Dr. Lal Path Labs Limited                       | 2.52%           |
| Jupiter Life Line Hospitals Limited             | 1.07%           |
| <b>Insurance</b>                                | <b>3.30%</b>    |
| ICICI Prudential Life Insurance Company Limited | 3.30%           |
| <b>Retailing</b>                                | <b>1.79%</b>    |
| MedPlus Health Services Limited                 | 1.79%           |
| <b>Healthcare Equipment &amp; Supplies</b>      | <b>0.94%</b>    |
| Poly Medicure Limited                           | 0.94%           |
| <b>LESS THAN 0.75% EXPOSURE</b>                 | <b>0.87%</b>    |
| <b>TOTAL EQUITY HOLDING</b>                     | <b>95.36%</b>   |

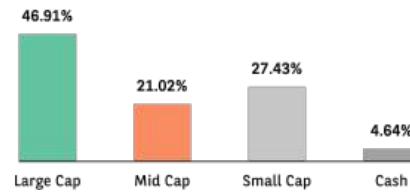
### Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets 4.64%

**GRAND TOTAL 100.00%**

Investment in Top 10 scrips constitutes 54.31% of the portfolio

### MARKET CAPITALIZATION (% of Net Assets)



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

### SECTORAL COMPOSITION (Top 2)

**63.31%** **26.02%**



**Pharmaceuticals & Biotechnology**

**Healthcare Services**

● Overweight with respect to benchmark

● Underweight with respect to benchmark

% of net assets of top 2 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Business Conglomerates Fund

(An open ended equity scheme investing in equity and equity related securities of companies that are part of business conglomerates in India)

This product is suitable for investors who are seeking\*:

- Long term wealth creation
- Investment predominantly in equity & equity related securities of companies that are part of business conglomerates in India

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis its portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty Conglomerate 50 Total Returns Index): basis its constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to achieve long term capital appreciation by investing in equity and equity related securities of companies that are part of business conglomerates in India. The Scheme does not guarantee/indicate any returns. However, there can be no assurance that the investment objective of the Scheme will be realized.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |   |         |
|----------------|---|---------|
| Regular IDCW   | : | 10.3586 |
| Regular Growth | : | 10.3586 |
| Direct IDCW    | : | 10.4086 |
| Direct Growth  | : | 10.4086 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty Conglomerate 50 Total Returns Index

### Date of Allotment

September 22, 2025

Monthly AAUM## As on December 31, 2025 : 768.92 Crores

AUM## As on December 31, 2025 : 769.73 Crores

### Fund Manager

| Fund Manager        | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Jitendra Sriram | 22-Sep-25           | 26 years   |
| Mr. Kushant Arora   | 22-Sep-25           | 11 years   |

### Load Structure

Exit Load: • Redemption/ switch out of units upto 10% of the units allotted before 1 year from date of allotment- Exit load -NIL For redemption/switch out of units above 10% of units allotted within 1 year from the date of allotment- 1.00% of applicable NAV. For redemption/switch out of units after 1 year from the date of allotment- Nil  
For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |   |       |
|--------------------------|---|-------|
| TER - Regular Plan (%)   | : | 2.27% |
| TER - Direct Plan (%)    | : | 0.59% |
| Portfolio Turnover Ratio | : | 0.04  |

### Key Statistics

|                   |   |       |
|-------------------|---|-------|
| No of Stocks      | : | 46    |
| Portfolio RoE (%) | : | 18.80 |
| EPS Growth (%)    | : | 21.29 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS   | % of Net Assets | EQUITY HOLDINGS   | % of Net Assets |
|---|-----------------|---|-----------------|
| <b>Automobiles</b>  | <b>11.95%</b>   | <b>Financial Technology (Fintech)</b>                           | <b>1.07%</b>    |
| ✓ Mahindra & Mahindra Limited                               | 7.81%           | PB Fintech Limited  | 1.07%           |
| ✓ Bajaj Auto Limited  | 2.40%           | <b>Commercial Services &amp; Supplies</b>                       | <b>1.02%</b>    |
| TVS Motor Company Limited                                   | 1.74%           | Firstsource Solutions Limited                                   | 1.02%           |
| <b>Finance</b>  | <b>10.86%</b>   | <b>Retailing</b>  | <b>0.98%</b>    |
| ✓ Bajaj Finance Limited                                     | 4.15%           | Eternal Limited   | 0.98%           |
| Tata Capital Limited  | 2.08%           | <b>FUTURES LONG POSITION</b>                                    | <b>0.98%</b>    |
| L&T Finance Limited   | 1.22%           | Multi Commodity Exchange of India Limited                       | 0.98%           |
| Bajaj Finserv Limited                                       | 1.19%           | <b>TOTAL EQUITY HOLDING</b>                                     | <b>95.35%</b>   |
| Cholanandalam Investment and Finance Company Ltd            | 1.19%           |   |                 |
| Jio Financial Services Limited                              | 1.03%           |   |                 |
| <b>Construction</b>   | <b>9.55%</b>    |   |                 |
| ✓ Larsen & Toubro Limited                                   | 9.55%           |   |                 |
| <b>IT - Software</b>  | <b>8.91%</b>    |   |                 |
| ✓ Tata Consultancy Services Limited                         | 4.50%           | TREPS, Cash & Other Net Current Assets                          | 2.68%           |
| LTIMindtree Limited   | 1.70%           |   |                 |
| Tech Mahindra Limited                                       | 1.67%           |   |                 |
| Tata Elxsi Limited  | 1.04%           | <b>GRAND TOTAL</b>  | <b>100.00%</b>  |
| <b>Petroleum Products</b>                                   | <b>8.63%</b>    |   |                 |
| ✓ Reliance Industries Limited                               | 8.63%           | Investment in Top 10 scrips constitutes 47.21% of the portfolio |                 |
| <b>Consumer Durables</b>                                    | <b>6.05%</b>    |   |                 |
| Titan Company Limited                                       | 2.98%           |   |                 |
| Akzo Nobel India Limited                                    | 1.82%           |   |                 |
| LG Electronics India Ltd                                    | 1.25%           |   |                 |
| <b>Banks</b>  | <b>5.83%</b>    |   |                 |
| State Bank of India   | 2.18%           |   |                 |
| HDFC Bank Limited   | 2.03%           |   |                 |
| IndusInd Bank Limited                                       | 1.62%           |   |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>4.26%</b>    |   |                 |
| UltraTech Cement Limited                                    | 2.07%           |   |                 |
| The India Cements Limited                                   | 1.22%           |   |                 |
| JSW Cement Limited  | 0.97%           |   |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>3.93%</b>    |   |                 |
| Torrent Pharmaceuticals Limited                             | 1.80%           |   |                 |
| Zydus Lifesciences Limited                                  | 1.18%           |   |                 |
| Sanofi Consumer Healthcare India Limited                    | 0.95%           |   |                 |
| <b>Non - Ferrous Metals</b>                                 | <b>2.65%</b>    |   |                 |
| Hindustan Zinc Limited                                      | 2.65%           |   |                 |
| <b>Leisure Services</b>                                     | <b>2.65%</b>    |   |                 |
| The Indian Hotels Company Limited                           | 1.47%           |   |                 |
| Jubilant Foodworks Limited                                  | 1.18%           |   |                 |
| <b>Power</b>  | <b>2.64%</b>    |   |                 |
| Tata Power Company Limited                                  | 1.46%           |   |                 |
| CESC Limited  | 1.18%           |   |                 |
| <b>Diversified FMCG</b>                                     | <b>2.36%</b>    |   |                 |
| ✓ ITC Limited   | 2.36%           |   |                 |
| <b>Ferrous Metals</b>                                       | <b>2.18%</b>    |   |                 |
| JSW Steel Limited   | 2.18%           |   |                 |
| <b>Transport Infrastructure</b>                             | <b>2.06%</b>    |   |                 |
| Adani Ports and Special Economic Zone Limited               | 2.06%           |   |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>1.60%</b>    |   |                 |
| Tata Motors Ltd   | 1.60%           |   |                 |
| <b>Fertilizers &amp; Agrochemicals</b>                      | <b>1.46%</b>    |   |                 |
| Coromandel International Limited                            | 1.46%           |   |                 |
| <b>Metals &amp; Minerals Trading</b>                        | <b>1.42%</b>    |   |                 |
| Adani Enterprises Limited                                   | 1.42%           |   |                 |
| <b>Personal Products</b>                                    | <b>1.17%</b>    |   |                 |
| Gillette India Limited                                      | 1.17%           |   |                 |
| <b>Electrical Equipment</b>                                 | <b>1.14%</b>    |   |                 |
| CG Power and Industrial Solutions Limited                   | 1.14%           |   |                 |
| <b>Allocation Across Major Conglomerates</b>                | <b>5.72%</b>    |   |                 |
| Tata Group  | 22.67%          |   |                 |
| L&T Group   | 15.13%          |   |                 |
| Reliance Industries Ltd.                                    | 8.46%           |   |                 |
| Mahindra & Mahindra   | 12.47%          |   |                 |
| Bajaj Group   | 9.66%           |   |                 |
| Murugappa Group   | 7.74%           |   |                 |
| Other Groups  | 4.97%           |   |                 |
| Non-Thematic  | 3.79%           |   |                 |
| Cash & Equivalents  | 5.72%           |   |                 |

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at Very High risk

# Baroda BNP Paribas Aqua Fund of Fund

(An Open Ended Fund of Fund scheme investing in BNP Paribas Funds Aqua (Lux))

This product is suitable for investors who are seeking\*:

- Wealth creation in long term.
- Investments predominantly in units of BNP Paribas Funds Aqua (Lux).

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis its portfolio, <sup>^</sup>Riskometer For Benchmark (MSCI World Index (TRI)): basis its constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BNP Paribas Funds Aqua (Lux). The Scheme does not guarantee / indicate any returns. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |   |           |
|------------------------------|---|-----------|
| Regular Plan - IDCW Option   | : | ₹ 13.9454 |
| Regular Plan - Growth Option | : | ₹ 13.9454 |
| Direct Plan - IDCW Option    | : | ₹ 14.6559 |
| Direct Plan - Growth Option  | : | ₹ 14.6559 |

### Benchmark Index (AMFI Tier 1)

MSCI World Index (TRI)

### Date of Allotment

May 07, 2021

|  |   |               |
|--|---|---------------|
| Monthly AAUM## As on December 31, 2025 | : | ₹30.45 Crores |
| AUM## As on December 31, 2025          | : | ₹30.35 Crores |

### Fund Manager

| Fund Manager      | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Ms. Swapna Shelar | 21-Oct-24           | 14 years   |

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out 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.

### % Expense Ratio & Quantitative Data\*

|                        |   |       |
|------------------------|---|-------|
| TER - Regular Plan (%) | : | 1.58% |
| TER - Direct Plan (%)  | : | 0.61% |

## MINIMUM INVESTMENT AMOUNT

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

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

Investors may please note that they will be bearing the recurring expenses of the fund of fund scheme in addition to the expenses of the Underlying Fund in which the fund of fund scheme makes investments.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO

| NAME OF INSTRUMENT                     | % of Net Assets |
|--|-----------------|
| BNP PARIBAS FUNDS SICAV - AQUA         | 98.18%          |
| TREPS, Cash & Other Net Current Assets | 1.82%           |
| <b>GRAND TOTAL</b>                     |                 |
|  | <b>100.00%</b>  |

## Holdings of the Underlying Fund (As on December 31, 2025)

| Top 10 Holdings (%)                 | Geographical Composition (%) |
|-------------------------------------|------------------------------|
| VEOLIA ENVIRON. SA                  | 4.75 United States 54.43     |
| LINDE PLC                           | 4.04 United Kingdom 11.18    |
| XYLEM INC                           | 3.91 Switzerland 6.25        |
| AMERICAN WATER WORKS INC            | 3.57 Japan 5.07              |
| NOVONESIS CLASS B B                 | 3.44 France 4.75             |
| SEVERN TRENT PLC                    | 3.41 Netherlands 4.42        |
| IDEX CORP                           | 3.09 Denmark 3.44            |
| A O SMITH CORP                      | 2.88 Sweden 2.60             |
| ADVANCED DRAINAGE SYSTEMS INC       | 2.83 Germany 1.62            |
| SPIRAX GROUP PLC                    | 2.61 Australia 1.57          |
| <b>No. of Holdings in Portfolio</b> |                              |
| 45                                  | Forex contracts 0.04         |
|                                     | Other 3.98                   |
|                                     | Cash 0.64                    |
| <b>Total</b>                        |                              |
|                                     | <b>100.00</b>                |

### SECTORAL COMPOSITION (%)\*\*

|                        |               |
|------------------------|---------------|
| Industrials            | 61.75         |
| Utilities              | 17.62         |
| Materials              | 14.65         |
| Health care            | 3.12          |
| Information technology | 2.19          |
| Forex contracts        | 0.04          |
| Cash                   | 0.64          |
| <b>Total</b>           |               |
|                        | <b>100.00</b> |

\*\* Data as per Global Industry Classification Standard sector classification

# 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

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI); basis it's constituents; as on December 31, 2025



Investors understand that their principal will be at Moderate risk



Benchmark riskometer is at Low To Moderate risk

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to offer regular income and capital appreciation through diversification of investments across debt and arbitrage schemes. The Scheme does not guarantee / indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |   |           |
|----------------|---|-----------|
| Regular IDCW   | : | ₹ 10.3253 |
| Regular Growth | : | ₹ 10.3253 |
| Direct IDCW    | : | ₹ 10.3380 |
| Direct Growth  | : | ₹ 10.3380 |

## PORTFOLIO

| NAME OF INSTRUMENT                     | % of Net Assets |
|--|-----------------|
| BARODA BNP PARIBAS CORPORATE BOND FUND | 61.88%          |
| BARODA BNP PARIBAS ARBITRAGE FUND      | 36.71%          |
| TREPS, Cash & Other Net Current Assets | 1.41%           |
| <b>GRAND TOTAL</b>                     | <b>100.00%</b>  |

### ₹ Benchmark Index (Tier 1)

Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI

### Date of Allotment

May 23, 2025

|  |   |                |
|--|---|----------------|
| Monthly AAUM## As on December 31, 2025 | : | ₹103.32 Crores |
| AUM## As on December 31, 2025          | : | ₹100.73 Crores |

### Fund Manager

| Fund Manager       | Managing fund since | Experience |
|--------------------|---------------------|------------|
| Mr. Vikram Pamnani | 05-Jun-25           | 14 years   |

### Load Structure

Exit Load: • Nil

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

### % Expense Ratio & Quantitative Data\*

|                        |   |       |
|------------------------|---|-------|
| TER - Regular Plan (%) | : | 0.25% |
| TER - Direct Plan (%)  | : | 0.05% |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

\*Investors are requested to note that being a Fund of Funds scheme, they will be bearing the recurring expenses of the scheme in addition to the expenses of underlying fund in which the fund of funds scheme makes investment.

# 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

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Moderately High risk

Benchmark riskometer is at Moderately High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to offer capital appreciation and income over long term through diversification of investments across debt, equity and gold schemes. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |   |           |
|----------------|---|-----------|
| Regular IDCW   | : | ₹ 10.9378 |
| Regular Growth | : | ₹ 10.9378 |
| Direct IDCW    | : | ₹ 10.9954 |
| Direct Growth  | : | ₹ 10.9954 |

### ₹ Benchmark Index (Tier 1)

60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold

## PORTFOLIO

| NAME OF INSTRUMENT                     | % of Net Assets |
|--|-----------------|
| BARODA BNP PARIBAS SHORT DURATION FUND | 50.15%          |
| BARODA BNP PARIBAS LARGE CAP FUND      | 19.65%          |
| BARODA BNP PARIBAS DYNAMIC BOND FUND   | 7.17%           |
| BARODA BNP PARIBAS FOCUSED FUND        | 0.80%           |
| <b>TOTAL MUTUAL FUND UNITS</b>         | <b>77.77%</b>   |
| BARODA BNP PARIBAS GOLD ETF            | 20.80%          |
| TREPS, Cash & Other Net Current Assets | 1.43%           |
| <b>GRAND TOTAL</b>                     | <b>100.00%</b>  |

## Date of Allotment

May 30, 2025

Monthly AAUM## As on December 31, 2025 : ₹124.28 Crores

AUM## As on December 31, 2025 : ₹125.19 Crores

## Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 05-Jun-25           | 21 years   |
| Mr. Pratish Krishnan      | 30-May-25           | 23 years   |

## Load Structure

Exit Load: • For redemption/switch out of units within 1 year from the date of allotment: 1.00% of applicable NAV • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment  
For detailed load structure please refer Scheme Information Document of the scheme.

## % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%) : 0.99%

TER - Direct Plan (%) : 0.09%

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

\*Investors are requested to note that being a Fund of Funds scheme, they will be bearing the recurring expenses of the scheme in addition to the expenses of underlying fund in which the fund of funds scheme makes investment.

# Baroda BNP Paribas Gold ETF Fund of Fund

(An open-ended fund of fund scheme investing in Baroda BNP Paribas Gold ETF)

This product is suitable for investors who are seeking\*:

- Long term wealth creation
- Investment predominantly in units of Baroda BNP Paribas Gold ETF

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at High risk

Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Domestic Price of Physical Gold based on the the AM fixing price of gold by the LBMA); basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to provide returns that are in line with the returns provided by Baroda BNP Paribas Gold Exchange Traded Fund. However, there is no assurance or guarantee that the objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |   |           |
|----------------|---|-----------|
| Regular Growth | : | ₹ 13.4000 |
| Direct Growth  | : | ₹ 13.4197 |

### ₹ Benchmark Index (Tier 1)

Domestic Price of Physical Gold based on the the AM fixing price of gold by the LBMA

## PORTFOLIO

| NAME OF INSTRUMENT                     | % of Net Assets |
|--|-----------------|
| <b>ETF TOTAL</b>                       | <b>99.89%</b>   |
| BARODA BNP PARIBAS MUTUAL FUND         | 99.89%          |
| TREPS, Cash & Other Net Current Assets | 0.11%           |
| <b>GRAND TOTAL</b>                     | <b>100.00%</b>  |

## Date of Allotment

August 20, 2025

|  |   |                |
|--|---|----------------|
| Monthly AAUM## As on December 31, 2025 | : | ₹118.46 Crores |
| AUM## As on December 31, 2025          | : | ₹124.51 Crores |

## Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 20-Aug-25           | 21 years   |
| Mr. Madhav Vyas           | 20-Aug-25           | 9 years    |
| Ms. Swapna Shelar         | 20-Aug-25           | 14 years   |

## Load Structure

Exit Load: • 1% if units are redeemed/switched out within 15 days from date of allotment • No Exit load is payable if units are redeemed/switched-out after 15 days from the date of allotment

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

## % Expense Ratio & Quantitative Data\*

|                        |   |       |
|------------------------|---|-------|
| TER - Regular Plan (%) | : | 0.55% |
| TER - Direct Plan (%)  | : | 0.15% |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

\*Investors are requested to note that being a Fund of Funds scheme, they will be bearing the recurring expenses of the scheme in addition to the expenses of underlying fund in which the fund of funds scheme makes investment.

# Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

This product is suitable for investors who are seeking\*:

- Capital appreciation over medium to long term.
- Investments in equity and equity linked securities as well as debt and money market instruments while managing risk through active asset allocation.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

Benchmark riskometer is at High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |   |           |
|------------------------------|---|-----------|
| Regular Plan - IDCW Option   | : | ₹ 16.8134 |
| Regular Plan - Growth Option | : | ₹ 25.3190 |
| Direct Plan - IDCW Option    | : | ₹ 18.5155 |
| Direct Plan - Growth Option  | : | ₹ 27.8077 |

### ₹ Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

### Date of Allotment

November 14, 2018

Monthly AAUM## As on December 31, 2025 : ₹ 4,685.16 Crores

AUM## As on December 31, 2025 : ₹ 4,748.18 Crores

### Fund Manager

| Category     | Fund Manager              | Managing fund since | Experience |
|--------------|---------------------------|---------------------|------------|
| Equity       | Mr. Sanjay Chawla         | 14-Nov-18           | 33 years   |
| Equity       | Mr. Pratish Krishnan      | 05-Aug-21           | 23 years   |
| Equity       | Mr. Neeraj Saxena         | 21-Oct-24           | 20 years   |
| Fixed Income | Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |

### Load Structure

Exit Load: • If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil • If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net asset Value (NAV) • If the units are redeemed after one year from the date of allotment: Nil  
For detailed load structure please refer Scheme Information Document of the scheme.

### % Expense Ratio & Quantitative Data\*

|   |   |       |
|---|---|-------|
| TER - Regular Plan (%)  | : | 1.88% |
| TER - Direct Plan (%)   | : | 0.75% |
| Equity Portfolio Turnover Ratio#  | : | 0.57  |
| Total Portfolio Turnover Ratio  | : | 1.17  |
| Standard Deviation*   | : | 9.24% |
| Beta*   | : | 1.38  |
| Sharpe Ratio*   | : | 0.95  |
| Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points. |   |       |

### ₹ Debt Quants

|  |   |       |
|--|---|-------|
| Average Maturity (years)               | : | 8.11  |
| Modified Duration (years)              | : | 4.78  |
| YTM (%)                                | : | 6.93% |
| Macaulay Duration <sup>+</sup> (years) | : | 4.96  |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                             | % of Net Derivatives Assets | EQUITY HOLDINGS                                 | % of Net Derivatives Assets |
|---|-----------------------------|---|-----------------------------|
| <b>Banks</b>                                | <b>12.83%</b>               | LG Electronics India Ltd                        | 0.80%                       |
| ✓ HDFC Bank Limited                         | 6.55%                       | <b>Cement &amp; Cement Products</b>             | <b>1.86%</b>                |
| ✓ ICICI Bank Limited                        | 1.98%                       | UltraTech Cement Limited                        | 1.86%                       |
| The Federal Bank Limited                    | 1.65%                       | <b>Financial Technology (Fintech)</b>           | <b>1.78%</b>                |
| IndusInd Bank Limited                       | 1.37%                       | One 97 Communications Limited                   | 1.78%                       |
| Karur Vysya Bank Limited                    | 1.28%                       | <b>Aerospace &amp; Defense</b>                  | <b>1.68%</b>                |
| <b>Petroleum Products</b>                   | <b>5.02%</b>                | Bharat Electronics Limited                      | 1.68%                       |
| ✓ Reliance Industries Limited               | 2.81%                       | <b>Beverages</b>                                | <b>1.67%</b>                |
| Hindustan Petroleum Corporation Limited     | 2.21%                       | Radico Khaitan Limited                          | 1.67%                       |
| <b>Retailing</b>                            | <b>4.19%</b>                | <b>Agricultural Food &amp; other Products</b>   | <b>1.62%</b>                |
| ✓ Eternal Limited                           | 2.05%                       | Marico Limited                                  | 0.87%                       |
| FSN E-Commerce Ventures Limited             | 1.22%                       | Tata Consumer Products Limited                  | 0.75%                       |
| Avenue Supermarts Limited                   | 0.92%                       | <b>Insurance</b>                                | <b>1.49%</b>                |
| <b>Electrical Equipment</b>                 | <b>4.12%</b>                | ICICI Lombard General Insurance Company Limited | 1.49%                       |
| Bharat Heavy Electricals Limited            | 1.51%                       | <b>Diversified FMCG</b>                         | <b>1.46%</b>                |
| Hitachi Energy India Limited                | 1.43%                       | Hindustan Unilever Limited                      | 1.46%                       |
| GE Vernova T&D India Limited                | 1.18%                       | <b>Personal Products</b>                        | <b>1.35%</b>                |
| <b>IT - Software</b>                        | <b>4.10%</b>                | Godrej Consumer Products Limited                | 1.35%                       |
| ✓ Infosys Limited                           | 2.84%                       | <b>Ferrous Metals</b>                           | <b>1.17%</b>                |
| Tech Mahindra Limited                       | 1.26%                       | JSW Steel Limited                               | 1.17%                       |
| <b>Automobiles</b>                          | <b>3.97%</b>                | <b>Transport Services</b>                       | <b>1.07%</b>                |
| Mahindra & Mahindra Limited                 | 1.56%                       | InterGlobe Aviation Limited                     | 1.07%                       |
| Hyundai Motor India Ltd                     | 1.33%                       | <b>IT - Services</b>                            | <b>1.00%</b>                |
| Eicher Motors Limited                       | 1.08%                       | Sagity Limited                                  | 1.00%                       |
| <b>Pharmaceuticals &amp; Biotechnology</b>  | <b>3.71%</b>                | <b>Healthcare Services</b>                      | <b>0.77%</b>                |
| Sun Pharmaceutical Industries Limited       | 1.45%                       | Jupiter Life Line Hospitals Limited             | 0.77%                       |
| Divi's Laboratories Limited                 | 1.21%                       | <b>LESS THAN 0.75% EXPOSURE</b>                 | <b>3.22%</b>                |
| Ajanta Pharma Limited                       | 1.05%                       | <b>TOTAL EQUITY HOLDING</b>                     | <b>73.83%</b>               |
| <b>Capital Markets</b>                      | <b>3.06%</b>                |   |                             |
| Multi Commodity Exchange of India Limited   | 1.88%                       | <b>REITs/InvITs Holdings</b>                    | <b>% of Net Assets</b>      |
| 360 One WAM Limited                         | 1.18%                       | National Highways Infra Trust                   | 1.09%                       |
| <b>Telecom - Services</b>                   | <b>2.66%</b>                | NXT Infra Trust (NIT)                           | 1.05%                       |
| ✓ Bharti Airtel Limited                     | 2.66%                       | IndiGRID Infrastructure Trust                   | 0.94%                       |
| <b>Auto Components</b>                      | <b>2.58%</b>                | Capital Infra Trust                             | 0.36%                       |
| Samvardhana Motherson International Limited | 1.59%                       | Anzen India Energy Yield Plus Trust             | 0.19%                       |
| Schaeffler India Limited                    | 0.99%                       | Indus Infra Trust                               | 0.18%                       |
| <b>Construction</b>                         | <b>2.58%</b>                | Intelligent Supply Chain Infrastructure Trust   | 0.13%                       |
| ✓ Larsen & Toubro Limited                   | 2.58%                       | Powergrid Infrastructure Investment Trust       | 0.10%                       |
| <b>Finance</b>                              | <b>2.46%</b>                |   |                             |
| Shriram Finance Limited                     | 1.57%                       | <b>Total REITs/InvITs Holdings</b>              | <b>4.04%</b>                |
| Poonawalla Fincorp Limited                  | 0.89%                       |   |                             |
| <b>Consumer Durables</b>                    | <b>2.41%</b>                |   |                             |
| Amber Enterprises India Limited             | 1.61%                       |   |                             |

# Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

This product is suitable for investors who are seeking\*:

- Capital appreciation over medium to long term.
- Investments in equity and equity linked securities as well as debt and money market instruments while managing risk through active asset allocation.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

Benchmark riskometer is at High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on December 31, 2025

## PORTFOLIO (✓ Top 10 Holdings)

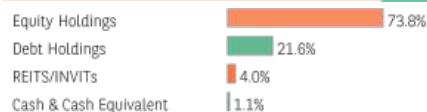
| FIXED INCOME HOLDINGS                               | Rating     | % of Net Assets |
|---|------------|-----------------|
| <b>GOVERNMENT BOND</b>                              |            | <b>12.15%</b>   |
| ✓ 6.48% GOI (MD 06/10/2035)                         | Sovereign  | 4.46%           |
| ✓ 7.18% GOI (MD 14/08/2033)                         | Sovereign  | 2.72%           |
| 6.01% GOI (MD 21/07/2030)                           | Sovereign  | 1.85%           |
| 6.9% GOI (MD 15/04/2065)                            | Sovereign  | 0.93%           |
| 6.79% GOI (MD 07/10/2034)                           | Sovereign  | 0.53%           |
| 7.09% GOI (MD 05/08/2054)                           | Sovereign  | 0.51%           |
| 6.33% GOI (MD 05/05/2035)                           | Sovereign  | 0.37%           |
| 7.32% GOI (MD 13/11/2030)                           | Sovereign  | 0.35%           |
| 7.34% GOI (MD 22/04/2064)                           | Sovereign  | 0.32%           |
| 7.38% GOI (MD 20/06/2027)                           | Sovereign  | 0.11%           |
| <b>CORPORATE BOND</b>                               |            | <b>6.15%</b>    |
| Piramal Finance Limited                             | ICRA AA    | 1.29%           |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.53%           |
| IndoStar Capital Finance Limited                    | CARE AA-   | 0.43%           |
| Hindustan Petroleum Corporation Limited             | CRISIL AAA | 0.41%           |
| Export Import Bank of India                         | CRISIL AAA | 0.37%           |
| REC Limited   | ICRA AAA   | 0.34%           |
| Larsen & Toubro Limited                             | CRISIL AAA | 0.32%           |
| REC Limited   | CRISIL AAA | 0.32%           |
| National Housing Bank                               | CARE AAA   | 0.31%           |
| Small Industries Dev Bank of India                  | CRISIL AAA | 0.31%           |
| Bajaj Finance Limited                               | CRISIL AAA | 0.21%           |
| Bajaj Housing Finance Limited                       | CRISIL AAA | 0.21%           |
| India Infradebt Limited                             | CRISIL AAA | 0.21%           |
| Motilal Oswal Home Finance Limited                  | ICRA AA+   | 0.17%           |

| FIXED INCOME HOLDINGS                         | Rating         | % of Net Assets |
|---|----------------|-----------------|
| GAIL (India) Limited                          | CARE AAA       | 0.11%           |
| Muthoot Finance Limited                       | CRISIL AA+     | 0.11%           |
| Adani Ports and Special Economic Zone Limited | ICRA AAA       | 0.11%           |
| NTPC Limited                                  | CRISIL AAA     | 0.11%           |
| Power Finance Corporation Limited             | CRISIL AAA     | 0.11%           |
| Tata Projects Limited                         | FITCH AA       | 0.11%           |
| Indian Railway Finance Corporation Limited    | CRISIL AAA     | 0.06%           |
| <b>CERTIFICATE OF DEPOSIT</b>                 |                | <b>1.00%</b>    |
| Export Import Bank of India                   | CRISIL A1+     | 0.50%           |
| Small Industries Dev Bank of India            | CRISIL A1+     | 0.50%           |
| <b>STATE GOVERNMENT BOND</b>                  |                | <b>0.99%</b>    |
| 7.07% Gujarat SDL (MD 26/11/2033)             | Sovereign      | 0.73%           |
| 7.24% GUJARAT SDL (MD 28/12/2026)             | Sovereign      | 0.11%           |
| 8.08% Karnataka SDL (MD 26/12/2028)           | Sovereign      | 0.07%           |
| 8.08% Gujarat SDL (MD 26/12/2028)             | Sovereign      | 0.05%           |
| 8.08% Tamilnadu SDL (MD 26/12/2028)           | Sovereign      | 0.03%           |
| <b>PTC</b>                                    |                | <b>0.77%</b>    |
| Sansar Trust                                  | CRISIL AAA(SO) | 0.65%           |
| India Universal Trust                         | CRISIL AAA(SO) | 0.12%           |



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

## COMPOSITION BY ASSETS



## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

\* refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

# Baroda BNP Paribas Aggressive Hybrid Fund

(An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments)

This product is suitable for investors who are seeking\*:

- Wealth creation in long term.
- Investment primarily in equity & equity-related securities and the rest in debt securities & money market instruments to generate income and capital appreciation.

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments. The Scheme does not guarantee/indicate any returns. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |   |           |
|------------------------------|---|-----------|
| Regular Plan - IDCW Option   | : | ₹ 16.4792 |
| Regular Plan - Growth Option | : | ₹ 28.4273 |
| Direct Plan - IDCW Option    | : | ₹ 18.9594 |
| Direct Plan - Growth Option  | : | ₹ 32.7329 |

### ₹ Benchmark Index (AMFI Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

### Date of Allotment

April 07, 2017

Monthly AAUM## As on December 31, 2025 : ₹1,266.16 Crores

AUM## As on December 31, 2025 : ₹1,268.82 Crores

### Fund Manager

| Category     | Fund Manager              | Managing fund since | Experience |
|--------------|---------------------------|---------------------|------------|
| Equity       | Mr. Jitendra Sriram       | 16-Jun-22           | 27 years   |
| Equity       | Mr. Pratish Krishnan      | 14-Mar-22           | 23 years   |
| Fixed Income | Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |

### 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.

### % Expense Ratio & Quantitative Data\*

|   |   |       |
|---|---|-------|
| TER - Regular Plan (%)  | : | 2.11% |
| TER - Direct Plan (%)   | : | 0.52% |
| Equity Portfolio Turnover Ratio#  | : | 0.28  |
| Total Portfolio Turnover Ratio  | : | 0.96  |
| Standard Deviation*   | : | 9.02% |
| Beta*   | : | 1.03  |
| Sharpe Ratio*   | : | 0.96  |
| Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points. |   |       |

### Debt Quants

|                            |   |       |
|----------------------------|---|-------|
| Average Maturity (years)   | : | 5.98  |
| Modified Duration (years)  | : | 3.36  |
| YTM (%)                    | : | 7.08% |
| Macaulay Duration* (years) | : | 3.52  |

## MINIMUM INVESTMENT AMOUNT

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

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

## including inter-scheme investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

\* refer Glossary page for the concept of Macaulay Duration.

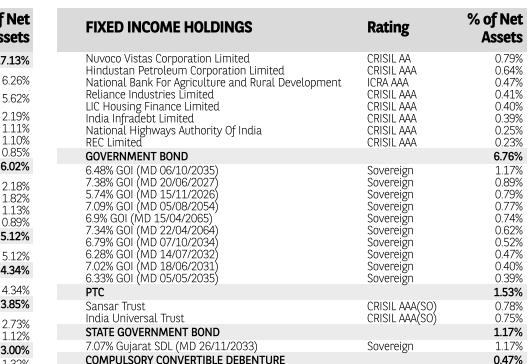
For Distribution History kindly refer Distribution History table.

