Baroda BNP PARIBAS MUTUAL FUND

Zindagi ho ya Investment,
Balance zaroori hai.

INVEST IN IT



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Presenting

Baroda BNP Paribas Balanced Hybrid Fund

NFO Period | 25th Nov. - 8th Dec. 2026

KEY FEATURES

- 40–60%# Equity/Debt Exposure
- Growth Potential with Volatility Management
- Opportunities Across Sectors, Market Caps & Themes

FUND FACTS | October 2026

Baroda BNP Paribas Balanced Hybrid Fund

(An open-ended balanced scheme investing only in equity and debt instruments. No arbitrage is permitted in this scheme.)

This product is suitable for investors who are seeking*:

- Capital appreciation and income generation over medium to long term.
- Investment in equity and equity related securities and debt & money market instruments.

Scheme Riskometer^^



Risk of the Scheme is High Risk

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

Scan to know more

^^The riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO, when actual investments are made.

Offer of Units of Rs. 10 each for cash during the New Fund Offer (NFO) and Continuous Offer for Units at NAV based prices.

#For further details, including the risk factors, asset allocation pattern and other Scheme-specific information, investors are advised to refer to the Scheme Information Document (SID) of the Scheme.

Registered as Baroda BNP Paribas Mutual Fund | SEBI Registered No: 018/94/02

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

Index

Market Outlook - Equity	3
Market Outlook - Fixed Income	4
Equity Investment Philosophy - Business, Management, Valuation (B.M.V.)	5
Macro-Economic Dashboard	6
Equity Schemes	
Baroda BNP Paribas Large Cap Fund	8
Baroda BNP Paribas Large and Mid Cap Fund	10
Baroda BNP Paribas Mid Cap Fund	12
Baroda BNP Paribas Small Cap Fund	14
Baroda BNP Paribas Flexi Cap Fund	16
Baroda BNP Paribas Multi Cap Fund	18
Baroda BNP Paribas Value Fund	20
Baroda BNP Paribas Dividend Yield Fund	22
Baroda BNP Paribas Focused Fund	24
Baroda BNP Paribas ELSS Tax Saver Fund	26
Baroda BNP Paribas India Consumption Fund	28
Baroda BNP Paribas Business Cycle Fund	30
Baroda BNP Paribas Banking and Financial Services fund	32
Baroda BNP Paribas Innovation Fund	34
Baroda BNP Paribas Manufacturing Fund	36
Baroda BNP Paribas Energy Opportunities Fund	38
Baroda BNP Paribas Health and Wellness Fund	40
Baroda BNP Paribas Business Conglomerates Fund	42
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	44
Baroda BNP Paribas Services Fund	46
Hybrid Schemes	
Baroda BNP Paribas Balanced Advantage Fund	48
Baroda BNP Paribas Aggressive Hybrid Fund	50
Baroda BNP Paribas Multi Asset Fund	52
Baroda BNP Paribas Equity Savings Fund	54
Baroda BNP Paribas Conservative Hybrid Fund	56
Baroda BNP Paribas Arbitrage Fund	58
Solution Oriented Fund	
Baroda BNP Paribas Retirement Fund	60
Baroda BNP Paribas Children's Fund	62
Fund of Fund Scheme	
Baroda BNP Paribas Aqua Fund of Fund	64
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds	66
Baroda BNP Paribas Multi Asset Active Fund of Funds	68
Baroda BNP Paribas Gold ETF Fund of Funds	70
Debt Schemes	
Baroda BNP Paribas Liquid Fund	72
Baroda BNP Paribas Overnight Fund	74
Baroda BNP Paribas Ultra Short Term Fund (Erstwhile known as Baroda BNP Paribas Ultra Short Duration Fund)	76
Baroda BNP Paribas Ultra Short to Short Term Fund (Erstwhile known as Baroda BNP Paribas Low Duration Fund)	78
Baroda BNP Paribas Money Market Fund	80
Baroda BNP Paribas Short Term Fund (Erstwhile known as Baroda BNP Paribas Short Duration Fund)	82
Baroda BNP Paribas Corporate Bond Fund	84
Baroda BNP Paribas Dynamic Term Fund (Erstwhile known as Baroda BNP Paribas Dynamic Bond Fund)	86
Baroda BNP Paribas Gilt Fund	88
Other Schemes	
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	90
Baroda BNP Paribas Nifty 50 Index Fund	92
Baroda BNP Paribas Gold ETF	94
Baroda BNP Paribas NIFTY BANK ETF	96
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	98
Baroda BNP Paribas Nifty Midcap 150 Index Fund	100
Performance of Schemes	102
Fund Managers & Managing Since Details	108
Distribution History of Schemes (i.e. Dividend History)	110
How to Read Factsheet	113
Glossary	114

Market Outlook - Equity

After a sharp fall in September 2026, Indian markets bounced back with Nifty 50 becoming one of the best performing index globally, barring Germany. Nifty 50 was up by 1.9% during the month of October 2026. While FII (Foreign Institutional Investors) sell-off continues, rally was largely driven by global market rotation as international investors shifted away from Artificial Intelligence (AI) theme and strong rally in IT index.

Asian markets were down during the month of October primarily due to sell-off AI theme as investors remain sceptical over profitability of massive artificial intelligence (AI) investments, and elevated energy costs driven by ongoing conflicts in the Middle East. Chinese and Hong Kong were further impacted by weak domestic consumption and factory slowdown. Korean index KOSPI saw the most fall (-16.2%) during the month, followed by Chinese index SSE Composite (Shanghai Stock Exchange) which was down by 6.3%, Taiwan Index (-5.7%), Hong Kong's Hang Seng (-5.4%) and Japanese market NIKKEI 225 (-5.2%).

Developed European economies fared relatively well during the month. German index DAX was up by 2.5% driven by upgrade in economic growth forecast, improved business sentiment, and resilient manufacturing activity. FTSE 100 Index (UK) was up by 1.2% while French CAC 40 index was largely flat. US index Dow Jone was up by 1.7% for the month as investors moved away from AI theme stocks to traditional, defensive, and value-oriented sectors. S&P 500 was down by 0.9%.

During the month, mid and small cap index underperformed the broader market primarily on account of rich valuations with Nifty Small Cap 250 Index down by 5.8% and Nifty Midcap 150 Index by 3.7%. Within sectoral indices all the sectors ended in red, expect for tech and healthcare with BSE IT Index significantly outperforming other sectors and is up by 14.8% during the month followed by BSE Tech (+14.5%) and BSE Healthcare (+0.2%). BSE Capital Goods (-7.2%) corrected the most in October 2026 followed by BSE Metals (-6.8), BSE Consumer Durables (-4.9%), BSE Power (-4.3%), BSE Realty (-4.3%), BSE Auto (-3.8%), BSE FMCG (-2.9%), BSE Oil & Gas (-2.3%) and BSE Banks (-0.5%).

Foreign institutional investors (FII) continued to remain net sellers in the month on account of elevated crude oil prices and high valuation concerns, with net outflows of USD 2.6bn. Barring Brazil, which saw 2nd consecutive month of net inflows of USD 1.8bn, all other key emerging economies saw FII outflows. Taiwan saw intense FII selling of USD 31.8bn in October after USD 2.3bn selling last month, flowed by South Korea (-USD 14.6bn), Indonesia (-USD 936mn), Vietnam (-USD 915mn) and Malaysia, Thailand and Philippines saw outflow to the tune of USD 236-197mnmn. Taiwan and South Korea were impacted primarily due to concerns on AI theme.

With regards to domestic institutional flows, Indian mutual fund industry grew by ~9% YoY, however declined by ~5% MoM to INR 82.64L crore in September 2026*. The decline was on account of massive outflow of INR 1.33L crore in debt funds and equity market correction. Equity flows were strong during the month at INR 383.06bn in August from INR 293.29bn in August (+30%). Large cap funds rebounded in September with net inflows of ~INR 8.5bn as against net outflows of INR 11.47bn last month. Flows in mid and small cap remained healthy, growing 12.1% and 13.4% MoM respectively. Systematic Investment Plans (SIP) too continues to be strong at INR 324.9bn as against INR 322.97bn in August. Positioning wise financials, healthcare, communications and materials were the key sectors in terms of inflows, while IT and industrials saw the most outflows.

Sectorally, large private banks have showed strong business growth amidst FCNR (B) scheme. Also, the Repo rate cycle is expected to provide tailwind to margin. This will benefit both Large Private and PSU Banks as majority of their loans are on floating rate. Capital Markets sector is facing headwinds as the markets have been under pressure for some time lately. Communications segment is doing fairly well, primarily on account of IPO of a large telecommunication company. In the auto space, demand remains healthy led by GST benefit, which was announced last year, however growth will taper down hereon on account of high base of last year. This is also having a positive trickle-down impact on auto ancillary industry. While tailwinds persist in the sector, higher commodity prices will impact profitability of auto companies, while for ancillary companies it will be passed on. The IT sector has seen sharp rally in the recent months, largely on account of Anti AI theme and positive surprise in the recent earnings season. However, due to structural challenges around AI led disruption in the industry, sentiments remain bleak.

With quarterly earnings underway for corporate India, initial readthrough has been positive with 231 of NSE 500 companies reporting Sales/PAT growth of 24%/25% respectively. Ex-Energy PAT grew 23% in both large and mid-caps companies, while small caps delivered 55% growth, aided partly by low-base and concentrated gains. The feared Q2 earnings setback has therefore not materialised. Rapid repricing, relatively benign credit costs and the partial pass-through of September's crude shock helped companies absorb cost pressures. The test shifts to Q3, particularly for cement, automobiles and other commodity-consuming businesses. At current levels Nifty 50 is trading at 19.3x trailing P/E, well below its historic average.

Source: Kotak Securities, HSBC, Motilal Oswal Securities, Elara, Industry reports. Data as on October 31, 2026
**Mutual Fund industry data is published during mid-month*

Equity Market Performance

(as on October 31, 2026)

Index Name	1 Month	3 Months	6 Months	1 Year	YTD
Broad Based Indices					
Nifty 50 TRI	1.95%	-5.29%	-3.13%	-10.91%	-9.45%
NIFTY Large Midcap 250 TRI	-1.32%	-7.32%	-3.40%	-7.09%	-5.98%
Nifty Midcap 150 TRI	-3.69%	-8.89%	-3.95%	-4.97%	-3.90%
Nifty Smallcap 250 TRI	-5.78%	-6.29%	0.62%	1.00%	-2.61%
Sector Based Indices					
Nifty Auto TRI	-3.31%	-11.42%	-1.06%	-8.88%	-4.17%
Nifty Bank TRI	0.10%	-4.35%	0.33%	-7.61%	-4.73%
Nifty Commodities TRI	-3.63%	-8.83%	-11.83%	-4.85%	-3.67%
Nifty Energy TRI	-4.57%	-9.42%	-13.74%	-0.05%	-2.51%
Nifty Financial Services TRI	0.30%	-6.88%	-2.88%	-9.69%	-8.08%
Nifty FMCG TRI	-2.02%	-11.19%	-14.10%	-20.83%	-21.69%
Nifty Healthcare TRI	1.93%	-1.80%	10.59%	12.91%	12.50%
Nifty Infrastructure TRI	0.75%	-6.39%	-6.03%	-7.85%	-7.26%
Nifty IT TRI	18.06%	6.53%	12.16%	-12.48%	-7.13%
Nifty Media TRI	3.10%	0.96%	12.24%	13.33%	6.63%
Nifty Metal TRI	-7.51%	-7.12%	-7.43%	6.74%	12.38%
Nifty MNC TRI	-6.23%	-13.76%	-10.13%	-5.92%	-4.63%
Nifty Pharma TRI	2.60%	2.27%	16.99%	20.06%	23.05%
Nifty Private Bank TRI	1.34%	-1.48%	3.56%	-5.24%	-2.97%
Nifty PSE TRI	-2.96%	-8.16%	-13.91%	-6.44%	-8.03%
Nifty PSU Bank TRI	2.73%	-1.58%	-2.26%	-2.78%	1.36%
Nifty Realty TRI	-3.94%	-9.60%	3.04%	-6.86%	-13.70%
Nifty Services Sector TRI	6.49%	-1.03%	3.00%	-7.27%	-5.96%

Less than 1 year Absolute returns, Greater than 1 year Compound Annualized returns

Source: Nifty Indices

Market Outlook - Fixed Income

Debt Market Commentary – October 2026

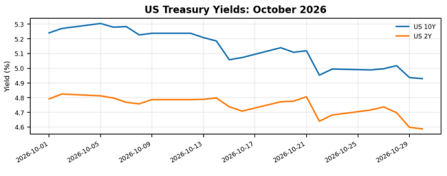
India's fixed income market adjusted to a firmer monetary policy stance in October as the Reserve Bank of India (RBI) delivered a 25 bps repo rate hike to 5.50%. Domestic rates experienced an upward repricing across shorter maturities, reflecting the policy action, persistent energy prices with Brent crude trading above $110/bbl, seasonal currency demand, and an increase in US dollar forward premiums. The sovereign curve saw marked bear-flattening, with 1- to 2-year yields advancing by ~57–60 bps during the month, whereas intermediate and long-dated paper moved up more moderately. Globally, the external rates environment showed signs of stabilization toward month-end as the US Federal Reserve maintained a policy pause and US Treasury yields eased off their cycle highs. However, domestic liquidity tightening and inflation caution limited the scope for local duration to participate in this external relief, keeping portfolio strategy oriented towards front-end carry and disciplined duration positioning.

Sources: Cogencis; Bloomberg; RBI; US Federal Reserve. Data as on October 30, 2026.

Global Rates: Fed on Pause as US Yields Ease off Peaks

Global central banks adopted an observational posture during October following the synchronized tightening delivered in September 26. After lifting the federal funds target range by 25 bps to 3.75%–4.00% in September, the Federal Reserve held rates steady at its late-October meeting to evaluate the ongoing economic impact of tighter credit conditions and higher real yields.

This policy pause catalyzed a turnaround in US sovereign bonds. The US 10-year Treasury yield, which had surpassed 5.20% earlier in the month, softened back into the 4.85%–4.95% range by late October as financial markets consolidated expectations of a sustained plateau in US rates. Similar pauses across other major central banks helped steady cross-border capital flows. For domestic debt managers, while the softening in US benchmark yields reduced the risk of imported rate volatility, it did not provide sufficient impetus to extend duration locally, where domestic policy tightening and commodity inputs remained the primary drivers.

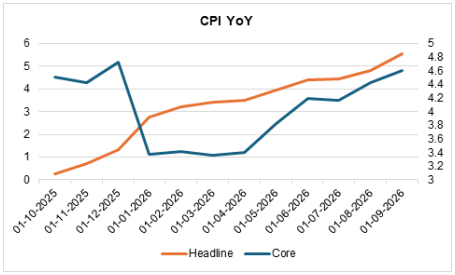


Source: Bloomberg. From: Oct 1, 2026, to Oct 30, 2026.

RBI Moves to Calibrated Tightening as Inflation Risks Re-emerge

The RBI's October 5–7 MPC meeting marked a clear shift in the policy backdrop. The Committee raised the policy repo rate by 25 bps to 5.50% and changed its stance from neutral to calibrated tightening. The SDF rate was adjusted to 5.25%, while the MSF and Bank Rate moved to 5.75%. The Governor highlighted that rate cuts were off the table in the near term, with future action dependent on the evolution of underlying inflation, second-round effects and demand conditions.

The policy decision came against a renewed rise in domestic price pressures. September headline CPI increased to 5.54% from 4.83% in August, while core CPI rose to 4.60% from 4.43%. WPI inflation also moved higher to 11.39% in September from 9.92% in August. The acceleration in both consumer and wholesale inflation, together with the sharp rise in crude during October, reduces the scope for a quick reversal in the policy stance.



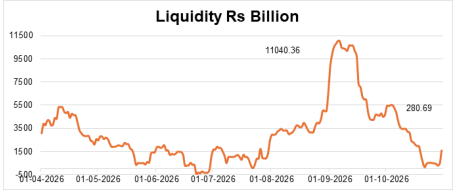
Sources: Bloomberg; MoSPI CPI release dated 12 October 2026; Bloomberg WPI series.

Growth remains a counterweight to the inflation concerns. India recorded real GDP growth of 7.8% for Q1FY27, while credit growth was at 18.23% and deposit growth 16.72% as of 18th October. Resilient activity and strong credit aggregates provide RBI with room to prioritise inflation control over near-term growth support.

Liquidity Dynamics: Festive Cash Drain and Forward Premiums Tighten Conditions

Banking-system liquidity trended tighter through October due to a confluence of seasonal currency demand, tax outflows, and foreign exchange dynamics. While approximately ₹1.43 lakh crore of long-tenor VRRR operations matured in early October, the liquidity was absorbed by structural cash drains. Currency in circulation (CIC) expanded noticeably ahead of the festive season, drawing primary reserves out of the banking sector at a time when credit growth continued to outstrip deposit accretion.

A key contributor to wholesale funding pressures was the widening of US dollar/rupee forward premiums over the month. Higher forward premiums may have led to arbitrage with domestic rates which banks may have access. Consequently, commercial banks turned to domestic certificate of deposit (CD) issuances to meet their balance sheet and credit requirements, adding supply to money markets. The RBI maintained fine-tuning operations to keep overnight rates anchored near the upper bound of the policy corridor, reinforcing the upward shift in front-end money market yields.



Sources: Cogencis; Bloomberg; RBI.

USD/INR: Currency Stabilizes After Initial Oil-Driven Volatility

The rupee exhibited relative stability over October, absorbing external pressures from elevated oil prices and broader dollar strength. USD/INR opened the month around 96.32 and reached an intra-month peak of 96.78 on October 8 as Brent crude advanced.

Consistent two-way market interventions by the RBI across spot and forward desks contained speculative pressure and smoothed market adjustments. Supported by the domestic rate hike and exporter sales, the currency recovered, strengthening to an intra-month low of 94.46 on October 21 before closing at 94.95. This represented a net appreciation of 88 bps compared to September's finish of 95.83, reflecting solid external buffers. Nonetheless, sustained triple-digit crude prices remain an ongoing monitorable for the trade deficit.

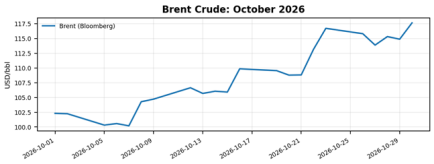


Source: Bloomberg

Brent Crude: Elevated Energy Benchmarks Anchor Inflation Risk Premia

Crude oil benchmarks remained elevated throughout October. Brent crude rose from $97.84/bbl at the end of September ($102.17/bbl on October 1) to an intra-month high of $116.83/bbl on October 23, before settling at $112.27/bbl. WTI crude displayed a comparable trajectory, moving from $89.97/bbl to an intra-month peak of $103.38/bbl, ending at $102.85/bbl.

The persistence of Brent crude above $110/bbl supported the RBI's decision to maintain an active disinflationary bias. Elevated energy costs sustain upside risks for retail inflation and logistics, maintaining a baseline risk premium across domestic fixed income that discourages aggressive duration extension.



Source: Bloomberg, CO1 Commodity

G-sec and T-bill Curve: Bear-Flattening Shifts Relative Value to the Belly

October's yield curve dynamics were defined by a pronounced bear-flattening as the front end absorbed the 25 bps rate hike, hawkish MPC minutes, and system cash tightness. Benchmark 1-year and 2-year G-sec yields rose by 57 bps (to 6.67) and 60 bps (to 7.06%) respectively, mirrored in money markets where 3-month and 6-month T-bill cut-offs advanced by 45 bps (to 5.95%) and

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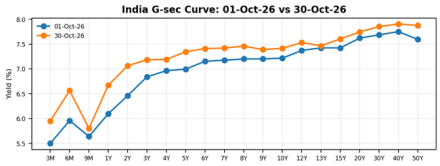
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Market Outlook - Fixed Income

60.5 bps (to 6.57%). In contrast, longer tenors were more stable: the 5-year yield rose 35 bps to 7.35%, the 10-year benchmark moved up 20 bps to 7.41%, and 30-year yields ended 17 bps higher at 7.85%. Consequently, the 1Y–10Y curve slope flattened by 38 bps to 74 bps, while the 2Y–10Y spread compressed by 40 bps to just 35 bps.

From a portfolio allocation standpoint, this flattening has altered the risk-reward equation across tenors. Extending duration from 2 years out to 10 years currently yields only 35 bps of incremental spread—an inadequate cushion against potential commodity shocks and supply absorption risks. Rather than adding unhedged long duration, the curve now Favors intermediate maturities. The 3- to 5-year belly (yielding 7.19%–7.35%) offers an optimal combination of absolute yield and defensiveness, capturing roll-down gains into the steeper short end without the capital volatility of the long end. However, we also favour 10 year point from tactical trading perspective.

The 10-year benchmark closed at 7.41%, up from 7.21% at the start of October. The continued rise in intermediate yields, alongside a comparatively smaller move at the long end, has steepened the policy repricing into the belly. The higher absolute yield level improves prospective carry, but volatility around the new policy stance argues for staggered entry points rather than a broad duration extension.

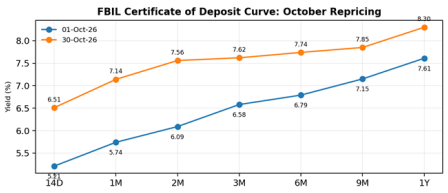


Source: Cogencis. Sovereign curve observations: 1 October and 30 October 2026.

FBIL CD Curve: Elevated Absolute Yields, but Funding Costs Have Reset Higher

The FBIL (Financial Benchmarks India Private Ltd.) CD curve moved sharply higher across tenors during October. The 1-year rate increased by around 69 bps to 8.30%, while the 6-month rate increased by around 95 bps to 7.74%, and the 3-month rate rose by around 104 bps to 7.62%. The CD repricing reflects RBI's policy-rate increase, banks' own deposit and liquidity positions, and tenor-specific supply-demand conditions. A further source of pressure may have come from the sharp rise in USD/INR forward premiums during October. Higher forward premiums make it more expensive for participants to hedge dollar funding into rupees, reducing the relative economics of swapped foreign-currency funding and potentially increasing reliance on domestic wholesale funding, including CDs. This provides a plausible channel linking FX hedging costs with domestic CD pricing, alongside the RBI rate increase and changes in surplus liquidity.

This repricing creates an advantageous accrual opportunity for low-duration and money market strategies. At 8.30%, the 1-year bank CD segment enables investors to lock in high-quality carry well above the policy rate, providing an appealing risk-adjusted return while avoiding duration exposure in an uncertain macro environment.



Source: Cogencis FBIL CD curve, Observations: 1 October and 30 October 2026

PSU AAA Corporate Bonds: Defensive Carry and Roll-Down

The PSU AAA curve offers meaningful absolute carry over the sovereign curve, particularly in the 1–3 year segment. The 1-year PSU AAA yield is around 8.25%, compared with a 1-year G-sec yield of 6.67%, implying a spread of approximately 158 bps. At 2 years, the yield is 8.34% with a spread of around 128 bps; at 3 years, the yield is 8.33% with a spread of around 114 bps. The spread cushion narrows as maturity extends, while the short-to-intermediate segment retains a relatively attractive carry-and-roll profile.

Source: Cogencis.

Tenor	G-sec (%)	PSU AAA (%)	Spread (bps)
6M	6.57	7.89	132
1Y	6.67	8.25	158
2Y	7.06	8.34	128
3Y	7.19	8.33	114
4Y	7.19	8.27	108
5Y	7.35	8.31	96
7Y	7.42	8.14	72
10Y	7.41	8.27	86
15Y	7.60	8.28	68

Source: Cogencis, PSU AAA and sovereign yields as at 30 October 2026; spreads calculated as PSU AAA less comparable G-sec yield.

We prefer high-quality 2–5 year PSU AAA exposure for defensive carry and roll-down, subject to issuer-level credit assessment and secondary-market liquidity. Longer-duration corporate exposure should remain selective given the higher sensitivity to any further rise in term premium and funding costs.

Outlook

Our investment stance across Indian fixed income remains anchored in carry and accrual, with a defensive and selective approach to outright duration. October's rate hike and front-end repricing have elevated nominal yields across money markets and short corporate bonds to attractive levels, but the combination of triple-digit crude prices, tight banking liquidity, and an alert central bank warrants patience on duration extension.

In the 6-month to 1-year money market segment, elevated rates on 1-year bank CDs (8.30%) and short PSU AAA paper (8.25%) offer an effective anchor for short term portfolios, allowing them to harvest high-quality accrual with minimal mark-to-market risk. For short- and medium-duration funds, the 3- to 5-year sovereign and corporate segment (yielding ~7.20%–7.35% in G-sec and ~8.30%–8.34% in AAA corporates) represents the preferred maturity band, delivering a balanced coupon buffer and predictable roll-down potential.

At the long end of the curve, positioning remains tactical. With the 10-year benchmark at 7.41% and 30- to 50-year yields near 7.85%–7.87%, the flat curve profile does not offer compelling risk-adjusted value given prevailing commodity headwinds. We prefer to maintain liquidity and wait for supply-driven yield concessions or a sustained cooling in global crude benchmarks before extending portfolio duration. Key monitorable for November include post-festive currency reflux into the banking system, crude price stability below $100/bbl, global yield movements following the Fed's pause, and the trajectory of domestic CPI inflation. Overall, the portfolio posture remains cantered on earning high-quality carry while retaining flexibility.

Source- Bloomberg, RBI, MOSPI, TMA, Data latest available as on October 30, 2026

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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

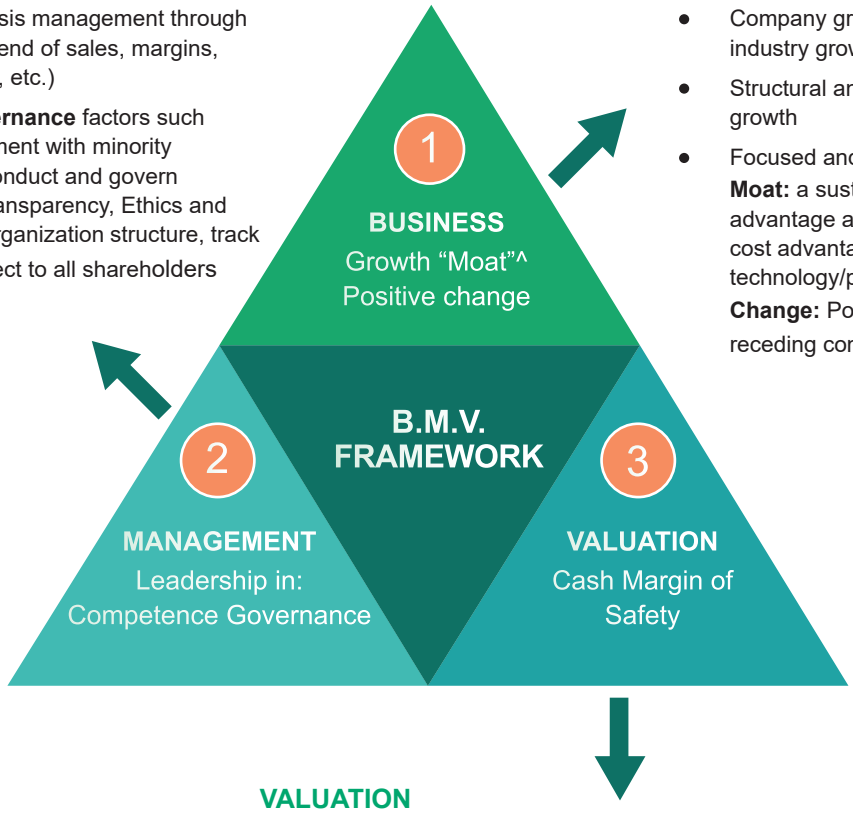
BUSINESS

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



VALUATION

- **Cash flow** is central to the way we think about a company’s value
- **Valuations:** Intrinsic value, DCF (Discounted Cash Flow), Dividend Yield, Operating Cash Yield, etc.
- The narrower the ‘moat’ or weaker the management, the greater is the **margin of safety** required
- Superior **risk-reward** profile

^A sustainable competitive advantage

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

Baroda BNP PARIBAS MUTUAL FUND

Macro-Economic Dashboard

	Oct 25	Nov 25	Dec 25	Jan 26	Feb 26	Mar 26	Apr 26	May 26	Jun 26	Jul 26	Aug 26	Sep 26	Oct 26
Banking													
Currency in circulation (% YoY)	8.1	9.0	10.2	11.1	11.6	12.0	12.0	12.1	12.4	12.5	12.7	13.4	
M3 (% YoY)	10.6	9.9	12.1	12.0	12.6	15.3	12.8	12.0	13.0	14.7	17.4	19.1	
Bank non-food credit growth (%YoY)	12.2	11.4	14.8	14.4	14.3	15.9	16.0	17.4	18.3	19.1	18.8	19.2	18.2
Personal credit (%YoY)	14.0	12.8	14.4	14.9	15.2	16.2	16.0	15.4	15.8	16.2	16.9	17.3	
Credit to industry (%YoY)	10.0	9.6	13.3	12.1	13.5	15.0	15.1	17.5	19.2	20.0	18.2	19.5	
Credit to services (%YoY)	13.0	11.7	15.3	15.5	16.3	19.0	18.6	20.4	21.4	22.9	24.3	28.3	
Deposit growth (%YoY)	10.8	10.2	12.7	12.5	11.9	13.5	12.5	12.2	13.3	15.4	17.8	17.8	16.7
Credit to deposit ratio (%)	80.2	80.5	81.7	82.3	82.4	81.4	82.5	82.7	82.6	81.9	81.7	81.0	81.6
10 year G-Sec yields (%)	6.53	6.51	6.59	6.70	6.66	7.04	7.02	7.00	6.75	6.84	6.95	7.19	7.41
Weighted average deposit rate of banks (%)	6.78	6.73	6.68	6.64	6.62	6.62	6.59	6.57	6.58	6.58	6.56	6.55	
Weighted average lending rate of banks (%)	9.24	9.21	9.06	9.04	9.00	8.99	8.98	8.97	8.96	8.97	8.96	8.96	
Median MCLR (%)	8.55	8.50	8.45	8.40	8.45	8.40	8.55	8.65	8.50	8.60	8.70	8.61	8.55
Commercial Paper issuance (%YoY)	7.8	12.7	3.5	(3.9)	2.7	3.9	2.8	(3.2)	8.4	7.2	17.6	27.3	
Industry													
Cement production (%YoY)	5.2	15.1	14.0	11.3	9.1	4.7	8.3	8.4	9.9	13.1	12.5	9.8	
Steel production (%YoY)	9.5	11.6	11.1	13.8	9.9	9.6	4.7	5.1	5.6	2.9	3.4	4.9	
IIP (%YoY)	0.0	6.5	5.8	4.4	5.2	3.0	4.9	5.0	8.8	6.7	8.0	6.7	
Mining (%YoY)	3.0	3.2	0.6	(0.5)	(2.4)	(2.6)	(3.8)	-1.4	1.6	(0.9)	(5.6)	(6.2)	
Manufacturing (%YoY)	(0.3)	8.9	7.9	5.0	5.9	4.0	6.1	5.2	9.5	7.3	9.0	7.6	
Electricity (%YoY)	(1.9)	(6.3)	(3.1)	6.3	8.6	1.2	4.6	10.3	11.3	8.7	12.3	11.2	
Capital goods production (%YoY)	8.1	18.8	14.4	14.3	19.1	8.5	12.0	15.5	17.9	19.0	16.9	10.4	
Consumer durable production (%YoY)	(6.0)	13.0	7.4	(0.2)	4.2	2.4	5.6	8.0	10.3	12.0	11.1	6.0	
Consumer non-durable production (%YoY)	(9.4)	3.9	5.9	(1.2)	1.6	(0.6)	0.2	(0.4)	5.6	(0.8)	2.1	1.4	
PMI Manufacturing Index	59.2	56.6	55.0	55.4	56.9	53.9	54.7	55.0	54.2	53.5	52.8	55.1	54.7
PMI Services Index	58.9	59.8	58.0	58.5	58.1	57.5	58.8	59.8	57.4	53.3	54.1	55.2	
PMI Composite Index	60.4	59.7	57.9	58.4	58.9	57.0	58.2	59.3	57.1	54.3	54.3	55.9	
Consumer													
Rural wage (%YoY)	19.8	19.3	19.1	18.8	18.6	18.2	17.7	17.3	16.9				
Urban unemployment (%)	7.4	6.2	6.8	8.3	7.2	6.9	6.7	8.0	7.2			5.2	
Rural unemployment (%)	7.6	7.0	7.0	6.0	6.3	6.4	6.7	6.2	6.3			3.4	
Naukri job speak index (%YoY)	(9.3)	23.5	13.2	3.4	11.9	9.2	5.8	1.0	6.1	5.0	13.7	1.7	
Motorvehicle sales (%YoY)	4.6	21.0	36.1	23.5	29.9	18.2	27.1	16.8	20.0	24.9	15.5	15.8	
Passenger vehicle (%YoY)	17.2	18.7	26.8	12.6	10.6	16.0	25.4	27.3	24.1	34.3	36.5	22.0	
Commercial vehicle (%YoY)	10.2	28.0	26.5	26.6	29.4	10.2	12.2	11.5	31.6	27.2	35.6	33.2	
Two wheeler (%YoY)	2.1	21.2	39.4	26.2	35.2	19.3	28.4	14.9	18.7	22.7	10.9	14.0	
Tractor sales	14.8	30.1	37.1	43.0	34.2	29.1	26.8	19.6	11.9	20.5	7.7	(18.1)	
Petrol consumption (%YoY)	7.0	2.6	7.1	5.6	6.1	7.6	6.8	3.4	7.5	9.2	8.2	8.0	
Diesel consumption (%YoY)	(0.5)	4.7	5.0	3.1	4.3	8.0	0.9	1.6	6.2	10.0	6.8	5.6	
Air traffic (%YoY)	2.7	6.9	(4.1)	3.7	(0.4)	(1.2)	(3.5)	9.5	(1.1)	(4.8)	(6.3)	(6.5)	
Foreign tourist arrivals (%YoY)	(5.1)	(2.0)	2.0	5.2	6.1	(1.6)	(14.7)	9.0	6.6				
Freight													
Major port traffic (%YoY)	12.0	14.6	12.8	7.6	3.8	0.7	2.4	6.6	9.2	8.8	8.4	12.6	
Rail freight traffic (%YoY)	2.3	4.2	3.2	2.9	4.0	3.1	(1.0)	1.4	4.0	8.9	5.3	6.1	
E-way bills generated (%YoY)	8.2	27.6	23.5	15.8	18.8	12.9	11.8	10.9	14.5	6.0	7.7	7.2	
Foreign Trade													
Export growth (%YoY)	(11.8)	19.4	1.9	0.4	(0.8)	(7.4)	13.8	18.0	15.5	19.6	26.1	23.1	
Import growth (%YoY)	16.6	(1.9)	8.8	19.8	25.0	(6.2)	10.0	20.6	31.0	17.5	14.1	8.0	
Non-oil, non-gold imports (%YoY)	12.4	16.8	12.0	5.7	17.9	10.2	14.7	8.6	28.9	18.6	19.5	19.9	
Capital goods imports (%YoY)	12.9	14.6	16.4	13.8	19.8	20.5	13.9	7.5	25.4	14.3	12.8	11.7	
Fiscal													
Central Government expenditure (%YoY)	(11.1)	12.4	(7.3)	(8.5)	9.7	13.3	23.5	9.1	0.0	18.5	(0.4)	11.7	
Indirect tax (%YoY)	3.2	(7.4)	78.4	7.2	15.2	8.3	14.0	7.6	2.9	17.2	6.3	-6.3	
GST Collections (Rs.bn)	1881.2	1702.8	1745.5	1933.8	1836.1	2000.6	2427.0	1941.8	1948.1	2112.1	1998.5	2035.2	
GST collections (YoY)	0.4%	-6.6%	-1.3%	-1.1%	8.1%	2.0%	8.7%	3.2%	13.9%	15.4%	14.8%	14.7%	
Inflation													
CPI (%YoY)	0.3	0.7	1.3	2.7	3.2	3.4	3.5	3.9	4.4	4.4	4.8	5.5	
Core CPI (%YoY)	4.4	4.3	4.6	3.4	3.4	3.4	3.4	3.8	4.2	4.2	4.4	4.6	
WPI (%YoY)	-1.18	-0.59	0.30	1.19	2.18	3.98	8.26	9.68	9.87	9.78	9.9	11.4	
Negative (+)	13	6	7	11	7	10	9	10	5	6	7	1	
Positive (+)	37	44	43	39	43	40	41	40	45	40	37	2	

Negative Watch Neutral Positive

Data is as on month-on-month basis
Source: 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 November 03rd, 2026.

