



**Baroda**  
BNP PARIBAS  
MUTUAL FUND



# INVEST IN COMPANIES THAT GIVE DIVIDEND AND KEEP GROWING.

## PRESENTING BARODA BNP PARIBAS DIVIDEND YIELD FUND

(An open-ended equity scheme predominantly investing in dividend yielding stocks)

NFO PERIOD | 22<sup>ND</sup> AUG - 5<sup>TH</sup> SEP, 2024

Let your portfolio grow with **CHAMP** companies:

- |  |   |   |   |   |
|--|---|---|---|---|
| <b>C</b> Companies that have a track record of regularly <sup>^</sup> paying dividends (including buybacks). | <b>H</b> High free cash flows: businesses that have a history of having high free cash flows. | <b>A</b> Avoid Dividend Traps: Companies With high dividend yields but falling market price, higher debt and overall weak fundamentals. | <b>M</b> Market Agnostic Portfolio: Looking for dividend paying companies across all market caps. | <b>P</b> Price: Looking for reasonably priced growing companies (GARP). |
|--|---|---|---|---|

### FUND FACTS | July 2024

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#### Baroda BNP Paribas Dividend Yield Fund

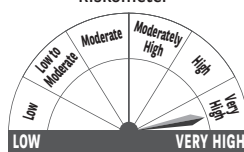
(An open-ended equity scheme predominantly investing in dividend yielding stocks.)

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.

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

#### Riskometer<sup>^^</sup>



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

Offer of units at Rs. 10 each during the New Fund Offer period and continuous offer for units at NAV based prices.

<sup>^</sup>Having paid dividend (or done a buyback) in atleast one of the three preceding financial years.

<sup>^^</sup>The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

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

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# Market Outlook - Equity

The benchmark indices, Nifty/Sensex, continue to be on a strong uptrend. Despite major events such as the general elections and Union Budget bringing in some negative news flow, the markets have climbed all the walls of worries to scale to new peaks. Globally, Indian markets were among the best-performing markets, along with US Dow Jones (+4.4%) and Australia (+4.2%). Hang Seng and Shanghai Composite declined 2.1% and 1% amid the weakness in the economy. For the month of July 2024, Nifty 100 Index was up by 4.1%. Mid-cap and small-cap indices were up 4.9% and 4.9% in the month, respectively. Sector-wise, IT, oil & gas, FMCG were up by 13%, 11% and 10%. Banks, metals and realty indices ended with a minor loss of around 1% each. FPIs bought USD 3.7 bn of Indian equities in the secondary market, whereas DIIs bought USD2.8 bn.

The US Fed kept key interest rates unchanged, but markets are now expecting rate cut to start by September. Europe's and the UK's growth is still modest, but the future is cast in doubt by persistent geopolitical threats, tighter financial regulations, and decreased consumer confidence. Stimulus expectations from China post the Plenum meet were downplayed with no major announcements.

Indian high frequency data showed mix trend. IIP growth elevated to 5.9% in May-24 after the moderation of 5% in April 24; the growth attributed to manufacturing. GST (Goods and Services Tax) collection rose to its third-highest level of Rs.82tn; growth improved to 10.3% YoY (8.1% in Jun). Manufacturing PMI softened to 58.1(58.3 in June). Indian CPI (Consumer price index) inflation elevated to 5.1% in June-24 as compared to 4.8% in the previous month due to higher inflation in specific food categories. Rainfall is currently 2% above the LPA (Long period Average) as per recent data. Supported by higher-than-normal rainfall, an improvement has been observed in the sowed area, with higher acreage of pulses, oilseeds, and coarse cereals compared with last year. This augurs well for rural consumption.

FY25 budget policies address the demands of middle-class income earners, job seekers & coalition political partners. But still, it improves fiscal discipline. Short-term capital allocation challenges from a rise in capital gains tax for equities and real estate may weigh on markets. Budget has retained the capex amount of 11 lakh crs an increase of 17% on YoY basis with 11% growth in defence spend. Railways and Road spends are lower at 4% and 3% respectively.

The government has pegged the fiscal deficit target at 4.9% of GDP, and an additional expenditure in the key areas of agriculture & allied sectors; skilling & employment creation, tax relief to middle class and providing a much higher allocation for development of Bihar and Andhra Pradesh. There is also continuity on the existing policy to boost the manufacturing, housing and energy sectors.

LTCG tax rate hiked to 12.5% from 10% and STCG hiked to 20% from 15 % are sentimentally negative. For real estate, Capital gains tax on property sales is changed from 20% with indexation benefits to 12.5% without any indexation benefits; There is minor tweaks to tax slabs and Standard deduction increase. This will drive an additional INR17500 tax savings for someone with taxable income of 15 lakhs. Incrementally positive for consumption. FM proposed to fully exempt customs duties on 25 critical minerals some of which are used in EV batteries.

While budget is a key event, and markets tend to be volatile during budget day, the focus does shift to fundamentals later. In terms of earnings announced- IT sector has done better than expected. Auto 2W co reported healthy double-digit growth and improvement in margins as well. Cement topline growth is muted led by lower realisation which led to drag in margins. Oil marketing companies earnings have been weak due to under recoveries.

Nifty 50 index is trading at 25x on 12 M trailing basis Q1FY25 results. Given macroeconomic stability, political continuity, deleveraged corporate balance sheets and continued focus on government capex, India has shown remarkable progress in current year. Even as consumption demand remains sluggish, efforts to boost employment and tax changes in the new tax regime should gradually aid private consumption. Elections in the US are the key event to watch out for.

Source: Kotak; Motilal Oswal and Ambit

## Equity Market Performance (as on July 31, 2024)

Index Name	1 Month	3 Months	6 Months	1 Year	YTD
<b>Broad based Indexes</b>					
Nifty 50	3.68	10.38	14.85	26.23	14.68
Nifty Midcap 150	4.64	15.71	22.23	54.42	27.75
NIFTY Large Midcap 250	4.23	13.40	20.16	43.10	23.15
Nifty Smallcap 250	4.59	13.36	19.15	57.86	27.56
<b>Sector Indexes</b>					
Nifty Auto	5.53	18.71	38.79	69.64	42.93
Nifty Bank	-1.42	4.37	12.08	12.89	6.69
Nifty Commodities	3.93	9.74	21.08	51.62	24.89
Nifty Energy	5.16	9.22	19.97	63.95	31.43
Nifty Financial Services	-0.03	7.19	14.22	15.05	8.87
Nifty FMCG	8.81	14.46	12.73	17.89	8.86
Nifty Healthcare Index	8.77	14.83	20.39	43.64	28.99
Nifty Infrastructure	3.76	10.78	20.86	55.15	29.79
Nifty IT	12.19	23.04	11.50	36.38	14.89
Nifty Media	7.42	13.57	-0.06	4.27	-9.89
Nifty Metal	-2.21	4.44	20.20	41.67	19.94
Nifty MNC	2.92	15.64	28.80	39.07	29.05
Nifty Oil & Gas Index	7.93	12.08	23.55	62.60	39.21
Nifty Pharma	9.74	14.79	21.40	45.11	29.11
Nifty Private Bank	-1.31	4.79	8.98	9.80	3.33
Nifty PSE	8.78	16.92	34.76	111.58	48.30
Nifty PSU Bank	0.40	-2.74	17.94	59.88	29.19
Nifty Realty	-0.94	12.38	27.74	92.64	39.31
Nifty Services Sector	3.18	10.37	14.87	24.30	13.49

Source: Nifty Indices



# Market Outlook - Fixed Income

## Global Economy-

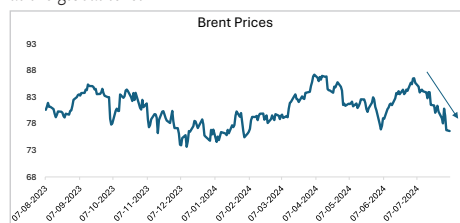
FED in its July-2024 FOMC meeting continued with a pause. Whereas People Bank of China, Bank of England and European Central Bank unleashed rate cuts. The divergence in global monetary policy dynamics sets the tone of the underlying economic developments globally and the differential in growth outlook. On one hand, US economic activity remained robust whereas on the other UK, Eurozone and China continue to see slower growth. China's growth outlook continues to remain worrisome.

Country	Current BM Rate	Previous BM Rate
Brazil	10.50	10.75
Euro Area	4.25	4.50
Canada	4.75	5.00
Japan	0.25	0.10
China	3.35	3.45
UK	5.00	5.25

BM-Benchmark

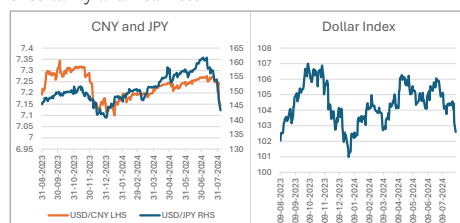
Source: Bloomberg, Data as on 31.07.2024

Global manufacturing PMI experienced a growth setback at the start of the second half of 2024, with July-2024 seeing output expand at the weakest rate in the last seven-months. Euro area remained the main source of weakness – with output falling across the currency bloc for the sixteenth month in a row – sharp growth slowdowns in China and the US alongside renewed contraction in Japan also contributed to the slowdown at the global level.



Source: Bloomberg, Data as on 31.07.2024

Global commodity prices have started reflecting the global demand supply dynamics, irrespective of extension of supply cuts from OPEC+, Brent continues to remain below 80\$/bl as China, the biggest importer of crude oil faces economic uncertainty and weakness.



CNY-Chinese Yuan, JPY-Japanese Yen

Source: Bloomberg, Data as on 31.07.2024

Interest rate differential with US and domestic inflation issues has weighed down on Asian currencies especially China and Japan. With Bank of Japan's recent move to hike its benchmark rate, it has been supportive of its currency. Japan's inflation problem and changing monetary dynamics is expected to trigger some shift in the global flows.

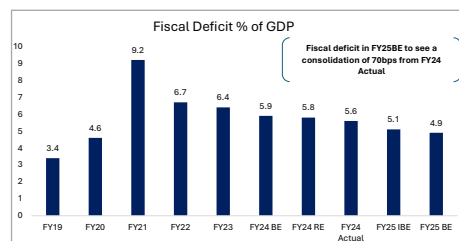
## Domestic Economy-

Union budget was the key event in the month of July-2024 which triggered a positive bias for India's fixed income markets. The Union Budget judiciously used the fiscal space created by the RBI dividend, to boost revenue expenditure and further enhanced

fiscal consolidation (fiscal deficit target 4.9% of GDP v/s 5.1% in interim budget). The budget was non-inflationary with revenue expenditure (as % of GDP) moderating to 11.4% in FY25 from 11.8% in FY24. The Budget remains supportive to the capex cycle, with capital expenditure maintained at 3.4% of GDP.

