



Baroda
BNP PARIBAS
ASSET MANAGEMENT



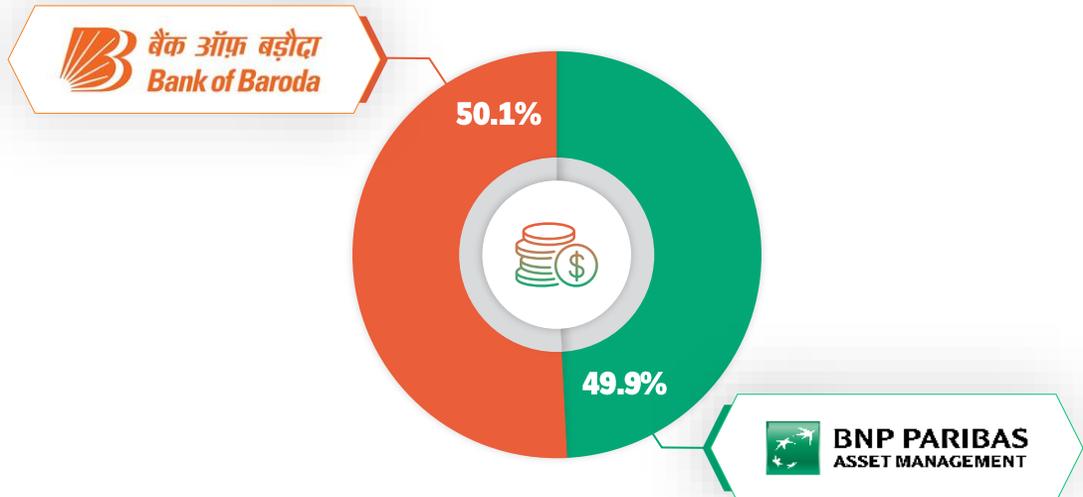
Corporate Profile

WHO WE ARE

Baroda BNP Paribas Asset Management India Pvt Ltd (AMC) 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.

BNP Paribas Asset Management Asia, 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.

- One of India's **leading public sector banks** with a legacy of 116 years
- **2nd** largest bank in public sector bank
- Total **8690[#]** branches globally



Since 1908



183* Mn
Customers



INR 12.42+ lakh Cr[^]
Domestic Deposits

#Data as on 30th Jun 2025
Source: *Website Data as on 30th Sept 2025 and
^Bank of Baroda Annual Report as of 31st Mar 2025



BNP PARIBAS
ASSET MANAGEMENT

BNP Paribas Asset Management is a leading, global asset management enterprise that offers a comprehensive range of active, passive and quantitative investment solutions.

- **Committed to sustainability** since 2002
- Backed by BNP Paribas Bank, an institution with over **175 years** of legacy
- More than **50 years** of Asset management experience



Since 1968



Serving clients in **64***
Countries & Territories



Euro 612* Bn
Assets Under Management

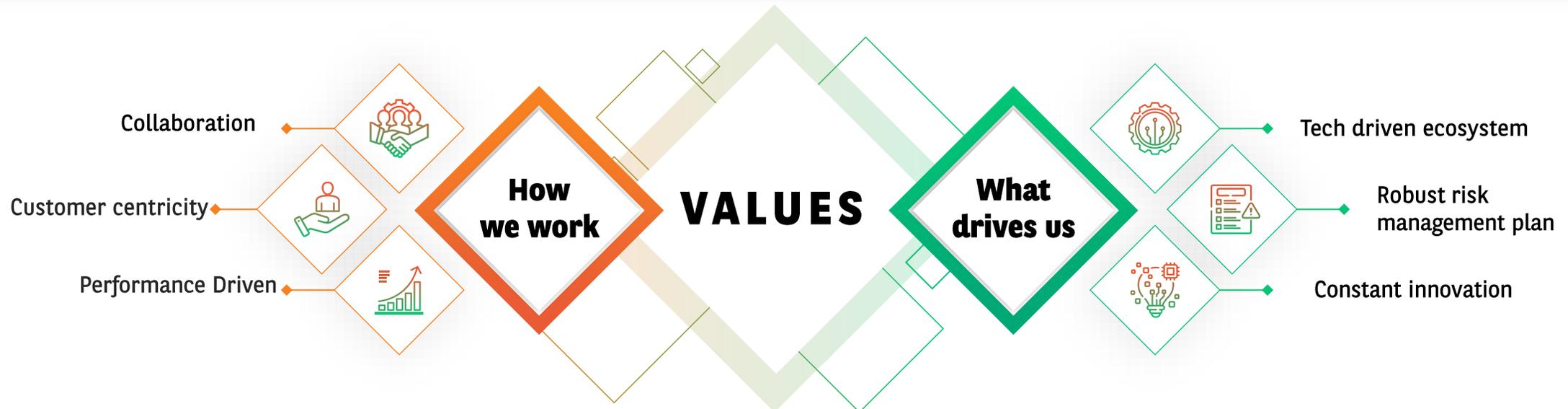
*Data as of 30th Jun 2025
Source: BNP Paribas Group

OUR BUSINESS PHILOSOPHY



VISION

To create a positive impact on people's lives by delivering sustainable value for their investments.



WHY PARTNER WITH US

Over a century old legacy

Backed by Bank of Baroda and BNP Paribas AM, 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.