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS   | % of Net Assets        | FIXED INCOME HOLDINGS   | Rating         | % of Net Assets |
|---|------------------------|---|----------------|-----------------|
| <b>Banks</b>  | <b>17.13%</b>          | Nuvoco Vistas Corporation Limited                               | CRISIL AA      | 0.79%           |
| ✓ HDFC Bank Limited   | 6.26%                  | Hindustan Petroleum Corporation Limited                         | CRISIL AAA     | 0.64%           |
| ✓ ICICI Bank Limited  | 5.62%                  | National Bank For Agriculture and Rural Development             | ICRA AAA       | 0.47%           |
| ✓ Kotak Mahindra Bank Limited                               | 2.19%                  | Reliance Industries Limited                                     | CRISIL AAA     | 0.41%           |
| State Bank of India   | 1.11%                  | LIC Housing Finance Limited                                     | CRISIL AAA     | 0.40%           |
| Yes Bank Limited  | 1.10%                  | Indiabulls Debt Limited   | CRISIL AAA     | 0.39%           |
| The Federal Bank Limited                                    | 0.85%                  | National Highways Authority Of India                            | CRISIL AAA     | 0.35%           |
| <b>IT - Software</b>  | <b>6.02%</b>           | REC Limited   | CRISIL AAA     | 0.23%           |
| ✓ Infosys Limited   | 2.18%                  | <b>GOVERNMENT BOND</b>  | <b>6.76%</b>   |                 |
| Tata Consultancy Services Limited                           | 1.82%                  | 6.49% GOI (MD 06/10/2035)                                       | Sovereign      | 1.17%           |
| Tech Mahindra Limited                                       | 1.13%                  | 7.38% GOI (MD 20/06/2027)                                       | Sovereign      | 0.89%           |
| Persistent Systems Limited                                  | 0.89%                  | 5.74% GOI (MD 15/11/2026)                                       | Sovereign      | 0.79%           |
| <b>Petroleum Products</b>                                   | <b>5.12%</b>           | 7.09% GOI (MD 05/08/2054)                                       | Sovereign      | 0.77%           |
| ✓ Reliance Industries Limited                               | 5.12%                  | 6.9% GOI (MD 15/04/2065)  | Sovereign      | 0.74%           |
| <b>Construction</b>   | <b>4.34%</b>           | 7.42% GOI (MD 15/01/2029)                                       | Sovereign      | 0.62%           |
| ✓ Larsen & Toubro Limited                                   | 4.34%                  | 6.79% GOI (MD 07/10/2034)                                       | Sovereign      | 0.52%           |
| <b>Electrical Equipment</b>                                 | <b>3.85%</b>           | 6.28% GOI (MD 14/07/2032)                                       | Sovereign      | 0.47%           |
| ✓ Hitachi Energy India Limited                              | 2.73%                  | 7.02% GOI (MD 18/06/2031)                                       | Sovereign      | 0.40%           |
| Bharat Heavy Electricals Limited                            | 1.12%                  | 6.33% GOI (MD 05/05/2035)                                       | Sovereign      | 0.39%           |
| <b>Automobiles</b>  | <b>3.00%</b>           | <b>PTC</b>  | <b>1.53%</b>   |                 |
| TVS Motor Company Limited                                   | 1.32%                  | Sansar Trust  | CRISIL AAA(SO) | 0.78%           |
| Hero MotoCorp Limited                                       | 0.86%                  | India Universal Trust   | CRISIL AAA(SO) | 0.75%           |
| Hyundai Motor India Ltd                                     | 0.82%                  | <b>STATE GOVERNMENT BOND</b>                                    | <b>1.17%</b>   |                 |
| <b>Auto Components</b>                                      | <b>2.28%</b>           | 7.07% Gujarat SLD (MD 26/11/2033)                               | Sovereign      | 1.17%           |
| Bosch Limited   | 1.38%                  | <b>COMPULSORY CONVERTIBLE DEBTURE</b>                           | <b>0.47%</b>   |                 |
| Itelkt India Limited  | 0.90%                  | Cholamandalam Investment and Finance Company Ltd                | 0.47%          |                 |
| <b>Telecom - Services</b>                                   | <b>2.24%</b>           | <b>TREASURY BILL</b>  | <b>0.23%</b>   |                 |
| Bharti Airtel Limited                                       | 2.24%                  | 364 Days Tbill (MD 26/03/2026)                                  | Sovereign      | 0.23%           |
| <b>Diversified FMCG</b>                                     | <b>2.23%</b>           | Total Fixed Income Holdings                                     |                | 26.56%          |
| ✓ ITC Limited   | 2.23%                  | TREPS, Cash & Other Net Current Assets                          |                | 1.80%           |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>2.13%</b>           | <b>GRAND TOTAL</b>  | <b>100.00%</b> |                 |
| Escorts Kubota Limited                                      | 1.19%                  | Investment in Top 10 scrips constitutes 35.53% of the portfolio |                |                 |
| Tata Motors Ltd   | 0.94%                  |   |                |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>1.99%</b>           |   |                |                 |
| Sun Pharmaceutical Industries Limited                       | 1.22%                  |   |                |                 |
| Dr Reddy's Laboratories Limited                             | 0.77%                  |   |                |                 |
| <b>Financial Technology (Fintech)</b>                       | <b>1.63%</b>           |   |                |                 |
| Pine Labs Limited   | 0.85%                  |   |                |                 |
| PB Fintech Limited  | 0.78%                  |   |                |                 |
| <b>Finance</b>  | <b>1.26%</b>           |   |                |                 |
| Bajaj Finance Limited                                       | 1.26%                  |   |                |                 |
| <b>Chemicals &amp; Petrochemicals</b>                       | <b>1.14%</b>           |   |                |                 |
| Linde India Limited   | 1.14%                  |   |                |                 |
| <b>Aerospace &amp; Defense</b>                              | <b>1.08%</b>           |   |                |                 |
| Bharat Electronics Limited                                  | 0.98%                  |   |                |                 |
| <b>Retailing</b>  | <b>0.99%</b>           |   |                |                 |
| Eternal Limited   | 0.99%                  |   |                |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>0.93%</b>           |   |                |                 |
| The India Cements Limited                                   | 0.93%                  |   |                |                 |
| <b>Capital Markets</b>                                      | <b>0.93%</b>           |   |                |                 |
| 360 One WAM Limited   | 0.93%                  |   |                |                 |
| <b>Non - Ferrous Metals</b>                                 | <b>0.91%</b>           |   |                |                 |
| Hindustan Zinc Limited                                      | 0.91%                  |   |                |                 |
| <b>Oil</b>  | <b>0.90%</b>           |   |                |                 |
| Oil India Limited   | 0.90%                  |   |                |                 |
| <b>Personal Products</b>                                    | <b>0.89%</b>           |   |                |                 |
| Gillette India Limited                                      | 0.89%                  |   |                |                 |
| <b>Insurance</b>  | <b>0.85%</b>           |   |                |                 |
| HDFC Life Insurance Company Limited                         | 0.85%                  |   |                |                 |
| <b>Leisure Services</b>                                     | <b>0.77%</b>           |   |                |                 |
| Leela Palaces Hotels & Resorts Limited                      | 0.77%                  |   |                |                 |
| <b>Consumer Durables</b>                                    | <b>0.76%</b>           |   |                |                 |
| LG Electronics India Ltd                                    | 0.76%                  |   |                |                 |
| <b>LESS THAN 0.75% EXPOSURE</b>                             | <b>6.93%</b>           |   |                |                 |
| <b>FUTURES LONG POSITION</b>                                | <b>0.6%</b>            |   |                |                 |
| Multi Commodity Exchange of India Limited                   | 0.60%                  |   |                |                 |
| <b>TOTAL EQUITY HOLDING</b>                                 | <b>70.9%</b>           |   |                |                 |
| <b>REITs/InvITs Holdings</b>                                | <b>% of Net Assets</b> |   |                |                 |
| Intelligent Supply Chain Infrastructure Trust               | 0.39%                  |   |                |                 |
| Indus Infra Trust   | 0.35%                  |   |                |                 |
| <b>Total REITs/InvITs Holdings</b>                          | <b>0.74%</b>           |   |                |                 |

| FIXED INCOME HOLDINGS                               | Rating     | % of Net Assets |
|---|------------|-----------------|
| <b>CORPORATE BOND</b>                               |            | <b>16.40%</b>   |
| ✓ IndoStar Capital Finance Limited                  | CARE AA-   | 2.62%           |
| Small Industries Dev Bank of India                  | CRISIL AAA | 1.76%           |
| Piramal Finance Limited                             | ICRA AA    | 1.35%           |
| REC Limited   | ICRA AAA   | 1.10%           |
| Power Finance Corporation Limited                   | CRISIL AAA | 1.04%           |
| National Housing Bank                               | CARE AAA   | 0.95%           |
| Muthoot Finance Limited                             | CRISIL AA+ | 0.81%           |
| Bharti Telecom Limited                              | CRISIL AAA | 0.80%           |
| Export Import Bank of India                         | CRISIL AAA | 0.80%           |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.80%           |
| Indian Railway Finance Corporation Limited          | CRISIL AAA | 0.79%           |



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

## COMPOSITION BY ASSETS

|                        |       |
|------------------------|-------|
| Equity Holdings        | 70.3% |
| Debt Holdings          | 26.6% |
| Cash & Cash Equivalent | 1.8%  |
| REITs/InvITs           | 0.7%  |
| Derivatives            | 0.6%  |

## CREDIT QUALITY PROFILE (% of Debt Holdings)

|                        |       |
|------------------------|-------|
| AAA/A1+/Sav            | 73.8% |
| AA-                    | 9.4%  |
| AA                     | 7.7%  |
| Cash & Cash Equivalent | 6.5%  |
| AA+                    | 2.9%  |

## SECTORAL COMPOSITION (Top 5)

|                             |               |                      |              |                           |              |
|-----------------------------|---------------|----------------------|--------------|---------------------------|--------------|
| <b>Banks</b>                | <b>17.13%</b> | <b>IT - Software</b> | <b>6.02%</b> | <b>Petroleum Products</b> | <b>5.83%</b> |
|                             |               |                      |              |                           |              |
| <b>Construction</b>         | <b>4.34%</b>  |                      |              |                           |              |
|                             |               |                      |              |                           |              |
| <b>Electrical Equipment</b> | <b>3.85%</b>  |                      |              |                           |              |
|                             |               |                      |              |                           |              |

% of net assets of top 5 sectors includes equity less than 0.75% of corpus. For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

# Baroda BNP Paribas Multi Asset Fund

(An Open-ended Scheme investing in Equity, Debt and Gold ETF)

This product is suitable for investors who are seeking\*:

- Wealth creation in long term.
- Investment in equity and equity related securities debt and money market instruments and Gold ETF

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

Benchmark riskometer is at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek to generate long term capital growth by investing in equity and equity related securities, debt & money market instruments, REITs / InvITs and Gold ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |   |         |
|----------------|---|---------|
| Regular IDCW   | : | 15.1935 |
| Regular Growth | : | 15.9120 |
| Direct IDCW    | : | 16.1316 |
| Direct Growth  | : | 16.6035 |

### ₹ Benchmark Index (Tier 1)

65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold

### Date of Allotment

December 19, 2022

Monthly AAUM## As on December 31, 2025 : 1,306.13 Crores

AUM## As on December 31, 2025 : 1,321.38 Crores

### Fund Manager

| Category     | Fund Manager         | Managing fund since | Experience |
|--------------|----------------------|---------------------|------------|
| Equity       | Mr. Jitendra Sriram  | 19-Dec-22           | 27 years   |
| Equity       | Mr. Pratish Krishnan | 21-Oct-24           | 23 years   |
| Fixed Income | Mr. Vikram Pamnani   | 19-Dec-22           | 14 years   |

### 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.

### % Expense Ratio & Quantitative Data\*

|   |   |       |
|---|---|-------|
| TER - Regular Plan (%)  | : | 2.07% |
| TER - Direct Plan (%)   | : | 0.91% |
| Equity Portfolio Turnover Ratio#  | : | 0.21  |
| Total Portfolio Turnover Ratio  | : | 0.50  |
| Standard Deviation  | : | 8.52% |
| Beta  | : | 0.98  |
| Sharpe Ratio  | : | 0.98  |
| Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points. |   |       |

### Debt Quants

|  |   |       |
|--|---|-------|
| Average Maturity (years)               | : | 8.84  |
| Modified Duration (years)              | : | 4.66  |
| YTM (%)                                | : | 6.56% |
| Macaulay Duration <sup>+</sup> (years) | : | 4.86  |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

\* refer Glossary page

\* refer Glossary page for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

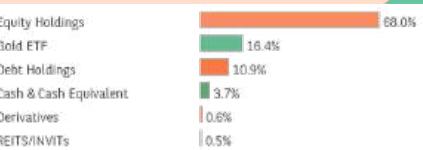
#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

## PORTFOLIO (✓ Top 10 Holdings)

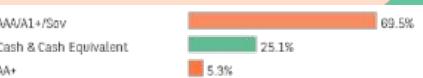
| EQUITY HOLDINGS   | % of Net Assets        | FIXED INCOME HOLDINGS   | Rating     | % of Net Assets |
|---|------------------------|---|------------|-----------------|
| <b>Banks</b>  | <b>17.53%</b>          | 7.32% GOI (MD 13/11/2030)                                       | Sovereign  | 0.79%           |
| ✓ HDFC Bank Limited   | 6.35%                  | 6.33% GOI (MD 05/05/2035)                                       | Sovereign  | 0.37%           |
| ✓ ICICI Bank Limited  | 5.95%                  | <b>CORPORATE BOND</b>   |            | <b>4.61%</b>    |
| Kotak Mahindra Bank Limited                                 | 1.80%                  | Indian Railway Finance Corporation Limited                      | CRISIL AAA | 1.53%           |
| State Bank of India   | 1.67%                  | Export Import Bank of India                                     | CRISIL AAA | 1.15%           |
| Yes Bank Limited  | 0.94%                  | National Bank For Agriculture and Rural Development             | ICRA AAA   | 1.15%           |
| The Federal Bank Limited                                    | 0.82%                  | Muthoot Finance Limited   | CRISIL AA+ | 0.78%           |
| <b>IT - Software</b>  | <b>5.68%</b>           | <b>Total Fixed Income Holdings</b>                              |            | <b>10.93%</b>   |
| ✓ Infosys Limited   | 2.86%                  | TREPS, Cash & Other Net Current Assets Including Short Futures  |            | 3.67%           |
| Tata Consultancy Services Limited                           | 1.97%                  | <b>GRAND TOTAL</b>  |            | <b>100.00%</b>  |
| Persistent Systems Limited                                  | 0.85%                  | Investment in Top 10 scrips constitutes 49.14% of the portfolio |            |                 |
| <b>Petroleum Products</b>                                   | <b>5.03%</b>           |   |            |                 |
| ✓ Reliance Industries Limited                               | 5.03%                  |   |            |                 |
| <b>Construction</b>   | <b>4.17%</b>           |   |            |                 |
| ✓ Larsen & Toubro Limited                                   | 4.17%                  |   |            |                 |
| <b>Electrical Equipment</b>                                 | <b>3.66%</b>           |   |            |                 |
| ✓ Hitachi Energy India Limited                              | 2.68%                  |   |            |                 |
| Bharat Heavy Electricals Limited                            | 0.98%                  |   |            |                 |
| <b>Telecom - Services</b>                                   | <b>3.16%</b>           |   |            |                 |
| ✓ Bharti Airtel Limited                                     | 3.16%                  |   |            |                 |
| <b>Power</b>  | <b>2.83%</b>           |   |            |                 |
| NLC India Limited   | 1.53%                  |   |            |                 |
| NTPC Limited  | 1.30%                  |   |            |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>                  | <b>2.76%</b>           |   |            |                 |
| Sun Pharmaceutical Industries Limited                       | 1.58%                  |   |            |                 |
| Cipla Limited   | 1.18%                  |   |            |                 |
| <b>Automobiles</b>  | <b>2.49%</b>           |   |            |                 |
| Hero MotoCorp Limited                                       | 1.57%                  |   |            |                 |
| TVS Motor Company Limited                                   | 0.92%                  |   |            |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> | <b>2.43%</b>           |   |            |                 |
| Escorts Kubota Limited                                      | 1.52%                  |   |            |                 |
| Tata Motors Ltd   | 0.91%                  |   |            |                 |
| <b>Cement &amp; Cement Products</b>                         | <b>2.05%</b>           |   |            |                 |
| Grasim Industries Limited                                   | 1.16%                  |   |            |                 |
| The India Cements Limited                                   | 0.89%                  |   |            |                 |
| <b>Chemicals &amp; Petrochemicals</b>                       | <b>1.83%</b>           |   |            |                 |
| Linde India Limited   | 1.83%                  |   |            |                 |
| <b>Finance</b>  | <b>1.55%</b>           |   |            |                 |
| Bajaj Finance Limited                                       | 1.55%                  |   |            |                 |
| <b>Food Products</b>  | <b>1.40%</b>           |   |            |                 |
| Nestle India Limited  | 1.40%                  |   |            |                 |
| <b>Auto Components</b>                                      | <b>1.33%</b>           |   |            |                 |
| Bosch Limited   | 1.33%                  |   |            |                 |
| <b>Non - Ferrous Metals</b>                                 | <b>0.88%</b>           |   |            |                 |
| Hindustan Zinc Limited                                      | 0.88%                  |   |            |                 |
| <b>Beverages</b>  | <b>0.79%</b>           |   |            |                 |
| United Spirits Limited                                      | 0.79%                  |   |            |                 |
| <b>LESS THAN 0.75% EXPOSURE</b>                             | <b>8.43%</b>           |   |            |                 |
| <b>FUTURES LONG POSITION</b>                                | <b>0.57%</b>           |   |            |                 |
| Multi Commodity Exchange of India Limited                   | 0.57%                  |   |            |                 |
| <b>TOTAL EQUITY HOLDING</b>                                 | <b>68.57%</b>          |   |            |                 |
| <b>REITs/InvITs Holdings</b>                                | <b>% of Net Assets</b> |   |            |                 |
| Intelligent Supply Chain                                    | 0.38%                  |   |            |                 |
| Infrastructure Trust  | 0.10%                  |   |            |                 |
| Indus Infra Trust   |                        |   |            |                 |
| <b>Total REITs/InvITs Holdings</b>                          | <b>0.48%</b>           |   |            |                 |
| <b>Gold ETF</b>   | <b>% of Net Assets</b> |   |            |                 |
| ✓ Baroda BNP Paribas Mutual Fund                            | 8.36%                  |   |            |                 |
| ✓ Nippon India Mutual Fund                                  | 7.99%                  |   |            |                 |
| <b>Total Gold ETF</b>                                       | <b>16.35%</b>          |   |            |                 |
| <b>FIXED INCOME HOLDINGS</b>                                | <b>Rating</b>          | <b>% of Net Assets</b>  |            |                 |
| <b>GOVERNMENT BOND</b>                                      |                        | <b>6.32%</b>  |            |                 |
| ✓ 7.09% GOI (MD 05/08/2054)                                 | Sovereign              | 2.59%   |            |                 |
| 6.68% GOI (MD 07/07/2040)                                   | Sovereign              | 2.57%   |            |                 |

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

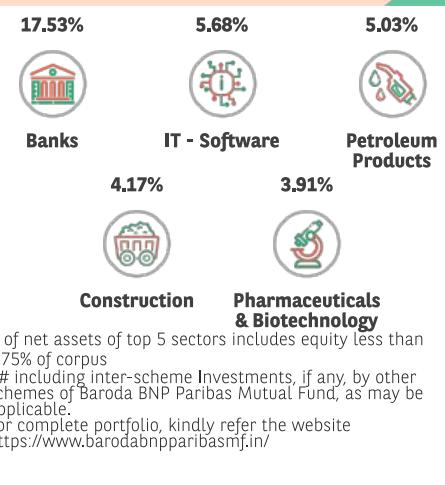
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## SECTORAL COMPOSITION (Top 5)



# Baroda BNP Paribas Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt instruments)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation and income generation.
- Investment in equity and equity related securities, arbitrage opportunities, and debt and money market instruments.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Moderately High risk

<sup>^^</sup>Riskometer For Scheme: basis its portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty Equity Savings Index TRI): basis its constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation and income by using arbitrage opportunities, investment in equity / equity related instruments and debt / money market instruments. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |           |
|------------------------------|-----------|
| Direct Plan - IDCW Option    | ₹ 14.7462 |
| Regular Plan - IDCW Option   | ₹ 13.7521 |
| Regular Plan - Growth Option | ₹ 17.0995 |
| Direct Plan - Growth Option  | ₹ 18.3396 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty Equity Savings Index TRI

### Date of Allotment

July 25, 2019

Monthly AAUM## As on December 31, 2025 : ₹278.95 Crores

AUM## As on December 31, 2025 : ₹278.79 Crores

### Fund Manager

| Category     | Fund Manager              | Managing fund | Experience since |
|--------------|---------------------------|---------------|------------------|
| Equity       | Mr. Pratish Krishnan      | 05-Sep-19     | 23 years         |
| Equity       | Mr. Neeraj Saxena         | 21-Oct-24     | 20 years         |
| Equity       | Mr. Ankeet Pandya         | 01-Jan-25     | 11 years         |
| Mixed Income | Mr. Gurvinder Singh Wasan | 21-Oct-24     | 21 years         |

### Load Structure

Exit Load: • if units of the Scheme are redeemed or switched out within 30 days of the date of allotment - 1% of the applicable Net Asset Value (NAV) • if units of the Scheme are redeemed are switched out after 30 days of allotment: Nil

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                                  |       |
|----------------------------------|-------|
| TER - Regular Plan (%)           | 2.50% |
| TER - Direct Plan (%)            | 1.40% |
| Equity Portfolio Turnover Ratio# | 0.40  |
| Total Portfolio Turnover Ratio   | 4.42  |
| Standard Deviation*              | 4.93% |
| Beta*                            | 1.12  |
| Sharpe Ratio*                    | 0.94  |

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### ₹ Debt Quants

|  |       |
|--|-------|
| Average Maturity (years)               | 4.96  |
| Modified Duration (years)              | 3.82  |
| YTM (%)                                | 6.72% |
| Macaulay Duration <sup>+</sup> (years) | 3.99  |

## MINIMUM INVESTMENT AMOUNT

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

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

## including Inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

\* refer Glossary page for the concept of Macaulay Duration

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

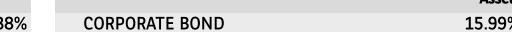
For complete portfolio, kindly refer the website

<https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                               | % of Net Assets | Derivatives    | FIXED INCOME HOLDINGS  | Rating      | % of Net Assets |
|---|-----------------|----------------|--|-------------|-----------------|
| <b>Banks</b>                                  | <b>13.00%</b>   | <b>-5.38%</b>  | <b>CORPORATE BOND</b>  |             | <b>15.99%</b>   |
| HDFC Bank Limited                             | 5.56%           | -2.52%         | National Bank For Agriculture and Rural Development  | CRISIL AAA  | 3.62%           |
| Kotak Mahindra Bank Limited                   | 2.02%           | -2.03%         | National Bank For Agriculture and Rural Development  | ICRA AAA    | 2.50%           |
| ICICI Bank Limited                            | 1.79%           |                | Jamnagar Utilities & Power Private Limited   | CRISIL AAA  | 1.83%           |
| State Bank of India                           | 0.99%           |                | REC Limited  | ICRA AAA    | 1.78%           |
| AU Small Finance Bank Limited                 | 0.93%           |                | National Housing Bank  | CARE AAA    | 1.77%           |
| Punjab National Bank                          | 0.89%           |                | Export Import Bank of India  | CRISIL AAA  | 1.12%           |
| IndusInd Bank Limited                         | 0.82%           | -0.83%         | Indian Railway Finance Corporation Limited   | CRISIL AAA  | 0.73%           |
| <b>IT - Software</b>                          | <b>4.03%</b>    |                | Power Finance Corporation Limited  | CRISIL AAA  | 0.73%           |
| Persistent Systems Limited                    | 1.12%           |                | Shriram Finance Limited  | CRISIL AAA+ | 0.73%           |
| Infosys Limited                               | 1.11%           |                | Bajaj Finance Limited  | CRISIL AAA  | 0.72%           |
| Tech Mahindra Limited                         | 1.02%           |                | Piramal Finance Limited  | ICRA AA     | 0.46%           |
| LTIMindtree Limited                           | 0.78%           |                | <b>GOVERNMENT BOND</b>   |             | <b>13.78%</b>   |
| <b>Telecom - Services</b>                     | <b>4.01%</b>    | <b>-3.00%</b>  | 7.32% GOI (MD 13/11/2030)  | Sovereign   | 3.72%           |
| Bharti Airtel Limited                         | 4.01%           | -3.00%         | 7.18% GOI (MD 14/08/2033)  | Sovereign   | 3.33%           |
| <b>Petroleum Products</b>                     | <b>3.89%</b>    | <b>-1.87%</b>  | 6.33% GOI (MD 05/05/2035)  | Sovereign   | 3.17%           |
| <b>Reliance Industries Limited</b>            | <b>3.89%</b>    | <b>-1.87%</b>  | 6.48% GOI (MD 06/10/2035)  | Sovereign   | 1.78%           |
| <b>Automobiles</b>                            | <b>3.83%</b>    | <b>-1.87%</b>  | 6.28% GOI (MD 14/07/2032)  | Sovereign   | 1.06%           |
| Mahindra & Mahindra Limited                   | 2.73%           | -1.87%         | 6.79% GOI (MD 07/10/2034)  | Sovereign   | 0.72%           |
| TVS Motor Company Limited                     | 1.10%           |                | <b>GRAND TOTAL</b>   |             | <b>100.00%</b>  |
| <b>Power</b>                                  | <b>3.51%</b>    | <b>-3.54%</b>  | Total Fixed Income Holdings  |             | <b>29.77%</b>   |
| Tata Power Company Limited                    | 2.11%           | -2.13%         | TREPS, Cash & Other Net Current Assets   |             | 2.08%           |
| NTPC Limited                                  | 1.40%           | -1.41%         | <b>GRAND TOTAL</b>   |             | <b>100.00%</b>  |
| <b>Finance</b>                                | <b>3.00%</b>    | <b>-2.10%</b>  | Investment in Top 10 scrips constitutes 35.39% of the portfolio Net equity holdings is 39.42% of the portfolio |             |                 |
| Muthoot Finance Limited                       | 1.32%           | -1.32%         | <b>MARKET CAPITALIZATION (% of Equity Holdings)</b>  |             |                 |
| Bajaj Finance Limited                         | 0.90%           | -0.78%         | 65.61%   |             |                 |
| PNB Housing Finance Limited                   | 0.78%           | -0.78%         | 24.62%   |             |                 |
| <b>Cement &amp; Cement Products</b>           | <b>2.94%</b>    | <b>-1.81%</b>  | 9.77%  |             |                 |
| Ambuja Cements Limited                        | 1.80%           | -1.81%         | 0.00%  |             |                 |
| UltraTech Cement Limited                      | 1.14%           |                | <b>Large Cap</b>   |             |                 |
| <b>Construction</b>                           | <b>2.86%</b>    | <b>-1.68%</b>  | <b>Mid Cap</b>   |             |                 |
| Larsen & Toubro Limited                       | 2.86%           | -1.68%         | <b>Small Cap</b>   |             |                 |
| <b>Ferrous Metals</b>                         | <b>1.99%</b>    | <b>-2.00%</b>  | <b>Cash</b>  |             |                 |
| Tata Steel Limited                            | 1.99%           | -2.00%         |  |             |                 |
| <b>Realty</b>                                 | <b>1.83%</b>    | <b>-1.84%</b>  |  |             |                 |
| DLF Limited                                   | 1.83%           | -1.84%         |  |             |                 |
| <b>Chemicals &amp; Petrochemicals</b>         | <b>1.74%</b>    |                |  |             |                 |
| Navin Fluorine International Limited          | 0.91%           |                |  |             |                 |
| Linde India Limited                           | 0.83%           |                |  |             |                 |
| <b>Transport Infrastructure</b>               | <b>1.60%</b>    | <b>-1.61%</b>  |  |             |                 |
| Adani Ports and Special Economic Zone Limited | 1.60%           | -1.61%         |  |             |                 |
| <b>Electrical Equipment</b>                   | <b>1.32%</b>    |                |  |             |                 |
| Bharat Heavy Electricals Limited              | 1.32%           |                |  |             |                 |
| <b>Beverages</b>                              | <b>1.21%</b>    |                |  |             |                 |
| Radico Khaitan Limited                        | 1.21%           |                |  |             |                 |
| <b>Consumer Durables</b>                      | <b>1.16%</b>    |                |  |             |                 |
| Titan Company Limited                         | 1.16%           |                |  |             |                 |
| <b>Retailing</b>                              | <b>0.95%</b>    |                |  |             |                 |
| Eternal Limited                               | 0.95%           |                |  |             |                 |
| <b>Financial Technology (Fintech)</b>         | <b>0.90%</b>    |                |  |             |                 |
| One 97 Communications Limited                 | 0.90%           |                |  |             |                 |
| <b>Non - Ferrous Metals</b>                   | <b>0.89%</b>    |                |  |             |                 |
| Hindalco Industries Limited                   | 0.89%           |                |  |             |                 |
| <b>IT - Services</b>                          | <b>0.87%</b>    |                |  |             |                 |
| Saglity Limited                               | 0.87%           |                |  |             |                 |
| <b>Capital Markets</b>                        | <b>0.84%</b>    |                |  |             |                 |
| Nippon Life India Asset Management Limited    | 0.84%           |                |  |             |                 |
| <b>Leisure Services</b>                       | <b>0.82%</b>    |                |  |             |                 |
| Travel Food Services Limited                  | 0.82%           |                |  |             |                 |
| <b>LESS THAN 0.75% EXPOSURE</b>               | <b>9.83%</b>    | <b>-0.90%</b>  |  |             |                 |
| <b>TOTAL EQUITY HOLDING</b>                   | <b>67.02%</b>   | <b>-27.60%</b> |  |             |                 |
| <b>REITs/InvITs Holdings</b>                  |                 |                |  |             |                 |
| IndiGRID Infrastructure Trust                 |                 |                |  |             |                 |
| <b>Total REITs/InvITs Holdings</b>            | <b>1.13%</b>    |                |  |             |                 |
| <b>FIXED INCOME HOLDINGS</b>                  |                 |                |  |             |                 |
| <b>Rating</b>                                 |                 |                |  |             |                 |
| <b>% of Net Assets</b>                        |                 |                |  |             |                 |

Scheme Riskometer<sup>^^</sup>



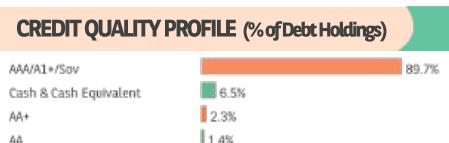
Benchmark Riskometer<sup>^</sup>



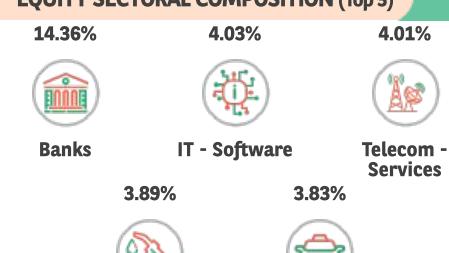
Benchmark Riskometer is at Moderate risk

<sup>^^</sup>Riskometer For Scheme: basis its portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty Equity Savings Index TRI): basis its constituents; as on December 31, 2025

## CREDIT QUALITY PROFILE (% of Debt Holdings)



## EQUITY SECTORAL COMPOSITION (Top 5)



% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Conservative Hybrid Fund

(An Open ended Hybrid Scheme investing predominantly in debt instruments)

This product is suitable for investors who are seeking\*:

- Regular income and capital appreciation in long term.
- Investments primarily in Debt & money market instruments for regular returns & in equity and equity related securities for capital appreciation.

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at Moderately High risk

<sup>^^</sup>Riskometer For Scheme: basis its portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Hybrid 85+15 – Conservative Index): basis its constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate regular returns through investments primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities. There is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any return.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                      |             |
|--------------------------------------|-------------|
| Regular Plan - Quarterly IDCW Option | : ₹ 11.0087 |
| Regular Plan - Monthly IDCW Option   | : ₹ 10.9008 |
| Regular Plan - Growth Option         | : ₹ 45.7030 |
| Direct Plan - Quarterly IDCW Option  | : ₹ 12.8612 |
| Direct Plan - Monthly IDCW Option    | : ₹ 13.3234 |
| Direct Plan - Growth Option          | : ₹ 56.0888 |

### Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 – Conservative Index

### Date of Allotment

September 23, 2004

|  |                  |
|--|------------------|
| Monthly AAUM## As on December 31, 2025 | : ₹833.36 Crores |
| AUM## As on December 31, 2025          | : ₹832.75 Crores |

### Fund Manager

| Category     | Fund Manager              | Managing fund since | Experience |
|--------------|---------------------------|---------------------|------------|
| Equity       | Mr. Pratish Krishnan      | 14-Mar-22           | 23 years   |
| Equity       | Mr. Ankeet Pandya         | 01-Jan-25           | 11 years   |
| Fixed Income | Mr. Prashant Pimple       | 21-Oct-22           | 24 years   |
| Fixed Income | Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |

### Load Structure

Exit Load: • 1.00%, if redeemed or switched-out upto 6 months from the date of allotment of units. • Nil, if redeemed or switched-out after 6 months from the date of allotment of units

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                                  |         |
|----------------------------------|---------|
| TER - Regular Plan (%)           | : 1.99% |
| TER - Direct Plan (%)            | : 0.51% |
| Equity Portfolio Turnover Ratio# | : 0.13  |
| Total Portfolio Turnover Ratio   | : 1.92  |

### Debt Quants

|  |         |
|--|---------|
| Average Maturity (years)               | : 8.40  |
| Modified Duration (years)              | : 4.20  |
| YTM (%)                                | : 7.11% |
| Macaulay Duration <sup>†</sup> (years) | : 4.40  |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

Minimum Additional Application Amount: ₹ 500 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                 | % of Net Assets | FIXED INCOME HOLDINGS                         | Rating         | % of Net Assets |
|---------------------------------|-----------------|---|----------------|-----------------|
| <b>Banks</b>                    | <b>3.06%</b>    | 6.45% GOI (MD 07/10/2029)                     | Sovereign      | 0.00%           |
| HDFC Bank Limited               | 1.87%           | PTC   | CRISIL AAA(SO) | <b>2.98%</b>    |
| ICICI Bank Limited              | 1.19%           | Vajra Trust                                   | CRISIL AAA(SO) | 1.55%           |
| <b>Petroleum Products</b>       | <b>1.13%</b>    | Sansar Trust                                  | CRISIL AAA(SO) | 0.89%           |
| Reliance Industries Limited     | 1.13%           | India Universal Trust                         | CRISIL AAA(SO) | 0.54%           |
| <b>LESS THAN 0.75% EXPOSURE</b> | <b>19.58%</b>   |   |                |                 |
| <b>TOTAL EQUITY HOLDING</b>     | <b>23.77%</b>   |   |                |                 |
| FIXED INCOME HOLDINGS           | Rating          | STATE GOVERNMENT BOND                         |                | 0.62%           |
|                                 |                 | 8.08% Karnataka SDL (MD 26/12/2028)           | Sovereign      | 0.50%           |
|                                 |                 | 7.61% Rajasthan SDL (MD 29/03/2027)           | Sovereign      | 0.12%           |
|                                 |                 | <b>Corporate Debt Market Development Fund</b> |                | <b>0.28%</b>    |
|                                 |                 | Corporate Debt Market Development Fund        |                | 0.28%           |
|                                 |                 | <b>Total Fixed Income Holdings</b>            |                | <b>73.08%</b>   |
|                                 |                 | TREPS, Cash & Other Net Current Assets        |                | 3.15%           |
|                                 |                 | <b>GRAND TOTAL</b>                            |                | <b>100.00%</b>  |

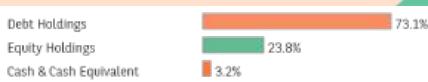
Investment in Top 10 scrips constitutes 39.54% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

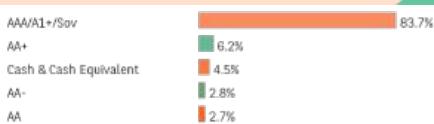


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

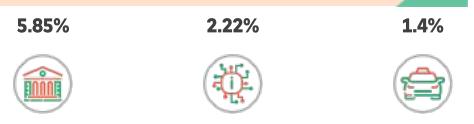
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## SECTORAL COMPOSITION (Top 5)



## Petroleum Products

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

# 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.

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

^^Riskometer For Scheme: basis its portfolio, ^Riskometer For Benchmark (Nifty 50 Arbitrage Index): basis its constituents; as on December 31, 2025



Investors understand that their principal will be at Low risk



Benchmark riskometer is at Low risk

## INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to generate income and capital appreciation by investing in a combination of diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt and fixed income instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                      |             |
|--------------------------------------|-------------|
| Regular Plan - Quarterly IDCW Option | : ₹ 10.6326 |
| Regular Plan - Monthly IDCW Option   | : ₹ 10.5223 |
| Regular Plan - Growth Option         | : ₹ 16.5118 |
| Regular Plan - Adhoc IDCW Option     | : ₹ 11.4963 |
| Direct Plan - Quarterly IDCW Option  | : ₹ 10.8479 |
| Direct Plan - Monthly IDCW Option    | : ₹ 10.8652 |
| Direct Plan - Growth Option          | : ₹ 17.5115 |
| Direct Plan - Adhoc IDCW Option      | : ₹ 11.9379 |

### ₹ Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

### Date of Allotment

December 28, 2016

Monthly AAU## As on December 31, 2025 : ₹1,314.63 Crores

AUM## As on December 31, 2025 : ₹1,322.21 Crores

### Fund Manager

| Category     | Fund Manager       | Managing fund since | Experience |
|--------------|--------------------|---------------------|------------|
| Equity       | Mr. Neeraj Saxena  | 14-Mar-22           | 20 years   |
| Fixed Income | Mr. Vikram Pamnani | 16-Mar-22           | 14 years   |

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out within 15 days from the date of allotment - 0.25% of the applicable NAV. • If units of the Scheme are redeemed or switched out after 15 days from the date of allotment: Nil

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|   |         |
|---|---------|
| TER - Regular Plan (%)  | : 1.11% |
| TER - Direct Plan (%)   | : 0.31% |
| Equity Portfolio Turnover Ratio#  | : 2.47  |
| Total Portfolio Turnover Ratio  | : 13.02 |
| Standard Deviation*   | : 0.39% |
| Beta*   | : 0.38  |
| Sharpe Ratio*   | : 3.27  |
| Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points. |         |

### ₹ Debt Quants

|  |         |
|--|---------|
| Average Maturity (years)               | : 0.12  |
| Modified Duration (years)              | : 0.12  |
| YTM (%)                                | : 5.62% |
| Macaulay Duration <sup>+</sup> (years) | : 0.12  |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

For Distribution History kindly refer Distribution History table.