In line with the budget estimations, the actual run rate for direct tax collection remained robust as on FYTD basis. Indirect tax collections too showed robust growth irrespective of a higher allocation to states.

On the growth front, high frequency indicators in July-2024 reflected softer expansion in economic activity. India's manufacturing PMI showed a marginal decline in the pace of expansion in July-2024. The continuous increase in the output price index, driven by input and labour cost pressure, remains a concern.

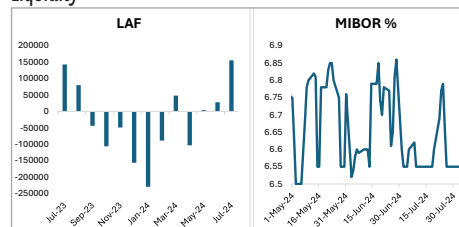


Source: Bloomberg, Data as on 31.07.2024

## Domestic Inflation-

- CPI inflation in June-24 rose to 5.08% y/y from 4.75% y/y in May-24.
- Food and Beverage inflation rose to 8.4% y/y in June-24 from 7.9% y/y in May-24. Sequentially food and beverage inflation increased by 2.7% m/m in June-24.
- The pickup in food prices was led by a sharp increase in vegetable prices (14.2% m/m), pulses (2.5% m/m) meat and fish (2% m/m), and eggs (2% m/m).
- Core (ex-food fuel) CPI stood at 3.13% y/y in June-24. Sequentially core inflation increased by 0.1% m/m in June-24.
- Headline inflation picked up above 5% in June-24 led by a sharp pickup in food prices. Whereas core inflation remained closer to historical lows. Going forward, in July-24 and Aug-24, headline inflation numbers are expected to remain supported by favourable base.
- Although July inflation is expected to see another pass through of higher vegetable prices and tariffs hikes, the headline is expected to track sub 4%.

## Liquidity -



Source: Bloomberg, Data as on 31.07.2024

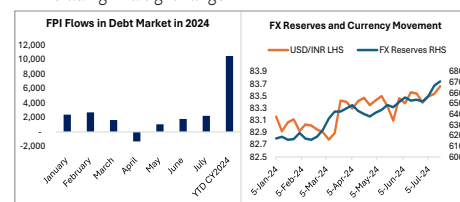
- System liquidity conditions remained comfortable and in surplus zone in July-2024. Barring the GST-led outflow days, most of July has witnessed the overnight rates trading below the Repo rate, even as the RBI continues to conduct Variable Reverse Repo Rate (VRRRs).
- Liquidity conditions are expected to improve further led by month-end government spending.

- This quarter, we expect continued government spending, minimal currency leakage and FX intervention to keep liquidity conditions very comfortably in surplus zone, thereby providing room for further easing in the money market rates.

## INR and FX Reserves

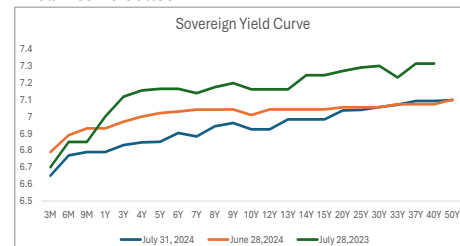
INR movement was dictated by two key variables:

- FPI flows** – FPI flows remained robust in July-2024 at \$5.8 bn., this was further reflected in dual approach by RBI to increase FX reserves and support rupee.
- Pressures from Asian Currency** – Spillovers from pressure on Asian currency was reflected in rupee depreciation to 83.7 levels.
- Despite volatility triggered by spillovers over market expectations relating to the future course of monetary policy and a fluctuating US dollar (DXY), the rupee is trading in a tight range.



Source: Bloomberg, Data as on 31.07.2024

## Fixed Income Outlook-



Source: Bloomberg, Data as on 31.07.2024

- Global growth has started showing signs of elevated interest rate scenario, with US economy showing signs of normalization and China growth still finding it difficult to find stability.
- Global yields have started pricing in changing monetary policy dynamics with China's 10-year benchmark yield softening to its lowest.
- India's position continues to show robust growth and stable yield currency movement.
- Recent announcement in FY25 Union budget saw positive pulses for India's fixed income market with government thrust on qualitative expenditure along with confidence on fiscal consolidation.
- Net borrowing numbers decline by ~17,000 crores and we expect some more downside to the same.
- The fiscal deficit at 4.9% and next year's fiscal deficit vision of 4.5% by the government instills faith in government's seriousness towards debt management and its outlook on sovereign ratings.
- In last one month yield curve steepened due to comfortable liquidity situation and robust inflows from FPI which is evident from the graph
- We expect the current yield curve to see an intercept shift across the curve with tailwinds from JP morgan index inclusion.

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



# Equity Investment Philosophy - Business, Management, Valuation (B.M.V.)

We believe that “companies create wealth and not markets” and thus the focus is on identifying businesses which could grow earnings at a faster rate for significantly long periods of time. Our in-house investment framework BMV (Business – Management – Valuation) helps us in identifying these companies. Thus, while investing we focus on all aspects of the company viz. quality of business, sustainability of growth, governance and price being paid for the company. All the companies which are part of the scheme portfolio have to pass through each of the BMV filters. And for us, all aspects are important. This drives the portfolio construction process and helps us identify stock picking opportunities across market cycles .

In search of companies with **superior** and **sustainable** earnings growth with **strong management**, at **reasonable valuations**.

## MANAGEMENT

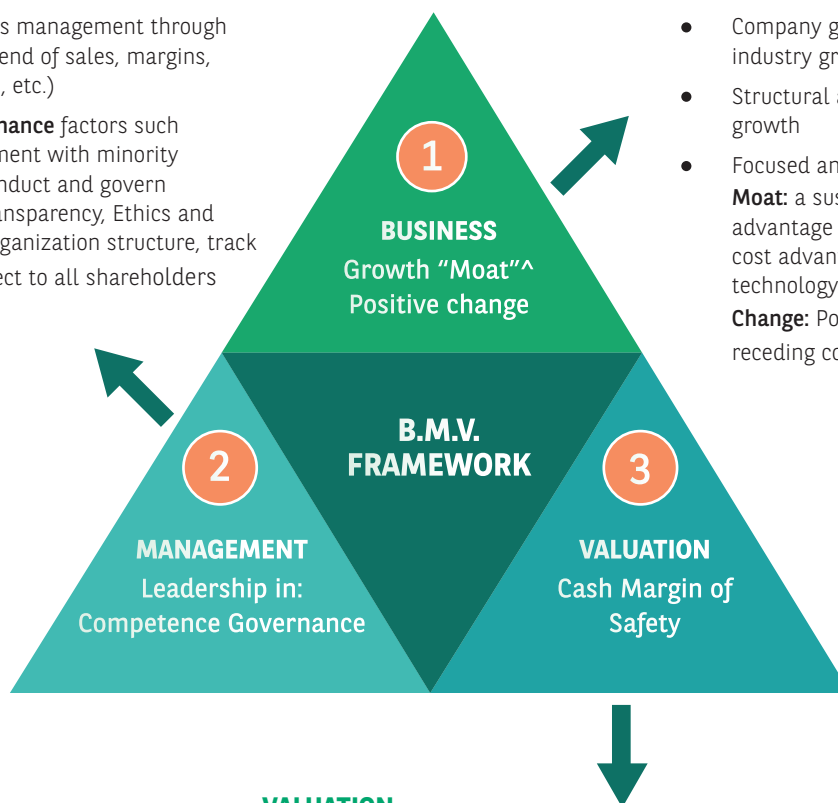
### Leadership in:

- **Competency** basis management through market cycles (trend of sales, margins, capital allocation, etc.)
- **Corporate Governance** factors such as interest alignment with minority shareholders, Conduct and govern business with Transparency, Ethics and Accountability, organization structure, track record with respect to all shareholders

## BUSINESS

### Growth:

- Company growing faster than industry, industry growing faster than market
  - Structural and long-term sustainable growth
  - Focused and simple to understand
- Moat:** a sustainable competitive advantage arising from brand franchise, cost advantage, industry structure, technology/patents, distribution, etc.
- Change:** Positive change in sector, receding competitive intensity