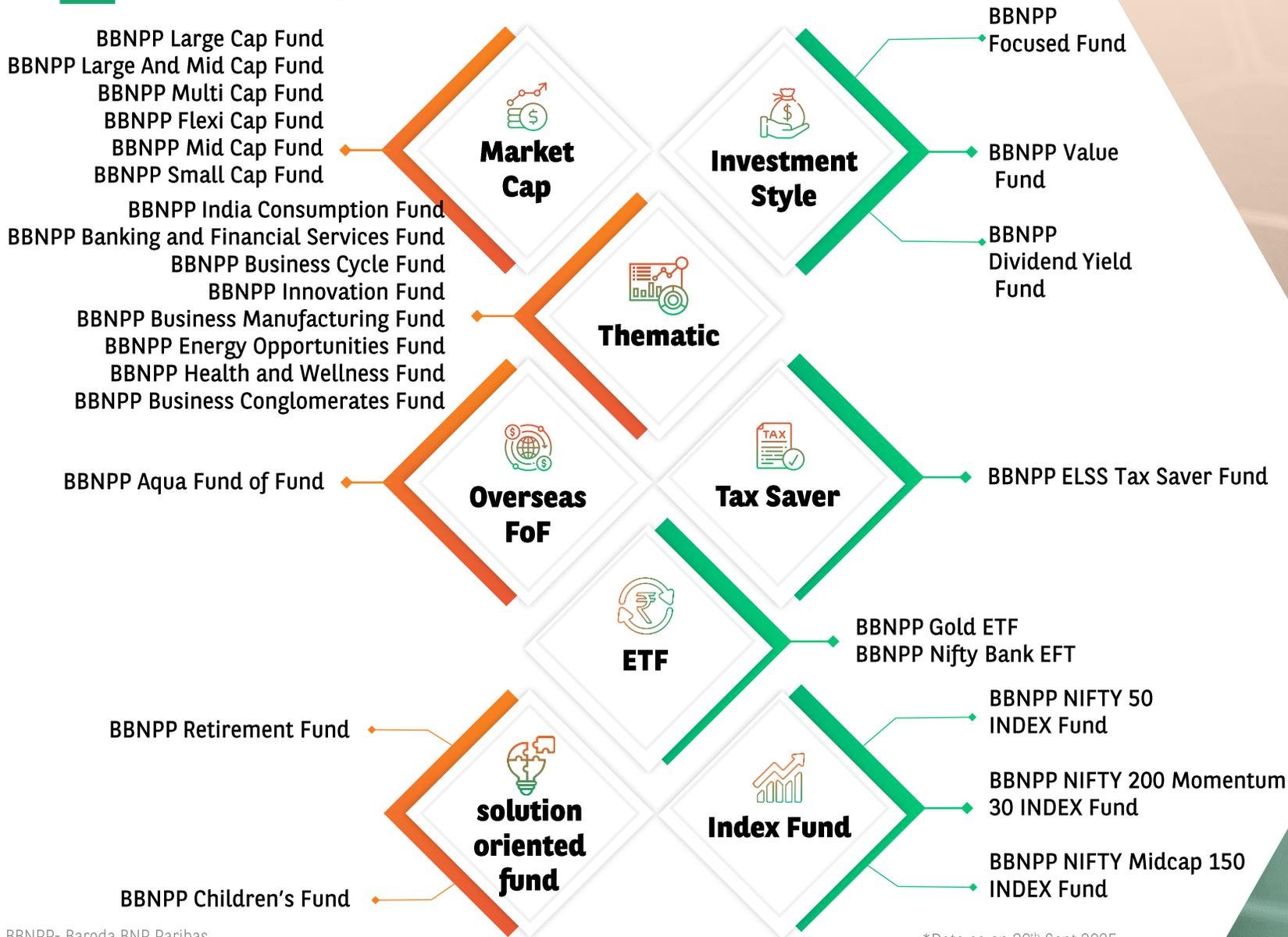
Nationwide footprint

Touchpoints at more than **131+** Indian cities to service investors and distributors.

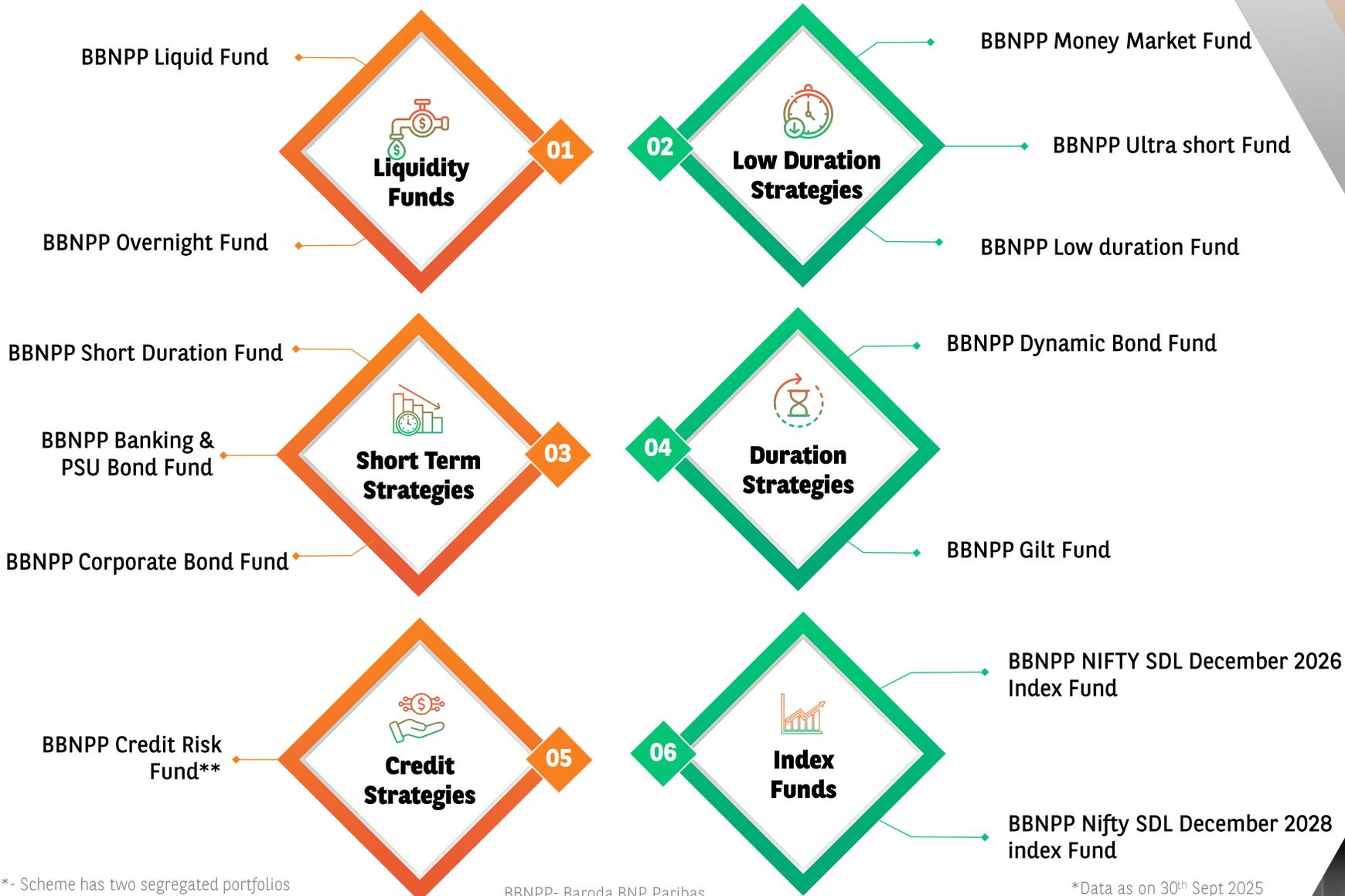
A scheme for every investor need

46 schemes across a wide variety of categories for varied financial needs.