For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                               | % of Net Assets        | Derivatives    | FIXED INCOME HOLDINGS  | Rating   | % of Net Assets |
|---|------------------------|----------------|--|----------|-----------------|
| <b>Banks</b>                                  | <b>13.31%</b>          | <b>-13.39%</b> | <b>CERTIFICATE OF DEPOSIT</b>  |          | <b>1.83%</b>    |
| ✓ HDFC Bank Limited                           | 3.67%                  | -3.70%         | Union Bank of India  | ICRA A1+ | 1.83%           |
| ✓ RBL Bank Limited                            | 3.02%                  | -3.03%         | <b>CORPORATE BOND</b>  |          | <b>0.00%</b>    |
| ✓ ICICI Bank Limited                          | 2.67%                  | -2.69%         | Piramal Finance Limited  | ICRA AA  | 0.00%           |
| ✓ Axis Bank Limited                           | 2.49%                  | -2.50%         | <b>Total Fixed Income Holdings</b>   |          | <b>1.83%</b>    |
| ✓ Yes Bank Limited                            | 1.48%                  | -1.47%         | TREPS, Cash & Other Net  |          | 5.40%           |
| <b>Power</b>                                  | <b>6.69%</b>           | <b>-6.72%</b>  | Current Assets   |          |                 |
| ✓ Adani Energy Solutions Limited              | 2.23%                  | -2.24%         | <b>GRAND TOTAL</b>   |          | <b>100.00%</b>  |
| Adani Green Energy Limited                    | 1.86%                  | -1.87%         | Investment in Top 10 scrips constitutes 27.44% of the portfolio  |          |                 |
| JSW Energy Limited                            | 1.83%                  | -1.84%         |  |          |                 |
| Tata Power Company Limited                    | 0.77%                  | -0.77%         |  |          |                 |
| <b>Finance</b>                                | <b>4.86%</b>           | <b>-4.89%</b>  |  |          |                 |
| ✓ PNB Housing Finance Limited                 | 2.54%                  | -2.56%         |  |          |                 |
| Shriram Finance Limited                       | 1.22%                  | -1.22%         |  |          |                 |
| REC Limited                                   | 1.10%                  | -1.11%         |  |          |                 |
| <b>Retailing</b>                              | <b>4.23%</b>           | <b>-4.26%</b>  |  |          |                 |
| ✓ Eternal Limited                             | 2.39%                  | -2.41%         |  |          |                 |
| Trent Limited                                 | 1.84%                  | -1.85%         |  |          |                 |
| <b>Telecom - Services</b>                     | <b>4.21%</b>           | <b>-4.23%</b>  |  |          |                 |
| ✓ Vodafone Idea Limited                       | 3.43%                  | -3.45%         |  |          |                 |
| Indus Towers Limited                          | 0.78%                  | -0.78%         |  |          |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>    | <b>4.17%</b>           | <b>-4.20%</b>  |  |          |                 |
| Glenmark Pharmaceuticals Limited              | 2.08%                  | -2.09%         | ## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable                          |          |                 |
| Divi's Laboratories Limited                   | 1.33%                  | -1.34%         | * refer Glossary page  |          |                 |
| Aurobindo Pharma Limited                      | 0.76%                  | -0.77%         | * refer Glossary page for the concept of Macaulay Duration   |          |                 |
| <b>Transport Infrastructure</b>               | <b>2.70%</b>           | <b>-2.71%</b>  | The risk free rate of return considered for calculation of Sharpe ratio is 5.67%, as per 1 day MIBOR rate on the last business day of the month. |          |                 |
| GMR Airports Limited                          | 1.44%                  | -1.44%         | #Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.    |          |                 |
| Adani Ports and Special Economic Zone Limited | 1.26%                  | -1.27%         |  |          |                 |
| <b>Capital Markets</b>                        | <b>2.61%</b>           | <b>-2.62%</b>  |  |          |                 |
| Multi Commodity Exchange of India Limited     | 2.61%                  | -2.62%         |  |          |                 |
| <b>Minerals &amp; Mining</b>                  | <b>2.39%</b>           | <b>-2.40%</b>  |  |          |                 |
| ✓ NMDC Limited                                | 2.39%                  | -2.40%         |  |          |                 |
| <b>Aerospace &amp; Defense</b>                | <b>1.88%</b>           | <b>-1.90%</b>  |  |          |                 |
| Bharat Electronics Limited                    | 1.05%                  | -1.06%         |  |          |                 |
| Hindustan Aeronautics Limited                 | 0.83%                  | -0.84%         |  |          |                 |
| <b>Ferrous Metals</b>                         | <b>1.72%</b>           | <b>-1.74%</b>  |  |          |                 |
| JSW Steel Limited                             | 0.97%                  | -0.98%         |  |          |                 |
| Steel Authority of India Limited              | 0.75%                  | -0.76%         |  |          |                 |
| <b>Diversified FMCG</b>                       | <b>1.60%</b>           | <b>-1.61%</b>  |  |          |                 |
| ITC Limited                                   | 1.60%                  | -1.61%         |  |          |                 |
| <b>Cement &amp; Cement Products</b>           | <b>1.25%</b>           | <b>-1.26%</b>  |  |          |                 |
| Grasim Industries Limited                     | 1.25%                  | -1.26%         |  |          |                 |
| <b>Consumer Durables</b>                      | <b>1.13%</b>           | <b>-1.14%</b>  |  |          |                 |
| Kalyan Jewellers India Limited                | 1.13%                  | -1.14%         |  |          |                 |
| <b>Auto Components</b>                        | <b>1.05%</b>           | <b>-1.05%</b>  |  |          |                 |
| Exide Industries Limited                      | 1.05%                  | -1.05%         |  |          |                 |
| <b>Transport Services</b>                     | <b>0.97%</b>           | <b>-0.98%</b>  |  |          |                 |
| Container Corporation of India Limited        | 0.97%                  | -0.98%         |  |          |                 |
| <b>Non - Ferrous Metals</b>                   | <b>0.90%</b>           | <b>-0.90%</b>  |  |          |                 |
| Hindalco Industries Limited                   | 0.90%                  | -0.90%         |  |          |                 |
| <b>IT - Software</b>                          | <b>0.90%</b>           | <b>-0.91%</b>  |  |          |                 |
| Tech Mahindra Limited                         | 0.90%                  | -0.91%         |  |          |                 |
| <b>Agricultural Food &amp; other Products</b> | <b>0.80%</b>           | <b>-0.80%</b>  |  |          |                 |
| Marico Limited                                | 0.80%                  | -0.80%         |  |          |                 |
| <b>LESS THAN 0.75% EXPOSURE</b>               | <b>15.14%</b>          | <b>-15.21%</b> |  |          |                 |
| <b>TOTAL EQUITY HOLDING</b>                   | <b>72.51%</b>          | <b>-72.92%</b> |  |          |                 |
| <b>MUTUAL FUND UNITS</b>                      | <b>% of Net Assets</b> |                |  |          |                 |
| Baroda BNP Paribas Money Market Fund          | 18.27%                 |                |  |          |                 |
| Baroda BNP Paribas Ultra Short Duration Fund  | 1.99%                  |                |  |          |                 |
| <b>Total MUTUAL FUND UNITS</b>                | <b>20.26%</b>          |                |  |          |                 |

# Baroda BNP Paribas Retirement Fund

(An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

This product is suitable for investors who are seeking\*:

- Capital appreciation and Income generation over long term.
- Investment in diversified portfolio of equity & equity related securities and Fixed Income securities.

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Hybrid 35+65 Aggressive Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments with a view to provide a retirement solution to investors. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |   |           |
|----------------|---|-----------|
| Regular IDCW   | : | ₹ 11.5588 |
| Regular Growth | : | ₹ 11.5588 |
| Direct IDCW    | : | ₹ 11.8837 |
| Direct Growth  | : | ₹ 11.8837 |

### Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

### Date of Allotment

May 28, 2024

|                                       |   |                |
|---------------------------------------|---|----------------|
| Monthly AAU## As on December 31, 2025 | : | ₹399.36 Crores |
| AUM## As on December 31, 2025         | : | ₹400.74 Crores |

### Fund Manager

| Category     | Fund Manager              | Managing fund since | Experience |
|--------------|---------------------------|---------------------|------------|
| Equity       | Mr. Pratish Krishnan      | 28-May-24           | 23 years   |
| Equity       | Mr. Ankeet Pandya         | 01-Jan-25           | 11 years   |
| Fixed Income | Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |

### Load Structure

Exit Load: No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period. For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |   |       |
|--------------------------|---|-------|
| TER - Regular Plan (%)   | : | 2.38% |
| TER - Direct Plan (%)    | : | 0.97% |
| Portfolio Turnover Ratio | : | 0.46  |

### Debt Quants

|  |   |       |
|--|---|-------|
| Average Maturity (years)               | : | 27.97 |
| Modified Duration (years)              | : | 9.67  |
| YTM (%)                                | : | 7.15% |
| Macaulay Duration <sup>†</sup> (years) | : | 10.04 |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

\* refer Glossary page for the concept of Macaulay Duration. The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS  |  | % of Net Assets | EQUITY HOLDINGS             |  | % of Net Assets |
|--|--|-----------------|-----------------------------|--|-----------------|
| <b>Banks</b>   |  | <b>17.08%</b>   | IndiQube Spaces Limited     |  | 0.96%           |
| ✓ HDFC Bank Limited  |  | 5.44%           | LESS THAN 0.75% EXPOSURE    |  | 1.41%           |
| ✓ ICICI Bank Limited   |  | 3.53%           | <b>TOTAL EQUITY HOLDING</b> |  | <b>73.29%</b>   |
| AU Small Finance Bank Limited  |  | 1.47%           |                             |  |                 |
| Kotak Mahindra Bank Limited  |  | 1.37%           |                             |  |                 |
| Axis Bank Limited  |  | 1.11%           |                             |  |                 |
| State Bank of India  |  | 1.10%           |                             |  |                 |
| City Union Bank Limited  |  | 1.09%           |                             |  |                 |
| Ujjivan Small Finance Bank Limited   |  | 1.00%           |                             |  |                 |
| Punjab National Bank   |  | 0.97%           |                             |  |                 |
| <b>IT - Software</b>   |  | <b>5.98%</b>    |                             |  |                 |
| ✓ Infosys Limited  |  | 2.10%           |                             |  |                 |
| Tech Mahindra Limited  |  | 1.71%           |                             |  |                 |
| Persistent Systems Limited   |  | 1.17%           |                             |  |                 |
| LTMindtree Limited   |  | 1.00%           |                             |  |                 |
| <b>Electrical Equipment</b>  |  | <b>4.24%</b>    |                             |  |                 |
| Bharat Heavy Electricals Limited   |  | 1.79%           |                             |  |                 |
| Hitachi Energy India Limited   |  | 1.31%           |                             |  |                 |
| GE Verna T&D India Limited   |  | 1.14%           |                             |  |                 |
| <b>Retailing</b>   |  | <b>4.13%</b>    |                             |  |                 |
| Eternal Limited  |  | 1.84%           |                             |  |                 |
| Vishal Mega Mart Limited   |  | 1.16%           |                             |  |                 |
| Swiggy Limited   |  | 1.13%           |                             |  |                 |
| <b>Automobiles</b>   |  | <b>3.62%</b>    |                             |  |                 |
| Mahindra & Mahindra Limited  |  | 1.42%           |                             |  |                 |
| TVS Motor Company Limited  |  | 1.28%           |                             |  |                 |
| Hyundai Motor India Ltd  |  | 0.92%           |                             |  |                 |
| <b>Petroleum Products</b>  |  | <b>3.21%</b>    |                             |  |                 |
| ✓ Reliance Industries Limited  |  | 3.21%           |                             |  |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>   |  | <b>2.71%</b>    |                             |  |                 |
| ✓ Divi's Laboratories Limited  |  | 1.88%           |                             |  |                 |
| Cipla Limited  |  | 0.83%           |                             |  |                 |
| <b>Construction</b>  |  | <b>2.43%</b>    |                             |  |                 |
| ✓ Larsen & Toubro Limited  |  | 2.43%           |                             |  |                 |
| <b>Capital Markets</b>   |  | <b>2.28%</b>    |                             |  |                 |
| Multi Commodity Exchange of India Limited  |  | 1.18%           |                             |  |                 |
| Nippon Life India Asset Management Limited   |  | 1.10%           |                             |  |                 |
| <b>Cement &amp; Cement Products</b>  |  | <b>2.24%</b>    |                             |  |                 |
| UltraTech Cement Limited   |  | 1.35%           |                             |  |                 |
| Ambuja Cements Limited   |  | 0.89%           |                             |  |                 |
| <b>Chemicals &amp; Petrochemicals</b>  |  | <b>2.19%</b>    |                             |  |                 |
| Navin Fluorine International Limited   |  | 1.36%           |                             |  |                 |
| Linde India Limited  |  | 0.83%           |                             |  |                 |
| <b>Telecom - Services</b>  |  | <b>2.18%</b>    |                             |  |                 |
| ✓ Bharti Airtel Limited  |  | 2.18%           |                             |  |                 |
| PB Fintech Limited   |  | 1.07%           |                             |  |                 |
| One 97 Communications Limited  |  | 1.07%           |                             |  |                 |
| <b>Healthcare Services</b>   |  | <b>2.10%</b>    |                             |  |                 |
| Fortis Healthcare Limited  |  | 1.21%           |                             |  |                 |
| Max Healthcare Institute Limited   |  | 0.89%           |                             |  |                 |
| <b>Food Products</b>   |  | <b>1.71%</b>    |                             |  |                 |
| Britannia Industries Limited   |  | 1.71%           |                             |  |                 |
| <b>Leisure Services</b>  |  | <b>1.62%</b>    |                             |  |                 |
| Travel Food Services Limited   |  | 1.62%           |                             |  |                 |
| <b>Transport Services</b>  |  | <b>1.58%</b>    |                             |  |                 |
| InterGlobe Aviation Limited  |  | 1.58%           |                             |  |                 |
| <b>Consumer Durables</b>   |  | <b>1.57%</b>    |                             |  |                 |
| Titan Company Limited  |  | 1.57%           |                             |  |                 |
| <b>Beverages</b>   |  | <b>1.32%</b>    |                             |  |                 |
| Radico Khaitan Limited   |  | 1.32%           |                             |  |                 |
| <b>IT - Services</b>   |  | <b>1.31%</b>    |                             |  |                 |
| Sagily Limited   |  | 1.31%           |                             |  |                 |
| <b>Industrial Products</b>   |  | <b>1.14%</b>    |                             |  |                 |
| Cummins India Limited  |  | 1.14%           |                             |  |                 |
| <b>Non - Ferrous Metals</b>  |  | <b>1.06%</b>    |                             |  |                 |
| Hindalco Industries Limited  |  | 1.06%           |                             |  |                 |
| <b>Insurance</b>   |  | <b>1.03%</b>    |                             |  |                 |
| Max Financial Services Limited   |  | 1.03%           |                             |  |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b>  |  | <b>1.03%</b>    |                             |  |                 |
| Tata Motors Ltd  |  | 1.03%           |                             |  |                 |
| <b>Finance</b>   |  | <b>1.02%</b>    |                             |  |                 |
| Cholamandalam Investment and Finance Company Ltd   |  | 1.02%           |                             |  |                 |
| <b>Commercial Services &amp; Supplies</b>  |  | <b>0.96%</b>    |                             |  |                 |
|  |  |                 |                             |  |                 |
| <b>Large Cap</b>   |  | <b>62.95%</b>   |                             |  |                 |
| <b>Mid Cap</b>   |  | <b>27.03%</b>   |                             |  |                 |
| <b>Small Cap</b>   |  | <b>10.02%</b>   |                             |  |                 |
| <b>Cash</b>  |  | <b>0.00%</b>    |                             |  |                 |
|  |  |                 |                             |  |                 |
| 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 |  |                 |                             |  |                 |
| <b>COMPOSITION BY ASSETS</b>   |  |                 |                             |  |                 |
| Equity Holdings  |  | 73.3%           |                             |  |                 |
| Debt Holdings  |  | 21.4%           |                             |  |                 |
| REITs/InvITs   |  | 2.8%            |                             |  |                 |
| Cash & Cash Equivalent   |  | 2.6%            |                             |  |                 |
| <b>CREDIT QUALITY PROFILE (% of Debt Holdings)</b>   |  |                 |                             |  |                 |
| AAA/A1+/Sov  |  | 84.7%           |                             |  |                 |
| Cash & Cash Equivalent   |  | 10.8%           |                             |  |                 |
| AA   |  | 4.5%            |                             |  |                 |
| <b>SECTORAL COMPOSITION (Top 5)</b>  |  |                 |                             |  |                 |
| <b>Banks</b>   |  | <b>17.75%</b>   |                             |  |                 |
| <b>IT - Software</b>   |  | <b>5.98%</b>    |                             |  |                 |
| <b>Electrical Equipment</b>  |  | <b>4.24%</b>    |                             |  |                 |
| <b>Retailing</b>   |  | <b>4.13%</b>    |                             |  |                 |
| <b>Automobiles</b>   |  | <b>3.62%</b>    |                             |  |                 |
| % of net assets of top 5 sectors includes equity less than 0.75% of corpus   |  |                 |                             |  |                 |

# Baroda BNP Paribas Children's Fund

(An open ended scheme for investment, for children having a lock-in of atleast 5 years or till the child attain the age of majority (whichever is earlier).)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation and growth.
- Investment in predominantly equity and equity related portfolio

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate long term growth by investing predominantly in a portfolio of equity and equity related instruments. However there is no assurance or guarantee that the investment objective of the scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |   |           |
|----------------|---|-----------|
| Regular IDCW   | : | ₹ 11.2006 |
| Regular Growth | : | ₹ 11.2006 |
| Direct Growth  | : | ₹ 11.4261 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

December 27, 2024

Monthly AAUM## As on December 31, 2025 : ₹108.75 Crores

AUM## As on December 31, 2025 : ₹110.06 Crores

### Fund Manager

| Fund Manager         | Managing fund since | Experience |
|----------------------|---------------------|------------|
| Mr. Pratish Krishnan | 27-Dec-24           | 23 years   |
| Mr. Ankeet Pandya    | 01-Jan-25           | 11 years   |

### Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out within 1 year from the date of allotment - 1% of the applicable NAV. • If units of the Scheme are redeemed or switched out after 1 year from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |   |       |
|--------------------------|---|-------|
| TER - Regular Plan (%)   | : | 2.34% |
| TER - Direct Plan (%)    | : | 0.42% |
| Portfolio Turnover Ratio | : | 0.65  |

### Key Statistics

|                   |   |       |
|-------------------|---|-------|
| No of Stocks      | : | 53    |
| Portfolio RoE (%) | : | 25.91 |
| EPS Growth (%)    | : | 18.55 |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.

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

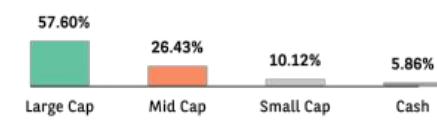
## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

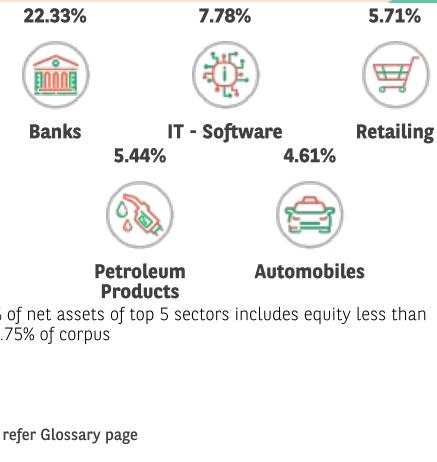
| EQUITY HOLDINGS                                  | % of Net Assets | EQUITY HOLDINGS   | % of Net Assets |
|--|-----------------|---|-----------------|
| <b>Banks</b>                                     | <b>22.33%</b>   | Radico Khaitan Limited  | 1.95%           |
| ✓ HDFC Bank Limited                              | 6.66%           | Construction  | 1.93%           |
| ✓ ICICI Bank Limited                             | 3.73%           | Larsen & Toubro Limited   | 1.93%           |
| ✓ Kotak Mahindra Bank Limited                    | 2.42%           | Industrial Products   | 1.90%           |
| Karur Vysya Bank Limited                         | 2.10%           | Cummins India Limited   | 1.90%           |
| State Bank of India                              | 1.70%           | Leisure Services  | 1.87%           |
| Ujjivan Small Finance Bank Limited               | 1.64%           | Travel Food Services Limited                                    | 1.87%           |
| Axis Bank Limited                                | 1.56%           | Non - Ferrous Metals  | 1.53%           |
| The Federal Bank Limited                         | 1.46%           | Hindalco Industries Limited                                     | 1.53%           |
| AU Small Finance Bank Limited                    | 1.06%           | Agricultural, Commercial & Construction Vehicles                | 1.51%           |
| <b>IT - Software</b>                             | <b>7.14%</b>    | Tata Motors Ltd   | 1.51%           |
| ✓ Tech Mahindra Limited                          | 2.27%           | Transport Services  | 1.47%           |
| Infosys Limited                                  | 2.10%           | InterGlobe Aviation Limited                                     | 1.47%           |
| Wipro Limited                                    | 1.63%           | Power   | 1.34%           |
| Persistent Systems Limited                       | 1.14%           | NTPC Limited  | 1.34%           |
| <b>Retailing</b>                                 | <b>5.71%</b>    | Financial Technology (Fintech)                                  | 1.30%           |
| Vishal Mega Mart Limited                         | 1.59%           | One 97 Communications Limited                                   | 1.30%           |
| Eternal Limited                                  | 1.59%           | LESS THAN 0.75% EXPOSURE  | 1.30%           |
| Swiggy Limited                                   | 1.50%           | <b>TOTAL EQUITY HOLDING</b>                                     | <b>94.14%</b>   |
| Info Edge (India) Limited                        | 1.03%           |   |                 |
| <b>Petroleum Products</b>                        | <b>5.44%</b>    | <b>FIXED INCOME HOLDINGS</b>                                    | <b>Rating</b>   |
| ✓ Reliance Industries Limited                    | 4.49%           | GOVERNMENT BOND   | 1.87%           |
| Hindustan Petroleum Corporation Limited          | 0.95%           | 7.18% GOI (MD 14/08/2033)                                       | Sovereign       |
| <b>Automobiles</b>                               | <b>4.61%</b>    | <b>Total Fixed Income Holdings</b>                              | <b>1.87%</b>    |
| Hero MotoCorp Limited                            | 1.94%           | TREPS, Cash & Other Net Current Assets                          | 3.99%           |
| Mahindra & Mahindra Limited                      | 1.42%           | <b>GRAND TOTAL</b>  | <b>100.00%</b>  |
| TVS Motor Company Limited                        | 1.25%           |   |                 |
| <b>Electrical Equipment</b>                      | <b>4.54%</b>    | Investment in Top 10 scrips constitutes 31.58% of the portfolio |                 |
| ✓ Bharat Heavy Electricals Limited               | 2.91%           |   |                 |
| Hitachi Energy India Limited                     | 1.63%           |   |                 |
| <b>IT - Services</b>                             | <b>3.20%</b>    |   |                 |
| Sagilite Limited                                 | 1.65%           |   |                 |
| Affle 3i Limited                                 | 1.55%           |   |                 |
| <b>Finance</b>                                   | <b>3.19%</b>    |   |                 |
| Bajaj Finance Limited                            | 2.06%           |   |                 |
| Cholamandalam Investment and Finance Company Ltd | 1.13%           |   |                 |
| <b>Insurance</b>                                 | <b>2.66%</b>    |   |                 |
| Max Financial Services Limited                   | 1.37%           |   |                 |
| SBI Life Insurance Company Limited               | 1.29%           |   |                 |
| <b>Healthcare Services</b>                       | <b>2.65%</b>    |   |                 |
| Fortis Healthcare Limited                        | 1.37%           |   |                 |
| Apollo Hospitals Enterprise Limited              | 1.28%           |   |                 |
| <b>Chemicals &amp; Petrochemicals</b>            | <b>2.54%</b>    |   |                 |
| Navin Fluorine International Limited             | 1.30%           |   |                 |
| Linde India Limited                              | 1.24%           |   |                 |
| <b>Capital Markets</b>                           | <b>2.49%</b>    |   |                 |
| Nippon Life India Asset Management Limited       | 1.28%           |   |                 |
| Multi Commodity Exchange of India Limited        | 1.21%           |   |                 |
| <b>Pharmaceuticals &amp; Biotechnology</b>       | <b>2.44%</b>    |   |                 |
| Divi's Laboratories Limited                      | 1.39%           |   |                 |
| Torrent Pharmaceuticals Limited                  | 1.05%           |   |                 |
| <b>Telecom - Services</b>                        | <b>2.41%</b>    |   |                 |
| ✓ Bharti Airtel Limited                          | 2.41%           |   |                 |
| <b>Consumer Durables</b>                         | <b>2.39%</b>    |   |                 |
| ✓ Titan Company Limited                          | 2.39%           |   |                 |
| <b>Food Products</b>                             | <b>2.16%</b>    |   |                 |
| ✓ Britannia Industries Limited                   | 2.16%           |   |                 |
| <b>Cement &amp; Cement Products</b>              | <b>2.14%</b>    |   |                 |
| ✓ UltraTech Cement Limited                       | 2.14%           |   |                 |
| <b>Beverages</b>                                 | <b>1.95%</b>    |   |                 |

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



\* refer Glossary page

# Baroda BNP Paribas Liquid Fund

(An open-ended liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk)

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Low To 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 Liquid Debt A-I Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income with a high level of liquidity by investing in a portfolio of money market and debt securities. There is no assurance that the investment objective of the Scheme will be realized.



## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                   |             |
|-----------------------------------|-------------|
| Regular Plan - Weekly IDCW Option | ₹ 1000.5569 |
| Regular Plan - Growth Option      | ₹ 3088.7161 |
| Regular Plan - Daily IDCW Option  | ₹ 1001.1996 |
| Direct Plan - Weekly IDCW Option  | ₹ 1220.0447 |
| Direct Plan - Growth Option       | ₹ 3129.7283 |
| Direct Plan - Daily IDCW Option   | ₹ 1002.0849 |

### ₹ Benchmark Index (AMFI Tier 1)

CRISIL Liquid Debt A-I Index

### Date of Allotment

February 21, 2002

Monthly AAUM## As on December 31, 2025 : ₹11,253.55 Crores  
AUM## As on December 31, 2025 : ₹9,334.20 Crores

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Vikram Pamnani        | 14-Mar-22           | 14 years   |
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |

### Load Structure

Exit Load: • Investor exit upon subscription - exit load as % of redemption proceeds Day 1-0.0070% Day 2-0.0065% Day 3-0.0060% Day 4-0.0055% Day 5-0.0050% Day 6-0.0045% Day 7 onwards-0.0000%

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

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%) : 0.26%  
TER - Direct Plan (%) : 0.14%

### Debt Quants

Average Maturity (days) : 49  
Modified Duration (days) : 49  
YTM (%) : 6.01%  
Macaulay Duration<sup>+</sup> (days) : 49

## MINIMUM INVESTMENT AMOUNT

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

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

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or yield of the fund. The ratings do not address the funds ability to meet the payment obligations to the investors.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

<sup>+</sup> refer Glossary page for the concept of Macaulay Duration  
Please note that the daily and weekly dividend distribution history for the scheme has not been disclosed

## PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS                               | Rating     | % of Net Assets | FIXED INCOME HOLDINGS   | Rating     | % of Net Assets |
|---|------------|-----------------|---|------------|-----------------|
| <b>CERTIFICATE OF DEPOSIT</b>                       |            | <b>46.77%</b>   | SBICAP Securities Limited                                       | CRISIL A1+ | 1.59%           |
| ✓ Indian Bank                                       | CRISIL A1+ | 6.38%           | Kotak Securities Limited  | ICRA A1+   | 1.54%           |
| ✓ Punjab National Bank                              | CRISIL A1+ | 5.32%           | Godrej Housing Finance Limited                                  | CRISIL A1+ | 1.07%           |
| ✓ Kotak Mahindra Bank Limited                       | CRISIL A1+ | 5.04%           | Aseem Infrastructure Finance Limited                            | CARE A1+   | 1.06%           |
| ✓ Axis Bank Limited                                 | CRISIL A1+ | 5.03%           | Kotak Securities Limited  | CRISIL A1+ | 1.06%           |
| ✓ Canara Bank                                       | CRISIL A1+ | 4.78%           | Kisetsu Saison Fin Ind Pvt Ltd                                  | CRISIL A1+ | 1.06%           |
| ✓ Union Bank of India                               | FITCH A1+  | 3.46%           | Mirae Asset Capital Markets Private Limited                     | CRISIL A1+ | 1.06%           |
| Export Import Bank of India                         | CRISIL A1+ | 2.97%           | 360 One WAM Limited   | CRISIL A1+ | 1.06%           |
| HDFC Bank Limited                                   | CARE A1+   | 2.92%           | Network18 Media & Investments Limited                           | CARE A1+   | 0.80%           |
| Small Industries Dev Bank of India                  | CRISIL A1+ | 2.92%           | LIC Housing Finance Limited                                     | CRISIL A1+ | 0.79%           |
| HDFC Bank Limited                                   | CRISIL A1+ | 2.91%           | Deutsche Investments India Pvt Limited                          | CRISIL A1+ | 0.53%           |
| Union Bank of India                                 | ICRA A1+   | 2.12%           | Mirae Asset Sharekhan Financial Services Limited                | CRISIL A1+ | 0.53%           |
| National Bank For Agriculture and Rural Development | ICRA A1+   | 1.59%           | <b>TREASURY BILL</b>  |            | <b>19.16%</b>   |
| IndusInd Bank Limited                               | CRISIL A1+ | 1.06%           | ✓ 91 Days Tbill (MD 29/01/2026)                                 | Sovereign  | 5.34%           |
| Punjab National Bank                                | CARE A1+   | 0.27%           | ✓ 91 Days Tbill (MD 05/03/2026)                                 | Sovereign  | 5.31%           |
| <b>COMMERCIAL PAPER</b>                             |            | <b>39.81%</b>   | ✓ 182 Days Tbill (MD 05/02/2026)                                | Sovereign  | 3.20%           |
| National Bank For Agriculture and Rural Development | ICRA A1+   | 3.20%           | 91 Days Tbill (MD 12/02/2026)                                   | Sovereign  | 3.19%           |
| Hindalco Industries Limited                         | CRISIL A1+ | 2.67%           | 91 Days Tbill (MD 19/03/2026)                                   | Sovereign  | 1.06%           |
| Manappuram Finance Limited                          | CRISIL A1+ | 2.65%           | 182 Days Tbill (MD 19/02/2026)                                  | Sovereign  | 0.53%           |
| Tata Capital Housing Finance Limited                | CRISIL A1+ | 2.14%           | 91 Days Tbill (MD 26/02/2026)                                   | Sovereign  | 0.53%           |
| Export Import Bank of India                         | CRISIL A1+ | 2.13%           | <b>CORPORATE BOND</b>   |            | <b>0.32%</b>    |
| HDFC Securities Limited                             | CARE A1+   | 2.13%           | HDB Financial Services Limited                                  | CRISIL AAA | 0.27%           |
| Motilal Oswal Financial Services Limited            | ICRA A1+   | 2.13%           | Bajaj Finance Limited   | CRISIL AAA | 0.05%           |
| Small Industries Dev Bank of India                  | CRISIL A1+ | 2.12%           | <b>Corporate Debt Market Development Fund</b>                   |            | <b>0.28%</b>    |
| Aditya Birla Housing Finance Limited                | CRISIL A1+ | 1.86%           | Corporate Debt Market Development Fund                          |            | 0.28%           |
| Bharti Telecom Limited                              | CRISIL A1+ | 1.86%           | <b>Total Fixed Income Holdings</b>                              |            | <b>106.34%</b>  |
| NTPC Limited  | CRISIL A1+ | 1.85%           | TREPS, Cash & Other Net Current Assets                          |            | -6.34%          |
| Bajaj Finance Limited                               | CRISIL A1+ | 1.59%           | <b>GRAND TOTAL</b>  |            | <b>100.00%</b>  |
| 360 One Prime Limited                               | CRISIL A1+ | 1.59%           | Investment in Top 10 scrips constitutes 47.06% of the portfolio |            |                 |

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE 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 PRC matrix denotes the maximum risk that the respective 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)

\*\* The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

^Pursuant to para 4.5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

# 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)

This product is suitable for investors who are seeking\*:

- Generate returns, commensurate with low risk and high level of liquidity.
- Invest in overnight securities having maturity of one business day.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Low risk

Benchmark riskometer is at Low risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Liquid Overnight Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate returns, commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of one business day. However, there can be no assurance that the investment objectives of the Scheme will be realized.



## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                   |               |
|-----------------------------------|---------------|
| Regular Plan - Weekly IDCW Option | : ₹ 1000.7425 |
| Regular Plan - Growth Option      | : ₹ 1390.9391 |
| Regular Plan - Daily IDCW Option  | : ₹ 1000.0018 |
| Direct Plan - Weekly IDCW Option  | : ₹ 1000.2632 |
| Direct Plan - Growth Option       | : ₹ 1397.0910 |
| Direct Plan - Daily IDCW Option   | : ₹ 1000.0028 |

### ₹ Benchmark Index (AMFI Tier 1)

CRISIL Liquid Overnight Index

### Date of Allotment

April 25, 2019

|  |                    |
|--|--------------------|
| Monthly AAUM## As on December 31, 2025 | : ₹1,111.69 Crores |
| AUM## As on December 31, 2025          | : ₹675.77 Crores   |

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Vikram Pamnani        | 14-Mar-22           | 14 years   |
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

|                        |         |
|------------------------|---------|
| TER - Regular Plan (%) | : 0.13% |
| TER - Direct Plan (%)  | : 0.05% |

### Debt Quants

|                                       |         |
|---------------------------------------|---------|
| Average Maturity (days)               | : 1     |
| Modified Duration (days)              | : 1     |
| YTM (%)                               | : 5.77% |
| Macaulay Duration <sup>†</sup> (days) | : 0     |

## MINIMUM INVESTMENT AMOUNT

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

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

\*\* Care Mutual Fund ratings are not recommended for the purpose of buying, selling or holding a fund or scheme. These ratings do not comment on the volatility of the Net Asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity.