Bank non-food credit growth eased from a multi-month high of 19.2% in Sept-26 to 18.2% in Oct-26, the peak aggressive lending velocity seen through mid-2026 is beginning to level out.

Deposit growth mirrored the credit deceleration, dropping from 17.8% down to 16.7% in Oct-26. This parallel move helps maintain a relatively stable credit-to-deposit gap, preventing further immediate pressure on bank liquidity cushions.

The 10-year G-Sec yield surged by 22 basis points to 7.41% in October, reaching its highest level in the tracked period.This indicates escalating market expectations of tighter monetary policy, persistent inflation concerns, or aggressive government borrowing crowding out secondary market supply.

The PMI Manufacturing Index declined from 55.1 in Sept-26 to 54.7 in October, signaling a minor deceleration in growth velocity, though it remains firmly within expansionary territory (above 50.0).

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

Fund Details

Date of allotment: September 23, 2004

Tier 1 Benchmark: Nifty 100 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	20.6830	25.2390
Growth	212.0142	248.3810

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	2487.11
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	2462.66

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Jitendra Sriram	27 Years	16-Jun-22
Mr. Kushant Arora	11 years	21-Oct-24

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.00%	0.81%
Base Expense Ratio (as on October 31, 2026)	1.70%	0.69%

Quantitative Measures / Risk Measures

Standard Deviation (%)	15.01
Beta	0.99
Sharpe Ratio (%)	0.30
Information Ratio	0.33

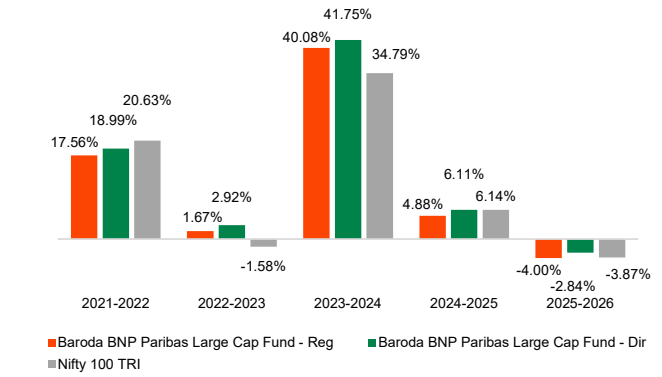
Market Capitalization (% of Net Assets)

Large Cap	86.37
Mid Cap	10.46
Small Cap	-
Cash	3.17

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-4.96	-3.81	-8.18
Last 3 years	10.26	11.58	9.17
Last 5 years	8.26	9.56	7.22
Since Inception	14.79	14.08	14.16

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 23-Sep-04, Scheme Inception Date (Direct Plan): 02-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. ICICI Bank Ltd	6.42
2. HDFC Bank Ltd	5.52
3. Reliance Industries Ltd	5.27
4. Larsen & Toubro Ltd	4.41
5. Bharti Airtel Ltd	4.29
6. Hitachi Energy India Limited	4.14
7. Eternal Limited	3.48
8. Infosys Ltd	3.43
9. Kotak Mahindra Bank Ltd	3.34
10. State Bank of India	2.99

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 100 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.27
b) Gross Exposure Turnover:	0.48

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.29
Larsen & Toubro Ltd		0.09
Bharti Airtel Ltd		0.38
Eternal Limited		0.33
Infosys Ltd		0.89
Kotak Mahindra Bank Ltd		0.30
Divis Laboratories Ltd		0.12
	HDFC Bank Ltd	-0.17
	Reliance Industries Ltd	-0.15
	Hitachi Energy India Limited	-0.56
	State Bank of India	-0.02

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	1.81%	2.00%
Direct	0.80%	0.81%

3) Change in Risk-o-meter
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	26,60,000	16,60,000
Market Value as on Month end (Regular)	1,16,369	3,64,106	7,19,817	21,52,825	1,27,03,793	N.A.
Scheme Return (% CAGR*) (Regular)	-5.60	0.74	7.22	11.25	12.38	N.A.
Market Value as on Month end (Direct)	1,17,133	3,71,193	7,44,551	23,16,757	N.A.	71,165
Scheme Return (% CAGR*) (Direct)	-4.43	2.00	8.58	12.63	N.A.	13.19
Nifty 100 TRI (% CAGR*)	-8.16	0.20	5.95	10.70	12.04	11.44
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	10.40	11.64	11.09

#Inception Date: September 23, 2004 for Regular Plan, January 01, 2013 for Direct Plan

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. Data as on October 30, 2026

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

Fund Details

Date of allotment: September 04, 2020

Tier 1 Benchmark: BSE 250 Large & Mid Cap TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	17.2144	19.9843
Growth	26.1009	28.4984

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	1751.58
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	1753.65

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Jitendra Sriram	27 Years	01-Jul-26
Mr. Kirtan Mehta	26 years	01-Jan-25

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.06%	0.84%
Base Expense Ratio (as on October 31, 2026)	1.77%	0.72%

Quantitative Measures / Risk Measures

Standard Deviation (%)	16.58
Beta	1.04
Sharpe Ratio (%)	0.39
Information Ratio	0.46

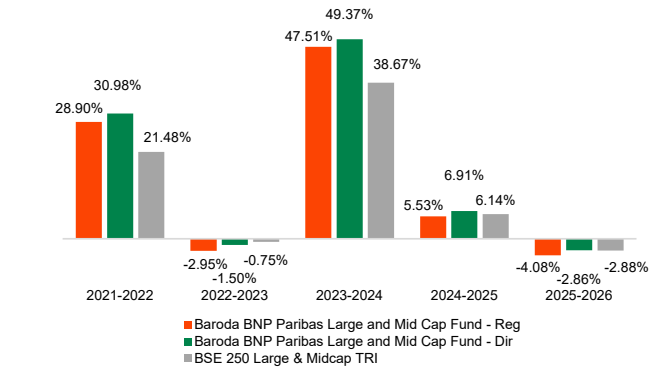
Market Capitalization (% of Net Assets)

Large Cap	51.2
Mid Cap	36.8
Small Cap	7.7
Cash	4.25

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-5.02	-3.83	-7.47
Last 3 years	12.28	13.71	9.84
Last 5 years	9.47	10.93	8.33
Since Inception	16.86	18.54	15.35

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 04-Sep-20. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. One 97 Communications Limited	3.36
2. Bharti Airtel Ltd	3.25
3. Reliance Industries Ltd	2.99
4. Radico Khaitan Ltd	2.94
5. Navin Fluorine International Ltd	2.90
6. HDFC Bank Ltd	2.85
7. Bharat Heavy Electricals Ltd	2.67
8. Larsen & Toubro Ltd	2.59
9. ICICI Bank Ltd	2.44
10. Infosys Ltd	2.44

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE 250 Large & Mid Cap TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.76
b) Gross Exposure Turnover:	0.80

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Bharti Airtel Ltd		1.01
Reliance Industries Ltd		0.32
Navin Fluorine International Ltd		0.16
HDFC Bank Ltd		0.14
Larsen & Toubro Ltd		0.09
ICICI Bank Ltd		0.15
Infosys Ltd		0.92
Eicher Motors Limited		0.04
	One 97 Communications Limited	-0.07
	Radico Khaitan Ltd	-0.18
	Bharat Heavy Electricals Ltd	-0.17
	The Federal Bank Limited	-1.15
	Indusind Bank Ltd	-0.64

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	1.88%	2.06%
Direct	0.83%	0.84%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	7,30,000	7,30,000
Market Value as on Month end (Regular)	1,16,614	3,67,988	7,55,024	N.A.	10,13,062	N.A.
Scheme Return (% CAGR*) (Regular)	-5.22	1.43	9.14	N.A.	10.66	N.A.
Market Value as on Month end (Direct)	1,17,393	3,75,609	7,84,554	N.A.	N.A.	10,62,486
Scheme Return (% CAGR*) (Direct)	-4.03	2.78	10.68	N.A.	N.A.	12.21
BSE 250 Large & Midcap TRI (% CAGR*)	-8.08	0.60	6.92	N.A.	8.78	8.78
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	N.A.	7.00	7.00

#Inception Date: September 4, 2020

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: May 02, 2006

Tier 1 Benchmark: Nifty Midcap 150 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	53.6290	69.0527
Growth	103.0282	124.9134

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	2451.60
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	2466.42

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Rohan Korde	21 Years	01-May-26
Mr. Ankeet Pandya	11 years	01-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil; • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV; • If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil. For detailed load structure please refer Scheme Information Document.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.00%	0.58%
Base Expense Ratio (as on October 31, 2026)	1.70%	0.49%

Quantitative Measures / Risk Measures

Standard Deviation (%)	16.07
Beta	0.85
Sharpe Ratio (%)	0.49
Information Ratio	-0.09

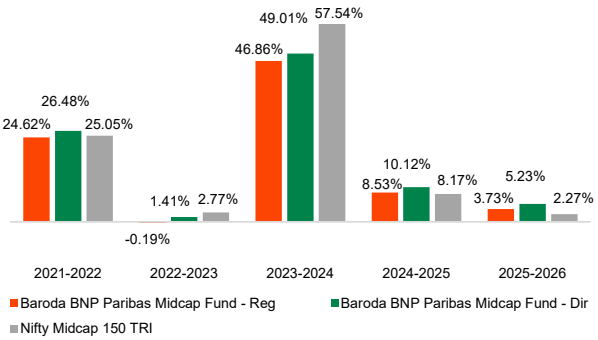
Market Capitalization (% of Net Assets)

Large Cap	12.1
Mid Cap	68.6
Small Cap	15.8
Cash	3.48

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-0.53	0.90	-3.90
Last 3 years	13.68	15.33	13.73
Last 5 years	11.84	13.51	13.83
Since Inception	12.07	18.22	13.84

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 02-May-06, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Bharat Heavy Electricals Ltd	2.85
2. Indian Bank	2.35
3. Acutaas Chemicals Limited	2.30
4. IPCA Laboratories Ltd	2.28
5. GE Vernova T&D India Limited	2.05
6. The Phoenix Mills Limited	2.00
7. One 97 Communications Limited	1.93
8. Multi Commodity Exchange of India Ltd	1.89
9. Hindustan Petroleum Corporation Ltd	1.81
10. Persistent Systems Ltd	1.73

Additional Information pertaining to Portfolio of the scheme

Click here for Detailed Investment in Securities

Click here for Allocation of Net Asset by Sectors

Click here for Allocation of Net Asset by Asset Class

Click here for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.47
b) Gross Exposure Turnover:	0.48

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Indian Bank		0.10
Acutaas Chemicals Limited		0.16
IPCA Laboratories Ltd		0.05
The Phoenix Mills Limited		0.07
One 97 Communications Limited		0.01
Persistent Systems Ltd		0.04
	Bharat Heavy Electricals Ltd	-0.47
	GE Vernova T&D India Limited	-0.05
	Multi Commodity Exchange of India Ltd	-0.02
	Hindustan Petroleum Corporation Ltd	-0.01
	Ujjivan Small Finance Bank Limited	-0.39

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	1.77%	2.00%
Direct	0.56%	0.58%

3) Change in Risk-o-meter
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	24,60,000	16,60,000
Market Value as on Month end (Regular)	1,16,563	3,83,488	7,96,161	26,45,218	1,52,16,392	N.A.
Scheme Return (% CAGR*) (Regular)	-5.30	4.16	11.27	15.11	15.49	N.A.
Market Value as on Month end (Direct)	1,17,474	3,92,708	8,30,706	29,01,838	N.A.	61,44,798
Scheme Return (% CAGR*) (Direct)	-3.90	5.74	12.99	16.83	N.A.	17.34
Nifty Midcap 150 TRI (% CAGR*)	-7.73	3.19	12.21	16.73	16.21	17.30
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	10.40	11.15	11.09

#Inception Date: May 2, 2006 for Regular Plan, January 01, 2013 for Direct Plan

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. Data as on October 30, 2026

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

Fund Details

Date of allotment: October 30, 2023

Tier 1 Benchmark: Nifty Small Cap 250 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	12.8446	13.4078
Growth	13.1814	13.7399

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.) 1210.98

Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.) 1246.74

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Paresh Jain	22 Years	01-Jul-26
Mr. Himanshu Singh	10 years	21-Oct-24

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.17%	0.93%
Base Expense Ratio (as on October 31, 2026)	1.85%	0.79%

Quantitative Measures / Risk Measures

Standard Deviation (%)	17.27
Beta	0.72
Sharpe Ratio (%)	-0.31
Information Ratio	-0.51

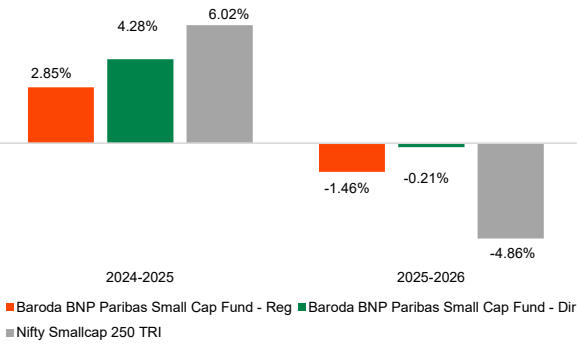
Market Capitalization (% of Net Assets)

Large Cap	5.6
Mid Cap	13.0
Small Cap	75.1
Cash	6.35

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	0.44	1.70	-2.61
Last 3 years	9.64	11.17	12.39
Last 5 years	N.A.	N.A.	N.A.
Since Inception	9.64	11.16	12.34

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 30-Oct-23. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Karur Vysya Bank Ltd	4.39
2. Laurus Labs Limited	4.07
3. Navin Fluorine International Ltd	3.44
4. Multi Commodity Exchange of India Ltd	3.42
5. PhysicsWallah Limited	2.88
6. Bharat Heavy Electricals Ltd	2.87
7. Acutaas Chemicals Limited	2.64
8. Emcure Pharmaceuticals Ltd	2.63
9. Dr. Lal Pathlabs Limited	2.58
10. Sansera Engineering Limited	2.58

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Small Cap 250 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.94
b) Gross Exposure Turnover:	0.95

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Karur Vysya Bank Ltd		0.83
Laurus Labs Limited		0.89
Navin Fluorine International Ltd		0.34
Multi Commodity Exchange of India Ltd		0.06
PhysicsWallah Limited		0.27
Bharat Heavy Electricals Ltd		0.23
Acutaas Chemicals Limited		0.71
Emcure Pharmaceuticals Ltd		0.04
Dr. Lal Pathlabs Limited		0.03
	Sansera Engineering Limited	-0.19
	Ujjivan Small Finance Bank Limited	-0.48
	CreditAccess Grameen Limited	-0.39

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	1.97%	2.17%
Direct	0.92%	0.93%

3) Change in Risk-o-meter
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	N.A.	N.A.	3,60,000	3,60,000
Market Value as on Month end (Regular)	1,20,695	3,75,803	N.A.	N.A.	3,75,803	N.A.
Scheme Return (% CAGR*) (Regular)	1.08	2.82	N.A.	N.A.	2.82	N.A.
Market Value as on Month end (Direct)	1,21,516	3,84,010	N.A.	N.A.	N.A.	3,83,676
Scheme Return (% CAGR*) (Direct)	2.37	4.25	N.A.	N.A.	N.A.	4.19
Nifty Small Cap 250 TRI (% CAGR*)	0.35	2.91	N.A.	N.A.	2.91	2.91
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	N.A.	N.A.	-0.53	-0.53

#Inception Date: October 30, 2023

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. Data as on October 30, 2026

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

Fund Details

Date of allotment: August 17, 2022

Tier 1 Benchmark: Nifty 500 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	12.4980	13.2357
Growth	14.9693	15.8483

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	1165.94
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	1174.07

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Jitendra Sriram	27 Years	01-Jul-26
Mr. Kirtan Mehta	26 years	01-Jan-25

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 12 months from the date of allotment Nil. For detailed load structure please refer Scheme Information Document.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.17%	1.01%
Base Expense Ratio (as on October 31, 2026)	1.85%	0.86%

Quantitative Measures / Risk Measures

Standard Deviation (%)	16.05
Beta	0.99
Sharpe Ratio (%)	0.29
Information Ratio	0.04

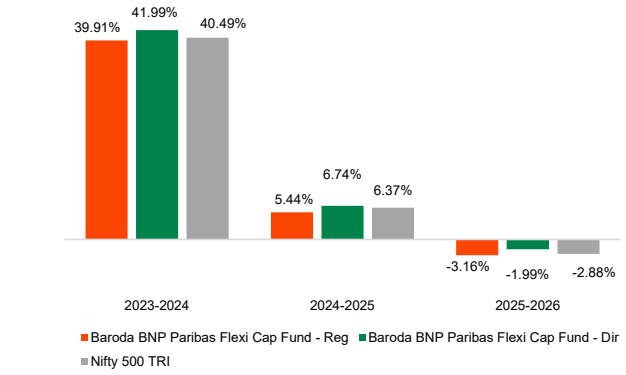
Market Capitalization (% of Net Assets)

Large Cap	57.2
Mid Cap	25.3
Small Cap	14.1
Cash	3.33

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-4.91	-3.79	-6.83
Last 3 years	10.42	11.76	10.27
Last 5 years	N.A.	N.A.	N.A.
Since Inception	10.07	11.57	9.77

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 17-Aug-22, Scheme Inception Date (Direct Plan): 02-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. HDFC Bank Ltd	3.74
2. Larsen & Toubro Ltd	3.59
3. One 97 Communications Limited	3.53
4. ICICI Bank Ltd	3.24
5. Reliance Industries Ltd	3.15
6. Bharat Heavy Electricals Ltd	2.69
7. Eicher Motors Limited	2.56
8. Bharti Airtel Ltd	2.54
9. Radico Khaitan Ltd	2.52
10. Infosys Ltd	2.47

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.79
b) Gross Exposure Turnover:	0.85

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
HDFC Bank Ltd		0.78%
Larsen & Toubro Ltd		0.16%
ICICI Bank Ltd		0.73%
Eicher Motors Limited		0.06%
Bharti Airtel Ltd		0.32%
Infosys Ltd		1.11%
	One 97 Communications Limited	-0.04%
	Bharat Heavy Electricals Ltd	-0.31%
	Radico Khaitan Ltd	-0.13%
	The Federal Bank Limited	-1.61%
	Shriram Finance Limited	-0.39%

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	1.99%	2.17%
Direct	1.00%	1.01%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	N.A.	N.A.	5,00,000	5,00,000
Market Value as on Month end (Regular)	1,15,798	3,65,432	N.A.	N.A.	5,68,557	N.A.
Scheme Return (% CAGR*) (Regular)	-6.47	0.98	N.A.	N.A.	6.12	N.A.
Market Value as on Month end (Direct)	1,16,532	3,72,624	N.A.	N.A.	N.A.	5,85,342
Scheme Return (% CAGR*) (Direct)	-5.35	2.26	N.A.	N.A.	N.A.	7.52
Nifty 500 TRI (% CAGR*)	-7.40	1.00	N.A.	N.A.	6.09	6.09
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	N.A.	N.A.	3.75	3.75

#Inception Date: August 17, 2022

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. Data as on October 30, 2026

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..

Fund Details

Date of allotment: September 12, 2003

Tier 1 Benchmark: Nifty 500 Multicap 50 25 25 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	47.4547	51.1054
Growth	277.2045	315.3681

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	3248.48
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	3259.50

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Paresh Jain	22 Years	01-Jul-26
Mr. Himanshu Singh	10 years	01-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	1.93%	0.88%
Base Expense Ratio (as on October 31, 2026)	1.65%	0.75%

Quantitative Measures / Risk Measures

Standard Deviation (%)	16.20
Beta	0.93
Sharpe Ratio (%)	0.42
Information Ratio	0.27

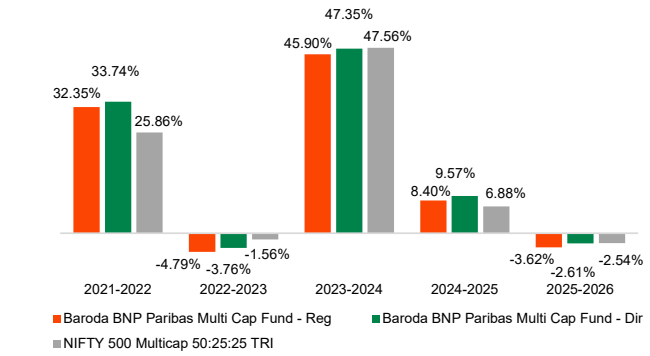
Market Capitalization (% of Net Assets)

Large Cap	43.19
Mid Cap	25.64
Small Cap	28.04
Cash	3.13

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-4.88	-3.87	-5.53
Last 3 years	12.61	13.79	11.29
Last 5 years	9.72	10.87	10.50
Since Inception	14.37	14.70	N.A.

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 12-Sep-03, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Navin Fluorine International Ltd	3.00
2. Karur Vysya Bank Ltd	2.97
3. Eternal Limited	2.54
4. Acutaas Chemicals Limited	2.53
5. ICICI Bank Ltd	2.39
6. TVS Motor Company Ltd	2.32
7. Bharat Heavy Electricals Ltd	2.24
8. State Bank of India	2.22
9. Mahindra & Mahindra Ltd	2.19
10. Dr. Lal Pathlabs Limited	2.13

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 Multicap 50 25 25 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.80
b) Gross Exposure Turnover:	0.83

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Navin Fluorine International Ltd		0.19
Karur Vysya Bank Ltd		0.51
Eternal Limited		1.28
Acutaas Chemicals Limited		0.54
ICICI Bank Ltd		0.17
TVS Motor Company Ltd		0.08
Bharat Heavy Electricals Ltd		0.06
State Bank of India		0.04
	Mahindra & Mahindra Ltd	-0.05
	Dr. Lal Pathlabs Limited	-0.06
	Radico Khaitan Ltd	-0.11
	One 97 Communications Limited	-0.03

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	1.77%	1.93%
Direct	0.87%	0.88%

3) Change in Risk-o-meter
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	27,70,000	16,60,000
Market Value as on Month end (Regular)	1,16,845	3,70,702	7,54,125	23,98,089	1,50,50,693	N.A.
Scheme Return (% CAGR*) (Regular)	-4.87	1.92	9.09	13.28	12.75	N.A.
Market Value as on Month end (Direct)	1,17,514	3,77,154	7,77,186	25,62,380	N.A.	49,49,332
Scheme Return (% CAGR*) (Direct)	-3.84	3.05	10.30	14.52	N.A.	14.60
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	-5.83	1.83	9.13	13.66	N.A.	14.14
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	10.40	12.01	11.09

#Inception Date: September 12, 2003 for Regular Plan, January 01, 2013 for Direct Plan

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. Data as on October 30, 2026

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

Fund Details

Date of allotment: June 07, 2023

Tier 1 Benchmark: Nifty 500 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.7774	12.2973
Growth	12.9171	13.4865

Monthly AUM
as on Oct 31, 2026 (Rs. in Cr.) 893.53

Monthly AAUM
as on Oct 31, 2026 (Rs. in Cr.) 902.4

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Rohan Korde	21 Years	01-Jul-26
Mr. Ankeet Pandya	11 years	01-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.26%	1.20%
Base Expense Ratio (as on October 31, 2026)	1.92%	1.02%

Quantitative Measures / Risk Measures

Standard Deviation (%)	15.40
Beta	0.95
Sharpe Ratio (%)	0.10
Information Ratio	-0.61

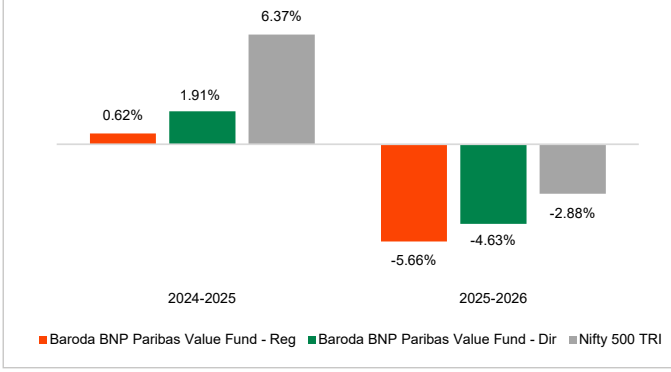
Market Capitalization (% of Net Assets)

Large Cap	66.38
Mid Cap	17.93
Small Cap	12.23
Cash	3.46

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-7.84	-6.85	-6.83
Last 3 years	7.30	8.64	10.27
Last 5 years	N.A.	N.A.	N.A.
Since Inception	7.82	9.20	10.72

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 07-Jun-23. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. HDFC Bank Ltd	5.44
2. Reliance Industries Ltd	5.21
3. ICICI Bank Ltd	5.16
4. Divis Laboratories Ltd	4.38
5. Bharat Heavy Electricals Ltd	4.34
6. Larsen & Toubro Ltd	4.12
7. Infosys Ltd	2.98
8. Sun Pharmaceutical Industries Limited	2.69
9. Torrent Pharmaceuticals Ltd	2.61
10. State Bank of India	2.53

Additional Information pertaining to Portfolio of the scheme

Click here for Detailed Investment in Securities

Click here for Allocation of Net Asset by Sectors

Click here for Allocation of Net Asset by Asset Class

Click here for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.34
b) Gross Exposure Turnover:	0.43

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
HDFC Bank Ltd		0.03
Reliance Industries Ltd		0.05
Divis Laboratories Ltd		0.34
Larsen & Toubro Ltd		0.24
Infosys Ltd		0.55
Sun Pharmaceutical Industries Limited		0.02
State Bank of India		0.18
	ICICI Bank Ltd	-0.01
	Bharat Heavy Electricals Ltd	-0.18
	Torrent Pharmaceuticals Ltd	-0.02
	Tech Mahindra Ltd	-1.11

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.09%	2.26%
Direct	1.19%	1.20%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	N.A.	N.A.	4,00,000	4,00,000
Market Value as on Month end (Regular)	1,13,165	3,44,228	N.A.	N.A.	3,93,271	N.A.
Scheme Return (% CAGR*) (Regular)	-10.45	-2.89	N.A.	N.A.	-0.99	N.A.
Market Value as on Month end (Direct)	1,13,810	3,50,414	N.A.	N.A.	N.A.	4,01,349
Scheme Return (% CAGR*) (Direct)	-9.48	-1.75	N.A.	N.A.	N.A.	0.20
Nifty 500 TRI (% CAGR*)	-7.40	1.00	N.A.	N.A.	2.71	2.71
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	N.A.	N.A.	0.90	0.90

#Inception Date: June 7, 2023

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. Data as on October 30, 2026

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

Fund Details

Date of allotment: September 16, 2024

Tier 1 Benchmark: Nifty 500 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	9.1572	9.4516
Growth	9.1572	9.4516

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	515.65
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	521.22

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Rohan Korde	21 years	01-Jul-26
Mr. Himanshu Singh	10 Years	21-Oct-24

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.42%	1.23%
Base Expense Ratio (as on October 31, 2026)	2.06%	1.04%

Quantitative Measures / Risk Measures

Standard Deviation (%)	16.11
Beta	0.89
Sharpe Ratio (%)	-0.72
Information Ratio	0.26

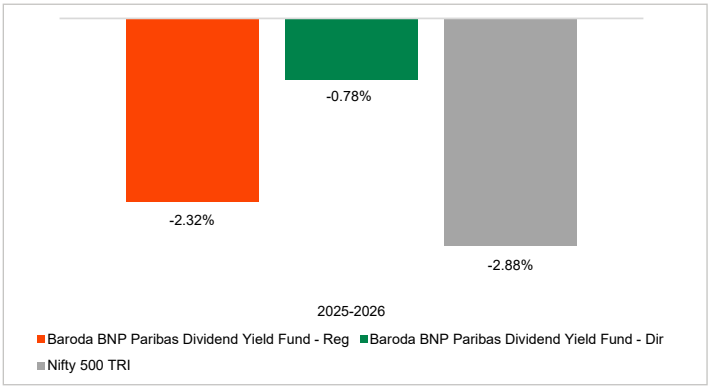
Market Capitalization (% of Net Assets)

Large Cap	65.15
Mid Cap	27.85
Small Cap	3.83
Cash	3.17

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-5.86	-4.67	-6.83
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	-4.07	-2.62	-3.28

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 16-Sep-24. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Reliance Industries Ltd	6.59
2. Larsen & Toubro Ltd	5.03
3. HDFC Bank Ltd	4.89
4. ICICI Bank Ltd	4.88
5. Torrent Pharmaceuticals Ltd	3.94
6. Divis Laboratories Ltd	3.13
7. Kotak Mahindra Bank Ltd	3.06
8. Radico Khaitan Ltd	2.90
9. Hero MotoCorp Ltd	2.90
10. Glaxosmithkline Pharmaceuticals Ltd	2.83

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.19
b) Gross Exposure Turnover:	0.34

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Reliance Industries Ltd		0.09
Larsen & Toubro Ltd		0.30
HDFC Bank Ltd		0.04
Kotak Mahindra Bank Ltd		0.38
Hero MotoCorp Ltd		0.05
	ICICI Bank Ltd	-0.61
	Torrent Pharmaceuticals Ltd	-0.39
	Divis Laboratories Ltd	-0.36
	Radico Khaitan Ltd	-0.35
	Glaxosmithkline Pharmaceuticals Ltd	-0.45

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.23%	2.42%
Direct	1.21%	1.23%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	2,50,000	2,50,000
Market Value as on Month end (Regular)	1,14,947	N.A.	N.A.	N.A.	2,43,164	N.A.
Scheme Return (% CAGR*) (Regular)	-7.76	N.A.	N.A.	N.A.	-2.55	N.A.
Market Value as on Month end (Direct)	1,15,697	N.A.	N.A.	N.A.	N.A.	2,46,782
Scheme Return (% CAGR*) (Direct)	-6.62	N.A.	N.A.	N.A.	N.A.	-1.20
Nifty 500 TRI (% CAGR*)	-7.40	N.A.	N.A.	N.A.	-2.07	-2.07
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-3.66	-3.66

#Inception Date: September 16, 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. Data as on October 30, 2026

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

Fund Details

Date of allotment: October 06, 2017

Tier 1 Benchmark: Nifty 500 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	13.1376	15.1916
Growth	19.9329	23.1001

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	517.82
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	515.65