OUR EQUITY FUNDS

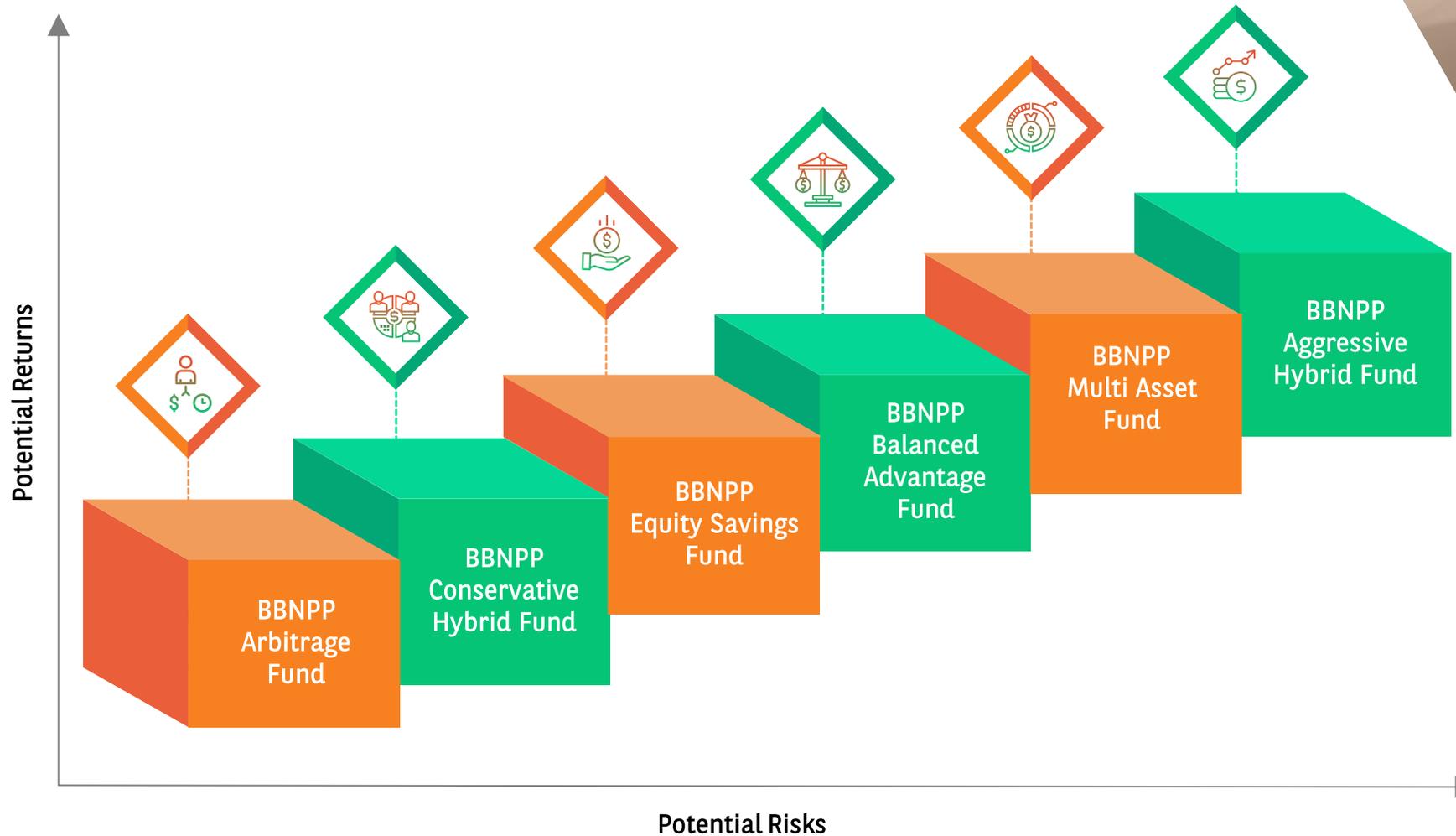


OUR DEBT FUNDS



** - Scheme has two segregated portfolios

OUR HYBRID FUNDS



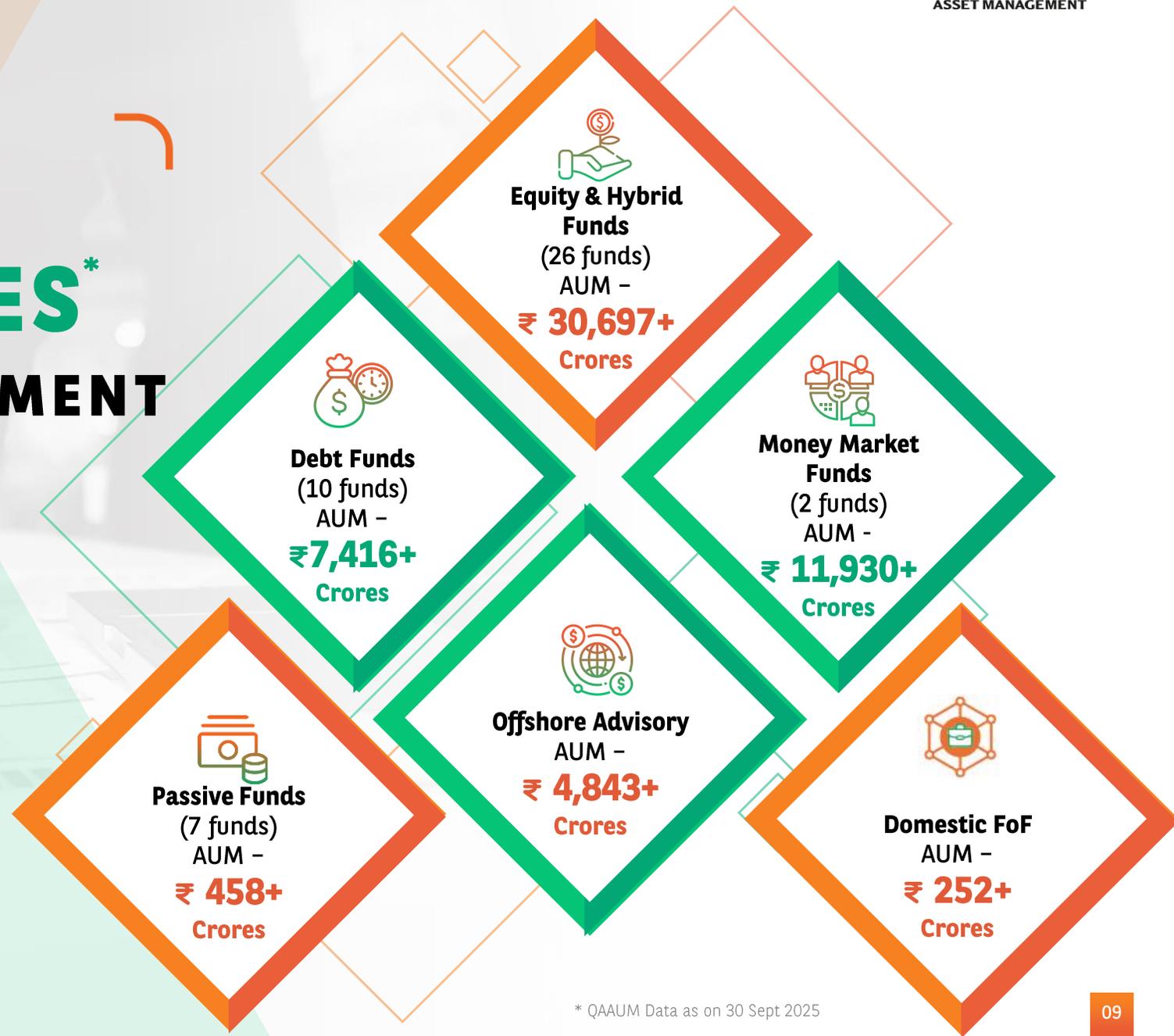
*Data as on 30th Jun 2025

This information alone is not sufficient should not be construed as an investment advice to any party. Investors should consult their financial advisor before investing

