
Baroda
BNP PARIBAS
MUTUAL FUND
Zindagi ho ya Investment,
Balance zaroori hai.
INVEST IN IT
Growth
Stability
Presenting
Baroda BNP Paribas Balanced Hybrid Fund
NFO Period | 25th Nov. - 8th Dec. 2026
AI-generated image

Balance in the Cosmos: Nature is Superbly Balanced



Cosmic Stability

The Sun is the best example of Balance hydrostatic equilibrium: the inward gravitational pull is balanced perfectly by the outward push generated from the energy of hot gases.



The Balance of Nature

Ecosystems are finely balanced and achieve equilibrium through the interplay of competing as well as complementary natural systems.

Balance Is Nature's Oldest Strategy

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Long before it became an investment principle, balance was already the secret behind every resilient system.



The Human Body

Homeostasis keeps temperature, sugar and fluids in a tight range - too far either way, and the body suffers.



An Ecosystem

Predators and prey, plants and pollinators - nature thrives only when populations stay in balance.



Balanced Diet

Proteins, carbs and fats each play a role. Too much of one and too little of another causes harm.



Work & Rest

Sustained performance comes from alternating focused effort with recovery never - all of one.

Why Balance Works?

Across every domain, balanced systems share the same four advantages.



Stability

No single force can knock the whole system off course.



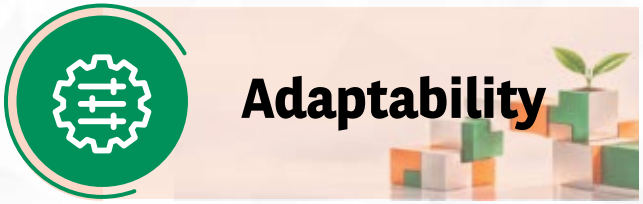
Resilience

Setbacks in one area are absorbed and offset by strength elsewhere.



Sustainability

Balanced systems last, they don't burn out or collapse under strain.



Adaptability

Balance leaves room to adjust as conditions change, instead of overcommitting.

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If balance works everywhere else...

...why should your investment portfolio be any different?



Every Asset Class Plays a Different Role

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Equity and Fixed Income respond differently to the same market conditions that difference is the whole point.



Equity

The Potential Growth Engine

- Drives long-term wealth creation.
- Historically outpaces inflation.
- Higher volatility, higher potential return.
- Rewards patience over market cycles.



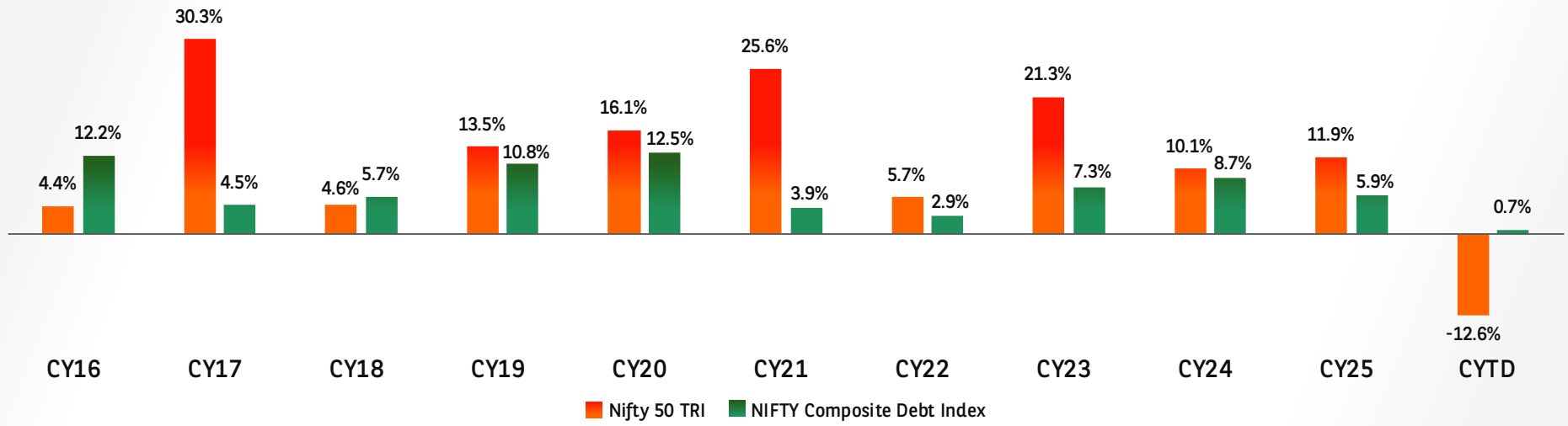
Fixed Income

The Stability Anchor

- Provides steady, predictable income.
- Cushions the portfolio in downturns.
- Lower volatility, capital preservation.
- Improves consistency of overall returns.

The Dilemma: Growth vs Stability

Calendar Year performances of Indices



While equity offers the potential for higher returns at the expense of short-term volatility, debt provides portfolio stability and lower volatility but yields relatively lower returns.

Source: Nifty Indices, MFI Explorer. Data as on September 30, 2026.
Past performance may or may not be sustained in future and is not a guarantee of any future returns. Equity = Nifty 50 TRI, Debt = Nifty Composite Bond Index.

The Answer: Balanced Strategy for the best of both worlds

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Asset Allocation Mix (Equity and Debt)	Average Return	Volatility	Risk Adjusted Returns
E: 0% + D: 100%	7.21%	2.15%	3.36
E: 10% + D: 90%	8.27%	1.65%	5.01
E: 20% + D: 80%	9.29%	1.85%	5.01
E: 30% + D: 70%	10.29%	2.65%	3.89
E: 40% + D: 60%	11.26%	3.70%	3.05
E: 50% + D: 50%	**12.20%**	**4.87%**	**2.51**
E: 60% + D: 40%	13.11%	6.11%	2.15
E: 70% + D: 30%	13.99%	7.40%	1.89
E: 80% + D: 20%	14.84%	8.74%	1.70
E: 90% + D: 10%	15.66%	10.13%	1.55
E: 100% + D: 0%	16.45%	11.54%	1.42