## PORTFOLIO

### FIXED INCOME HOLDINGS

#### TREASURY BILL

182 Days Tbill (MD 08/01/2026)

Rating

Sovereign

% of Net Assets

3.70%

364 Days Tbill (MD 15/01/2026)

Sovereign

1.48%

#### Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets

Rating

Sovereign

% of Net Assets

3.70%

96.30%

**GRAND TOTAL** 100.00%

## COMPOSITION BY ASSETS

|                          |  |       |
|--------------------------|--|-------|
| Cash & Cash Equivalent   |  | 96.3% |
| Money Market Instruments |  | 3.7%  |

## CREDIT QUALITY PROFILE

|                        |  |       |
|------------------------|--|-------|
| Cash & Cash Equivalent |  | 96.3% |
| AAA/A1+/Sov            |  | 3.7%  |

## SCHEME WISE 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) | A-I                               |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   |                             |                                   |
| Relatively High: Class III (Any MD)  |                                   |                             |                                   |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

Please note that the daily and weekly dividend distribution history for the scheme has not been disclosed

\*\* The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

# Baroda BNP Paribas Ultra Short Duration Fund

(An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. A Relatively Moderate Interest Rate Risk and Moderate Credit Risk)

This product is suitable for investors who are seeking\*:

- Regular income with convenience of liquidity over ultra-short term
- Investments in a basket of debt and money market instruments such that the Macaulay duration<sup>†</sup> of the portfolio is between 3 months and 6 months.

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Low To Moderate risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at Low To Moderate risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Ultra Short Duration Debt A-I Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate regular income by investing in a portfolio of debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months 6 months. However there can be no assurance that the investment objective of the scheme will be realized. The scheme does not guarantee/indicate any returns.



## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                   |             |
|-----------------------------------|-------------|
| Regular Plan - Weekly IDCW Option | ₹ 1000.6268 |
| Regular Plan - Growth Option      | ₹ 1589.6941 |
| Regular Plan - Daily IDCW Option  | ₹ 1006.2583 |
| Direct Plan - Weekly IDCW Option  | ₹ 1001.2593 |
| Direct Plan - Growth Option       | ₹ 1611.8163 |
| Direct Plan - Daily IDCW Option   | ₹ 1007.0751 |

### ₹ Benchmark Index (AMFI Tier 1)

CRISIL Ultra Short Duration Debt A-I Index

### Date of Allotment

June 01, 2018

|                                       |                    |
|---------------------------------------|--------------------|
| Monthly AAU## As on December 31, 2025 | : ₹1,000.74 Crores |
| AUM## As on December 31, 2025         | : ₹765.48 Crores   |

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Vikram Pamnani        | 14-Mar-22           | 14 years   |
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

|                        |         |
|------------------------|---------|
| TER - Regular Plan (%) | : 0.49% |
| TER - Direct Plan (%)  | : 0.30% |

### Debt Quants

|  |         |
|--|---------|
| Average Maturity (years)               | : 0.59  |
| Modified Duration (years)              | : 0.52  |
| YTM (%)                                | : 6.61% |
| Macaulay Duration <sup>†</sup> (years) | : 0.54  |

## MINIMUM INVESTMENT AMOUNT

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

<sup>†</sup> refer Glossary page for the concept of Macaulay Duration. Please note that the daily and weekly dividend distribution history for the scheme has not been disclosed.

\*\* Care Mutual Fund ratings are not recommended for the purpose of buying, selling or holding a fund or scheme. These ratings do not comment on the volatility of the Net Asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity.

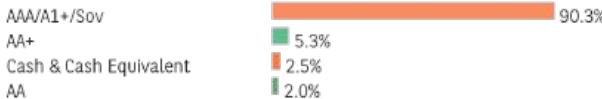
## PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS                               | Rating      | % of Net Assets | FIXED INCOME HOLDINGS   | Rating         | % of Net Assets |
|---|-------------|-----------------|---|----------------|-----------------|
| <b>CERTIFICATE OF DEPOSIT</b>                       |             | <b>55.77%</b>   | Vajra Trust   | CRISIL AAA(SO) | 2.48%           |
| ✓ Indian Bank                                       | CRISIL A1+  | 8.95%           | CRISIL  | CRISIL         |                 |
| ✓ Canara Bank                                       | CRISIL A1+  | 7.48%           | India Universal Trust   | AAA(SO)        | 0.60%           |
| ✓ Export Import Bank of India                       | CRISIL A1+  | 6.45%           | ✓ Vajra Trust   | CRISIL AAA(SO) | 0.28%           |
| ✓ Kotak Mahindra Bank Limited                       | CRISIL A1+  | 6.38%           | <b>GOVERNMENT BOND</b>  |                | <b>0.65%</b>    |
| ✓ HDFC Bank Limited                                 | CRISIL A1+  | 6.26%           | 6.01% GOI (MD 21/07/2030)                                       | Sovereign      | 0.65%           |
| ✓ Union Bank of India                               | ICRA A1+    | 5.70%           | <b>TREASURY BILL</b>  |                | <b>0.65%</b>    |
| ✓ Axis Bank Limited                                 | CRISIL A1+  | 5.04%           | 364 Days Tbill (MD 12/02/2026)                                  | Sovereign      | 0.65%           |
| IDFC First Bank Limited                             | CRISIL A1+  | 3.19%           | <b>Corporate Debt Market Development Fund</b>                   |                | <b>0.43%</b>    |
| IndusInd Bank Limited                               | CRISIL A1+  | 3.19%           | Corporate Debt Market Development Fund                          |                | 0.43%           |
| AU Small Finance Bank Limited                       | CARE A1+    | 3.13%           | <b>Total Fixed Income Holdings</b>                              |                | <b>97.96%</b>   |
| <b>CORPORATE BOND</b>                               |             | <b>21.26%</b>   | TREPS, Cash & Other Net Current Assets                          |                | 2.04%           |
| ✓ REC Limited                                       | CRISIL AAA  | 5.38%           | <b>GRAND TOTAL</b>  |                | <b>100.00%</b>  |
| ✓ Muthoot Finance Limited                           | CRISIL AAA+ | 3.29%           | Investment in Top 10 scrips constitutes 61.35% of the portfolio |                |                 |
| Mindspace Business Parks REIT                       | CRISIL AAA  | 2.75%           |   |                |                 |
| Power Finance Corporation Limited                   | CRISIL AAA  | 2.61%           |   |                |                 |
| National Bank For Agriculture and Rural Development | CRISIL AAA  | 1.97%           |   |                |                 |
| Piramal Finance Limited                             | CARE AA     | 1.97%           |   |                |                 |
| Shriram Finance Limited                             | CRISIL AA+  | 1.97%           |   |                |                 |
| Indian Railway Finance Corporation Limited          | CRISIL AAA  | 0.66%           |   |                |                 |
| LIC Housing Finance Limited                         | CRISIL AAA  | 0.66%           |   |                |                 |
| <b>COMMERCIAL PAPER</b>                             |             | <b>15.84%</b>   |   |                |                 |
| ✓ Power Finance Corporation Limited                 | CRISIL A1+  | 6.42%           |   |                |                 |
| Embassy Office Parks REIT                           | CRISIL A1+  | 3.22%           |   |                |                 |
| Muthoot Finance Limited                             | CRISIL A1+  | 3.10%           |   |                |                 |
| Standard Chartered Capital Limited                  | CRISIL A1+  | 3.10%           |   |                |                 |
| <b>PTC</b>  |             | <b>3.36%</b>    |   |                |                 |

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE 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) |                                   |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   | B-II                        |                                   |
| Relatively High: Class III (Any MD)  |                                   |                             |                                   |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

\*\* The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

# Baroda BNP Paribas Low Duration Fund

(An Open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months. A relatively High interest rate risk and moderate credit risk)

This product is suitable for investors who are seeking\*:

- Regular income in short term.
- Investments in portfolio comprising of debt & money market instruments and derivatives.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Low To Moderate risk

2025

Benchmark riskometer is at Low To Moderate risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Low Duration Debt A-I Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising of investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.



## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                    |   |           |
|------------------------------------|---|-----------|
| Regular Plan - Weekly IDCW Option  | : | ₹ 10.0155 |
| Regular Plan - Monthly IDCW Option | : | ₹ 10.2817 |
| Regular Plan - Growth Option       | : | ₹ 41.2602 |
| Regular Plan - Daily IDCW Option   | : | ₹ 10.0604 |
| Direct Plan - Weekly IDCW Option   | : | ₹ 10.0157 |
| Direct Plan - Monthly IDCW Option  | : | ₹ 10.3926 |
| Direct Plan - Growth Option        | : | ₹ 45.3505 |
| Direct Plan - Daily IDCW Option    | : | ₹ 10.1083 |

### ₹ Benchmark Index (AMFI Tier 1)

CRISIL Low Duration Debt A-I Index

### Date of Allotment

October 21, 2005

Monthly AAUM## As on December 31, 2025 : ₹301.62 Crores

AJUM## As on December 31, 2025 : ₹312.05 Crores

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Vikram Pannani        | 27-Dec-17           | 14 years   |
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |

### Load Structure

Exit Load: • Nil

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

### % Expense Ratio & Quantitative Data\*

|                        |   |       |
|------------------------|---|-------|
| TER - Regular Plan (%) | : | 1.04% |
| TER - Direct Plan (%)  | : | 0.27% |

### ₹ Debt Quants

|  |   |       |
|--|---|-------|
| Average Maturity (years)               | : | 1.07  |
| Modified Duration (years)              | : | 0.94  |
| YTM (%)                                | : | 6.73% |
| Macaulay Duration <sup>+</sup> (years) | : | 0.98  |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

<sup>+</sup> refer Glossary page for the concept of Macaulay Duration  
For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

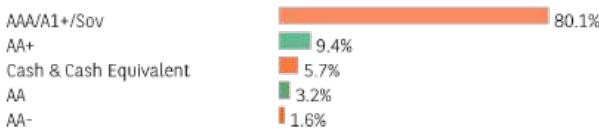
| FIXED INCOME HOLDINGS                               | Rating     | % of Net Assets | FIXED INCOME HOLDINGS                            | Rating         | % of Net Assets |
|---|------------|-----------------|--|----------------|-----------------|
| <b>CORPORATE BOND</b>                               |            | <b>54.39%</b>   | ✓ Export Import Bank of India                    | CRISIL A1+     | 4.68%           |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 8.04%           | Axis Bank Limited                                | CRISIL A1+     | 3.11%           |
| Indian Railway Finance Corporation Limited          | CRISIL AAA | 6.43%           | Canara Bank                                      | CRISIL A1+     | 2.50%           |
| ✓ Power Finance Corporation Limited                 | CRISIL AAA | 6.42%           | Union Bank of India                              | ICRA A1+       | 1.55%           |
| ✓ REC Limited                                       | ICRA AAA   | 4.78%           | Indian Bank                                      | CRISIL A1+     | 0.95%           |
| ✓ Mindspace Business Parks REIT                     | CRISIL AAA | 4.50%           | <b>GOVERNMENT BOND</b>                           |                | <b>7.75%</b>    |
| PNB Housing Finance Limited                         | CARE AA+   | 3.25%           | ✓ 6.01% GOI (MD 21/07/2030)                      | Sovereign      | 3.48%           |
| Shriram Finance Limited                             | CRISIL AA+ | 3.23%           | 7.04% GOI (MD 03/06/2029)                        | Sovereign      | 1.98%           |
| LIC Housing Finance Limited                         | CRISIL AAA | 3.22%           | 6.75% GOI (MD 23/12/2029)                        | Sovereign      | 1.63%           |
| Piramal Finance Limited                             | CARE AA    | 3.22%           | 7.38% GOI (MD 20/06/2027)                        | Sovereign      | 0.66%           |
| Torrent Power Limited                               | CRISIL AA+ | 2.92%           | <b>COMMERCIAL PAPER</b>                          |                | <b>3.00%</b>    |
| REC Limited   | CRISIL AAA | 2.89%           | Cholamandalam Investment and Finance Company Ltd | ICRA A1+       | 3.00%           |
| Bajaj Finance Limited                               | CRISIL AAA | 2.27%           | <b>PTC</b>                                       |                | <b>2.17%</b>    |
| IndoStar Capital Finance Limited                    | CARE AA-   | 1.62%           | Vajra Trust                                      | CRISIL AAA(SO) | 1.60%           |
| Embassy Office Parks REIT                           | CRISIL AAA | 1.60%           | India Universal Trust                            | CRISIL AAA(SO) | 0.57%           |
| <b>CERTIFICATE OF DEPOSIT</b>                       |            | <b>26.98%</b>   | <b>Corporate Debt Market Development Fund</b>    |                | <b>0.24%</b>    |
| ✓ Small Industries Dev Bank of India                | CRISIL A1+ | 7.84%           | Corporate Debt Market Development Fund           |                | 0.24%           |
| ✓ Kotak Mahindra Bank Limited                       | CRISIL A1+ | 6.35%           | <b>Total Fixed Income Holdings</b>               |                | <b>94.53%</b>   |
|   |            |                 | TREPS, Cash & Other Net Current Assets           |                | 5.47%           |
|   |            |                 | <b>GRAND TOTAL</b>                               |                | <b>100.00%</b>  |

Investment in Top 10 scrips constitutes 55.77% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE 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) |                                   |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   |                             |                                   |
| Relatively High: Class III (Any MD)  |                                   | B-III                       |                                   |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or yield of the fund. The ratings do not address the funds ability to meet the payment obligations to the investors, compared to the face value during the tenure of the scheme any time before maturity.

# 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)

This product is suitable for investors who are seeking\*:

- Regular income over short term.
- Investments in money market instruments having maturity upto 1 year.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Low To 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 Money Market A-I Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

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. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                    |               |
|------------------------------------|---------------|
| Regular Plan - Weekly IDCW Option  | : ₹ 1000.8610 |
| Regular Plan - Monthly IDCW Option | : ₹ 1015.9124 |
| Regular Plan - Growth Option       | : ₹ 1423.5957 |
| Regular Plan - Daily IDCW Option   | : ₹ 1005.9752 |
| Direct Plan - Weekly IDCW Option   | : ₹ 1000.7103 |
| Direct Plan - Monthly IDCW Option  | : ₹ 1034.5759 |
| Direct Plan - Growth Option        | : ₹ 1445.8586 |
| Direct Plan - Daily IDCW Option    | : ₹ 1000.0000 |

### ₹ Benchmark Index (AMFI Tier 1)

CRISIL Money Market A-I Index

### Date of Allotment

June 19, 2019

|  |                     |
|--|---------------------|
| Monthly AAUM## As on December 31, 2025 | : ₹ 5,769.63 Crores |
| AUM## As on December 31, 2025          | : ₹ 4,729.78 Crores |

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Vikram Panhani        | 14-Mar-22           | 14 years   |
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

|  |         |
|--|---------|
| TER - Regular Plan (%)                 | : 0.37% |
| TER - Direct Plan (%)                  | : 0.16% |
| <b>₹ Debt Quants</b>                   |         |
| Average Maturity (years)               | : 0.51  |
| Modified Duration (years)              | : 0.50  |
| YTM (%)                                | : 6.57% |
| Macaulay Duration <sup>†</sup> (years) | : 0.51  |

### MINIMUM INVESTMENT AMOUNT

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

<sup>†</sup> refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

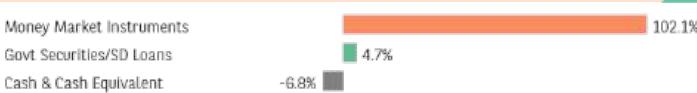
<sup>††</sup> The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

## PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS                                  | Rating     | % of Net Assets |
|--|------------|-----------------|
| <b>CERTIFICATE OF DEPOSIT</b>                          |            |                 |
| ✓ Axis Bank Limited                                    | CRISIL A1+ | 9.20%           |
| ✓ Indian Bank  | CRISIL A1+ | 8.44%           |
| ✓ Union Bank of India                                  | ICRA A1+   | 8.05%           |
| ✓ Small Industries Dev Bank of India                   | CRISIL A1+ | 6.03%           |
| ✓ Export Import Bank of India                          | CRISIL A1+ | 5.87%           |
| ✓ Kotak Mahindra Bank Limited                          | CRISIL A1+ | 5.73%           |
| ✓ Punjab National Bank                                 | CRISIL A1+ | 5.21%           |
| ✓ HDFC Bank Limited                                    | CARE A1+   | 4.51%           |
| ✓ Canara Bank  | CRISIL A1+ | 3.28%           |
| HDFC Bank Limited                                      | CRISIL A1+ | 2.56%           |
| IndusInd Bank Limited                                  | CRISIL A1+ | 2.06%           |
| IDFC First Bank Limited                                | CRISIL A1+ | 1.55%           |
| Ujjivan Small Finance Bank Limited                     | CRISIL A1+ | 1.04%           |
| Small Industries Dev Bank of India                     | CARE A1+   | 1.00%           |
| AU Small Finance Bank Limited                          | CARE A1+   | 0.51%           |
| AU Small Finance Bank Limited                          | FITCH A1+  | 0.50%           |
| AU Small Finance Bank Limited                          | CRISIL A1+ | 0.50%           |
| <b>COMMERCIAL PAPER</b>                                |            |                 |
| Muthoot Fincorp Ltd                                    | CRISIL A1+ | 2.99%           |
| Power Finance Corporation Limited                      | CRISIL A1+ | 2.60%           |
| REC Limited  | CRISIL A1+ | 2.06%           |
| Standard Chartered Capital Limited                     | CRISIL A1+ | 2.04%           |
| Cholamandalam Investment and Finance Company Ltd       | ICRA A1+   | 1.78%           |
| HDFC Securities Limited                                | ICRA A1+   | 1.57%           |
| Deutsche Investments India Pvt Limited                 | CRISIL A1+ | 1.54%           |
| Muthoot Finance Limited                                | CRISIL A1+ | 1.51%           |
| Sundaram Finance Limited                               | CRISIL A1+ | 1.04%           |
| TATA Capital Ltd                                       | CRISIL A1+ | 1.04%           |
| L&T Finance Limited                                    | CRISIL A1+ | 1.03%           |
| Cholamandalam Investment and Finance Company Ltd       | CRISIL A1+ | 1.02%           |
| 360 One Prime Limited                                  | CRISIL A1+ | 1.02%           |
| Julius Baer Capital India Pvt Ltd                      | CRISIL A1+ | 1.02%           |
| Mirae Asset Financial Services (India) Private Limited | CRISIL A1+ | 1.02%           |
| Manappuram Finance Limited                             | CARE A1+   | 1.02%           |
| Tata Projects Limited                                  | CRISIL A1+ | 1.01%           |
| Hero Fincorp Limited                                   | CRISIL A1+ | 0.53%           |
| Nuvarma Wealth Finance Limited                         | CRISIL A1+ | 0.52%           |
| Embassy Office Parks REIT                              | CRISIL A1+ | 0.52%           |
| <b>TREASURY BILL</b>                                   |            |                 |
| 182 Days Tbill (MD 21/05/2026)                         | Sovereign  | 2.59%           |
| 364 Days Tbill (MD 03/09/2026)                         | Sovereign  | 2.04%           |
| 364 Days Tbill (MD 12/11/2026)                         | Sovereign  | 2.02%           |
| 364 Days Tbill (MD 24/09/2026)                         | Sovereign  | 1.53%           |
| 364 Days Tbill (MD 19/11/2026)                         | Sovereign  | 1.01%           |
| <b>STATE GOVERNMENT BOND</b>                           |            |                 |
| 6.04% Gujarat SDL (MD 20/10/2026)                      | Sovereign  | 1.91%           |
| 6.24% Maharashtra SDL (MD 11/08/2026)                  | Sovereign  | 1.06%           |
| 7.83% Gujarat SDL (MD 13/07/2026)                      | Sovereign  | 0.64%           |
| 7.84% Maharashtra SDL (MD 13/07/2026)                  | Sovereign  | 0.53%           |
| 7.96% Maharashtra SDL (MD 29/06/2026)                  | Sovereign  | 0.53%           |
| <b>Corporate Debt Market Development Fund Class A2</b> |            |                 |
| Corporate Debt Market Development Fund                 |            | 0.09%           |
| <b>Total Fixed Income Holdings</b>                     |            |                 |
| TREPS, Cash & Other Net Current Assets                 |            | 106.87%         |
| <b>GRAND TOTAL</b>                                     |            |                 |
|  |            | 100.00%         |

Investment in Top 10 scrips constitutes 59.31% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE 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 PRC matrix denotes the maximum risk that the respective 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)



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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at 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 December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.



## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                      |           |
|--------------------------------------|-----------|
| Regular Plan - Quarterly IDCW Option | ₹ 10.6177 |
| Regular Plan - Monthly IDCW Option   | ₹ 10.2462 |
| Regular Plan - Growth Option         | ₹ 30.0575 |
| Direct Plan - Quarterly IDCW Option  | ₹ 11.1953 |
| Direct Plan - Monthly IDCW Option    | ₹ 10.4934 |
| Direct Plan - Growth Option          | ₹ 32.7274 |

### ₹ Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

### ₹ Date of Allotment

June 30, 2010

|  |                |
|--|----------------|
| Monthly AAUM## As on December 31, 2025 | ₹304.77 Crores |
| AAUM## As on December 31, 2025         | ₹284.07 Crores |

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |
| Mr. Vikram Pannani        | 14-Mar-22           | 14 years   |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

|                        |       |
|------------------------|-------|
| TER - Regular Plan (%) | 1.08% |
| TER - Direct Plan (%)  | 0.44% |

### ₹ Debt Quants

|  |       |
|--|-------|
| Average Maturity (years)               | 2.88  |
| Modified Duration (years)              | 2.31  |
| YTM (%)                                | 6.99% |
| Macaulay Duration <sup>†</sup> (years) | 2.45  |

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

+ refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or yield of the fund. The ratings do not address the funds ability to meet the payment obligations to the investors.

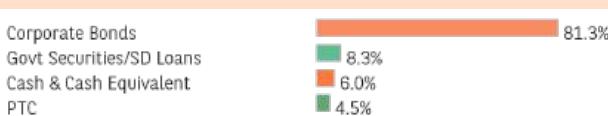
Baroda BNP Paribas Banking and PSU Bond Fund has merged into Baroda BNP Paribas Short Duration Fund effective from October 17, 2025.

## PORTFOLIO (✓ Top 10 Holdings)

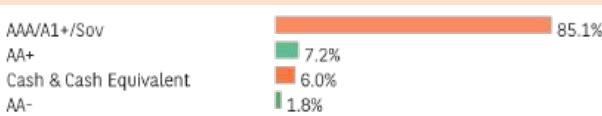
| FIXED INCOME HOLDINGS                               | Rating         | % of Net Assets | FIXED INCOME HOLDINGS                               | Rating            | % of Net Assets |
|---|----------------|-----------------|---|-------------------|-----------------|
| <b>CORPORATE BOND</b>                               |                | <b>81.29%</b>   | Bharti Telecom Limited                              | CRISIL AAA        | 1.79%           |
| ✓ Hindustan Petroleum Corporation Limited           | CRISIL AAA     | 6.64%           | Jamnagar Utilities & Power Private Limited          | CRISIL AAA        | 1.79%           |
| ✓ Export Import Bank of India                       | CRISIL AAA     | 6.07%           | IndoStar Capital Finance Limited                    | CARE AA- ICRA AAA | 1.78%           |
| ✓ LIC Housing Finance Limited                       | CRISIL AAA     | 5.36%           | National Bank For Agriculture and Rural Development |                   |                 |
| ✓ National Housing Bank                             | CRISIL AAA     | 5.35%           | Embassy Office Parks REIT                           | CRISIL AAA        | 1.76%           |
| ✓ Small Industries Dev Bank of India                | CRISIL AAA     | 5.34%           | Mindspace Business Parks REIT                       | CRISIL AAA        | 1.76%           |
| ✓ Indian Railway Finance Corporation Limited        | CRISIL AAA     | 5.29%           | Power Finance Corporation Limited                   | CRISIL AAA        | 1.76%           |
| ✓ Shriram Finance Limited                           | CRISIL AA+     | 3.60%           | Housing & Urban Development Corporation Limited     | ICRA AAA          | 0.92%           |
| ✓ Larsen & Toubro Limited                           | CRISIL AAA     | 3.59%           | National Highways Authority Of India                | CRISIL AAA        | 0.73%           |
| National Bank For Agriculture and Rural Development | CRISIL AAA     | 3.57%           | Bharat Sanchar Nigam Limited                        | CRISIL AAA(CE)    | 0.69%           |
| ✓ PNB Housing Finance Limited                       | CARE AA+       | 3.57%           | Power Grid Corporation of India Limited             | CRISIL AAA        | 0.67%           |
| UltraTech Cement Limited                            | CRISIL AAA     | 3.56%           | <b>GOVERNMENT BOND</b>                              |                   | <b>8.27%</b>    |
| Nomura Capital India Pvt Limited                    | FITCH AAA      | 3.55%           | ✓ 7.18% GOI (MD 14/08/2033)                         | Sovereign         | 4.18%           |
| Bajaj Finance Limited                               | CRISIL AAA     | 3.51%           | 7.32% GOI (MD 13/11/2030)                           | Sovereign         | 1.83%           |
| REC Limited   | CRISIL AAA     | 2.47%           | 6.01% GOI (MD 21/07/2030)                           | Sovereign         | 1.74%           |
| National Housing Bank                               | CARE AAA       | 2.29%           | 6.48% GOI (MD 06/10/2035)                           | Sovereign         | 0.52%           |
| REC Limited   | ICRA AAA       | 2.10%           | <b>PTC</b>  |                   | <b>4.47%</b>    |
| Vajra Trust   | CRISIL AAA(SO) | 3.16%           | Vajra Trust   | CRISIL AAA(SO)    | 3.16%           |
| India Universal Trust                               | CRISIL AAA(SO) | 1.31%           | India Universal Trust                               | CRISIL AAA(SO)    | 1.31%           |
| <b>Corporate Debt Market</b>                        |                |                 | <b>Corporate Debt Market</b>                        |                   |                 |
| <b>Development Fund</b>                             |                | <b>0.35%</b>    | <b>Development Fund</b>                             |                   | <b>0.35%</b>    |
| Corporate Debt Market                               |                |                 | Corporate Debt Market                               |                   |                 |
| <b>Total Fixed Income Holdings</b>                  |                | <b>94.38%</b>   | <b>Total Fixed Income Holdings</b>                  |                   | <b>94.38%</b>   |
| TREPS, Cash & Other Net Current Assets              |                | 5.62%           | TREPS, Cash & Other Net Current Assets              |                   | 5.62%           |
| <b>GRAND TOTAL</b>                                  |                | <b>100.00%</b>  | <b>GRAND TOTAL</b>                                  |                   | <b>100.00%</b>  |

Investment in Top 10 scrips constitutes 48.99% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE 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) |                                   |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   |                             |                                   |
| Relatively High: Class III (Any MD)  |                                   | B-III                       |                                   |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

# Baroda BNP Paribas Credit Risk Fund

(Scheme has two\*\*\* segregated portfolios)  
An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and High Credit Risk

This product is suitable for investors who are seeking\*:

- Income over medium term.
- Investment in a mix of debt and money market instruments across the credit and maturity spectrum.

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at Moderately High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Credit Risk Debt B-II Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate returns by investing in debt and money market instruments across the credit spectrum. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                      |             |
|--------------------------------------|-------------|
| Regular Plan - Quarterly IDCW Option | : ₹ 11.6450 |
| Regular Plan - Monthly IDCW Option   | : ₹ 11.2531 |
| Regular Plan - Growth Option         | : ₹ 22.9597 |
| Direct Plan - Quarterly IDCW Option  | : ₹ 12.6790 |
| Direct Plan - Monthly IDCW Option    | : ₹ 14.3281 |
| Direct Plan - Growth Option          | : ₹ 25.3674 |

### ₹ Benchmark Index (AMFI Tier 1)

CRISIL Credit Risk Debt B-II Index

### Date of Allotment

January 23, 2015

|  |                  |
|--|------------------|
| Monthly AAUM## As on December 31, 2025 | : ₹195.33 Crores |
| AUM## As on December 31, 2025          | : ₹185.49 Crores |

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |
| Mr. Vikram Pannani        | 11-Jul-24           | 14 years   |

### Load Structure

Exit Load: • 1. If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil 2. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) 3. If units are redeemed after one year from the date of allotment: Nil  
For detailed load structure please refer Scheme Information Document of the scheme.

### % Expense Ratio & Quantitative Data\*

|  |         |
|--|---------|
| TER - Regular Plan (%)                 | : 1.61% |
| TER - Direct Plan (%)                  | : 0.85% |
| <b>₹ Debt Quants</b>                   |         |
| Average Maturity (years)               | : 3.01  |
| Modified Duration (years)              | : 2.20  |
| YTM (%)                                | : 7.50% |
| Macaulay Duration <sup>+</sup> (years) | : 2.31  |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

+ refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

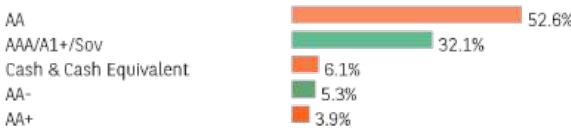
| FIXED INCOME HOLDINGS                         | Rating     | % of Net Assets | FIXED INCOME HOLDINGS                         | Rating    | % of Net Assets        |
|---|------------|-----------------|---|-----------|------------------------|
| <b>CORPORATE BOND</b>                         |            | <b>72.44%</b>   | ✓ 7.18% GOI (MD 14/08/2033)                   | Sovereign | 5.28%                  |
| ✓ Piramal Finance Limited                     | ICRA AA    | 8.43%           | 6.48% GOI (MD 06/10/2035)                     | Sovereign | 4.28%                  |
| ✓ Tata Projects Limited                       | FITCH AA   | 8.17%           | 6.01% GOI (MD 21/07/2030)                     | Sovereign | 4.26%                  |
| ✓ Nuvoco Vistas Corporation Limited           | CRISIL AA  | 8.08%           | 7.04% GOI (MD 03/06/2029)                     | Sovereign | 2.22%                  |
| ✓ Nirma Limited                               | CRISIL AA  | 7.65%           | 7.38% GOI (MD 20/06/2027)                     | Sovereign | 0.55%                  |
| ✓ Truhome Finance Limited                     | FITCH AA   | 5.46%           | 6.33% GOI (MD 05/05/2035)                     | Sovereign | 0.53%                  |
| Adani Ports and Special Economic Zone Limited | ICRA AAA   | 5.43%           | <b>STATE GOVERNMENT BOND</b>                  |           | <b>2.11%</b>           |
| ✓ 360 One Prime Limited                       | ICRA AA    | 5.42%           | 6.91% Maharashtra SDL (MD 15/09/2033)         | Sovereign | 2.11%                  |
| ✓ Vedanta Limited                             | ICRA AA    | 5.42%           | <b>Corporate Debt Market Development Fund</b> |           | <b>0.35%</b>           |
| ✓ IndoStar Capital Finance Limited            | CARE AA-   | 5.15%           | Corporate Debt Market Development Fund        |           | 0.35%                  |
| Motilal Oswal Home Finance Limited            | ICRA AA+   | 3.80%           | <b>Total Fixed Income Holdings</b>            |           | <b>92.02%</b>          |
| Vedanta Limited                               | CRISIL AA  | 2.71%           | <b>REITs/InvITs Holdings</b>                  |           | <b>% of Net Assets</b> |
| REC Limited                                   | ICRA AAA   | 2.68%           | National Highways Infra Trust                 |           | 1.59%                  |
| Small Industries Dev Bank of India            | CRISIL AAA | 2.18%           | IndiGRID Infrastructure Trust                 |           | 0.45%                  |
| Power Grid Corporation of India Limited       | CRISIL AAA | 1.03%           | Indus Infra Trust                             |           | 0.35%                  |
| Hindustan Petroleum Corporation Limited       | CRISIL AAA | 0.83%           | <b>Total REITs/InvITs Holdings</b>            |           | <b>2.39%</b>           |
|   |            | <b>17.12%</b>   | TREPS, Cash & Other Net Current Assets        |           | 5.59%                  |
|   |            |                 | <b>GRAND TOTAL</b>                            |           | <b>100.00%</b>         |

Investment in Top 10 scrips constitutes 64.49% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE 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) |                                   |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   |                             |                                   |
| Relatively High: Class III (Any MD)  |                                   |                             | C-III                             |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

\*\*Kindly note that with effect from September 11, 2024, Baroda BNP Paribas Medium Duration Fund ('Merging Scheme') has merged into Baroda BNP Paribas Credit Risk Fund ('Surviving Scheme'). The segregated portfolio under the merging scheme is now under the surviving scheme.

### Segregated portfolio 1

**BONDS & NCDs**  
Listed / awaiting listing on the stock exchanges

Yes Bank Ltd. [ICRA]D 0.00%

**TOTAL** 0.00%

### Segregated portfolio 2

**BONDS & NCDs**  
Listed / awaiting listing on the stock exchanges

Yes Bank Ltd. [ICRA]D 0.00%

**TOTAL** 0.00%

Note on Segregated Portfolio: Due to credit event (Default of debt servicing by Yes Bank on March 6, 2020), securities of Yes Bank have been segregated from the scheme's portfolio w.e.f March 6, 2020. Yes Bank had, on March 14, 2020, informed the Stock Exchanges that the AT1 bonds were fully written down and had extinguished with immediate effect pursuant to Master Circular-Basel III Capital Regulations dated July 01, 2015 read with Section 45 of the Banking Regulation Act, 1949. On March 16, 2020, Axis Trustee Services Ltd., debenture trustee for the AT1 bonds, had led a writ petition in the Hon'ble High Court, Mumbai, inter alia seeking relief from the Court to set aside the decision to write off the AT1 bonds, and that the matter was sub-judice before the court. Kindly refer to SID/KIM for complete details on segregation of portfolio.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at 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 December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                                      |           |
|--------------------------------------|-----------|
| Regular Plan - Quarterly IDCW Option | ₹ 10.3746 |
| Regular Plan - Monthly IDCW Option   | ₹ 10.4121 |
| Regular Plan - Growth Option         | ₹ 28.3414 |
| Regular Plan - Annual IDCW Option    | ₹ 11.7314 |
| Direct Plan - Quarterly IDCW Option  | ₹ 10.5986 |
| Direct Plan - Monthly IDCW Option    | ₹ 10.5600 |
| Direct Plan - Growth Option          | ₹ 30.1328 |
| Direct Plan - Annual IDCW Option     | ₹ 12.0783 |

### ₹ Benchmark Index (AMFI Tier 1)

CRISIL Corporate Debt A-II Index

### Date of Allotment

November 08, 2008

Monthly AAUM## As on December 31, 2025 : ₹496.33 Crores  
AUM## As on December 31, 2025 : ₹482.08 Crores

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |
| Mr. Vikram Pamnani        | 11-Jul-24           | 14 years   |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

|                        |         |
|------------------------|---------|
| TER - Regular Plan (%) | : 0.58% |
| TER - Direct Plan (%)  | : 0.20% |

### ₹ Debt Quants

|  |         |
|--|---------|
| Average Maturity (years)               | : 4.24  |
| Modified Duration (years)              | : 3.25  |
| YTM (%)                                | : 6.92% |
| Macaulay Duration <sup>†</sup> (years) | : 3.43  |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

<sup>†</sup> refer Glossary page for the concept of Macaulay Duration

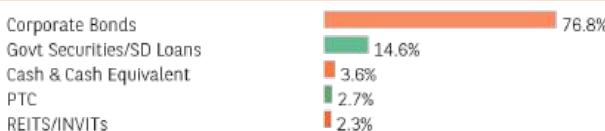
For Distribution History kindly refer Distribution History table.