MANAGING

₹ 55,596+ CRORES*

ASSETS UNDER MANAGEMENT



* QAAUM Data as on 30 Sept 2025

OUR INVESTMENT PHILOSOPHY - EQUITY

Investing for Long Term growth

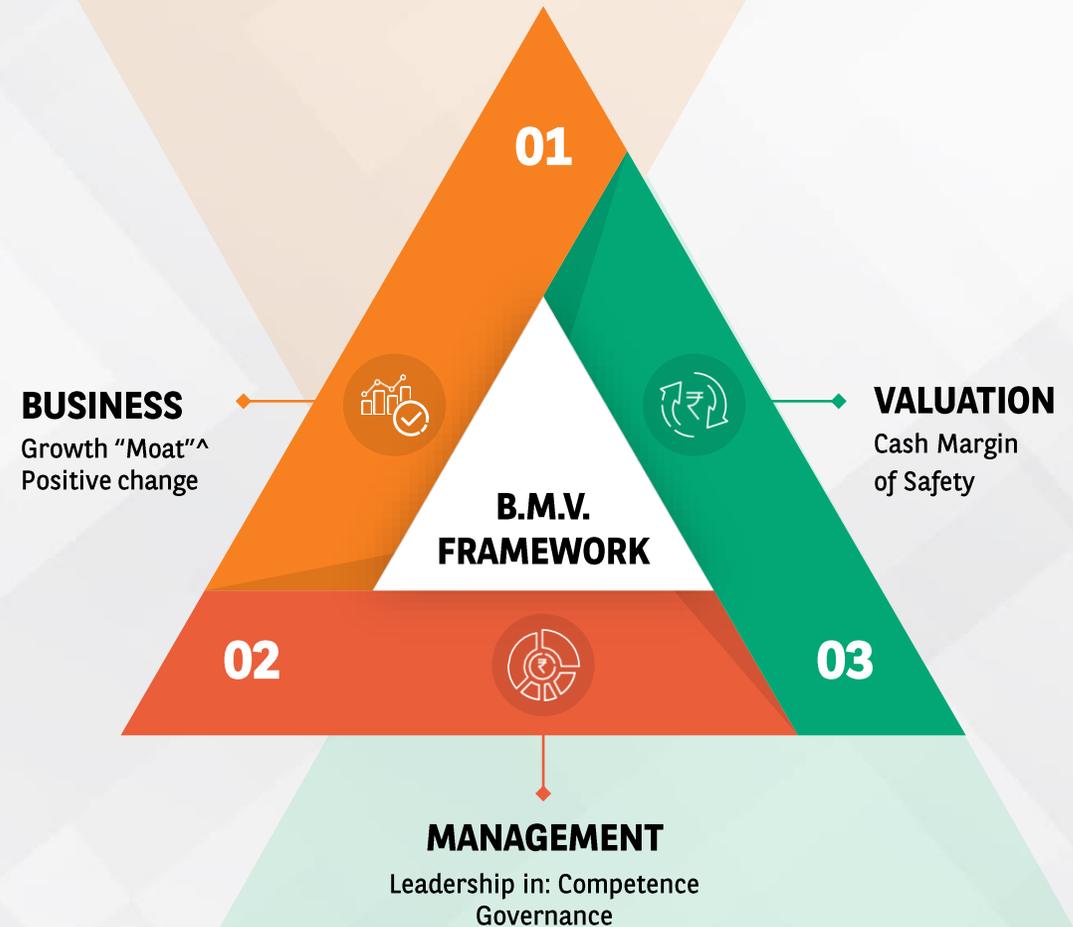
We are primarily growth investors. We seek to invest in companies and businesses which can potentially grow at a faster rate than their peers for significantly long periods of time. **Our in-house three pillars investment framework BMV (Business - Management - Valuation) helps us in identifying these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



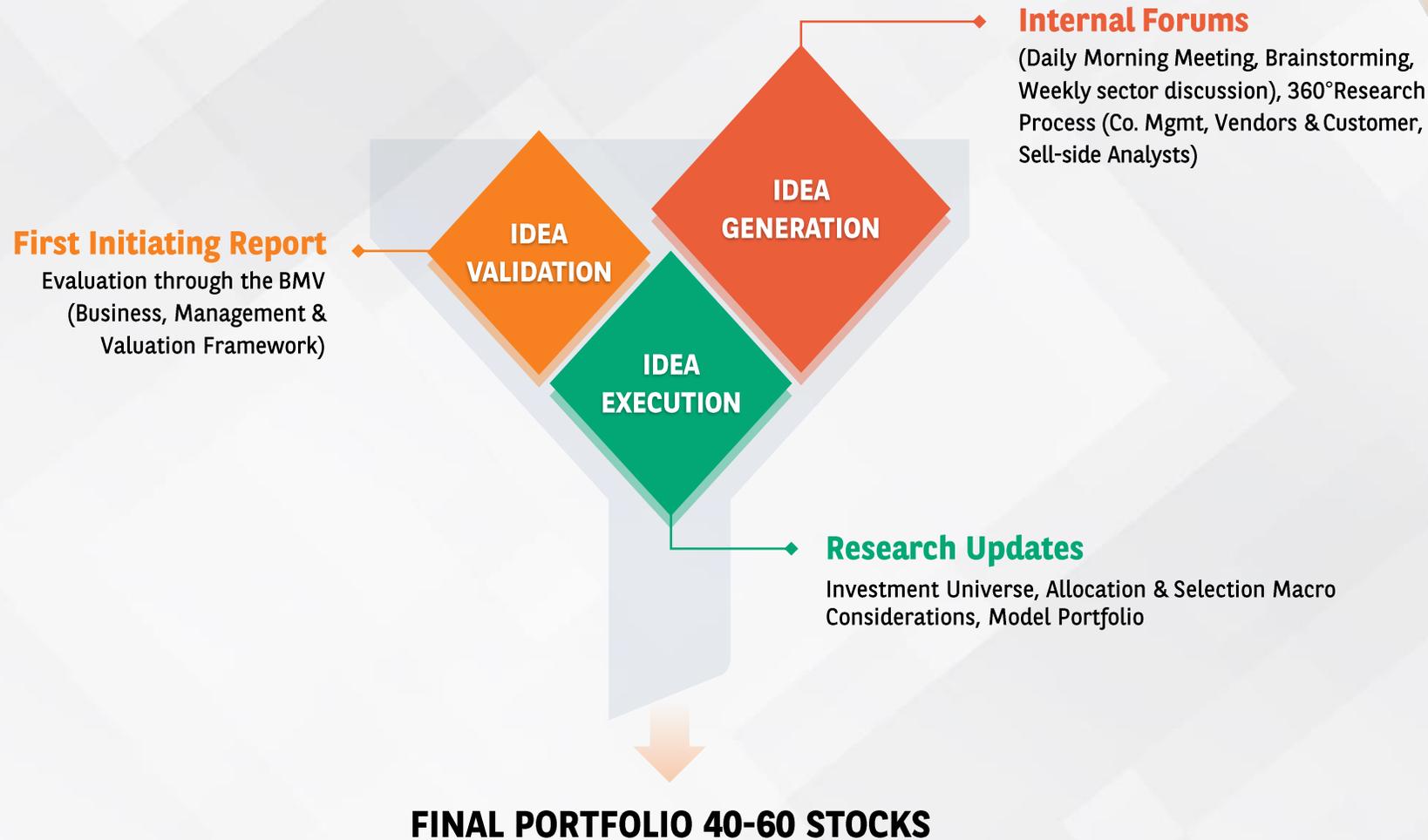
Companies growing faster than industry with structural & long-term sustainable growth plan and simple to understand