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Jitendra Sriram	27 Years	01-Jul-26
Mr. Kushant Arora	11 years	01-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV • If units of scheme are redeemed or switched out after 12 months from the date of allotment Nil. For detailed load structure please refer Scheme Information Document.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.40%	0.64%
Base Expense Ratio (as on October 31, 2026)	2.05%	0.54%

Quantitative Measures / Risk Measures

Standard Deviation (%)	17.54
Beta	1.08
Sharpe Ratio (%)	0.07
Information Ratio	-0.52

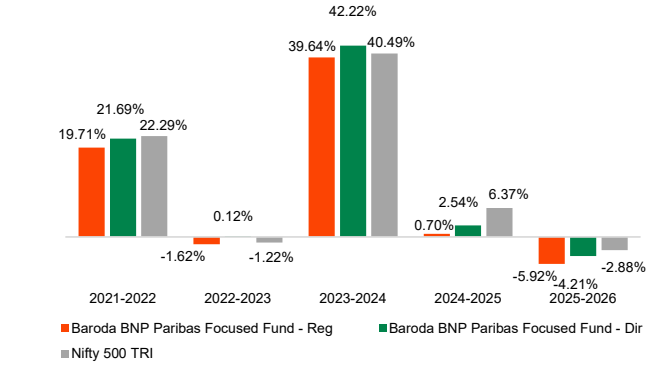
Market Capitalization (% of Net Assets)

Large Cap	70.22
Mid Cap	14.72
Small Cap	9.00
Cash	6.05

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-10.44	-8.82	-6.83
Last 3 years	7.03	8.98	10.27
Last 5 years	6.17	8.08	8.81
Since Inception	7.90	9.67	11.76

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 06-Oct-17. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. State Bank of India	6.02
2. Bharti Airtel Ltd	5.49
3. Larsen & Toubro Ltd	5.38
4. ICICI Bank Ltd	5.35
5. Titan Company Limited	5.01
6. NHPC Ltd	4.73
7. One 97 Communications Limited	4.26
8. HDFC Bank Ltd	4.21
9. Sun Pharmaceutical Industries Limited	4.02
10. Mahindra & Mahindra Ltd	3.95

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	1.31
b) Gross Exposure Turnover:	1.42

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
State Bank of India		0.05%
Bharti Airtel Ltd		0.02%
ICICI Bank Ltd		1.24%
NHPC Ltd		0.32%
HDFC Bank Ltd		1.76%
Eicher Motors Limited		0.05%
	Larsen & Toubro Ltd	-0.15%
	Titan Company Limited	-0.15%
	One 97 Communications Limited	-0.38%
	Sun Pharmaceutical Industries Limited	-0.06%
	Mahindra & Mahindra Ltd	-0.39%

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.14%	2.40%
Direct	0.63%	0.64%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	10,80,000	10,80,000
Market Value as on Month end (Regular)	1,13,366	3,44,862	6,68,369	N.A.	16,18,095	N.A.
Scheme Return (% CAGR*) (Regular)	-10.15	-2.78	4.27	N.A.	8.75	N.A.
Market Value as on Month end (Direct)	1,14,447	3,54,911	7,03,305	N.A.	N.A.	17,74,394
Scheme Return (% CAGR*) (Direct)	-8.52	-0.92	6.30	N.A.	N.A.	10.71
Nifty 500 TRI (% CAGR*)	-7.40	1.00	7.49	N.A.	11.99	11.99
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	N.A.	10.03	10.03

#Inception Date: October 6, 2017

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: January 05, 2006

Tier 1 Benchmark: Nifty 500 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	20.4672	26.3761
Growth	93.1170	106.5953

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	837.15
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	845.81

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Ms. Silky Jain	16 Years	01-Jul-26
Mr. Yash Mehta	1.5 years	01-May-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.500 and in multiples of Re.500 thereafter

Systematic Investment Plan (SIP) Amount:
Rs. 500 and in multiples of Rs. 500 thereafter

Load Structure

Exit Load: • Nil#
For detailed load structure please refer Scheme Information Document
The investment in scheme shall be locked in for a period of 3 years from the date of allotment of units.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.29%	1.09%
Base Expense Ratio (as on October 31, 2026)	1.95%	0.93%

Quantitative Measures / Risk Measures

Standard Deviation (%)	16.05
Beta	0.99
Sharpe Ratio (%)	0.43
Information Ratio	0.55

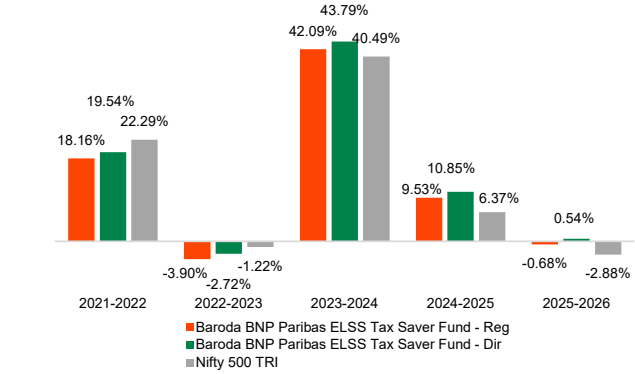
Market Capitalization (% of Net Assets)

Large Cap	62.8
Mid Cap	21.0
Small Cap	11.7
Cash	4.49

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-4.99	-3.83	-6.83
Last 3 years	12.72	14.09	10.27
Last 5 years	8.89	10.21	8.81
Since Inception	11.00	14.17	12.21

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 05-Jan-06. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. ICICI Bank Ltd	4.17
2. State Bank of India	3.65
3. TVS Motor Company Ltd	3.03
4. Reliance Industries Ltd	2.96
5. Titan Company Limited	2.91
6. Radico Khaitan Ltd	2.88
7. Bharti Airtel Ltd	2.83
8. Larsen & Toubro Ltd	2.77
9. HDFC Bank Ltd	2.77
10. Bharat Heavy Electricals Ltd	2.69

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Mandatory Scheme Lock-In Constraints
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.33
b) Gross Exposure Turnover:	0.33

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.31
State Bank of India		0.09
TVS Motor Company Ltd		0.13
Reliance Industries Ltd		0.01
Bharti Airtel Ltd		0.37
Larsen & Toubro Ltd		0.14
Eicher Motors Limited		0.09
	Titan Company Limited	-0.03
	Radico Khaitan Ltd	-0.13
	Bharat Heavy Electricals Ltd	-0.12

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.10%	2.29%
Direct	1.08%	1.09%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
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5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	24,90,000	16,60,000
Market Value as on Month end (Regular)	1,15,081	3,72,570	7,50,605	22,23,604	99,67,819	N.A.
Scheme Return (% CAGR*) (Regular)	-7.56	2.25	8.90	11.86	11.89	N.A.
Market Value as on Month end (Direct)	1,15,831	3,80,003	7,76,936	23,89,738	N.A.	45,22,567
Scheme Return (% CAGR*) (Direct)	-6.42	3.55	10.29	13.21	N.A.	13.45
Nifty 500 TRI (% CAGR*)	-7.40	1.00	7.49	12.07	12.20	12.60
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	10.40	11.16	11.09

#Inception Date: January 5, 2006 for Regular Plan, January 01, 2013 for Direct Plan

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: September 07, 2018

Tier 1 Benchmark: Nifty India Consumption TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	17.9698	20.9159
Growth	29.1327	32.8694

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	1354.63
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	1335.29

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Paresh Jain	22 years	01-Jul-26
Mr. Himanshu Singh	10 years	21-Oct-24

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil; • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV; • If units of scheme are redeemed or switched out after 12 months from the date of allotment Nil.
For detailed load structure please refer Scheme Information Document.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.13%	0.72%
Base Expense Ratio (as on October 31, 2026)	1.82%	0.61%

Quantitative Measures / Risk Measures

Standard Deviation (%)	16.15
Beta	0.92
Sharpe Ratio (%)	0.13
Information Ratio	-0.78

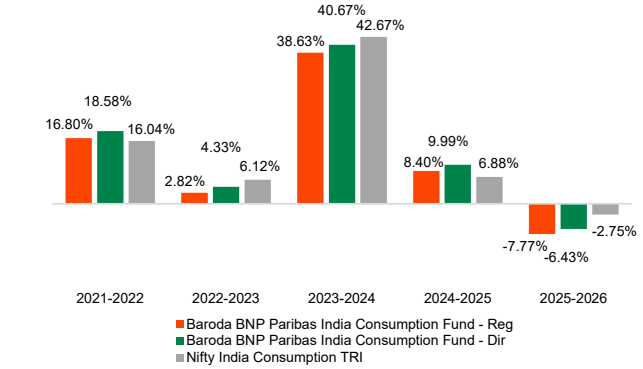
Market Capitalization (% of Net Assets)

Large Cap	74.25
Mid Cap	14.78
Small Cap	8.81
Cash	2.17

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-9.69	-8.39	-9.97
Last 3 years	7.89	9.46	11.04
Last 5 years	7.97	9.54	10.58
Since Inception	14.02	15.72	10.86

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 07-Sep-18. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Eternal Limited	8.50
2. Bharti Airtel Ltd	8.01
3. Titan Company Limited	7.53
4. Mahindra & Mahindra Ltd	6.29
5. Maruti Suzuki India Ltd	5.58
6. Eicher Motors Limited	5.33
7. TVS Motor Company Ltd	5.11
8. Trent Ltd	3.27
9. ITC Ltd	2.99
10. Marico Ltd	2.86

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.51
b) Gross Exposure Turnover:	0.57

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Eternal Limited		2.83
Bharti Airtel Ltd		0.87
Eicher Motors Limited		0.05
TVS Motor Company Ltd		0.11
Trent Ltd		0.43
ITC Ltd		0.23
Marico Ltd		0.05
	Titan Company Limited	-0.26
	Mahindra & Mahindra Ltd	-0.25
	Maruti Suzuki India Ltd	-0.28
	The Phoenix Mills Limited	-0.68
	Nestle India Limited	-0.33

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	1.92%	2.13%
Direct	0.71%	0.72%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	9,70,000	9,70,000
Market Value as on Month end (Regular)	1,15,899	3,53,354	7,00,638	N.A.	15,43,660	N.A.
Scheme Return (% CAGR*) (Regular)	-6.31	-1.21	6.15	N.A.	11.22	N.A.
Market Value as on Month end (Direct)	1,16,785	3,61,595	7,30,028	N.A.	N.A.	16,61,198
Scheme Return (% CAGR*) (Direct)	-4.96	0.29	7.79	N.A.	N.A.	12.97
NIFTY India Consumption TRI (% CAGR*)	-7.21	1.05	8.30	N.A.	12.03	12.03
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	N.A.	9.81	9.81

#Inception Date: September 7, 2018

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: September 15, 2021

Tier 1 Benchmark: BSE 500 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	12.7485	13.7394
Growth	15.2609	16.4459

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	524.45
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	528.93

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Rohan Korde	21 Years	01-Jul-26
Mr. Ankeet Pandya	11 years	01-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.42%	0.98%
Base Expense Ratio (as on October 31, 2026)	2.07%	0.83%

Quantitative Measures / Risk Measures

Standard Deviation (%)	16.22
Beta	1.02
Sharpe Ratio (%)	0.32
Information Ratio	0.21

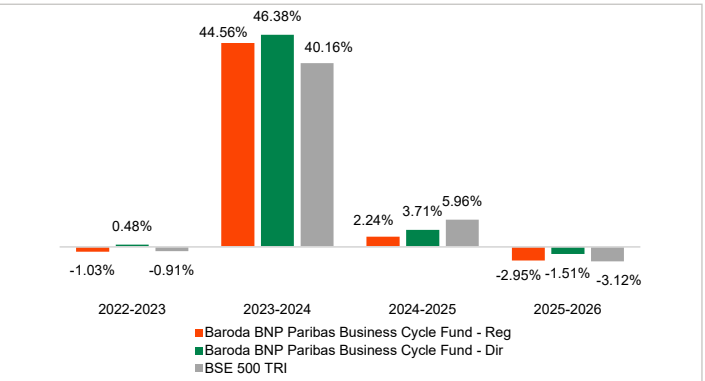
Market Capitalization (% of Net Assets)

Large Cap	65.28
Mid Cap	14.19
Small Cap	16.10
Cash	4.43

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-3.15	-1.72	-7.15
Last 3 years	10.89	12.48	9.95
Last 5 years	8.93	10.52	8.65
Since Inception	8.60	10.19	8.53

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 15-Sep-21. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. ICICI Bank Ltd	6.40
2. Reliance Industries Ltd	4.93
3. Hitachi Energy India Limited	4.67
4. HDFC Bank Ltd	4.52
5. Larsen & Toubro Ltd	4.32
6. Divis Laboratories Ltd	3.36
7. Sun Pharmaceutical Industries Limited	3.20
8. Kotak Mahindra Bank Ltd	2.77
9. Bharat Heavy Electricals Ltd	2.66
10. State Bank of India	2.58

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE 500 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.30
b) Gross Exposure Turnover:	0.47

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.47
Larsen & Toubro Ltd		0.21
Divis Laboratories Ltd		0.23
Kotak Mahindra Bank Ltd		0.31
State Bank of India		0.24
TVS Motor Company Ltd		0.10
	Hitachi Energy India Limited	-0.49
	HDFC Bank Ltd	-0.01
	Sun Pharmaceutical Industries Limited	-0.01
	Bharat Heavy Electricals Ltd	-0.14

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.21%	2.42%
Direct	0.97%	0.98%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
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ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	6,10,000	6,10,000
Market Value as on Month end (Regular)	1,16,872	3,65,356	7,30,020	N.A.	7,45,480	N.A.
Scheme Return (% CAGR*) (Regular)	-4.83	0.96	7.79	N.A.	7.83	N.A.
Market Value as on Month end (Direct)	1,17,791	3,74,002	7,60,050	N.A.	N.A.	7,76,612
Scheme Return (% CAGR*) (Direct)	-3.42	2.50	9.40	N.A.	N.A.	9.44
BSE 500 TRI (% CAGR*)	-7.57	0.70	7.21	N.A.	7.26	7.26
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	N.A.	5.21	5.21

#Inception Date: September 15, 2021

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. Data as on October 30, 2026

Baroda BNP Paribas Banking and Financial Services Fund

(An open ended equity scheme investing in the Banking and Financial Services sector)

This product is suitable for investors who are seeking*: • Capital appreciation over long term. • Investment predominantly in equity and equity related securities of companies engaged in the Banking and Financial Services Sector

Fund Details

Date of allotment: June 22, 2012

Tier 1 Benchmark: Nifty Financial Services TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	18.7988	21.9690
Growth	45.8413	52.4151

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	510.38
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	515.23

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Ms. Silky Jain	16 Years	01-Jul-26
Mr. Yash Mehta	1.5 years	29-Nov-25

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.40%	0.80%
Base Expense Ratio (as on October 31, 2026)	2.08%	0.68%

Quantitative Measures / Risk Measures

Standard Deviation (%)	16.46
Beta	0.98
Sharpe Ratio (%)	0.33
Information Ratio	0.24

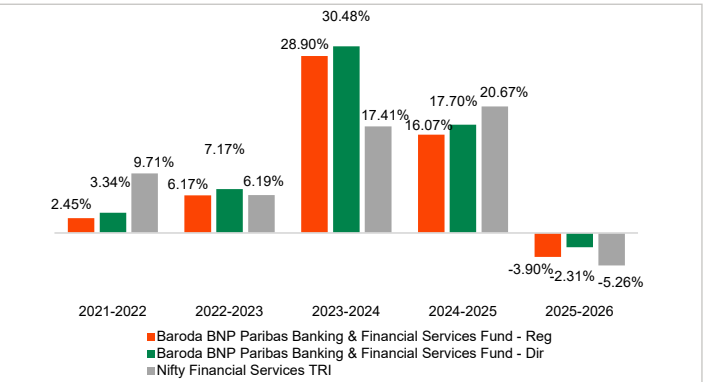
Market Capitalization (% of Net Assets)

Large Cap	57.63
Mid Cap	20.21
Small Cap	17.57
Cash	4.58

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-6.77	-5.21	-8.08
Last 3 years	11.20	12.89	9.84
Last 5 years	8.24	9.66	6.63
Since Inception	11.18	11.20	14.41

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 22-Jun-12, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. ICICI Bank Ltd	9.86
2. State Bank of India	7.18
3. Kotak Mahindra Bank Ltd	6.67
4. HDFC Bank Ltd	6.18
5. Axis Bank Ltd	5.56
6. Bajaj Finance Ltd	5.12
7. Multi Commodity Exchange of India Ltd	3.50
8. Shriram Finance Limited	3.45
9. One 97 Communications Limited	3.38
10. PNB Housing Finance Limited	3.25

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Financial Services TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.59
b) Gross Exposure Turnover:	0.62

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.64
State Bank of India		0.19
Kotak Mahindra Bank Ltd		1.22
Bajaj Finance Ltd		0.04
One 97 Communications Limited		0.11
PNB Housing Finance Limited		0.14
	HDFC Bank Ltd	-0.07
	Axis Bank Ltd	-0.33
	Multi Commodity Exchange of India Ltd	-0.08
	Shriram Finance Limited	-0.40

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.20%	2.40%
Direct	0.79%	0.80%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	17,30,000	16,60,000
Market Value as on Month end (Regular)	1,13,584	3,74,541	7,38,180	20,18,593	39,58,888	N.A.
Scheme Return (% CAGR*) (Regular)	-9.82	2.59	8.23	10.04	10.74	N.A.
Market Value as on Month end (Direct)	1,14,614	3,84,392	7,69,293	21,64,736	N.A.	40,01,739
Scheme Return (% CAGR*) (Direct)	-8.27	4.31	9.89	11.36	N.A.	11.88
Nifty Financial Services TRI (% CAGR*)	-10.02	2.57	6.89	10.79	12.69	12.51
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	10.40	11.22	11.09

#Inception Date: June 22, 2012 for Regular Plan, January 01, 2013 for Direct Plan

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: March 05, 2024

Tier 1 Benchmark: Nifty 500 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	12.9638	13.6032
Growth	13.0956	13.6032

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	841.46
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	843.1

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Jitendra Sriram	27 Years	01-Jul-26
Mr. Abhay Joshi	2.5 years	01-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.28%	1.05%
Base Expense Ratio (as on October 31, 2026)	1.95%	0.89%

Quantitative Measures / Risk Measures

Standard Deviation (%)	17.48
Beta	0.93
Sharpe Ratio (%)	-0.11
Information Ratio	1.74

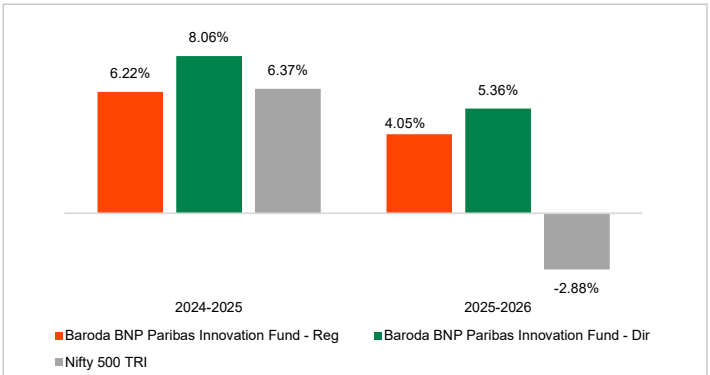
Market Capitalization (% of Net Assets)

Large Cap	34.79
Mid Cap	31.76
Small Cap	27.26
Cash	6.19

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	3.86	5.16	-6.83
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	10.69	12.29	3.75

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 05-Mar-24. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. One 97 Communications Limited	5.24
2. Divis Laboratories Ltd	4.71
3. Acutaas Chemicals Limited	3.85
4. Linde India Limited	3.71
5. Bosch Ltd	3.53
6. Navin Fluorine International Ltd	3.53
7. Eternal Limited	3.49
8. TVS Motor Company Ltd	3.28
9. Hitachi Energy India Limited	3.20
10. Multi Commodity Exchange of India Ltd	3.07

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.48
b) Gross Exposure Turnover:	0.59

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage ()
Divis Laboratories Ltd		0.39
Acutaas Chemicals Limited		0.03
Bosch Ltd		0.24
Navin Fluorine International Ltd		0.08
Eternal Limited		0.33
TVS Motor Company Ltd		0.01
	One 97 Communications Limited	-0.03
	Linde India Limited	-0.36
	Hitachi Energy India Limited	-0.33
	Multi Commodity Exchange of India Ltd	-0.04

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.09%	2.28%
Direct	1.04%	1.05%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	3,10,000	3,10,000
Market Value as on Month end (Regular)	1,23,395	N.A.	N.A.	N.A.	3,34,554	N.A.
Scheme Return (% CAGR*) (Regular)	5.32	N.A.	N.A.	N.A.	5.83	N.A.
Market Value as on Month end (Direct)	1,24,241	N.A.	N.A.	N.A.	N.A.	3,40,595
Scheme Return (% CAGR*) (Direct)	6.66	N.A.	N.A.	N.A.	N.A.	7.23
Nifty 500 TRI (% CAGR*)	-7.40	N.A.	N.A.	N.A.	-1.15	-1.13
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-2.42	-2.41

#Inception Date: March 5, 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. Data as on October 30, 2026

Baroda BNP Paribas Manufacturing Fund

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

Baroda BNP PARIBAS MUTUAL FUND

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.

Fund Details

Date of allotment: June 28, 2024

Tier 1 Benchmark: Nifty India Manufacturing TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	10.0486	10.3720
Growth	10.0486	10.3720

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	733.78
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	752.7

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Kushant Arora	11 Years	21-Oct-24
Mr. Himanshu Singh	10 years	01-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.31%	1.19%
Base Expense Ratio (as on October 31, 2026)	1.97%	1.01%

Quantitative Measures / Risk Measures

Standard Deviation (%)	19.75
Beta	1.00
Sharpe Ratio (%)	-0.24
Information Ratio	0.59

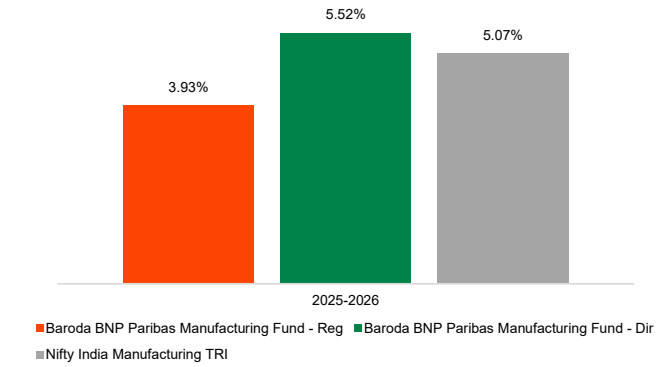
Market Capitalization (% of Net Assets)

Large Cap	59.30
Mid Cap	17.72
Small Cap	18.47
Cash	4.51

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	1.09	2.26	-1.52
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	0.01	1.36	1.24

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 28-Jun-24. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Divis Laboratories Ltd	8.66
2. Hitachi Energy India Limited	5.57
3. Reliance Industries Ltd	5.46
4. Sun Pharmaceutical Industries Limited	4.60
5. Bharat Heavy Electricals Ltd	4.23
6. Mahindra & Mahindra Ltd	3.31
7. TVS Motor Company Ltd	3.14
8. Hindustan Zinc Ltd	2.99
9. Vedanta Aluminium Metal Limited	2.62
10. Bosch Ltd	2.61

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Manufacturing TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.26
b) Gross Exposure Turnover:	0.47

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Divis Laboratories Ltd		0.94
Reliance Industries Ltd		0.24
Mahindra & Mahindra Ltd		0.09
TVS Motor Company Ltd		0.25
Bosch Ltd		0.17
	Hitachi Energy India Limited	-0.30
	Sun Pharmaceutical Industries Limited	-0.20
	Bharat Heavy Electricals Ltd	-1.50
	Hindustan Zinc Ltd	-0.15
	Vedanta Aluminium Metal Limited	-0.61
	National Aluminium Company Ltd	-2.79

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.14%	2.31%
Direct	1.18%	1.19%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	2,80,000	2,80,000
Market Value as on Month end (Regular)	1,15,753	N.A.	N.A.	N.A.	2,85,745	N.A.
Scheme Return (% CAGR*) (Regular)	-6.54	N.A.	N.A.	N.A.	1.70	N.A.
Market Value as on Month end (Direct)	1,16,474	N.A.	N.A.	N.A.	N.A.	2,90,154
Scheme Return (% CAGR*) (Direct)	-5.44	N.A.	N.A.	N.A.	N.A.	2.99
Nifty India Manufacturing TRI (% CAGR*)	-6.25	N.A.	N.A.	N.A.	2.12	2.12
Additional Benchmark BSE SENSEX TRI (% CAGR*)	-8.56	N.A.	N.A.	N.A.	-4.09	-4.09

#Inception Date: June 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. Data as on October 30, 2026

Baroda BNP Paribas Energy Opportunities Fund

(An open-ended equityscheme 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

Fund Details

Date of allotment: February 10, 2025

Tier 1 Benchmark: Nifty Energy TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	10.6667	10.9248
Growth	10.6667	10.9248

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	561.4
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	573.77

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Kirtan Mehta	26 years	29-Nov-25
Mr. Kushant Arora	11 years	01-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.41%	1.36%
Base Expense Ratio (as on October 31, 2026)	2.05%	1.16%

Quantitative Measures / Risk Measures

Standard Deviation (%)	17.67
Beta	0.82
Sharpe Ratio (%)	-0.80
Information Ratio	-1.44

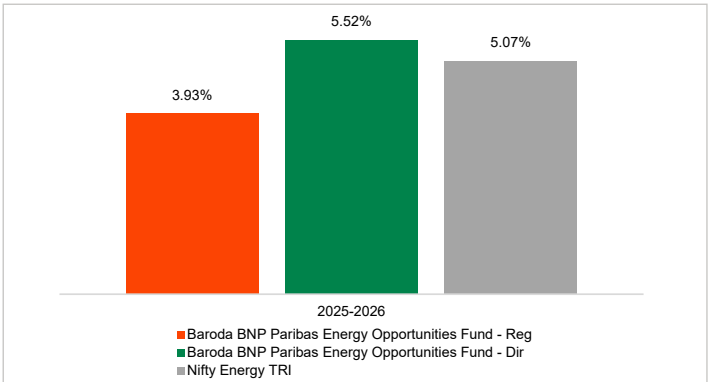
Market Capitalization (% of Net Assets)

Large Cap	64.32
Mid Cap	24.60
Small Cap	7.83
Cash	3.25

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-8.32	-7.19	-2.51
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	3.83	5.28	6.25

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 10-Feb-25. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Reliance Industries Ltd	8.82
2. NTPC Ltd	7.32
3. Oil & Natural Gas Corporation Ltd	5.02
4. Coal India Ltd	4.92
5. Hitachi Energy India Limited	4.85
6. Bharat Heavy Electricals Ltd	4.71
7. Larsen & Toubro Ltd	4.66
8. NHPC Ltd	4.57
9. Power Grid Corporation of India Ltd	4.48
10. Oil India Ltd	4.25

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio,
^Riskometer For Benchmark (Nifty Energy TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.54
b) Gross Exposure Turnover:	0.58

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Reliance Industries Ltd		0.29
NTPC Ltd		0.23
Larsen & Toubro Ltd		0.37
NHPC Ltd		0.51
Oil India Ltd		0.27
	Oil & Natural Gas Corporation Ltd	-0.04
	Coal India Ltd	-0.18
	Hitachi Energy India Limited	-0.33
	Bharat Heavy Electricals Ltd	-0.08
	Power Grid Corporation of India Ltd	-0.36
	Cummins India Ltd	-0.05

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.25%	2.41%
Direct	1.36%	1.36%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	2,00,000	2,00,000
Market Value as on Month end (Regular)	1,09,862	N.A.	N.A.	N.A.	1,88,031	N.A.
Scheme Return (% CAGR*) (Regular)	-15.37	N.A.	N.A.	N.A.	-6.91	N.A.
Market Value as on Month end (Direct)	1,10,544	N.A.	N.A.	N.A.	N.A.	1,90,171
Scheme Return (% CAGR*) (Direct)	-14.36	N.A.	N.A.	N.A.	N.A.	-5.67
Nifty Energy TRI (% CAGR*)	-10.08	N.A.	N.A.	N.A.	-1.92	-1.92
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-4.86	-4.86

#Inception Date: February 10, 2025

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. Data as on October 30, 2026

Baroda BNP Paribas Health and Wellness Fund

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

Baroda BNP PARIBAS MUTUAL FUND

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

Fund Details

Date of allotment: June 27, 2025

Tier 1 Benchmark: BSE Healthcare TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	10.5641	10.8071
Growth	10.5641	10.8071

Monthly AUM
as on Oct 31, 2026 (Rs. in Cr.) 477.05

Monthly AAUM
as on Oct 31, 2026 (Rs. in Cr.) 468.39

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Rohan Korde	21 years	01-May-26
Mr. Ankeet Pandya	11 Years	10-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.45%	1.22%
Base Expense Ratio (as on October 31, 2026)	2.09%	1.04%

Quantitative Measures / Risk Measures

Standard Deviation (%)	13.25
Beta	0.84
Sharpe Ratio (%)	0.28
Information Ratio	-0.93

Market Capitalization (% of Net Assets)

Large Cap	32.12
Mid Cap	46.12
Small Cap	18.78
Cash	2.98

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	9.46	11.26	13.22
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	4.17	5.95	10.87

Scheme Inception Date (Regular Plan): 27-Jun-25. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Sun Pharmaceutical Industries Limited	8.58
2. Divis Laboratories Ltd	8.41
3. Torrent Pharmaceuticals Ltd	7.74
4. Laurus Labs Limited	7.56
5. IPCA Laboratories Ltd	6.06
6. Lupin Ltd	5.86
7. Apollo Hospitals Enterprise Limited	5.58
8. Fortis Healthcare Ltd	4.06
9. Glenmark Pharmaceuticals Ltd	3.13
10. Aurobindo Pharma Ltd	2.89

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE Healthcare TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.63
b) Gross Exposure Turnover:	0.64

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Divis Laboratories Ltd		0.59
Laurus Labs Limited		1.47
Lupin Ltd		0.07
Apollo Hospitals Enterprise Limited		0.30
Fortis Healthcare Ltd		0.08
Glenmark Pharmaceuticals Ltd		0.02
	Torrent Pharmaceuticals Ltd	-0.14
	IPCA Laboratories Ltd	-0.07
	Aurobindo Pharma Ltd	-0.20
	Dr. Lal Pathlabs Limited	-0.67
	Mankind Pharma Limited	-1.25

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	2.26%	2.45%
Direct	1.21%	1.22%

3) Change in Risk-o-meter
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	1,60,000	1,60,000
Market Value as on Month end (Regular)	1,29,192	N.A.	N.A.	N.A.	1,72,433	N.A.
Scheme Return (% CAGR*) (Regular)	14.60	N.A.	N.A.	N.A.	11.10	N.A.
Market Value as on Month end (Direct)	1,30,293	N.A.	N.A.	N.A.	N.A.	1,74,413
Scheme Return (% CAGR*) (Direct)	16.39	N.A.	N.A.	N.A.	N.A.	12.88
BSE Healthcare TRI (% CAGR*)	18.83	N.A.	N.A.	N.A.	15.83	15.83
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-7.41	-7.41

#Inception Date: June 27, 2025

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. Data as on October 30, 2026

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

Fund Details

Date of allotment: September 22, 2025

Tier 1 Benchmark: Nifty Conglomerate 50 Total Returns Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	9.3713	9.5431
Growth	9.3713	9.5431

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	558.07
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	562.22

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Rohan Korde	21 Years	01-Jul-26
Mr. Kushant Arora	11 years	22-Sep-25

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Redemption/switch out of units upto 10%of the units allotted before1 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 thedate of allotment-Nil
For detailed load structureplease refer Scheme Information Document.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.41%	0.85%
Base Expense Ratio (as on October 31, 2026)	2.05%	0.72%

Market Capitalization (% of Net Assets)

Large Cap	72.70
Mid Cap	11.95
Small Cap	10.98
Cash	4.37

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-8.10	-6.60	-5.03
Since Inception	-5.71	-4.15	-3.01

Scheme Inception Date (Regular Plan): 22-Sep-25. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Larsen & Toubro Ltd	8.33
2. Mahindra & Mahindra Ltd	7.33
3. Bajaj Finance Ltd	5.30
4. Reliance Industries Ltd	4.80
5. Titan Company Limited	4.29
6. Ultratech Cement Ltd	3.90
7. Tata Consultancy Services Ltd	3.63
8. Bajaj Auto Ltd	3.34
9. JSW Steel Ltd	3.22
10. Hindustan Zinc Ltd	2.72

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Conglomerate 50 Total Returns Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.23
b) Gross Exposure Turnover:	0.35

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Larsen & Toubro Ltd		0.54
Bajaj Finance Ltd		0.08
Reliance Industries Ltd		0.09
Titan Company Limited		0.01
Ultratech Cement Ltd		0.17
Tata Consultancy Services Ltd		0.76
JSW Steel Ltd		0.10
	Mahindra & Mahindra Ltd	-0.01
	Bajaj Auto Ltd	-0.04
	Hindustan Zinc Ltd	-0.21

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.17%	2.41%
Direct	0.84%	0.85%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	1,30,000	1,30,000
Market Value as on Month end (Regular)	1,13,651	N.A.	N.A.	N.A.	1,23,001	N.A.
Scheme Return (% CAGR*) (Regular)	-9.72	N.A.	N.A.	N.A.	-9.21	N.A.
Market Value as on Month end (Direct)	1,14,620	N.A.	N.A.	N.A.	N.A.	1,24,137
Scheme Return (% CAGR*) (Direct)	-8.26	N.A.	N.A.	N.A.	N.A.	-7.73
Nifty Conglomerate 50 TRI (% CAGR*)	-6.43	N.A.	N.A.	N.A.	-5.65	-5.65
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-8.56	-8.56

#Inception Date: September 22, 2025

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. Data as on October 30, 2026

Baroda BNP Paribas ESG Best-in-Class Strategy Fund

(An open-ended equity scheme investing in equity and equity related securities of companies following Environmental, Social and Governance (ESG) theme adopting Best-In Class Strategy)

Baroda BNP PARIBAS MUTUAL FUND

This product is suitable for investors who are seeking*: • Long term wealth creation • Investment predominantly in equity and equity related securities of companies following Environmental, Social and Governance (ESG) theme adopting Best-in-Class Strategy

Fund Details

Date of allotment: March 05, 2026

Tier 1 Benchmark: Nifty 100 ESG TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	9.8663	9.9743
Growth	9.8663	9.9743

Monthly AUM
as on Oct 31, 2026 (Rs. in Cr.) 559.18

Monthly AAUM
as on Oct 31, 2026 (Rs. in Cr.) 558.52

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Rohan Korde	21 Years	01-Jul-26
Mr. Kushant Arora	11 years	05-Mar-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.43%	0.88%
Base Expense Ratio (as on October 31, 2026)	2.06%	0.75%

Market Capitalization (% of Net Assets)

Large Cap	73.12
Mid Cap	12.50
Small Cap	10.26
Cash	4.12

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. ICICI Bank Ltd	7.50
2. Bharti Airtel Ltd	6.83
3. Infosys Ltd	5.72
4. HDFC Bank Ltd	5.35
5. Eternal Limited	4.70
6. State Bank of India	3.27
7. Mahindra & Mahindra Ltd	2.95
8. Torrent Pharmaceuticals Ltd	2.72
9. Bosch Ltd	2.70
10. Bajaj Finance Ltd	2.35

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 100 ESG TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.22
b) Gross Exposure Turnover:	0.23

Additional Information pertaining to Portfolio of the scheme

Click here for Detailed Investment in Securities

Click here for Allocation of Net Asset by Sectors

Click here for Allocation of Net Asset by Asset Class

Click here for Allocation of Net Assets by region/country

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.48
Bharti Airtel Ltd		0.81
Infosys Ltd		0.96
Eternal Limited		0.36
State Bank of India		0.21
Bosch Ltd		0.03
	HDFC Bank Ltd	-0.07
	Mahindra & Mahindra Ltd	-0.08
	Torrent Pharmaceuticals Ltd	-0.09
	Bajaj Finance Ltd	-0.03
	Tech Mahindra Ltd	-1.32

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.18%	2.43%
Direct	0.87%	0.88%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

Baroda BNP Paribas Services Fund

(An open ended equity scheme investing in Services theme)

This product is suitable for investors who are seeking*: • Long term wealth creation. • Investment predominantly in equity and equity related securities of companies engaged in the Services theme.