## PORTFOLIO (✓ Top 10 Holdings)

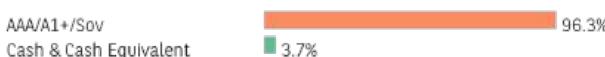
| FIXED INCOME HOLDINGS                                 | Rating         | % of Net Assets | FIXED INCOME HOLDINGS                           | Rating         | % of Net Assets        |
|---|----------------|-----------------|---|----------------|------------------------|
| <b>CORPORATE BOND</b>                                 |                | <b>76.77%</b>   | Housing & Urban Development Corporation Limited | ICRA AAA       | 0.54%                  |
| ✓ National Bank For Agriculture and Rural Development | ICRA AAA       | 6.31%           | <b>GOVERNMENT BOND</b>                          |                | <b>14.61%</b>          |
| ✓ LIC Housing Finance Limited                         | CRISIL AAA     | 6.29%           | ✓ 6.48% GOI (MD 06/10/2035)                     | Sovereign      | 3.60%                  |
| ✓ Indian Railway Finance Corporation Limited          | CRISIL AAA     | 6.27%           | 7.18% GOI (MD 14/08/2033)                       | Sovereign      | 3.21%                  |
| ✓ Bajaj Finance Limited                               | CRISIL AAA     | 5.82%           | 6.01% GOI (MD 21/07/2030)                       | Sovereign      | 2.87%                  |
| ✓ REC Limited   | ICRA AAA       | 5.57%           | 6.33% GOI (MD 05/05/2035)                       | Sovereign      | 2.65%                  |
| ✓ NTPC Limited  | CRISIL AAA     | 5.17%           | 6.79% GOI (MD 07/10/2034)                       | Sovereign      | 1.05%                  |
| ✓ Small Industries Dev Bank of India                  | CRISIL AAA     | 4.58%           | 6.28% GOI (MD 14/07/2032)                       | Sovereign      | 1.02%                  |
| Hindustan Petroleum Corporation Limited               | CRISIL AAA     | 4.26%           | 7.38% GOI (MD 20/06/2027)                       | Sovereign      | 0.21%                  |
| ✓ Export Import Bank of India                         | CRISIL AAA     | 4.18%           | <b>PTC</b>                                      |                | <b>2.73%</b>           |
| Power Finance Corporation Limited                     | CRISIL AAA     | 3.17%           | Vajra Trust                                     | CRISIL AAA(SO) | 1.03%                  |
| Bajaj Housing Finance Limited                         | CRISIL AAA     | 3.09%           | India Universal Trust                           | CRISIL AAA(SO) | 0.77%                  |
| National Housing Bank                                 | CARE AAA       | 2.94%           | Vajra Trust                                     | AAA(SO)        | 0.62%                  |
| GAIL (India) Limited                                  | CARE AAA       | 2.10%           | Sansar Trust                                    | CRISIL AAA(SO) | 0.31%                  |
| Tata Capital Housing Finance Limited                  | CRISIL AAA     | 2.10%           | <b>Corporate Debt Market Development Fund</b>   |                | <b>0.20%</b>           |
| UltraTech Cement Limited                              | CRISIL AAA     | 2.10%           | Corporate Debt Market Development Fund          |                | 0.20%                  |
| National Bank For Agriculture and Rural Development   | CRISIL AAA     | 2.09%           | <b>Total Fixed Income Holdings</b>              |                | <b>94.31%</b>          |
| Embassy Office Parks REIT                             | CRISIL AAA     | 2.08%           | <b>REITs/InvITs Holdings</b>                    |                | <b>% of Net Assets</b> |
| Mindspace Business Parks REIT                         | CRISIL AAA     | 2.08%           | National Highways Infra Trust                   |                | 1.38%                  |
| Reliance Industries Limited                           | CRISIL AAA     | 1.74%           | Powergrid Infrastructure Investment Trust       |                | 0.56%                  |
| Power Grid Corporation of India Limited               | CRISIL AAA     | 1.59%           | IndiGRID Infrastructure Trust                   |                | 0.35%                  |
| Jamnagar Utilities & Power Private Limited            | CRISIL AAA     | 1.06%           | <b>Total REITs/InvITs Holdings</b>              |                | <b>2.29%</b>           |
| India Infradebt Limited                               | CRISIL AAA     | 1.03%           | TREPS, Cash & Other Net Current Assets          |                | 3.40%                  |
| Bharat Sanchar Nigam Limited                          | CRISIL AAA(CE) | 0.61%           | <b>GRAND TOTAL</b>                              |                | <b>100.00%</b>         |

Investment in Top 10 scrips constitutes 52.05% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE 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) |                                   |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   |                             |                                   |
| Relatively High: Class III (Any MD)  |                                   | B-III                       |                                   |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

# Baroda BNP Paribas Dynamic Bond Fund

(An Open ended Dynamic Debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk Scheme)

This product is suitable for investors who are seeking\*:

- Regular income in long term.
- Investments in debt and money market instruments .

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Moderate risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Dynamic Bond A-III Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximising income while maintaining an optimum balance between yield, safety and liquidity. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|  |             |
|--|-------------|
| Regular Plan - Weekly IDCW Option      | : ₹ 10.0024 |
| Regular Plan - Quarterly IDCW Option   | : ₹ 10.0504 |
| Regular Plan - Monthly IDCW Option     | : ₹ 10.1051 |
| Regular Plan - Half Yearly IDCW Option | : ₹ 10.0852 |
| Regular Plan - Growth Option           | : ₹ 45.9581 |
| Regular Plan - Daily IDCW Option       | : ₹ 10.0219 |
| Direct Plan - Weekly IDCW Option       | : ₹ 10.0591 |
| Direct Plan - Quarterly IDCW Option    | : ₹ 10.4965 |
| Direct Plan - Monthly IDCW Option      | : ₹ 10.5840 |
| Direct Plan - Growth Option            | : ₹ 51.4231 |
| Direct Plan - Daily IDCW Option        | : ₹ 10.0774 |

### Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Bond A-III Index

### Date of Allotment

September 23, 2004

|  |                  |
|--|------------------|
| Monthly AAUM## As on December 31, 2025 | : ₹185.47 Crores |
| AUM## As on December 31, 2025          | : ₹170.36 Crores |

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |
| Mr. Prashant Pimple       | 11-Jul-24           | 24 years   |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

|                        |         |
|------------------------|---------|
| TER - Regular Plan (%) | : 1.70% |
| TER - Direct Plan (%)  | : 0.70% |

### Debt Quants

|  |         |
|--|---------|
| Average Maturity (years)               | : 19.09 |
| Modified Duration (years)              | : 8.00  |
| YTM (%)                                | : 6.96% |
| Macaulay Duration <sup>†</sup> (years) | : 8.33  |

## MINIMUM INVESTMENT AMOUNT

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable.

\* refer Glossary page

<sup>†</sup> refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

## PORTFOLIO

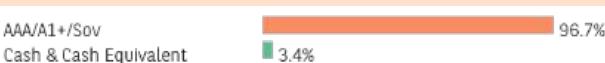
| FIXED INCOME HOLDINGS     | Rating    | % of Net Assets | FIXED INCOME HOLDINGS                               | Rating     | % of Net Assets |
|---------------------------|-----------|-----------------|---|------------|-----------------|
| <b>GOVERNMENT BOND</b>    |           | <b>67.56%</b>   | <b>CORPORATE BOND</b>                               |            | <b>29.09%</b>   |
| 6.9% GOI (MD 15/04/2065)  | Sovereign | 33.23%          | National Housing Bank                               | CARE AAA   | 6.17%           |
| 7.18% GOI (MD 14/08/2033) | Sovereign | 9.99%           | Export Import Bank of India                         | CRISIL AAA | 5.95%           |
| 6.48% GOI (MD 06/10/2035) | Sovereign | 9.60%           | National Bank For Agriculture and Rural Development | CRISIL AAA | 5.95%           |
| 6.79% GOI (MD 07/10/2034) | Sovereign | 5.92%           | NTPC Limited  | CRISIL AAA | 5.77%           |
| 7.09% GOI (MD 05/08/2054) | Sovereign | 5.74%           | REC Limited   | ICRA AAA   | 5.25%           |
| 6.01% GOI (MD 21/07/2030) | Sovereign | 1.74%           | <b>Corporate Debt Market</b>                        |            |                 |
| 6.33% GOI (MD 05/05/2035) | Sovereign | 1.34%           | <b>Development Fund</b>                             |            | <b>0.35%</b>    |
|                           |           |                 | Corporate Debt Market                               |            |                 |
|                           |           |                 | Development Fund                                    |            | 0.35%           |
|                           |           |                 | <b>Total Fixed Income Holdings</b>                  |            | <b>97.00%</b>   |
|                           |           |                 | TREPS, Cash & Other Net Current Assets              |            | 3.00%           |
|                           |           |                 | <b>GRAND TOTAL</b>                                  |            | <b>100.00%</b>  |

Investment in Top 10 scrips constitutes 93.57% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE 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) |                                   |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   |                             |                                   |
| Relatively High: Class III (Any MD)  |                                   | B-III                       |                                   |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

# Baroda BNP Paribas Gilt Fund

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

This product is suitable for investors who are seeking\*:

- Credit risk free regular Income over long term.
- Investment only in Government (both Central and State Government) Securities.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Moderate risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income by investing in a portfolio of government securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                              |           |
|------------------------------|-----------|
| Regular Plan - IDCW Option   | ₹ 25.5119 |
| Regular Plan - Growth Option | ₹ 42.9819 |
| Direct Plan - IDCW Option    | ₹ 34.6752 |
| Direct Plan - Growth Option  | ₹ 47.2348 |

### ₹ Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Gilt Index

### Date of Allotment

March 21, 2002

Monthly AAUM## As on December 31, 2025 : ₹1,189.54 Crores

AUM## As on December 31, 2025 : ₹1,183.68 Crores

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |
| Mr. Prashant Pimple       | 11-Jul-24           | 24 years   |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

|                        |         |
|------------------------|---------|
| TER - Regular Plan (%) | : 0.45% |
| TER - Direct Plan (%)  | : 0.14% |

### ₹ Debt Quants

|  |         |
|--|---------|
| Average Maturity (years)               | : 18.57 |
| Modified Duration (years)              | : 8.53  |
| YTM (%)                                | : 6.99% |
| Macaulay Duration <sup>+</sup> (years) | : 8.83  |

## MINIMUM INVESTMENT AMOUNT

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

<sup>+</sup> refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

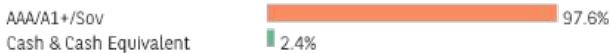
## PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS       | Rating    | % of Net Assets | FIXED INCOME HOLDINGS   | Rating    | % of Net Assets |
|-----------------------------|-----------|-----------------|---|-----------|-----------------|
| <b>GOVERNMENT BOND</b>      |           | <b>73.98%</b>   | ✓ 7.65% Gujarat SDL (MD 01/02/2033)                             | Sovereign | 4.31%           |
| ✓ 6.9% GOI (MD 15/04/2065)  | Sovereign | 25.59%          | ✓ 7.29% Gujarat SDL (MD 30/03/2032)                             | Sovereign | 4.25%           |
| ✓ 6.48% GOI (MD 06/10/2035) | Sovereign | 18.26%          | ✓ 7.43% Maharashtra SDL (MD 28/02/2035)                         | Sovereign | 4.23%           |
| ✓ 6.33% GOI (MD 05/05/2035) | Sovereign | 12.36%          | ✓ 7.21% Gujarat SDL (MD 05/03/2035)                             | Sovereign | 2.09%           |
| ✓ 7.09% GOI (MD 05/08/2054) | Sovereign | 8.51%           | 6.61% Karnataka SDL (MD 02/09/2035)                             | Sovereign | 2.00%           |
| ✓ 6.68% GOI (MD 07/07/2040) | Sovereign | 3.69%           | 6.64% Gujarat SDL (MD 21/05/2036)                               | Sovereign | 2.00%           |
| 7.18% GOI (MD 14/08/2033)   | Sovereign | 2.03%           | <b>Total Fixed Income Holdings</b>                              |           | <b>97.57%</b>   |
| 6.01% GOI (MD 21/07/2030)   | Sovereign | 1.75%           | TREPS, Cash & Other Net Current Assets                          |           | 2.43%           |
| 6.79% GOI (MD 07/10/2034)   | Sovereign | 0.98%           | <b>GRAND TOTAL</b>  |           | <b>100.00%</b>  |
| 7.32% GOI (MD 13/11/2030)   | Sovereign | 0.81%           | Investment in Top 10 scrips constitutes 88.00% of the portfolio |           |                 |

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE 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) |                                   |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   |                             |                                   |
| Relatively High: Class III (Any MD)  | A-III                             |                             |                                   |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

# Baroda BNP Paribas NIFTY SDL December 2026 Index Fund

(An open-ended Target Maturity Index Fund replicating/tracking the NIFTY SDL December 2026 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk)

This product is suitable for investors who are seeking\*:

- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2026 Index

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Low To Moderate risk

Benchmark riskometer is at Low To Moderate risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (NIFTY SDL December 2026 Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2026 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |   |           |
|----------------|---|-----------|
| Regular IDCW   | : | ₹ 12.3193 |
| Regular Growth | : | ₹ 12.3192 |
| Direct Growth  | : | ₹ 12.4282 |

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2026 Index

### Date of Allotment

January 25, 2023

|  |   |                |
|--|---|----------------|
| Monthly AAUM## As on December 31, 2025 | : | ₹138.49 Crores |
| AUM## As on December 31, 2025          | : | ₹132.74 Crores |

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |
| Mr. Vikram Pamnani        | 11-Jul-24           | 14 years   |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

|                        |   |       |
|------------------------|---|-------|
| TER - Regular Plan (%) | : | 0.49% |
| TER - Direct Plan (%)  | : | 0.19% |

### Debt Quants

|  |   |       |
|--|---|-------|
| Average Maturity (years)               | : | 0.94  |
| Modified Duration (years)              | : | 0.89  |
| YTM (%)                                | : | 5.74% |
| Macaulay Duration <sup>+</sup> (years) | : | 0.92  |
| Tracking Error Regular                 | : | 0.99% |
| Tracking Error Direct                  | : | 0.99% |

## MINIMUM INVESTMENT AMOUNT

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

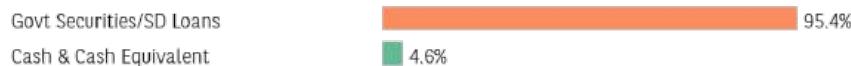
\* refer Glossary page

<sup>+</sup> refer Glossary page for the concept of Macaulay Duration  
The scheme currently does not have Distribution History.

## PORTFOLIO

| FIXED INCOME HOLDINGS                    | Rating    | % of Net Assets | FIXED INCOME HOLDINGS                  | Rating | % of Net Assets |
|--|-----------|-----------------|--|--------|-----------------|
| STATE GOVERNMENT BOND                    |           | 95.43%          | TREPS, Cash & Other Net Current Assets |        | 4.57%           |
| 7.24% GUJARAT SDL (MD 28/12/2026)        | Sovereign | 38.20%          | <b>GRAND TOTAL</b>                     |        | <b>100.00%</b>  |
| 7.08% Karnataka SDL (MD 14/12/2026)      | Sovereign | 22.87%          |  |        |                 |
| 7.25% Maharashtra SDL (MD 28/12/2026)    | Sovereign | 11.46%          |  |        |                 |
| 7.27% Karnataka SDL (MD 28/12/2026)      | Sovereign | 11.46%          |  |        |                 |
| 7.07% Tamilnadu SDL (MD 14/12/2026)      | Sovereign | 7.62%           |  |        |                 |
| 7.25% Andhra Pradesh SDL (MD 28/12/2026) | Sovereign | 3.82%           |  |        |                 |

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## EXPOSURE TO TOP SEVEN GROUPS

| Management Group                   | % to NAV     |
|------------------------------------|--------------|
| State Government of Gujarat        | 38.20        |
| State Government of Karnataka      | 34.33        |
| State Government of Maharashtra    | 11.46        |
| State Government of Tamil Nadu     | 7.62         |
| State Government of Andhra Pradesh | 3.82         |
| <b>Grand Total</b>                 | <b>95.43</b> |

## TRACKING DIFFERENCE DATA

as of Dec 31, 2025

|              | 1 Year | Since Inception |
|--------------|--------|-----------------|
| Regular Plan | -0.57% | -0.65%          |
| Direct Plan  | -0.25% | -0.28%          |

## SCHEME WISE 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) |                                   |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   |                             |                                   |
| Relatively High: Class III (Any MD)  | A-III                             |                             |                                   |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

# Baroda BNP Paribas NIFTY SDL December 2028 Index Fund

(An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2028 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk)

This product is suitable for investors who are seeking\*:

- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2028 Index

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Low To Moderate risk

Benchmark riskometer is at Low To Moderate risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2028 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                |           |
|----------------|-----------|
| Regular IDCW   | ₹ 11.5925 |
| Regular Growth | ₹ 12.4325 |
| Direct IDCW    | ₹ 11.7633 |
| Direct Growth  | ₹ 12.5365 |

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2028 Index

### Date of Allotment

March 24, 2023

|  |                |
|--|----------------|
| Monthly AAUM## As on December 31, 2025 | ₹ 29.12 Crores |
| AUM## As on December 31, 2025          | ₹ 28.68 Crores |

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |
| Mr. Vikram Pamnani        | 11-Jul-24           | 14 years   |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

|                        |       |
|------------------------|-------|
| TER - Regular Plan (%) | 0.49% |
| TER - Direct Plan (%)  | 0.19% |

### Debt Quants

|  |       |
|--|-------|
| Average Maturity (years)               | 2.88  |
| Modified Duration (years)              | 2.54  |
| YTM (%)                                | 6.32% |
| Macaulay Duration <sup>†</sup> (years) | 2.62  |
| Tracking Error Regular                 | 1.41% |
| Tracking Error Direct                  | 1.41% |

## MINIMUM INVESTMENT AMOUNT

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

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

<sup>†</sup> refer Glossary page for the concept of Macaulay Duration  
The scheme currently does not have Distribution History.

## PORTFOLIO

| FIXED INCOME HOLDINGS                 | Rating    | % of Net Assets | FIXED INCOME HOLDINGS                  | Rating | % of Net Assets |
|---------------------------------------|-----------|-----------------|--|--------|-----------------|
| STATE GOVERNMENT BOND                 |           | 96.40%          | TREPS, Cash & Other Net Current Assets |        | 3.60%           |
| 8.08% Maharashtra SDL (MD 26/12/2028) | Sovereign | 42.05%          | <b>GRAND TOTAL</b>                     |        | <b>100.00%</b>  |
| 8.08% Tamilnadu SDL (MD 26/12/2028)   | Sovereign | 27.72%          |  |        |                 |
| 8.08% Karnataka SDL (MD 26/12/2028)   | Sovereign | 13.68%          |  |        |                 |
| 8.08% Gujarat SDL (MD 26/12/2028)     | Sovereign | 12.95%          |  |        |                 |

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## EXPOSURE TO TOP SEVEN GROUPS

| Management Group                | % to NAV     |
|---------------------------------|--------------|
| State Government of Maharashtra | 42.05        |
| State Government of Tamil Nadu  | 27.72        |
| State Government of Karnataka   | 13.68        |
| State Government of Gujarat     | 12.95        |
| <b>Grand Total</b>              | <b>96.40</b> |

## TRACKING DIFFERENCE DATA

as of Dec 31, 2025

|              | 1 Year | Since Inception |
|--------------|--------|-----------------|
| Regular Plan | -0.55% | -0.74%          |
| Direct Plan  | -0.23% | -0.36%          |

## SCHEME WISE 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) |                                   |                             |                                   |
| Moderate: Class II (MD<=3 year)      |                                   |                             |                                   |
| Relatively High: Class III (Any MD)  | A-III                             |                             |                                   |

MD=Macaulay Duration, CRV=Credit Risk Value.

\* The PRC matrix denotes the maximum risk that the respective 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)

# Baroda BNP Paribas Nifty 50 Index Fund

(An open-ended scheme replicating / tracking the NIFTY 50 Total Return Index)

This product is suitable for investors who are seeking\*:

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty 50 Index with the aim to achieve returns of the stated index, subject to tracking error

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer<sup>^</sup>



Benchmark riskometer is at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis its portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty 50 TRI): basis its constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 50 Total Returns Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                            |             |
|----------------------------|-------------|
| Regular Plan-IDCW          | : ₹ 12.1649 |
| Regular Plan-Growth Option | : ₹ 12.1649 |
| Direct Plan-IDCW           | : ₹ 12.2583 |
| Direct Plan-Growth Option  | : ₹ 12.2583 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty 50 TRI

### Date of Allotment

January 29, 2024

Monthly AAUM## As on December 31, 2025 : ₹63.68 Crores  
AUM## As on December 31, 2025 : ₹64.33 Crores

### Fund Manager

| Fund Manager      | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Neeraj Saxena | 29-Jan-24           | 20 years   |

### Load Structure

Exit Load: • 0.2% - If redeemed on or before 30 days from the date of allotment. Nil- If redeemed after 30 days from the date of allotment.

For detailed load structure please refer Scheme Information Document.

### % Expense Ratio & Quantitative Data\*

|                          |         |
|--------------------------|---------|
| TER - Regular Plan (%)   | : 0.56% |
| TER - Direct Plan (%)    | : 0.16% |
| Portfolio Turnover Ratio | : 1.00  |
| Tracking Error Regular   | : 0.09% |
| Tracking Error Direct    | : 0.09% |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.  
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                         |               | % of Net Assets | EQUITY HOLDINGS  | % of Net Assets |
|---|---------------|-----------------|--|-----------------|
| <b>Banks</b>                            | <b>29.93%</b> |                 | Tata Steel Limited   | 1.22%           |
| ✓ HDFC Bank Limited                     | 12.77%        |                 | JSW Steel Limited  | 0.90%           |
| ✓ ICICI Bank Limited                    | 8.05%         |                 | <b>Cement &amp; Cement Products</b>  | <b>2.08%</b>    |
| ✓ State Bank of India                   | 3.38%         |                 | UltraTech Cement Limited   | 1.18%           |
| ✓ Axis Bank Limited                     | 3.01%         |                 | Grasim Industries Limited  | 0.90%           |
| Kotak Mahindra Bank Limited             | 2.72%         |                 | <b>Pharmaceuticals &amp; Biotechnology</b>                                 | <b>1.53%</b>    |
| <b>IT - Software</b>                    | <b>9.82%</b>  |                 | Sun Pharmaceutical Industries Limited                                      | 1.53%           |
| ✓ Infosys Limited                       | 4.78%         |                 | <b>Aerospace &amp; Defense</b>   | <b>1.21%</b>    |
| ✓ Tata Consultancy Services Limited     | 2.75%         |                 | Bharat Electronics Limited   | 1.21%           |
| HCL Technologies Limited                | 1.44%         |                 | <b>Non - Ferrous Metals</b>  | <b>1.06%</b>    |
| Tech Mahindra Limited                   | 0.85%         |                 | Hindalco Industries Limited  | 1.06%           |
| <b>Petroleum Products</b>               | <b>8.91%</b>  |                 | <b>Transport Services</b>  | <b>0.97%</b>    |
| ✓ Reliance Industries Limited           | 8.91%         |                 | InterGlobe Aviation Limited  | 0.97%           |
| <b>Automobiles</b>                      | <b>6.24%</b>  |                 | <b>Transport Infrastructure</b>  | <b>0.85%</b>    |
| Mahindra & Mahindra Limited             | 2.73%         |                 | Adani Ports and Special Economic Zone Limited                              | 0.85%           |
| Maruti Suzuki India Limited             | 1.82%         |                 | <b>Oil</b>   | <b>0.78%</b>    |
| Bajaj Auto Limited                      | 0.85%         |                 | Oil & Natural Gas Corporation Limited                                      | 0.78%           |
| Eicher Motors Limited                   | 0.84%         |                 | <b>Consumable Fuels</b>  | <b>0.77%</b>    |
| <b>Finance</b>                          | <b>5.16%</b>  |                 | Coal India Limited   | 0.77%           |
| Bajaj Finance Limited                   | 2.22%         |                 | <b>Insurance</b>   | <b>0.77%</b>    |
| Shriram Finance Limited                 | 1.14%         |                 | SBI Life Insurance Company Limited   | 0.77%           |
| Bajaj Finserv Limited                   | 0.98%         |                 | <b>Food Products</b>   | <b>0.77%</b>    |
| Jio Financial Services Limited          | 0.82%         |                 | Nestle India Limited   | 0.77%           |
| <b>Diversified FMCG</b>                 | <b>5.00%</b>  |                 | <b>LESS THAN 0.75% EXPOSURE</b>  | <b>5.85%</b>    |
| ✓ ITC Limited                           | 3.27%         |                 | <b>TOTAL EQUITY HOLDING</b>  | <b>99.98%</b>   |
| Hindustan Unilever Limited              | 1.73%         |                 | <b>FIXED INCOME HOLDINGS</b>   | <b>Rating</b>   |
| <b>Telecom - Services</b>               | <b>4.88%</b>  |                 | TREPS, Cash & Other Net Current Assets                                     | 0.02%           |
| ✓ Bharti Airtel Limited                 | 4.88%         |                 | <b>GRAND TOTAL</b>   | <b>100.00%</b>  |
| <b>Construction</b>                     | <b>4.00%</b>  |                 | Investment in Top 10 scrips constitutes 55.80% of the portfolio            |                 |
| ✓ Larsen & Toubro Limited               | 4.00%         |                 | <b>SECTORAL COMPOSITION (Top 5)</b>  |                 |
| <b>Retailing</b>                        | <b>2.51%</b>  |                 | 29.93%      10.45%      8.91%  |                 |
| Eternal Limited                         | 1.71%         |                 | <b>Banks</b> <b>IT - Software</b> <b>Petroleum Products</b>                |                 |
| Trent Limited                           | 0.80%         |                 | 6.88%      5.16%   |                 |
| <b>Consumer Durables</b>                | <b>2.46%</b>  |                 | <b>Automobiles</b> <b>Finance</b>  |                 |
| Titan Company Limited                   | 1.40%         |                 | % of net assets of top 5 sectors includes equity less than 0.75% of corpus |                 |
| Asian Paints Limited                    | 1.06%         |                 |  |                 |
| <b>Power</b>                            | <b>2.31%</b>  |                 |  |                 |
| NTPC Limited                            | 1.31%         |                 |  |                 |
| Power Grid Corporation of India Limited | 1.00%         |                 |  |                 |
| <b>Ferrous Metals</b>                   | <b>2.12%</b>  |                 |  |                 |

## EXPOSURE TO TOP SEVEN GROUPS

|                    |              |
|--------------------|--------------|
| Management Group   | % to NAV     |
| HDFC GROUP         | 13.45        |
| RELIANCE Group     | 8.91         |
| Public Sector Unit | 8.45         |
| ICICI GROUP        | 8.05         |
| TATA GROUP         | 6.07         |
| Bharti             | 4.88         |
| Infosys Group      | 4.78         |
| <b>Grand Total</b> | <b>54.59</b> |

## TRACKING DIFFERENCE DATA

as of Dec 31, 2025

|              | 1 Year | Since Inception |
|--------------|--------|-----------------|
| Regular Plan | -0.82% | -0.84%          |
| Direct Plan  | -0.37% | -0.35%          |

# Baroda BNP Paribas Gold ETF

(An open-ended scheme replicating/tracking domestic price of Gold)

This product is suitable for investors who are seeking\*:

- Long Term Capital Appreciation
- Investment in physical gold and returns that track domestic price of gold subject to tracking error.

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at High risk

Benchmark riskometer is at High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Domestic Price of Gold): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees and expenses by investing in physical gold. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

Gold ETF-RG : ₹ 128.5412

### ₹ Benchmark Index (AMFI Tier 1)

Domestic Price of Gold

### Date of Allotment

December 13, 2023

Monthly AAUM## As on December 31, 2025 : ₹264.12 Crores

AUM## As on December 31, 2025 : ₹269.67 Crores

### Fund Manager

| Fund Manager              | Managing fund since | Experience |
|---------------------------|---------------------|------------|
| Mr. Gurvinder Singh Wasan | 21-Oct-24           | 21 years   |
| Mr. Madhav Vyas           | 01-Jan-25           | 9 years    |

### Load Structure

Exit Load: • Nil.

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

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%) : 0.59%  
Tracking Error : 0.39%

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: Application for subscription/redemption of BBNPPGOLD Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Application for subscription/redemption of BBNPPGOLD Units directly with the Fund in Creation Unit Size pursuant to minimum requirement of 25 crore at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. Other investors (including Authorised Participants, Large Investors and Regulated Entities): Units of BBNPPGOLD can be subscribed/redemptions (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Exchange Listed\*\* : NSE & BSE  
Exchange Symbol : BBNPPGOLD  
ISIN : INF251K01SU9

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

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The scheme currently does not have Distribution History.

## PORTFOLIO

### FIXED INCOME HOLDINGS

#### GOLD

Gold

TREPS, Cash & Other Net Current Assets

#### GRAND TOTAL

Rating

% of Net Assets

97.88%

97.88%

2.12%

100.00%

## EXPOSURE TO TOP SEVEN GROUPS

| Management Group | % to NAV |
|------------------|----------|
| GOLD             | 97.88    |
| Grand Total      | 97.88    |

## TRACKING DIFFERENCE DATA

as of Dec 31, 2025

|              | 1 Year | Since Inception |
|--------------|--------|-----------------|
| Regular Plan | -3.18% | -3.12%          |

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The scheme currently does not have Distribution History.

# Baroda BNP Paribas NIFTY BANK ETF

(An open-ended scheme replicating / tracking the Nifty Bank Total Returns Index)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- An exchange traded fund that aims to provide returns that closely correspond to the returns provided by Nifty Bank Index, subject to tracking error

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis its portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty Bank TRI): basis its constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Bank Total Returns Index before expenses, subject to tracking errors, fees and expenses. However there is no assurance that the objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

Nifty Bank ETF-RG : ₹ 59.8714

### ₹ Benchmark Index (AMFI Tier 1)

Nifty Bank TRI

### Date of Allotment

June 18, 2024

Monthly AAUM## As on December 31, 2025 : ₹3.79 Crores

AUM## As on December 31, 2025 : ₹3.81 Crores

### Fund Manager

| Fund Manager      | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Neeraj Saxena | 18-Jun-24           | 20 years   |

### Load Structure

Exit Load: • NIL

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

### % Expense Ratio & Quantitative Data\*

|                          |         |
|--------------------------|---------|
| TER - Regular Plan (%)   | : 0.09% |
| Portfolio Turnover Ratio | : 0.78  |
| Tracking Error           | : 0.09% |

## MINIMUM INVESTMENT AMOUNT

Authorised Participants: Application for subscription/redemption of BBNPNBTF Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Application for subscription/redemption of BBNPNBTF Units directly with the Fund in Creation Unit Size pursuant to minimum requirement of 25 crore at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. Other investors (including Authorised Participants, Large Investors and Regulated Entities): Units of BBNPNBTF can be subscribed/redemmed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Exchange Listed\*\* : NSE & BSE  
Exchange Symbol : BBNPNBTF  
ISIN : INF251K01TL6

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

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## PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS                  | Rating | % of Net Assets |
|--|--------|-----------------|
| <b>Banks</b>                           |        | 99.80%          |
| ✓ HDFC Bank Limited                    |        | 25.29%          |
| ✓ ICICI Bank Limited                   |        | 20.23%          |
| ✓ State Bank of India                  |        | 9.55%           |
| ✓ Kotak Mahindra Bank Limited          |        | 9.28%           |
| ✓ Axis Bank Limited                    |        | 9.20%           |
| ✓ The Federal Bank Limited             |        | 4.23%           |
| ✓ IndusInd Bank Limited                |        | 3.69%           |
| ✓ IDFC First Bank Limited              |        | 3.58%           |
| ✓ AU Small Finance Bank Limited        |        | 3.56%           |
| ✓ Bank of Baroda                       |        | 3.44%           |
| Canara Bank                            |        | 3.28%           |
| Punjab National Bank                   |        | 2.81%           |
| Yes Bank Limited                       |        | 0.87%           |
| Union Bank of India                    |        | 0.79%           |
| <b>TOTAL EQUITY HOLDING</b>            |        | 99.8%           |
| TREPS, Cash & Other Net Current Assets |        | 0.20%           |
| <b>GRAND TOTAL</b>                     |        | 100.00%         |

Investment in Top 10 scrips constitutes 92.05% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

| Management Group   | % to NAV     |
|--------------------|--------------|
| HDFC GROUP         | 25.29        |
| ICICI GROUP        | 20.23        |
| Public Sector Bank | 10.32        |
| Public Sector Unit | 9.55         |
| Kotak Group        | 9.28         |
| Axis Group         | 9.20         |
| Federal Bank Group | 4.23         |
| <b>Grand Total</b> | <b>88.10</b> |

## TRACKING DIFFERENCE DATA

as of Dec 31, 2025

|              | 1 Year | Since Inception |
|--------------|--------|-----------------|
| Regular Plan | -0.23% | -0.26%          |

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The scheme currently does not have Distribution History.