Competency of management through different market cycles and the corporate governance

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

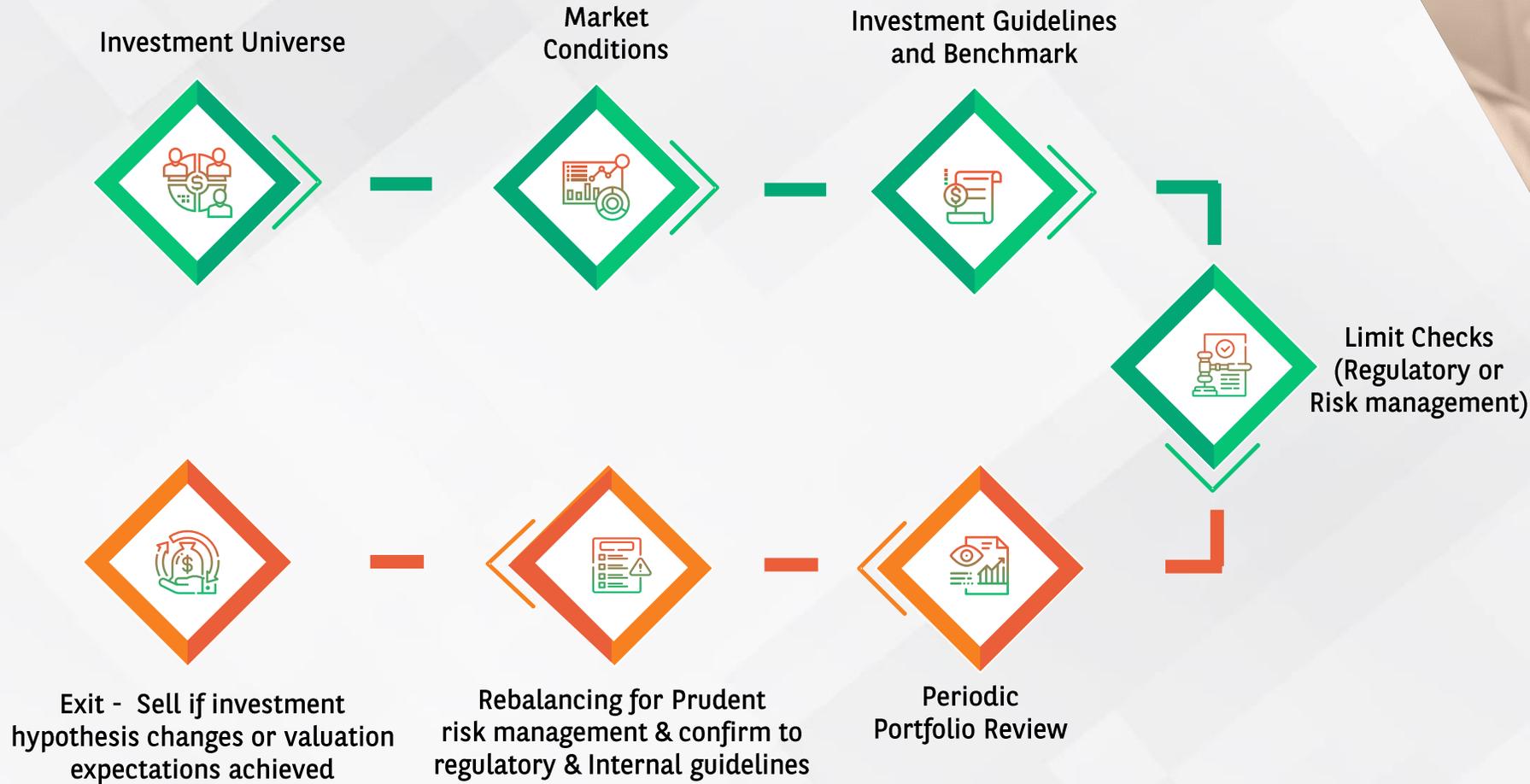


INVESTMENT PROCESS - EQUITY



The target number of portfolio holdings is a working guideline and, as such, is subject to change without notification. The actual number may vary depending on market conditions and other factors. 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).

PORTFOLIO CONSTRUCTION - EQUITY



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

INVESTMENT PROCESS - FIXED INCOME



Duration Management
Duration managed on core as well as tactical allocation which reflects Long term and short-term views on Interest Rates.

Credit Allocation
Opportunity based on spread movement and rating improvement.

- **Source for Alpha** is a function of our view on **Interest Rate and Credit Allocation**
- **Alpha generation is an outcome of our Interest Rate View and Duration management in addition to credit calls resulting in better yields and gains due to credit migration.**
- We stress on avoiding risks that can lead to erosion of capital and at the same time emphasizing the importance of security selection and portfolio construction.

INVESTMENT FRAMEWORK - FIXED INCOME



RISK MANAGEMENT

The guard rails of our Robust Governance, Risk & Compliance Framework

- Regulatory Limits
- SID Limits
- Internal Limits



Portfolio Construction



Investment Risk control

- Market / Performance Risk
- Liquidity Risk
- Credit Risk
- Concentration Risk
- Stress Testing
- Risk Appetite for schemes

- Incident Management
- Risk & Control Self-Assessment (RCSA)
- Key Risk Indicators (KRIs)
- Risk Appetite for AMC



Operational Risk Control

AMC BOARD OF DIRECTORS



Beena Vaheed,
Associate Director and Chairperson
over 30 years across a wide range of verticals including Retail, Agriculture & MSME, Credit Assessment, Human Resources, Government Banking, Credit Card and Merchant Acquisition and Liability franchise.



Sanjay Kumar Grover,
Managing Director & CEO
Presently, as Chief General Manager, he is heading Treasury and Global Markets in Bank of Baroda having over 30+ years of experience as a seasoned banker and treasurer.



Sanjay Sachdev,
Independent Director
Over 29 years of experience in the global financial services in leadership positions



Aparna Sharma,
Independent Director
Over 26 years of experience in HR across different industry like BFSI, Petrochem & Pharma



Shinjini Kumar,
Independent Director
30+ Years of Experience in banking sector in functions of compliance, currency management & consultant

AMC BOARD OF DIRECTORS



**Lalit Vij,
Independent Director**

Over overall experience of over 36 years in Strategy, Governance and oversight of corporate functions.



**Ramakrishnan Seshan,
Independent Director**

Mr. Ramakrishnan Seshan carries an overall experience of over 25 years in the financial services industry. He is a banker by profession and has held senior positions in some of the top banks in India like HDFC and HSBC.



**David Vaillant,
Associate Director,
BNP Paribas Asset Management**

25+ Years of experience in finance, strategy, business improvement, transformation & law



**Vincent Trouillard Perrot,
Associate Director,
BNP Paribas Asset Management**

30+ Years of Experience in Corporate & Institutional Banking, General Inspection, Private Banking & Asset Management

TRUSTEE BOARD OF DIRECTORS



Dr. Rabi Narayan Mishra
Independent Director & Chairman

He was the former Executive Director of RBI in charge of Supervision of Banks, Non-Banking Finance Companies (NBFCs), Urban Co-operative Banks (UCBs) and Supervisory Technology (SupTech).