Higher risk adjusted returns

Balance between risk and returns

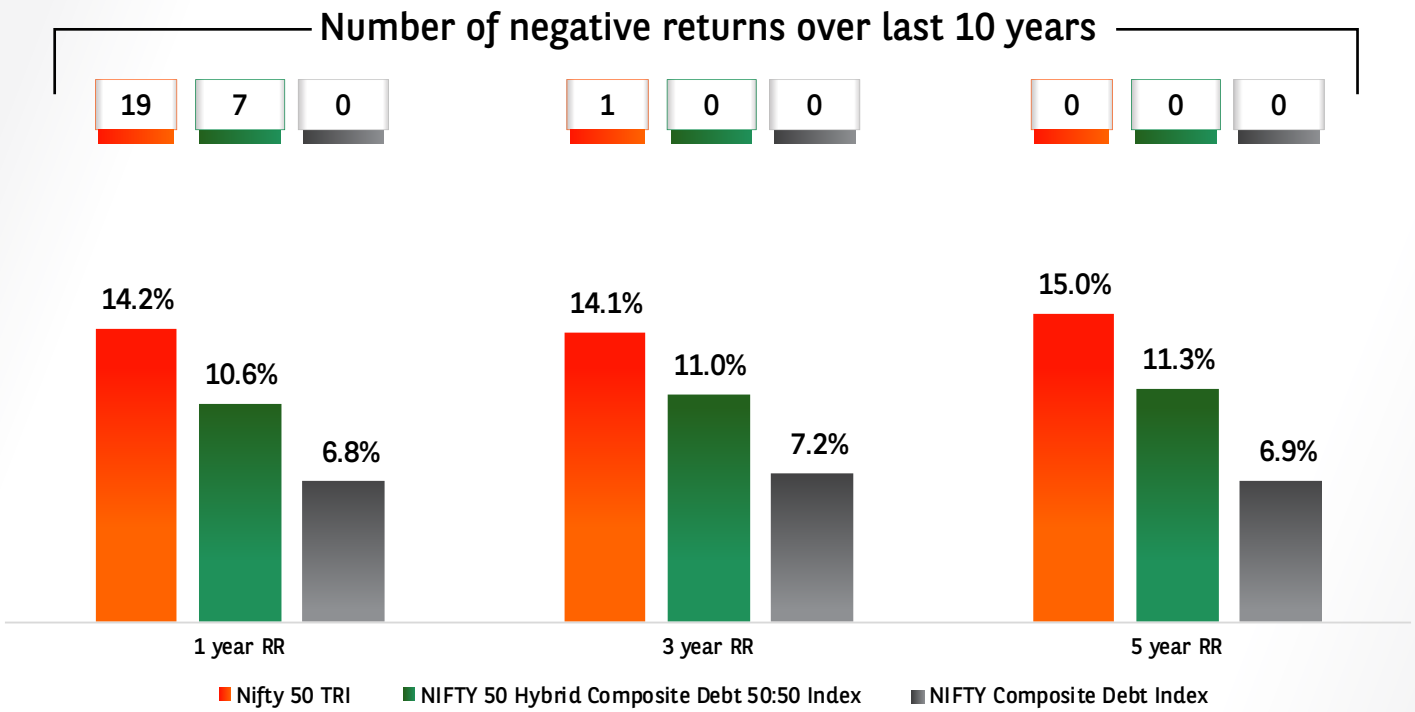
Higher absolute returns

Source: MFI Explorer. E=Equity (Nifty 50 TRI), D= Debt (Nifty Composite Debt Index). 3 years rolling returns calculated on a monthly basis are considered for the different portfolio combinations for the period September 3, 2001 to September 30, 2026. Volatility is represented by the standard deviation of the 3-year returns series. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** The above data is for illustration of the concept only, and should not be construed as investment advice.

Balancing Capital Growth and Preservation

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Average of Rolling Returns over horizons



Hybrid portfolios bridge the gap - capturing the potential growth provided by equity, while keeping a safety net in debt, and flattens out market spikes in the long run.

Source: MFI Explorer. Rolling returns are calculated on a monthly basis for the different return horizons, for the period September 30, 2016 to September 30, 2026.
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Benefits of a Balanced Portfolio

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The Balanced Hybrid Fund is built to deliver on all four of these fronts at once:

Diversification

Two asset classes with different drivers reduce reliance on any single market outcome.

Lower Volatility

Fixed income cushions equity drawdowns, smoothing the overall investment journey.

Growth + Income

Equity fuels long-term growth while fixed income delivers regular, steady income.

Disciplined Rebalancing

The fund resets allocations after market moves ensuring a balanced allocation between fixed income and equity.

Investments in equity and fixed income securities involve risks, including market, credit, liquidity and interest rate risks. Returns are not guaranteed and may fluctuate based on market conditions.
Past performance is not indicative of future results. Investors should consult their financial, tax and legal advisors before investing.
Please assess the suitability of the scheme based on your investment objectives, financial situation and risk profile.


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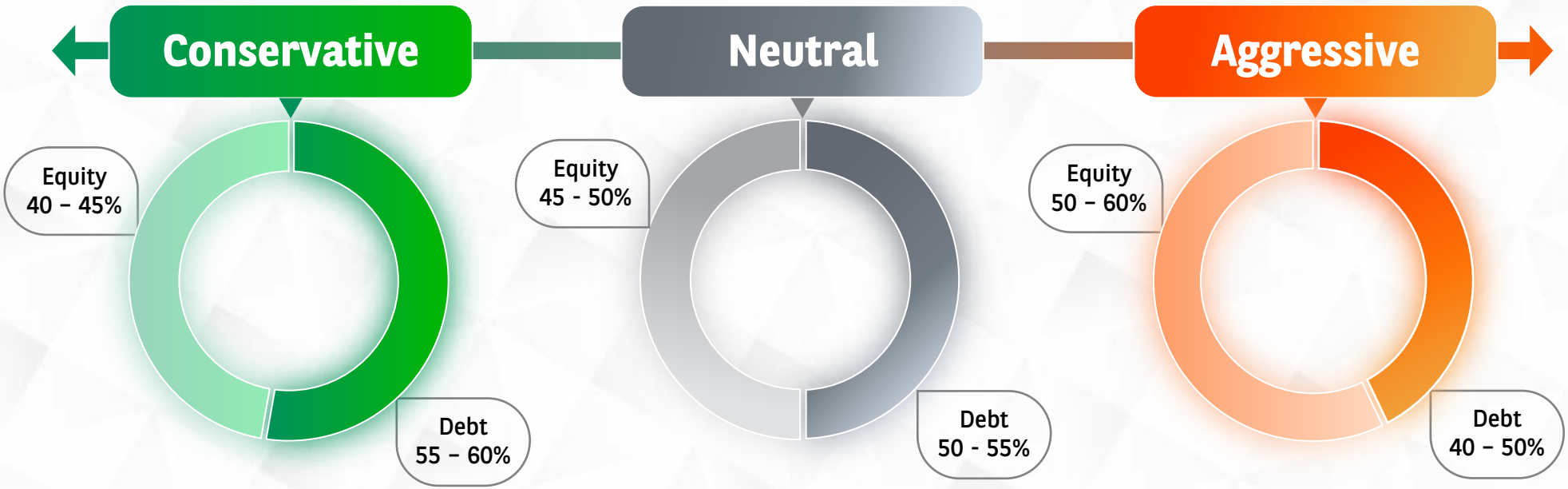
Asset Allocation Philosophy