# Baroda BNP Paribas Nifty200 Momentum 30 Index Fund

(An open-ended scheme replicating / tracking the Nifty200 Momentum 30 Total Returns Index)

This product is suitable for investors who are seeking\*:

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty200 Momentum 30 Index with the aim to achieve returns of the stated index, subject to tracking error

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 200 Momentum 30 TRI): basis it's constituents; as on December 31, 2025



Investors understand that their principal will be at Very High risk



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty200 Momentum 30 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                     |            |
|---------------------|------------|
| Regular Plan Growth | : ₹ 8.1764 |
| Direct Plan Growth  | : ₹ 8.2383 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty 200 Momentum 30 TRI

### Date of Allotment

October 15, 2024

Monthly AAUM## As on December 31, 2025 : ₹24.80 Crores

AUM## As on December 31, 2025 : ₹24.11 Crores

### Fund Manager

| Fund Manager      | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Neeraj Saxena | 15-Oct-24           | 20 years   |

### Load Structure

Exit Load: • 0.2% If redeemed on or before 7 days from the date of allotment; Nil- If redeemed after 7 days from the date of allotment

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

### % Expense Ratio & Quantitative Data\*

|                          |         |
|--------------------------|---------|
| TER - Regular Plan (%)   | : 1.10% |
| TER - Direct Plan (%)    | : 0.47% |
| Portfolio Turnover Ratio | : 2.28  |
| Tracking Error Regular   | : 0.46  |
| Tracking Error Direct    | : 0.46  |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS   |  | % of Net Assets | EQUITY HOLDINGS                            |  | % of Net Assets |
|---|--|-----------------|--|--|-----------------|
| <b>Finance</b>  |  | <b>20.43%</b>   | FSN E-Commerce Ventures Limited            |  | 1.95%           |
| ✓ Shriram Finance Limited                                   |  | 5.01%           | <b>Fertilizers &amp; Agrochemicals</b>     |  | <b>1.91%</b>    |
| ✓ Bajaj Finance Limited                                     |  | 4.94%           | UPL Limited                                |  | 1.91%           |
| Muthoot Finance Limited                                     |  | 3.46%           | <b>Transport Infrastructure</b>            |  | <b>1.71%</b>    |
| L&T Finance Limited   |  | 2.64%           | GMR Airports Limited                       |  | 1.71%           |
| Cholamandalam Investment and Finance Company Ltd            |  | 2.30%           | <b>Pharmaceuticals &amp; Biotechnology</b> |  | <b>1.27%</b>    |
| Aditya Birla Capital Limited                                |  | 2.08%           | Glenmark Pharmaceuticals Limited           |  | 1.27%           |
| <b>Automobiles</b>  |  | <b>18.52%</b>   | <b>TOTAL EQUITY HOLDING</b>                |  | <b>99.9%</b>    |
| ✓ Eicher Motors Limited                                     |  | 5.02%           |  |  |                 |
| ✓ Maruti Suzuki India Limited                               |  | 4.98%           |  |  |                 |
| ✓ TVS Motor Company Limited                                 |  | 4.40%           |  |  |                 |
| Hero MotoCorp Limited                                       |  | 4.12%           |  |  |                 |
| <b>Banks</b>  |  | <b>15.46%</b>   |  |  |                 |
| ✓ State Bank of India                                       |  | 5.01%           |  |  |                 |
| AU Small Finance Bank Limited                               |  | 3.21%           |  |  |                 |
| The Federal Bank Limited                                    |  | 2.91%           |  |  |                 |
| Canara Bank   |  | 2.65%           |  |  |                 |
| Indian Bank   |  | 1.68%           |  |  |                 |
| <b>Insurance</b>  |  | <b>5.98%</b>    |  |  |                 |
| SBI Life Insurance Company Limited                          |  | 3.86%           |  |  |                 |
| Max Financial Services Limited                              |  | 2.12%           |  |  |                 |
| <b>Consumer Durables</b>                                    |  | <b>5.05%</b>    |  |  |                 |
| ✓ Asian Paints Limited                                      |  | 5.05%           |  |  |                 |
| <b>Non - Ferrous Metals</b>                                 |  | <b>4.93%</b>    |  |  |                 |
| ✓ Hindalco Industries Limited                               |  | 4.93%           |  |  |                 |
| <b>Telecom - Services</b>                                   |  | <b>4.92%</b>    |  |  |                 |
| ✓ Bharti Airtel Limited                                     |  | 4.92%           |  |  |                 |
| <b>Transport Services</b>                                   |  | <b>4.16%</b>    |  |  |                 |
| ✓ InterGlobe Aviation Limited                               |  | 4.16%           |  |  |                 |
| <b>Capital Markets</b>                                      |  | <b>3.80%</b>    |  |  |                 |
| BSE Limited   |  | 3.80%           |  |  |                 |
| <b>Industrial Products</b>                                  |  | <b>2.86%</b>    |  |  |                 |
| Cummins India Limited                                       |  | 2.86%           |  |  |                 |
| <b>Financial Technology (Fintech)</b>                       |  | <b>2.56%</b>    |  |  |                 |
| One 97 Communications Limited                               |  | 2.56%           |  |  |                 |
| <b>Agricultural, Commercial &amp; Construction Vehicles</b> |  | <b>2.34%</b>    |  |  |                 |
| Ashok Leyland Limited                                       |  | 2.34%           |  |  |                 |
| <b>Healthcare Services</b>                                  |  | <b>2.05%</b>    |  |  |                 |
| Fortis Healthcare Limited                                   |  | 2.05%           |  |  |                 |
| <b>Retailing</b>  |  | <b>1.95%</b>    |  |  |                 |

Investment in Top 10 scrips constitutes 48.42% of the portfolio

## SECTORAL COMPOSITION (Top 5)

|                |                    |              |
|----------------|--------------------|--------------|
| 20.43%         | 18.52%             | 15.46%       |
|                |                    |              |
| <b>Finance</b> | <b>Automobiles</b> | <b>Banks</b> |
| 5.98%          | 5.05%              |              |
|                |                    |              |

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## TRACKING DIFFERENCE DATA

as of Dec 31, 2025

|              | 1 Year | Since Inception |
|--------------|--------|-----------------|
| Regular Plan | -1.80% | -1.52%          |
| Direct Plan  | -1.23% | -1.01%          |

## EXPOSURE TO TOP SEVEN GROUPS

|                    |              |
|--------------------|--------------|
| Management Group   | % to NAV     |
| ADITYA BIRLA GROUP | 7.01         |
| ASIAN PAINTS GROUP | 5.05         |
| Eicher             | 5.02         |
| Public Sector Unit | 5.01         |
| Shriram Group      | 5.01         |
| Suzuki Group       | 4.98         |
| Bajaj Group        | 4.94         |
| <b>Grand Total</b> | <b>37.02</b> |

# Baroda BNP Paribas NIFTY Midcap 150 Index Fund

(An open-ended scheme replicating / tracking the Nifty Midcap 150 Total Returns Index)

This product is suitable for investors who are seeking\*:

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty Midcap 150 Index with the aim to achieve returns of the stated index, subject to tracking error

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

Scheme Riskometer<sup>^^</sup>



Benchmark (Tier 1) Riskometer<sup>^</sup>



Investors understand that their principal will be at Very High risk

Benchmark riskometer is at Very High risk

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, <sup>^</sup>Riskometer For Benchmark (Nifty Midcap 150 Total Returns Index): basis it's constituents; as on December 31, 2025

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Midcap 150 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the objective of the Scheme will be achieved.

## SCHEME DETAILS

### ₹ NAV Details (As on December 31, 2025)

|                     |   |           |
|---------------------|---|-----------|
| Regular Plan Growth | : | ₹ 10.6497 |
| Direct Plan Growth  | : | ₹ 10.7352 |

### ₹ Benchmark Index (AMFI Tier 1)

Nifty Midcap 150 Total Returns Index

### Date of Allotment

November 04, 2024

Monthly AAUM## As on December 31, 2025 : ₹9.38 Crores

AUM## As on December 31, 2025 : ₹9.44 Crores

### Fund Manager

| Fund Manager      | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Neeraj Saxena | 04-Nov-24           | 20 years   |

### Load Structure

Exit Load: • 0.2%- If redeemed on or before 7 days from the date of allotment. Nil- If redeemed after 7 days from the date of allotment.

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

### % Expense Ratio & Quantitative Data\*

|                          |   |       |
|--------------------------|---|-------|
| TER - Regular Plan (%)   | : | 1.08% |
| TER - Direct Plan (%)    | : | 0.39% |
| Portfolio Turnover Ratio | : | 0.95  |
| Tracking Error Regular   | : | 0.17  |
| Tracking Error Direct    | : | 0.17  |

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.

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

## including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer Glossary page

The scheme currently does not have Distribution History. For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS                            | % of Net Assets | EQUITY HOLDINGS   | % of Net Assets |
|--|-----------------|---|-----------------|
| <b>Banks</b>                               | <b>7.78%</b>    | ✓ Hero MotoCorp Limited   | 1.89%           |
| ✓ The Federal Bank Limited                 | 1.67%           | <b>Auto Components</b>  | <b>1.81%</b>    |
| ✓ IndusInd Bank Limited                    | 1.47%           | Bharat Forge Limited  | 1.00%           |
| ✓ IDFC First Bank Limited                  | 1.46%           | MRF Limited   | 0.81%           |
| AU Small Finance Bank Limited              | 1.44%           | <b>Realty</b>   | <b>1.67%</b>    |
| Yes Bank Limited                           | 0.98%           | The Phoenix Mills Limited                                       | 0.89%           |
| Union Bank of India                        | 0.76%           | Godrej Properties Limited                                       | 0.78%           |
| <b>Capital Markets</b>                     | <b>5.01%</b>    | <b>Agricultural, Commercial &amp; Construction Vehicles</b>     | <b>1.29%</b>    |
| ✓ BSE Limited                              | 2.82%           | Ashok Leyland Limited   | 1.29%           |
| HDFC Asset Management Company Limited      | 1.41%           | <b>Petroleum Products</b>                                       | <b>1.25%</b>    |
| 360 One WAM Limited                        | 0.78%           | Hindustan Petroleum Corporation Limited                         | 1.25%           |
| <b>IT - Software</b>                       | <b>4.06%</b>    | <b>Healthcare Services</b>                                      | <b>1.19%</b>    |
| ✓ Persistent Systems Limited               | 1.77%           | Fortis Healthcare Limited                                       | 1.19%           |
| ✓ Coforge Limited                          | 1.46%           | <b>Chemicals &amp; Petrochemicals</b>                           | <b>1.18%</b>    |
| Mphasis Limited                            | 0.83%           | SRF Limited   | 1.18%           |
| <b>Pharmaceuticals &amp; Biotechnology</b> | <b>3.81%</b>    | <b>Insurance</b>  | <b>1.15%</b>    |
| Lupin Limited                              | 1.32%           | Max Financial Services Limited                                  | 1.15%           |
| Aurobindo Pharma Limited                   | 0.87%           | <b>Fertilizers &amp; Agrochemicals</b>                          | <b>1.13%</b>    |
| Alkem Laboratories Limited                 | 0.84%           | UPL Limited   | 1.13%           |
| Glenmark Pharmaceuticals Limited           | 0.78%           | <b>Agricultural Food &amp; other Products</b>                   | <b>1.04%</b>    |
| <b>Electrical Equipment</b>                | <b>3.62%</b>    | Marico Limited  | 1.04%           |
| ✓ Suzlon Energy Limited                    | 1.68%           | <b>Transport Infrastructure</b>                                 | <b>0.96%</b>    |
| GE Verna T&D India Limited                 | 1.00%           | GMR Airports Limited  | 0.96%           |
| Bharat Heavy Electricals Limited           | 0.94%           | <b>Personal Products</b>  | <b>0.76%</b>    |
| <b>Industrial Products</b>                 | <b>3.48%</b>    | Dabur India Limited   | 0.76%           |
| ✓ Cummins India Limited                    | 1.55%           | <b>LESS THAN 0.75% EXPOSURE</b>                                 | <b>44.45%</b>   |
| Polycab India Limited                      | 1.03%           | <b>TOTAL EQUITY HOLDING</b>                                     | <b>99.86%</b>   |
| APL Apollo Tubes Limited                   | 0.90%           |   |                 |
| <b>Financial Technology (Fintech)</b>      | <b>3.04%</b>    | <b>FIXED INCOME HOLDINGS</b>                                    | <b>Rating</b>   |
| ✓ PB Fintech Limited                       | 1.66%           | TREPS, Cash & Other Net Current Assets                          | 0.14%           |
| One 97 Communications Limited              | 1.38%           | <b>GRAND TOTAL</b>  | <b>100.00%</b>  |
| <b>Retailing</b>                           | <b>3.03%</b>    | Investment in Top 10 scrips constitutes 17.43% of the portfolio |                 |
| Swiggy Limited                             | 1.36%           |   |                 |
| FSN E-Commerce Ventures Limited            | 0.91%           |   |                 |
| Vishal Mega Mart Limited                   | 0.76%           |   |                 |
| <b>Telecom - Services</b>                  | <b>2.16%</b>    |   |                 |
| Indus Towers Limited                       | 1.40%           |   |                 |
| Vodafone Idea Limited                      | 0.76%           |   |                 |
| <b>Consumer Durables</b>                   | <b>2.12%</b>    |   |                 |
| Dixon Technologies (India) Limited         | 1.30%           |   |                 |
| Volta's Limited                            | 0.82%           |   |                 |
| <b>Finance</b>                             | <b>1.98%</b>    |   |                 |
| Muthoot Finance Limited                    | 1.04%           |   |                 |
| Sundaram Finance Limited                   | 0.94%           |   |                 |
| <b>Automobiles</b>                         | <b>1.89%</b>    |   |                 |

## EXPOSURE TO TOP SEVEN GROUPS

|                            |              |
|----------------------------|--------------|
| Management Group           | % to NAV     |
| Public Sector Unit         | 4.90         |
| BSE Group                  | 2.82         |
| HINDUJA GROUP              | 2.76         |
| Public Sector Bank         | 2.27         |
| TATA GROUP                 | 2.14         |
| HERO GROUP                 | 1.89         |
| Persistent Systems Limited | 1.77         |
| <b>Grand Total</b>         | <b>18.55</b> |

9.66%

Banks

5.88

Pharmaceuticals & Biotechnology

5.82%

Finance

6.57%

Pharmaceuticals & Biotechnology

5.82%

IT - Software

5.82%

Electrical Equipment

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## TRACKING DIFFERENCE DATA

as of Dec 31, 2025

|              | 1 Year | Since Inception |
|--------------|--------|-----------------|
| Regular Plan | -1.16% | -1.26%          |
| Direct Plan  | -0.44% | -0.53%          |

# SIP Performance of Equity & Hybrid Schemes

(as on December 31, 2025)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on December 31, 2025

| Baroda BNP Paribas Large Cap Fund      |                 |                 |                 |                  |                  |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
| Total Amount Invested (Regular)        | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 25,60,000        |
| Market Value as on Month end (Regular) | 1,26,536        | 4,35,831        | 8,47,109        | 25,33,399        | 1,34,61,976      |
| Scheme Return (% CAGR*) (Regular)      | 10.23           | 12.81           | 13.76           | 14.30            | 13.62            |
| Total Amount Invested (Direct)         | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 15,50,000        |
| Market Value as on Month end (Direct)  | 1,27,373        | 4,44,592        | 8,76,338        | 27,25,978        | 45,13,492        |
| Scheme Return (% CAGR*) (Direct)       | 11.56           | 14.19           | 15.13           | 15.66            | 15.38            |
| Nifty 100 TRI (% CAGR*)                | 14.24           | 13.64           | 13.59           | 14.52            | 13.51            |

\*Inception Date: September 23, 2004 for Regular Plan, January 01, 2013 for Direct Plan

| Baroda BNP Paribas Large & Mid cap Fund |                 |                 |                 |                  |                  |
|---|-----------------|-----------------|-----------------|------------------|------------------|
| SIP Investment                          | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
| Total Amount Invested (Regular)         | 1,20,000        | 3,60,000        | 6,00,000        | N.A.             | 6,30,000         |
| Market Value as on Month end (Regular)  | 1,27,029        | 4,46,948        | 9,03,945        | N.A.             | 9,90,208         |
| Scheme Return (% CAGR*) (Regular)       | 11.01           | 14.56           | 16.40           | N.A.             | 16.77            |
| Total Amount Invested (Direct)          | 1,20,000        | 3,60,000        | 6,00,000        | N.A.             | 6,30,000         |
| Market Value as on Month end (Direct)   | 1,27,918        | 4,56,804        | 9,40,521        | N.A.             | 10,13,855        |
| Scheme Return (% CAGR*) (Direct)        | 12.43           | 16.08           | 18.02           | N.A.             | 18.12            |
| BSE 250 Large Midcap TRI (% CAGR*)      | 14.23           | 14.26           | 14.63           | N.A.             | 15.44            |

\*Inception Date : September 4, 2020

| Baroda BNP Paribas Multi Cap Fund         |                 |                 |                 |                  |                  |
|---|-----------------|-----------------|-----------------|------------------|------------------|
| SIP Investment                            | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
| Total Amount Invested (Regular)           | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 26,80,000        |
| Market Value as on Month end (Regular)    | 1,24,680        | 4,42,971        | 8,87,054        | 27,76,633        | 1,57,87,405      |
| Scheme Return (% CAGR*) (Regular)         | 7.29            | 13.93           | 15.63           | 16.00            | 13.78            |
| Total Amount Invested (Direct)            | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 15,60,000        |
| Market Value as on Month end (Direct)     | 1,25,396        | 4,50,900        | 9,14,384        | 29,68,297        | 50,03,032        |
| Scheme Return (% CAGR*) (Direct)          | 8.42            | 15.17           | 16.86           | 17.24            | 16.59            |
| Nifty 500 Multicap 50:25:25 TRI (% CAGR*) | 12.16           | 15.05           | 16.39           | 16.87            | N.A.             |

\*Inception Date: September 12, 2003 for Regular Plan, January 01, 2013 for Direct Plan

| Baroda BNP Paribas ELSS Tax Saver Fund |                 |                 |                 |                  |                  |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
| Total Amount Invested (Regular)        | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 24,00,000        |
| Market Value as on Month end (Regular) | 1,29,329        | 4,59,780        | 8,92,096        | 26,17,312        | 1,06,68,770      |
| Scheme Return (% CAGR*) (Regular)      | 14.69           | 16.54           | 15.86           | 14.90            | 13.21            |
| Total Amount Invested (Direct)         | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 15,60,000        |
| Market Value as on Month end (Direct)  | 1,30,197        | 4,69,297        | 9,23,287        | 28,08,816        | 46,93,901        |
| Scheme Return (% CAGR*) (Direct)       | 16.08           | 17.99           | 17.26           | 16.22            | 15.72            |
| Nifty 500 TRI (% CAGR*)                | 13.43           | 14.35           | 14.92           | 15.60            | 13.63            |

\*Inception Date: January 5, 2006 for Regular Plan, January 01, 2013 for Direct Plan

| Baroda BNP Paribas Focused Fund        |                 |                 |                 |                  |                  |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
| Total Amount Invested (Regular)        | 1,20,000        | 3,60,000        | 6,00,000        | N.A.             | 9,90,000         |
| Market Value as on Month end (Regular) | 1,27,018        | 4,25,506        | 8,18,716        | N.A.             | 17,35,285        |
| Scheme Return (% CAGR*) (Regular)      | 10.99           | 11.15           | 12.38           | N.A.             | 13.23            |
| Market Value as on Month end (Direct)  | 1,28,286        | 4,38,620        | 8,61,801        | N.A.             | 18,85,441        |
| Scheme Return (% CAGR*) (Direct)       | 13.01           | 13.25           | 14.45           | N.A.             | 15.16            |
| Nifty 500 TRI (% CAGR*)                | 13.43           | 14.35           | 14.92           | N.A.             | 16.10            |

\*Inception Date : October 6, 2017

| Baroda BNP Paribas Mid cap Fund        |                 |                 |                 |                  |                  |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
| Total Amount Invested (Regular)        | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 23,60,000        |
| Market Value as on Month end (Regular) | 1,28,313        | 4,57,383        | 9,25,574        | 30,06,332        | 1,53,79,623      |
| Scheme Return (% CAGR*) (Regular)      | 13.06           | 16.17           | 17.36           | 17.48            | 16.61            |
| Total Amount Invested (Direct)         | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 15,60,000        |
| Market Value as on Month end (Direct)  | 1,29,333        | 4,68,853        | 9,66,387        | 32,96,519        | 60,78,254        |
| Scheme Return (% CAGR*) (Direct)       | 14.69           | 17.92           | 19.13           | 19.19            | 19.23            |
| Nifty Midcap 150 TRI (% CAGR*)         | 15.74           | 18.75           | 20.51           | 20.14            | 17.65            |

\*Inception Date: May 2, 2006 for Regular Plan, January 01, 2013 for Direct Plan

# SIP Performance of Equity & Hybrid Schemes

(as on December 31, 2025)

## Baroda BNP Paribas India Consumption Fund

| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)        | 1,20,000        | 3,60,000        | 6,00,000        | N.A.             | 8,80,000         |
| Market Value as on Month end (Regular) | 1,24,772        | 4,33,880        | 8,54,943        | N.A.             | 16,28,672        |
| Scheme Return (% CAGR*) (Regular)      | 7.44            | 12.50           | 14.13           | N.A.             | 16.43            |
| Market Value as on Month end (Direct)  | 1,25,765        | 4,44,644        | 8,91,603        | N.A.             | 17,40,947        |
| Scheme Return (% CAGR*) (Direct)       | 9.00            | 14.20           | 15.84           | N.A.             | 18.20            |
| Nifty India Consumption TRI (% CAGR*)  | 12.88           | 16.14           | 16.80           | N.A.             | 17.18            |

\*Inception Date : September 7, 2018

## Baroda BNP Paribas Banking and Financial Services Fund

| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)        | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 16,30,000        |
| Market Value as on Month end (Regular) | 1,30,142        | 4,60,026        | 8,81,085        | 24,30,703        | 42,13,249        |
| Scheme Return (% CAGR*) (Regular)      | 15.99           | 16.58           | 15.35           | 13.52            | 13.02            |
| Total Amount Invested (Direct)         | 1,20,000        | 3,60,000        | 6,00,000        | 12,00,000        | 15,60,000        |
| Market Value as on Month end (Direct)  | 1,31,331        | 4,71,424        | 9,14,193        | 25,90,147        | 42,01,884        |
| Scheme Return (% CAGR*) (Direct)       | 17.92           | 18.31           | 16.86           | 14.71            | 14.21            |
| Nifty Financial Services TRI (% CAGR*) | 16.38           | 16.07           | 14.39           | 15.07            | 15.35            |

\*Inception Date: June 22, 2012 for Regular Plan, January 01, 2013 for Direct Plan

## Baroda BNP Paribas Balanced Advantage Fund

| SIP Investment                                       | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)                      | 1,20,000        | 3,60,000        | 6,00,000        | N.A.             | 8,60,000         |
| Market Value as on Month end (Regular)               | 1,28,248        | 4,36,034        | 8,26,035        | N.A.             | 14,29,322        |
| Scheme Return (% CAGR*) (Regular)                    | 12.95           | 12.84           | 12.74           | N.A.             | 13.91            |
| Market Value as on Month end (Direct)                | 1,29,058        | 4,44,469        | 8,54,460        | N.A.             | 15,07,004        |
| Scheme Return (% CAGR*) (Direct)                     | 14.25           | 14.17           | 14.11           | N.A.             | 15.35            |
| NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*) | 9.34            | 10.08           | 10.04           | N.A.             | 11.12            |

\*Inception Date : November 14, 2018

## Baroda BNP Paribas Aggressive Hybrid Fund

| SIP Investment                                 | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)                | 1,20,000        | 3,60,000        | 6,00,000        | N.A.             | 10,50,000        |
| Market Value as on Month end (Regular)         | 1,25,302        | 4,28,065        | 8,19,597        | N.A.             | 19,35,129        |
| Scheme Return (% CAGR*) (Regular)              | 8.27            | 11.57           | 12.42           | N.A.             | 13.53            |
| Market Value as on Month end (Direct)          | 1,26,405        | 4,39,735        | 8,58,826        | N.A.             | 21,09,034        |
| Scheme Return (% CAGR*) (Direct)               | 10.02           | 13.42           | 14.31           | N.A.             | 15.40            |
| CRISIL Hybrid 35+65-Aggressive Index (% CAGR*) | 11.19           | 11.90           | 12.13           | N.A.             | 12.90            |

\*Inception Date : April 7, 2017

## Baroda BNP Paribas Equity Savings Fund

| SIP Investment                           | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)          | 1,20,000        | 3,60,000        | 6,00,000        | N.A.             | 7,80,000         |
| Market Value as on Month end (Regular)   | 1,25,746        | 4,15,088        | 7,53,286        | N.A.             | 10,47,190        |
| Scheme Return (% CAGR*) (Regular)        | 8.97            | 9.46            | 9.03            | N.A.             | 8.94             |
| Market Value as on Month end (Direct)    | 1,26,530        | 4,22,681        | 7,76,289        | N.A.             | 10,89,295        |
| Scheme Return (% CAGR*) (Direct)         | 10.22           | 10.70           | 10.24           | N.A.             | 10.13            |
| Nifty Equity Savings Index TRI (% CAGR*) | 9.85            | 9.73            | 9.40            | N.A.             | 9.86             |

\*Inception Date : July 25, 2019

## Baroda BNP Paribas Business Cycle Fund

| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)        | 1,20,000        | 3,60,000        | N.A.            | N.A.             | 5,20,000         |
| Market Value as on Month end (Regular) | 1,26,847        | 4,35,309        | N.A.            | N.A.             | 6,98,814         |
| Scheme Return (% CAGR*) (Regular)      | 10.72           | 12.72           | N.A.            | N.A.             | 13.67            |
| Market Value as on Month end (Direct)  | 1,27,883        | 4,45,834        | N.A.            | N.A.             | 7,23,382         |
| Scheme Return (% CAGR*) (Direct)       | 12.37           | 14.38           | N.A.            | N.A.             | 15.30            |
| BSE 500 TRI (% CAGR*)                  | 13.28           | 14.05           | N.A.            | N.A.             | 14.33            |

\*Inception Date : September 15, 2021

## Baroda BNP Paribas Flexi Cap Fund

| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)        | 1,20,000        | 3,60,000        | N.A.            | N.A.             | 4,10,000         |
| Market Value as on Month end (Regular) | 1,26,395        | 4,35,565        | N.A.            | N.A.             | 5,14,589         |
| Scheme Return (% CAGR*) (Regular)      | 10.00           | 12.76           | N.A.            | N.A.             | 13.38            |
| Market Value as on Month end (Direct)  | 1,27,236        | 4,44,899        | N.A.            | N.A.             | 5,27,545         |
| Scheme Return (% CAGR*) (Direct)       | 11.34           | 14.24           | N.A.            | N.A.             | 14.89            |
| Nifty 500 TRI (% CAGR*)                | 13.43           | 14.35           | N.A.            | N.A.             | 14.69            |

\*Inception Date : August 17, 2022

# SIP Performance of Equity & Hybrid Schemes

(as on December 31, 2025)

## Baroda BNP Paribas Multi Asset Fund

| SIP Investment  | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|---|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)   | 1,20,000        | 3,60,000        | N.A.            | N.A.             | 3,70,000         |
| Market Value as on Month end (Regular)  | 1,31,044        | 4,54,380        | N.A.            | N.A.             | 4,70,329         |
| Scheme Return (% CAGR*) (Regular)   | 17.45           | 15.71           | N.A.            | N.A.             | 15.76            |
| Market Value as on Month end (Direct)   | 1,31,907        | 4,64,111        | N.A.            | N.A.             | 4,80,715         |
| Scheme Return (% CAGR*) (Direct)  | 18.85           | 17.20           | N.A.            | N.A.             | 17.26            |
| "65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)" | 19.40           | 17.25           | N.A.            | N.A.             | 17.25            |

\*Inception Date : December 19, 2022

## Baroda BNP Paribas Value Fund

| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)        | 1,20,000        | N.A.            | N.A.            | N.A.             | 3,10,000         |
| Market Value as on Month end (Regular) | 1,25,594        | N.A.            | N.A.            | N.A.             | 3,42,261         |
| Scheme Return (% CAGR*) (Regular)      | 8.73            | N.A.            | N.A.            | N.A.             | 7.59             |
| Market Value as on Month end (Direct)  | 1,26,564        | N.A.            | N.A.            | N.A.             | 3,48,399         |
| Scheme Return (% CAGR*) (Direct)       | 10.27           | N.A.            | N.A.            | N.A.             | 8.99             |
| Nifty 500 TRI (% CAGR*)                | 13.43           | N.A.            | N.A.            | N.A.             | 12.37            |

\*Inception Date : June 7, 2023

## Baroda BNP Paribas Small Cap Fund

| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)        | 1,20,000        | N.A.            | N.A.            | N.A.             | 2,60,000         |
| Market Value as on Month end (Regular) | 1,22,772        | N.A.            | N.A.            | N.A.             | 2,69,136         |
| Scheme Return (% CAGR*) (Regular)      | 4.30            | N.A.            | N.A.            | N.A.             | 3.10             |
| Market Value as on Month end (Direct)  | 1,23,784        | N.A.            | N.A.            | N.A.             | 2,73,428         |
| Scheme Return (% CAGR*) (Direct)       | 5.88            | N.A.            | N.A.            | N.A.             | 4.55             |
| Nifty Small Cap 250 TRI (% CAGR*)      | 4.30            | N.A.            | N.A.            | N.A.             | 4.44             |

\*Inception Date : October 30, 2023

## Baroda BNP Paribas Nifty 50 Index Fund

| SIP Investment                         | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)        | 1,20,000        | N.A.            | N.A.            | N.A.             | 2,30,000         |
| Market Value as on Month end (Regular) | 1,28,958        | N.A.            | N.A.            | N.A.             | 2,51,886         |
| Scheme Return (% CAGR*) (Regular)      | 14.09           | N.A.            | N.A.            | N.A.             | 9.39             |
| Market Value as on Month end (Direct)  | 1,29,244        | N.A.            | N.A.            | N.A.             | 2,52,916         |
| Scheme Return (% CAGR*) (Direct)       | 14.55           | N.A.            | N.A.            | N.A.             | 9.83             |
| Nifty 50 TRI (% CAGR*)                 | 14.87           | N.A.            | N.A.            | N.A.             | 10.14            |

\*Inception Date : January 29, 2024

## Baroda BNP Paribas Retirement Fund

| SIP Investment                                 | Last 1 Year SIP | Last 3 Year SIP | Last 5 Year SIP | Last 10 Year SIP | Since Inception* |
|--|-----------------|-----------------|-----------------|------------------|------------------|
| Total Amount Invested (Regular)                | 1,20,000        | N.A.            | N.A.            | N.A.             | 1,90,000         |
| Market Value as on Month end (Regular)         | 1,27,724        | N.A.            | N.A.            | N.A.             | 2,03,116         |
| Scheme Return (% CAGR*) (Regular)              | 12.12           | N.A.            | N.A.            | N.A.             | 8.27             |
| Market Value as on Month end (Direct)          | 1,28,722        | N.A.            | N.A.            | N.A.             | 2,17,697         |
| Scheme Return (% CAGR*) (Direct)               | 13.71           | N.A.            | N.A.            | N.A.             | 10.11            |
| CRISIL Hybrid 35+65 Aggressive Index (% CAGR*) | 11.19           | N.A.            | N.A.            | N.A.             | 7.88             |

\*Inception Date : May 28, 2024

**Past performance may or may not be sustained in future and is not a guarantee of future returns. Returns do not take into account the load and taxes, if any. Different plans shall have a different expense structure. The above data assumes investments in Growth option for distributor/regular plan.**

Where returns are not available for a particular period, they have not been shown. \*% CAGR Returns are computed after accounting for the cash flow by using the XIRR method.

For further details on performance of the scheme and performance of other schemes managed by the Fund Manager, please refer to "Performance of Schemes" page.

Please note TRI indicates Total Return Index.

# Performance of Schemes

(as on December 31, 2025)

Returns in INR represents the value of Rs. 10,000 invested at the beginning of 1 year, 3 years, 5 years and since inception.

## EQUITY SCHEMES

| S. No     | Scheme managed by Mr. Jitendra Sriram & Mr. Kushant Arora   | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-----------|---|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|           |   | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| <b>1</b>  | <b>Baroda BNP Paribas Large Cap Fund **</b>                 |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 10439.29        | 4.39     | 15654.21        | 16.10    | 19910.76        | 14.76    | 225522.88                             | 15.76    | -                        | -        | 23-Sep-04                       |
|           | Direct Plan   | 10564.33        | 5.64     | 16220.66        | 17.48    | 21139.62        | 16.14    | -                                     | -        | 65389.49                 | 15.54    | 02-Jan-13                       |
|           | Nifty 100 TRI**   | 11023.70        | 10.24    | 15101.69        | 14.72    | 20038.30        | 14.91    | 206331.94                             | 15.28    | 52651.89                 | 13.63    |                                 |
|           | Additional Benchmark Nifty 50 TRI                           | 11188.36        | 11.88    | 14946.22        | 14.32    | 19839.63        | 14.68    | 196842.94                             | 15.03    | 51047.00                 | 13.36    |                                 |
| <b>2</b>  | <b>Baroda BNP Paribas Business Cycle Fund</b>               |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 10080.13        | 0.80     | 15914.85        | 16.74    | N.A.            | N.A.     | 16088.50                              | 11.71    | -                        | -        | 15-Sep-21                       |
|           | Direct Plan   | 10231.71        | 2.32     | 16578.86        | 18.34    | N.A.            | N.A.     | -                                     | -        | 17129.00                 | 13.35    | 15-Sep-21                       |
|           | BSE 500 TRI**   | 10763.20        | 7.63     | 15780.38        | 16.41    | N.A.            | N.A.     | 16505.21                              | 12.37    | 16505.21                 | 12.37    |                                 |
|           | Additional Benchmark Nifty 50 TRI**                         | 11188.36        | 11.88    | 14946.22        | 14.32    | N.A.            | N.A.     | 15674.97                              | 11.03    | 15674.97                 | 11.03    |                                 |
| <b>3</b>  | <b>Baroda BNP Paribas Manufacturing Fund</b>                |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 10728.49        | 7.28     | N.A.            | N.A.     | N.A.            | N.A.     | 10066.39                              | 0.44     | -                        | -        | 28-Jun-24                       |
|           | Direct Plan   | 10878.53        | 8.79     | N.A.            | N.A.     | N.A.            | N.A.     | -                                     | -        | 10289.66                 | 1.91     | 28-Jun-24                       |
|           | Nifty India Manufacturing TRI                               | 11227.94        | 12.28    | N.A.            | N.A.     | N.A.            | N.A.     | 10559.30                              | 3.67     | 10559.30                 | 3.67     |                                 |
|           | Additional Benchmark BSE SENSEX TRI                         | 11037.68        | 10.38    | N.A.            | N.A.     | N.A.            | N.A.     | 10962.78                              | 6.28     | 10962.78                 | 6.28     |                                 |
| S. No     | Scheme managed by Mr. Pratish Krishnan & Mr. Himanshu Singh | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|           |   | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| <b>4</b>  | <b>Baroda BNP Paribas Mid Cap Fund +¶</b>                   |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 10245.32        | 2.45     | 17467.87        | 20.41    | 25936.74        | 20.99    | 105269.89                             | 12.71    | -                        | -        | 02-May-06                       |
|           | Direct Plan   | 10393.20        | 3.93     | 18249.82        | 22.18    | 27937.60        | 22.80    | -                                     | -        | 101807.31                | 19.53    | 01-Jan-13                       |
|           | Nifty Midcap 150 TRI**                                      | 10598.36        | 5.98     | 19086.72        | 24.02    | 29385.51        | 24.04    | 150140.17                             | 14.76    | 93644.56                 | 18.77    |                                 |
|           | Additional Benchmark Nifty 50 TRI                           | 11188.36        | 11.88    | 14946.22        | 14.32    | 19839.63        | 14.68    | 92103.96                              | 11.94    | 51410.89                 | 13.42    |                                 |
| <b>5</b>  | <b>Baroda BNP Paribas India Consumption Fund</b>            |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 10081.91        | 0.82     | 15935.63        | 16.79    | 21177.00        | 16.18    | 32161.00                              | 17.30    | -                        | -        | 07-Sep-18                       |
|           | Direct Plan   | 10228.15        | 2.28     | 16644.85        | 18.49    | 22790.01        | 17.90    | -                                     | -        | 35855.30                 | 19.06    | 07-Sep-18                       |
|           | NIFTY India Consumption TRI**                               | 10921.55        | 9.22     | 16745.58        | 18.73    | 21956.16        | 17.02    | 25487.18                              | 13.63    | 25487.18                 | 13.63    |                                 |
|           | Additional Benchmark Nifty 50 TRI**                         | 11188.36        | 11.88    | 14946.22        | 14.32    | 19839.63        | 14.68    | 24553.02                              | 13.05    | 24553.02                 | 13.05    |                                 |
| S. No     | Scheme managed by Mr. Jitendra Sriram & Mr. Himanshu Singh  | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|           |   | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| <b>6</b>  | <b>Baroda BNP Paribas Value Fund</b>                        |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 10175.14        | 1.75     | N.A.            | N.A.     | N.A.            | N.A.     | 14210.60                              | 14.65    | -                        | -        | 07-Jun-23                       |
|           | Direct Plan   | 10281.40        | 2.81     | N.A.            | N.A.     | N.A.            | N.A.     | -                                     | -        | 14706.10                 | 16.19    | 07-Jun-23                       |
|           | Nifty 500 TRI**   | 10775.83        | 7.76     | N.A.            | N.A.     | N.A.            | N.A.     | 15284.56                              | 17.95    | 15284.56                 | 17.95    |                                 |
|           | Additional Benchmark Nifty 50 TRI**                         | 11188.36        | 11.88    | N.A.            | N.A.     | N.A.            | N.A.     | 14375.33                              | 15.17    | 14375.33                 | 15.17    |                                 |
| <b>7</b>  | <b>Baroda BNP Paribas Dividend Yield Fund</b>               |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 10552.14        | 5.52     | N.A.            | N.A.     | N.A.            | N.A.     | 9808.14                               | -1.49    | -                        | -        | 16-Sep-24                       |
|           | Direct Plan   | 10724.97        | 7.25     | N.A.            | N.A.     | N.A.            | N.A.     | -                                     | -        | 10012.10                 | 0.09     | 16-Sep-24                       |
|           | Nifty 500 TRI   | 10775.83        | 7.76     | N.A.            | N.A.     | N.A.            | N.A.     | 10074.04                              | 0.573    | 10074.04                 | 0.573    |                                 |
|           | Additional Benchmark Nifty 50 TRI                           | 11188.36        | 11.88    | N.A.            | N.A.     | N.A.            | N.A.     | 10438.50                              | 3.38     | 10438.50                 | 3.38     |                                 |
| S. No     | Scheme managed by Mr. Sanjay Chawla & Mr. Himanshu Singh    | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|           |   | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| <b>8</b>  | <b>Baroda BNP Paribas Small Cap Fund</b>                    |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 9339.29         | -6.61    | N.A.            | N.A.     | N.A.            | N.A.     | 12874.40                              | 12.33    | -                        | -        | 30-Oct-23                       |
|           | Direct Plan   | 9450.77         | -5.49    | N.A.            | N.A.     | N.A.            | N.A.     | -                                     | -        | 13282.30                 | 13.96    | 30-Oct-23                       |
|           | Nifty Small Cap 250 TRI**                                   | 9452.22         | -5.48    | N.A.            | N.A.     | N.A.            | N.A.     | 14042.52                              | 16.91    | 14042.52                 | 16.91    |                                 |
|           | Additional Benchmark Nifty 50 TRI**                         | 11188.36        | 11.88    | N.A.            | N.A.     | N.A.            | N.A.     | 13994.01                              | 16.73    | 13994.01                 | 16.73    |                                 |
| S. No     | Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta      | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|           |   | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| <b>9</b>  | <b>Baroda BNP Paribas Large and Mid Cap fund</b>            |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 10045.16        | 0.45     | 16692.07        | 18.60    | 23475.10        | 18.60    | 27734.60                              | 21.11    | -                        | -        | 04-Sep-20                       |
|           | Direct Plan   | 10173.63        | 1.74     | 17352.39        | 20.15    | 25197.79        | 20.29    | -                                     | -        | 29970.20                 | 22.89    | 04-Sep-20                       |
|           | BSE 250 Large & Midcap TRI                                  | 10905.90        | 9.06     | 15657.45        | 16.10    | 21406.60        | 16.43    | 26325.65                              | 19.93    | 26325.65                 | 19.93    |                                 |
|           | Additional Benchmark Nifty 50 TRI**                         | 11188.36        | 11.88    | 14946.22        | 14.32    | 19839.63        | 14.68    | 24525.11                              | 18.35    | 24525.11                 | 18.35    |                                 |
| <b>10</b> | <b>Baroda BNP Paribas Flexi Cap Fund</b>                    |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|           | Regular Plan  | 10151.98        | 1.52     | 15751.49        | 16.34    | N.A.            | N.A.     | 15837.70                              | 14.59    | -                        | -        | 17-Aug-22                       |
|           | Direct Plan   | 10275.12        | 2.75     | 16403.45        | 17.92    | N.A.            | N.A.     | -                                     | -        | 16604.60                 | 16.21    | 17-Aug-22                       |
|           | Nifty 500 TRI**   | 10775.83        | 7.76     | 15903.95        | 16.71    | N.A.            | N.A.     | 16002.16                              | 14.95    | 16002.16                 | 14.95    |                                 |
|           | Additional Benchmark Nifty 50 TRI**                         | 11188.36        | 11.88    | 14946.22        | 14.32    | N.A.            | N.A.     | 15107.45                              | 13.00    | 15107.45                 | 13.00    |                                 |