B. Rajendran
Independent Director

HE has 28 years of experience working with SEBI in various capacities. He was the Executive Director of SEBI from November 2022 till June 2024, wherein he handled Alternative Investment Fund (AIF) & Foreign Portfolio Investors (FPI) Department and Corporation Finance Investigation Department of SEBI.



Ashutosh Bishnoi,
Independent Director

Over four decades of rich corporate experience and expertise in Asset Management industry



B. Raghavendra Rao
Independent Director

Over 30 years of experience in banking. He was associated with State Bank of India (SBI) and retired as Deputy Managing Director in June 2023 after serving 33 years.



IVL Sridhar,
Associate Director, Bank of Baroda

Over 28 years of experience in banking industry in functions like compliance, financial accounting & joint ventures



Jyothi Krishnan,
Associate Director

BNP Paribas Asset Management
20years of experience in legal & compliance in mutual fund industry

OUR MANAGEMENT TEAM



Sanjay Kumar Grover
Managing Director & CEO

A seasoned banker with over 30 years of experience, specializing in Treasury Operations. He has held diverse leadership roles at Bank of Baroda since 1993, including Head of Mid Corporate Vertical, Head of Treasury, Chief Executive (European Operations) and Managing Director & CEO of Bank of Baroda (UK) Limited



Sanjay Chawla,
Chief Investment Officer – Equity

He has over 34 years of experience in fund management, equity research, and management consultancy. In his previous assignment, he has worked with Birla SunLife AMC as Sr. Fund Manager-Equity, managing various schemes with different strategies.



Prashant Pimple,
Chief Investment Officer - Fixed Income

He has over 26 years of experience in Fixed Income investments. He has worked with organization like JM Financial, Nippon India Mutual Fund, Fidelity Fund Management & ICICI Bank. He has completed his MBA from Jamnalal Bajaj Institute of Management Studies and he has done ACTM, Chartered Treasury Manager course specializing in Treasury and Forex Management.



Vivek Kudal,
Chief Operating Officer & Chief Financial Officer

He has over 19 years of experience in operations, finance, and technology related areas. His responsibilities include managing the operations, fund accountancy, technology and administration functions and he has been instrumental in driving operational excellence at the AMC. He is a Chartered Accountant and Commerce Graduate from Mumbai University.

OUR MANAGEMENT TEAM



Mahmood Basha
Head - Retail & International Business

He brings with him more than 30 years of experience. In his early career, he has worked with companies like Pine Bridge Asset Management, Franklin Templeton Investments and Karvy Consultants. He has completed his MBA (Finance) from Osmania University and is a Certified Financial Planner.



Chandrashekar Jain
Head - Institutional Business & Key Accounts

He has an extensive experience of over two decades in leading high performing sales teams. He has worked with firms such as Birla Sun life, IDFC AM, Deutsche AM, DHFL Pramerica, and PGIM India. He has done PGDM (Finance) from Institute of Finance and International Management, Bengaluru.



Nisha SANJEEV
Head - Compliance, Legal & Secretarial

Nisha brings an overall 19 years of work experience. Her previous job stints were at ITI MF, HSBC MF, DSP BlackRock MF. Academically, she has completed CS from The Institute of Company Secretaries of India, LLB from Mumbai University and BCom from N.M. College, Mumbai University.



Keshav Sharma
Chief Risk Officer

Mr. Sharma has over 20 years of diversified experience across top BFSI sector companies, Mutual Funds, General Insurance and Life Insurance companies with specialization in Governance, Risk and Compliance (GRC). He has experience in overall development and implementation of all aspects of risk management, including implementation of risk management framework, processes, tools, and systems to monitor and report risks.



Anil Chandran
Head - Human Resources

He brings an overall 29-years of experience. His previous job stints were at Union Mutual Fund, Guardian Industries Corporation UAE, General Motors, Asian Paints, ACC Cement and Indian Army. Academically, he has completed PGDM in Human Resources from Xavier School of Management, Masters in DBA from Symbiosis Institute of Management Studies and Graduation in Science from Pune University.

OUR EXPERTS: EQUITY INVESTMENTS (1/3)



Sanjay Chawla

Chief Investment Officer – Equity

He has over 34 years of experience in fund management, equity research, and management consultancy. In his previous assignment, he has worked with Birla SunLife AMC as Sr. Fund Manager-Equity, managing various schemes with different strategies.



Jayesh Gandhi

Head - Offshore Advisory & AIF

He has more than 20 years of experience managing equity funds. Previously, he has worked with Aditya Birla Sun Life AMC where he was the Senior Portfolio Manager Multi-cap/ Mid-cap strategies that had an AUM of over USD 700 million. He is a CA, also holds a Master of International Management from Thunderbird, USA, Chartered Financial Analyst, USA.



Jitendra Sriram

Senior Fund Manager

He has over 27 years of experience in Equity Investments. Prior to us, he has worked with organisations like Prabhudas Liladher, Max Life Insurance, HSBC Securities. He has done his MBA in Finance.



Shiv Chanani

Senior Fund Manager

He has over 25 years of experience in mutual fund industry. He has worked with organizations like Elara Securities, Sundaram Mutual Fund, Reliance Mutual Fund & ICICI Securities. Academically, Shiv has completed his PGDM from IIM, Bangalore & CFA Charterholder from CFA Institute, USA.

OUR EXPERTS: EQUITY INVESTMENTS (2/3)



Pratish Krishnan
Fund Manager

He has over 24 years of experience in equity markets covering equity research and fund management. Before joining us, he has worked with institutional brokerage houses such as Antique Finance, Bank of America Merrill Lynch, SBI Capital Markets.



Neeraj Saxena
Fund Manager & Dealer- Equity

He has over 21 years of experience as fund manager. Previously he has worked with Startcap Securities, Karvy Stock Broking. He has completed his management degree in finance.



Sandeep Jain
Fund Manager & Senior Analyst

He has over 18 years of experience in equity research. He has worked with companies like with Aditya Birla Sunlife Insurance & Sundaram Mutual Fund. He has completed his CA from the Institute of Chartered Accountants of India.



Meenakshi Gururaj
Dealer- Equity

She has an overall experience of 18 years. Her previous job stint was at Canara Robeco Asset Management Co Ltd.



Kirtan Mehta
Senior Analyst & Co-fund Manager

He has an overall experience of 26 years. His previous job stints were at BOB Capital Markets, HSBC Group, ICRA Management Consulting Service, Reliance Industries and Larsen & Toubro.

OUR EXPERTS: EQUITY INVESTMENTS (3/3)



Kushant Arora
Research Analyst & Co Fund Manager

He has an overall 11 years' work experience. His previous job stints were at VLS Finance Ltd, Baroda Asset Management Co. India Ltd, UTI Asset Management Co. Ltd & Axis Securities Ltd.



Himanshu Singh
Research Analyst & Co Fund Manager

He has an overall experience of more than 10 years in equity research covering multiple sectors in India and global markets.