*Equity & Equity related instruments (including REITs), #Debt and Money Market Instruments, including Units of Debt oriented mutual fund schemes. No arbitrage would be permitted in the Scheme. The portfolio of the scheme is subject to changes within the provisions of the Scheme Information document of the Scheme. The asset allocation and investment strategy will be as per the Scheme Information Document.

3 Paths to Balance

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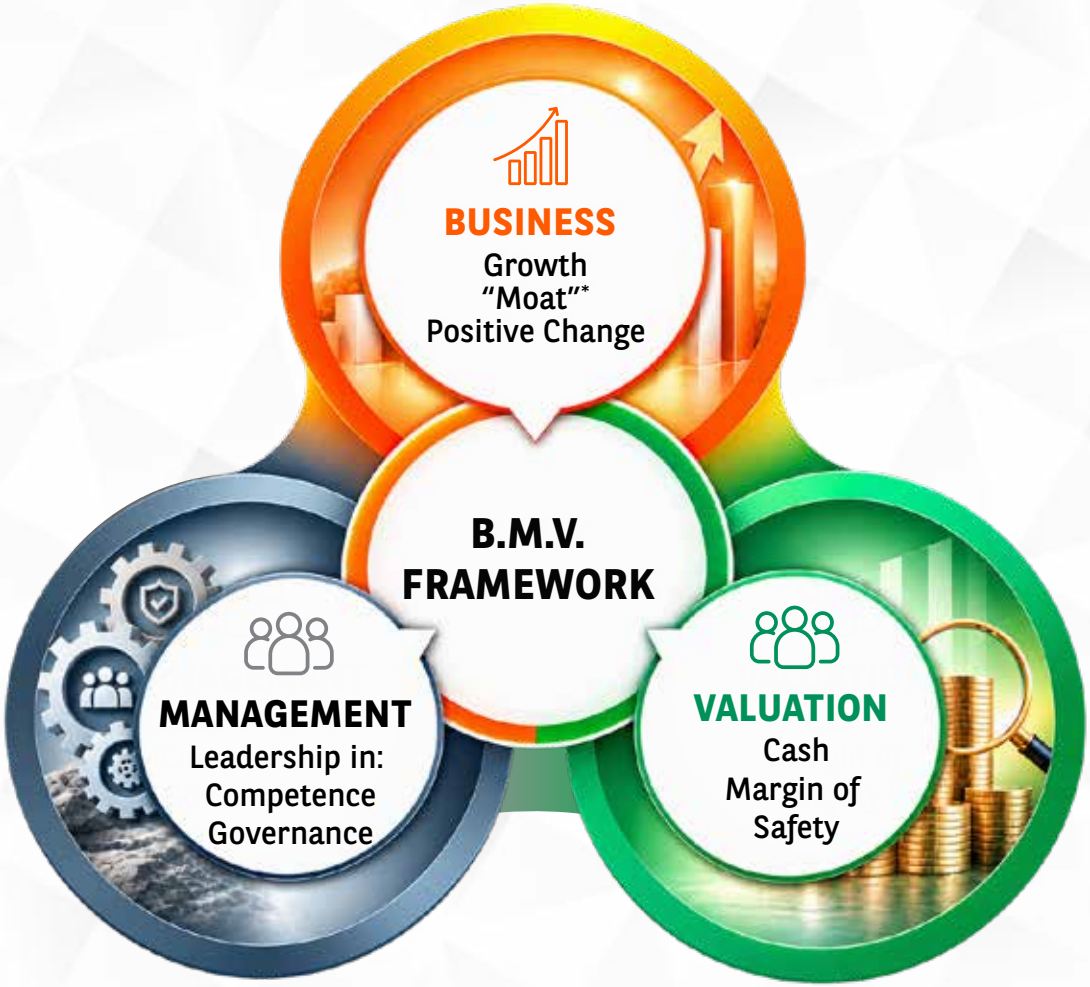
We will endeavour to maintain average equity exposure around 50 – 55%.

Please refer to the SID for further details of the investment strategy and asset allocation. The allocations mentioned above are tentative, under normal circumstances. Final portfolio can have higher or lower allocation depending on prevailing market scenario within the limits defined in the SID.

Equity Investment Philosophy

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Companies Create Wealth, not Markets.



Identify superior businesses, with strong management, at reasonable valuations.

*Economic Moat is a sustainable competitive advantage | B.M.V.: Business, Management, Valuation. Source: Internal Research

Equity Allocation Approach

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- Investing across Market Caps
- Diversified across various Sectors
- Blended investment style, with no style bias
- Bottom-up stock selection
- Dynamic Portfolio Positioning basis market conditions, business cycles, and risk-reward opportunities

Please refer to the SID for further details of the investment strategy and asset allocation.

Fixed Income Investment Philosophy

Baroda BNP PARIBAS MUTUAL FUND

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

Investments in equity and fixed income securities involve risks, including market, credit, liquidity and interest rate risks. Returns are not guaranteed and may fluctuate based on market conditions. **Past performance is not indicative of future results.** Investors should consult their financial, tax and legal advisors before investing. Please assess the suitability of the scheme based on your investment objectives, financial situation and risk profile.

