

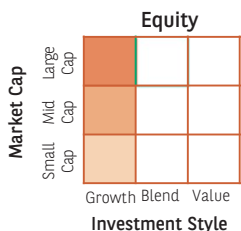
Baroda BNP Paribas INDIA CONSUMPTION Fund

(An open ended equity scheme following consumption theme)



September 30, 2024

INVESTMENT APPROACH



KEY STATISTICAL RATIOS

Sharpe Ratio.....	1.16
Beta.....	0.85
Standard Deviation.....	12.20%
Information Ratio.....	-0.02

FUND DETAILS

Fund Manager~

Fund Manager	Managing fund since	Experience
Shiv Chanani	13-Jul-22	24

Inception Date
September 07, 2018

Category
Sectoral / Thematic

Benchmark Index (Tier - 1)
Nifty India Consumption Total Return Index (TRI)

Monthly AAUM* AUM*
₹ 1,555.90 Crores ₹ 1,574.78 Crores

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

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

Load Structure

Entry Load: Not Applicable

Exit Load: Upto 12 months - Redeemed or switched out upto 10% of the allotment: Nil
- Redeemed or switched out more than 10% of the allotment: 1% After 12 months - Nil

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

*The scheme is a 'Transferee Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme.

-Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since November 13, 2023)

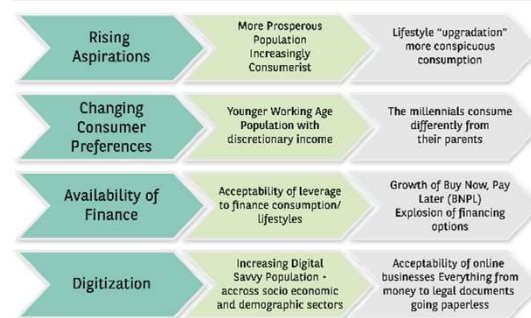
*Monthly AAUM and AUM - Excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable.

Data as on September 30, 2024

ABOUT THE FUND

- Baroda BNP Paribas India Consumption Fund is an open-ended thematic equity scheme following consumption theme.
- The Scheme intends to invest in secular growth stories aided by rising aspirations, high income levels, high working age population, digital influence, financialisation, policy reforms and urbanisation to name a few. We believe the broader consumption theme is likely to deliver growth from a long-term perspective and is the structural story of India.
- The focus is on companies having strong competitive advantage, with high earnings visibility over the long run. These are businesses which tends to interact directly with their consumers, i.e., following primarily a B2C (business-to-consumer) model.
- The Scheme invests across market capitalization viz. large, mid and small cap and follows a pure bottom-up stock picking approach.
- The Scheme is suitable for investors who have a long-term investment horizon.