Fund Details

Date of allotment: August 03, 2026

Tier 1 Benchmark: Nifty Services Sector TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	9.4843	9.5280
Growth	9.4843	9.5280

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	568.95
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	572.74

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Rohan Korde	21 Years	03-Aug-26
Mr. Kirtan Mehta	26 years	03-Aug-26

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Re.1 thereafter

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.43%	0.54%
Base Expense Ratio (as on October 31, 2026)	2.06%	0.46%

Market Capitalization (% of Net Assets)

Large Cap	59.95
Mid Cap	26.15
Small Cap	12.02
Cash	1.88

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. ICICI Bank Ltd	9.09
2. HDFC Bank Ltd	5.48
3. Bharti Airtel Ltd	5.03
4. Infosys Ltd	4.58
5. Bajaj Finance Ltd	3.71
6. Kotak Mahindra Bank Ltd	3.16
7. Axis Bank Ltd	2.67
8. State Bank of India	2.62
9. Jio Platforms Limited	2.57
10. Eternal Limited	2.42

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Services Sector TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Thematic Concentration Risk
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.07
b) Gross Exposure Turnover:	0.07

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Bharti Airtel Ltd		0.59
Infosys Ltd		0.77
Kotak Mahindra Bank Ltd		0.33
State Bank of India		0.11
Jio Platforms Limited		2.57
Eternal Limited		0.19
	ICICI Bank Ltd	-0.36
	HDFC Bank Ltd	-0.08
	Bajaj Finance Ltd	-0.06
	NTPC Ltd	-0.02

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	2.13%	2.43%
Direct	0.53%	0.54%

3) Change in Risk-o-meter
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

Baroda BNP Paribas Balanced Advantage Fund

(An open ended dynamic asset allocation fund investing in debt and equity instruments only)

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.

Fund Details

Date of allotment: November 14, 2018

Tier 1 Benchmark: NIFTY 50 Hybrid Composite debt 50:50 Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	14.9204	16.4100
Growth	24.6018	27.2769

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	5136.04
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	5141.19

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Equity Category		
Mr. Jitendra Sriram	27 years	01-Jul-26
Mr. Kushant Arora	11 years	01-Jul-26
Mr. Neeraj Saxena	20 years	21-Oct-24
Fixed Income		
Mr. Prashant Pimple*	24 years	16-Sep-26

* Mr. Prashant Pimple was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	1.86%	0.74%
Base Expense Ratio (as on Oct 31, 2026)	1.59%	0.63%

Quantitative Measures / Risk Measures

Standard Deviation (%)	12.00
Beta	1.40
Sharpe Ratio (%)	0.38

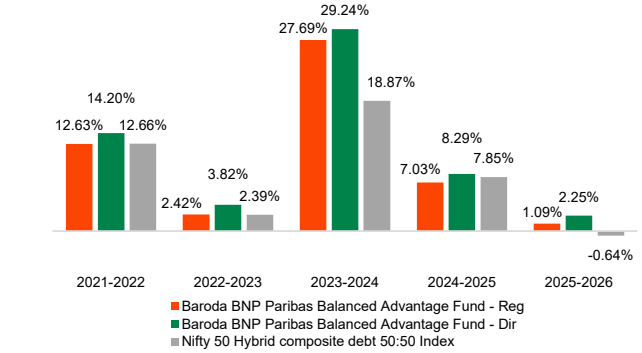
Market Capitalization (% of Equity Assets)

Large Cap	69.50
Mid Cap	23.18
Small Cap	7.32
Cash	-

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-1.47	-0.34	-4.68
Last 3 years	10.29	11.56	6.71
Last 5 years	8.62	9.95	6.03
Since Inception	11.97	13.43	9.59

Absolute returns for each Financial Year**



Scheme Inception Date: 14-Nov-18. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. HDFC Bank Ltd	3.04
2. Reliance Industries Ltd	2.86
3. Larsen & Toubro Ltd	2.71
4. Bharti Airtel Ltd	2.59
5. Infosys Ltd	2.49
6. ICICI Bank Ltd	2.20
7. Multi Commodity Exchange of India Ltd	2.12
8. Bharat Heavy Electricals Ltd	2.04
9. Eicher Motors Limited	2.02
10. One 97 Communications Limited	1.95

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.50
b) Gross Exposure Turnover	0.98
Average Maturity (yrs)	4.32
Macaulay Duration (yrs)	2.63
Modified Duration (yrs)	2.51
Annualized Portfolio Yield	7.51%
Yield to Maturity (%)	7.51%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Larsen & Toubro Ltd		0.09
Bharti Airtel Ltd		0.29
Infosys Ltd		1.28
ICICI Bank Ltd		0.24
Eicher Motors Limited		0.03
	HDFC Bank Ltd	-0.05
	Reliance Industries Ltd	-0.04
	Multi Commodity Exchange of India Ltd	-0.07
	Bharat Heavy Electricals Ltd	-0.13
	One 97 Communications Limited	-0.04
	Indusind Bank Ltd	-0.42

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	1.69%	1.86%
Direct	0.73%	0.74%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	9,50,000	9,50,000
Market Value as on Month end (Regular)	1,17,676	3,81,512	7,34,984	N.A.	14,62,155	N.A.
Scheme Return (% CAGR*) (Regular)	-3.59	3.81	8.06	N.A.	10.65	N.A.
Market Value as on Month end (Direct)	1,18,400	3,88,574	7,59,428	N.A.	N.A.	15,49,402
Scheme Return (% CAGR*) (Direct)	-2.48	5.03	9.37	N.A.	N.A.	12.07
NIFTY 50 Hybrid Composite Debt 50:50 Index (% CAGR*)	-4.99	1.41	5.03	N.A.	7.69	7.69
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	N.A.	9.73	9.72

#Inception Date: November 14, 2018

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: April 07, 2017

Tier 1 Benchmark: CRISIL Hybrid 35+65-Aggressive Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	14.5146	16.9229
Growth	26.8791	31.3597

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	1188.05
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	1190.1

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Equity Category		
Mr. Jitendra Sriram	27 years	16-Jun-22
Mr. Kushant Arora	11 years	01-Jul-26
Fixed Income		
Mr. Prashant Pimple*	24 years	16-Sep-26

* Mr. Prashant Pimple was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 12 months from the date of allotment: Nil
For detailed load structure please refer Scheme Information Document.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.18%	0.62%
Base Expense Ratio (as on Oct 31, 2026)	1.86%	0.53%

Quantitative Measures / Risk Measures

Standard Deviation (%)	11.46
Beta	1.08
Sharpe Ratio (%)	0.26

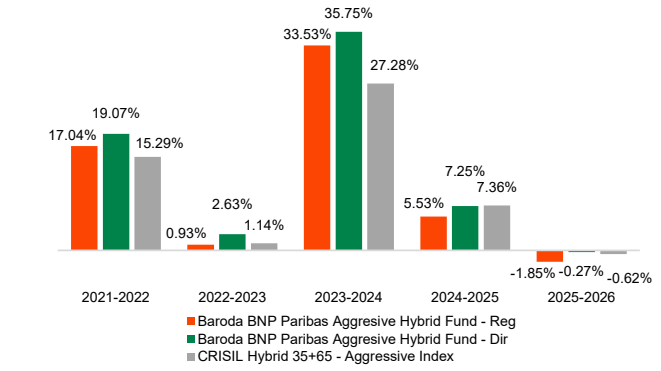
Market Capitalization (% of Equity Assets)

Large Cap	72.21
Mid Cap	16.10
Small Cap	11.69
Cash	-

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-4.44	-2.92	-4.16
Last 3 years	8.79	10.55	8.74
Last 5 years	7.59	9.36	7.48
Since Inception	10.88	12.69	10.59

Absolute returns for each Financial Year**



Scheme Inception Date: 07-Apr-17. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. ICICI Bank Ltd	5.30
2. HDFC Bank Ltd	4.62
3. Larsen & Toubro Ltd	4.11
4. Reliance Industries Ltd	3.97
5. Hitachi Energy India Limited	3.79
6. Kotak Mahindra Bank Ltd	2.80
7. Eternal Limited	2.47
8. Bharti Airtel Ltd	2.24
9. Infosys Ltd	2.15
10. Bosch Ltd	1.86

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.17
b) Gross Exposure Turnover	0.80
Average Maturity (yrs)	2.69
Macaulay Duration (yrs)	1.82
Modified Duration (yrs)	1.72
Annualized Portfolio Yield	7.76%
Yield to Maturity (%)	7.76%

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.33
Larsen & Toubro Ltd		0.15
Kotak Mahindra Bank Ltd		0.61
Eternal Limited		0.30
Bharti Airtel Ltd		0.26
Infosys Ltd		0.66
Bosch Ltd		0.02
	HDFC Bank Ltd	-0.07
	Reliance Industries Ltd	-0.05
	Hitachi Energy India Limited	-0.45
	Bharat Heavy Electricals Ltd	-0.11

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	1.95%	2.18%
Direct	0.62%	0.62%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	11,40,000	11,40,000
Market Value as on Month end (Regular)	1,16,249	3,64,920	7,07,596	N.A.	18,89,502	N.A.
Scheme Return (% CAGR*) (Regular)	-5.78	0.89	6.54	N.A.	10.30	N.A.
Market Value as on Month end (Direct)	1,17,235	3,74,276	7,40,232	N.A.	N.A.	20,83,176
Scheme Return (% CAGR*) (Direct)	-4.27	2.55	8.34	N.A.	N.A.	12.24
CRISIL Hybrid 35+65 - Aggressive Index (% CAGR*)	-4.89	1.99	6.66	N.A.	9.92	9.92
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	5.16	N.A.	10.17	10.17

#Inception Date: April 07, 2017

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. Data as on October 30, 2026

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

Fund Details

Date of allotment: December 19, 2022

Tier 1 Benchmark: 65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	13.3962	14.3688
Growth	15.3277	16.1482

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	1379.94
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	1387.05

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Equity Category		
Mr. Jitendra Sriram	27 years	19-Dec-22
Mr. Kushant Arora	11 years	01-Jul-26
Fixed Income		
Mr. Vikram Pamnani	14 years	19-Dec-22

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 12 months from the date of allotment: Nil. For detailed load structure please refer Scheme Information Document.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.02%	0.87%
Base Expense Ratio (as on Oct 31, 2026)	1.73%	0.75%

Quantitative Measures / Risk Measures

Standard Deviation (%)	11.64
Beta	1.05
Sharpe Ratio (%)	0.54

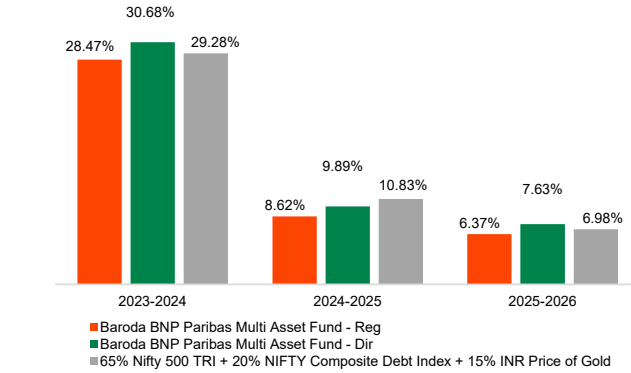
Market Capitalization (% of Equity Assets)

Large Cap	71.33
Mid Cap	19.44
Small Cap	9.23
Cash	-

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-1.12	0.04	-1.75
Last 3 years	12.04	13.41	12.76
Last 5 years	N.A.	N.A.	N.A.
Since Inception	11.68	13.20	11.99

Absolute returns for each Financial Year**



Scheme Inception Date: 19-Dec-22. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Nippon India ETF Gold Bees	7.59
2. Baroda BNP Paribas Gold ETF-RG	6.89
3. ICICI Bank Ltd	4.92
4. HDFC Bank Ltd	4.20
5. Reliance Industries Ltd	3.80
6. Larsen & Toubro Ltd	3.66
7. Hitachi Energy India Limited	3.46
8. Bharti Airtel Ltd	2.83
9. Eternal Limited	2.44
10. 6.94% GOI (MD 11/05/2036)	2.10

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^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 Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Risks associated with Handling or Storing or Safekeeping of Physical Gold
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.15
b) Gross Exposure Turnover	0.36
Average Maturity (yrs)	3.35
Macaulay Duration (yrs)	2.17
Modified Duration (yrs)	2.08
Annualized Portfolio Yield	7.25%
Yield to Maturity (%)	7.25%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.32
Larsen & Toubro Ltd		0.15
Bharti Airtel Ltd		0.34
Eternal Limited		0.30
6.94% GOI (MD 11/05/2036)		1.75
	Nippon India ETF Gold Bees	-0.32
	Baroda BNP Paribas Gold ETF-RG	-0.29
	HDFC Bank Ltd	-0.04
	Reliance Industries Ltd	-0.02
	Hitachi Energy India Limited	-0.39
	Linde India Limited	-0.17

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	1.85%	2.02%
Direct	0.87%	0.87%

3) Change in Risk-o-meter
No change

4) Change in Credit Quality
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	N.A.	N.A.	4,60,000	4,60,000
Market Value as on Month end (Regular)	1,15,829	3,85,769	N.A.	N.A.	5,33,725	N.A.
Scheme Return (% CAGR*) (Regular)	-6.42	4.55	N.A.	N.A.	7.72	N.A.
Market Value as on Month end (Direct)	1,16,552	3,93,155	N.A.	N.A.	N.A.	5,47,906
Scheme Return (% CAGR*) (Direct)	-5.32	5.82	N.A.	N.A.	N.A.	9.10
65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)	-5.42	5.70	N.A.	N.A.	8.73	8.73
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	-0.53	N.A.	N.A.	2.92	2.92

#Inception Date: December 19, 2022

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: July 25, 2019

Tier 1 Benchmark: Nifty Equity Savings Index TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	12.7230	13.7741
Growth	17.0721	18.4833

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	267.79
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	266.55

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Equity Category		
Mr. Jitendra Sriram	27 years	01-Jul-26
Mr. Kushant Arora	11 years	01-Jul-26
Mr. Neeraj Saxena	20 years	21-Oct-24
Fixed Income		
Mr. Vikram Pamnani*	24 years	16-Sep-26

* Mr. Vikram Pamnani was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.47%	1.34%
Base Expense Ratio (as on Oct 31, 2026)	2.10%	1.14%

Quantitative Measures / Risk Measures

Standard Deviation (%)	6.21
Beta	1.13
Sharpe Ratio (%)	0.35

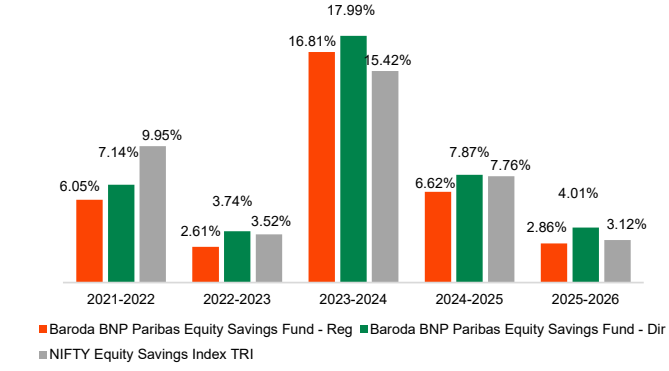
Market Capitalization (% of Equity Assets)

Large Cap	77.09
Mid Cap	13.56
Small Cap	9.35
Cash	-

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	0.60	1.74	0.39
Last 3 years	7.97	9.19	7.58
Last 5 years	6.82	8.01	6.75
Since Inception	7.63	8.82	8.52

Absolute returns for each Financial Year**



Scheme Inception Date: 25-Jul-19. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. ICICI Bank Ltd	4.49
2. Bharti Airtel Ltd	3.98
3. 7.32% GOI (MD 13/11/2030)	3.74
4. State Bank of India	3.66
5. 7.18% GOI (MD 14/08/2033)	3.32
6. Reliance Industries Ltd	3.01
7. Larsen & Toubro Ltd	2.60
8. 6.92% Power Fin Corp NCD Sr 258A (MD16/02/2028)	2.57
9. Sun Pharmaceutical Industries Limited	2.29
10. HDFC Bank Ltd	2.27

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Equity Savings Index TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.35
b) Gross Exposure Turnover	4.14
Average Maturity (yrs)	2.81
Macaulay Duration (yrs)	2.37
Modified Duration (yrs)	2.24
Annualized Portfolio Yield	7.71%
Yield to Maturity (%)	7.71%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.23
Bharti Airtel Ltd		0.49
Larsen & Toubro Ltd		0.07
	7.32% GOI (MD 13/11/2030)	-0.06
	7.18% GOI (MD 14/08/2033)	-0.06
	Reliance Industries Ltd	-0.07
	6.92% Power Fin Corp NCD Sr 258A (MD16/02/2028)	-0.02
	Sun Pharmaceutical Industries Limited	-0.05
	HDFC Bank Ltd	-0.06
	8.7% Shriram Finance Ltd Tr 10 NCD (09/04/2028)	-0.39

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	2.29%	2.47%
Direct	1.33%	1.34%

3) Change in Risk-o-meter
No change

4) Change in Credit Quality
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
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5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	8,70,000	8,70,000
Market Value as on Month end (Regular)	1,20,217	3,84,139	7,07,720	N.A.	11,28,448	N.A.
Scheme Return (% CAGR*) (Regular)	0.34	4.27	6.55	N.A.	7.06	N.A.
Market Value as on Month end (Direct)	1,20,956	3,91,126	7,29,542	N.A.	N.A.	11,79,866
Scheme Return (% CAGR*) (Direct)	1.49	5.47	7.76	N.A.	N.A.	8.26
NIFTY Equity Savings Index TRI (% CAGR*)	0.23	4.26	6.43	N.A.	7.61	7.61
Additional Benchmark CRISIL 10 Year Gilt Index (% CAGR*)	-1.30	3.20	4.82	N.A.	4.67	4.67

#Inception Date: July 25, 2019

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: September 23, 2004

Tier 1 Benchmark: CRISIL Hybrid 85+15 – Conservative Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Monthly	10.3080	12.7727
IDCW Quarterly	10.4541	12.3611
Growth	45.8211	56.9493

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	936.44
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	940.87

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Equity Category		
Mr. Paresh Jain	22 years	01-Jul-26
Mr. Ankeet Pandya	11 years	01-Jan-25
Fixed Income		
Mr. Prashant Pimple	24 years	21-Oct-22
Mr. Vikram Pamnani*	14 years	16-Sep-26

* Mr. Vikram Pamnani was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.500 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.00%	0.48%
Base Expense Ratio (as on Oct 31, 2026)	1.70%	0.41%

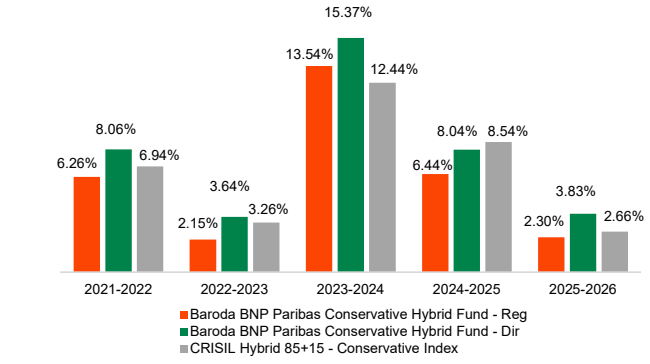
Market Capitalization (% of Equity Assets)

Large Cap	59.08
Mid Cap	20.72
Small Cap	20.20
Cash	-

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	1.02	2.56	0.90
Last 3 years	6.57	8.18	7.01
Last 5 years	5.59	7.20	6.08
Since Inception	6.98	9.00	8.27

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 23-Sep-04, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 8.95% Reliance Industries Ltd NCD Sr H(MD09/11/28)	4.98
2. 7.44% Power Fin Corp Ltd 247A NCD (MD 15/01/2030)	4.49
3. 7.59% National Housing Bank NCD (MD 08/09/2027)	2.66
4. 7.3% Bharti Telecom NCD Sr XXVII(MD 01/12/2027)	2.63
5. 7.23% Ultratech Cement NCD SER II (MD 01/02/2030)	2.60
6. 7.01% NABARD NCD Sr. 26D (MD 16/03/2029)	2.59
7. 7.53%Bajaj Housing Finance Ltd NCD (28/09/2029)	2.39
8. 8.7% Shriram Finance Ltd Tr 10 NCD (09/04/2028)	2.24
9. 7.7% Bajaj Hsg Fin Ltd NCD (MD21/05/27)	2.13
10. 7.97% Mankind Pharma ltd NCD Ser 3 (MD 16/11/2027)	2.02

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 85+15 – Conservative Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.12
b) Gross Exposure Turnover	1.74
Average Maturity (yrs)	2.59
Macaulay Duration (yrs)	1.85
Modified Duration (yrs)	1.74
Annualized Portfolio Yield	8.07%
Yield to Maturity (%)	8.07%

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
8.95% Reliance Industries Ltd NCD Sr H(MD09/11/28)		0.01
7.44% Power Fin Corp Ltd 247A NCD (MD 15/01/2030)		0.02
7.59% National Housing Bank NCD (MD 08/09/2027)		0.02
7.3% Bharti Telecom NCD Sr XXVII(MD 01/12/2027)		2.11
7.53%Bajaj Housing Finance Ltd NCD (28/09/2029)		0.01
8.7% Shriram Finance Ltd Tr 10 NCD (09/04/2028)		0.01
7.7% Bajaj Hsg Fin Ltd NCD (MD21/05/27)		0.03
7.97% Mankind Pharma ltd NCD Ser 3 (MD 16/11/2027)		0.02
7.35% EXIM Bank Sr AA02-2028 NCD (MD 27/07/2028)		0.02

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	1.76%	2.00%
Direct	0.48%	0.48%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	26,50,000	16,60,000
Market Value as on Month end (Regular)	1,20,264	3,80,628	6,89,650	16,51,985	60,45,281	N.A.
Scheme Return (% CAGR*) (Regular)	0.41	3.66	5.52	6.23	6.87	N.A.
Market Value as on Month end (Direct)	1,21,261	3,89,813	7,18,415	18,03,998	N.A.	30,75,059
Scheme Return (% CAGR*) (Direct)	1.97	5.25	7.15	7.91	N.A.	8.45
CRISIL Hybrid 85+15 - Conservative Index (% CAGR*)	0.13	4.10	5.90	7.19	8.17	7.85
Additional Benchmark CRISIL 10 year Gilt Index (% CAGR*)	-1.30	3.20	4.82	5.15	6.03	5.72

#Inception Date: September 23, 2004 for Regular Plan, January 01, 2013 for Direct Plan

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: December 28, 2016

Tier 1 Benchmark: Nifty 50 Arbitrage Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Monthly	10.5945	10.8307
IDCW Quarterly	10.7527	10.9457
IDCW Adhoc	11.2486	11.7566
Growth	17.2357	18.3986

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	1019.02
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	1035.04

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Equity Category		
Mr. Neeraj Saxena	20 years	14-Mar-22
Ms. Meenakshi Gururaj	17 years	01-May-26
Fixed Income Category		
Mr. Vikram Pamnani	14 years	16-Mar-22

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	1.13%	0.36%
Base Expense Ratio (as on Oct 31, 2026)	0.97%	0.31%

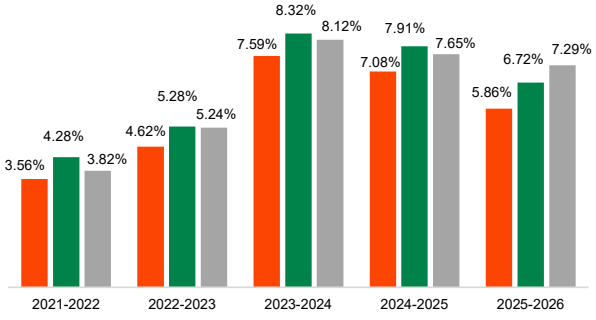
Quantitative Measures / Risk Measures

Standard Deviation (%)	0.54
Beta	0.62
Sharpe Ratio (%)	1.17

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	5.48	6.31	7.32
Last 3 years	6.40	7.22	7.41
Last 5 years	5.86	6.63	6.76
Since Inception	5.69	6.39	5.59

Absolute returns for each Financial Year**



Scheme Inception Date: 28-Dec-16. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Baroda BNP Paribas Liquid Fund - Direct Growth	8.00
2. 364 Days Tbill (MD 11/03/2027)	4.80
3. Vodafone Idea Limited	4.55
4. Axis Bank Ltd	3.86
5. Canara Bank Ltd	3.75
6. HDFC Bank Ltd	3.69
7. Glenmark Pharmaceuticals Ltd	3.21
8. ICICI Bank Ltd	2.92
9. NMDC Ltd	2.82
10. Adani Energy Solutions Limited	2.81

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 50 Arbitrage Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	2.05
b) Gross Exposure Turnover	12.54
Average Maturity (yrs)	0.15
Macaulay Duration (yrs)	0.15
Modified Duration (yrs)	0.15
Annualized Portfolio Yield	6.20%
Yield to Maturity (%)	6.20%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Adani Energy Solutions Limited		0.11
Reliance Industries Ltd		0.47
Adani Green Energy Limited		0.02
	Vodafone Idea Limited	-0.41
	Axis Bank Ltd	-0.05
	Canara Bank Ltd	-0.23
	Glenmark Pharmaceuticals Ltd	-0.06
	HDFC Bank Ltd	-0.84
	ICICI Bank Ltd	-2.36
	NMDC Ltd	-0.35

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	1.02%	1.13%
Direct	0.35%	0.36%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	11,80,000	11,80,000
Market Value as on Month end (Regular)	1,23,357	3,93,491	7,01,046	N.A.	15,71,228	N.A.
Scheme Return (% CAGR*) (Regular)	5.26	5.88	6.17	N.A.	5.69	N.A.
Market Value as on Month end (Direct)	1,23,879	3,98,423	7,15,333	N.A.	N.A.	16,31,907
Scheme Return (% CAGR*) (Direct)	6.09	6.71	6.97	N.A.	N.A.	6.43
Nifty 50 Arbitrage Index (% CAGR*)	7.03	7.30	7.33	N.A.	6.20	6.20
Additional Benchmark CRISIL 1 Year T-Bill Index (% CAGR*)	3.36	5.04	5.66	N.A.	5.64	5.64

#Inception Date: December 28, 2016

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. Data as on October 30, 2026

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))

Baroda BNP PARIBAS MUTUAL FUND

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.

Fund Details

Date of allotment: May 28, 2024

Tier 1 Benchmark: CRISIL Hybrid 35+65 Aggressive Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.0741	11.5212
Growth	11.0741	11.5212

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	386.06
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	385.7

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Equity Category		
Ms. Silky Jain	16 years	01-Jul-26
Mr. Yash Mehta	1.5 years	01-Jul-26
Fixed Income Category		
Mr. Vikram Pamnani*	14 years	16-Sep-26

* Mr. Vikram Pamnani was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.45%	1.06%
Base Expense Ratio (as on Oct 31, 2026)	2.10%	0.90%

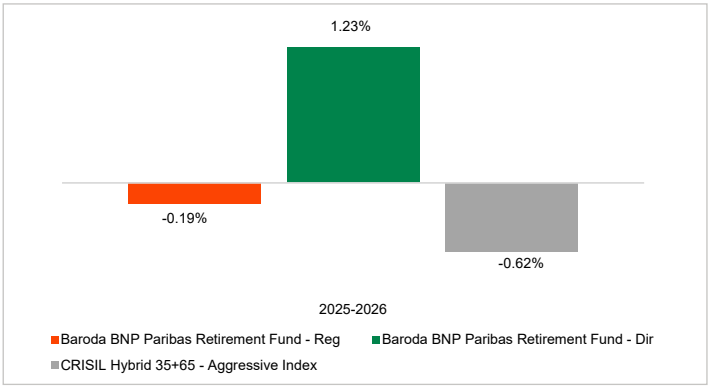
Market Capitalization (% of Equity Assets)

Large Cap	59.40
Mid Cap	25.25
Small Cap	15.33
Cash	-

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-3.13	-1.76	-4.16
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	4.30	6.01	3.10

Absolute returns for each Financial Year**



Scheme Inception Date: 28-May-24. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 6.9% GOI (MD 15/04/2065)	18.00
2. 7.34% GOI (MD 22/04/2064)	3.92
3. ICICI Bank Ltd	2.90
4. Divis Laboratories Ltd	2.79
5. Larsen & Toubro Ltd	2.76
6. State Bank of India	2.24
7. HDFC Bank Ltd	2.15
8. Bharti Airtel Ltd	2.12
9. Titan Company Limited	1.95
10. Bharat Heavy Electricals Ltd	1.94

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65 Aggressive Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Mandatory Scheme Lock-In Constraints
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.24
b) Gross Exposure Turnover	0.44
2. Average Maturity (years)	29.67
3. Macaulay Duration (years)	9.88
4. Modified Duration (years)	9.50
5. Annualized Portfolio Yield	7.68%
6. Yield to Maturity (%)	7.68%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.17
Divis Laboratories Ltd		0.15
Larsen & Toubro Ltd		0.09
State Bank of India		0.01
Bharti Airtel Ltd		0.24
	6.9% GOI (MD 15/04/2065)	-0.30
	7.34% GOI (MD 22/04/2064)	-0.06
	HDFC Bank Ltd	-0.05
	Titan Company Limited	-0.06
	Bharat Heavy Electricals Ltd	-0.01

2) Base Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.25%	2.45%
Direct	1.04%	1.06%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	2,90,000	2,90,000
Market Value as on Month end (Regular)	1,17,406	N.A.	N.A.	N.A.	2,92,596	N.A.
Scheme Return (% CAGR*) (Regular)	-4.01	N.A.	N.A.	N.A.	0.72	N.A.
Market Value as on Month end (Direct)	1,18,309	N.A.	N.A.	N.A.	N.A.	2,98,158
Scheme Return (% CAGR*) (Direct)	-2.62	N.A.	N.A.	N.A.	N.A.	2.24
CRISIL Hybrid 35+65 - Aggressive Index (% CAGR*)	-4.89	N.A.	N.A.	N.A.	-0.11	-0.11
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-3.06	-3.06

#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. Data as on October 30, 2026

Baroda BNP Paribas Childrens 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

Fund Details

Date of allotment: December 27, 2024

Tier 1 Benchmark: Nifty 500 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	10.5378	-
Growth	10.5378	10.8884

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	123.55
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	123.07

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Ms. Silky Jain	16 years	01-Jul-26
Mr. Yash Mehta	1.5 years	01-Jul-26

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	2.46%	1.10%
Base Expense Ratio (as on Oct 31, 2026)	2.10%	0.94%

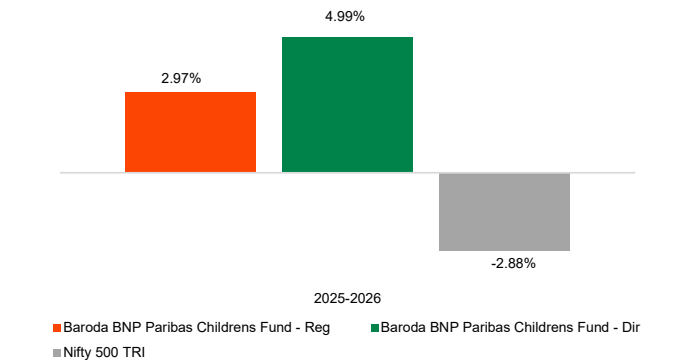
Market Capitalization (% of Net Assets)

Large Cap	52.08
Mid Cap	23.98
Small Cap	16.77
Cash	7.17

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-4.27	-2.73	-6.83
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	2.89	4.73	-0.35

Absolute returns for each Financial Year**



Scheme Inception Date: 27-Dec-24. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Reliance Industries Ltd	2.83
2. Navin Fluorine International Ltd	2.74
3. State Bank of India	2.72
4. Karur Vysya Bank Ltd	2.52
5. Titan Company Limited	2.51
6. Larsen & Toubro Ltd	2.43
7. Divis Laboratories Ltd	2.37
8. ICICI Bank Ltd	2.26
9. The Federal Bank Limited	2.20
10. Multi Commodity Exchange of India Ltd	2.19

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Mandatory Scheme Lock-In Constraints
- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.36
b) Gross Exposure Turnover:	0.36
2. Average Maturity (years)	1.52
3. Macaulay Duration (years)	1.21
4. Modified Duration (years)	1.17
5. Annualized Portfolio Yield	6.19%
6. Yield to Maturity (%)	6.19%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Navin Fluorine International Ltd		0.13
Karur Vysya Bank Ltd		0.21
Larsen & Toubro Ltd		0.07
Divis Laboratories Ltd		0.11
ICICI Bank Ltd		0.12
The Federal Bank Limited		0.14
	Reliance Industries Ltd	-0.06
	Titan Company Limited	-0.09
	Multi Commodity Exchange of India Ltd	-0.08
	Bajaj Finance Ltd	-0.05

2) Base Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	2.25%	2.46%
Direct	1.09%	1.10%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	2,20,000	2,20,000
Market Value as on Month end (Regular)	1,15,892	N.A.	N.A.	N.A.	2,20,660	N.A.
Scheme Return (% CAGR*) (Regular)	-6.32	N.A.	N.A.	N.A.	0.31	N.A.
Market Value as on Month end (Direct)	1,16,814	N.A.	N.A.	N.A.	N.A.	2,24,251
Scheme Return (% CAGR*) (Direct)	-4.92	N.A.	N.A.	N.A.	N.A.	2.02
Nifty 500 TRI (% CAGR*)	-7.40	N.A.	N.A.	N.A.	-2.13	-2.13
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-4.08	-4.08

#Inception Date: December 27, 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. Data as on October 30, 2026

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).