Fixed Income Allocation Approach

Baroda BNP PARIBAS MUTUAL FUND

The Scheme will endeavour to follow disciplined approach towards fund management in terms of duration as well as credit.

Duration Management

- Portfolio duration will be dynamically managed and maintained upto 5 years depending on interest rate view.
  - Barbell strategy between short and long securities.
  - Bullet strategy.
  - Average Duration to be achieved in both strategies.

Credit Quality

- Credit Quality will be ensured by:
  - Allocating majority in Sovereign/AAA/A1+ assets.
  - Tactically allocating to non-AAA/ structured assets when opportunity arises.
  - Adopting extensive credit process and approach towards credit identification and analysis.

Risk & Liquidity Mitigation

- Endeavor to manage volatility by:
  - Maintaining average duration upto 5 year across asset class.
  - Allocating assets in highly rated and liquid bonds.
- Avoid concentration risk by diversifying across group/issuer, maturity and asset type.
- Ensure liquidity through allocation to issuer with high liquidity in market.

Please refer to the SID for further details of the investment strategy and asset allocation.

Key Features of the Scheme

Baroda BNP PARIBAS MUTUAL FUND

About the Scheme	Baroda BNP Paribas Balanced Hybrid Fund is an actively managed open ended balanced scheme investing only in equity and debt instruments, such that the allocation to each asset class would be in the range of 40% to 60% of total assets.
Investment Focus	The investment objective of the Scheme is to achieve long-term capital appreciation and generate income through active investments in a balanced portfolio of equity and equity-related instruments, and debt and money market instruments. No arbitrage is permitted in the Scheme.
Why consider this Scheme	Investing in this Scheme would aim to offer investors the benefit of long term capital appreciation with robust downside protection through a single investment. By maintaining a structured asset allocation across equities and fixed income, the Scheme would aim to capture market upside while insulating portfolios from severe drawdowns.
Ideal Investment Horizon*	Investors should have a long-term holding period of ideally more than 3 years.

*Please consult your financial advisor before investing. Please refer to the SID for further details of the investment strategy and asset allocation.

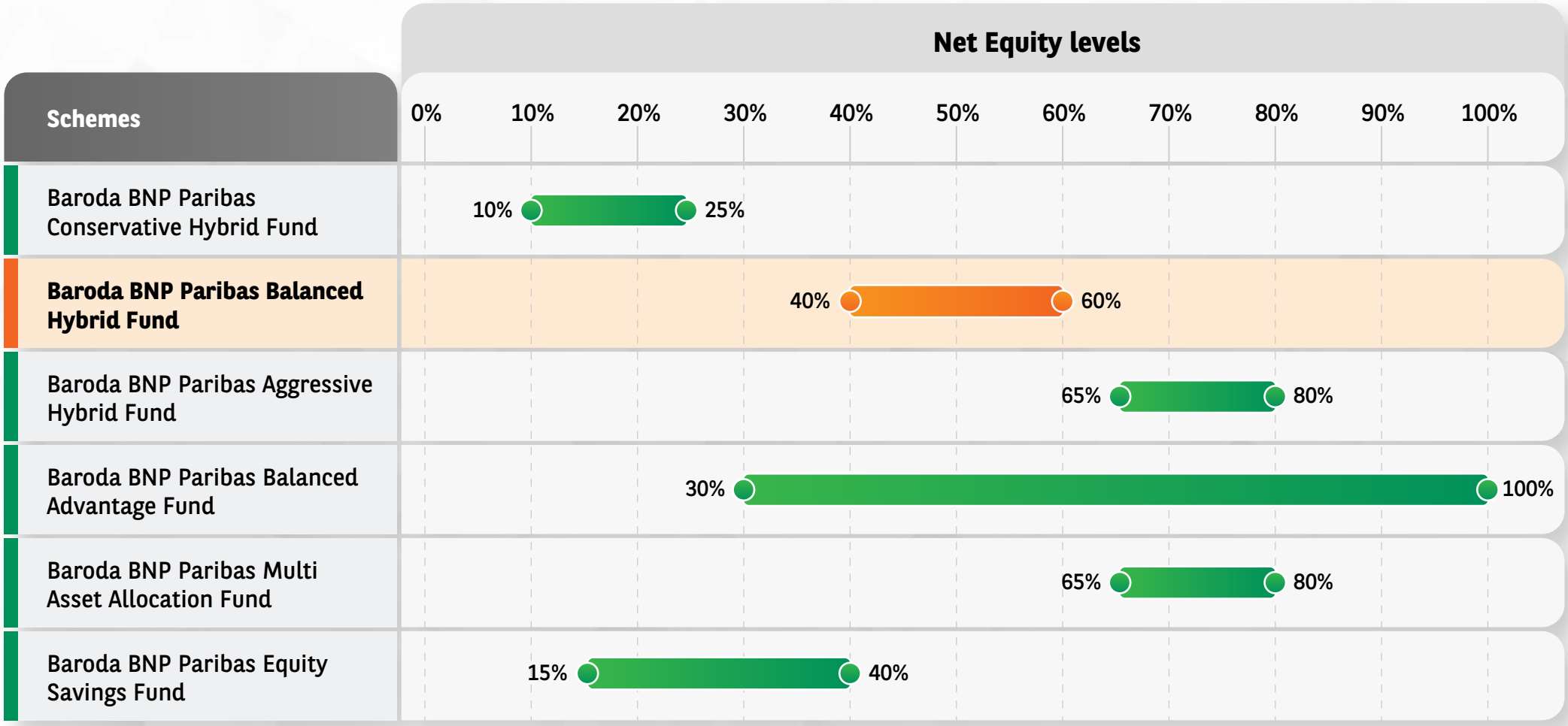
Evaluating Taxation Structure

	Equity Oriented Schemes	Balanced Hybrid Scheme	Debt Schemes
STCG Tax Rate	20%	Tax Slab Rate	Tax Slab Rate
LTCG Tax Rate	12.5%	12.5%	Tax Slab Rate
Holding Period to qualify for LTCG Tax Rate	12 Months	24 Months	NA

STCG: Short Term Capital Gains, LTCG: Long Term Capital Gains. Source: Union Budget 2024 (23rd July 2024). Investors are requested to consult their tax consultant to understand individual nature of tax implications.
Investment in Mutual Funds is subject to market and various other risks and there are various factors that can impact the performance of the scheme. It is advisable to consult with your financial advisor before investing.