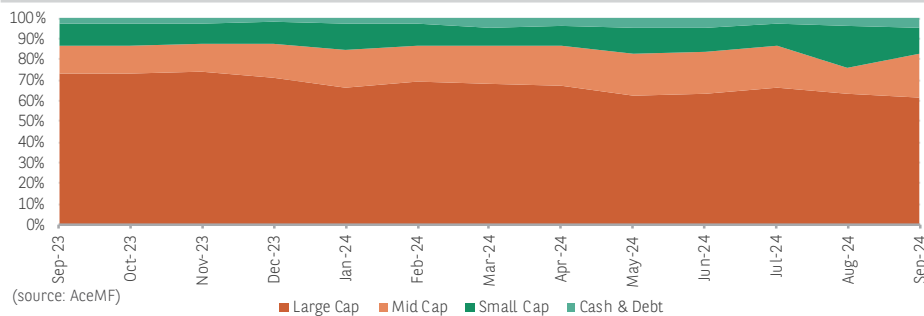
CONSUMPTION DRIVERS



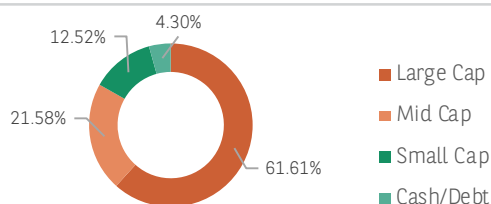
PORTFOLIO POSITIONING

- We have exposure to consumer-facing companies in the Auto, FMCG, Building Materials and Retail that we believe have good growth potential. We believe that consumer space is well poised for a secular growth in India as the country moves up from current per capita income of US\$3,000 leading to inflection points in several consumption categories.
- We are overweight on Consumer staples. Our overweight in Industrials emanates from exposure to certain agri-machinery and consumer durable companies which are classified as such.
- Consumption remains a secular investment theme on the back of improving per capita income within the country.
- The scheme has a mix of mid and small cap companies (34.1%) along with select large cap companies (61.6%) believed to be having stable and healthy cash flows. Our exposure to mid and small cap names is largely companies, which we believe have strong balance sheets, cash flows, leadership position in sector and strong track record. (Exposure as % of net assets as on September 30, 2024).

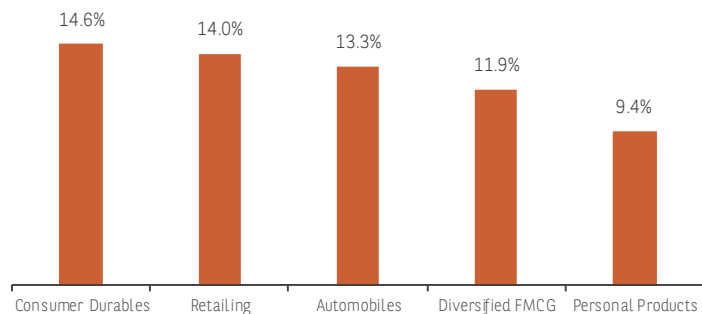
HISTORIC MARKET CAPITALIZATION (% of Net Assets)



CURRENT MARKET CAP (% of Net Assets)

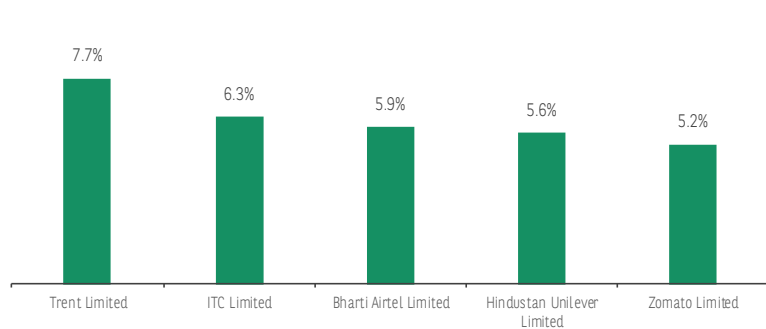


TOP 5 SECTORS



Top 5 Sectors (% to net assets) have been considered as of the latest month end

TOP 5 STOCKS*



Top 5 Stocks (% to net assets) have been considered as of the latest month end

The sector(s)/stock(s) mentioned in this document do not constitute any recommendation of the same and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s)/stock(s). Further, the portfolio of the Scheme is subject to changes within the provisions and limitations of Scheme Information Document (SID). For further details on asset allocation, investment strategy and risk factors of the Scheme please refer to SID available on our website (www.barodabnp-paribasmf.in).

