

WHO WE ARE

Baroda BNP Paribas Asset Management India Private Limited is a joint venture between Bank of Baroda, a century-old institution with deep roots entrenched within Indian communities and BNP Paribas Asset Management, the asset management arm of BNP Paribas, a global powerhouse with extensive international banking, investment and technological expertise, focused on generating a positive impact for its stakeholders across the globe.

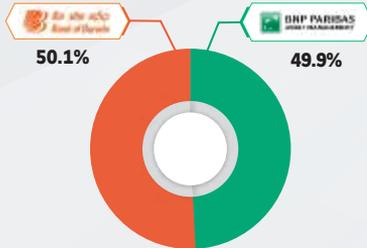
Baroda BNP Paribas Asset Management India Private Limited, the combined entity represents a brand that encompasses several values, proficiencies and legacy. We bring the advantage of local distribution strengths, global expertise, agility and heritage with modernity.

We intend to be a leading provider of quality investment solutions that help investors achieve their goals and be their trusted partner in wealth creation.

A CONFLUENCE OF STRONG LEGACIES

Bank of Baroda is India's international Bank that provides banking and financial services to individuals, businesses, and corporate customers across 17 countries.

- 2nd largest public sector bank in India
- Over **183*** Mn customers
- Over **8690*** branches globally
- Over INR **12.42+** Lakh Cr Domestic Deposits



BNP Paribas Asset Management Asia (co-sponsor) is a leading global asset management enterprise. It is part of BNP Paribas Asset Management which offers comprehensive range of active, passive and quantitative investment solutions.

- Servicing clients in **64*** countries
- Over Euro **612*** bn AUM
- More than **50** years of Asset Management experience
- Backed by BNP Paribas Bank, an institution with over **175** years of legacy.

#Data as of 30th June 2025 *Data as of 30th September 2025
Source: Website and Bank of Baroda Annual Report as of 31st March 2025

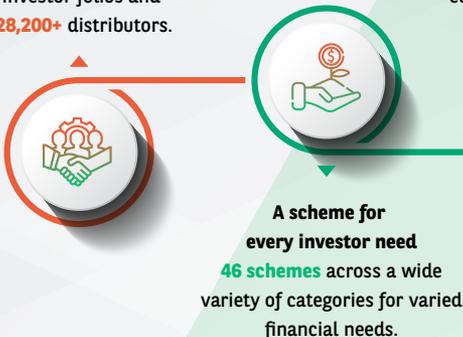
*Data as of 30th June 2025
Source: BNP Paribas Group

WHY PARTNER WITH US

Over a century old legacy
Backed by Bank of Baroda and BNP Paribas Asset Management, institutions that have more than **100** years of expertise.



A trusted partner
Serving over a **million** investor folios and **28,200+** distributors.



Vast experience & expertise
A stellar team of investment experts with **300+** years of cumulative asset management experience.

*Data as on 30th September 2025
Source: Baroda BNP Paribas Asset Management India Private Limited

MANAGING ₹55,596+ CRORES* ASSETS UNDER MANAGEMENT



OUR INVESTMENT PHILOSOPHY - EQUITY

Investing for Long Term growth

We are primarily growth investors. We seek to invest in companies and businesses which can potentially grow at a faster rate than their peers for significantly long periods of time. **Our in-house three pillar investment framework BMV (Business - Management - Valuation)** helps us in identifying these companies.



BUSINESS

Companies growing faster than industry with structural & long-term sustainable growth plan and simple to understand



MANAGEMENT

Competency of management through different market cycles and the corporate governance



VALUATION

A key component of our philosophy, considering the cash flows, intrinsic value, Dividend yield etc.

BUSINESS
Growth "Moat"[^]
Positive change



VALUATION
Cash Margin
of Safety



**B.M.V.
FRAMEWORK**

02



03

MANAGEMENT

Leadership in: Competence Governance

B.M.V.: Business, Management, Valuation. Source: Internal

OUR INVESTMENT PHILOSOPHY - FIXED INCOME

Actively Managing Safety and Liquidity to deliver superior risk adjusted returns



SAFETY

- 01 Rigorous credit analysis and monitoring
- 02 Portfolio diversification across issuers
- 03 Avoid excessive volatility



LIQUIDITY

- 01 Portfolio construction process factors in market liquidity of issuances
- 02 Portfolio stress tested for liquidity



RETURNS

- 01 Returns commensurate with the investment horizon and risk profile of the fund
- 02 Seeking to deliver risk adjusted returns

DISCLAIMER

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The AMC (including its affiliates), Baroda BNP Paribas Mutual Fund ("Mutual Fund"), its sponsor / trustee and any of its officers, directors, personnel and employees, shall not liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this document in any manner. The recipient alone shall be fully responsible / liable for any decision taken based on this document. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

HOW TO REACH US

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Social Media



MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.