Our Hybrid Schemes lineup: Navigating Equity allocation

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Asset allocation and investment strategy will be as per provisions in the Scheme Information Document. Please refer to the SID for investment pattern, strategy and risk factors.

Who is the Scheme suitable for?*

- Investors who wish to participate in the wealth creation potential of equities while balancing volatility and downside risk.
- First time equity investors.
- Investors who prefer a “set-it-and-forget-it” approach, where the complex rebalancing between equity and debt to better navigate markets is handled by fund managers.
- Investors with an investment horizon of 3 years and more who want steady, tax-efficient wealth accumulation.

*Please consult your financial advisor before investing. Please refer to the SID for further details of the investment strategy and asset allocation. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.**

BUILDING ON PROVEN INVESTMENT THEMES



Theme 1: Strategic infusions led to re-rating of Indian financials

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Theme 2: Leverage to deleverage phase determines Mcap acceleration

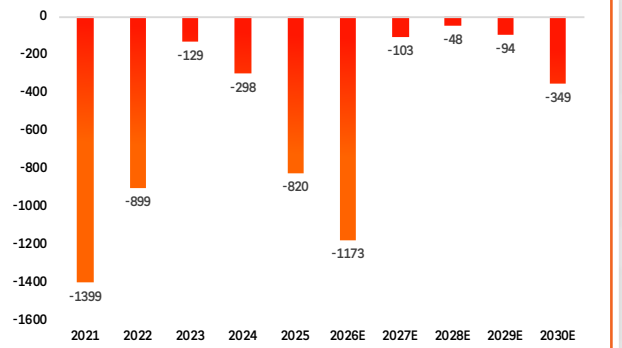
During corporate turnarounds, equity valuations tend to expand rapidly during the early operational "repair" stage, and formal credit rating upgrades act as a lagging validation, making it imperative to catch the price movement at the right time.



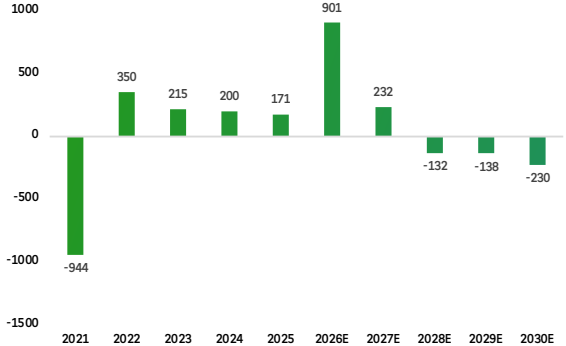
Theme 3: Base Metal Rally led to value creation

Baroda BNP PARIBAS MUTUAL FUND

World Aluminium Balance - annual (kt)



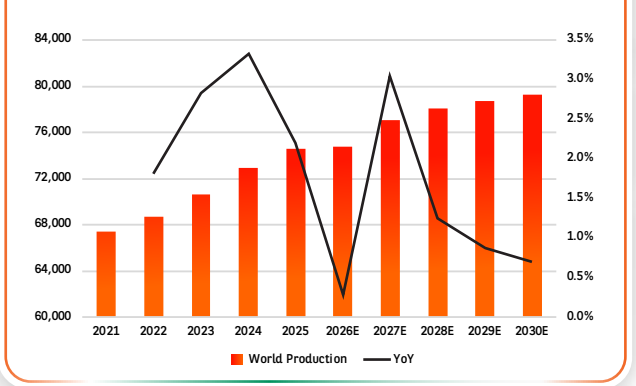
China Aluminium Balance - annual (kt)



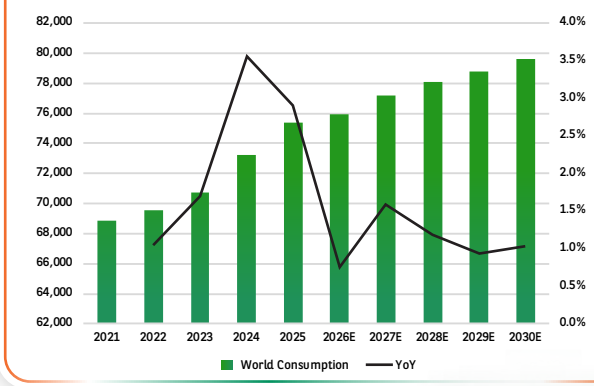
Aluminium and Zinc prices strengthen through FY26 – Rally from April 2025.

Rally was driven by supply dislocation caused by US tariff, reduced oversupply risk from China as it approached 45mt cap, supply issues outside China (Mozambique, Gulf smelters in CY26 with onset of war), and resilient demand.

World Aluminium Production - annual (kt)



World Aluminium Consumption - annual (kt)