\* Refer Performance of Schemes page \*\* Refer Performance of Schemes page + Refer Performance of Schemes page ¶ Refer Performance of Schemes page # Refer Performance of Schemes page \$ Refer Performance of Schemes page

Kindly refer fund manager and managing since details page. Past performance may or may not be sustained in future and is not a guarantee of future returns

# Performance of Schemes

(as on December 31, 2025)

| Baroda BNP Paribas Focused Fund                                |   |               |                 |              |                 |              |                 |                                       |                 |                                       |                 |                                 |           |
|--|---|---------------|-----------------|--------------|-----------------|--------------|-----------------|---------------------------------------|-----------------|---------------------------------------|-----------------|---------------------------------|-----------|
| Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta         |   | Last 1 Year   |                 | Last 3 years |                 | Last 5 years |                 | Since Inception - Regular/Distributor |                 | Since Inception - Direct              |                 | Date of Inception of the Scheme |           |
| S. No  | Returns In INR*   | CAGR (%)      | Returns In INR* | CAGR (%)     | Returns In INR* | CAGR (%)     | Returns In INR* | CAGR (%)                              | Returns In INR* | CAGR (%)                              | Returns In INR* | CAGR (%)                        |           |
| 11   | Regular Plan  | 10263.46      | 2.63            | 15171.79     | 14.89           | 18909.92     | 13.58           | 22426.90                              | 10.30           | -                                     | -               | 06-Oct-17                       |           |
|  | Direct Plan   | 10449.92      | 4.50            | 16020.10     | 16.99           | 20643.91     | 15.59           | -                                     | -               | 25604.80                              | 12.08           | 06-Oct-17                       |           |
|  | Nifty 500 TRI**   | 10775.83      | 7.76            | 15903.95     | 16.71           | 21817.76     | 16.88           | 29645.92                              | 14.10           | 29645.92                              | 14.10           |                                 |           |
|  | Additional Benchmark Nifty 50 TRI**   | 11188.36      | 11.88           | 14946.22     | 14.32           | 19839.63     | 14.68           | 28894.89                              | 13.74           | 28894.89                              | 13.74           |                                 |           |
| Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta         |   | Last 1 Year   |                 | Last 3 years |                 | Last 5 years |                 | Since Inception - Regular/Distributor |                 | Since Inception - Direct              |                 | Date of Inception of the Scheme |           |
| 12   | Baroda BNP Paribas Multi Cap Fund †   | 9717.49       | -2.83           | 16752.84     | 18.75           | 23726.39     | 18.85           | 232531.84                             | 15.14           | -                                     | -               | 12-Sep-03                       |           |
|  | Regular Plan  | 9819.25       | -1.81           | 17282.04     | 19.98           | 25000.59     | 20.10           | -                                     | -               | 68785.23                              | 15.98           | 01-Jan-13                       |           |
|  | Nifty 500 Multicap 50:25:25 TRI**   | 10528.84      | 5.29            | 16812.77     | 18.89           | 24313.21     | 19.43           | N.A.                                  | N.A.            | 66887.25                              | 15.73           |                                 |           |
|  | Additional Benchmark Nifty 50 TRI   | 11188.36      | 11.88           | 14946.22     | 14.32           | 19839.63     | 14.68           | 252332.24                             | 15.56           | 51410.89                              | 13.42           |                                 |           |
| Scheme managed by Mr. Sanjay Chawla & Mr. Pratish Krishnan     |   | Last 1 Year   |                 | Last 3 years |                 | Last 5 years |                 | Since Inception - Regular/Distributor |                 | Since Inception - Direct              |                 | Date of Inception of the Scheme |           |
| 13   | Baroda BNP Paribas ELSS Tax Saver Fund †  | 10483.32      | 4.83            | 17014.90     | 19.36           | 21261.59     | 16.27           | 94145.41                              | 11.86           | -                                     | -               | 05-Jan-06                       |           |
|  | Regular Plan  | 10610.64      | 6.11            | 17640.00     | 20.81           | 22587.26     | 17.69           | -                                     | -               | 66348.56                              | 15.66           | 01-Jan-13                       |           |
|  | Direct Plan   | 10775.83      | 7.76            | 15903.95     | 16.71           | 21817.76     | 16.88           | 119081.07                             | 13.19           | 57545.52                              | 14.40           |                                 |           |
|  | Additional Benchmark Nifty 50 TRI   | 11188.36      | 11.88           | 14946.22     | 14.32           | 19839.63     | 14.68           | 114735.28                             | 12.98           | 51410.89                              | 13.42           |                                 |           |
| Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya     |   | Last 1 Year   |                 | Last 3 years |                 | Last 5 years |                 | Since Inception - Regular/Distributor |                 | Since Inception - Direct              |                 | Date of Inception of the Scheme |           |
| 14   | Baroda BNP Paribas Innovation Fund  | 9808.03       | -1.92           | N.A.         | N.A.            | N.A.         | N.A.            | 12583.70                              | 13.42           | -                                     | -               | 05-Mar-24                       |           |
|  | Regular Plan  | 9935.10       | -0.65           | N.A.         | N.A.            | N.A.         | N.A.            | -                                     | -               | 12935.50                              | 15.15           | 05-Mar-24                       |           |
|  | Direct Plan   | 10775.83      | 7.76            | N.A.         | N.A.            | N.A.         | N.A.            | 11922.56                              | 10.12           | 11922.56                              | 10.12           |                                 |           |
|  | Additional Benchmark Nifty 50 TRI   | 11188.36      | 11.88           | N.A.         | N.A.            | N.A.         | N.A.            | 11951.83                              | 10.27           | 11951.83                              | 10.27           |                                 |           |
| Baroda BNP Paribas Children's Fund                             |   | Last 6 Months |                 | Last 1 Year  |                 | Last 3 years |                 | Last 5 years                          |                 | Since Inception - Regular/Distributor |                 | Since Inception - Direct        |           |
| 15   | Regular Plan  | 11200.60      | 12.01           | N.A.         | N.A.            | N.A.         | N.A.            | 11200.60                              | 11.87           | -                                     | -               | 27-Dec-24                       |           |
|  | Direct Plan   | 11426.10      | 14.26           | N.A.         | N.A.            | N.A.         | N.A.            | -                                     | -               | 11426.10                              | 14.10           | 27-Dec-24                       |           |
|  | Nifty 500 TRI   | 10775.83      | 7.76            | N.A.         | N.A.            | N.A.         | N.A.            | 10742.30                              | 7.34            | 10742.30                              | 7.34            |                                 |           |
|  | Additional Benchmark Nifty 50 TRI   | 11188.36      | 11.88           | N.A.         | N.A.            | N.A.         | N.A.            | 11109.13                              | 10.96           | 11109.13                              | 10.96           |                                 |           |
| Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta         |   | Last 6 Months |                 | Last 1 Year  |                 | Last 3 years |                 | Last 5 years                          |                 | Since Inception - Regular/Distributor |                 | Since Inception - Direct        |           |
| 16   | Baroda BNP Paribas Energy Opportunities Fund                                    | 9979.51       | -0.41           | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 11479.31        | 16.81                                 | -               | -                               | 10-Feb-25 |
|  | Regular Plan  | 10058.68      | 1.16            | N.A.         | N.A.            | N.A.         | N.A.            | -                                     | -               | 11639.35                              | 18.65           | 10-Feb-25                       |           |
|  | Direct Plan   | 9736.56       | -5.23           | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 11095.56        | 12.42                                 | 11095.56        | 12.42                           |           |
|  | Nifty Energy TRI  | 10292.07      | 5.79            | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 11284.28        | 14.58                                 | 11284.28        | 14.58                           |           |
| Scheme managed by Mr. Vikram Pamnani                           |   | Last 6 Months |                 | Last 1 Year  |                 | Last 3 years |                 | Last 5 years                          |                 | Since Inception - Regular/Distributor |                 | Since Inception - Direct        |           |
| 17   | Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds                   | 10282.32      | 5.60            | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 10321.97        | 5.35                                  | -               | -                               | 23-May-25 |
|  | Regular Plan  | 10292.81      | 5.81            | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | -               | -                                     | 10334.41        | 5.56                            | 23-May-25 |
|  | Direct Plan   | 10204.46      | 4.06            | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 10200.01        | 3.31                                  | 10200.01        | 3.31                            |           |
|  | Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI                  | 10292.07      | 5.79            | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 10599.26        | 10.04                                 | 10599.26        | 10.04                           |           |
| Scheme managed by Mr. Gurvinder Singh Wasan & Pratish Krishnan |   | Last 6 Months |                 | Last 1 Year  |                 | Last 3 years |                 | Last 5 years                          |                 | Since Inception - Regular/Distributor |                 | Since Inception - Direct        |           |
| 18   | Baroda BNP Paribas Multi Asset Active Fund of Funds                             | 10881.87      | 17.49           | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 10909.22        | 15.92                                 | -               | -                               | 30-May-25 |
|  | Regular Plan  | 10931.34      | 18.47           | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | -               | -                                     | 10963.33        | 16.90                           | 30-May-25 |
|  | Direct Plan   | 10794.44      | 15.76           | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 10832.53        | 14.54                                 | 10832.53        | 14.54                           |           |
|  | 60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold | 10292.07      | 5.79            | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 10625.05        | 10.84                                 | 10625.05        | 10.84                           |           |
| Scheme managed by Mr. Sanjay Chawla                            |   | Last 6 Months |                 | Last 1 Year  |                 | Last 3 years |                 | Last 5 years                          |                 | Since Inception - Regular/Distributor |                 | Since Inception - Direct        |           |
| 19   | Baroda BNP Paribas Health and Wellness Fund                                     | 9459.90       | -10.71          | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 9445.24         | -10.54                                | -               | -                               | 27-Jun-25 |
|  | Regular Plan  | 9549.80       | -8.93           | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | -               | -                                     | 9539.71         | -8.79                           | 27-Jun-25 |
|  | Direct Plan   | 9980.83       | -0.38           | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 9980.82         | -0.37                                 | 9980.82         | -0.37                           |           |
|  | BSE Healthcare TRI  | 10292.07      | 5.79            | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 10240.82        | 4.75                                  | 10240.82        | 4.75                            |           |
|  | Additional Benchmark Nifty 50 TRI   | 10292.07      | 5.79            | N.A.         | N.A.            | N.A.         | N.A.            | N.A.                                  | 10240.82        | 4.75                                  | 10240.82        | 4.75                            |           |

# Performance of Schemes

(as on December 31, 2025)

| S. No | Scheme managed by Mr. Sanjay Chawla & Mr. Yash Mehta   | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-------|--|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 20    | Baroda BNP Paribas Banking and Financial Services Fund |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 11445.00        | 14.45    | 15514.05        | 15.75    | 19376.13        | 14.14    | 49972.30                              | 12.62    | -                        | -        | 22-Jun-12                       |
|       | Direct Plan  | 11630.01        | 16.30    | 16160.81        | 17.33    | 20549.56        | 15.49    | -                                     | -        | 46720.73                 | 12.58    | 01-Jan-13                       |
|       | Nifty Financial Services TRI**                         | 11859.94        | 18.60    | 14988.12        | 14.43    | 18966.96        | 13.65    | 76567.81                              | 16.23    | 59712.03                 | 14.73    |                                 |
|       | Additional Benchmark Nifty 50 TRI                      | 11188.36        | 11.88    | 14946.22        | 14.32    | 19839.63        | 14.68    | 59796.52                              | 14.13    | 51410.89                 | 13.42    |                                 |

| S. No | Scheme managed by Ms. Swapna Shelar  | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-------|--------------------------------------|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|       |                                      | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 21    | Baroda BNP Paribas Aqua Fund of Fund |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan                         | 11906.03        | 19.06    | 14559.87        | 13.33    | N.A.            | N.A.     | 14073.40                              | 7.62     | -                        | -        | 07-May-21                       |
|       | Direct Plan                          | 12029.18        | 20.29    | 15019.73        | 14.51    | N.A.            | N.A.     | -                                     | -        | 14790.00                 | 8.77     | 07-May-21                       |
|       | MSCI World Index (TRI)               | 12717.06        | 27.17    | 19333.09        | 24.55    | N.A.            | N.A.     | 19418.99                              | 15.32    | 19418.99                 | 15.32    |                                 |
|       | Additional Benchmark Nifty 50 TRI**  | 11188.36        | 11.88    | 14946.22        | 14.32    | N.A.            | N.A.     | 18655.41                              | 14.33    | 18655.41                 | 14.33    |                                 |

## HYBRID SCHEMES

| S. No | Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-------|--|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 1     | Baroda BNP Paribas Balanced Advantage Fund   |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10782.49        | 7.82     | 15011.64        | 14.49    | 17949.76        | 12.40    | 25319.00                              | 13.91    | -                        | -        | 14-Nov-18                       |
|       | Direct Plan  | 10905.54        | 9.06     | 15545.28        | 15.83    | 19118.61        | 13.83    | -                                     | -        | 27807.70                 | 15.41    | 14-Nov-18                       |
|       | NIFTY 50 Hybrid Composite Debt 50:50 Index   | 10895.94        | 8.96     | 13646.50        | 10.91    | 16334.77        | 10.31    | 21953.64                              | 11.65    | 21953.64                 | 11.65    |                                 |
|       | Additional Benchmark Nifty 50 TRI  | 11188.36        | 11.88    | 14946.22        | 14.32    | 19839.63        | 14.68    | 26860.90                              | 14.85    | 26860.90                 | 14.85    |                                 |
| S. No | Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)                                     | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 2     | Baroda BNP Paribas Aggressive Hybrid Fund  |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10362.90        | 3.63     | 14962.43        | 14.36    | 19068.32        | 13.77    | 28427.30                              | 12.70    | -                        | -        | 07-Apr-17                       |
|       | Direct Plan  | 10528.64        | 5.29     | 15710.00        | 16.23    | 20716.11        | 15.67    | -                                     | -        | 32732.90                 | 14.53    | 07-Apr-17                       |
|       | CRISIL Hybrid 35+65 - Aggressive Index   | 10861.84        | 8.62     | 14512.93        | 13.21    | 18209.95        | 12.73    | 27617.30                              | 12.33    | 27617.30                 | 12.33    |                                 |
|       | Additional Benchmark Nifty 50 TRI**  | 11188.36        | 11.88    | 14946.22        | 14.32    | 19839.63        | 14.68    | 31618.86                              | 14.08    | 31618.86                 | 14.08    |                                 |

| S. No | Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)             | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-------|--|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 3     | Baroda BNP Paribas Equity Savings Fund   |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10670.18        | 6.70     | 13432.05        | 10.33    | 14756.81        | 8.09     | 17099.50                              | 8.69     | -                        | -        | 25-Jul-19                       |
|       | Direct Plan  | 10792.25        | 7.92     | 13879.39        | 11.54    | 15585.44        | 9.28     | -                                     | -        | 18339.60                 | 9.87     | 25-Jul-19                       |
|       | NIFTY Equity Savings Index TRI**   | 10927.60        | 9.28     | 13374.52        | 10.17    | 15640.70        | 9.35     | 18288.14                              | 9.83     | 18288.14                 | 9.83     |                                 |
|       | Additional Benchmark CRISIL 10 year Gilt Index   | 10637.03        | 6.37     | 12569.19        | 7.91     | 12796.94        | 5.05     | 14168.62                              | 5.56     | 14168.62                 | 5.56     |                                 |
| S. No | Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion), Mr. Prashant Pimple (For Fixed Income Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 4     | Baroda BNP Paribas Conservative Hybrid Fund †  |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10528.66        | 5.29     | 12838.32        | 8.68     | 13981.81        | 6.93     | 44329.07                              | 7.25     | -                        | -        | 23-Sep-04                       |
|       | Direct Plan  | 10684.66        | 6.85     | 13434.30        | 10.33    | 15102.30        | 8.59     | -                                     | -        | 32446.72                 | 9.47     | 01-Jan-13                       |
|       | CRISIL Hybrid 85+15 - Conservative Index   | 10728.95        | 7.29     | 12952.40        | 9.00     | 14296.95        | 7.41     | 57861.17                              | 8.60     | 30467.87                 | 8.94     |                                 |
|       | Additional Benchmark CRISIL 10 year Gilt Index   | 10637.03        | 6.37     | 12569.19        | 7.91     | 12796.94        | 5.05     | 35067.82                              | 6.07     | 22819.91                 | 6.55     |                                 |

| S. No | Scheme managed by Mr. Jitendra Sriram (For Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Vikram Pamnani (For Fixed Income Portfolio) | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-------|---|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|       |   | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 5     | Baroda BNP Paribas Multi Asset Fund   |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan  | 11370.02        | 13.70    | 15951.16        | 16.82    | N.A.            | N.A.     | 15912.00                              | 16.53    | -                        | -        | 19-Dec-22                       |
|       | Direct Plan   | 11502.73        | 15.03    | 16634.17        | 18.47    | N.A.            | N.A.     | -                                     | -        | 16603.50                 | 18.18    | 19-Dec-22                       |
|       | 65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold   | 11588.72        | 15.89    | 16277.44        | 17.62    | N.A.            | N.A.     | 16089.50                              | 16.96    | 16089.50                 | 16.96    |                                 |
|       | Additional Benchmark Nifty 50 TRI   | 11188.36        | 11.88    | 14946.22        | 14.32    | N.A.            | N.A.     | 14685.09                              | 13.49    | 14685.09                 | 13.49    |                                 |

\* Refer Performance of Schemes page      \*\* Refer Performance of Schemes page  
Kindly refer fund manager and managing since details page.

† Refer Performance of Schemes page  
Past performance may or may not be sustained in future and is not a guarantee of future returns

# Performance of Schemes

(as on December 31, 2025)

| S. No | Scheme managed by Mr. Neeraj Saxena (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio) | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-------|--|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 6     | Baroda BNP Paribas Arbitrage Fund  |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10616.34        | 6.16     | 12228.41        | 6.93     | 13152.50        | 5.63     | 16511.80                              | 5.72     | -                        | -        | 28-Dec-16                       |
|       | Direct Plan  | 10701.76        | 7.02     | 12500.85        | 7.72     | 13623.57        | 6.38     | -                                     | -        | 17511.50                 | 6.41     | 28-Dec-16                       |
|       | Nifty 50 Arbitrage Index   | 10753.42        | 7.53     | 12484.75        | 7.67     | 13548.64        | 6.26     | 16122.48                              | 5.44     | 16122.48                 | 5.44     |                                 |
|       | Additional Benchmark CRISIL 1 Year T-Bill Index  | 10625.78        | 6.26     | 12213.94        | 6.89     | 13161.02        | 5.64     | 16958.24                              | 6.03     | 16958.24                 | 6.03     |                                 |

| S. No | Scheme managed by Mr. Pratish Krishnan (For Equity Portion), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |         | Date of Inception of the Scheme |
|-------|--|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|---------|---------------------------------|
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | SAR (%) |                                 |
| 7     | Baroda BNP Paribas Retirement Fund   |                 |          |                 |          |                 |          |                                       |          |                          |         |                                 |
|       | Regular Plan   | 10593.13        | 5.93     | N.A.            | N.A.     | N.A.            | N.A.     | 11558.80                              | 9.51     | -                        | -       | 28-May-24                       |
|       | Direct Plan  | 10759.06        | 7.59     | N.A.            | N.A.     | N.A.            | N.A.     | -                                     | -        | 11883.70                 | 11.43   | 28-May-24                       |
|       | CRISIL Hybrid 35+65 - Aggressive Index   | 10861.84        | 8.62     | N.A.            | N.A.     | N.A.            | N.A.     | 11354.12                              | 8.29     | 11354.12                 | 8.29    |                                 |
|       | Additional Benchmark Nifty 50 TRI  | 11188.36        | 11.88    | N.A.            | N.A.     | N.A.            | N.A.     | 11644.03                              | 10.02    | 11644.03                 | 10.02   |                                 |

## DEBT SCHEMES

| S. No | Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan | Last 7 Days     |         | Last 15 Days    |         | Last 1 Month    |         | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-------|--|-----------------|---------|-----------------|---------|-----------------|---------|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|       |  | Returns In INR* | SAR (%) | Returns In INR* | SAR (%) | Returns In INR* | SAR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 1     | Baroda BNP Paribas Liquid Fund <sup>#†</sup>                     |                 |         |                 |         |                 |         |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10012.41        | 6.68    | 10025.59        | 6.42    | 10048.33        | 5.84    | 10642.47        | 6.42     | 12220.91        | 6.91     | 13245.46        | 5.78     | 30971.17                              | 6.91     | -                        | -        | 05-Feb-09                       |
|       | Direct Plan  | 10012.62        | 6.80    | 10026.06        | 6.54    | 10049.30        | 5.96    | 10656.16        | 6.56     | 12265.85        | 7.04     | 13319.05        | 5.90     | -                                     | -        | 23749.43                 | 6.88     | 01-Jan-13                       |
|       | CRISIL Liquid Debt A-I Index                                     | 10011.58        | 6.22    | 10024.78        | 6.21    | 10047.92        | 5.79    | 10641.75        | 6.42     | 12230.62        | 6.94     | 13288.97        | 5.85     | 29907.44                              | 6.69     | 23323.45                 | 6.73     |                                 |
|       | Additional Benchmark CRISIL 1 Year T-Bill Index                  | 10007.84        | 4.17    | 10013.08        | 3.23    | 10034.37        | 4.12    | 10625.78        | 6.26     | 12213.94        | 6.89     | 13161.02        | 5.64     | 27368.59                              | 6.13     | 22614.12                 | 6.48     |                                 |
| 2     | Baroda BNP Paribas Money Market Fund                             |                 |         |                 |         |                 |         |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10012.90        | 6.95    | 10026.43        | 6.63    | 10046.75        | 5.65    | 10733.80        | 7.34     | 12317.79        | 7.19     | 13206.77        | 5.72     | 14235.96                              | 5.55     | -                        | -        | 19-Jun-19                       |
|       | Direct Plan  | 10013.28        | 7.16    | 10027.24        | 6.84    | 10048.55        | 5.87    | 10756.16        | 7.56     | 12390.37        | 7.40     | 13350.24        | 5.95     | -                                     | -        | 14458.59                 | 5.80     | 19-Jun-19                       |
|       | CRISIL Money Market A-I Index                                    | 10011.98        | 6.44    | 10025.65        | 6.43    | 10042.28        | 5.09    | 10673.25        | 6.73     | 12314.77        | 7.18     | 13414.06        | 6.05     | 14634.18                              | 6.00     |                          |          |                                 |
|       | Additional Benchmark CRISIL 1 Year T-Bill Index                  | 10007.84        | 4.17    | 10013.08        | 3.23    | 10034.37        | 4.12    | 10625.78        | 6.26     | 12213.94        | 6.89     | 13161.02        | 5.64     | 14454.14                              | 5.79     | 14454.14                 | 5.79     |                                 |
| 3     | Baroda BNP Paribas Overnight Fund <sup>†</sup>                   |                 |         |                 |         |                 |         |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10009.97        | 5.33    | 10021.16        | 5.28    | 10043.20        | 5.21    | 10575.03        | 5.75     | 12026.47        | 6.34     | 12979.01        | 5.35     | 13902.19                              | 5.05     | -                        | -        | 25-Apr-19                       |
|       | Direct Plan  | 10010.11        | 5.41    | 10021.48        | 5.36    | 10043.85        | 5.29    | 10583.50        | 5.83     | 12054.51        | 6.42     | 13025.06        | 5.42     | -                                     | -        | 13970.45                 | 5.12     | 25-Apr-19                       |
|       | CRISIL Liquid Overnight Index                                    | 10009.87        | 5.28    | 10020.99        | 5.23    | 10043.05        | 5.19    | 10581.26        | 5.81     | 12060.04        | 6.44     | 13050.32        | 5.47     | 13994.27                              | 5.15     | 13994.27                 | 5.15     |                                 |
|       | Additional Benchmark CRISIL 1 Year T-Bill Index                  | 10007.84        | 4.17    | 10013.08        | 3.23    | 10034.37        | 4.12    | 10625.78        | 6.26     | 12213.94        | 6.89     | 13161.02        | 5.64     | 14631.82                              | 5.85     | 14631.82                 | 5.85     |                                 |
| 4     | Baroda BNP Paribas Ultra Short Duration Fund                     |                 |         |                 |         |                 |         |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10012.93        | 6.97    | 10027.01        | 6.78    | 10045.98        | 5.55    | 10700.27        | 7.00     | 12332.05        | 7.23     | 13412.96        | 6.05     | 15896.94                              | 6.30     | -                        | -        | 01-Jun-18                       |
|       | Direct Plan  | 10013.26        | 7.15    | 10027.70        | 6.96    | 10047.54        | 5.74    | 10719.59        | 7.20     | 12399.42        | 7.43     | 13534.27        | 6.24     | -                                     | -        | 16118.16                 | 6.49     | 01-Jun-18                       |
|       | CRISIL Ultra Short Duration Debt A-I Index                       | 10012.82        | 6.91    | 10026.80        | 6.73    | 10046.69        | 5.64    | 10692.01        | 6.92     | 12367.38        | 7.33     | 13473.12        | 6.14     | 16104.88                              | 6.48     | 16104.88                 | 6.48     |                                 |
|       | Additional Benchmark CRISIL 1 Year T-Bill Index                  | 10007.84        | 4.17    | 10013.08        | 3.23    | 10034.37        | 4.12    | 10625.78        | 6.26     | 12213.94        | 6.89     | 13161.02        | 5.64     | 15645.62                              | 6.08     | 15645.62                 | 6.08     |                                 |
| 5     | Baroda BNP Paribas Low Duration Fund                             |                 |         |                 |         |                 |         |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10012.21        | 6.57    | 10026.71        | 6.71    | 10038.44        | 4.62    | 10690.64        | 6.91     | 12208.84        | 6.87     | 13089.73        | 5.53     | 41260.20                              | 7.27     | -                        | -        | 21-Oct-05                       |
|       | Direct Plan  | 10013.58        | 7.33    | 10029.69        | 7.48    | 10045.12        | 5.44    | 10771.50        | 7.72     | 12486.43        | 7.68     | 13598.64        | 6.34     | -                                     | -        | 25987.04                 | 7.62     | 01-Jan-13                       |
|       | CRISIL Low Duration Debt A-I Index                               | 10012.14        | 6.53    | 10026.94        | 6.77    | 10040.33        | 4.85    | 10724.89        | 7.25     | 12395.09        | 7.41     | 13455.62        | 6.11     | 41353.64                              | 7.28     | 25520.01                 | 7.47     |                                 |
|       | Additional Benchmark CRISIL 1 Year T-Bill Index                  | 10007.84        | 4.17    | 10013.08        | 3.23    | 10034.37        | 4.12    | 10625.78        | 6.26     | 12213.94        | 6.89     | 13161.02        | 5.64     | 33423.37                              | 6.15     | 22614.12                 | 6.48     |                                 |

<sup>#</sup> The scheme has been in existence since February 21, 2002. The performance given above is from the date of allotment of the Surviving Plan i.e. February 05, 2009 basis SEBI Master Circular No. SEBI/HO/IMD/IMD-Po-D-1/P/CIR/2024/90 dated June 27, 2024.

| S. No | Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-------|--|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 6     | Baroda BNP Paribas Short Duration Fund <sup>†</sup>              |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10750.45        | 7.50     | 12387.20        | 7.39     | 13213.16        | 5.73     | 30415.59                              | 7.43     | -                        | -        | 30-Jun-10                       |
|       | Direct Plan  | 10820.05        | 8.20     | 12637.79        | 8.11     | 13669.18        | 6.45     | -                                     | -        | 27023.54                 | 7.94     | 01-Jan-13                       |
|       | CRISIL Short Duration Debt A-II Index                            | 10784.58        | 7.85     | 12464.73        | 7.61     | 13403.08        | 6.03     | 31272.08                              | 7.63     | 26020.46                 | 7.63     |                                 |
|       | Additional Benchmark CRISIL 1 Year T-Bill Index                  | 10625.78        | 6.26     | 12213.94        | 6.89     | 13161.02        | 5.64     | 26456.78                              | 6.47     | 22614.12                 | 6.48     |                                 |

Kindly refer fund manager and managing since details in the below page.