## VALUATION

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

^A sustainable competitive advantage

# Macro-Economic Dashboard

	Jul 23	Aug 23	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24
<b>Banking</b>													
Currency in circulation (%YoY)	4.4	4.0	4.3	2.7	4.3	4.0	3.9	3.7	4.1	3.2	3.7	6.0	6.4
M3 (%YoY)	10.6	10.8	11.5	11.4	11.8	11.1	11.0	10.9	11.2	10.9	12.1	9.7	
Bank non-food credit growth (%YoY)	14.8	15.0	15.3	15.5	15.8	15.8	16.2	16.5	16.3	15.3	16.2	13.9	
Personal credit (%YoY)	18.4	18.3	18.2	18.0	18.6	17.7	18.4	18.1	17.7	17.4	17.8	16.6	
Credit to industry (%YoY)	5.2	6.1	6.5	5.4	6.1	8.1	7.8	8.6	8.5	5.4	8.9	7.7	
Credit to services (%YoY)	19.4	20.7	21.3	20.1	21.9	19.6	20.7	21.2	20.2	19.7	20.7	15.1	
Deposit growth (%YoY)	12.0	12.3	12.3	12.2	12.7	12.6	12.5	12.5	12.9	11.7	12.2	10.6	
Credit to deposit ratio (%)	74.6	75.0	76.1	76.6	77.0	77.1	77.7	78.0	78.1	77.3	77.5	77.3	
10 year G-Sec yields (%)	7.18	7.16	7.22	7.36	7.28	7.17	7.14	7.08	7.06	7.19	6.98	7.01	6.93
Weighted average deposit rate of banks (%)	6.54	6.60	6.69	6.75	6.78	6.83	6.84	6.86	6.88	6.91	6.93	6.91	
Weighted average lending rate of banks (%)	9.84	9.84	9.83	9.84	9.80	9.85	9.85	9.83	9.85	9.83	9.83	9.91	
Median MCLR (%)	8.63	8.60	8.70	8.70	8.70	8.75	8.80	8.80	8.80	8.85	8.79	8.85	8.85
Commercial Paper issuance (%YoY)	18.8	9.8	2.8	10.8	9.0	1.3	3.8	11.9	9.9	(2.4)	(6.8)	(2.5)	
<b>Industry</b>													
Cement production (%YoY)	6.9	19.7	4.7	17.0	(4.0)	3.8	5.7	9.1	10.6	0.6	(0.6)	1.9	
Steel production (%YoY)	14.9	16.3	14.8	13.6	9.4	7.6	8.7	9.1	5.5	7.1	6.7	2.7	
IIP (%YoY)	6.2	10.9	6.4	11.9	2.4	4.2	3.8	5.6	5.4	5.0	5.9		
Mining (%YoY)	10.7	12.3	11.5	13.1	7.0	5.2	5.9	8.1	1.3	6.8	6.6		
Manufacturing (%YoY)	5.3	10.0	5.1	10.6	1.2	4.5	3.2	4.9	5.8	3.9	4.6		
Electricity (%YoY)	8.0	15.3	9.9	20.4	5.8	1.2	5.6	7.5	8.6	10.2	13.7		
Capital goods production (%YoY)	5.1	13.1	8.4	21.7	(1.1)	3.6	4.1	1.0	6.6	2.7	2.5		
Consumer durable production (%YoY)	(3.6)	6.0	1.0	15.9	(5.5)	5.3	11.9	12.3	9.5	9.8	12.3		
Consumer non-durable production (%YoY)	8.3	9.9	2.7	9.3	(3.3)	2.4	(0.2)	(3.8)	4.9	(2.4)	2.3		
PMI Manufacturing Index	57.7	58.6	57.5	55.5	56.0	54.9	56.5	56.9	59.1	58.8	57.5	58.3	58.1
PMI Services Index	62.3	60.1	61.0	58.4	56.9	59.0	61.8	60.6	61.2	60.8	60.2	60.5	
PMI Composite Index	61.9	60.9	61.0	58.4	57.4	58.5	61.2	60.6	61.8	61.5	60.5	60.9	
<b>Consumer</b>													
Rural wage (%YoY)	7.6	7.5	7.2	7.0	6.9	7.0	6.8	6.7	6.7	6.6	6.2		
Urban unemployment (%)	8.1	10.1	8.9	8.4	9.4	9.3	8.9	8.5	8.2	9.8	8.6	8.9	
Rural unemployment (%)	7.9	7.1	6.2	10.8	9.1	8.0	5.8	7.8	7.4	7.3	6.3	9.3	
Naukri job speak index (%YoY)	(18.8)	(5.7)	(8.6)	1.2	(23.3)	(15.6)	(11.1)	(7.5)	(10.8)	(2.7)	(1.8)	(7.6)	
Motorvehicle sales (%YoY)	(2.3)	4.9	3.7	21.9	28.3	15.8	26.0	31.2	22.0	24.6	8.9	16.9	
Passenger vehicle (%YoY)	19.2	27.7	17.7	33.9	21.0	21.7	31.9	27.0	26.0	1.3	4.0	3.1	
Commercial vehicle (%YoY)	3.6	10.1	10.9	13.1	2.0	(4.4)	0.3	(0.1)	8.0	13.6	7.9	0.2	
Two wheeler (%YoY)	(7.2)	0.6	0.8	20.2	31.3	16.0	26.2	34.6	15.3	30.8	10.1	21.3	
Tractor sales	6.1	1.1	(14.7)	(4.3)	6.4	(19.8)	(15.3)	(30.6)	(23.1)	(3.0)	0.0	3.6	
Petrol consumption (%YoY)	6.2	2.9	8.2	4.8	9.4	0.2	9.6	8.9	6.9	14.1	2.4	4.6	
Diesel consumption (%YoY)	3.8	5.2	3.9	9.3	(3.1)	(2.3)	3.5	6.2	3.1	1.4	1.8	1.0	
Air traffic (%YoY)	24.7	22.8	18.4	10.8	9.0	8.3	4.6	4.8	3.7	2.4	4.4	10.5	
Foreign tourist arrivals (%YoY)	13.6	22.6	17.5	19.8	16.8	7.8	10.4	15.8	8.0	7.7	0.3		
<b>Freight</b>													
Major port traffic (%YoY)	4.3	4.4	0.3	13.8	17.0	0.7	3.2	2.4	3.6	1.3	3.7	6.8	
Rail freight traffic (%YoY)	1.5	6.4	6.7	8.5	4.3	6.4	6.4	10.1	8.6	1.4	3.7	10.1	
E-way bills generated (%YoY)	16.4	19.5	9.5	30.5	8.5	13.2	16.4	18.9	13.9	14.5	17.0	16.3	
<b>Foreign Trade</b>													
Export growth (%YoY)	(10.0)	3.5	(2.8)	5.9	(3.2)	0.8	3.1	11.8	(0.7)	1.1	9.1	2.6	
Import growth (%YoY)	(16.1)	1.1	(14.0)	9.6	(4.3)	(4.8)	1.0	12.2	(6.0)	10.3	7.7	5.0	
Non-oil, non-gold imports (%YoY)	(10.9)	0.2	(13.3)	5.8	(3.4)	(1.0)	(0.9)	8.8	(2.7)	0.5	1.1	5.9	
Capital goods imports (%YoY)	9.7	21.8	3.0	17.2	4.0	2.0	(8.5)	1.1	5.7	(1.5)	0.7	12.9	
<b>Fiscal</b>													
Central Government expenditure (%YoY)	84.6	10.5	3.2	(14.0)	(13.8)	7.1	(14.0)	20.4	(0.6)	39.3	(37.9)	(18.4)	
Indirect tax (%YoY)	8.8	12.3	4.4	(14.3)	11.5	3.1	9.8	12.7	28.5	19.8	2.5	4.8	
GST collections (Rs.bn)	1651.1	1590.7	1627.1	1720.0	1679.3	1648.8	1721.3	1683.4	1780.0	2102.7	1730.0	1740.0	1820.0
<b>Inflation</b>													
CPI (%YoY)	7.46	6.80	5.02	4.88	5.58	5.75	5.13	5.07	4.85	4.83	4.75	5.08	
Core CPI (%YoY)	4.94	4.79	4.52	4.26	4.11	3.89	3.59	3.34	3.25	3.23	3.12	3.14	
WPI (%YoY)	-1.23	-0.46	-0.07	-0.26	0.39	0.86	0.27	0.20	0.53	1.26	2.61	3.36	
<b>Negative ( + )</b>	13	11	13	11	18	17	13	11	14	18	15	13	1
<b>Positive ( + )</b>	37	39	37	39	32	33	37	39	36	32	35	28	3

Industry credit growth softened to 7.7% y/y in June-2024 vs 8.9% y/y in May-2024. The slowdown in industry credit was largely driven by micro and small industries.

India's 10-year benchmark yield continued to hold well aided by softening US treasury yields, decline in crude oil prices and a prudent union budget.

Cement production saw some recovery in June-2024 after posting contraction for the previous two months.

PMI manufacturing declined marginally to 58.1 in July-2024, showing a marginal slowdown in the pace of expansion in July-24. The rate of inflation picked up to the fastest in 11 years.

Source: Baroda BNP Paribas AMC, RBI, Central Statistical Organisation, Government of India, Bloomberg, Nirmal Bang Institutional Equities Research, Livemint.com, PIB, MOSPI, SIAM, Office of Economic Advisor.

The data mentioned above is as per their date of release and availability as on August 05, 2024.

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

# Baroda BNP Paribas Large Cap Fund

(An Open ended Equity Scheme predominantly investing in large cap stocks)

This product is suitable for investors who are seeking\*:

- ▶ Wealth Creation in long term.
- ▶ Investments in diversified and actively managed portfolio of equity and equity related securities with bias to large cap companies.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 100 TRI): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities by predominantly investing in large market capitalization companies. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 228.4089
Regular Plan - IDCW Option	: ₹ 26.6923
Direct Plan - Growth Option	: ₹ 260.4791
Direct Plan - IDCW Option	: ₹ 31.7086

### Benchmark Index (Tier 1)

Nifty 100 TRI

### Date of Allotment

September 23, 2004

Monthly AUM## As on July 31, 2024	: ₹ 2,216.19 Crores
AUM## As on July 31, 2024	: ₹ 2,284.71 Crores

### Fund Manager <sup>†</sup>

Fund Manager	Managing fund since	Experience
Jitendra Sriram	16-Jun-22	26 years

### Load Structure

(w.e.f. January 17, 2024)

Entry Load : Not Applicable

Exit Load: • If units of the Scheme are redeemed or switched out within 30 days of the date of allotment - 1% of the applicable Net Asset Value (NAV) • If units of the Scheme are redeemed or switched out after 30 days of allotment - Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.03
TER - Direct Plan (%)	: 0.85
Portfolio Turnover Ratio	: 0.57
Standard Deviation**	: 12.18%
Beta***	: 0.89
Sharpe Ratio***	: 1.19
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

Portfolio RoE (%)	: 18.68
EPS Growth (%)	: 24.59
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