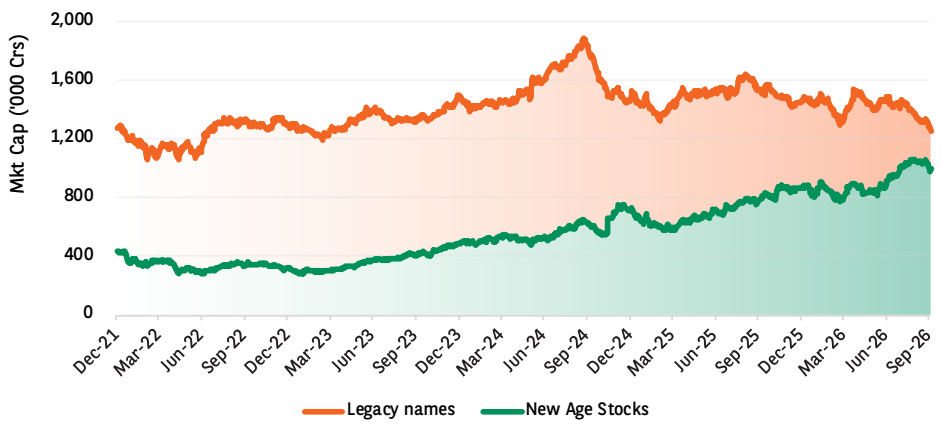
Source : Wood Mackenzie, HSBC Estimates

Theme 4: Structural shift in India's consumer ecosystem

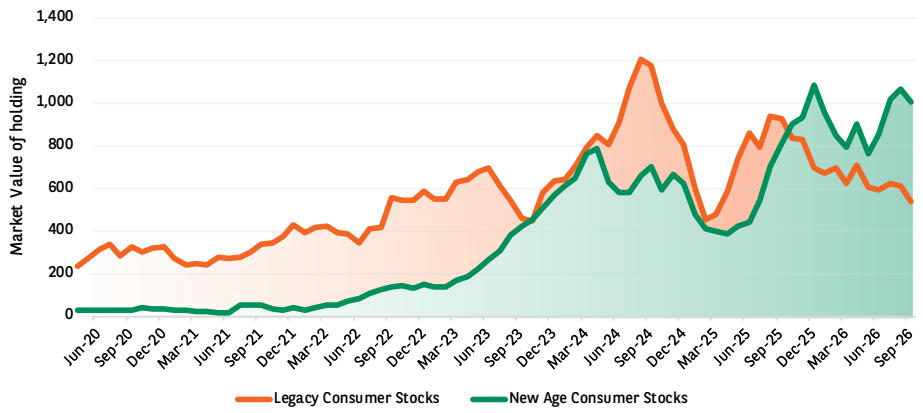
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Capital reallocation from legacy brick-and-mortar scale to hyper-local network density

Growth in market capitalisation of Consumer Companies



Trend in our holding in consumer companies (in ₹ crores)



Earlier, valuation fuelled by brick-and-mortar execution & aggressive retail store footprint expansion.

Valuation expanding via dark-store network density & capturing incremental customer wallet share.



Source: Bloomberg, MFI Explorer. Data as on September 30, 2026.

Fixed Income: Rating Migrations

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Past two fiscals have witnessed a total of twenty upgrades in our Universe with only one downgrade during the period

UPGRADES



Nuvama Group companies	(Upgraded to AA from AA-)
Vedanta Limited	(Upgraded to AA+ from AA-)
JSW Steel	(Upgraded to AA+ from AA)
Muthoot Fincorp	(Upgraded to AA from AA-)
Hinduja Leyland Finance	(Upgraded to AA+ from AA)
Piramal Finance	(Upgraded to AA+ from AA)
TVS Credit Services Limited	(Upgraded to AA+ from AA)

DOWNGRADE



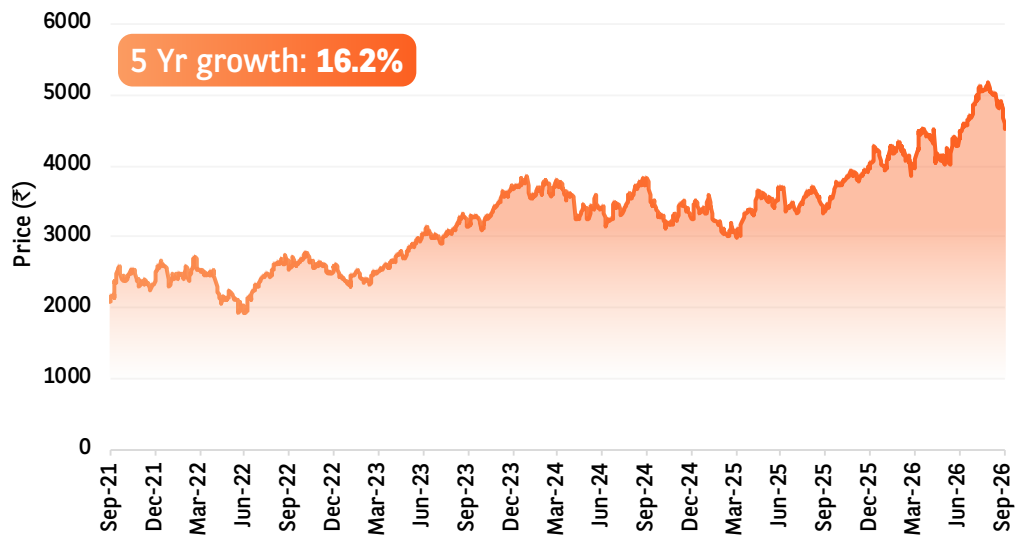
Only downgrade was MTNL (GOI guaranteed Bond) due to technical/ process-oriented error which was subsequently corrected and the ratings were reinstated.

Source: Internal Research, Data as on September 30, 2026

Case Study 1 : Consumer Discretionary – Large Cap

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Company 1



One of the leading consumer discretionary players, this lifestyle conglomerate commands a dominant position across multiple categories, anchored by a foundation of unmatched consumer trust and relentless design innovation.

Despite the jewellery segment driving nearly 90% of total revenue, recent hikes in gold import duties have not impacted the company's growth or margins. This is because over 50% of its gold is sourced domestically via the Gold Exchange Program - compared to a negligible amount 13 years ago.

By nearly doubling its store count over five years through an asset-light, franchise-led expansion framework, the company successfully unlocked massive market share beyond metro cities, driving exponential growth.

Company has seen revenue CAGR of 32% over last 5 years, EBITDA CAGR of 37% and PAT CAGR of 39%.