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

# Performance of Schemes

(as on December 31, 2025)

| S. No | Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan                         | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|-------|--|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 7     | Baroda BNP Paribas Credit Risk Fund <sup>ss</sup> (scheme has two segregated portfolios) |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10817.75        | 8.18     | 12564.76        | 7.90     | 15667.23        | 9.39     | 22959.70                              | 7.89     | -                        | -        | 23-Jan-15                       |
|       | Direct Plan  | 10899.65        | 9.00     | 12863.55        | 8.75     | 16285.02        | 10.24    | -                                     | -        | 25367.40                 | 8.88     | 23-Jan-15                       |
|       | CRISIL Credit Risk Debt B-II Index   | 10898.41        | 8.98     | 12781.20        | 8.52     | 14225.00        | 7.30     | 23817.11                              | 8.25     | 23817.11                 | 8.25     |                                 |
|       | Additional Benchmark CRISIL 10 Year Gilt Index   | 10637.03        | 6.37     | 12569.19        | 7.91     | 12796.94        | 5.05     | 19917.45                              | 6.50     | 19917.45                 | 6.50     |                                 |
| 8     | Baroda BNP Paribas Corporate Bond Fund <sup>pp</sup>                                     |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10830.60        | 8.31     | 12550.65        | 7.86     | 13032.18        | 5.44     | 28340.27                              | 6.88     | -                        | -        | 10-May-10                       |
|       | Direct Plan  | 10847.57        | 8.48     | 12664.21        | 8.18     | 13286.96        | 5.85     | -                                     | -        | 24268.16                 | 7.05     | 01-Jan-13                       |
|       | CRISIL Corporate Debt A-II Index   | 10791.59        | 7.92     | 12474.63        | 7.64     | 13397.33        | 6.02     | 33691.35                              | 8.07     | 27503.65                 | 8.09     |                                 |
|       | Additional Benchmark CRISIL 10 year Gilt Index   | 10637.03        | 6.37     | 12569.19        | 7.91     | 12796.94        | 5.05     | 26729.29                              | 6.48     | 22819.91                 | 6.55     |                                 |
| 9     | Baroda BNP Paribas Nifty SDL December 2026 Index Fund                                    |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10756.21        | 7.56     | N.A.            | N.A.     | N.A.            | N.A.     | 12319.20                              | 7.37     | -                        | -        | 25-Jan-23                       |
|       | Direct Plan  | 10788.56        | 7.89     | N.A.            | N.A.     | N.A.            | N.A.     | -                                     | -        | 12428.20                 | 7.69     | 25-Jan-23                       |
|       | NIFTY SDL December 2026 Index  | 10813.32        | 8.13     | N.A.            | N.A.     | N.A.            | N.A.     | 12504.06                              | 7.91     | 12504.06                 | 7.91     |                                 |
|       | Additional Benchmark CRISIL 1-year T-bill Index  | 10625.78        | 6.26     | N.A.            | N.A.     | N.A.            | N.A.     | 12153.73                              | 6.87     | 12153.73                 | 6.87     |                                 |
| 10    | Baroda BNP Paribas NIFTY SDL December 2028 Index Fund                                    |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10828.85        | 8.29     | N.A.            | N.A.     | N.A.            | N.A.     | 12432.50                              | 8.16     | -                        | -        | 24-Mar-23                       |
|       | Direct Plan  | 10861.35        | 8.61     | N.A.            | N.A.     | N.A.            | N.A.     | -                                     | -        | 12536.50                 | 8.49     | 24-Mar-23                       |
|       | NIFTY SDL December 2028 Index  | 10883.90        | 8.84     | N.A.            | N.A.     | N.A.            | N.A.     | 12631.38                              | 8.78     | 12631.38                 | 8.78     |                                 |
|       | Additional Benchmark CRISIL 1 Year T-Bill Index  | 10625.78        | 6.26     | N.A.            | N.A.     | N.A.            | N.A.     | 12052.11                              | 6.96     | 12052.11                 | 6.96     |                                 |
| S. No | Scheme managed by Mr. Gurvinder Singh Wasan & Mr. Madhav Vyas                            | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 11    | Baroda BNP Paribas Gold ETF  |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 17154.56        | 71.55    | N.A.            | N.A.     | N.A.            | N.A.     | 21104.23                              | 43.90    | -                        | -        | 13-Dec-23                       |
|       | Domestic Price of Gold   | 17472.63        | 74.73    | N.A.            | N.A.     | N.A.            | N.A.     | 21766.39                              | 46.09    | 21766.39                 | 46.09    |                                 |
| S. No | Scheme managed by Mr. Prashant Pimple & Mr. Gurvinder Singh Wasan                        | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 12    | Baroda BNP Paribas Dynamic Bond Fund <sup>t</sup>  |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10448.01        | 4.48     | 12099.46        | 6.55     | 12664.27        | 4.83     | 45410.23                              | 7.37     | -                        | -        | 23-Sep-04                       |
|       | Direct Plan  | 10545.88        | 5.46     | 12453.31        | 7.58     | 13322.12        | 5.90     | -                                     | -        | 26393.53                 | 7.75     | 01-Jan-13                       |
|       | CRISIL Dynamic Bond A-III Index  | 10660.14        | 6.60     | 12441.78        | 7.55     | 13170.09        | 5.66     | 48286.87                              | 7.68     | 26613.59                 | 7.82     |                                 |
|       | Additional Benchmark CRISIL 10 year Gilt Index   | 10637.03        | 6.37     | 12569.19        | 7.91     | 12796.94        | 5.05     | 35067.82                              | 6.07     | 22819.91                 | 6.55     |                                 |
| 13    | Baroda BNP Paribas Gilt Fund   |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10547.39        | 5.47     | 12401.84        | 7.43     | 12818.50        | 5.09     | 42981.90                              | 6.32     | -                        | -        | 21-Mar-02                       |
|       | Direct Plan  | 10580.16        | 5.80     | 12524.29        | 7.78     | 13145.09        | 5.62     | -                                     | -        | 27635.62                 | 8.13     | 01-Jan-13                       |
|       | CRISIL Dynamic Gilt Index  | 10643.48        | 6.43     | 12598.84        | 8.00     | 13234.36        | 5.76     | 55469.11                              | 7.46     | 25839.90                 | 7.57     |                                 |
|       | Additional Benchmark CRISIL 10 Year Gilt Index   | 10637.03        | 6.37     | 12569.19        | 7.91     | 12796.94        | 5.05     | 44551.89                              | 6.48     | 22819.91                 | 6.55     |                                 |
| S. No | Scheme managed by Mr. Neeraj Saxena  | Last 1 Year     |          | Last 3 years    |          | Last 5 years    |          | Since Inception - Regular/Distributor |          | Since Inception - Direct |          | Date of Inception of the Scheme |
|       |  | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR*                       | CAGR (%) | Returns In INR*          | CAGR (%) |                                 |
| 14    | Baroda BNP Paribas Nifty 50 Index Fund   |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 11106.86        | 11.07    | N.A.            | N.A.     | N.A.            | N.A.     | 12164.90                              | 10.73    | -                        | -        | 29-Jan-24                       |
|       | Direct Plan  | 11151.41        | 11.51    | N.A.            | N.A.     | N.A.            | N.A.     | -                                     | -        | 12258.30                 | 11.17    | 29-Jan-24                       |
|       | Nifty 50 Total Return Index  | 11188.36        | 11.88    | N.A.            | N.A.     | N.A.            | N.A.     | 12308.25                              | 11.40    | 12308.25                 | 11.40    |                                 |
|       | Additional Benchmark BSE SENSEX TRI  | 11037.68        | 10.38    | N.A.            | N.A.     | N.A.            | N.A.     | 12131.67                              | 10.57    | 12131.67                 | 10.57    |                                 |
| 15    | Baroda BNP Paribas Nifty Bank ETF  |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 11784.90        | 17.85    | N.A.            | N.A.     | N.A.            | N.A.     | 11869.61                              | 11.80    | -                        | -        | 18-Jun-24                       |
|       | Nifty Bank TRI   | 11807.87        | 18.08    | N.A.            | N.A.     | N.A.            | N.A.     | 11946.30                              | 12.27    | 11946.30                 | 12.27    |                                 |
|       | Additional Benchmark Nifty 50 TRI  | 11188.36        | 11.88    | N.A.            | N.A.     | N.A.            | N.A.     | 11287.42                              | 8.20     | 11287.42                 | 8.20     |                                 |
| 16    | Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund                                      |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 9363.08         | -6.37    | N.A.            | N.A.     | N.A.            | N.A.     | 8176.40                               | -15.32   | -                        | -        | 15-Oct-24                       |
|       | Nifty 200 Momentum 30 TRI  | 9543.36         | -4.57    | N.A.            | N.A.     | N.A.            | N.A.     | 8360.45                               | -13.75   | 8360.45                  | -13.75   |                                 |
|       | Additional Benchmark Nifty 50 TRI  | 11188.36        | 11.88    | N.A.            | N.A.     | N.A.            | N.A.     | 10574.48                              | 4.72     | 10574.48                 | 4.72     |                                 |
| 17    | Baroda BNP Paribas NIFTY Midcap 150 Index Fund   |                 |          |                 |          |                 |          |                                       |          |                          |          |                                 |
|       | Regular Plan   | 10482.09        | 4.82     | N.A.            | N.A.     | N.A.            | N.A.     | 10649.70                              | 5.60     | -                        | -        | 04-Nov-24                       |
|       | Nifty Midcap 150 TRI   | 10598.36        | 5.98     | N.A.            | N.A.     | N.A.            | N.A.     | 10794.56                              | 6.84     | 10794.56                 | 6.84     |                                 |
|       | Additional Benchmark Nifty 50 TRI  | 11188.36        | 11.88    | N.A.            | N.A.     | N.A.            | N.A.     | 11030.45                              | 8.85     | 11030.45                 | 8.85     |                                 |

Past performance may or may not be sustained in future and is not a guarantee of future returns. Returns do not take into account the load and taxes, if any. Returns are for growth option. Different plans shall have a different expense structure. Where scheme performance for last 3 and 5 years is not available, the same has not been shown. Performance of Baroda BNP Paribas Gold ETF Fund and Baroda BNP Paribas Business Conglomerates Fund is not provided as the scheme has not completed 6 months. \$ Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -2.24%. pp The inception date of Baroda BNP Paribas Corporate Bond Fund is November 8, 2008. However, since there was no continuous NAV history available for this plan prior to May 10, 2010, the point to point return from since inception may not be the true representation of the performance of the scheme. Hence the returns since May 10, 2010 have been considered for calculating performance for the since inception. \* The Scheme is a 'Transferee Scheme', and accordingly, the performance is being provided in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 whereby the weighted average performance of both the Transferor Scheme and Transferee Scheme has been considered. \* Returns in INR show the value of 10,000/- invested for last 1 year, last 3 years, last 5 years and since inception respectively. \*\* Total Return Index: Total Return Index is a type of equity index that tracks both the capital gains of a group of stocks over time, and assumes that any cash distributions, such as dividends, are reinvested back into the index. Looking at a Total Return Index displays a more accurate representation of the index's performance. By assuming dividends are reinvested, you effectively account for stocks in an index that do not issue dividends and instead, reinvest their earnings within the underlying company. For example, an investment may show an annual yield of 4% along with an increase in share price of 6%. While the yield is only a partial reflection of the growth experienced, the total return includes both yields and the increased value of the shares to show a growth of 10%. Difference between total return index & price index: A total return index (TR) is different from a price index. A price index only considers price movements (capital gains or losses) of the securities that make up the index, while a total return index includes dividends, interest, rights offerings and other distributions realized over a given period of time. ¥ The scheme has been in existence since September 23, 2004. The performance given above is the blended performance of erstwhile BNP Paribas Large Cap Fund and erstwhile Baroda Large Cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda Infrastructure Fund to convert it to Baroda Large Cap Fund. ¶ The scheme has been in existence since May 02, 2003. The performance given above is the blended performance of erstwhile BNP Paribas Mid Cap Fund and erstwhile Baroda Mid Cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda PSU Equity Fund to convert it to Baroda Mid Cap Fund. SAR - Simple Annualised Return. Kindly refer fund manager and managing since details in the below page.

# Fund Managers & Managing Since Details

(as on December 31, 2025)

The list of fund managers of various schemes and managing since details are provided below. For performance of various schemes and schemes managed by fund managers please refer Performance of Schemes page.

| Scheme Name   | Fund Managers   | Managing Fund Since  |
|---|---|--|
| <b>Equity Schemes</b>   |   |  |
| Baroda BNP Paribas Large Cap Fund                             | Mr. Jitendra Sriram<br>Mr. Kushant Arora  | June 16, 2022<br>October 21, 2024  |
| Baroda BNP Paribas Large and Mid Cap Fund                     | Mr. Sanjay Chawla<br>Mr. Kirtan Mehta   | September 4, 2020<br>January 01, 2025  |
| Baroda BNP Paribas Mid Cap Fund                               | Mr. Pratish Krishnan<br>Mr. Himanshu Singh  | November 29, 2025<br>October 21, 2024  |
| Baroda BNP Paribas Small Cap Fund                             | Mr. Sanjay Chawla<br>Mr. Himanshu Singh   | November 29, 2025<br>October 21, 2024  |
| Baroda BNP Paribas Flexi Cap Fund                             | Mr. Sanjay Chawla<br>Mr. Kirtan Mehta   | August 17, 2022<br>January 01, 2025  |
| Baroda BNP Paribas Multi Cap Fund                             | Mr. Sanjay Chawla<br>Mr. Kirtan Mehta   | November 01, 2015<br>November 29, 2025                                       |
| Baroda BNP Paribas Value Fund                                 | Mr. Jitendra Sriram<br>Mr. Himanshu Singh   | November 29, 2025<br>October 21, 2024  |
| Baroda BNP Paribas Dividend Yield Fund                        | Mr. Jitendra Sriram<br>Mr. Himanshu Singh   | November 29, 2025<br>October 21, 2024  |
| Baroda BNP Paribas ELSS Tax Saver Fund                        | Mr. Sanjay Chawla<br>Mr. Pratish Krishnan   | March 14, 2022<br>March 14, 2022   |
| Baroda BNP Paribas Focused Fund                               | Mr. Sanjay Chawla<br>Mr. Kirtan Mehta   | March 14, 2022<br>January 01, 2025   |
| Baroda BNP Paribas India Consumption Fund                     | Mr. Pratish Krishnan<br>Mr. Himanshu Singh  | November 29, 2025<br>October 21, 2024  |
| Baroda BNP Paribas Business Cycle Fund                        | Mr. Jitendra Sriram<br>Mr. Kushant Arora  | November 01, 2023<br>October 21, 2024  |
| Baroda BNP Paribas Banking and Financial Services Fund        | Mr. Sanjay Chawla<br>Mr. Yash Mehta   | November 29, 2025<br>November 29, 2025                                       |
| Baroda BNP Paribas Innovation Fund                            | Mr. Pratish Krishnan<br>Mr. Ankeet Pandya   | March 05, 2024<br>January 01, 2025   |
| Baroda BNP Paribas Manufacturing Fund                         | Mr. Jitendra Sriram<br>Mr. Kushant Arora  | June 28, 2024<br>October 21, 2024  |
| Baroda BNP Paribas Energy Opportunities Fund                  | Mr. Sanjay Chawla<br>Mr. Kirtan Mehta   | February 10, 2025<br>November 29, 2025                                       |
| Baroda BNP Paribas Health and Wellness Fund                   | Mr. Sanjay Chawla   | June 27, 2025  |
| Baroda BNP Paribas Business Conglomerates Fund                | Mr. Jitendra Sriram<br>Mr. Kushant Arora  | September 22, 2025<br>September 22, 2025                                     |
| <b>Fund of Fund Scheme</b>                                    |   |  |
| Baroda BNP Paribas Aqua Fund of Fund                          | Ms. Swapna Shelar   | October 21, 2024   |
| Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds | Mr. Vikram Pamnani  | June 05, 2025  |
| Baroda BNP Paribas Multi Asset Active Fund of Funds           | Mr. Gurvinder Singh Wasan<br>Mr. Pratish Krishnan   | June 05, 2025<br>May 30, 2025  |
| Baroda BNP Paribas Gold ETF Fund Of Fund                      | Mr. Gurvinder Singh Wasan<br>Mr. Madhav Vyas<br>Ms. Swapna Shelar   | August 20, 2025<br>August 20, 2025<br>August 20, 2025                        |
| <b>Hybrid Schemes</b>   |   |  |
| Baroda BNP Paribas Balanced Advantage Fund                    | Mr. Sanjay Chawla (Equity Portfolio)<br>Mr. Pratish Krishnan (Equity Portfolio)<br>Mr. Neeraj Saxena (Equity Portfolio)<br>Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) | November 14, 2018<br>August 05, 2021<br>October 21, 2024<br>October 21, 2024 |
| Baroda BNP Paribas Aggressive Hybrid Fund                     | Mr. Jitendra Sriram (Equity Portfolio)<br>Mr. Pratish Krishnan (Equity Portfolio)<br>Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)                                       | June 16, 2022<br>March 14, 2022<br>October 21, 2024                          |

# Fund Managers & Managing Since Details

(as on December 31, 2025)

|   |  |                    |
|---|--|--------------------|
| Baroda BNP Paribas Multi Asset Fund   | Mr. Jitendra Sriram (Equity Portfolio)             | December 19, 2022  |
|   | Mr. Pratish Krishnan (Equity Portfolio)            | October 21, 2024   |
|   | Mr. Vikram Pamnani (Fixed Income Portfolio)        | December 19, 2022  |
| Baroda BNP Paribas Equity Savings Fund  | Mr. Pratish Krishnan (Equity Portfolio)            | September 05, 2019 |
|   | Mr. Neeraj Saxena (Equity Portfolio)               | October 21, 2024   |
|   | Mr. Ankeet Pandya (Equity Portfolio)               | January 01, 2025   |
|   | Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) | October 21, 2024   |
| Baroda BNP Paribas Conservative Hybrid Fund                                   | Mr. Pratish Krishnan (Equity Portfolio)            | March 14, 2022     |
|   | Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) | October 21, 2024   |
|   | Mr. Ankeet Pandya (Equity Portfolio)               | January 01, 2025   |
|   | Mr. Prashant Pimple (Fixed Income Portfolio)       | October 21, 2022   |
| Baroda BNP Paribas Arbitrage Fund   | Mr. Neeraj Saxena (Equity Portfolio)               | March 14, 2022     |
|   | Mr. Vikram Pamnani (Fixed Income Portfolio)        | March 16, 2022     |
| <b>Solution Oriented Fund</b>   |  |                    |
| Baroda BNP Paribas Retirement Fund  | Mr. Pratish Krishnan (Equity Portfolio)            | May 28, 2024       |
|   | Mr. Ankeet Pandya (Equity Portfolio)               | January 01, 2025   |
|   | Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) | October 21, 2024   |
| Baroda BNP Paribas Children's Fund  | Mr. Pratish Krishnan                               | December 27, 2024  |
|   | Mr. Ankeet Pandya                                  | January 01, 2025   |
| <b>Debt Schemes</b>   |  |                    |
| Baroda BNP Paribas Liquid Fund  | Mr. Vikram Pamnani                                 | March 14, 2022     |
|   | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
| Baroda BNP Paribas Overnight Fund   | Mr. Vikram Pamnani                                 | March 14, 2022     |
|   | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
| Baroda BNP Paribas Ultra Short Duration Fund                                  | Mr. Vikram Pamnani                                 | March 14, 2022     |
|   | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
| Baroda BNP Paribas Low Duration Fund  | Mr. Vikram Pamnani                                 | December 27, 2017  |
|   | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
| Baroda BNP Paribas Money Market Fund  | Mr. Vikram Pamnani                                 | March 14, 2022     |
|   | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
| Baroda BNP Paribas Short Duration Fund  | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
|   | Mr. Vikram Pamnani                                 | March 14, 2022     |
| Baroda BNP Paribas Credit Risk Fund<br>(scheme has two segregated portfolios) | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
|   | Mr. Vikram Pamnani                                 | July 11, 2024      |
| Baroda BNP Paribas Corporate Bond Fund  | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
|   | Mr. Vikram Pamnani                                 | July 11, 2024      |
| Baroda BNP Paribas Dynamic Bond Fund  | Mr. Prashant Pimple                                | July 11, 2024      |
|   | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
| Baroda BNP Paribas Gilt Fund  | Mr. Prashant Pimple                                | July 11, 2024      |
|   | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
| <b>Other Schemes</b>  |  |                    |
| Baroda BNP Paribas Nifty SDL December 2026 Index Fund                         | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
|   | Mr. Vikram Pamnani                                 | July 11, 2024      |
| Baroda BNP Paribas Nifty SDL December 2028 Index Fund                         | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
|   | Mr. Vikram Pamnani                                 | July 11, 2024      |
| Baroda BNP Paribas Nifty 50 Index Fund  | Mr. Neeraj Saxena                                  | January 29, 2024   |
| Baroda BNP Paribas Gold ETF   | Mr. Gurvinder Singh Wasan                          | October 21, 2024   |
| Baroda BNP Paribas NIFTY BANK ETF   | Mr. Madhav Vyas                                    | January 01, 2025   |
| Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund                           | Mr. Neeraj Saxena                                  | June 18, 2024      |
| Baroda BNP Paribas Nifty Midcap 150 Index Fund                                | Mr. Neeraj Saxena                                  | October 15, 2024   |
|   |  | November 4, 2024   |

# Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

## Baroda BNP Paribas Large Cap Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2023 | 1.53 | 19.1548 |
| 27-Mar-2024 | 2.20 | 25.0255 |
| 27-Mar-2025 | 2.12 | 24.2828 |

### Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2023 | 1.79 | 22.3961 |
| 27-Mar-2024 | 2.60 | 29.6050 |
| 27-Mar-2025 | 2.54 | 29.0702 |

## Baroda BNP Paribas Large and Mid Cap Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2023 | 1.18 | 14.6726 |
| 27-Mar-2024 | 1.75 | 20.2398 |
| 27-Mar-2025 | 1.74 | 19.8574 |

### Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2024 | 1.97 | 22.7380 |
| 27-Mar-2025 | 1.98 | 22.5907 |

## Baroda BNP Paribas Mid Cap Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2023 | 3.39 | 41.8474 |
| 27-Mar-2024 | 4.98 | 57.3792 |
| 27-Mar-2025 | 5.09 | 57.7771 |

### Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2023 | 4.14 | 51.1505 |
| 27-Mar-2024 | 6.18 | 71.1662 |
| 27-Mar-2025 | 6.40 | 72.7052 |

## Baroda BNP Paribas Multi Cap Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Oct-2025 | 0.41 | 54.8596 |
| 27-Nov-2025 | 0.41 | 54.5259 |
| 29-Dec-2025 | 0.40 | 53.0646 |

### Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Oct-2025 | 0.43 | 58.4314 |
| 27-Nov-2025 | 0.44 | 58.1332 |
| 29-Dec-2025 | 0.43 | 56.6246 |

## Baroda BNP Paribas Focused Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2023 | 1.05 | 13.0841 |
| 27-Mar-2024 | 1.46 | 17.0681 |
| 27-Mar-2025 | 1.40 | 15.9585 |

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2023 | 1.14 | 14.1714 |
| 27-Mar-2024 | 1.60 | 18.8233 |
| 27-Mar-2025 | 1.57 | 17.9312 |

## Baroda BNP Paribas ELSS Tax Saver Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2023 | 1.38 | 17.2738 |
| 27-Mar-2024 | 2.00 | 22.9494 |
| 27-Mar-2025 | 2.05 | 23.2333 |

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2023 | 1.71 | 21.3226 |
| 27-Mar-2024 | 2.49 | 28.6575 |
| 27-Mar-2025 | 2.59 | 29.3716 |

## Baroda BNP Paribas Aggressive Hybrid Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Oct-2025 | 0.12 | 16.6929 |
| 27-Nov-2025 | 0.13 | 16.8193 |
| 29-Dec-2025 | 0.12 | 16.5385 |

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Oct-2025 | 0.14 | 19.1468 |
| 27-Nov-2025 | 0.14 | 19.3147 |
| 29-Dec-2025 | 0.14 | 19.0279 |

## Baroda BNP Paribas Equity Savings Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Mar-2022 | 0.75 | 12.3004 |
| 27-Mar-2023 | 0.83 | 11.8049 |
| 27-Mar-2025 | 1.09 | 13.8271 |

## Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Mar-2022 | 0.77 | 12.6597 |
| 27-Mar-2023 | 0.86 | 12.2850 |
| 27-Mar-2025 | 1.16 | 14.7005 |

## Baroda BNP Paribas Conservative Hybrid Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Oct-2025 | 0.07 | 11.0451 |
| 27-Nov-2025 | 0.07 | 11.0517 |
| 29-Dec-2025 | 0.07 | 10.9472 |

## Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Oct-2025 | 0.08 | 13.4584 |
| 27-Nov-2025 | 0.09 | 13.4882 |
| 29-Dec-2025 | 0.08 | 13.3735 |

### Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Jun-2025 | 0.23 | 11.4798 |
| 29-Sep-2025 | 0.23 | 11.2053 |
| 29-Dec-2025 | 0.22 | 11.2049 |

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Jun-2025 | 0.26 | 13.2959 |
| 29-Sep-2025 | 0.26 | 13.0344 |
| 29-Dec-2025 | 0.26 | 13.0924 |

## Baroda BNP Paribas Arbitrage Fund

| Record Date | Distribution Rate Per Unit (₹) | Cum-Distribution Individual/ Others | NAV (₹) |
|-------------|--------------------------------|-------------------------------------|---------|
|-------------|--------------------------------|-------------------------------------|---------|

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|            |      |         |
|------------|------|---------|
| 8-Aug-2025 | 0.06 | 10.4805 |
| 8-Sep-2025 | 0.06 | 10.4514 |
| 8-Oct-2025 | 0.06 | 10.4441 |

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 8-Oct-2025  | 0.06 | 10.8817 |
| 10-Nov-2025 | 0.06 | 10.8758 |
| 8-Dec-2025  | 0.06 | 10.8811 |

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 payout 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 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 ₹ 10 per unit.

# Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

| Record Date  | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|--|---|-----------------------------|
| <b>Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 10-Oct-2022  | 0.03  | 10.6456                     |
| 27-Mar-2023  | 0.65  | 10.8944                     |
| 27-Mar-2025  | 0.82  | 11.8020                     |

| Record Date   | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|---|---|-----------------------------|
| <b>Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 10-Oct-2022   | 0.03  | 10.8111                     |
| 27-Mar-2023   | 0.67  | 11.0956                     |
| 27-Mar-2025   | 0.85  | 12.1844                     |

| Record Date  | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|--|---|-----------------------------|
| <b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 27-Sep-2024  | 0.19  | 10.5695                     |
| 27-Dec-2024  | 0.18  | 10.5500                     |
| 27-Mar-2025  | 0.18  | 10.5224                     |

| Record Date   | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|---|---|-----------------------------|
| <b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 27-Mar-2025   | 0.19  | 11.0409                     |
| 27-Jun-2025   | 0.19  | 11.0622                     |
| 29-Dec-2025   | 0.19  | 11.0295                     |

## Baroda BNP Paribas Low Duration Fund

| Record Date  | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|--|---|-----------------------------|
| <b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 28-Oct-2025  | 0.06  | 10.3705                     |
| 27-Nov-2025  | 0.06  | 10.3606                     |
| 29-Dec-2025  | 0.06  | 10.3368                     |

| Record Date   | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|---|---|-----------------------------|
| <b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 28-Oct-2025   | 0.06  | 10.4638                     |
| 27-Nov-2025   | 0.06  | 10.4620                     |
| 29-Dec-2025   | 0.06  | 10.4467                     |

## Baroda BNP Paribas Money Market Fund

| Record Date  | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|--|---|-----------------------------|
| <b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 28-Oct-2025  | 5.95  | 1023.5361                   |
| 27-Nov-2025  | 5.95  | 1022.7603                   |
| 29-Dec-2025  | 5.94  | 1021.2023                   |

| Record Date   | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|---|---|-----------------------------|
| <b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 28-Oct-2025   | 6.07  | 1041.9643                   |
| 27-Nov-2025   | 6.06  | 1041.3495                   |
| 29-Dec-2025   | 6.05  | 1039.9522                   |

## Baroda BNP Paribas Short Duration Fund

| Record Date  | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|--|---|-----------------------------|
| <b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 28-Oct-2025  | 0.06  | 10.3624                     |
| 27-Nov-2025  | 0.06  | 10.3546                     |
| 29-Dec-2025  | 0.06  | 10.3022                     |

| Record Date   | Distribution Rate Per Unit (₹)<br>Individual/Others | Cum-Distribution<br>NAV (₹) |
|---|---|-----------------------------|
| <b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b> |   |                             |
| 28-Oct-2025   | 0.06  | 10.5964                     |
| 27-Nov-2025   | 0.06  | 10.5953                     |
| 29-Dec-2025   | 0.06  | 10.5489                     |

## Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2025 | 0.19 | 10.7947 |
| 27-Jun-2025 | 0.19 | 10.9100 |
| 29-Dec-2025 | 0.18 | 10.7930 |

## Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2025 | 0.20 | 11.3340 |
| 27-Jun-2025 | 0.20 | 11.4706 |
| 29-Dec-2025 | 0.19 | 11.3806 |

## Record Date Distribution Rate Per Unit (₹) Individual/Others Cum-Distribution NAV (₹)

### Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Mar-2022 | 0.57 | 11.1525 |
| 27-Mar-2023 | 0.65 | 10.8455 |
| 27-Mar-2024 | 0.77 | 10.9808 |

### Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Mar-2022 | 0.58 | 11.3479 |
| 27-Mar-2023 | 0.66 | 11.0723 |
| 27-Mar-2024 | 0.79 | 11.2568 |

## Baroda BNP Paribas Dynamic Bond Fund

## Record Date Distribution Rate Per Unit (₹) Individual/Others Cum-Distribution NAV (₹)

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Oct-2025 | 0.06 | 10.2605 |
| 27-Nov-2025 | 0.05 | 10.2062 |
| 29-Dec-2025 | 0.05 | 10.1504 |

### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 28-Oct-2025 | 0.06 | 10.7405 |
| 27-Nov-2025 | 0.06 | 10.6952 |
| 29-Dec-2025 | 0.06 | 10.6385 |

### Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Jun-2025 | 0.18 | 10.5156 |
| 29-Sep-2025 | 0.18 | 10.3431 |
| 29-Dec-2025 | 0.17 | 10.2157 |

### Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Jun-2025 | 0.19 | 10.9345 |
| 29-Sep-2025 | 0.19 | 10.7798 |
| 29-Dec-2025 | 0.18 | 10.6710 |

### Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Sep-2024 | 0.37 | 10.6328 |
| 27-Mar-2025 | 0.37 | 10.5962 |
| 29-Sep-2025 | 0.36 | 10.3887 |

## Baroda BNP Paribas Gilt Fund

## Record Date Distribution Rate Per Unit (₹) Individual/Others Cum-Distribution NAV (₹)

### Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 23-Mar-2021 | 1.00 | 23.1807 |
| 28-Mar-2022 | 1.17 | 22.8738 |
| 27-Mar-2024 | 1.70 | 24.3467 |

### Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 23-Mar-2021 | 1.00 | 30.4458 |
| 28-Mar-2022 | 1.56 | 30.5978 |
| 27-Mar-2024 | 2.30 | 32.9110 |

## Baroda BNP Paribas Value Fund

## Record Date Distribution Rate Per Unit (₹) Individual/Others Cum-Distribution NAV (₹)

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

|             |      |         |
|-------------|------|---------|
| 27-Mar-2025 | 1.17 | 13.3231 |
|-------------|------|---------|

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 payout 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 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 ₹ 10 per unit, except for Baroda BNP Paribas Liquid Fund where the face value is ₹ 1,000 per unit.

# Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

## Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 1.20 | 13.6731

## Baroda BNP Paribas Small Cap Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 0.30 | 11.7706

### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 0.29 | 12.0263

## Baroda BNP Paribas Flexi Cap Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 1.25 | 14.3432

### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 1.30 | 14.8999

## Baroda BNP Paribas Multi Asset Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 0.63 | 13.9662

### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 0.41 | 14.4411

## Baroda BNP Paribas Innovation Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 0.11 | 10.9884

## Baroda BNP Paribas Business Cycle Fund

### Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 1.27 | 14.5828

### Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025 | 1.34 | 15.3515

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 payout 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 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 ₹ 10 per unit.

## How to Read Factsheet

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription:** This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity:** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP:** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

**NAV:** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Note:** Pursuant to para 1.9 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, uniform structure for benchmarking of schemes has been prescribed by SEBI. These uniform benchmarking of schemes indices are termed as first tier benchmark which reflects the category of the scheme.

Further, Association of Mutual Funds in India (AMFI), in consultation with AMFI Valuation Committee, has published the list of benchmark as 1st tier benchmarks for mutual fund schemes and the same is also made available on its website <https://www.amfiindia.com/research-information/other-data> and <https://www.amfiindia.com/importantupdates>.

Benchmark indices for Schemes of Baroda BNP Paribas Mutual Fund have been aligned with AMFI prescribed 1st tier benchmarks for mutual fund schemes effective December 01, 2021.

**Entry Load:** A mutual fund may have a sales charge or load

at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The entry load is added to the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the investor will redeem the fund at ₹ 101.

**Modified Duration:** Modified duration is the price sensitivity and the percentage Change in price for a unit change in yield.

**Standard Deviation:** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, its means its range of performance is wide, implying greater volatility.

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta:** Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM:** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after

evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**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.

**TER:** TER refers to 'Total Expense Ratio' of the scheme and refer to the expenses that will be charged to the scheme. These costs consist primarily of management fees and additional expenses, such as trustee fees, marketing and selling expenses, auditor fees and other operational expenses. The total cost of the scheme is divided by the scheme's total assets to arrive at a percentage amount, which represents the TER, most often referred to as simply 'expense ratio' of the scheme.

In accordance with AMFI Best Practice guidelines circular no. 72/2018-19 dated June 26, 2018, the TER provided in this document refers to TER as on last day of the month and the same is being disclosed including additional expenses as per Regulations 52(6A)(b), 52(6A)(c) and GST. Further, for actual Expense ratio of the scheme, investors may refer to following link <https://www.barodabnpbaribasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes> on website of mutual fund.

**Tracking Difference:** Tracking Difference is the annualized difference in daily returns between the NAV of the ETF/Index Fund and its underlying index over a period of time.

**Tracking Error:** Tracking error indicates how closely the portfolio return is tracking the benchmark Index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio closely tracking benchmark index and higher tracking error indicates portfolio returns with higher deviation from benchmark index returns.

# Glossary

Here's a quick reckoner to know what each indicator measures.

| <b>Banking</b>                                    |   |
|---|---|
| <b>Currency in circulation (% YoY)</b>            | Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector   |
| <b>M3 (% YoY)</b>                                 | Measures money supply and is linked to real GDP growth and inflation  |
| <b>Bank non-food credit growth (%YoY)</b>         | Measures total non-food bank credit growth. The key sub components are personal credit growth (home loan, auto loans, personal loan, credit cards etc.), credit to industry (loans for infrastructure, large corporates and large projects) and credit to services (loans given to NBFCs and service related industry). These are reflective of consumption in economy, industry's demand for credit and services' sector demand for credit respectively. |
| <b>Personal credit (%YoY)</b>                     |   |
| <b>Credit to industry (%YoY)</b>                  |   |
| <b>Credit to services (%YoY)</b>                  |   |
| <b>Deposit growth (%YoY)</b>                      | Measures total deposit growth in the banking system   |
| <b>Credit to deposit ratio (%)</b>                | Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.   |
| <b>10 year G-Sec yields (%)</b>                   | G-Secs are securities issued by Central Government to borrow from financial market to meet its fiscal deficit. Gsec yields are determinant of the government's ability to service its debt.   |
| <b>Weighted average lending rate of Banks (%)</b> | Lending rate for all loans  |
| <b>Weighted average deposit rate of banks (%)</b> | Cost of deposits for banks  |
| <b>Median MCLR (%)</b>                            | Margin lending rate for new loans. Indicator of effectiveness of monetary transmission  |
| <b>Commercial Paper issuance (%YoY)</b>           | Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.  |
| <b>Industry</b>                                   |   |
| <b>Cement production (% YoY)</b>                  | Measures volume of cement production and determines the construction component of GDP   |
| <b>Steel production (% YoY)</b>                   | Measures volume of steel production determines the construction component of GDP  |
| <b>IIP (%YoY)</b>                                 |   |
| <b>Mining (% YoY)</b>                             |   |
| <b>Manufacturing (%YoY)</b>                       | The Index of Industrial Production (IIP) measures volume of industrial output. It is an index which details out the growth of various sectors in an economy such as mineral mining, electricity and manufacturing.  |
| <b>Electricity (%YoY)</b>                         |   |
| <b>Capital goods production (%YoY)</b>            | These are part of IIP manufacturing. Measures volume of domestic capital goods production which is (1) reflective of the capex cycle, (2) measures volume of consumer durable output including automobiles, and (3) measures volume of consumer non-durable output particularly FMCG products.  |
| <b>Consumer durable production (% YoY)</b>        |   |
| <b>Consumer non-durable production (% YoY)</b>    |   |
| <b>PMI Manufacturing Index</b>                    | The Purchasing Managers' Index (PMI) is an index of the prevailing direction of economic trends in the manufacturing and service sectors. A lead indicator of manufacturing sector performance takes into account business sentiment on order book, prices, employment etc.   |
| <b>PMI Services Index</b>                         |   |
| <b>PMI Composite Index</b>                        |   |
| <b>Consumer</b>                                   |   |
| <b>Rural wage (% YoY)</b>                         | Measures average rural wages which determines rural propensity to consume   |
| <b>Motorvehicle sales (%YoY)</b>                  |   |
| <b>Passenger Vehicle (% YoY)</b>                  |   |
| <b>Commercial Vehicle (% YoY)</b>                 | Measures total number of wholesale motor vehicle sales (passenger vehicles, tractor, commercial and two wheelers) i.e. dispatches from manufacturers to dealers. Indicator of consumption activity.   |
| <b>Two wheeler (% YoY)</b>                        |   |
| <b>Tractor sales</b>                              |   |
| <b>Petrol consumption (% YoY)</b>                 | Measures volume of motor spirit consumption   |
| <b>Diesel consumption (%YoY)</b>                  | Measures volume of high speed diesel consumption which reflects industrial activity in the economy  |
| <b>Air traffic (% YoY)</b>                        | Domestic passengers flown, an important determinant of trade, hotels, transport storage and communication component of GDP.   |
| <b>Foreign tourist arrivals (%YoY)</b>            | Measures number of foreign tourist arrivals into the country, an important determinant of trade, hotels, transport storage and communication component of GDP.  |
| <b>Freight</b>                                    |   |
| <b>Major port traffic (%YoY)</b>                  | Volume of cargo traffic at ports, proxy for EXIM and Domestic activity in the country   |
| <b>Rail freight traffic (% YoY)</b>               | Earnings from railway freight traffic and proxy for movement of goods in the country  |
| <b>Foreign Trade</b>                              |   |
| <b>Export growth (% YoY)</b>                      | Measures value of exports   |
| <b>Import growth (% YoY)</b>                      | Measures value of imports   |
| <b>Capital goods imports (%YoY)</b>               | Measures value of capital goods imports and is reflective of the domestic capex cycle.  |
| <b>Fiscal</b>                                     |   |
| <b>Central Government expenditure (%YoY)</b>      | Measures total central government expenditure and is an important determinant of the public administration, defence and other services component of GDP.  |
| <b>Indirect tax (%YoY)</b>                        | Measures total growth in indirect taxes and hence consumption. Also determines the taxes component of GDP.  |
| <b>Inflation</b>                                  |   |
| <b>CPI (%YoY)</b>                                 | Consumer price index (CPI) is defined as the change in the prices of a basket of goods and services that are typically purchased by specific groups of households. Whereas WPI measures change in wholesale prices for goods. Core CPI is consumer price inflation excluding food and fuel.   |
| <b>Core CPI (%YoY)</b>                            |   |
| <b>WPI (%YoY)</b>                                 |   |

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Investors are requested to note that pursuant to para 5.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 read with SEBI (Mutual Funds) (Second Amendment) Regulations, 2012 issued on September 26, 2012, the AMC shall disclose portfolio (along with ISIN) as on the last day of the month for all the schemes on its website on or before the tenth day of the succeeding month. <http://barodabnpparibasmf.in/Downloads/index.aspx>

**Note:** In accordance with the requirements specified by the SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund with effect from August 01, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

With effect from October 01, 2012; exit load charged, if any, shall be credited to the respective scheme.

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