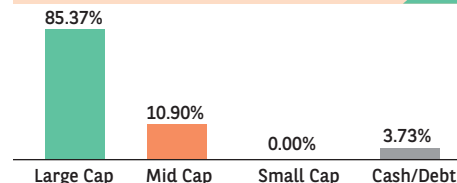
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.43%</b>
Bharat Electronics Limited	1.43%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.32%</b>
Escorts Kubota Limited	1.32%
<b>AUTO COMPONENTS</b>	<b>2.07%</b>
Bosch Limited	2.07%
Automobiles	6.65%
Hero MotoCorp Limited	1.62%
Maruti Suzuki India Limited	1.55%
Tata Motors Limited	3.48%
<b>BANKS</b>	<b>17.88%</b>
HDFC Bank Limited	5.94%
ICICI Bank Limited	6.37%
IndusInd Bank Limited	0.90%
Kotak Mahindra Bank Limited	1.85%
Punjab National Bank	1.27%
State Bank of India	1.55%
<b>BEVERAGES</b>	<b>1.39%</b>
United Spirits Limited	1.39%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.18%</b>
Ambuja Cements Limited	0.94%
Grasim Industries Limited	1.12%
UltraTech Cement Limited	1.12%
<b>CONSTRUCTION</b>	<b>4.66%</b>
Larsen & Toubro Limited	4.66%
<b>CONSUMABLE FUELS</b>	<b>1.38%</b>
Coal India Limited	1.38%
<b>DIVERSIFIED FMCG</b>	<b>4.69%</b>
Hindustan Unilever Limited	1.28%
ITC Limited	3.41%
<b>ELECTRICAL EQUIPMENT</b>	<b>3.98%</b>
Bharat Heavy Electricals Limited	1.24%
Hitachi Energy India Limited	2.74%
<b>FERROUS METALS</b>	<b>0.98%</b>
Tata Steel Limited	0.98%
<b>FINANCE</b>	<b>2.87%</b>
Bajaj Finance Limited	0.94%
Cholamandalam Investment and Finance Company Ltd	1.00%
Jio Financial Services Limited	0.93%
<b>FOOD PRODUCTS</b>	<b>0.87%</b>
Nestle India Limited	0.87%
<b>GAS</b>	<b>1.23%</b>
GAIL (India) Limited	1.23%
<b>INDUSTRIAL MANUFACTURING</b>	<b>1.20%</b>
Honeywell Automation India Limited	1.20%
<b>INSURANCE</b>	<b>3.06%</b>
ICICI Lombard General Insurance Company Limited	1.03%
ICICI Prudential Life Insurance Company Limited	1.13%
SBI Life Insurance Company Limited	0.90%
<b>IT - SOFTWARE</b>	<b>8.56%</b>
HCL Technologies Limited	1.49%
Infosys Limited	2.94%
Tata Consultancy Services Limited	4.13%
<b>LEISURE SERVICES</b>	<b>1.78%</b>
Indian Railway Catering And Tourism Corporation Limited	0.82%
The Indian Hotels Company Limited	0.96%
<b>OIL</b>	<b>1.71%</b>
Oil India Limited	1.71%
<b>PETROLEUM PRODUCTS</b>	<b>7.07%</b>
Bharat Petroleum Corporation Limited	0.99%
Reliance Industries Limited	6.08%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.14%</b>
Cipla Limited	1.03%
Divi's Laboratories Limited	1.49%
Dr. Reddy's Laboratories Limited	0.93%
Sun Pharmaceutical Industries Limited	1.69%
<b>POWER</b>	<b>4.05%</b>
NHPC Limited	1.45%
NTPC Limited	1.64%
Power Grid Corporation of India Limited	0.96%

### EQUITY HOLDINGS

EQUITY HOLDINGS	% of Net Assets
<b>RETAILING</b>	<b>5.31%</b>
Avenue Supermarts Limited	0.97%
✓ Trent Limited	2.53%
Zomato Limited	1.81%
<b>TELECOM - SERVICES</b>	<b>2.35%</b>
Bharti Airtel Limited	2.35%
<b>FUTURES LONG POSITION</b>	<b>1.01%</b>
Oil & Natural Gas Corporation Limited	1.01%
<b>EQUITY LESS THAN 0.75% EXPOSURE</b>	<b>0.43%</b>
Adani Ports and Special Economic Zone Limited	0.43%
<b>Total Equity Holdings</b>	<b>96.25%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating % of Net Assets</b>
<b>TREASURY BILL</b>	<b>1.04%</b>
364 Days Tbill (MD 05/12/2024)	Sovereign 0.51%
182 Days Tbill (MD 26/09/2024)	Sovereign 0.32%
364 Days Tbill (MD 13/02/2025)	Sovereign 0.21%
<b>Total Fixed Income Holdings</b>	<b>1.04%</b>
TREPS, Cash & Other Net Current Assets	2.71%
<b>GRAND TOTAL</b>	<b>100.00%</b>

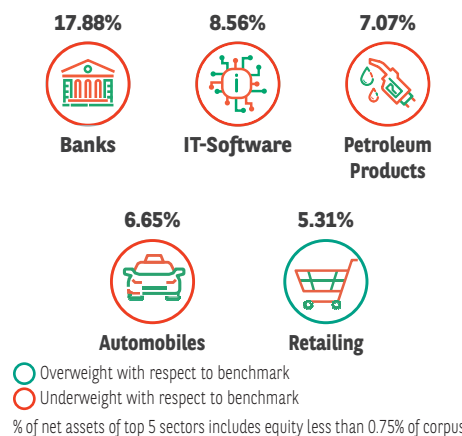
Investment in Top 10 scrips constitutes 42.28% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

<sup>†</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 55.



# Baroda BNP Paribas Large & Mid Cap Fund

(An Open ended Equity Scheme investing in both large cap and mid cap stocks)

This product is suitable for investors who are seeking\*:

- Capital appreciation over long term.
- Investment predominantly in equity and equity related instruments of large and midcap stocks.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (BSE 250 Large Midcap TRI): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid cap stocks. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 27.3706
Regular Plan - IDCW Option	: ₹ 21.6405
Direct Plan - Growth Option	: ₹ 29.0455
Direct Plan - IDCW Option	: ₹ 24.4124

### Benchmark Index (Tier 1)

BSE 250 Large & Mid Cap TRI

### Date of Allotment

September 04, 2020

Monthly AAUM## As on July 31, 2024	: ₹ 1,338.42 Crores
AAUM## As on July 31, 2024	: ₹ 1,374.82 Crores

### Fund Manager <sup>†</sup>

Fund Manager	Managing fund since	Experience
Sanjay Chawla	04-Sep-20	33 years

### Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 365 days** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% of the allotment: 1% **After 365 days** - Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.14
TER - Direct Plan (%)	: 0.88
Portfolio Turnover Ratio	: 0.95
Standard Deviation*	: 14.16%
Beta*	: 0.99
Sharpe Ratio*	: 1.17
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

Portfolio RoE (%)	: 19.44
EPS Growth (%)	: 28.29

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

<sup>†</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 55.

## PORTFOLIO (✓ Top 10 Holdings)

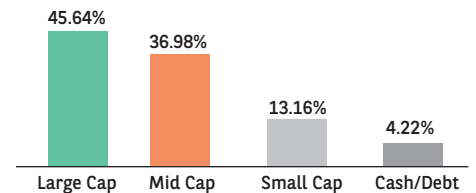
EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.21%</b>
Escorts Kubota Limited	1.21%
<b>AUTO COMPONENTS</b>	<b>2.68%</b>
Motherson Sumi Wiring India Limited	1.07%
ZF Commercial Vehicle Control Systems India Limited	1.61%
<b>AUTOMOBILES</b>	<b>2.10%</b>
Tata Motors Limited	2.10%
<b>BANKS</b>	<b>14.18%</b>
Axis Bank Limited	1.61%
Bank of Baroda	1.66%
Canara Bank	1.56%
✓ HDFC Bank Limited	4.11%
ICICI Bank Limited	1.99%
The Federal Bank Limited	1.90%
The Jammu & Kashmir Bank Limited	1.35%
<b>CAPITAL MARKETS</b>	<b>2.47%</b>
✓ Computer Age Management Services Limited	2.47%
<b>CONSTRUCTION</b>	<b>2.91%</b>
✓ Larsen & Toubro Limited	2.91%
<b>CONSUMER DURABLES</b>	<b>3.77%</b>
✓ Dixon Technologies (India) Limited	2.64%
Titan Company Limited	1.13%
<b>ELECTRICAL EQUIPMENT</b>	<b>1.72%</b>
ABB India Limited	1.72%
<b>FERROUS METALS</b>	<b>3.25%</b>
Jindal Stainless Limited	1.99%
Jindal Steel & Power Limited	1.26%
<b>FINANCE</b>	<b>4.64%</b>
Cholamandalam Investment and Finance Company Ltd	1.13%
CRISIL Limited	1.75%
PNB Housing Finance Limited	1.76%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.38%</b>
✓ PB Fintech Limited	2.38%
<b>FOOD PRODUCTS</b>	<b>2.78%</b>
Hatsun Agro Product Limited	0.99%
Nestle India Limited	1.79%
<b>HEALTHCARE SERVICES</b>	<b>0.99%</b>
Jupiter Life Line Hospitals Limited	0.99%
Industrial Manufacturing	1.45%
Kaynes Technology India Limited	1.45%
<b>INDUSTRIAL PRODUCTS</b>	<b>1.06%</b>
Cummins India Limited	1.06%
<b>INSURANCE</b>	<b>1.42%</b>
Max Financial Services Limited	1.42%
<b>IT - SOFTWARE</b>	<b>9.88%</b>
✓ Infosys Limited	4.08%
KPIT Technologies Limited	1.47%
Mphasis Limited	2.10%
Tata Consultancy Services Limited	2.23%
<b>LEISURE SERVICES</b>	<b>3.21%</b>
Indian Railway Catering And Tourism Corporation Limited	1.80%
The Indian Hotels Company Limited	1.41%
<b>OIL</b>	<b>2.31%</b>
✓ Oil India Limited	2.31%
<b>PERSONAL PRODUCTS</b>	<b>3.04%</b>
Colgate Palmolive (India) Limited	1.99%
Godrej Consumer Products Limited	1.05%
<b>PETROLEUM PRODUCTS</b>	<b>2.74%</b>
✓ Reliance Industries Limited	2.74%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.27%</b>
✓ Ajanta Pharma Limited	2.65%
Alkem Laboratories Limited	2.12%
Concord Biotech Limited	2.25%
Divi's Laboratories Limited	1.25%

EQUITY HOLDINGS	% of Net Assets
<b>POWER</b>	<b>4.93%</b>
✓ NHPC Limited	2.90%
Power Grid Corporation of India Limited	2.03%
<b>REALTY</b>	<b>1.96%</b>
The Phoenix Mills Limited	1.96%
<b>RETAILING</b>	<b>5.02%</b>
Avenue Supermarts Limited	1.44%
Trent Limited	1.91%
Zomato Limited	1.67%
<b>TELECOM - SERVICES</b>	<b>3.41%</b>
Bharti Airtel Limited	1.36%
Indus Towers Limited	2.05%
<b>TEXTILES &amp; APPARELS</b>	<b>1.90%</b>
K.P.R. Mill Limited	1.90%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.07%</b>
FSN E-Commerce Ventures Limited	0.07%
<b>Total Equity Holdings</b>	<b>95.75%</b>

FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	4.25%
<b>GRAND TOTAL</b>	<b>100.00%</b>

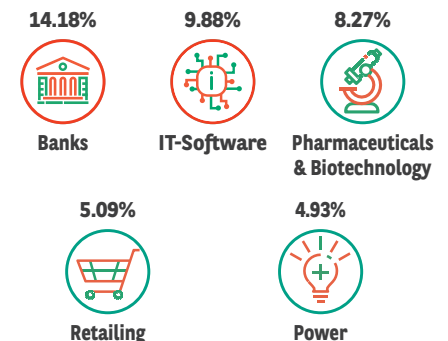
Investment in Top 10 scrips constitutes 29.19% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Mid Cap Fund

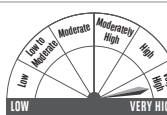
(An Open ended Equity Scheme predominantly investing in mid cap stocks)

This product is suitable for investors who are seeking\*:

- ▶ Wealth Creation in long term.
- ▶ Investments in companies in mid capitalization segment.