Company Financials^	5 years CAGR
Sales	32%
EBITDA	37%
PAT	39%

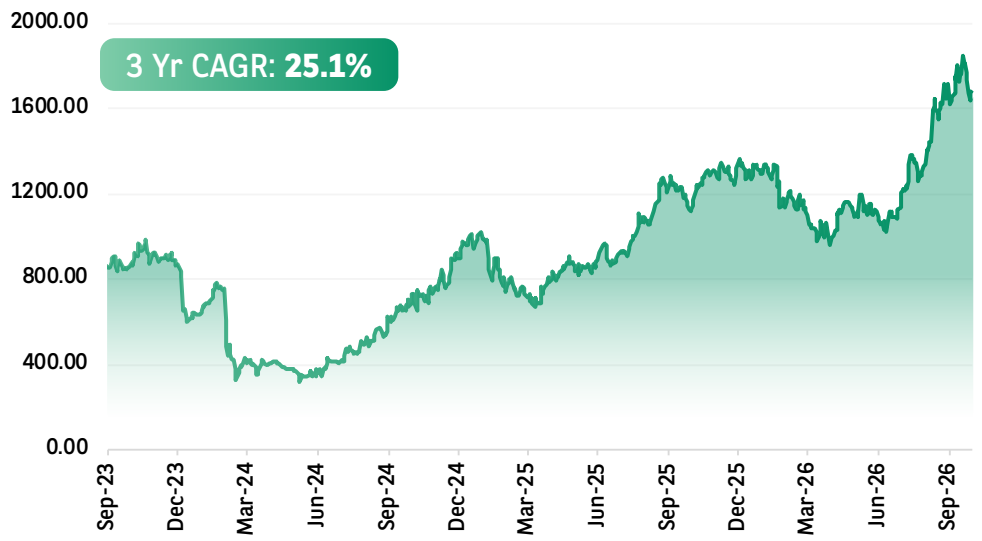


Source: Bloomberg. | PAT = Profit After Tax, EBITDA = Earnings Before Interest Depreciation Tax and Amortisation | ^ data as of March 31, 2026. (latest data available), which is the latest full year financial data available. Data for share price is till September 30, 2026. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** 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). The performance of companies in the sector may be impacted by the Government policies, Global events, market corrections, Geo-political events etc

Case Study 2: Digital Payments Company - Mid Cap

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Company 2



Company was one of the pioneers of digital payments in India and remains leader in Merchant side UPI space with a market share of ~25%

Company Revenue has grown at a 5Y CAGR of ~25% with EBITDA and PAT turning positive highlighting the operating leverage benefit playing from rising share of digital payments adoption.

High growth, operating leverage, robust cashflows, balance sheet liquidity and established brand recall among the Indian populace are its key business moats.

Along with the core business, it has ventured into newer businesses like merchant lending, marketing services helping to diversify its business risk. Also, the company has taken several initiatives to stitch AI and analytics into business use cases.

Company Financials^	5 years CAGR
Sales	25%
EBITDA	18.1%
PAT	17.8%

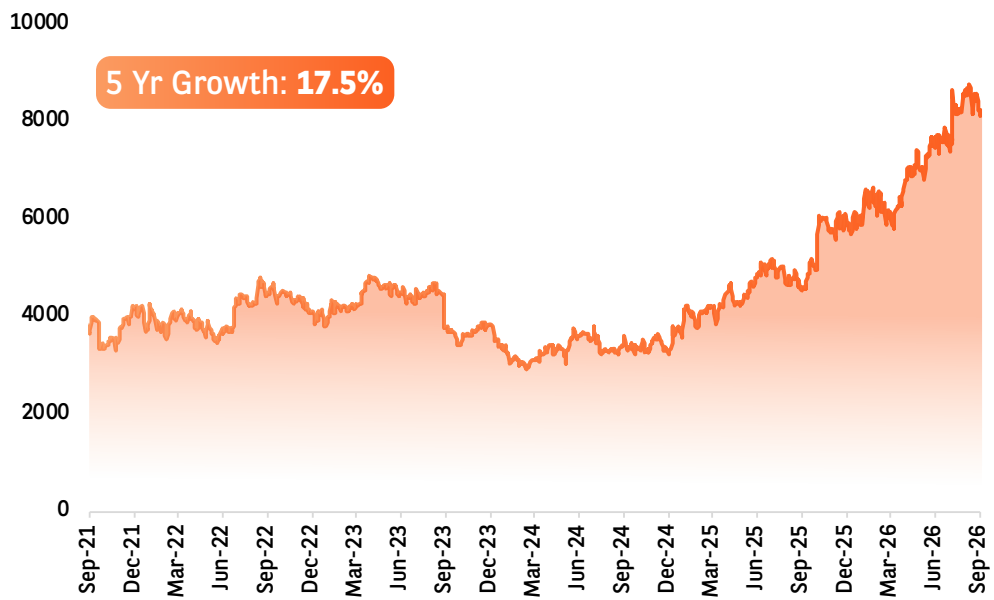


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Case Study 3: Chemical Company – Small Cap

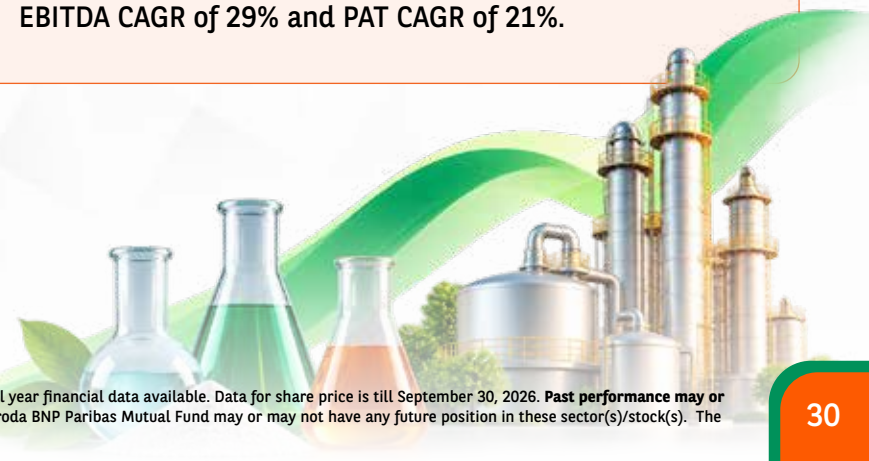
Baroda BNP PARIBAS MUTUAL FUND

Company 3



Company Financials^	5 years CAGR
Sales	23%
EBITDA	28.5%
PAT	20.8%

- Company is pioneer in the Indian specialty chemicals industry, operating one of the largest integrated fluorochemical complexes in India.
- In the past 2-3 years company has forayed into high margin Contract Development and Manufacturing Organization (CDMO) segment leading to sharp improvement in profitability.
- Apart from pharma, company is diversifying into newer product mix in high margin semiconductor, data center and electronics manufacturing.
- Company is incurring INR 9-10bn capex in the medium term providing medium to long term growth visibility.
- Company has seen revenue CAGR of 23% over last 5 years, EBITDA CAGR of 29% and PAT CAGR of 21%.