Fund Details

Date of allotment: May 07, 2021

Tier 1 Benchmark: MSCI World Index (TRI)

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	15.5602	16.4879
Growth	15.5602	16.4879

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	79.84
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	74.8

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Ms. Swapna Shelar	14 years	21-Oct-24
Ms. Stuti Singhee	2 years	01-May-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

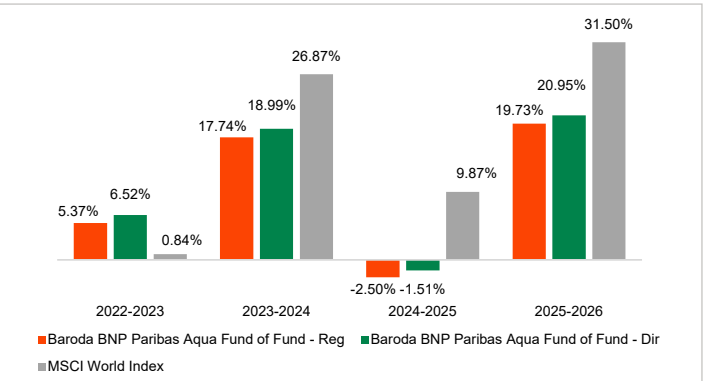
	Regular	Direct
Total Expense Ratio (Weighted TER)	1.58%	0.56%
Base Expense Ratio (as on Oct 31, 2026)	1.35%	0.48%

*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.

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	12.71	13.83	20.35
Last 3 years	16.97	18.16	27.89
Last 5 years	7.51	8.63	15.96
Since Inception	8.39	9.55	16.22

Absolute returns for each Financial Year**



Scheme Inception Date: 07-May-21. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Holdings as on October 31, 2026

Holdings	% of Net Assets
1. BNP Paribas Funds SICAV - Aqua	97.59

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (MSCI World Index (TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Performance will depend upon the performance of the underlying mutual fund scheme
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
BNP Paribas Funds SICAV - Aqua		1.73

2) Base Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	1.37%	1.58%
Direct	0.50%	0.56%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

Holdings of the Underlying Fund (As on September 30, 2026)

Top 10 Holdings (%)	
AMERICAN WATER WORKS	4.98
LINDE PLC	4.51
XYLEM INC	4.29
ECOLAB	3.95
CINTAS	3.78
VERALTO CORP	3.48
KLA	3.12
IDEX	3.04
ADVANCED DRAINAGE SYSTEMS INC	3.03
VEOLIA ENVIRON. SA	2.94
No. of Holdings in Portfolio	**44**

Sectoral Composition (%)**	
Industrials	60.89
Utilities	16.13
Materials	15.33
Information Technology	4.73
Health Care	1.59
Forex Contracts	-0.05
Cash	1.38
Total	**100.00**

** Data as per Global Industry Classification Standard sector classification

Geographical Composition (%)	
United States	62.38
United Kingdom	8.78
Switzerland	6.17
Japan	3.43
France	2.94
Denmark	2.92
Netherlands	2.4
Brazil	2.21
Germany	1.59
Sweden	1.53
Forex Contracts	-0.05
Other	4.32
Cash	1.38
Total	**100.00**

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

Fund Details

Date of allotment: May 23, 2025

Tier 1 Benchmark: Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	10.7673	10.7965
Growth	10.7673	10.7965

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	81.54
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	81.52

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani	14 years	05-Jun-25

Minimum Investment

Lumpsum Amount:
Rs.1,000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.22%	0.05%
Base Expense Ratio (as on Oct 31, 2026)	0.19%	0.05%

*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.

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	5.74	5.94	3.81
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	5.53	5.73	3.38

Scheme Inception Date: 23-May-25. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Baroda BNP Paribas Corporate Bond Fund- DR GR	61.13
2. Baroda BNP Paribas Arbitrage Fund- DR GR	36.73

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^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 Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Tracking Error
- Performance will depend upon the performance of the underlying mutual fund scheme
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Baroda BNP Paribas Arbitrage Fund- DR GR		0.17
	Baroda BNP Paribas Corporate Bond Fund- DR GR	-0.12

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.19%	0.22%
Direct	0.05%	0.05%

3) Change in Risk-o-meter

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	1,70,000	1,70,000
Market Value as on Month end (Regular)	1,23,215	N.A.	N.A.	N.A.	1,76,566	N.A.
Scheme Return (% CAGR*) (Regular)	5.05	N.A.	N.A.	N.A.	5.19	N.A.
Market Value as on Month end (Direct)	1,23,333	N.A.	N.A.	N.A.	N.A.	1,76,807
Scheme Return (% CAGR*) (Direct)	5.23	N.A.	N.A.	N.A.	N.A.	5.38
Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI (% CAGR*)	2.10	N.A.	N.A.	N.A.	2.61	2.61
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.18	N.A.	N.A.	N.A.	-7.03	-7.03

#Inception Date: May 23, 2025

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. Data as on October 30, 2026

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

Fund Details

Date of allotment: May 30, 2025

Tier 1 Benchmark: Nifty 60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.0782	11.2152
Growth	11.0782	11.2152

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	107.27
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	109.53

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani*	14 years	16-Sep-26
Ms. Swapna Shelar	14 years	01-May-26

* Mr. Vikram Pamnani was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.1,000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.98%	0.27%
Base Expense Ratio (as on Oct 31, 2026)	0.93%	0.23%

*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.

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	7.17	8.10	6.47
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	8.72	9.67	7.76

Scheme Inception Date: 30-May-25. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Baroda BNP Paribas Short Term fund Dr Growth	52.82
2. Baroda BNP Paribas Large Cap Direct Plan Growth	20.78
3. Baroda BNP Paribas Gold ETF-RG	18.55
4. Baroda BNP Paribas Dynamic Term fund Dr Growth	8.02

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

^^Riskometer For Scheme: basis it's portfolio, ^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 Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Tracking Error
- Performance will depend upon the performance of the underlying mutual fund scheme
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Baroda BNP Paribas Short Term fund Dr Growth		0.68
Baroda BNP Paribas Large Cap Direct Plan Growth		0.82
Baroda BNP Paribas Dynamic Term fund Dr Growth		0.21
	Baroda BNP Paribas Gold ETF-RG	-1.09

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	0.98%	1.10%
Direct	0.27%	0.28%

3) Change in Risk-o-meter
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	1,70,000	1,70,000
Market Value as on Month end (Regular)	1,19,797	N.A.	N.A.	N.A.	1,74,396	N.A.
Scheme Return (% CAGR*) (Regular)	-0.32	N.A.	N.A.	N.A.	3.48	N.A.
Market Value as on Month end (Direct)	1,20,370	N.A.	N.A.	N.A.	N.A.	1,75,533
Scheme Return (% CAGR*) (Direct)	0.58	N.A.	N.A.	N.A.	N.A.	4.37
60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold (% CAGR*)	-2.66	N.A.	N.A.	N.A.	1.46	1.46
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.18	N.A.	N.A.	N.A.	-6.99	-6.99

#Inception Date: May 30, 2025

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. Data as on October 30, 2026

Baroda BNP Paribas Gold ETF Fund of Fund

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

Baroda BNP PARIBAS MUTUAL FUND

This product is suitable for investors who are seeking*: • Long term wealth creation.
• Investment predominantly in units of Baroda BNP Paribas Gold ETF

Fund Details

Date of allotment: August 20, 2025

Tier 1 Benchmark: Domestic Price of Physical Gold based on the the AM fixing price of gold by the LBMA

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
Growth	13.8361	13.8865

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	178.69
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	185.27

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani	14 years	18-May-26
Mr. Ayan Nandy*	12 years	16-Sep-26
Ms. Swapna Shelar	14 years	20-Aug-25
Ms. Stuti Singhee	2 years	01-May-26

* Mr. Ayan Nandy was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.1,000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily & Weekly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Fortnightly and Monthly SIP: Rs. 250/- and in multiples of Re. 1/- thereafter (iii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.47%	0.10%
Base Expense Ratio (as on Oct 31, 2026)	0.40%	0.09%

*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.

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	25.18	25.54	28.63
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	40.34	40.76	44.04

Scheme Inception Date: 20-Aug-25. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Baroda BNP Paribas Gold ETF-RG	96.35

Scheme Riskometer^^



Investors understand that their principal will be at High risk

Benchmark (Tier 1) Riskometer^



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 Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Tracking Error
- Performance will depend upon the performance of the underlying mutual fund scheme
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
	Baroda BNP Paribas Gold ETF-RG	-1.53

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	0.41%	0.47%
Direct	0.09%	0.10%

3) Change in Risk-o-meter
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

Baroda BNP Paribas Liquid Fund

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

This product is suitable for investors who are seeking*: • Regular income over short term with high level of liquidity. • Investment predominantly in money market (i.e CP/CDs) instruments.

Fund Details

Date of allotment: February 21, 2002

Tier 1 Benchmark: CRISIL Liquid Debt A-I Index

NAV as on October 31, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Daily	1,001.1996	1,002.0849
IDCW Weekly	1,000.8893	1,220.7396
Growth	3,252.3311	3,297.9458

Monthly AUM## as on Oct 31, 2026 (Rs. in Cr.)	14,097.62
Monthly AAUM## as on Oct 31, 2026 (Rs. in Cr.)	15,363.90

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani	14 years	14-Mar-22
Mr. Prashant Pimple*	24 years	16-Sep-26

* Mr. Prashant Pimple was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.16%	0.08%
Base Expense Ratio (as on Oct 31, 2026)	0.14%	0.07%

Scheme Wise Potential Risk Class (PRC) Matrix

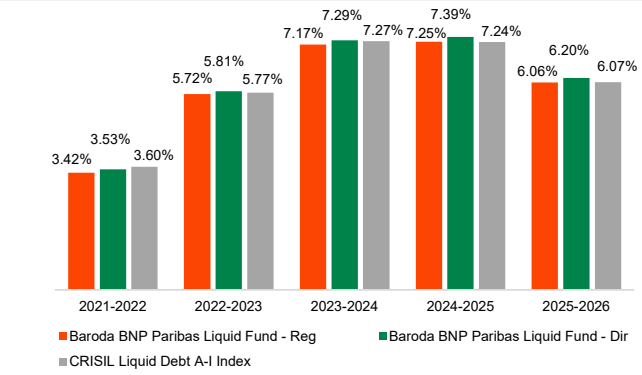
Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low		B-I	
Moderate			
Relatively High			

##Inter-scheme investments have been adjusted in the scheme. The aggregate investments by the schemes of Baroda BNP Paribas Mutual Fund in the scheme is ₹81.6 Crores as on October 31, 2026

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	6.32	6.42	6.16
Last 3 years	6.75	6.87	6.71
Last 5 years	6.30	6.42	6.32
Since Inception	6.87	6.86	6.67

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 21-Feb-02, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 31, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Kotak Mahindra Bank Limited CD (MD 21/12/2026)	3.32
2. 182 Days Tbill (MD 19/11/2026)	3.24
3. Axis Bank Limited CD (MD 17/12/2026)	2.80
4. National Bank For Agri & Rural CP (MD 05/01/2027)	2.78
5. 91 Days Tbill (MD 27/11/2026)	2.28
6. Indian Bank CD (MD 04/12/2026)	2.28
7. REC Limited CP (MD 23/11/2026)	2.11
8. Canara Bank CD (MD 04/12/2026)	2.10
9. Grasim Industries Limited CP (MD 18/12/2026)	2.10
10. NTPC Limited CP (MD 24/12/2026)	2.09

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Liquid Debt A-I Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Average Maturity (days)	38
Macaulay Duration (days)	38
Modified Duration (days)	38
Annualized Portfolio Yield	7.18%
Yield to Maturity (%)	7.18%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Axis Bank Limited CD (MD 17/12/2026)		0.51
National Bank For Agri & Rural CP (MD 05/01/2027)		2.78
NTPC Limited CP (MD 24/12/2026)		2.09
	Union Bank of India CD (MD 27/10/2026)	-2.31
	Export Import Bank of India CP (MD 04/11/2026)	-2.31
	Kotak Mahindra Bank Limited CD (MD 21/12/2026)	-0.31
	182 Days Tbill (MD 19/11/2026)	-0.30
	91 Days Tbill (MD 27/11/2026)	-0.02
	Indian Bank CD (MD 04/12/2026)	-0.21
	REC Limited CP (MD 23/11/2026)	-0.19
	Canara Bank CD (MD 04/12/2026)	-0.20
	Grasim Industries Limited CP (MD 18/12/2026)	-0.19
	91 Days Tbill (MD 31/12/2026)	-6.52
	Union Bank of India CD (MD 30/11/2026)	-1.77

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.16%	0.16%
Direct	0.10%	0.08%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

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.

Fund Details

Date of allotment: April 25, 2019

Tier 1 Benchmark: CRISIL Liquid Overnight Index

NAV as on October 31, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Daily	1,000.0018	1,000.0028
IDCW Weekly	1,001.2063	1,000.7268
Growth	1,450.8434	1,457.9510

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	912.32
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	1,732.64

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani	14 years	14-Mar-22
Mr. Ayan Nandy*	12 years	16-Sep-26

* Mr. Ayan Nandy was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.10%	0.05%
Base Expense Ratio (as on Oct 31, 2026)	0.09%	0.05%

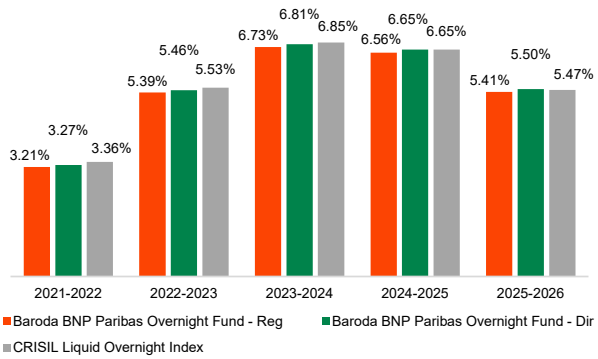
Scheme Wise Potential Risk Class (PRC) Matrix

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low	A-I		
Moderate			
Relatively High			

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	5.22	5.28	5.25
Last 3 years	5.95	6.03	6.02
Last 5 years	5.70	5.78	5.80
Since Inception	5.06	5.14	5.16

Absolute returns for each Financial Year**



Scheme Inception Date: 25-Apr-19. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 31, 2026

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

Portfolio - Top Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 182 Days Tbill (MD 05/11/2026)	1.10
2. 182 Days Tbill (MD 27/11/2026)	1.09

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Liquid Overnight Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Concentration Risk
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Average Maturity (days)	2
Macaulay Duration (days)	0
Modified Duration (days)	2
Annualized Portfolio Yield	5.85%
Yield to Maturity (%)	5.85%

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
182 Days Tbill (MD 05/11/2026)		1.10
182 Days Tbill (MD 27/11/2026)		1.09
	91 Days Tbill (MD 08/10/2026)	-1.52
	364 Days Tbill (MD 15/10/2026)	-1.52

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.09%	0.10%
Direct	0.05%	0.05%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

Baroda BNP Paribas Ultra Short Term 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† of the portfolio is between 3 months and 6 months.

Fund Details

Date of allotment: June 01, 2018

Tier 1 Benchmark: CRISIL Ultra Short Duration Debt A-I Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Daily	1,006.2583	1,007.0751
IDCW Weekly	1,000.4301	1,000.4466
Growth	1,672.1841	1,697.7298

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	574.16
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	583.31

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani	14 years	14-Mar-22
Mr. Ayan Nandy*	12 years	16-Sep-26

* Mr. Ayan Nandy was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.43%	0.28%
Base Expense Ratio (as on Oct 31, 2026)	0.37%	0.24%

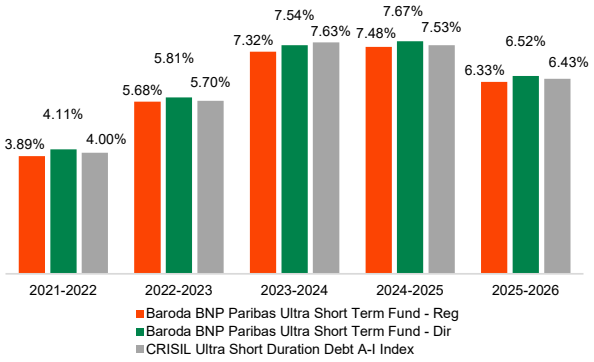
Scheme Wise Potential Risk Class (PRC) Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low			
Moderate		B-II	
Relatively High			

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	6.19	6.36	6.21
Last 3 years	6.95	7.13	6.99
Last 5 years	6.49	6.67	6.56
Since Inception	6.30	6.49	6.46

Absolute returns for each Financial Year**



Scheme Inception Date: 01-Jun-18. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. Union Bank of India CD (MD 12/03/2027)	5.93
2. IndusInd Bank Limited CD (MD 27/01/2027)	5.13
3. 8.28% PNB Housing Fin NCD SR LXIII (MD 30/12/26)	4.36
4. 7.75% Power Fin Corp Ltd SR164 NCD (MD 22/03/2027)	4.35
5. 8.1% Tata Cap Hous Fin Ltd NCD (MD19/02/2027)	4.35
6. 8.50% Cholamandalam Invt & Fin NCD(MD25/07/27)	4.34
7. 6.9650% Embassy Off Park NCD REIT SrXIV(19/03/27)	4.33
8. 8.05% Muthoot Finance Ltd 44-A OP1 (MD 25/11/2027)	4.31
9. Indian Bank CD (MD 22/01/2027)	4.28
10. National Bank For Agri & Rural CD (MD 28/01/2027)	4.28

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Ultra Short Duration Debt A-I Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Average Maturity (yrs)	0.34
Macaulay Duration (yrs)	0.33
Modified Duration (yrs)	0.32
Annualized Portfolio Yield	7.68%
Yield to Maturity (%)	7.68%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Union Bank of India CD (MD 12/03/2027)		0.23
IndusInd Bank Limited CD (MD 27/01/2027)		0.21
8.28% PNB Housing Fin NCD SR LXIII (MD 30/12/26)		0.16
7.75% Power Fin Corp Ltd SR164 NCD (MD 22/03/2027)		0.15
8.1% Tata Cap Hous Fin Ltd NCD (MD19/02/2027)		0.15
8.50% Cholamandalam Invt & Fin NCD(MD25/07/27)		4.34
6.9650% Embassy Off Park NCD REIT SrXIV(19/03/27)		4.33
8.05% Muthoot Finance Ltd 44-A OP1 (MD 25/11/2027)		0.15
Indian Bank CD (MD 22/01/2027)		0.17
National Bank For Agri & Rural CD (MD 28/01/2027)		0.18
	Small Ind Dev Bk of India CD (MD 10/11/2026)	-4.16
	HDFC Bank Limited CD (MD 14/12/2026)	-4.14

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.41%	0.43%
Direct	0.28%	0.28%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	10,10,000	10,10,000
Market Value as on Month end (Regular)	1,23,992	3,98,180	7,11,992	N.A.	13,23,951	N.A.
Scheme Return (% CAGR*) (Regular)	6.27	6.67	6.79	N.A.	6.30	N.A.
Market Value as on Month end (Direct)	1,24,099	3,99,264	7,15,298	N.A.	N.A.	13,34,716
Scheme Return (% CAGR*) (Direct)	6.44	6.86	6.97	N.A.	N.A.	6.49
CRISIL Ultra Short Duration Debt A-I Index (% CAGR*)	6.18	6.65	6.83	N.A.	6.42	6.42
Additional Benchmark CRISIL 1 Year T-Bill Index (% CAGR*)	3.35	5.04	5.66	N.A.	5.56	5.56

#Inception Date: June 01, 2018

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. Data as on October 30, 2026

Baroda BNP Paribas Ultra Short to Short Term 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.

Fund Details

Date of allotment: October 21, 2005

Tier 1 Benchmark: CRISIL Low Duration Debt A-I Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Daily	10.0604	10.0950
IDCW Weekly	10.0104	10.0140
IDCW Monthly	10.1921	10.3810
Growth	43.0292	47.5952

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	395.81
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	369.79

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani	14 years	27-Dec-17
Mr. Ayan Nandy*	12 years	16-Sep-26

* Mr. Ayan Nandy was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	1.04%	0.28%
Base Expense Ratio (as on Oct 31, 2026)	0.87%	0.23%

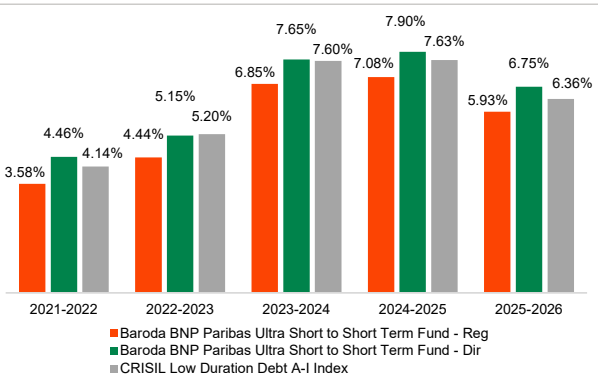
Scheme Wise Potential Risk Class (PRC) Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low			
Moderate			
Relatively High		B-III	

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	5.18	5.98	5.70
Last 3 years	6.42	7.23	6.97
Last 5 years	5.82	6.62	6.44
Since Inception	7.18	7.52	7.22

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 21-Oct-05, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 9.40%Vedanta Alumi Metal Ltd NCD SR1(MD 20/02/27)	6.32
2. 7.59% National Hsg Bank NCD MD(14/07/2027)	6.29
3. Punjab National Bank CD (MD 05/02/2027)	6.19
4. Indian Bank CD (MD 24/06/2027)	6.01
5. Export Import Bank of India CD (MD 11/11/2026)	5.55
6. IndusInd Bank Limited CD (MD 27/01/2027)	4.96
7. 7.97% Mankind Pharma ltd NCD Ser 3 (MD 16/11/2027)	4.27
8. Small Ind Dev Bk of India CD (MD 18/02/2027)	3.70
9. 8.15% PNB Housing Fin Ltd NCD SR LXV (29/07/2027)	3.66
10. 6.52% REC Ltd NCD SR 248 A(MD 31/01/2028)	3.22

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Low Duration Debt A-I Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Average Maturity (yrs)	0.65
Macaulay Duration (yrs)	0.60
Modified Duration (yrs)	0.57
Annualized Portfolio Yield	7.83%
Yield to Maturity (%)	7.83%

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Punjab National Bank CD (MD 05/02/2027)		6.19
	9.40%Vedanta Alumi Metal Ltd NCD SR1(MD 20/02/27)	-1.27
	7.59% National Hsg Bank NCD MD(14/07/2027)	-1.29
	Indian Bank CD (MD 24/06/2027)	-1.18
	Export Import Bank of India CD (MD 11/11/2026)	-1.07
	IndusInd Bank Limited CD (MD 27/01/2027)	-0.96
	7.97% Mankind Pharma ltd NCD Ser 3 (MD 16/11/2027)	-0.88
	Small Ind Dev Bk of India CD (MD 18/02/2027)	-0.72
	8.15% PNB Housing Fin Ltd NCD SR LXV (29/07/2027)	-0.73
	6.52% REC Ltd NCD SR 248 A(MD 31/01/2028)	-0.66
	8.7% Shriram Finance Ltd Tr 10 NCD (09/04/2028)	-1.64

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.91%	1.04%
Direct	0.28%	0.28%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	25,20,000	16,60,000
Market Value as on Month end (Regular)	1,23,290	3,94,333	7,01,257	16,26,989	54,73,728	N.A.
Scheme Return (% CAGR*) (Regular)	5.16	6.02	6.18	5.94	6.83	N.A.
Market Value as on Month end (Direct)	1,23,798	3,99,141	7,15,537	16,97,297	N.A.	27,62,665
Scheme Return (% CAGR*) (Direct)	5.96	6.84	6.99	6.75	N.A.	7.03
CRISIL Low Duration Debt A-I Index (% CAGR*)	5.77	6.54	6.74	6.49	7.15	6.83
Additional Benchmark CRISIL 1 Year T-Bill Index (% CAGR*)	3.35	5.04	5.66	5.65	6.11	5.93

#Inception Date: October 21, 2005 for Regular Plan, Jaunary 01, 2013 for Direct Plan

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. Data as on October 30, 2026

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.

Fund Details

Date of allotment: June 19, 2019

Tier 1 Benchmark: CRISIL Money Market A-I Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Daily	1,005.9752	1,000.0000
IDCW Weekly	1,000.5936	1,000.4559
IDCW Monthly	1,011.7032	1,032.1767
Growth	1,495.4124	1,521.5857

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	3,266.8
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	3,688.93

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani	14 years	14-Mar-22
Mr. Prashant Pimple*	24 years	16-Sep-26

* Mr. Prashant Pimple was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.39%	0.16%
Base Expense Ratio (as on Oct 31, 2026)	0.33%	0.14%

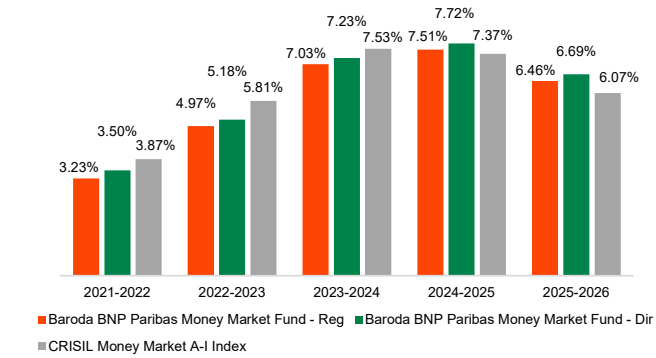
Scheme Wise Potential Risk Class (PRC) Matrix

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low		B-I	
Moderate			
Relatively High			

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	6.06	6.29	5.92
Last 3 years	6.95	7.17	6.80
Last 5 years	6.28	6.49	6.45
Since Inception	5.61	5.86	6.00

Absolute returns for each Financial Year**



Scheme Inception Date: 19-Jun-19. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 7.86% Karnataka SDL (MD 15/03/2027)	6.15
2. ICICI Bank Limited CD (MD 25/03/2027)	5.20
3. Small Ind Dev Bk of India CD (MD 11/06/2027)	5.11
4. Punjab National Bank CD (MD 05/02/2027)	3.75
5. Bajaj Housing Finance Limited CP (MD 12/03/2027)	3.72
6. LIC Housing Finance Limited CP (MD 11/03/2027)	3.28
7. 364 Days Tbill (MD 12/11/2026)	3.06
8. Export Import Bank of India CD (MD 01/03/2027)	3.05
9. Export Import Bank of India CP (MD 25/01/2027)	3.01
10. ICICI Bank Limited CD (MD 27/01/2027)	3.01

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Money Market A-I Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Average Maturity (yrs)	0.37
Macaulay Duration (yrs)	0.37
Modified Duration (yrs)	0.37
Annualized Portfolio Yield	7.81%
Yield to Maturity (%)	7.81%

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
7.86% Karnataka SDL (MD 15/03/2027)		0.21
ICICI Bank Limited CD (MD 25/03/2027)		3.77
Small Ind Dev Bk of India CD (MD 11/06/2027)		0.21
Punjab National Bank CD (MD 05/02/2027)		0.15
Bajaj Housing Finance Limited CP (MD 12/03/2027)		0.15
LIC Housing Finance Limited CP (MD 11/03/2027)		0.13
364 Days Tbill (MD 12/11/2026)		0.13
Export Import Bank of India CD (MD 01/03/2027)		0.13
Export Import Bank of India CP (MD 25/01/2027)		0.12
ICICI Bank Limited CD (MD 27/01/2027)		0.12
	Canara Bank CD (MD 18/12/2026)	-2.91
	Standard Chartered Capital Ltd CP (MD 14/12/2026)	-2.91

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	0.35%	0.39%
Direct	0.16%	0.16%

3) Change in Risk-o-meter
No change

4) Change in Credit Quality
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	N.A.	8,80,000	8,80,000
Market Value as on Month end (Regular)	1,23,938	3,98,318	7,10,591	N.A.	11,05,422	N.A.
Scheme Return (% CAGR*) (Regular)	6.18	6.70	6.71	N.A.	6.12	N.A.
Market Value as on Month end (Direct)	1,24,087	3,99,661	7,14,499	N.A.	N.A.	11,14,864
Scheme Return (% CAGR*) (Direct)	6.42	6.92	6.93	N.A.	N.A.	6.35
CRISIL Money Market A-I Index (% CAGR*)	6.03	6.44	6.65	N.A.	6.28	6.28
Additional Benchmark CRISIL 1 Year T-Bill Index (% CAGR*)	3.35	5.04	5.66	N.A.	5.50	5.50

#Inception Date: June 19, 2019

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. Data as on October 30, 2026

Baroda BNP Paribas Short Term Fund

(Scheme has two*** segregated portfolios) (An open-ended short term debt scheme investing in instruments such that the Macaulay duration† of the portfolio is between 1 year and 3 years. A relatively high interest rate risk and Moderate Credit Risk)

Baroda BNP PARIBAS MUTUAL FUND

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.

Fund Details

Date of allotment: June 30, 2010

Tier 1 Benchmark: CRISIL Short Duration Debt A-II Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Monthly	10.0550	10.3643
IDCW Quarterly	10.4612	11.0847
Growth	31.0453	33.9759

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	464.11
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	425.5

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Prashant Pimple*	24 years	16-Sep-26
Mr. Vikram Pamnani	14 years	14-Mar-22

* Mr. Prashant Pimple was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	1.04%	0.43%
Base Expense Ratio (as on Oct 31, 2026)	0.88%	0.37%

Scheme Wise Potential Risk Class (PRC) Matrix

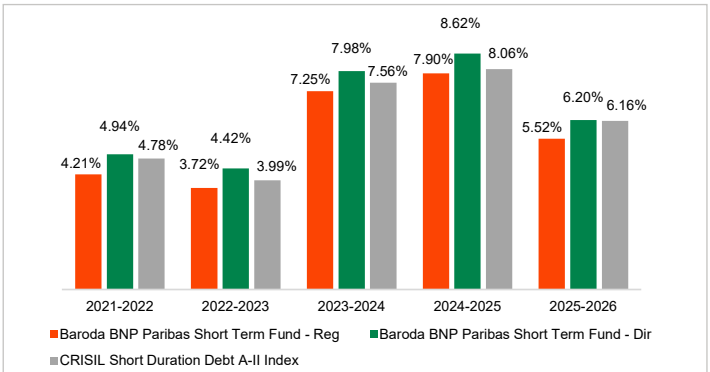
Potential Risk Class			
Credit Risk→ Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low			
Moderate			
Relatively High		B-III	

***Kindly note that with effect from August 21, 2026, Baroda BNP Paribas Credit Risk Fund ('Merging Scheme') has merged into Baroda BNP Paribas Short Term Fund (erstwhile known as Baroda BNP Paribas Short Duration Fund)('Surviving Scheme'). The segregated portfolio under the merging scheme is now under the surviving Scheme.