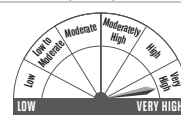
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the Scheme seeks to generate long-term capital appreciation by investing primarily in companies with high growth opportunities in the mid capitalization segment. The fund will emphasize on companies that appear to offer opportunities for longterm growth and will be inclined towards companies that are driven by dynamic style of management and entrepreneurial flair. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 103.4022
Regular Plan - IDCW Option	: ₹ 64.4892
Direct Plan - Growth Option	: ₹ 121.3673
Direct Plan - IDCW Option	: ₹ 80.3819

### Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

### Date of Allotment

May 02, 2006

Monthly AAUM## As on July 31, 2024	: ₹ 2,138.49 Crores
AAUM## As on July 31, 2024	: ₹ 2,173.97 Crores

### Fund Manager <sup>†</sup>

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

### Load Structure

Entry Load : Not Applicable

Exit Load: **Within 12 months** • Redeemed or switched out upto 10% of the allotment: Nil • Redeemed or switched out more than 10% from the date of allotment : 1%

After 12 months - Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.99
TER - Direct Plan (%)	: 0.54
Portfolio Turnover Ratio	: 0.74
Standard Deviation***	: 12.63%
Beta***	: 0.79
Sharpe Ratio***	: 1.29
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

Portfolio RoE (%)	: 17.34
EPS Growth (%)	: 41.39
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.13%</b>
Hindustan Aeronautics Limited	1.13%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>2.58%</b>
Ashok Leyland Limited	1.24%
Escorts Kubota Limited	1.34%
<b>AUTO COMPONENTS</b>	<b>8.48%</b>
Bharat Forge Limited	1.28%
Bosch Limited	1.05%
Exide Industries Limited	1.56%
Jtekt India Limited	1.20%
Schaeffler India Limited	1.57%
ZF Commercial Vehicle Control Systems India Limited	1.82%
<b>AUTOMOBILES</b>	<b>2.10%</b>
✓ TVS Motor Company Limited	2.10%
<b>BANKS</b>	<b>5.42%</b>
✓ Indian Bank	2.24%
RBL Bank Limited	1.51%
The Federal Bank Limited	1.67%
<b>BEVERAGES</b>	<b>1.02%</b>
United Breweries Limited	1.02%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.40%</b>
JK Lakshmi Cement Limited	1.31%
The India Cements Limited	1.09%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>1.14%</b>
Deepak Nitrite Limited	1.14%
<b>CONSUMER DURABLES</b>	<b>4.32%</b>
Dixon Technologies (India) Limited	1.81%
Metro Brands Limited	1.31%
Volta Limited	1.20%
<b>DIVERSIFIED</b>	<b>1.03%</b>
3M India Limited	1.03%
<b>ELECTRICAL EQUIPMENT</b>	<b>6.55%</b>
Bharat Heavy Electricals Limited	0.87%
✓ Hitachi Energy India Limited	3.11%
Thermax Limited	2.57%
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>2.06%</b>
✓ Coromandel International Limited	2.06%
<b>FINANCE</b>	<b>9.86%</b>
CRISIL Limited	1.01%
Indian Renewable Energy Development Agency Limited	1.33%
LIC Housing Finance Limited	1.91%
Mahindra & Mahindra Financial Services Limited	0.98%
Poonawalla Fincorp Limited	1.70%
Shriram Finance Limited	1.08%
Sundaram Finance Limited	1.85%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>3.34%</b>
✓ PB Fintech Limited	3.34%
<b>FOOD PRODUCTS</b>	<b>1.08%</b>
Hatsun Agro Product Limited	1.08%
<b>GAS</b>	<b>1.10%</b>
Petronet LNG Limited	1.10%
<b>INDUSTRIAL PRODUCTS</b>	<b>4.37%</b>
AIA Engineering Limited	1.59%
Ratnamani Metals & Tubes Limited	1.67%
Supreme Industries Limited	1.11%
<b>INSURANCE</b>	<b>2.57%</b>
ICICI Lombard General Insurance Company Limited	1.11%
ICICI Prudential Life Insurance Company Limited	1.46%
<b>IT - SERVICES</b>	<b>0.99%</b>
Tata Technologies Ltd	0.99%
<b>IT - SOFTWARE</b>	<b>5.74%</b>
✓ KPIT Technologies Limited	2.80%
Oracle Financial Services Software Limited	1.27%
Persistent Systems Limited	1.67%
<b>LEISURE SERVICES</b>	<b>3.44%</b>
Indian Railway Catering And Tourism Corporation Limited	1.00%
Jubilant Foodworks Limited	0.96%
The Indian Hotels Company Limited	1.48%
<b>NON - FERROUS METALS</b>	<b>1.97%</b>
National Aluminium Company Limited	1.97%
<b>PERSONAL PRODUCTS</b>	<b>1.44%</b>
Procter & Gamble Hygiene and Health Care Limited	1.44%

### EQUITY HOLDINGS

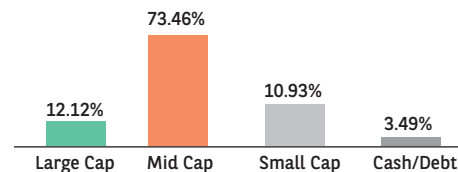
EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>10.27%</b>
Abbott India Limited	1.70%
Alkem Laboratories Limited	1.16%
GlaxoSmithKline Pharmaceuticals Limited	1.57%
IPCA Laboratories Limited	1.50%
JB Chemicals & Pharmaceuticals Limited	1.15%
Lupin Limited	1.76%
Zydus Lifesciences Limited	1.43%
<b>REALTY</b>	<b>2.48%</b>
✓ The Phoenix Mills Limited	2.48%
<b>RETAILING</b>	<b>4.46%</b>
✓ Trent Limited	3.09%
Zomato Limited	1.37%
<b>TELECOM - SERVICES</b>	<b>2.19%</b>
✓ Indus Towers Limited	2.19%
<b>TRANSPORT SERVICES</b>	<b>1.08%</b>
Container Corporation of India Limited	1.08%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.93%</b>
<b>Total Equity Holdings</b>	<b>96.54%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.92%</b>
182 Days Tbill (MD 26/09/2024)	Sovereign	0.46%
364 Days Tbill (MD 19/09/2024)	Sovereign	0.46%
<b>Total Fixed Income Holdings</b>		<b>0.92%</b>
TREPS, Cash & Other Net		2.54%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

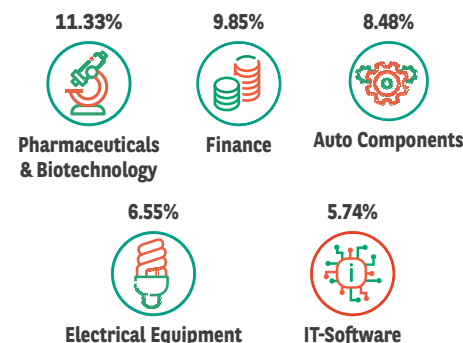
Investment in Top 10 scripts constitutes 25.98% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark  
○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

††† Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

\* refer page no. 59

For Distribution History kindly refer page no. 55.

# Baroda BNP Paribas Small Cap Fund

(An open-ended equity scheme predominantly investing in small cap)

This product is suitable for investors who are seeking\*:

- Long term capital growth
- Investment in equity & equity related securities predominantly in small cap Stocks

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

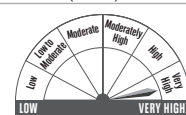
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Small Cap 250 TR Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 14.0747
Regular Plan - IDCW Option	: ₹ 14.0747
Direct Plan - Growth Option	: ₹ 14.2623
Direct Plan - IDCW Option	: ₹ 14.2623

### Benchmark Index (Tier 1)

Nifty Small Cap 250 TR Index

### Date of Allotment

October 30, 2023

Monthly AAUM## As on July 31, 2024	: ₹ 1,506.89 Crores
AUM## As on July 31, 2024	: ₹ 1,545.22 Crores

### Fund Manager <sup>¶</sup>

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	30-Oct-23	24 years

### Load Structure

Entry Load : Not Applicable

Exit Load: 1. If units of the scheme are redeemed or switched out up to 10% of the units (the limit) within 1 year from the date of allotment - Nil. 2. If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. 3. If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil.