SIP PERFORMANCE

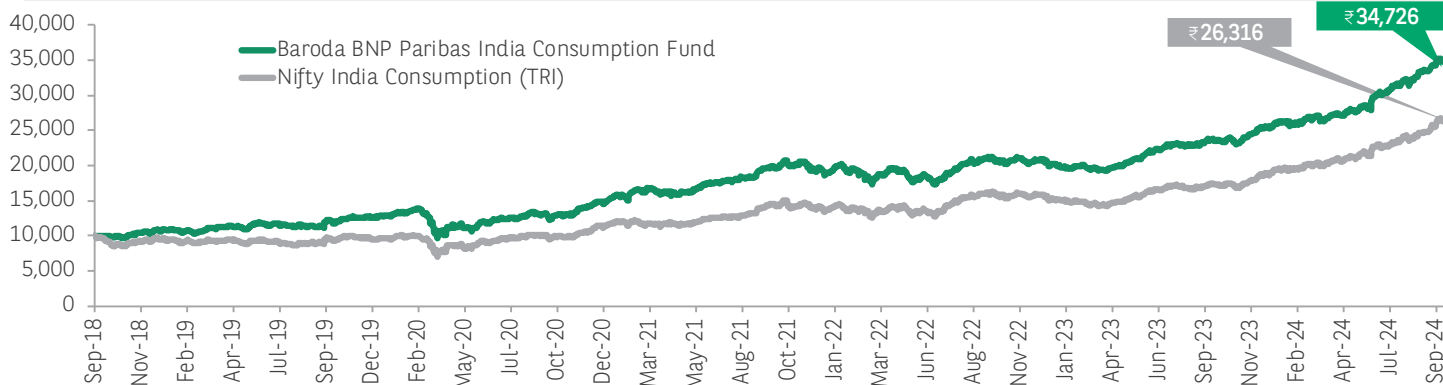
Period	Amount Invested In (₹)	Baroda BNP Paribas India Consumption Fund (Regular Plan - Growth)		Nifty India Consumption TRI (Benchmark Index Tier-1)	
		Returns (%)	₹	Returns (%)	₹
Since Inception	7,30,000	25.47	15,88,840	24.92	15,62,872
10 Year SIP	N.A	N.A	N.A	N.A	N.A
7 Year SIP	N.A	N.A	N.A	N.A	N.A
5 Year SIP	6,00,000	27.16	11,72,545	27.85	11,92,135
3 Year SIP	3,60,000	32.04	5,81,013	33.66	5,81,013
1 Year SIP	1,20,000	56.19	1,54,324	60.19	1,56,613

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

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

Refer page no.3 for disclaimers.

NAV MOVEMENT (₹10,000 Invested at Inception)



NAV & index values re-based to ₹ 10,000 depicting lump sum investment since the inception date of the fund.

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

The above chart show the NAV movement since inception to 30th September 2024.

PERFORMANCE OF BARODA BNP PARIBAS INDIA CONSUMPTION FUND

S.No	Scheme Managed by Mr. Shiv Chanani	1 Year		3 years		5 Years		Since Inception		Date of Inception of the Scheme
		Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	Returns In ₹*	CAGR(%)	
1	Baroda BNP Paribas India Consumption Fund	14776.50	47.45	17728.25	21.01	28401.16	23.19	34726.10	22.77	07-Sep-18
	NIFTY India Consumption TRI	15315.05	52.80	18405.73	22.53	27348.31	22.26	26316.14	17.29	
	Additional Benchmark Nifty 50 TRI	13300.30	32.80	15183.62	14.92	23838.99	18.95	23917.35	15.45	

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

Data as on September 30, 2024

PERFORMANCE OF FUNDS MANAGED BY Mr. SHIV CHANANI (Who Manages Total 4 Schemes)

	CAGR%			
	Last 6 Months	Last 1 Year	Last 3 Years	Last 5 Years
Baroda BNP Paribas Mid Cap Fund		46.91	22.44	27.99
Nifty Midcap 150 TRI		47.90	26.12	31.42
Baroda BNP Paribas Value Fund		41.73	N.A.	N.A.
Nifty 500 TRI		41.27	N.A.	N.A.
Baroda BNP Paribas Small Cap Fund	51.17	N.A.	N.A.	N.A.
Nifty Small Cap 250 TRI	56.92	N.A.	N.A.	N.A.

Where returns are not available for a particular period, they have not been shown.

Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns do not take into account the load, if any. Returns are for growth option. Different plans shall have a different expense structure. The performance details provided above are for regular/distributor plan.

Kindly refer to the table below for fund managers & managing since details:

Scheme Name	Fund Managers	Managing Fund Since
Baroda BNP Paribas India Consumption Fund	Mr. Shiv Chanani	13-Jul-22
Baroda BNP Paribas Mid Cap Fund	Mr. Shiv Chanani	13-Jul-22
Baroda BNP Paribas Value Fund	Mr. Shiv Chanani	07-Jun-23
Baroda BNP Paribas Small Cap Fund	Mr. Shiv Chanani	30-Oct-23

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ 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. 	<p>Scheme Riskometer^^</p> <p>Investors understand that their principal will at Very High risk.</p>	<p>Benchmark (Tier 1) Riskometer^^</p> <p>Benchmark riskometer is at Very High risk.</p>
	<p>^^Riskometer For Scheme: basis it's portfolio. For Benchmark (Nifty India Consumption Total Return Index (TRI): basis it's constituents; as on September 30, 2024</p>	
<p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>		

DISCLAIMERS

Key Statistical Ratios - The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units. The Standard Deviation is used to measure the volatility of returns. Sharpe Ratio is the measure of the risk-adjusted performance. Beta is the measure of the portfolio's volatility to its respective benchmark. The risk-free rate of return considered for calculation of Sharpe ratio is 6.75%, as per 1 day MIBOR rate on the last business day of the month. Sharpe ratio, Volatility/Standard deviation is annualised based on 36 monthly data points. Beta is based on last 36 monthly data points. Information ratio aims to show consistency in generating excess returns relative to benchmark, which is measured by the tracking error. Tracking error is the measure of the deviation from the benchmark.

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

Portfolio Positioning, Top 5 Sectors/Stocks - details contained herein is for general information purposes only and does not indicate assurance of future Scheme performance. The sector(s)/stock(s) mentioned in this document do not constitute any recommendation of the same and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s)/stock(s). Further, the portfolio of the Scheme is subject to changes within the provisions and limitations of Scheme Information Document (SID). For further details on asset allocation, investment strategy and risk factors of the Scheme please refer to SID available on our website (www.barodabnpparibasmf.in).

NAV Movement (Rs. 10,000 Invested at Inception) - All returns are for Regular Plan - Growth Option. Past performance may or may not be sustained in future and is not a guarantee of any future returns. Returns do not take into account the load, if any.

SIP Performance - Returns do not take into account the load and taxes, if any. The data assumes investments in Regular Plan - Growth option. % CAGR Returns are computed after accounting for the cash flow by using the XIRR method (investment internal rate of return). The above investment simulation is for illustrative purpose only and should not be construed as a promise on minimum returns and safeguard of capital. The AMC/ Mutual fund is not guaranteeing or forecasting or promising any return. SIP does not assure a profit or guarantee protection against loss in a declining market.

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

The risks associated with investments in equities include fluctuations in prices, as stock markets can be volatile and decline in response to political, regulatory, economic, market and stock-specific development etc. Please refer to Scheme Information Document for detailed Risk Factors, asset allocation, investment strategy etc.

The material contained herein has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. Except for the historical information contained herein, statements in this publication, which contain words or phrases such as 'will', 'would', etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. BBNPPAMIPL undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof. The words like believe/belief are independent perception of the Fund Manager and do not constitute as opinion or advice. Past performance may or may not be sustained in future and is not a guarantee of any future returns. This information is not intended to be an offer to see or a solicitation for the purchase or sale of any financial product or instrument. The information should not be construed as an investment advice and investors are requested to consult their investment advisor and arrive at an informed decision before making investments. Reliance upon information in this material is at the sole discretion of the reader. The Trustee, AMC, Mutual Fund, their directors, officers or their employees shall not be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages arising out of the information contained in this document.

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Corporate Identity Number (CIN) : U65991MH2003PTC142972

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