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	3.88	4.52	4.27
Last 3 years	6.58	7.27	6.85
Last 5 years	5.79	6.49	6.06
Since Inception	7.25	7.74	7.45

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 30-Jun-10, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 7.44% Power Fin Corp Ltd 247A NCD (MD 15/01/2030)	6.32
2. 6.53% GOI (MD 07/09/2031)	5.21
3. 7.42% SIDBI NCD Sr VII (MD 12/03/2029)	4.23
4. 7.01% NABARD NCD Sr. 26D (MD 16/03/2029)	4.19
5. 8.5% Nirma Ltd NCD SerVII trC(MD7/4/27) P/C22/2/27	3.23
6. 8.35% Tata Projects Ltd NCD SR R (MD 22/07/2027)	3.21
7. 8% Adani Power Ltd NCD SER I (MD 27/01/2028)	3.21
8. 7.70% Nuvoco Vistas Corp Ltd NCD (MD 18/09/2028)	3.18
9. 6.87% REC Ltd SER 247 (A) (MD 31/05/2030)	3.10
10. 9.0733%Nuvama Wealth & Invt Ltd NCD(MD 13/11/2028)	3.08

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL ShortDurationDebt A-II Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Average Maturity (yrs)	2.12
Macaulay Duration (yrs)	1.84
Modified Duration (yrs)	1.72
Annualized Portfolio Yield	8.33%
Yield to Maturity (%)	8.33%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
7.44% Power Fin Corp Ltd 247A NCD (MD 15/01/2030)		4.32
6.53% GOI (MD 07/09/2031)		5.21
6.87% REC Ltd SER 247 (A) (MD 31/05/2030)		3.10
9.0733%Nuvama Wealth & Invt Ltd NCD(MD 13/11/2028)		3.08
	7.42% SIDBI NCD Sr VII (MD 12/03/2029)	-0.49
	7.01% NABARD NCD Sr. 26D (MD 16/03/2029)	-0.49
	8.5% Nirma Ltd NCD SerVII trC(MD7/4/27) P/C22/2/27	-0.35
	8.35% Tata Projects Ltd NCD SR R (MD 22/07/2027)	-0.36
	8% Adani Power Ltd NCD SER I (MD 27/01/2028)	-0.35
	7.70% Nuvoco Vistas Corp Ltd NCD (MD 18/09/2028)	-0.36
	7.46% REC Ltd NCD Ser 223B (MD 30/06/2028)	-0.35
	8.2% Tata Cap Hous Fin NCD SrE (MD 25/09/29)	-0.33
	7.64% Hindustan Petroleum NCD SrIV(MD 04/11/2027)	-0.30
	8.7% Shriram Finance Ltd Tr 10 NCD (09/04/2028)	-1.32

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.94%	1.04%
Direct	0.43%	0.43%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

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 Hon'ble Court. Kindly refer to SID/KIM for complete details on segregation of portfolio.

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	19,60,000	16,60,000
Market Value as on Month end (Regular)	1,22,551	3,92,576	7,00,271	16,39,438	35,20,688	N.A.
Scheme Return (% CAGR*) (Regular)	3.99	5.72	6.13	6.08	6.78	N.A.
Market Value as on Month end (Direct)	1,22,955	3,96,561	7,12,552	17,02,202	N.A.	28
Scheme Return (% CAGR*) (Direct)	4.63	6.40	6.82	6.80	N.A.	7.22
CRISIL Short Duration Debt A-II Index (% CAGR*)	3.97	6.00	6.40	6.47	7.12	6.88
Additional Benchmark CRISIL 1 Year T-Bill Index (% CAGR*)	3.35	5.04	5.66	5.65	6.10	5.93

#Inception Date: June 30, 2010 for Regular Plan, Jaunary 01, 2013 for Direct Plan

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. Data as on October 30, 2026

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)

Baroda BNP PARIBAS MUTUAL FUND

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.

Fund Details

Date of allotment: November 08, 2008

Tier 1 Benchmark: CRISIL Corporate Debt A-II Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Monthly	10.2855	10.4654
IDCW Quarterly	10.2884	10.4654
IDCW Annual	12.1829	10.5285
Growth	29.4320	31.3744

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	262.79
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	267.71

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Prashant Pimple*	24 years	16-Sep-26
Mr. Vikram Pamnani	14 years	11-Jul-24

* Mr. Prashant Pimple was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.49%	0.20%
Base Expense Ratio (as on Oct 31, 2026)	0.42%	0.18%

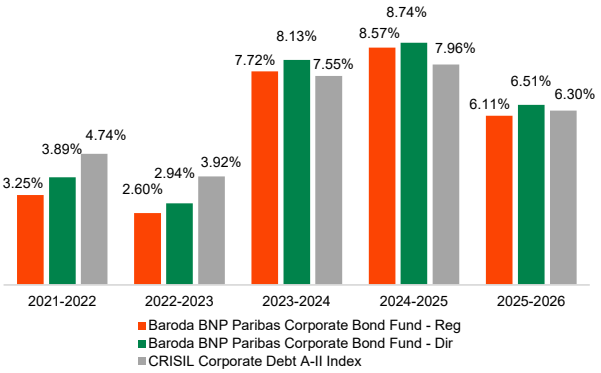
Scheme Wise Potential Risk Class (PRC) Matrix

Potential Risk Class			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low			
Moderate			
Relatively High		B-III	

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	4.44	4.78	4.49
Last 3 years	7.30	7.61	6.90
Last 5 years	5.88	6.22	6.08
Since Inception	6.77	6.93	7.88

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 8-Nov-08, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 8.38% Gujarat SDL (MD 27/02/2029)	7.73
2. 7.46% REC Ltd NCD Ser 223B (MD 30/06/2028)	6.01
3. 7.32% NTPC Ltd NCD SR69 (MD 17/07/2029)	5.62
4. 7.39% SIDBI NCD Ser IX (MD 21/03/2030)	4.44
5. 7.44% Power Fin Corp Ltd 247A NCD (MD 15/01/2030)	3.90
6. 7.74% Hindustan Petroleum NCD Sr I (MD 02/03/2028)	3.79
7. 7.34% GAIL India Ltd NCD (MD 20/12/2027)	3.77
8. 7.74% LIC Hsg Fin NCD Tr 445 Op II (MD 11/02/2028)	3.77
9. 7.712% Tata Cap Hous Fin NCD SrD (MD 14/01/28)	3.77
10. 7.34% Ultratech Cement Ltd NCD Srl (MD 03/03/2028)	3.77

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Corporate Debt A-II Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Average Maturity (yrs)	2.34
Macaulay Duration (yrs)	1.93
Modified Duration (yrs)	1.81
Annualized Portfolio Yield	8.16%
Yield to Maturity (%)	8.16%

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
8.38% Gujarat SDL (MD 27/02/2029)		0.12
7.46% REC Ltd NCD Ser 223B (MD 30/06/2028)		0.09
7.32% NTPC Ltd NCD SR69 (MD 17/07/2029)		0.06
7.39% SIDBI NCD Ser IX (MD 21/03/2030)		0.05
7.44% Power Fin Corp Ltd 247A NCD (MD 15/01/2030)		1.33
7.74% Hindustan Petroleum NCD Sr I (MD 02/03/2028)		0.06
7.34% GAIL India Ltd NCD (MD 20/12/2027)		0.06
7.74% LIC Hsg Fin NCD Tr 445 Op II (MD 11/02/2028)		0.06
7.712% Tata Cap Hous Fin NCD SrD (MD 14/01/28)		0.08
7.34% Ultratech Cement Ltd NCD SrI (MD 03/03/2028)		0.07
	7.7951% Bajaj Finance Ltd NCD (MD 10/12/2027)	-3.70

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.44%	0.49%
Direct	0.20%	0.20%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	19,70,000	16,60,000
Market Value as on Month end (Regular)	1,22,873	3,96,490	7,08,681	16,09,798	33,81,254	N.A.
Scheme Return (% CAGR*) (Regular)	4.50	6.39	6.60	5.73	6.24	N.A.
Market Value as on Month end (Direct)	1,23,076	3,98,250	7,14,323	16,42,585	N.A.	26,39,558
Scheme Return (% CAGR*) (Direct)	4.82	6.68	6.92	6.12	N.A.	6.42
CRISIL Corporate Debt A-II Index (% CAGR*)	4.14	6.10	6.45	6.64	7.55	7.24
Additional Benchmark CRISIL 10 Year Gilt Index (% CAGR*)	-1.19	3.21	4.83	5.15	5.92	5.71

#Inception Date: May 10, 2010 for Regular Plan, Jaunary 01, 2013 for Direct Plan

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. Data as on October 30, 2026

Baroda BNP Paribas Dynamic Term 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.

Fund Details

Date of allotment: September 23, 2004

Tier 1 Benchmark: CRISIL Dynamic Bond A-III Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW Daily	10.0052	10.0255
IDCW Weekly	9.9902	10.0117
IDCW Monthly	10.0244	10.2186
IDCW Quarterly	10.1183	10.1708
IDCW Half Yearly	10.1534	0.0000
Growth	46.2689	52.1955

Monthly AUM
as on Oct 31, 2026 (Rs. in Cr.) 112.9

Monthly AAUM
as on Oct 31, 2026 (Rs. in Cr.) 113.5

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Prashant Pimple	24 years	11-Jul-24
Mr. Vikram Pamnani*	14 years	16-Sep-26

* Mr. Vikram Pamnani was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	1.69%	0.72%
Base Expense Ratio (as on Oct 31, 2026)	1.44%	0.61%

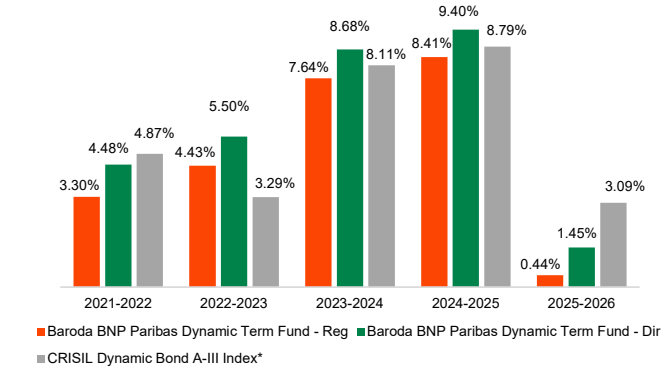
Scheme Wise Potential Risk Class (PRC) Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low			
Moderate			
Relatively High		B-III	

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	0.88	1.87	0.94
Last 3 years	5.06	6.07	5.91
Last 5 years	4.80	5.84	5.12
Since Inception	7.11	7.38	7.40

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 23-Sep-04, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 6.94% GOI (MD 11/05/2036)	34.27
2. 7.35% EXIM Bank Sr AA02-2028 NCD (MD 27/07/2028)	8.75
3. 6.79% GOI (MD 07/10/2034)	8.52
4. 7.06% GOI (MD 27/07/2041)	8.43
5. 8.2% Tata Cap Hous Fin NCD SrE (MD 25/09/29)	6.14
6. 7.53%Bajaj Housing Finance Ltd NCD (28/09/2029)	6.03
7. Small Ind Dev Bk of India CD (MD 18/02/2027)	4.33
8. 7.23% Ultratech Cement NCD SER II (MD 01/02/2030)	4.32
9. 7.18% GOI (MD 14/08/2033)	2.62
10. 7.46% REC Ltd NCD Ser 223B (MD 30/06/2028)	0.87

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISILDynamic Bond A-III Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Average Maturity (yrs)	6.09
Macaulay Duration (yrs)	4.44
Modified Duration (yrs)	4.25
Annualized Portfolio Yield	7.45%
Yield to Maturity (%)	7.45%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
6.94% GOI (MD 11/05/2036)		21.34
7.35% EXIM Bank Sr AA02-2028 NCD (MD 27/07/2028)		0.02
7.06% GOI (MD 27/07/2041)		8.43
7.53%Bajaj Housing Finance Ltd NCD (28/09/2029)		0.01
Small Ind Dev Bk of India CD (MD 18/02/2027)		0.06
	6.92% Power Fin Corp NCD Sr 258A (MD16/02/2028)	-8.68
	6.9% GOI (MD 15/04/2065)	-7.86
	7.24% GOI (MD 18/08/2055)	-5.82
	7.53% NABARD NCD Sr 25E (MD 24/03/2028)	-4.36
	6.79% GOI (MD 07/10/2034)	-0.04
	7.18% GOI (MD 14/08/2033)	-0.02

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	1.54%	1.69%
Direct	0.71%	0.72%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	26,50,000	16,60,000
Market Value as on Month end (Regular)	1,20,762	3,77,360	6,71,032	15,38,393	58,73,828	N.A.
Scheme Return (% CAGR*) (Regular)	1.19	3.09	4.43	4.86	6.64	N.A.
Market Value as on Month end (Direct)	1,21,401	3,83,165	6,88,617	16,23,457	N.A.	26,64,154
Scheme Return (% CAGR*) (Direct)	2.19	4.10	5.46	5.89	N.A.	6.55
CRISIL Dynamic Bond A-III Index (% CAGR*)	-0.20	3.78	5.07	5.99	7.40	6.70
Additional Benchmark CRISIL 10 Year Gilt Index (% CAGR*)	-1.19	3.21	4.83	5.15	6.03	5.72

#Inception Date: September 23, 2004 for Regular Plan, Jaunary 01, 2013 for Direct Plan

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. Data as on October 30, 2026.

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.

Fund Details

Date of allotment: March 21, 2002

Tier 1 Benchmark: CRISIL Dynamic Gilt Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	25.8507	35.2205
Growth	43.5526	47.9762

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	493.26
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	499.9

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Prashant Pimple	24 years	11-Jul-24
Mr. Vikram Pamnani*	14 years	16-Sep-26

* Mr. Vikram Pamnani was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.42%	0.14%
Base Expense Ratio (as on Oct 31, 2026)	0.36%	0.13%

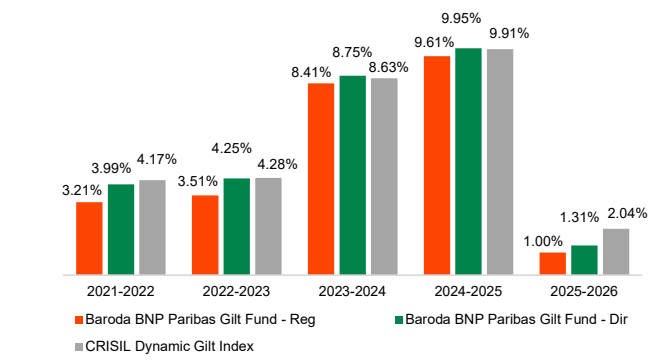
Scheme Wise Potential Risk Class (PRC) Matrix

Potential Risk Class			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low			
Moderate			
Relatively High	A-III		

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	1.64	1.94	0.95
Last 3 years	6.10	6.42	6.30
Last 5 years	5.05	5.50	5.39
Since Inception	6.16	7.34	7.22

Absolute returns for each Financial Year**



Scheme Inception Date (Regular Plan): 21-Mar-02, Scheme Inception Date (Direct Plan): 01-Jan-13. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 6.94% GOI (MD 11/05/2036)	22.55
2. 182 Days Tbill (MD 31/12/2026)	20.09
3. 6.9% GOI (MD 15/04/2065)	19.86
4. 6.36% GOI (MD 16/02/2031)	11.45
5. 8.06% Karnataka SDL (MD 27/03/2029)	5.11
6. 8.03% Karnataka SDL (MD 14/10/2036)	5.07
7. 182 Days Tbill (MD 28/01/2027)	5.00
8. 7.11% Gujarat SDL (MD 17/03/2031)	3.94
9. 7.18% GOI (MD 14/08/2033)	2.60
10. 7.4% Gujarat SDL (MD 25/02/2036)	0.97

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of Net Assets by region/country
- **Click here** for Allocation of Net Assets by Credit Quality

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Credit and Counterparty Risk (Risk of Default)
- Interest Rate Risk & Re-investment Risk
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Average Maturity (yrs)	11.40
Macaulay Duration (yrs)	5.36
Modified Duration (yrs)	5.16
Annualized Portfolio Yield	7.08%
Yield to Maturity (%)	7.08%

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
6.94% GOI (MD 11/05/2036)		13.01
182 Days Tbill (MD 31/12/2026)		0.95
6.36% GOI (MD 16/02/2031)		0.36
8.06% Karnataka SDL (MD 27/03/2029)		0.17
8.03% Karnataka SDL (MD 14/10/2036)		5.07
182 Days Tbill (MD 28/01/2027)		0.24
7.11% Gujarat SDL (MD 17/03/2031)		0.11
7.18% GOI (MD 14/08/2033)		0.07
7.4% Gujarat SDL (MD 25/02/2036)		0.03
	91 Days Tbill (MD 22/10/2026)	-9.67
	7.09% GOI (MD 05/08/2054)	-6.89
	6.9% GOI (MD 15/04/2065)	-0.39

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	0.38%	0.42%
Direct	0.14%	0.14%

3) Change in Risk-o-meter
No change

4) Change in Credit Quality
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	6,00,000	12,00,000	29,50,000	16,60,000
Market Value as on Month end (Regular)	1,21,056	3,82,410	6,83,559	15,84,869	73,10,268	N.A.
Scheme Return (% CAGR*) (Regular)	1.65	3.97	5.16	5.43	6.72	N.A.
Market Value as on Month end (Direct)	1,21,241	3,84,226	6,89,757	16,29,867	N.A.	26,76,168
Scheme Return (% CAGR*) (Direct)	1.94	4.29	5.52	5.97	N.A.	6.61
CRISIL Dynamic Gilt Index (% CAGR*)	-0.28	3.76	5.27	5.98	7.04	6.61
Additional Benchmark CRISIL 10 Year Gilt Index (% CAGR*)	-1.19	3.21	4.83	5.15	5.98	5.71

#Inception Date: March 21, 2002 for Regular Plan, Jaunary 01, 2013 for Direct Plan

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. Data as on October 30, 2026

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

Fund Details

Date of allotment: March 24, 2023

Tier 1 Benchmark: NIFTY SDL December 2028 Index

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	11.8928	12.0972
Growth	12.7547	12.892

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.) 101.58

Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.) 101.1

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani	14 years	11-Jul-24
Mr. Ayan Nandy*	12 years	16-Sep-26

* Mr. Ayan Nandy was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.48%	0.20%
Base Expense Ratio (as on Oct 31, 2026)	0.41%	0.17%

Tracking Error

Regular	1.89%
Direct	1.89%

TRACKING DIFFERENCE DATA (as of Oct 31, 2026)

	1 Year	3 Year	Since Inception
Regular Plan	-0.65%	-0.75%	-0.78%
Direct Plan	-0.35%	-0.38%	-0.40%

Potential Risk Class**

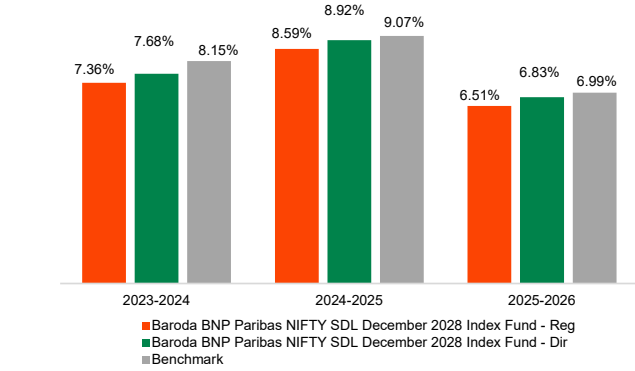
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A) (CRV>=12)	Moderate (Class B) (CRV>=10)	Relatively High (Class C) (CRV<=10)
Relatively Low			
Moderate			
Relatively High	A-III		

**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 has merged into Baroda BNP Paribas NIFTY SDL December 2028 Index Fund effective from August 21, 2026.

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	3.54	3.84	4.24
Last 3 years	7.06	7.38	7.71
Last 5 years	N.A.	N.A.	N.A.
Since Inception	6.98	7.30	7.62

Absolute returns for each Financial Year**



Scheme Inception Date: 24-Mar-23. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Holdings as on October 31, 2026

Holdings	% of Net Assets
1. 8.36% Tamil Nadu SDL (MD 12/12/2028)	39.95
2. 8.08% Maharashtra SDL (MD 26/12/2028)	33.41
3. 8.08% Tamilnadu SDL (MD 26/12/2028)	8.05
4. 8.08% Karnataka SDL (MD 26/12/2028)	5.85
5. 8.53% Gujarat SDL (MD 20/11/2028)	5.01
6. 8.08% Gujarat SDL (MD 26/12/2028)	2.53

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Tracking Error
- Index Related Risk (Investment only in Securities of Index)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
Gross Exposure Turnover	
Average Maturity (yrs)	2.02
Macaulay Duration (yrs)	1.84
Modified Duration (yrs)	1.77
Annualized Portfolio Yield	7.51%
Yield to Maturity (%)	7.51%

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
	8.36% Tamil Nadu SDL (MD 12/12/2028)	-0.89
	8.08% Maharashtra SDL (MD 26/12/2028)	-0.74
	8.08% Tamilnadu SDL (MD 26/12/2028)	-0.18
	8.08% Karnataka SDL (MD 26/12/2028)	-0.13
	8.53% Gujarat SDL (MD 20/11/2028)	-0.11
	8.08% Gujarat SDL (MD 26/12/2028)	-0.06

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.43%	0.48%
Direct	0.19%	0.20%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
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5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	3,60,000	N.A.	N.A.	4,30,000	4,30,000
Market Value as on Month end (Regular)	1,21,983	3,92,332	N.A.	N.A.	4,79,196	N.A.
Scheme Return (% CAGR*) (Regular)	3.10	5.68	N.A.	N.A.	6.00	N.A.
Market Value as on Month end (Direct)	1,22,170	3,94,169	N.A.	N.A.	N.A.	4,81,896
Scheme Return (% CAGR*) (Direct)	3.39	5.99	N.A.	N.A.	N.A.	6.31
NIFTY SDL December 2028 Index (% CAGR*)	3.72	6.32	N.A.	N.A.	6.64	6.64
Additional Benchmark CRISIL 1-year T-bill Index (% CAGR*)	3.35	5.04	N.A.	N.A.	5.35	5.35

#Inception Date: March 24, 2023

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. Data as on October 30, 2026

Exposure to Top Seven Groups

Management Group	% of AUM
State Government of Tamil Nadu	48.00
State Government of Maharashtra	33.41
State Government of Gujarat	7.54
State Government of Karnataka	5.85
Grand Total	**94.80**

Baroda BNP Paribas Nifty 50 Index Fund

(An open-ended scheme replicating / tracking the NIFTY 50 Total Return Index)

Baroda BNP PARIBAS MUTUAL FUND

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

Fund Details

Date of allotment: January 29, 2024

Tier 1 Benchmark: Nifty 50 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
IDCW	10.7827	10.8954
Growth	10.7827	10.8954

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	51.3
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	50.54

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Neeraj Saxena	20 years	29-Jan-24
Ms. Meenakshi Gururaj	17 years	01-May-26

Minimum Investment

Lumpsum Amount:
Rs.5000 and in multiples of Re.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	0.56%	0.26%
Base Expense Ratio (as on Oct 31, 2026)	0.48%	0.22%

Tracking Error

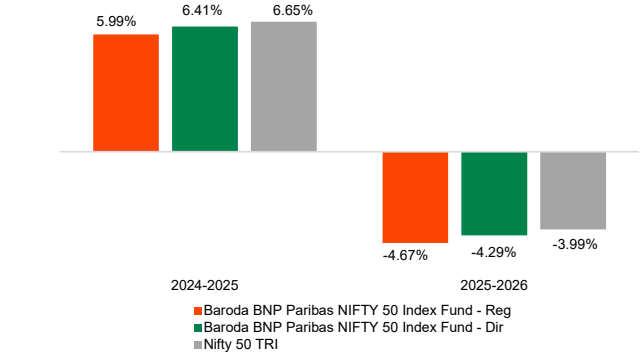
Regular	0.11%
Direct	0.11%

TRACKING DIFFERENCE DATA (as of Oct 31, 2026)	1 Year	Since Inception
Regular Plan	-0.51%	-0.73%
Direct Plan	-0.20%	-0.31%

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-9.96	-9.65	-9.45
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	2.77	3.16	3.41

Absolute returns for each Financial Year**



Scheme Inception Date: 29-Jan-24. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on Oct 31, 2026

Holdings	% of Net Assets
1. HDFC Bank Ltd	9.85
2. ICICI Bank Ltd	9.42
3. Reliance Industries Ltd	7.49
4. Bharti Airtel Ltd	5.67
5. Infosys Ltd	4.09
6. Larsen & Toubro Ltd	4.07
7. State Bank of India	3.67
8. Axis Bank Ltd	3.24
9. Kotak Mahindra Bank Ltd	3.18
10. Tata Consultancy Services Ltd	2.43

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 50 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Tracking Error
- Index Related Risk (Investment only in Securities of Index)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover	0.88
b) Gross Exposure Turnover	0.88

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
ICICI Bank Ltd		0.39
Bharti Airtel Ltd		0.63
Infosys Ltd		0.70
Kotak Mahindra Bank Ltd		0.31
Tata Consultancy Services Ltd		0.42
	HDFC Bank Ltd	-0.55
	Reliance Industries Ltd	-0.11
	Larsen & Toubro Ltd	-0.12
	State Bank of India	-0.10
	Axis Bank Ltd	-0.14
	Mahindra & Mahindra Ltd	-0.18

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.51%	0.56%
Direct	0.25%	0.26%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	3,30,000	3,30,000
Market Value as on Month end (Regular)	1,13,775	N.A.	N.A.	N.A.	3,19,278	N.A.
Scheme Return (% CAGR*) (Regular)	-9.53	N.A.	N.A.	N.A.	-2.33	N.A.
Market Value as on Month end (Direct)	1,13,967	N.A.	N.A.	N.A.	N.A.	3,20,941
Scheme Return (% CAGR*) (Direct)	-9.24	N.A.	N.A.	N.A.	N.A.	-1.96
Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-1.77	-1.77
Additional Benchmark BSE SENSEX TRI (% CAGR*)	-8.56	N.A.	N.A.	N.A.	-2.53	-2.53

#Inception Date: January 29, 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. Data as on October 30, 2026

Exposure to Top Seven Groups

Management Group	% of AUM
HDFC GROUP	10.38
ICICI GROUP	9.42
Public Sector Unit	9.16
RELIANCE Group	7.49
TATA GROUP	5.81
Bharti	5.67
Bajaj Group	4.35
Grand Total	**52.28**

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.

Fund Details

Date of allotment: December 13, 2023

Tier 1 Benchmark: Domestic Price of Gold

NAV as on October 30, 2026:

NAV/Unit	(In Rs.)
Gold ETF	134.7789

Monthly AUM## as on Oct 31, 2026 (Rs. in Cr.)	206.56
Monthly AAUM## as on Oct 31, 2026 (Rs. in Cr.)	215.00

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Vikram Pamnani	14 years	18-May-26
Mr. Ayan Nandy*	12 years	16-Sep-26

* Mr. Ayan Nandy was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Minimum Investment

Lumpsum Amount:
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/redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Systematic Investment Plan (SIP) Amount:
N.A.

Load Structure

Exit Load: • Nil.
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio

Total Expense Ratio (Weighted TER)	0.59%
Base Expense Ratio (as on Oct 31, 2026)	0.50%

Tracking Error

Tracking Error	0.51%

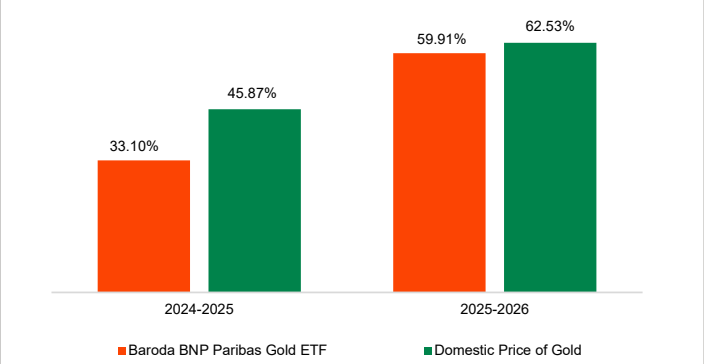
TRACKING DIFFERENCE DATA (as of Oct 31, 2026)		
	1 Year	Since Inception
Scheme	-1.02%	-3.05%

##Inter-scheme investments have been adjusted in the scheme. The aggregate investments by the schemes of Baroda BNP Paribas Mutual Fund in the scheme is ₹95.1 Crores as on October 31, 2026

Fund Performance**

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
Last 1 year	15.09	16.09
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since Inception	31.07	33.40

Absolute returns for each Financial Year**



Scheme Inception Date: 13-Dec-23. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Holdings as on October 31, 2026

Holdings	% of Net Assets
1. GOLD .995 1KG BAR - Mumbai	97.82

Scheme Riskometer^^



Investors understand that their principal will be at High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 50 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Fluctuations in Price of Gold could affect Investment Value
- Risks associated with Handling or Storing or Safekeeping of Physical Gold
- Liquidity Risk
- Tracking Error
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
Gross Exposure Turnover	0.09

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
	GOLD .995 1KG BAR - Mumbai	-0.09

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.59%	0.57%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
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5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

Exposure to Top Seven Groups

Management Group	% of AUM
GOLD	97.82
Grand Total	**97.82**

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

Fund Details

Date of allotment: June 18, 2024

Tier 1 Benchmark: Nifty Bank TRI

NAV as on October 30, 2026:

NAV/Unit	(In Rs.)
Nifty Bank ETF	55.1388

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	4.06
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	4.08

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Neeraj Saxena	20 years	18-Jun-24
Ms. Meenakshi Gururaj	17 years	01-May-26

Minimum Investment

Authorised Participants: Application for subscription/redemption of BBNPNBETF 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 BBNPNBETF 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 BBNPNBETF can be subscribed/redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Load Structure

Exit Load: • Nil.