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

### Expense Ratio & Quantitative Data\* <sup>†</sup>

TER - Regular Plan (%)	: 2.05
TER - Direct Plan (%)	: 0.50
Portfolio Turnover Ratio	: 0.56

### Key Statistics

Portfolio RoE (%)	: 15.5
EPS Growth (%)	: 30.48

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

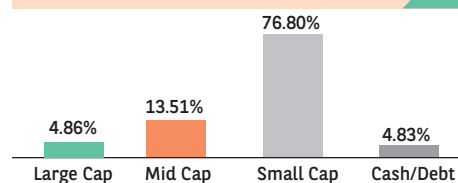
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.12%</b>
Hindustan Aeronautics Limited	1.12%
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>1.24%</b>
Balrampur Chini Mills Limited	1.24%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>2.36%</b>
✓ BEML Limited	2.36%
<b>AUTO COMPONENTS</b>	<b>5.98%</b>
Amara Raja Energy & Mobility Ltd	1.05%
Exide Industries Limited	1.27%
✓ Jtek India Limited	2.66%
ZF Commercial Vehicle Control Systems India Limited	1.00%
<b>BANKS</b>	<b>6.55%</b>
City Union Bank Limited	0.78%
Karur Vysya Bank Limited	1.79%
Punjab National Bank	1.04%
RBL Bank Limited	1.52%
The Jammu & Kashmir Bank Limited	1.42%
<b>CAPITAL MARKETS</b>	<b>8.58%</b>
Central Depository Services (India) Limited	1.62%
Computer Age Management Services Limited	1.19%
ICICI Securities Limited	2.00%
ICRA Limited	0.94%
✓ KFin Technologies Limited	2.83%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.96%</b>
Birla Corporation Limited	1.78%
JK Lakshmi Cement Limited	1.00%
The India Cements Limited	1.18%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>4.28%</b>
Aarti Industries Limited	2.06%
✓ BASF India Limited	2.22%
<b>COMMERCIAL SERVICES &amp; SUPPLIES</b>	<b>2.98%</b>
eClerx Services Limited	0.93%
TeamLease Services Limited	2.05%
<b>CONSTRUCTION</b>	<b>3.28%</b>
KEC International Limited	1.80%
Larsen & Toubro Limited	1.48%
<b>CONSUMER DURABLES</b>	<b>5.51%</b>
Blue Star Limited	1.33%
Crompton Greaves Consumer Electricals Limited	1.05%
✓ V-Guard Industries Limited	2.16%
Whirlpool of India Limited	0.97%
<b>ELECTRICAL EQUIPMENT</b>	<b>5.43%</b>
Bharat Heavy Electricals Limited	1.22%
GE T&D India Limited	1.36%
✓ Hitachi Energy India Limited	2.85%
<b>FINANCE</b>	<b>7.59%</b>
Can Fin Homes Limited	1.92%
IDFC Limited	1.82%
India Shelter Finance Corporation Limited	1.12%
Indian Renewable Energy Development Agency Limited	1.36%
Mas Financial Services Limited	1.37%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.76%</b>
Protean eGov Technologies Limited	1.76%
<b>FOOD PRODUCTS</b>	<b>1.85%</b>
Mrs. Bectors Food Specialities Limited	1.09%
Zydus Wellness Limited	0.76%
<b>GAS</b>	<b>3.27%</b>
✓ Mahanagar Gas Limited	3.27%
<b>HOUSEHOLD PRODUCTS</b>	<b>1.36%</b>
Jyothy Labs Limited	1.36%
<b>INDUSTRIAL MANUFACTURING</b>	<b>1.48%</b>
Jyoti CNC Automation Ltd	1.48%
<b>INDUSTRIAL PRODUCTS</b>	<b>4.43%</b>
Elgi Equipments Limited	0.94%
Ingersoll Rand (India) Limited	1.00%
✓ KSB Limited	2.49%
<b>IT - SERVICES</b>	<b>2.66%</b>
Affle (India) Limited	1.37%
Tata Technologies Ltd	1.29%
<b>LEISURE SERVICES</b>	<b>2.20%</b>
Jubilant Foodworks Limited	1.03%
Lemon Tree Hotels Limited	1.17%

EQUITY HOLDINGS	% of Net Assets
<b>NON - FERROUS METALS</b>	<b>1.26%</b>
National Aluminium Company Limited	1.26%
<b>PAPER, FOREST &amp; JUTE PRODUCTS</b>	<b>1.51%</b>
Century Textiles & Industries Limited	1.51%
<b>PETROLEUM PRODUCTS</b>	<b>1.17%</b>
Gulf Oil Lubricants India Limited	1.17%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.98%</b>
✓ Alembic Pharmaceuticals Limited	2.47%
JB Chemicals & Pharmaceuticals Limited	1.23%
Sanofi India Limited	1.28%
<b>POWER</b>	<b>2.11%</b>
✓ SJVN Limited	2.11%
<b>REALTY</b>	<b>1.22%</b>
Brigade Enterprises Limited	1.22%
<b>TEXTILES &amp; APPARELS</b>	<b>2.03%</b>
Vardhman Textiles Limited	2.03%
<b>TRANSPORT SERVICES</b>	<b>1.26%</b>
The Great Eastern Shipping Company Limited	1.26%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.74%</b>
Firstsource Solutions Limited	0.44%
Sanofi Consumer Healthcare India Limited	0.66%
Westlife Foodworld Limited	0.64%
<b>Total Equity Holdings</b>	<b>95.15%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.96%</b>
182 Days Tbill (MD 26/09/2024)	Sovereign	0.96%
<b>Total Fixed Income Holdings</b>		<b>0.96%</b>
TREPS, Cash & Other Net		3.89%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

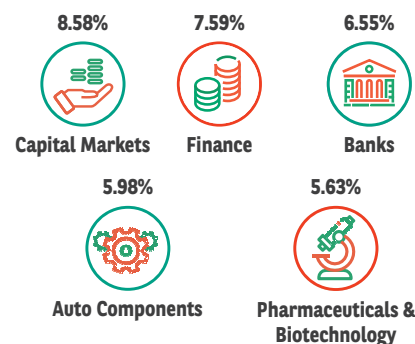
Investment in Top 10 scrips constitutes 25.42% of the portfolio

### MARKET CAPITALIZATION (% of Net Assets)



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

### SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

¶ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since October 30, 2023)

\* refer page no. 59

The scheme currently does not have Distribution History.



# Baroda BNP Paribas Flexi Cap Fund

(An Open ended dynamic equity scheme investing across large cap, mid cap, small cap companies)

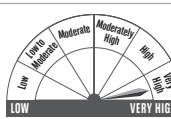
This product is suitable for investors who are seeking\*:

- ▶ Wealth creation in long term.
- ▶ Investment in equity and equity related securities across market capitalizations

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

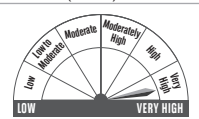
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 Total Return Index (TRI)): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long term capital appreciation by investing in a dynamic mix of equity and equity related instruments across market capitalizations. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 15.7741
Regular Plan - IDCW Option	: ₹ 15.7741
Direct Plan - Growth Option	: ₹ 16.2557
Direct Plan - IDCW Option	: ₹ 16.2557

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index

### Date of Allotment

August 17, 2022

Monthly AUM## As on July 31, 2024	: ₹ 1,353.45 Crores
AUM## As on July 31, 2024	: ₹ 1,369.11 Crores

### Fund Manager <sup>µ</sup>

Fund Manager	Managing fund since	Experience
Sanjay Chawla	17-Aug-22	33 years

### Load Structure

Entry Load : Not Applicable

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.15
TER - Direct Plan (%)	: 0.93
Portfolio Turnover Ratio	: 0.82

### Key Statistics

Portfolio RoE (%)	: 18.84
EPS Growth (%)	: 34.15

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.08%</b>
Hindustan Aeronautics Limited	1.08%
<b>AUTO COMPONENTS</b>	<b>3.20%</b>
Bosch Limited	2.04%
ZF Commercial Vehicle Control Systems India Limited	1.16%
<b>AUTOMOBILES</b>	<b>3.17%</b>
✓ Tata Motors Limited	3.17%
<b>BANKS</b>	<b>15.68%</b>
Axis Bank Limited	1.62%
Bank of Baroda	1.85%
✓ HDFC Bank Limited	4.13%
✓ ICICI Bank Limited	3.55%
Indian Bank	1.22%
RBL Bank Limited	1.03%
The Federal Bank Limited	2.28%
<b>CAPITAL MARKETS</b>	<b>1.17%</b>
Angel One Limited	1.17%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.38%</b>
Linde India Limited	2.38%
<b>CONSTRUCTION</b>	<b>3.48%</b>
✓ Larsen & Toubro Limited	3.48%
<b>CONSUMER DURABLES</b>	<b>1.26%</b>
Titan Company Limited	1.26%
<b>ELECTRICAL EQUIPMENT</b>	<b>4.12%</b>
Bharat Heavy Electricals Limited	1.15%
✓ Hitachi Energy India Limited	2.97%
<b>FERROUS METALS</b>	<b>3.96%</b>
Jindal Stainless Limited	2.16%
Jindal Steel & Power Limited	1.80%
<b>FINANCE</b>	<b>6.30%</b>
Cholamandalam Investment and Finance Company Ltd	1.76%
Indian Railway Finance Corporation Limited	0.99%
PNB Housing Finance Limited	1.82%
Power Finance Corporation Limited	1.73%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.86%</b>
PB Fintech Limited	1.86%
<b>FOOD PRODUCTS</b>	<b>2.89%</b>
Mrs. Bectors Food Specialities Limited	1.28%
Nestle India Limited	1.61%
<b>HEALTHCARE SERVICES</b>	<b>2.24%</b>
Indegene Limited	0.86%
Max Healthcare Institute Limited	1.38%
<b>INDUSTRIAL MANUFACTURING</b>	<b>2.60%</b>
✓ Kaynes Technology India Limited	2.60%
<b>INDUSTRIAL PRODUCTS</b>	<b>2.63%</b>
Cummins India Limited	1.07%
Ratnamani Metals & Tubes Limited	1.56%
<b>IT - SOFTWARE</b>	<b>5.97%</b>
✓ Infosys Limited	3.41%
Tata Consultancy Services Limited	2.56%
<b>OIL</b>	<b>2.21%</b>
Oil India Limited	2.21%
<b>PERSONAL PRODUCTS</b>	<b>1.05%</b>
Godrej Consumer Products Limited	1.05%
<b>PETROLEUM PRODUCTS</b>	<b>2.97%</b>
✓ Reliance Industries Limited	2.97%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.24%</b>
Ajanta Pharma Limited	2.54%
Alembic Pharmaceuticals Limited	1.38%
Sun Pharmaceutical Industries Limited	1.32%
<b>POWER</b>	<b>4.64%</b>
✓ NTPC Limited	2.73%
Power Grid Corporation of India Limited	1.91%

### EQUITY HOLDINGS

EQUITY HOLDINGS	% of Net Assets
<b>REALTY</b>	<b>3.30%</b>
Mahindra Lifespace Developers Limited	1.33%
The Phoenix Mills Limited	1.97%
<b>RETAILING</b>	<b>4.94%</b>
FSN E-Commerce Ventures Limited	1.41%
Trent Limited	1.60%
Zomato Limited	1.93%
<b>TELECOM - SERVICES</b>	<b>4.74%</b>
✓ Bharti Airtel Limited	3.00%
Indus Towers Limited	1.74%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>2.23%</b>
GMR Airports Infrastructure Limited	2.23%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.65%</b>
Radico Khaitan Limited	0.65%
<b>Total Equity Holdings</b>	<b>95.96%</b>

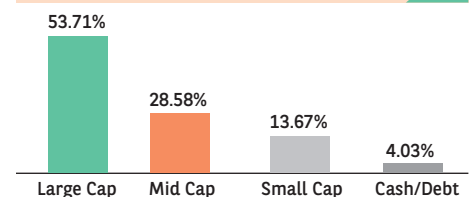
### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	4.04%

**GRAND TOTAL** **100.00%**

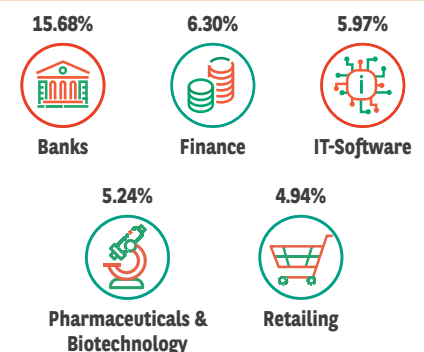
Investment in Top 10 scrips constitutes 32.01% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark  
○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>µ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

The scheme currently does not have Distribution History.

# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 Multicap 50:25:25 TRI): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 286.3639
Regular Plan - IDCW Option	: ₹ 59.9046
Direct Plan - Growth Option	: ₹ 318.1102
Direct Plan - IDCW Option	: ₹ 62.9550

### Benchmark Index (Tier 1)

Nifty 500 Multicap 50:25:25 TRI

### Date of Allotment

September 12, 2003

Monthly AUM## As on July 31, 2024	: ₹ 2,650.34 Crores
AUM## As on July 31, 2024	: ₹ 2,689.72 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Sanjay Chawla	01-Nov-15	33 years
Sandeep Jain	14-Mar-22	16 years

### Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: upto 12 month: 1% after 12 month: NIL

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.01
TER - Direct Plan (%)	: 1.01
Portfolio Turnover Ratio	: 1.25
Standard Deviation***	: 13.51%
Beta**	: 0.92
Sharpe Ratio***	: 1.17

Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.

### Key Statistics

Portfolio RoE (%)	: 18.03
EPS Growth (%)	: 32.21

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.

## PORTFOLIO (✓ Top 10 Holdings)

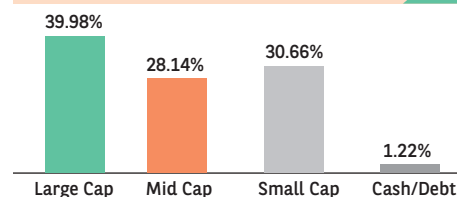
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.70%</b>
Bharat Electronics Limited	1.70%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.24%</b>
Ashok Leyland Limited	1.24%
<b>AUTO COMPONENTS</b>	<b>4.12%</b>
Amara Raja Energy & Mobility Ltd	1.51%
Bosch Limited	1.56%
ZF Commercial Vehicle Control Systems India Limited	1.05%
<b>AUTOMOBILES</b>	<b>2.05%</b>
✓ TVS Motor Company Limited	2.05%
<b>BANKS</b>	<b>11.62%</b>
✓ HDFC Bank Limited	3.00%
✓ ICICI Bank Limited	3.61%
Indian Bank	2.05%
RBL Bank Limited	1.34%
State Bank of India	1.62%
<b>BEVERAGES</b>	<b>1.24%</b>
Radico Khaitan Limited	1.24%
<b>CAPITAL MARKETS</b>	<b>3.86%</b>
360 One WAM Limited	1.73%
Angel One Limited	0.95%
Computer Age Management Services Limited	1.18%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.32%</b>
Linde India Limited	1.77%
Navin Fluorine International Limited	1.55%
<b>COMMERCIAL SERVICES &amp; SUPPLIES</b>	<b>2.03%</b>
Firstsource Solutions Limited	2.03%
<b>CONSTRUCTION</b>	<b>2.04%</b>
Larsen & Toubro Limited	2.04%
<b>CONSUMER DURABLES</b>	<b>1.53%</b>
Dixon Technologies (India) Limited	1.53%
<b>ELECTRICAL EQUIPMENT</b>	<b>4.82%</b>
Bharat Heavy Electricals Limited	1.52%
CG Power and Industrial Solutions Limited	1.36%
Hitachi Energy India Limited	1.94%
<b>FERROUS METALS</b>	<b>1.46%</b>
Jindal Stainless Limited	1.46%
<b>FINANCE</b>	<b>2.98%</b>
PNB Housing Finance Limited	1.53%
Power Finance Corporation Limited	1.45%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.84%</b>
PB Fintech Limited	1.49%
Protean eGov Technologies Limited	1.35%
<b>FOOD PRODUCTS</b>	<b>1.98%</b>
Mrs. Bectors Food Specialities Limited	1.98%
<b>HEALTHCARE SERVICES</b>	<b>1.08%</b>
Rainbow Childrens Medicare Limited	1.08%
<b>HOUSEHOLD PRODUCTS</b>	<b>1.17%</b>
Jyothy Labs Limited	1.17%
<b>INDUSTRIAL MANUFACTURING</b>	<b>4.26%</b>
✓ Jyoti CNC Automation Ltd	2.46%
Tega Industries Limited	1.80%
<b>INDUSTRIAL PRODUCTS</b>	<b>2.87%</b>
KEI Industries Limited	1.46%
Ratnamani Metals & Tubes Limited	1.41%
<b>INSURANCE</b>	<b>3.54%</b>
ICICI Lombard General Insurance Company Limited	1.68%
Max Financial Services Limited	1.86%
<b>IT - SERVICES</b>	<b>1.39%</b>
Tata Technologies Ltd	1.39%
<b>IT - SOFTWARE</b>	<b>6.12%</b>
✓ Infosys Limited	2.22%
✓ Oracle Financial Services Software Limited	2.05%
Tata Consultancy Services Limited	1.85%
<b>LEISURE SERVICES</b>	<b>2.09%</b>
Juniper Hotels Limited	1.15%
Westlife Foodworld Limited	0.94%
<b>NON - FERROUS METALS</b>	<b>1.23%</b>
National Aluminium Company Limited	1.23%
<b>PERSONAL PRODUCTS</b>	<b>2.13%</b>
✓ Dabur India Limited	2.13%
<b>PETROLEUM PRODUCTS</b>	<b>2.94%</b>
✓ Reliance Industries Limited	2.94%

EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>6.64%</b>
Concord Biotech Limited	1.22%
Divi's Laboratories Limited	1.46%
JB Chemicals & Pharmaceuticals Limited	1.79%
✓ Sun Pharmaceutical Industries Limited	2.17%
<b>POWER</b>	<b>2.88%</b>
NLC India Limited	1.18%
Power Grid Corporation of India Limited	1.70%
<b>REALTY</b>	<b>3.02%</b>
Brigade Enterprises Limited	1.26%
The Phoenix Mills Limited	1.76%
<b>RETAILING</b>	<b>4.27%</b>
Trent Limited	1.95%
✓ Zomato Limited	2.32%
<b>TELECOM - SERVICES</b>	<b>2.95%</b>
Bharti Airtel Limited	1.66%
Indus Towers Limited	1.29%
<b>FUTURES LONG POSITION</b>	<b>1.34%</b>
Hindustan Unilever Limited	1.00%
Hindustan Petroleum Corporation Limited	0.34%
<b>Total Equity Holdings</b>	<b>98.75%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.37%</b>
182 Days Tbill (MD 26/09/2024)	Sovereign	0.37%
<b>Total Fixed Income Holdings</b>		<b>0.37%</b>
TREPS, Cash & Other Net Current Assets		0.88%
<b>GRAND TOTAL</b>		<b>100.00%</b>

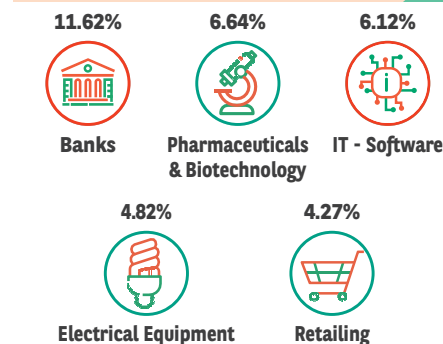
Investment in Top 10 scrips constitutes 24.95% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# 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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments by following a value investment strategy. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 15.3511
Regular Plan - IDCW Option	: ₹ 15.3511
Direct Plan - Growth Option	: ₹ 15.6425
Direct Plan - IDCW Option	: ₹ 15.6425

### Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

June 7, 2023

Monthly AUM## As on July 31, 2024	: ₹ 1,742.91 Crores
AUM## As on July 31, 2024	: ₹ 1,761.16 Crores

### Fund Manager <sup>¶</sup>

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	07-Jun-23	24 years

### Load Structure

Entry Load : Not Applicable

Exit Load: **Upto 1 year:** Redeemed or switched out up to 10% of the allotment: Nil. • Redeemed or switched out more than 10% of the allotment: 1% **After 1 year:** Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.02
TER - Direct Plan (%)	: 0.46
Portfolio Turnover Ratio	: 1.05

### Key Statistics

Portfolio RoE (%)	: 17.96
EPS Growth (%)	: 21.95
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