Source: Bloomberg. | PAT = Profit After Tax, EBITDA = Earnings Before Interest Depreciation Tax and Amortisation | ^ data as of March 31, 2026. (latest data available), which is the latest full year financial data available. Data for share price is till September 30, 2026. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** 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). The performance of companies in the sector may be impacted by the Government policies, Global events, market corrections, Geo-political events etc

Fund Management: Equity

Investment Team

- Jitendra Sriram
- Paresh Jain
- Rohan Korde
- Silky Jain
- Kirtan Mehta
- Himanshu Singh
- Kushant Arora
- Ankeet Pandya
- Neeraj Saxena
- Meenakshi Gururaj
- Swapna Shelar
- Stuti Singhee
- Yash Mehta
- Abhay Joshi

Fund Managers Of The Scheme
Equity Portion

SILKY JAIN

16 Years of Experience

KIRTAN MEHTA

26 Years of Experience

Fund Management: Fixed Income

Baroda BNP PARIBAS MUTUAL FUND

PRASHANT PIMPLE

Chief Investment Officer **26** Years of Experience

Investment Team

- Vikram Pamnani
- Jay Sheth
- Yash Bhalotia
- Ayan Nandy
- Shantanu Mosalakanti

Fund Managers Of The Scheme
Debt Portion

PRASHANT PIMPLE

26 Years of Experience

VIKRAM PAMNANI

16 Years of Experience

Fund Facts

Baroda BNP PARIBAS MUTUAL FUND

<table>
<tr><td>Scheme name</td><td>Baroda BNP Paribas Balanced Hybrid Fund</td></tr>
<tr><td>Type of the Scheme</td><td>An open-ended balanced scheme investing only in equity and debt instruments. No arbitrage is permitted in this scheme.</td></tr>
<tr><td>Category</td><td>Balanced Hybrid Fund</td></tr>
<tr><td>Investment Objective</td><td>The investment objective of the scheme is to achieve long term capital appreciation and generate income by actively managed investments in a balanced portfolio of equity & equity related instruments and debt & money market instruments. The Scheme does not guarantee/indicate any returns. However, there can be no assurance that the investment objective of the Scheme will be realized.</td></tr>
<tr><td>Asset Allocation</td><td>
<table>
<tr><th rowspan="2">Type of Instrument</th><th colspan="2">Indicative allocations (% of total assets)</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Equity and equity related^ instruments</td><td>40</td><td>60</td></tr>
<tr><td>Debt* & Money Market instruments including Units of Debt oriented mutual fund schemes@</td><td>40</td><td>60</td></tr>
</table>
@ Excluding subscription money in transit before deployment / payout. No arbitrage will be permitted in this Scheme. ^The Scheme may invest upto 50% of equity assets in equity derivative nstruments as permitted under the SEBI (Mutual Funds) Regulations, 2026 from time to time. The Scheme may use equity derivatives for such purposes as may be permitted under the SEBI (Mutual Funds) Regulations, 2026, including but not limited for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. *Debt instruments may include securitised debt upto 20% of the net debt assets of the Scheme. The Scheme retains the flexibility to invest across all the securities in the equity, debt money market instruments as may be permitted by SEBI/ RBI, subject to approval from SEBI / RBI as required. The cumulative gross exposure through equity, debt, money Market, derivative positions and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.
For details on asset allocation and investment strategy, please refer to SID on our website www.barodabnpparibasmf.in</td></tr>
<tr><td>Benchmark</td><td>NIFTY 50 Hybrid Composite Debt 50:50 Index</td></tr>
<tr><td>Fund Manager</td><td>Equity portion: Ms. Silky Jain , Mr. Kirtan Mehta
Fixed Income Portion: Mr. Prashant Pimple, Mr. Vikram Pamnani</td></tr>
<tr><td>Load Structure</td><td>Exit Load: Redemption/ switch out of units up to 10% of the units allotted within 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. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No load will be charged on units issued upon re-investment of amount of istribution under same IDCW option and bonus units. There shall be no exit load levied in case of switch of investments i) between the Plans (i.e. Regular and Direct Plans); and/or ii) between the options (i.e. IDCW and Growth options), within the Scheme/Plan. For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs</td></tr>
<tr><td>Minimum Application Amount /switch in</td><td>Lumpsum investment: Rs. 1,000 and in multiples of Rs. 1 thereafter.
Systematic Investment Plan: (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.
There is no upper limit on the amount for application. The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).</td></tr>
</table>

Risk Factors & Product Label

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.

Further, to the extent the scheme invests in fixed income securities, the Scheme shall be subject to various risks associated with investments in Fixed Income Securities such as Credit and Counterparty risk, Liquidity risk, Market risk, Interest Rate risk & Re-investment risk etc., Further, the Scheme may use various permitted derivative instruments and techniques which may increase the volatility of scheme's performance. Also, the risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. Please refer to Scheme Information Document available on our website (www.barodabnpparibasmf.in) for detailed Risk Factors, assets allocation, investment strategy etc.

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

Benchmark Riskometer^



Risk of the Benchmark is High Risk as per AMFI Tier I Benchmark i.e Nifty 50 Hybrid Composite debt 50:50 Index

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

^^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.

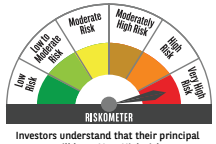
Baroda BNP Paribas Balanced Advantage Fund

(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.

Scheme Riskometer^^



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

Benchmark Riskometer^



Benchmark riskometer is at High risk

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark Riskometer^



Benchmark riskometer is at Moderate risk

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

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

Scheme Riskometer^^



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

Benchmark Riskometer^



Benchmark riskometer is at High risk

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on Sep 30, 2026.

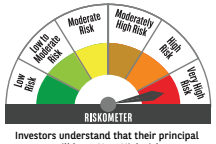
Baroda BNP Paribas Multi Asset Fund

(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.

Scheme Riskometer^^



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

Benchmark Riskometer^



Benchmark riskometer is at High risk

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark Riskometer^



Benchmark riskometer is at Moderately High risk

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 85+15 – Conservative Index): basis it's constituents; as on Sep 30, 2026.

Disclaimers

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Balance in the Cosmos:
Nature is Superbly Balanced

Baroda BNP PARIBAS MUTUAL FUND

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