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

Expense Ratio

Total Expense Ratio (Weighted TER)	0.37%
Base Expense Ratio (as on Oct 31, 2026)	0.32%

Tracking Error

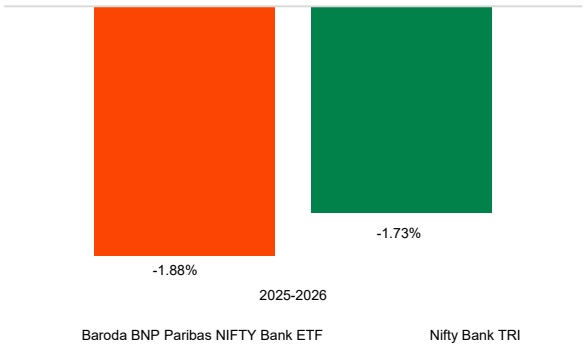
Tracking Error	0.11%

TRACKING DIFFERENCE DATA (as of Oct 31, 2026)		
	1 Year	Since Inception
Scheme	-0.30%	-0.30%

Fund Performance**

Compounded Annualised Returns	Scheme Returns %	Benchmark Returns %
Last 1 year	-5.02	-4.73
Last 3 years	N.A.	N.A.
Last 5 years	N.A.	N.A.
Since Inception	3.83	4.26

Absolute returns for each Financial Year**



Scheme Inception Date: 18-Jun-24. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on Oct 31, 2026

Holdings	% of Net Assets
1. HDFC Bank Ltd	18.35
2. ICICI Bank Ltd	14.86
3. Kotak Mahindra Bank Ltd	11.08
4. Axis Bank Ltd	10.00
5. State Bank of India	9.98
6. The Federal Bank Limited	6.93
7. Indusind Bank Ltd	4.77
8. AU Small Finance Bank Limited	4.27
9. IDFC First Bank Limited	4.13
10. Bank Of Baroda	3.68

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Bank TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Tracking Error
- Index Related Risk (Investment only in Securities of Index)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.57
b) Gross Exposure Turnover:	0.57

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding		
Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
HDFC Bank Ltd		0.42
ICICI Bank Ltd		0.75
Kotak Mahindra Bank Ltd		0.69
Axis Bank Ltd		0.49
State Bank of India		0.16
The Federal Bank Limited		0.30
Bank Of Baroda		0.15
	Indusind Bank Ltd	-0.48
	AU Small Finance Bank Limited	-0.62
	IDFC First Bank Limited	-0.69

2) Total Expense Ratio		
Change In	Sep 2026	Oct 2026
Regular	0.33%	0.37%

3) Change in Risk-o-meter
No change

4) Change in Credit Quality
No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
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5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

Exposure to Top Seven Groups	
Management Group	**% of AUM**
HDFC GROUP	18.35
ICICI GROUP	14.86
Public Sector Bank	13.44
Kotak Group	11.08
Axis Group	10.00
Public Sector Unit	9.98
Federal Bank Group	6.93
Grand Total	**84.64**

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

Fund Details

Date of allotment: October 15, 2024

Tier 1 Benchmark: Nifty 200 Momentum 30 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
Growth	7.4603	7.5558

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	20.08
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	20.22

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Neeraj Saxena	20 years	15-Oct-24
Ms. Meenakshi Gururaj	17 years	01-May-26

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Rs.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	1.06%	0.43%
Base Expense Ratio (as on Oct 31, 2026)	0.90%	0.37%

Tracking Error

Regular	0.37%
Direct	0.36%

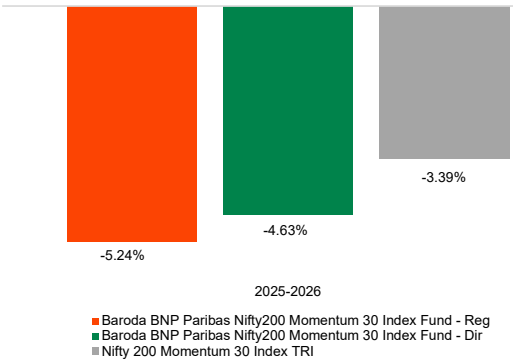
TRACKING DIFFERENCE DATA (as of Oct 31, 2026)

	1 Year	Since Inception
Regular Plan	-1.57%	-1.29%
Direct Plan	-1.01%	-0.82%

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-10.05	-9.48	-8.48
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	-13.37	-12.83	-11.89

Absolute returns for each Financial Year**



Scheme Inception Date: 15-Oct-24. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on Oct 31, 2026

Holdings	% of Net Assets
1. Laurus Labs Limited	8.24
2. Multi Commodity Exchange of India Ltd	5.98
3. Hindalco Industries Ltd	4.93
4. BSE Limited	4.84
5. Tata Steel Ltd	4.76
6. NTPC Ltd	4.67
7. Cummins India Ltd	4.42
8. Shriram Finance Limited	4.33
9. Adani Power Ltd	4.26
10. GE Vernova T&D India Limited	4.24

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 200 Momentum 30 TRI): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Tracking Error
- Index Related Risk (Investment only in Securities of Index)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	2.22
b) Gross Exposure Turnover:	2.22

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Laurus Labs Limited		1.83
BSE Limited		0.70
	Multi Commodity Exchange of India Ltd	-0.06
	Hindalco Industries Ltd	-0.06
	Tata Steel Ltd	-0.22
	NTPC Ltd	-0.02
	Cummins India Ltd	-0.03
	Shriram Finance Limited	-0.68
	Adani Power Ltd	-0.41
	GE Vernova T&D India Limited	-0.08
	Vedanta Ltd	-0.22

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.95%	1.06%
Direct	0.42%	0.43%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
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6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	2,40,000	2,40,000
Market Value as on Month end (Regular)	1,12,341	N.A.	N.A.	N.A.	2,22,896	N.A.
Scheme Return (% CAGR*) (Regular)	-11.69	N.A.	N.A.	N.A.	-6.97	N.A.
Market Value as on Month end (Direct)	1,12,714	N.A.	N.A.	N.A.	N.A.	2,24,333
Scheme Return (% CAGR*) (Direct)	-11.13	N.A.	N.A.	N.A.	N.A.	-6.38
Nifty 200 Momentum 30 TRI (% CAGR*)	-10.27	N.A.	N.A.	N.A.	-5.34	-5.34
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-3.63	-3.63

#Inception Date: October 15, 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. Data as on October 30, 2026

Exposure to Top Seven Groups

Management Group	% of AUM
Public Sector Unit	9.79
Dr. Satyan Chava Group	8.24
Adani Group	6.38
ADITYA BIRLA GROUP	6.26
MCX Group	5.98
BSE Group	4.84
TATA GROUP	4.76
Grand Total	**46.25**

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

Fund Details

Date of allotment: November 04, 2024

Tier 1 Benchmark: Nifty Midcap 150 TRI

NAV as on October 30, 2026:

NAV/Unit	Regular Plan (In Rs.)	Direct Plan (In Rs.)
Growth	9.9879	10.1250

Monthly AUM as on Oct 31, 2026 (Rs. in Cr.)	10.08
Monthly AAUM as on Oct 31, 2026 (Rs. in Cr.)	10.07

Fund Manager And Experience

Fund Manager	Total Experience	Managing Since
Mr. Neeraj Saxena	20 years	04-Nov-24
Ms. Meenakshi Gururaj	17 years	01-May-26

Minimum Investment

Lumpsum Amount:
Rs.1000 and in multiples of Rs.1 thereafter.

Additional Purchase Amount:
Rs.1000 and in multiples of Re.1 thereafter

Systematic Investment Plan (SIP) Amount:
(i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

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

	Regular	Direct
Total Expense Ratio (Weighted TER)	1.06%	0.39%
Base Expense Ratio (as on Oct 31, 2026)	0.90%	0.33%

Tracking Error

Regular	0.19%
Direct	0.19%

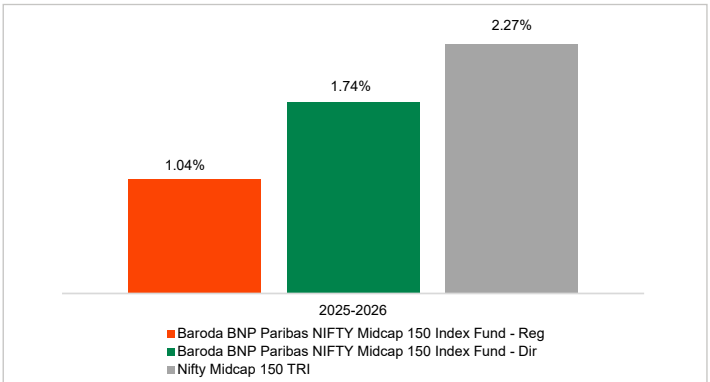
TRACKING DIFFERENCE DATA (as of Oct 31, 2026)

	1 Year	Since Inception
Regular Plan	-1.41%	-1.36%
Direct Plan	-0.77%	-0.67%

Fund Performance**

Compounded Annualised Returns	Scheme Returns % (Regular)	Scheme Returns % (Direct)	Benchmark Returns %
Last 1 year	-5.31	-4.67	-3.90
Last 3 years	N.A.	N.A.	N.A.
Last 5 years	N.A.	N.A.	N.A.
Since Inception	-0.06	0.63	1.29

Absolute returns for each Financial Year**



Scheme Inception Date: 04-Nov-24. **Past performance may or may not be sustained in the future and does not guarantee future returns. Performance data is provided for the Growth Option. Returns do not take into account load and taxes, if any, and different plans may have a different expense structure. Returns for periods exceeding one year are compounded annualised. Scheme performance is calculated based on the NAV as of the last day of the month preceding the date of publication of this factsheet. Where the commencement or end date of the relevant period falls on a non-business day, the NAV of the immediately preceding business day has been considered for the purpose of return calculation. Exit load, if any, has not been considered while computing performance. Please refer to page no. 102 for the performance of other schemes managed by the Fund Manager(s). Data as on October 30, 2026

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

Portfolio - Top Ten Holdings as on Oct 31, 2026

Holdings	% of Net Assets
1. Laurus Labs Limited	2.36
2. The Federal Bank Limited	2.08
3. Multi Commodity Exchange of India Ltd	2.05
4. Coforge Limited	1.83
5. One 97 Communications Limited	1.78
6. The Indian Hotels Company Limited	1.71
7. Hero MotoCorp Ltd	1.69
8. Persistent Systems Ltd	1.68
9. Bharat Heavy Electricals Ltd	1.46
10. Indusind Bank Ltd	1.39

Additional Information pertaining to Portfolio of the scheme

- **Click here** for Detailed Investment in Securities
- **Click here** for Allocation of Net Asset by Sectors
- **Click here** for Allocation of Net Asset by Asset Class
- **Click here** for Allocation of net assets by region/country
- **Click here** for Allocation of net assets by Credit Quality

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 Total Returns Index): basis it's constituents; as on Oct 31, 2026

Major Risk Factors

- Market Risk (Volatility & Price Fluctuations)
- Liquidity Risk
- Tracking Error
- Index Related Risk (Investment only in Securities of Index)
- Operational Risk (Risk of Trading or Backoffice or Administration Issues)

Quantitative Measures/ Risk Measures*

Portfolio Turnover Ratio (Annualized)	
a) Equity Turnover:	0.81
b) Gross Exposure Turnover:	0.81

Past Performance is not an indicator or guarantee of future results

Major Changes w.r.t previous month

1) Top changes in Portfolio Holding

Name of securities added	Name of securities deleted/ reduced	Change in Weightage (%)
Laurus Labs Limited		0.47
The Federal Bank Limited		0.16
Multi Commodity Exchange of India Ltd		0.04
Coforge Limited		0.35
One 97 Communications Limited		0.06
The Indian Hotels Company Limited		0.17
Persistent Systems Ltd		0.26
	Hero MotoCorp Ltd	-0.01
	Bharat Heavy Electricals Ltd	-0.01
	Indusind Bank Ltd	-0.08
	AU Small Finance Bank Limited	-0.17

2) Total Expense Ratio

Change In	Sep 2026	Oct 2026
Regular	0.94%	1.06%
Direct	0.37%	0.39%

3) Change in Risk-o-meter

No change

4) Change in Credit Quality

No change

Sr. No	Important Weblinks	
1	Video Explainer	**Click here** for a video providing simplified explanation of the Fund Factsheet
2	Calculation/Methodology	**Click here** for various mathematical parameters and their respective calculation methodology/formulae
3	Detailed Risk Factors	**Click here** for various risk factors associated with the Scheme.
4	Scheme Information Document (SID)	**Click here**/Scan QR code for SID on the website
5	Investor Services	**Click here** for contact details for investor services.
6	Grievance submission and redressal	**Click here** to be directed to the grievance submission page.

ADDITIONAL DISCLOSURE

SYSTEMATIC INVESTMENT PLAN (SIP)

Systematic Investment Plan (SIP) If you had invested ₹10,000 every month

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception# (Regular)	Since Inception# (Direct)
Total Amount Invested	1,20,000	N.A.	N.A.	N.A.	2,40,000	2,40,000
Market Value as on Month end (Regular)	1,13,964	N.A.	N.A.	N.A.	2,36,101	N.A.
Scheme Return (% CAGR*) (Regular)	-9.25	N.A.	N.A.	N.A.	-1.57	N.A.
Market Value as on Month end (Direct)	1,14,381	N.A.	N.A.	N.A.	N.A.	2,37,808
Scheme Return (% CAGR*) (Direct)	-8.62	N.A.	N.A.	N.A.	N.A.	-0.88
Nifty Midcap 150 TRI (% CAGR*)	-7.73	N.A.	N.A.	N.A.	-0.09	-0.09
Additional Benchmark Nifty 50 TRI (% CAGR*)	-9.03	N.A.	N.A.	N.A.	-3.63	-3.63

#Inception Date: November 04, 2024

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Exposure to Top Seven Groups

Management Group	% of AUM
Public Sector Unit	4.52
HINDUJA GROUP	2.43
Dr. Satyan Chava Group	2.36
Federal Bank Group	2.08
MCX Group	2.05
The Coforge Group	1.83
Paytm Group	1.78
Grand Total	**17.05**

Performance of Schemes

(as on October 30, 2026)

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 (%)	
1	**Baroda BNP Paribas Large Cap Fund † ¥**											
	Regular Plan	9503.85	-4.96	13404.10	10.26	14879.11	8.26	211207.37	14.79	-	-	23-Sep-04
	Direct Plan	9619.39	-3.81	13891.17	11.58	15794.16	9.56	-	-	61859.84	14.08	02-Jan-13
	Nifty 100 TRI**	9182.30	-8.18	13011.21	9.17	14174.13	7.22	187098.34	14.16	47743.85	11.96	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	12507.76	7.74	13831.27	6.69	175373.33	13.83	45479.32	11.57	
2	**Baroda BNP Paribas Focused Fund**											
	Regular Plan	8955.55	-10.44	12262.02	7.03	13494.97	6.17	19932.90	7.90	-	-	06-Oct-17
	Direct Plan	9117.86	-8.82	12943.41	8.98	14756.00	8.08	-	-	23100.10	9.67	06-Oct-17
	Nifty 500 TRI**	9317.00	-6.83	13408.23	10.27	15257.90	8.81	27419.14	11.76	27419.14	11.76	
	Additional Benchmark Nifty 50 TRI**	9055.01	-9.45	12507.76	7.74	13831.27	6.69	25743.34	10.99	25743.34	10.99	

S. No	Scheme managed by Mr. Jitendra Sriram & 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 (%)	
3	**Baroda BNP Paribas Large and Mid Cap Fund**											
	Regular Plan	9498.04	-5.02	14153.50	12.28	15727.28	9.47	26100.90	16.86	-	-	04-Sep-20
	Direct Plan	9617.15	-3.83	14702.63	13.71	16808.01	10.93	-	-	28498.40	18.54	04-Sep-20
	BSE 250 Large & Midcap TRI	9252.85	-7.47	13250.41	9.84	14925.05	8.33	24086.35	15.35	24086.35	15.35	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	12507.76	7.74	13831.27	6.69	21850.17	13.54	21850.17	13.54	
4	**Baroda BNP Paribas Flexi Cap Fund**											
	Regular Plan	9508.72	-4.91	13463.66	10.42	N.A.	N.A.	14969.30	10.07	-	-	17-Aug-22
	Direct Plan	9621.36	-3.79	13958.09	11.76	N.A.	N.A.	-	-	15848.30	11.57	17-Aug-22
	Nifty 500 TRI**	9317.00	-6.83	13408.23	10.27	N.A.	N.A.	14800.19	9.77	14800.19	9.77	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	12507.76	7.74	N.A.	N.A.	13459.68	7.32	13459.68	7.32	

S. No	Scheme managed by Mr. Rohan Korde & 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
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
5	**Baroda BNP Paribas Mid Cap Fund † ¶**											
	Regular Plan	9946.93	-0.53	14691.91	13.68	17511.79	11.84	103483.92	12.07	-	-	02-May-06
	Direct Plan	10090.42	0.90	15342.05	15.33	18855.59	13.51	-	-	101281.50	18.22	01-Jan-13
	Nifty Midcap 150 TRI**	9610.12	-3.90	14711.38	13.73	19125.67	13.83	142676.12	13.84	88989.13	17.12	
	Additional Benchmark Nifty 50 TRI**	9055.01	-9.45	12507.76	7.74	13831.27	6.69	82058.21	10.81	45803.52	11.63	
6	**Baroda BNP Paribas Value Fund**											
	Regular Plan	9215.90	-7.84	12353.53	7.30	N.A.	N.A.	12917.10	7.82	-	-	07-Jun-23
	Direct Plan	9314.85	-6.85	12821.70	8.64	N.A.	N.A.	-	-	13486.50	9.20	07-Jun-23
	Nifty 500 TRI**	9317.00	-6.83	13408.23	10.27	N.A.	N.A.	14136.50	10.72	14136.50	10.72	
	Additional Benchmark Nifty 50 TRI**	9055.01	-9.45	12507.76	7.74	N.A.	N.A.	12807.41	7.55	12807.41	7.55	
7	**Baroda BNP Paribas Business Cycle Fund**											
	Regular Plan	9685.40	-3.15	13636.03	10.89	15341.13	8.93	15260.90	8.60	-	-	15-Sep-21
	Direct Plan	9827.54	-1.72	14230.62	12.48	16499.85	10.52	-	-	16445.90	10.19	15-Sep-21
	BSE 500 TRI**	9285.06	-7.15	13290.57	9.95	15144.57	8.65	15215.91	8.53	15215.91	8.53	
	Additional Benchmark Nifty 50 TRI**	9055.01	-9.45	12507.76	7.74	13831.27	6.69	13965.31	6.73	13965.31	6.73	

S. No	Scheme managed by Mr. Paresh Jain & 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 (%)	
8	**Baroda BNP Paribas Small Cap Fund**											
	Regular Plan	10044.43	0.44	13181.40	9.64	N.A.	N.A.	13181.40	9.64	-	-	30-Oct-23
	Direct Plan	10169.72	1.70	13739.90	11.17	N.A.	N.A.	-	-	13739.90	11.16	30-Oct-23
	Nifty Small Cap 250 TRI**	9739.45	-2.61	14194.95	12.39	N.A.	N.A.	14183.05	12.34	14183.05	12.34	
	Additional Benchmark Nifty 50 TRI**	9055.01	-9.45	12507.76	7.74	N.A.	N.A.	12467.69	7.62	12467.69	7.62	
9	**Baroda BNP Paribas Multi Cap Fund †**											
	Regular Plan	9511.87	-4.88	14279.49	12.61	15908.17	9.72	223590.70	14.37	-	-	12-Sep-03
	Direct Plan	9612.90	-3.87	14735.16	13.79	16763.80	10.87	-	-	66726.11	14.70	01-Jan-13
	Nifty 500 Multicap 50:25:25 TRI**	9446.87	-5.53	13785.46	11.29	16484.07	10.50	N.A.	N.A.	63165.73	14.25	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	12507.76	7.74	13831.27	6.69	224810.43	14.39	45803.52	11.63	

* 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 October 30, 2026)

10	**Baroda BNP Paribas India Consumption Fund**											
	Regular Plan	9030.96	-9.69	12556.93	7.89	14675.77	7.97	29132.70	14.02	-	-	07-Sep-18
	Direct Plan	9161.49	-8.39	13116.02	9.46	15782.21	9.54	-	-	32869.40	15.72	07-Sep-18
	NIFTY India Consumption TRI**	9003.37	-9.97	13690.36	11.04	16543.34	10.58	23168.14	10.86	23168.14	10.86	
	Additional Benchmark Nifty 50 TRI**	9055.01	-9.45	12507.76	7.74	13831.27	6.69	21875.03	10.08	21875.03	10.08	

S. No	Scheme managed by Mr. Himanshu Singh & Mr. Rohan Korde	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 Dividend Yield Fund**											
	Regular Plan	9413.72	-5.86	N.A.	N.A.	N.A.	N.A.	9157.20	-4.07	-	-	16-Sep-24
	Direct Plan	9532.72	-4.67	N.A.	N.A.	N.A.	N.A.	-	-	9451.60	-2.62	16-Sep-24
	Nifty 500 TRI	9317.00	-6.83	N.A.	N.A.	N.A.	N.A.	9317.35	-3.28	9317.35	-3.28	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	9299.97	-3.36	9299.97	-3.36	

S. No	Scheme managed by Ms. Silky Jain & 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 (%)	
12	**Baroda BNP Paribas ELSS Tax Saver Fund**											
	Regular Plan	9501.31	-4.99	14321.59	12.72	15315.62	8.89	87908.36	11.00	-	-	05-Jan-06
	Direct Plan	9617.08	-3.83	14848.69	14.09	16264.61	10.21	-	-	62580.53	14.17	01-Jan-13
	Nifty 500 TRI**	9317.00	-6.83	13408.23	10.27	15257.90	8.81	110136.58	12.21	53223.12	12.84	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	12507.76	7.74	13831.27	6.69	102221.14	11.81	45803.52	11.63	
13	**Baroda BNP Paribas Banking and Financial Services Fund**											
	Regular Plan	9322.91	-6.77	13751.95	11.20	14862.60	8.24	45841.30	11.18	-	-	22-Jun-12
	Direct Plan	9479.38	-5.21	14388.33	12.89	15868.09	9.66	-	-	43461.94	11.20	01-Jan-13
	Nifty Financial Services TRI**	9191.63	-8.08	13251.63	9.84	13791.29	6.63	69151.63	14.41	53928.46	12.95	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	12507.76	7.74	13831.27	6.69	53274.53	12.35	45803.52	11.63	

S. No	Scheme managed by Mr. Jitendra Sriram & Mr. Abhay Joshi	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 Innovation Fund**											
	Regular Plan	10385.59	3.86	N.A.	N.A.	N.A.	N.A.	13095.60	10.69	-	-	05-Mar-24
	Direct Plan	10516.26	5.16	N.A.	N.A.	N.A.	N.A.	-	-	13603.20	12.29	05-Mar-24
	Nifty 500 TRI**	9317.00	-6.83	N.A.	N.A.	N.A.	N.A.	11027.03	3.75	11027.03	3.75	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	10648.25	2.39	10648.25	2.39	

S. No	Scheme managed by Mr. Kushant Arora & 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 (%)	
15	**Baroda BNP Paribas Manufacturing Fund**											
	Regular Plan	10109.26	1.09	N.A.	N.A.	N.A.	N.A.	10001.89	0.01	-	-	28-Jun-24
	Direct Plan	10225.77	2.26	N.A.	N.A.	N.A.	N.A.	-	-	10321.01	1.36	28-Jun-24
	Nifty India Manufacturing TRI	9847.80	-1.52	N.A.	N.A.	N.A.	N.A.	10291.36	1.24	10291.36	1.24	
	Additional Benchmark BSE SENSEX TRI	8958.13	-10.42	N.A.	N.A.	N.A.	N.A.	9667.74	-1.43	9667.74	-1.43	

S. No	Scheme managed by Mr. Kirtan Mehta & 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 (%)	
16	**Baroda BNP Paribas Energy Opportunities Fund**											
	Regular Plan	9167.61	-8.32	N.A.	N.A.	N.A.	N.A.	10666.70	3.83	-	-	10-Feb-25
	Direct Plan	9281.43	-7.19	N.A.	N.A.	N.A.	N.A.	-	-	10924.80	5.28	10-Feb-25
	Nifty Energy TRI	9749.46	-2.51	N.A.	N.A.	N.A.	N.A.	11097.06	6.25	11097.06	6.25	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	10062.48	0.36	10062.48	0.36	

S. No	Scheme managed by Mr. Ankeet Pandya & Mr. Rohan Korde	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 (%)	
17	**Baroda BNP Paribas Health and Wellness Fund**											
	Regular Plan	10945.55	9.46	N.A.	N.A.	N.A.	N.A.	10564.10	4.17	-	-	27-Jun-25
	Direct Plan	11125.51	11.26	N.A.	N.A.	N.A.	N.A.	-	-	10807.10	5.95	27-Jun-25
	BSE Healthcare TRI	11322.24	13.22	N.A.	N.A.	N.A.	N.A.	11486.29	10.87	11486.29	10.87	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	9126.32	-6.58	9126.32	-6.58	

*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 October 30, 2026)

S. No	Scheme managed by Mr. Rohan Korde & Mr. Kushant Arora	Last 6 Months		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*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	Returns In INR*	SAR (%)	
18	**Baroda BNP Paribas ESG Best-in-Class Strategy Fund**													
	Regular Plan	9645.04	-7.08	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9865.82	-2.04	-	-	05-Mar-26
	Direct Plan	9724.67	-5.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	9974.28	-0.39	05-Mar-26
	Nifty 100 ESG TRI	9903.33	-1.93	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9740.02	-3.94	9740.02	-3.94	
	Additional Benchmark Nifty 50 TRI	9687.25	-6.24	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9379.32	-9.32	9379.32	-9.32	

S. No	Scheme managed by Mr. Rohan Korde & 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 (%)	
19	**Baroda BNP Paribas Business Conglomerates Fund**											
	Regular Plan	9189.89	-8.10	N.A.	N.A.	N.A.	N.A.	9371.30	-5.71	-	-	22-Sep-25
	Direct Plan	9340.32	-6.60	N.A.	N.A.	N.A.	N.A.	-	-	9543.10	-4.15	22-Sep-25
	Nifty Conglomerate 50 TRI	9497.06	-5.03	N.A.	N.A.	N.A.	N.A.	9668.04	-3.01	9668.04	-3.01	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	9250.83	-6.81	9250.83	-6.81	

HYBRID SCHEMES

S. No	Scheme managed by Mr. Jitendra Sriram, Mr. Kushant Arora, Mr. Neeraj Saxena & Mr. Prashant Pimple**	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	9852.98	-1.47	13413.77	10.29	15124.34	8.62	24601.80	11.97	-	-	14-Nov-18
	Direct Plan	9965.55	-0.34	13885.33	11.56	16077.72	9.95	-	-	27276.90	13.43	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	9532.44	-4.68	12151.01	6.71	13405.10	6.03	20736.69	9.59	20736.69	9.59	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	12507.76	7.74	13831.27	6.69	23931.19	11.58	23931.19	11.58	

S. No	Scheme managed by Mr. Jitendra Sriram, Mr. Kushant Arora, Mr. Neeraj Saxena & Mr. Vikram Pamnani**	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 Equity Savings Fund**											
	Regular Plan	10060.16	0.60	12587.82	7.97	13916.17	6.82	17072.10	7.63	-	-	25-Jul-19
	Direct Plan	10174.22	1.74	13018.52	9.19	14707.36	8.01	-	-	18483.30	8.82	25-Jul-19
	NIFTY Equity Savings Index TRI**	10039.41	0.39	12452.19	7.58	13869.59	6.75	18124.03	8.52	18124.03	8.52	
	Additional Benchmark CRISIL 10 Year Gilt Index	9974.24	-0.26	11887.78	5.93	12650.65	4.81	14112.91	4.85	14112.91	4.85	

S. No	Scheme managed by Mr. Jitendra Sriram, Mr. Kushant Arora & Mr. Prashant Pimple**	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 Aggressive Hybrid Fund**											
	Regular Plan	9556.16	-4.44	12876.09	8.79	14424.36	7.59	26879.10	10.88	-	-	07-Apr-17
	Direct Plan	9708.43	-2.92	13511.75	10.55	15649.92	9.36	-	-	31359.70	12.69	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	9584.24	-4.16	12856.80	8.74	14349.11	7.48	26193.95	10.59	26193.95	10.59	
	Additional Benchmark Nifty 50 TRI**	9055.01	-9.45	12507.76	7.74	13831.27	6.69	28170.20	11.43	28170.20	11.43	

S. No	Scheme managed by Mr. Jitendra Sriram, Mr. Kushant Arora & Mr. Vikram Pamnani	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 Multi Asset Fund**											
	Regular Plan	9888.33	-1.12	14064.43	12.04	N.A.	N.A.	15327.70	11.68	-	-	19-Dec-22
	Direct Plan	10003.53	0.04	14585.64	13.41	N.A.	N.A.	-	-	16148.20	13.20	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	9825.05	-1.75	14336.26	12.76	N.A.	N.A.	15494.40	11.99	15494.40	11.99	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	12507.76	7.74	N.A.	N.A.	13083.39	7.20	13083.39	7.20	

* 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 October 30, 2026)

S. No	Scheme managed by Mr. Paresh Jain, Mr. Ankeet Pandya, Mr. Prashant Pimple & Mr. Vikram Pamnani**	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 Conservative Hybrid Fund**											
	Regular Plan	10101.99	1.02	12102.26	6.57	13128.56	5.59	44443.62	6.98	-	-	23-Sep-04
	Direct Plan	10255.94	2.56	12659.11	8.18	14163.53	7.20	-	-	32944.51	9.00	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	10089.83	0.90	12253.09	7.01	13435.68	6.08	57964.11	8.27	30522.08	8.40	
	Additional Benchmark CRISIL 10 year Gilt Index	9974.24	-0.26	11887.78	5.93	12650.65	4.81	34929.95	5.82	22730.19	6.11	

S. No	Scheme managed by Mr. Neeraj Saxena, Ms. Meenakshi Gururaj & Mr. Vikram Pamnani	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	10547.78	5.48	12044.85	6.40	13300.17	5.86	17235.70	5.69	-	-	28-Dec-16
	Direct Plan	10630.91	6.31	12326.05	7.22	13792.38	6.63	-	-	18398.60	6.39	28-Dec-16
	Nifty 50 Arbitrage Index	10731.64	7.32	12392.52	7.41	13874.59	6.76	17086.68	5.59	17086.68	5.59	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10368.01	3.68	11893.54	5.95	13164.57	5.65	17453.01	5.82	17453.01	5.82	

SOLUTION ORIENTED FUND

S. No	Scheme managed by Ms. Silky Jain, Mr. Yash Mehta & Mr. Vikram Pamnani**	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 Retirement Fund**											
	Regular Plan	9687.10	-3.13	N.A.	N.A.	N.A.	N.A.	11074.10	4.30	-	-	28-May-24
	Direct Plan	9824.17	-1.76	N.A.	N.A.	N.A.	N.A.	-	-	11521.20	6.01	28-May-24
	CRISIL Hybrid 35+65 - Aggressive Index	9584.24	-4.16	N.A.	N.A.	N.A.	N.A.	10768.95	3.10	10768.95	3.10	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	10374.02	1.53	10374.02	1.53	

S. No	Scheme managed by Ms. Silky Jain & 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 (%)	
2	**Baroda BNP Paribas Children's Fund**											
	Regular Plan	9572.51	-4.27	N.A.	N.A.	N.A.	N.A.	10537.80	2.89	-	-	27-Dec-24
	Direct Plan	9727.26	-2.73	N.A.	N.A.	N.A.	N.A.	-	-	10888.40	4.73	27-Dec-24
	Nifty 500 TRI	9317.00	-6.83	N.A.	N.A.	N.A.	N.A.	9935.42	-0.35	9935.42	-0.35	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	9897.46	-0.56	9897.46	-0.56	

FUND OF FUND SCHEME

S. No	Scheme managed by Ms. Swapna Shelar & Ms. Stuti Singhee	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 Aqua Fund of Fund**											
	Regular Plan	11270.61	12.71	16002.18	16.97	14366.25	7.51	15560.20	8.39	-	-	07-May-21
	Direct Plan	11382.90	13.83	16497.14	18.16	15136.98	8.63	-	-	16487.90	9.55	07-May-21
	MSCI World Index (TRI)	12035.07	20.35	20916.31	27.89	20983.75	15.96	22810.78	16.22	22810.78	16.22	
	Additional Benchmark Nifty 50 TRI**	9055.01	-9.45	12507.76	7.74	13831.27	6.69	16620.67	9.71	16620.67	9.71	

S. No	Scheme managed by Mr. Vikram Pamnani	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 Income Plus Arbitrage Active Fund of Funds**											
	Regular Plan	10511.25	5.11	N.A.	N.A.	N.A.	N.A.	10767.30	5.27	-	-	23-May-25
	Direct Plan	10530.40	5.30	N.A.	N.A.	N.A.	N.A.	-	-	10796.50	5.47	23-May-25
	Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI	10282.90	2.83	N.A.	N.A.	N.A.	N.A.	10424.70	2.93	10424.70	2.93	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	9453.43	-3.83	9453.43	-3.83	

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 October 30, 2026)

S. No	Scheme managed by Mr. Vikram Pamnani** & 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 (%)	
3	**Baroda BNP Paribas Multi Asset Active Fund of Funds**											
	Regular Plan	10401.58	4.02	N.A.	N.A.	N.A.	N.A.	11078.20	7.48	-	-	30-May-25
	Direct Plan	10490.81	4.91	N.A.	N.A.	N.A.	N.A.	-	-	11215.20	8.42	30-May-25
	60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold	10224.86	2.25	N.A.	N.A.	N.A.	N.A.	10854.41	5.95	10854.41	5.95	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	9478.25	-3.71	9478.25	-3.71	

S. No	Scheme managed by Mr. Vikram Pamnani, Mr. Ayan Nandy**, Ms. Swapna Shelar & Ms. Stuti Singhee	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 Gold ETF Fund of Fund**											
	Regular Plan	11377.16	13.77	N.A.	N.A.	N.A.	N.A.	13836.10	31.24	-	-	20-Aug-25
	Direct Plan	11409.50	14.09	N.A.	N.A.	N.A.	N.A.	-	-	13886.50	31.64	20-Aug-25
	Domestic Price of Gold	11608.97	16.09	N.A.	N.A.	N.A.	N.A.	14215.42	34.24	14215.42	34.24	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	9309.57	-5.81	9309.57	-5.81	

DEBT SCHEMES

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Prashant Pimple**	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 ᵘ † (as on 31 October, 2026)**																	
	Regular Plan	10013.29	7.17	10020.68	5.16	10045.15	5.45	10631.97	6.32	12165.73	6.75	13578.03	6.30	32523.31	6.87	-	-	05-Feb-09
	Direct Plan	10013.42	7.25	10020.97	5.23	10045.76	5.52	10641.94	6.42	12208.65	6.87	13652.16	6.42	-	-	25050.85	6.86	01-Jan-13
	CRISIL Liquid Debt A-I Index	10010.78	5.78	10019.32	4.81	10041.45	4.99	10615.69	6.16	12151.91	6.71	13588.81	6.32	31446.02	6.67	24523.33	6.70	
	Additional Benchmark CRISIL 1 Year T-Bill Index	9989.60	-5.28	10008.47	2.08	10005.22	0.62	10368.01	3.68	11895.43	5.95	13161.80	5.65	28167.09	6.01	23273.91	6.29	
2	**Baroda BNP Paribas Money Market Fund**																	
	Regular Plan	10014.00	7.57	10010.60	2.61	10029.17	3.61	10605.60	6.06	12234.12	6.95	13561.36	6.28	14954.12	5.61	-	-	19-Jun-19
	Direct Plan	10014.41	7.80	10011.51	2.84	10030.97	3.83	10628.76	6.29	12309.37	7.17	13700.32	6.49	-	-	15215.86	5.86	19-Jun-19
	CRISIL Money Market A-I Index	10013.01	7.01	10011.78	2.91	10031.48	3.90	10591.90	5.92	12181.68	6.80	13670.72	6.45	15360.38	6.00	15360.38	6.00	
	Additional Benchmark CRISIL 1 Year T-Bill Index	9991.34	-4.42	10006.27	1.54	10005.22	0.64	10368.01	3.68	11893.54	5.95	13164.57	5.65	14875.86	5.54	14875.86	5.54	

ᵘ 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-PoD-1/P/CIR/2024/90 dated June 27, 2024.