Arjun Bagga
Research Analyst & Co Fund Manager

He has an overall 7 years' work experience. His previous job stints were at TeamLease Services Ltd, Dolat Capital Markets, Nirmal Bang Institutional Equities & Ventura Securities.



Swapna Shelar
Research Analyst & Co Fund Manager

She has an overall 15 years' work experience in Finance. Her previous job stints were at TeamLease Services Ltd, Ohm Stockbroker Pvt. Ltd, Union Asset Management Company Ltd, IDFC Asset Management Company Ltd & Knowledge Services Arm of WNS Global Services.



Ankeet Pandya
Research Analyst & Co-fund Manager

He has an overall experience of 12 years. His previous job stints were at InCred Asset Management, Elara Capital, Motilal Oswal Securities Ltd. and Dalal & Broacha Stock Broking Pvt. Ltd..

OUR EXPERTS: FIXED INCOME INVESTMENTS



Prashant Pimple
Chief Investment Officer - Fixed Income

He has over 26 years of experience in Fixed Income investments. He has worked with organization like JM Financial, Nippon India Mutual Fund, Fidelity Fund Management & ICICI Bank. He has completed his MBA from Jamnalal Bajaj Institute of Management Studies and he has done ACTM, Chartered Treasury Manager course specializing in Treasury and Forex Management.



Gurvinder Singh Wasan
Senior Fund Manager

He has overall experience of 21 years spreading over fund management, rating agency, treasury and retail banking. His last stint was with JM Financial Asset Management Limited where he was designated as Senior Fund Manager and Credit Analyst for 2.5 years and handled fixed income desk overseeing the fund management responsibilities.



Vikram Pamnani
Senior Fund Manager

He has over 16 years of experience in Fixed Income fund management. He has worked with companies like Peerless Funds Management, Canara Robeco Asset Management and Deutsche Bank. He holds a PGDM in Finance from SIES College of Management Studies, Mumbai.



Vishnu Soni
Senior Manager – Credit Analyst

He brings with him 9 years of varied experience into corporate credit risk assessment across Power, Roads, CGD, EPC, Telecom sectors. Currently, he is Senior Manager – Credit Analyst at Baroda BNP Paribas Asset Management India Private Limited.



Jay Sheth
Senior Credit Analyst

He has 18 years of varied experience into corporate credit risk assessment across Media & Entertainment, Roads, EPC, Cement, Retail, Conglomerates and various other sectors.



Madhav Vyas
Dealer - Fixed Income & Co Fund Manager

He has over 10 years of experience in this sector. In his past assignments he has worked with companies like Bajaj Allianz General Insurance, Derivium Tradition Securities, SPA Capital Advisor. He is a CA and has completed his MBA from Jamnalal Bajaj Institute of Management Studies.

HOW TO REACH US

Head Office: Baroda BNP Paribas Asset Management (CIN : U65991MH2003PTC142972) Crescenzo, 2nd Floor, A Wing, G-Block, Bandra Kurla Complex, Mumbai – 400051 Phone: 022 68481000 / 42197999

Branch Offices:

Ahmedabad:

Baroda BNP Paribas Asset Management
Office No. 104, 1st Floor, 6th Avenue Building,
Opposite Textile Co-Operative Bank,
Mithakhali Six Road, Ahmedabad - 380 009.

Fort:

Baroda BNP Paribas Asset Management
Ground Floor Rahimtoola House 7,
Homji Street, Behind RBI Bank, RBI
Hornimal circle, Mumbai Fort 400001.

Kolkata:

02nd Floor, Unit No 2E, The Millennium,
235/2A, AJC Bose Road, Kolkata - 700020

Thane:

Baroda BNP Paribas Asset Management
Shop No 10, Ground Floor, Konark Towers,
Co-operative Housing Society Ltd. Ghantali
Road, Village Naupada, Thane (W) – 400602.

Bengaluru:

Baroda BNP Paribas Asset Management
Office unit # 112 & 114, 1st floor,
"Raheja Chambers", Museum Road,
Bangalore - 560 001

Hyderabad:

Office No. 403, 4th floor, Sonthalia
Emerald Building, Raj Bhavan Road,
Somajiguda, Hyderabad Telangana
500082.

Lucknow:

Baroda BNP Paribas Asset Management
Shop No 104, First Floor, Vaishali Arcade,
6 Park Road, Hazratganj,
Lucknow – 226001.

Vadodara :

Baroda BNP Paribas Asset Management
03rd Floor, Office 344, Emerald One,
B wing, Jetalpur Road, Vadodara 390020.

Borivali:

Baroda BNP Paribas Asset Management
Shop no. 5, Chitalia Enclave Co-op. Hsg.
Soc. (Kapoor Apt.), Junction of Punjabi
lane & Chandavarkar Road, Borivali
(West), Mumbai - 400 092.

Jaipur:

Baroda BNP Paribas Asset Management
Ground Floor of the building known as
"Fortune Heights" G-2-A, Subhash Marg,
C-Scheme, Jaipur – 302001.

New Delhi:

Baroda BNP Paribas Asset Management
Unit No. G-4, Naurang House 21,
K G Marg Connaught Place,
New Delhi -110001.

Rajkot :

Baroda BNP Paribas Asset Management
207 Nakshtra - 9, Opp. Girna Cinema,
near Phulchhab Chowk, Rajkot 360001.

Chennai:

Baroda BNP Paribas Asset Management
04th Floor, Shop No. 4, D Wing, "Riaz
Garden", Cathedral Garden Road,
Kodambakkam High Road,
Nungambakkam, Chennai – 600034.

Kanpur:

Baroda BNP Paribas Asset Management
Office No.317 Kan Chambers, Civil Lines,
Kanpur 208001.

Pune:

Baroda BNP Paribas Asset Management
Office No C 1.3 & C1.4, 1st floor, Building – C,
Dr. Herekar Park Apartment Condominium
Shivaji Nagar, Pune - 411004

Chandigarh :

Baroda BNP Paribas Asset Management
SCO 1120-21, 1ST Floor, Above Bank of
Baroda, Sector 22-B, Chandigarh 160022.

PRODUCT LABEL

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).

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

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 & Financial Services Sector.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

Baroda BNP Paribas Children's Fund
(An open-ended fund for investment for children having a lock-in of at least 5 years or till the child attains 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.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

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.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

Baroda BNP Paribas Balanced Advantage Fund
(An open ended balanced advantage fund)

This product is suitable for investors who are seeking*:

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

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

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.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

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.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

RISKOMETER

Benchmark riskometer is at Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 85+15 - Conservative Index): basis it's constituents; as on September 30, 2025

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

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.

Scheme Riskometer^^

RISKOMETER

Investors understand that their principal will be at Low risk.

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

Baroda BNP Paribas Banking and PSU Bond Fund
(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively High Interest Rate Risk and Moderate Credit Risk scheme)

This product is suitable for investors who are seeking*:

- ▶ Generate returns over short to medium term
- ▶ Invest primarily in debt instruments of Banks, PFIs, PSUs and Municipal Bonds.

Scheme Riskometer^^

RISKOMETER

Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^

RISKOMETER

Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Banking and PSU Debt A-II Index): basis it's constituents; as on September 30, 2025

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

MD=Macaulay Duration, CRV=Credit Risk Value.