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Ayan Nandy**	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 (%)	
3	**Baroda BNP Paribas Overnight Fund † (as on 31 October, 2026)**																	
	Regular Plan	10010.47	5.61	10022.45	5.61	10045.10	5.44	10521.95	5.22	11894.68	5.95	13197.21	5.70	14500.92	5.06	-	-	25-Apr-19
	Direct Plan	10010.56	5.66	10022.63	5.66	10045.48	5.49	10528.35	5.28	11921.03	6.03	13243.83	5.78	-	-	14579.03	5.14	25-Apr-19
	CRISIL Liquid Overnight Index	10010.58	5.67	10022.70	5.67	10045.51	5.49	10524.64	5.25	11919.85	6.02	13259.30	5.80	14600.38	5.16	14600.38	5.16	
	Additional Benchmark CRISIL 1 Year T-Bill Index	9989.60	-5.28	10008.47	2.08	10005.22	0.62	10368.01	3.68	11895.43	5.95	13161.80	5.65	15058.72	5.59	15058.72	5.59	
4	**Baroda BNP Paribas Ultra Short to Short Term Fund (Erstwhile known as Baroda BNP Paribas Low Duration Fund)**																	
	Regular Plan	10012.70	6.84	10004.69	1.15	10017.16	2.11	10517.84	5.18	12053.06	6.42	13274.17	5.82	43029.20	7.18	-	-	21-Oct-05
	Direct Plan	10014.06	7.60	10007.77	1.91	10023.26	2.87	10598.24	5.98	12331.03	7.23	13784.99	6.62	-	-	27265.50	7.52	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10013.83	7.47	10005.49	1.34	10019.00	2.34	10570.43	5.70	12239.29	6.97	13667.26	6.44	43319.98	7.22	26733.47	7.37	
	Additional Benchmark CRISIL 1 Year T-Bill Index	9991.34	-4.42	10006.27	1.54	10005.22	0.64	10368.01	3.68	11893.54	5.95	13164.57	5.65	34398.53	6.05	23273.91	6.30	
5	**Baroda BNP Paribas Ultra Short Term Fund (Erstwhile known as Baroda BNP Paribas Ultra Short Duration Fund)**																	
	Regular Plan	10013.35	7.20	10009.64	2.37	10029.40	3.64	10618.66	6.19	12232.18	6.95	13700.67	6.49	16721.84	6.30	-	-	01-Jun-18
	Direct Plan	10013.61	7.35	10010.24	2.52	10030.62	3.79	10636.12	6.36	12296.50	7.13	13818.59	6.67	-	-	16977.30	6.49	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10013.30	7.18	10015.64	3.87	10031.23	3.87	10621.28	6.21	12248.30	6.99	13746.23	6.56	16937.98	6.46	16937.98	6.46	
	Additional Benchmark CRISIL 1 Year T-Bill Index	9991.34	-4.42	10006.27	1.54	10005.22	0.64	10368.01	3.68	11893.54	5.95	13164.57	5.65	16102.10	5.82	16102.10	5.82	

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Prashant Pimple**	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 Term Fund (Erstwhile known as Baroda BNP Paribas Short Duration Fund) †**											
	Regular Plan	10387.87	3.88	12107.21	6.58	13253.08	5.79	31415.16	7.25	-	-	30-Jun-10
	Direct Plan	10452.26	4.52	12344.91	7.27	13698.78	6.49	-	-	28054.45	7.74	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10426.79	4.27	12197.33	6.85	13427.24	6.06	32364.10	7.45	26929.10	7.42	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10368.01	3.68	11893.54	5.95	13164.57	5.65	27230.74	6.32	23273.91	6.30	

Kindly refer fund manager and managing since details in the below page.

Performance of Schemes

(as on October 30, 2026)

7	**Baroda BNP Paribas Corporate Bond Fund µµ**											
	Regular Plan	10444.43	4.44	12353.20	7.30	13309.83	5.88	29430.82	6.77	-	-	10-May-10
	Direct Plan	10478.39	4.78	12459.80	7.61	13524.37	6.22	-	-	25255.90	6.93	01-Jan-13
	CRISIL Corporate Debt A-II Index	10449.00	4.49	12217.54	6.90	13437.33	6.08	34917.02	7.88	28504.21	7.86	
	Additional Benchmark CRISIL 10 Year Gilt Index	9974.24	-0.26	11887.78	5.93	12650.65	4.81	26624.20	6.12	22730.19	6.11	
8	**Baroda BNP Paribas Dynamic Term Fund (Erstwhile known as Baroda BNP Paribas Dynamic Bond Fund) †**											
	Regular Plan	10087.62	0.88	11595.17	5.06	12646.62	4.80	45717.33	7.11	-	-	23-Sep-04
	Direct Plan	10187.39	1.87	11935.37	6.07	13284.97	5.84	-	-	26789.97	7.38	01-Jan-13
	CRISIL Dynamic Bond A-III Index	10093.93	0.94	11880.89	5.91	12841.66	5.12	48494.39	7.40	26727.97	7.36	
	Additional Benchmark CRISIL 10 year Gilt Index	9974.24	-0.26	11887.78	5.93	12650.65	4.81	34929.95	5.82	22730.19	6.11	
9	**Baroda BNP Paribas Gilt Fund**											
	Regular Plan	10164.18	1.64	11944.59	6.10	12797.33	5.05	43552.60	6.16	-	-	21-Mar-02
	Direct Plan	10193.73	1.94	12053.93	6.42	13072.14	5.50	-	-	26628.59	7.34	01-Jan-13
	CRISIL Dynamic Gilt Index	10095.31	0.95	12011.40	6.30	13008.26	5.39	55669.95	7.22	25933.46	7.13	
	Additional Benchmark CRISIL 10 year Gilt Index	9974.24	-0.26	11887.78	5.93	12650.65	4.81	44376.72	6.24	22730.19	6.11	

OTHER SCHEMES

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Ayan Nandy**	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 Nifty SDL December 2028 Index Fund**											
	Regular Plan	10353.93	3.54	12271.21	7.06	N.A.	N.A.	12754.70	6.98	-	-	24-Mar-23
	Direct Plan	10383.79	3.84	12380.80	7.38	N.A.	N.A.	-	-	12892.00	7.30	24-Mar-23
	NIFTY SDL December 2028 Index	10423.98	4.24	12495.24	7.71	N.A.	N.A.	13031.79	7.62	13031.79	7.62	
	Additional Benchmark CRISIL 1-year T-bill Index	10368.01	3.68	11893.54	5.95	N.A.	N.A.	12403.74	6.16	12403.74	6.16	
2	**Baroda BNP Paribas Gold ETF**											
	Regular Plan	11508.73	15.09	N.A.	N.A.	N.A.	N.A.	21810.22	31.07	-	-	13-Dec-23
	Domestic Price of Gold	11608.97	16.09	N.A.	N.A.	N.A.	N.A.	22946.27	33.40	22946.27	33.40	

S. No	Scheme managed by Mr. Neeraj Saxena & Ms. Meenakshi Gururaj	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 Nifty 50 Index Fund**											
	Regular Plan	9003.74	-9.96	N.A.	N.A.	N.A.	N.A.	10782.70	2.77	-	-	29-Jan-24
	Direct Plan	9034.55	-9.65	N.A.	N.A.	N.A.	N.A.	-	-	10895.40	3.16	29-Jan-24
	Nifty 50 Total Return Index	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	10965.80	3.41	10965.80	3.41	
	Additional Benchmark BSE SENSEX TRI	8958.13	-10.42	N.A.	N.A.	N.A.	N.A.	10698.54	2.48	10698.54	2.48	
4	**Baroda BNP Paribas NIFTY BANK ETF**											
	Regular Plan	9497.98	-5.02	N.A.	N.A.	N.A.	N.A.	10931.37	3.83	-	-	18-Jun-24
	Nifty Bank TRI	9527.46	-4.73	N.A.	N.A.	N.A.	N.A.	11036.88	4.26	11036.88	4.26	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	10056.31	0.24	10056.31	0.24	
5	**Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund**											
	Regular Plan	8995.47	-10.05	N.A.	N.A.	N.A.	N.A.	7460.30	-13.37	-	-	15-Oct-24
	Direct Plan	9051.68	-9.48	N.A.	N.A.	N.A.	N.A.	-	-	7555.80	-12.83	15-Oct-24
	Nifty 200 Momentum 30 TRI	9152.03	-8.48	N.A.	N.A.	N.A.	N.A.	7723.58	-11.89	7723.58	-11.89	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	9421.12	-2.88	9421.12	-2.88	
6	**Baroda BNP Paribas Nifty Midcap 150 Index Fund**											
	Regular Plan	9468.55	-5.31	N.A.	N.A.	N.A.	N.A.	9987.90	-0.06	-	-	04-Nov-24
	Direct Plan	9532.91	-4.67	N.A.	N.A.	N.A.	N.A.	-	-	10125.00	0.63	04-Nov-24
	Nifty Midcap 150 TRI	9610.12	-3.90	N.A.	N.A.	N.A.	N.A.	10257.92	1.29	10257.92	1.29	
	Additional Benchmark Nifty 50 TRI	9055.01	-9.45	N.A.	N.A.	N.A.	N.A.	9827.36	-0.87	9827.36	-0.87	

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 Services 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 : -21.82%. $ $ Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -2.24%. µµ 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: The 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 an index's total return 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 (TRI) 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.

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.

**Mr. Prashant Pimple, Mr. Ayan Nandy and Mr. Vikram Pamnani was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Kindly refer fund manager and managing since details in the below page.

Fund Managers & Managing Since Details

(as on October 31, 2026)

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
Equity Schemes		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram	June 16, 2022
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Large and Mid Cap Fund	Mr. Jitendra Sriram	July 01, 2026
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas Mid Cap Fund	Mr. Rohan Korde	May 01, 2026
	Mr. Ankeet Pandya	July 01, 2026
Baroda BNP Paribas Small Cap Fund	Mr. Paresh Jain	July 01, 2026
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Flexi Cap Fund	Mr. Jitendra Sriram	July 01, 2026
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas Multi Cap Fund	Mr. Paresh Jain	July 01, 2026
	Mr. Himanshu Singh	July 01, 2026
Baroda BNP Paribas Value Fund	Mr. Rohan Korde	July 01, 2026
	Mr. Ankeet Pandya	July 01, 2026
Baroda BNP Paribas Dividend Yield Fund	Mr. Himanshu Singh	October 21, 2024
	Mr. Rohan Korde	July 01, 2026
Baroda BNP Paribas ELSS Tax Saver Fund	Ms. Silky Jain	July 01, 2026
	Mr. Yash Mehta	May 01, 2026
Baroda BNP Paribas Focused Fund	Mr. Jitendra Sriram	July 01, 2026
	Mr. Kushant Arora	July 01, 2026
Baroda BNP Paribas India Consumption Fund	Mr. Paresh Jain	July 01, 2026
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Business Cycle Fund	Mr. Rohan Korde	July 01, 2026
	Mr. Ankeet Pandya	July 01, 2026
Baroda BNP Paribas Banking and Financial Services Fund	Ms. Silky Jain	July 01, 2026
	Mr. Yash Mehta	November 29, 2025
Baroda BNP Paribas Innovation Fund	Mr. Jitendra Sriram	July 01, 2026
	Mr. Abhay Joshi	July 01, 2026
Baroda BNP Paribas Manufacturing Fund	Mr. Kushant Arora	October 21, 2024
	Mr. Himanshu Singh	July 01, 2026
Baroda BNP Paribas Energy Opportunities Fund	Mr. Kirtan Mehta	November 29, 2025
	Mr. Kushant Arora	July 01, 2026
Baroda BNP Paribas Health and Wellness Fund	Mr. Ankeet Pandya	July 10, 2026
	Mr. Rohan Korde	May 01, 2026
Baroda BNP Paribas Business Conglomerates Fund	Mr. Rohan Korde	July 01, 2026
	Mr. Kushant Arora	September 22, 2025
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	Mr. Rohan Korde	July 01, 2026
	Mr. Kushant Arora	March 05, 2026
Baroda BNP Paribas Services Fund	Mr. Rohan Korde	August 03, 2026
	Mr. Kirtan Mehta	August 03, 2026
Fund of Fund Scheme		
Baroda BNP Paribas Aqua Fund of Fund	Ms. Swapna Shelar	October 21, 2024
	Ms. Stuti Singhee	May 01, 2026
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. Vikram Pamnani**	September 16, 2026
	Ms. Swapna Shelar	May 01, 2026
Baroda BNP Paribas Gold ETF Fund of Fund	Mr. Vikram Pamnani	May 18, 2026
	Mr. Ayan Nandy**	September 16, 2026
	Ms. Swapna Shelar	August 20, 2025
	Ms. Stuti Singhee	May 01, 2026
Hybrid Schemes		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Jitendra Sriram (Equity Portfolio)	July 01, 2026
	Mr. Kushant Arora (Equity Portfolio)	July 01, 2026
	Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024
	Mr. Prashant Pimple (Fixed Income Portfolio)**	September 16, 2026
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Jitendra Sriram (Equity Portfolio)	June 16, 2022
	Mr. Kushant Arora (Equity Portfolio)	July 01, 2026
	Mr. Prashant Pimple (Fixed Income Portfolio)**	September 16, 2026

Fund Managers & Managing Since Details

(as on October 31, 2026)

Baroda BNP Paribas Multi Asset Fund	Mr. Jitendra Sriram (Equity Portfolio)	December 19, 2022
	Mr. Kushant Arora (Fixed Income Portfolio)	July 01, 2026
	Mr. Vikram Pamnani (Fixed Income Portfolio)	December 19, 2022
Baroda BNP Paribas Equity Savings Fund	Mr. Jitendra Sriram (Equity Portfolio)	July 01, 2026
	Mr. Kushant Arora (Equity Portfolio)	July 01, 2026
	Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024
	Mr. Vikram Pamnani (Fixed Income Portfolio)**	September 16, 2026
Baroda BNP Paribas Conservative Hybrid Fund	Mr. Paresh Jain (Equity Portfolio)	July 01, 2026
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Prashant Pimple (Fixed Income Portfolio)	October 21, 2022
	Mr. Vikram Pamnani (Fixed Income Portfolio)**	September 16, 2026
Baroda BNP Paribas Arbitrage Fund	Mr. Neeraj Saxena (Equity Portfolio)	March 14, 2022
	Ms. Meenakshi Gururaj (Equity Portfolio)	May 01, 2026
	Mr. Vikram Pamnani (Fixed Income Portfolio)	March 16, 2022
Solution Oriented Fund		
Baroda BNP Paribas Retirement Fund	Ms. Silky Jain (Equity Portfolio)	July 01, 2026
	Mr. Yash Mehta (Equity Portfolio)	July 01, 2026
	Mr. Vikram Pamnani (Fixed Income Portfolio)**	September 16, 2026
Baroda BNP Paribas Children's Fund	Ms. Silky Jain	July 01, 2026
	Mr. Yash Mehta	July 01, 2026
Debt Schemes		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Prashant Pimple**	September 16, 2026
Baroda BNP Paribas Overnight Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Ayan Nandy**	September 16, 2026
Baroda BNP Paribas Ultra Short Term Fund (Erstwhile known as Baroda BNP Paribas Ultra Short Duration Fund)	Mr. Vikram Pamnani	March 14, 2022
	Mr. Ayan Nandy**	September 16, 2026
Baroda BNP Paribas Ultra Short to Short Term Fund (Erstwhile known as Baroda BNP Paribas Low Duration Fund)	Mr. Vikram Pamnani	December 27, 2017
	Mr. Ayan Nandy**	September 16, 2026
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Prashant Pimple**	September 16, 2026
Baroda BNP Paribas Short Term Fund (Erstwhile known as Baroda BNP Paribas Short Duration Fund)	Mr. Prashant Pimple**	September 16, 2026
	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Corporate Bond Fund	Mr. Prashant Pimple**	September 16, 2026
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Dynamic Term Fund (Erstwhile known as Baroda BNP Paribas Dynamic Bond Fund)	Mr. Prashant Pimple	July 11, 2024
	Mr. Vikram Pamnani**	September 16, 2026
Baroda BNP Paribas Gilt Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Vikram Pamnani**	September 16, 2026
Other Schemes		
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Vikram Pamnani	July 11, 2024
	Mr. Ayan Nandy**	September 16, 2026
Baroda BNP Paribas Nifty 50 Index Fund	Mr. Neeraj Saxena	January 29, 2024
	Ms. Meenakshi Gururaj	May 01, 2026
Baroda BNP Paribas Gold ETF	Mr. Vikram Pamnani	May 18, 2026
	Mr. Ayan Nandy**	September 16, 2026
Baroda BNP Paribas NIFTY BANK ETF	Mr. Neeraj Saxena	June 18, 2024
	Ms. Meenakshi Gururaj	May 01, 2026
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	Mr. Neeraj Saxena	October 15, 2024
	Ms. Meenakshi Gururaj	May 01, 2026
Baroda BNP Paribas Nifty Midcap 150 Index Fund	Mr. Neeraj Saxena	November 4, 2024
	Ms. Meenakshi Gururaj	May 01, 2026

**Mr. Prashant Pimple, Mr. Ayan Nandy and Mr. Vikram Pamnani was appointed as Fund Manager w.e.f September 16, 2026 in place of Mr. Gurvinder Singh Wasan.

Distribution History - Last 5 Dividends Paid
(i.e. IDCW History)

Baroda BNP Paribas Large Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	1.24	21.3725
27-Mar-2023	1.53	21.5948
27-Mar-2024	2.20	28.9955
27-Mar-2025	2.12	30.4528
27-Mar-2026	1.80	27.8212
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	1.43	24.4994
27-Mar-2023	1.79	25.0261
27-Mar-2024	2.60	34.0250
27-Mar-2025	2.54	36.0902
27-Mar-2026	2.18	33.2463

Baroda BNP Paribas Large and Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	0.98	16.2826
27-Mar-2023	1.18	14.6726
27-Mar-2024	1.75	20.2398
27-Mar-2025	1.74	19.8574
27-Mar-2026	1.47	17.7031
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
27-Mar-2023	1.31	16.2801
27-Mar-2024	1.97	22.7380
27-Mar-2025	1.98	22.5907
27-Mar-2026	1.69	20.3955

Baroda BNP Paribas Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	2.75	45.2083
27-Mar-2023	3.39	41.8474
27-Mar-2024	4.98	57.3792
28-Mar-2025	5.09	52.3765
30-Mar-2026	4.58	54.3255
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	3.30	54.3799
27-Mar-2023	4.14	51.1505
27-Mar-2024	6.18	71.1662
28-Mar-2025	6.40	65.9174
30-Mar-2026	5.85	69.3649

Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.38	71.5387
27-Jul-2026	0.39	72.0475
27-Aug-2026	0.36	52.6976
28-Sep-2026	0.35	49.3670
27-Oct-2026	0.33	47.5351
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.36	76.3672
27-Jul-2026	0.36	76.9648
27-Aug-2026	0.39	56.6370
28-Sep-2026	0.37	53.1036
27-Oct-2026	0.35	51.1822

Baroda BNP Paribas Focused Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	0.88	14.2986
27-Mar-2023	1.50	13.0841
27-Mar-2024	1.46	17.0681
27-Mar-2025	1.40	15.9585
27-Mar-2026	1.16	13.9509
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	0.93	15.2117
27-Mar-2023	1.14	14.1714
27-Mar-2024	1.60	18.8233
27-Mar-2025	1.57	17.9312
27-Mar-2026	1.33	15.9632

Baroda BNP Paribas ELSS Tax Saver Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	1.18	19.2834
27-Mar-2023	1.38	17.2739
27-Mar-2024	2.00	22.9495
27-Mar-2025	2.05	23.2334
27-Mar-2026	1.77	21.4270
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	1.44	23.5178
27-Mar-2023	1.71	21.3226
27-Mar-2024	2.49	28.6575
27-Mar-2025	2.59	29.3716
27-Mar-2026	2.27	27.4198

Baroda BNP Paribas India Consumption Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	1.08	17.5011
27-Mar-2023	1.37	17.0274
27-Mar-2024	1.91	21.7284
27-Mar-2025	1.93	21.8066
27-Mar-2026	1.54	18.6070
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	1.17	19.0562
27-Mar-2023	1.51	18.8185
27-Mar-2024	2.14	24.3650
27-Mar-2025	2.20	24.8118
27-Mar-2026	1.78	21.4749

Baroda BNP Paribas Banking and Financial Services Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	1.07	18.6990
27-Mar-2023	1.36	18.5165
27-Mar-2024	1.81	22.0145
27-Mar-2025	1.91	23.3862
27-Mar-2026	1.68	21.4247
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
28-Mar-2022	1.17	20.3893
27-Mar-2023	1.51	20.3637
27-Mar-2024	2.03	24.5152
27-Mar-2025	2.17	26.3989
27-Mar-2026	1.94	24.5442

Baroda BNP Paribas Balanced Advantage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
27-May-2026	0.16	17.4158
29-Jun-2026	0.16	17.2079
27-Jul-2026	0.16	17.1383
27-Aug-2026	0.16	16.2444
28-Sep-2026	0.16	15.3021
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.18	18.9316
27-Jul-2026	0.18	18.8675
27-Aug-2026	0.18	18.0108
27-Oct-2026	0.17	16.9804
28-Sep-2026	0.17	16.4978

Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.11	22.5102
27-Jul-2026	0.11	22.4111
27-Aug-2026	0.11	15.6409
28-Sep-2026	0.10	14.8148
27-Oct-2026	0.10	14.5401
Direct Plan - Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.13	25.6918
27-Jul-2026	0.12	25.5964
27-Aug-2026	0.13	18.1958
28-Sep-2026	0.12	17.2564
27-Oct-2026	0.12	16.9539

Baroda BNP Paribas Equity Savings Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 4 Dividends)		
28-Mar-2022	0.75	12.3004
27-Mar-2023	0.83	11.8049
27-Mar-2025	1.09	13.8271
27-Mar-2026	0.96	13.2077

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 5 Dividends Paid
(i.e. IDCW History)

Direct Plan - Income Distribution cum capital withdrawal option (Last 4 Dividends)		
28-Mar-2022	0.77	12.6597
27-Mar-2023	0.86	12.2850
27-Mar-2025	1.16	14.7005
27-Mar-2026	1.03	14.1991

Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.06	14.2171
27-Jul-2026	0.06	14.1890
27-Aug-2026	0.06	10.6976
28-Sep-2026	0.06	10.5050
27-Oct-2026	0.06	10.3470
Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.08	17.1892
27-Jul-2026	0.08	17.1640
27-Aug-2026	0.08	13.2173
28-Sep-2026	0.07	12.9908
27-Oct-2026	0.07	12.8150
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
30-Sep-2025	0.23	10.9688
29-Dec-2025	0.22	11.2049
27-Mar-2026	0.19	10.7135
29-Jun-2026	0.19	10.9549
28-Sep-2026	0.20	10.7316
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
30-Sep-2025	0.26	12.7696
29-Dec-2025	0.26	13.0924
27-Mar-2026	0.23	12.5601
29-Jun-2026	0.23	12.8858
28-Sep-2026	0.23	12.6661

Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
10-Mar-2026	0.06	13.1374
08-Apr-2026	0.05	13.1775
10-Aug-2026	0.05	10.6337
08-Sep-2026	0.05	10.6188
08-Oct-2026	0.05	10.6103
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
08-Jun-2026	0.06	13.8840
08-Jul-2026	0.06	13.8869
10-Aug-2026	0.05	10.8489
08-Sep-2026	0.05	10.8414
08-Oct-2026	0.05	10.8407
Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 5 Dividends)		
08-Aug-2022	0.03	11.2207
10-Oct-2022	0.03	11.3056
27-Mar-2023	0.65	12.2044
27-Mar-2025	0.82	13.9320
27-Mar-2026	0.73	14.5081

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 5 Dividends)		
08-Sep-2022	0.03	11.4701
10-Oct-2022	0.03	11.5211
27-Mar-2023	0.67	12.4756
27-Mar-2025	0.85	14.4144
27-Mar-2026	0.76	15.1085
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
30-Dec-2024	0.18	12.4405
28-Mar-2025	0.18	12.6246
30-Sep-2025	0.19	12.9212
30-Mar-2026	0.17	13.2277
28-Sep-2026	0.17	10.8755
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
30-Sep-2025	0.19	13.5286
30-Dec-2025	0.19	13.7090
30-Mar-2026	0.17	13.8874
30-Jun-2026	0.10	13.9358
28-Sep-2026	0.17	11.0602

Baroda BNP Paribas Ultra Short to Short Term Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.05	12.9711
27-Jul-2026	0.05	12.9635
27-Aug-2026	0.05	10.2820
28-Sep-2026	0.05	10.2700
27-Oct-2026	0.05	10.2383
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.05	12.6282
27-Jul-2026	0.05	12.6276
27-Aug-2026	0.05	10.4551
28-Sep-2026	0.05	10.4507
27-Oct-2026	0.05	10.4261

Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	5.29	1,092.4313
27-Jul-2026	5.29	1,091.8964
27-Aug-2026	5.29	1018.7797
28-Sep-2026	5.30	1018.8003
28-Sep-2026	5.29	1016.5507
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	5.39	1,098.9086
27-Jul-2026	5.39	1,098.5463
27-Aug-2026	5.40	1038.9869
28-Sep-2026	5.41	1039.2071
27-Oct-2026	5.39	1037.0960

Baroda BNP Paribas Short Term Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.05	13.6836
27-Jul-2026	0.05	13.6695
27-Aug-2026	0.05	10.1839
28-Sep-2026	0.05	10.1556
27-Oct-2026	0.05	10.0969
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.05	12.9689
27-Jul-2026	0.05	12.9605
27-Aug-2026	0.05	10.4816
28-Sep-2026	0.05	10.4594
27-Oct-2026	0.05	10.4055
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
30-Sep-2025	0.19	10.8672
29-Dec-2025	0.18	11.0030
27-Mar-2026	0.17	10.8513
29-Jun-2026	0.16	10.9109
28-Sep-2026	0.17	10.6317
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
30-Sep-2025	0.20	11.4394
29-Dec-2025	0.19	11.6006
27-Mar-2026	0.18	11.4573
29-Jun-2026	0.17	11.5368
28-Sep-2026	0.18	11.2593

Baroda BNP Paribas Corporate Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.05	13.1126
27-Jul-2026	0.05	13.1125
27-Aug-2026	0.05	10.4259
28-Sep-2026	0.05	10.3935
27-Oct-2026	0.05	10.3196
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.05	13.4418
27-Jul-2026	0.05	13.4446
27-Aug-2026	0.05	10.6008
28-Sep-2026	0.05	10.5711
27-Oct-2026	0.05	10.4991
Regular Plan - Quarterly-Income Distribution cum capital withdrawal option (Last 5 Dividends)		
30-Sep-2025	0.19	10.4127
29-Dec-2025	0.18	10.5511
27-Mar-2026	0.16	10.3985
29-Jun-2026	0.16	10.5257
28-Sep-2026	0.16	10.4562
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
30-Sep-2025	0.19	10.6236
29-Dec-2025	0.18	10.7750
27-Mar-2026	0.17	10.6327

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 5 Dividends Paid
(i.e. IDCW History)

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
29-Jun-2026	0.16	10.7640
28-Sep-2026	0.17	10.7042
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 Term Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
27-Apr-2026	0.05	12.5041
27-May-2026	0.05	12.4905
29-Jun-2026	0.05	12.6858
27-Jul-2026	0.05	12.6445
27-Aug-2026	0.05	10.1414
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
29-Jun-2026	0.05	13.1074
27-Jul-2026	0.05	13.0741
27-Aug-2026	0.05	10.4197
28-Sep-2026	0.05	10.3444
27-Oct-2026	0.05	10.2529
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
30-Dec-2024	0.18	10.2898
28-Mar-2025	0.18	10.3803
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 5 Dividends)		
30-Sep-2025	0.19	10.5816
29-Dec-2025	0.18	10.6710
27-Mar-2026	0.16	10.3868
29-Jun-2026	0.16	10.5191
28-Sep-2026	0.16	10.3563
Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 5 Dividends)		
27-Sep-2023	0.31	10.4264
27-Mar-2024	0.37	10.4865
30-Sep-2024	0.37	10.2762
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 - Adhoc Income Distribution cum capital withdrawal option		
28-Mar-2022	1.17	23.8738
27-Mar-2024	1.70	25.3467
Direct Plan - Adhoc Income Distribution cum capital withdrawal option		
28-Mar-2022	1.56	31.5978
27-Mar-2024	2.30	33.9110

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		
27-Mar-2025	1.17	13.3231
Direct Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	1.20	13.6731

Baroda BNP Paribas Small Cap Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	0.30	11.7706
Direct Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	0.29	12.0263

Baroda BNP Paribas Flexi Cap Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	1.25	14.3432
27-Mar-2026	1.07	12.9028
Direct Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	1.30	14.8999
27-Mar-2026	1.12	13.5634

Baroda BNP Paribas Multi Asset Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	0.63	13.9662
27-Mar-2026	1.20	14.3460
Direct Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	0.41	14.4411
27-Mar-2026	1.27	15.2732

Baroda BNP Paribas Innovation Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	0.11	10.9884

Baroda BNP Paribas Business Cycle Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	1.27	14.5828
27-Mar-2026	1.09	13.1650
Direct Plan - Monthly Income Distribution cum capital withdrawal option		
27-Mar-2025	1.34	15.3515
27-Mar-2026	1.16	14.0614

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.

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.

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.

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.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes on website of mutual fund.

DESCRIPTION OF RISK MEASURES

Information Ratio: Information Ratio (IR) is a risk adjusted return metric which helps investors understand whether the Scheme has generated excess return over the benchmark index consistently. It attempts to identify the consistency of the performance by incorporating standard deviation into the calculation. When a portfolio's IR is high, it indicates that it is performing well, meaning that it consistently produces risk adjusted returns. In contrast, a low IR may indicate a volatile portfolio, which means the portfolio generates less predictable returns.

Gross Portfolio Turnover Ratio: Indicates the frequency with which changes are made in a Scheme's portfolio over the course of a year. It is computed considering the lower of purchase or sale during the period/Average AUM for the period.

Equity Portfolio Turnover Ratio: This is the turnover ratio calculated considering only the equity portion of the portfolio. It excludes transactions in derivatives and debt.

Average Maturity: Denotes the average time it takes for bonds held within a fund's portfolio to reach maturity. It is is computed by considering the maturity periods of individual securities and then deriving the weighted average based on their respective weights within the portfolio.

Annualised portfolio yield: It is the weighted average valuation yield of the assets.

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.

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.

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.

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.

Banking	
Currency in circulation (% YoY)	Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector
M3 (% YoY)	Measures money supply and is linked to real GDP growth and inflation
Bank non-food credit growth (%YoY)	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.
Personal credit (%YoY)	
Credit to industry (%YoY)	
Credit to services (%YoY)	
Deposit growth (%YoY)	Measures total deposit growth in the banking system
Credit to deposit ratio (%)	Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.
10 year G-Sec yields (%)	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.
Weighted average lending rate of Banks (%)	Lending rate for all loans
Weighted average deposit rate of banks (%)	Cost of deposits for banks
Median MCLR (%)	Margin lending rate for new loans. Indicator of effectiveness of monetary transmission
Commercial Paper issuance (%YoY)	Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.
Industry	
Cement production (% YoY)	Measures volume of cement production and determines the construction component of GDP
Steel production (% YoY)	Measures volume of steel production determines the construction component of GDP
IIP (%YoY)	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.
Mining (% YoY)	
Manufacturing (%YoY)	
Electricity (%YoY)	
Capital goods production (%YoY)	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.
Consumer durable production (% YoY)	
Consumer non-durable production (% YoY)	
PMI Manufacturing Index	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.
PMI Services Index	
PMI Composite Index	
Consumer	
Rural wage (% YoY)	Measures average rural wages which determines rural propensity to consume
Motorvehicle sales (%YoY)	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.
Passenger Vehicle (% YoY)	
Commercial Vehicle (% YoY)	
Two wheeler (% YoY)	
Tractor sales	
Petrol consumption (% YoY)	Measures volume of motor spirit consumption
Diesel consumption (%YoY)	Measures volume of high speed diesel consumption which reflects industrial activity in the economy
Air traffic (% YoY)	Domestic passengers flown, an important determinant of trade, hotels, transport storage and communication component of GDP.
Foreign tourist arrivals (%YoY)	Measures number of foreign tourist arrivals into the country, an important determinant of trade, hotels, transport storage and communication component of GDP.
Freight	
Major port tarffic (%YoY)	Volume of cargo traffic at ports, proxy for EXIM and Domestic activity in the country
Rail freight traffic (% YoY)	Earnings from railway freight traffic and proxy for movement of goods in the country
Foreign Trade	
Export growth (% YoY)	Measures value of exports
Import growth (% YoY)	Measures value of imports
Capital goods imports (%YoY)	Measures value of capital goods imports and is reflective of the domestic capex cycle.
Fiscal	
Central Government expenditure (%YoY)	Measures total central government expenditure and is an important determinant of the public administration, defence and other services component of GDP.
Indirect tax (%YoY)	Measures total growth in indirect taxes and hence consumption. Also determines the taxes component of GDP.
Inflation	
CPI (%YoY)	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.
Core CPI (%YoY)	
WPI (%YoY)	

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