*The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

PRODUCT LABEL

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

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 September 30, 2025

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

Baroda BNP Paribas Credit Risk Fund
 (scheme has two segregated portfolio) (An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and High Credit Risk)
 This product is suitable for investors who are seeking*:

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

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 (CRISIL Credit Risk Debt B-II Index): basis it's constituents; as on September 30, 2025

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

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.

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 September 30, 2025

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

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

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 September 30, 2025

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

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.

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 September 30, 2025

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

Baroda BNP Paribas Dynamic Bond Fund
 (An Open ended Dynamic Debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk Scheme)
 This product is suitable for investors who are seeking*:

- ▶ Regular income in long term.
- ▶ Investments in debt and money market instruments.

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 Bond A-III Index): basis it's constituents; as on September 30, 2025

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

Baroda BNP Paribas Energy Opportunities Fund
 (An open-ended equity scheme investing in Energy companies.)
 This product is suitable for investors who are seeking*:

- ▶ Long term capital appreciation.
- ▶ Investments predominantly in equity and equity related securities of energy companies.

Scheme Riskometer^^

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

Benchmark Riskometer^

Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Energy TRI): basis it's constituents; as on September 30, 2025

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

Baroda BNP Paribas Corporate Bond Fund
 (An Open ended Debt Scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme)
 This product is suitable for investors who are seeking*:

- ▶ Capital appreciation and regular income in long term.
- ▶ Investment primarily in AA+ and above rated corporate bonds and the rest in debt and money market instruments.

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 September 30, 2025

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

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.

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 September 30, 2025

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

MD=Macaulay Duration, CRV=Credit Risk Value.

*The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

PRODUCT LABEL

Baroda BNP Paribas Large and Mid Cap Fund
(An open ended 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.

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 September 30, 2025

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

Baroda BNP Paribas Gilt Fund
(An open-ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and 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.

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 September 30, 2025

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

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

Scheme Riskometer^^

Investors understand that their principal will be at Moderate risk.

Benchmark 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 September 30, 2025

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

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.

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 September 30, 2025

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

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.

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 September 30, 2025

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

Baroda BNP Paribas Health and Wellness Fund
(An open ended equity scheme investing in Pharma and Healthcare sector)

This product is suitable for investors who are seeking*:

- ▶ Long term wealth creation
- ▶ Investment predominantly in equity & equity related instruments of Pharma and Healthcare Companies

Scheme Riskometer^^

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

Benchmark Riskometer^

Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^For Benchmark (BSE Healthcare TRI): basis it's constituents; as on September 30, 2025

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

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.

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 September 30, 2025

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

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.

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 Gold): basis it's constituents; as on September 30, 2025

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

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

This product is suitable for investors who are seeking*:

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

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, ^For Benchmark (Domestic Price of Physical Gold based on the AM fixing price of gold by the LBMA: basis it's constituents; as on September 30, 2025

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

MD=Macaulay Duration, CRV=Credit Risk Value.

*The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

PRODUCT LABEL

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.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

RISKOMETER

Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 Multicap 50:25:25 TRI): basis it's constituents; as on September 30, 2025

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

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.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

RISKOMETER

Benchmark riskometer is at Very High risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (65% of Nifty 500 TRI + 20% of NIFTY Composite DebtIndex + 15% of INR Price of Gold): basis it's constituents; as on September 30, 2025

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

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

Scheme Riskometer^^

RISKOMETER

Investors understand that their principal will be at High risk.

Benchmark Riskometer^

RISKOMETER

Benchmark riskometer is at Moderately High risk.

^^Riskometer For Scheme: basis it's portfolio; as on September 30, 2025, ^Riskometer For Benchmark (i.e 60% of Nifty Composite Debt Index + 20% of Nifty 500 TRI + 20% of INR Prices of Gold): basis it's constituents; as on June 05, 2025

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

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.

Scheme Riskometer^^

RISKOMETER

Investors understand that their principal will be at Low to Moderate risk.

Benchmark (Tier 1) Riskometer^

RISKOMETER

Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Liquid Debt A-1 Index): basis it's constituents; as on September 30, 2025

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

Baroda BNP Paribas NIFTY 50 Index Fund
(An open-ended scheme replicating / tracking the NIFTY 50 Total Return Index)

This product is suitable for investors who are seeking*:

- ▶ Long term capital growth.
- ▶ Investments in equity and equity related securities replicating the composition of the Nifty 50 Index with the aim to achieve returns of the stated index, subject to tracking error.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

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

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.

Scheme Riskometer^^

RISKOMETER

Investors understand that their principal will be at Low to Moderate risk.

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

^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.

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.

Scheme Riskometer^^

RISKOMETER

Investors understand that their principal will be at Low to Moderate risk.

Benchmark (Tier 1) Riskometer^

RISKOMETER

Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Money Market A-1 Index): basis it's constituents; as on September 30, 2025

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

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.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

Baroda BNP Paribas Manufacturing Fund
(An open-ended equity scheme predominantly investing in Manufacturing theme.)

This product is suitable for investors who are seeking*:

- ▶ Long term capital appreciation.
- ▶ Investments in equity & equity related securities of companies engaged in manufacturing theme.

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

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

This product is suitable for investors who are seeking*:

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

Scheme Riskometer^^

RISKOMETER

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

Benchmark (Tier 1) Riskometer^

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 September 30, 2025

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

MD=Macaulay Duration, CRV=Credit Risk Value.

*The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)

PRODUCT LABEL

Baroda BNP Paribas Ultra Short Duration Fund
(An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months and 6 months. A relatively Moderate interest rate risk and Moderate Credit Risk)

This product is suitable for investors who are seeking*:

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

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 September 30, 2025

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

^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.

Baroda BNP Paribas Short Duration Fund
(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)

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.

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 Short Duration Debt A-II Index); basis it's constituents; as on September 30, 2025

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

^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.

Baroda BNP Paribas Nifty Midcap 150 Index
(An open ended scheme replicating /tracking Nifty Midcap 150 Index)

This product is suitable for investors who are seeking*:

- ▶ Long term capital appreciation.
- ▶ 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.

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 September 30, 2025

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

Baroda BNP Paribas Nifty Bank ETF
(An open-ended scheme replicating / tracking the Nifty Bank 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.

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 September 30, 2025

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

Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund
(An open-ended scheme replicating / tracking the Nifty 200 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.

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 September 30, 2025

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

Baroda BNP Paribas Nifty 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.

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 September 30, 2025

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

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.

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. For Benchmark (Nifty 500 TRI); basis it's constituents; as on September 30, 2025

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

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.

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 September 30, 2025

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

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.

Scheme Riskometer^^

Investors understand that their principal will be at Low to Moderate risk.

Benchmark 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 September 30, 2025

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

Baroda BNP Paribas NIFTY SDL December 2026 Index Fund
(An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2026 Index) A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

This product is suitable for investors who are seeking*:

- ▶ Income for the target maturity period.
- ▶ An open ended target maturity fund seeking to track the NIFTY SDL December 2026 Index.

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 2026 Index); basis it's constituents; as on September 30, 2025

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

MD=Macaulay Duration, CRV=Credit Risk Value.

*The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme)



THANK YOU

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