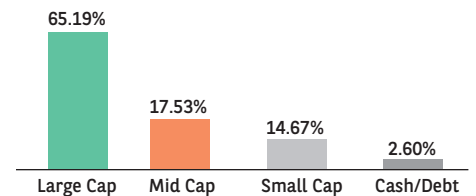
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.79%</b>
Bharat Electronics Limited	1.79%
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>1.54%</b>
Tata Consumer Products Limited	1.54%
<b>AUTO COMPONENTS</b>	<b>3.45%</b>
Exide Industries Limited	2.02%
Jtekt India Limited	1.43%
<b>AUTOMOBILES</b>	<b>3.28%</b>
✓ Tata Motors Limited	3.28%
<b>BANKS</b>	<b>14.30%</b>
✓ HDFC Bank Limited	4.13%
✓ ICICI Bank Limited	4.48%
Kotak Mahindra Bank Limited	1.69%
Punjab National Bank	1.41%
RBL Bank Limited	1.60%
State Bank of India	0.99%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.17%</b>
Birla Corporation Limited	2.17%
<b>CONSTRUCTION</b>	<b>2.54%</b>
✓ Larsen & Toubro Limited	2.54%
<b>CONSUMABLE FUELS</b>	<b>2.82%</b>
✓ Coal India Limited	2.82%
<b>CONSUMER DURABLES</b>	<b>2.81%</b>
Blue Star Limited	1.40%
Crompton Greaves Consumer Electricals Limited	1.41%
<b>DIVERSIFIED FMCG</b>	<b>5.02%</b>
Hindustan Unilever Limited	1.08%
✓ ITC Limited	3.94%
<b>ELECTRICAL EQUIPMENT</b>	<b>1.70%</b>
Bharat Heavy Electricals Limited	1.70%
<b>FINANCE</b>	<b>9.38%</b>
Can Fin Homes Limited	1.98%
India Shelter Finance Corporation Limited	1.28%
Indian Renewable Energy Development Agency Limited	1.34%
Jio Financial Services Limited	1.34%
Mas Financial Services Limited	1.43%
Power Finance Corporation Limited	2.01%
<b>GAS</b>	<b>3.76%</b>
GAIL (India) Limited	1.64%
Mahanagar Gas Limited	2.12%
<b>Insurance</b>	<b>1.46%</b>
ICICI Prudential Life Insurance Company Limited	1.46%
<b>IT - SERVICES</b>	<b>0.65%</b>
Tata Technologies Ltd	0.65%
<b>IT - SOFTWARE</b>	<b>9.70%</b>
✓ Infosys Limited	5.30%
✓ Tata Consultancy Services Limited	3.36%
Wipro Limited	1.04%
<b>NON - FERROUS METALS</b>	<b>2.09%</b>
Hindalco Industries Limited	0.99%
National Aluminium Company Limited	1.10%
<b>OIL</b>	<b>2.46%</b>
Oil India Limited	2.46%
<b>PETROLEUM PRODUCTS</b>	<b>5.46%</b>
Bharat Petroleum Corporation Limited	1.19%
✓ Reliance Industries Limited	4.27%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>10.01%</b>
Alkem Laboratories Limited	1.81%
Cipla Limited	1.23%
Divi's Laboratories Limited	1.82%
Lupin Limited	1.41%
Sanofi India Limited	0.83%
Sun Pharmaceutical Industries Limited	1.17%
Zydus Lifesciences Limited	1.74%

EQUITY HOLDINGS		% of Net Assets
POWER		8.97%
NHPC Limited		0.89%
NTPC Limited		4.02%
Power Grid Corporation of India Limited		1.78%
SJVN Limited		2.28%
TELECOM - SERVICES		1.60%
Indus Towers Limited		1.60%
LESS THAN 0.75% EXPOSURE		0.42%
Sanofi Consumer Healthcare India Limited		0.42%
Total Equity Holdings		97.38%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREASURY BILL		1.07%
182 Days Tbill (MD 26/09/2024)	Sovereign	0.51%
364 Days Tbill (MD 24/10/2024)	Sovereign	0.56%
Total Fixed Income Holdings		1.07%
TREPS, Cash & Other Net Current Assets		1.55%
GRAND TOTAL		100.00%

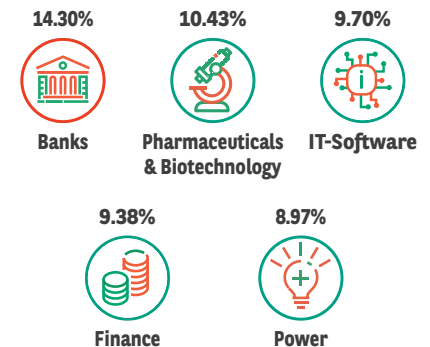
Investment in Top 10 scrips constitutes 38.14% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

¶ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since June 7, 2023)

The scheme currently does not have Distribution History.



# Baroda BNP Paribas Focused Fund

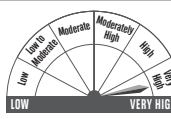
[An Open ended Equity Scheme investing in maximum 25 stocks across market capitalization (i.e. multi cap stocks)]

This product is suitable for investors who are seeking\*:

- ▶ Wealth Creation in long term.
- ▶ Investment primarily in equity and equity-related securities of upto 25 companies and the rest in debt securities & money market instruments.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital growth by investing in a concentrated portfolio of equity & equity related instruments of up to 25 companies across market capitalization. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 23.2351
Regular Plan - IDCW Option	: ₹ 18.3605
Direct Plan - Growth Option	: ₹ 25.8563
Direct Plan - IDCW Option	: ₹ 20.3868

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

### Date of Allotment

October 06, 2017

Monthly AAUM## As on July 31, 2024	: ₹ 694.66 Crores
AAUM## As on July 31, 2024	: ₹ 710.45 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Sanjay Chawla	14-Mar-22	33 years

### Load Structure

Entry Load : Not Applicable

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.28
TER - Direct Plan (%)	: 0.47
Portfolio Turnover Ratio	: 1.36
Standard Deviation*	: 12.47%
Beta*	: 0.88
Sharpe Ratio*	: 1.07
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

Portfolio RoE (%)	: 20.64
EPS Growth (%)	: 29.26
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

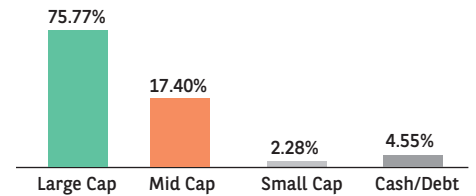
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>2.22%</b>
Bharat Electronics Limited	2.22%
<b>AUTOMOBILES</b>	<b>14.72%</b>
Mahindra & Mahindra Limited	3.68%
✓ Tata Motors Limited	5.70%
✓ TVS Motor Company Limited	5.34%
<b>BANKS</b>	<b>11.91%</b>
Axis Bank Limited	2.22%
Bank of Baroda	2.86%
HDFC Bank Limited	3.41%
ICICI Bank Limited	3.42%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.28%</b>
Clean Science and Technology Limited	2.28%
<b>CONSTRUCTION</b>	<b>5.10%</b>
✓ Larsen & Toubro Limited	5.10%
<b>CONSUMER DURABLES</b>	<b>4.56%</b>
✓ Havells India Limited	4.56%
<b>ELECTRICAL EQUIPMENT</b>	<b>9.83%</b>
Bharat Heavy Electricals Limited	1.77%
✓ CG Power and Industrial Solutions Limited	4.04%
Siemens Limited	4.02%
<b>FERROUS METALS</b>	<b>7.80%</b>
✓ Jindal Stainless Limited	2.24%
Jindal Steel & Power Limited	5.56%
<b>FINANCE</b>	<b>2.99%</b>
Cholamandalam Investment and Finance Company Ltd	2.99%
<b>FOOD PRODUCTS</b>	<b>3.98%</b>
Nestle India Limited	3.98%
<b>IT - SOFTWARE</b>	<b>4.28%</b>
✓ KPIT Technologies Limited	4.28%
<b>OIL</b>	<b>3.86%</b>
Oil India Limited	3.86%
<b>POWER</b>	<b>9.86%</b>
✓ Power Grid Corporation of India Limited	5.39%
✓ Tata Power Company Limited	4.47%
<b>REALTY</b>	<b>5.53%</b>
✓ Macrotech Developers Limited	5.53%
<b>RETAILING</b>	<b>3.55%</b>
Zomato Limited	3.55%
<b>TELECOM - SERVICES</b>	<b>2.98%</b>
Vodafone Idea Limited	2.98%
<b>Total Equity Holdings</b>	<b>95.45%</b>

FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	4.55%
<b>GRAND TOTAL</b>	<b>100.00%</b>

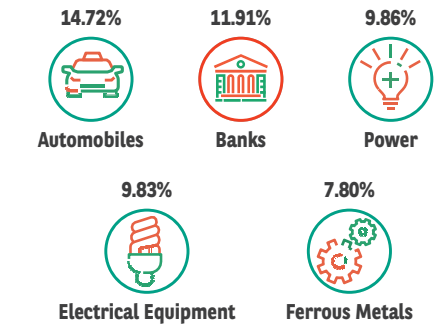
Investment in Top 10 scrips constitutes 49.97% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark

Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.

# 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)

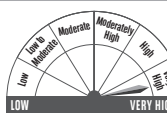
This product is suitable for investors who are seeking\*:

- 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

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 93.3630
Regular Plan - IDCW Option	: ₹ 24.5920
Direct Plan - Growth Option	: ₹ 104.0011
Direct Plan - IDCW Option	: ₹ 30.8429

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

### Date of Allotment

January 05, 2006

Monthly AAUM## As on July 31, 2024	: ₹ 942.83 Crores
AUM## As on July 31, 2024	: ₹ 950.69 Crores

### Fund Manager <sup>μ</sup>

Fund Manager	Managing fund since	Experience
Sanjay Chawla	14-Mar-22	33 years
Pratish Krishnan	14-Mar-22	23 years

### Load Structure

Entry Load : Not Applicable

Exit Load: Nil

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.21
TER - Direct Plan (%)	: 1.02
Portfolio Turnover Ratio	: 1.05
Standard Deviation* **	: 13.05%
Beta* **	: 0.93
Sharpe Ratio* **	: 0.95
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

Portfolio RoE (%)	: 17.56
EPS Growth (%)	: 30.39
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

Minimum Application Amount: ₹ 500 and in multiples of ₹ 500 thereafter.

Minimum Additional Application Amount: ₹ 500 and in multiples of ₹ 500 thereafter.

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.11%</b>
Hindustan Aeronautics Limited	1.11%
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>1.28%</b>
Tata Consumer Products Limited	1.28%
<b>AUTO COMPONENTS</b>	<b>4.28%</b>
Amara Raja Energy & Mobility Ltd	1.54%
UNO Minda Limited	0.77%
ZF Commercial Vehicle Control Systems India Limited	1.97%
<b>AUTOMOBILES</b>	<b>3.68%</b>
Mahindra & Mahindra Limited	1.99%
TVS Motor Company Limited	1.69%
<b>BANKS</b>	<b>16.09%</b>
✓ Axis Bank Limited	2.49%
Bank of Baroda	1.33%
✓ HDFC Bank Limited	4.98%
✓ ICICI Bank Limited	5.06%
✓ State Bank of India	2.23%
<b>CAPITAL MARKETS</b>	<b>2.61%</b>
BSE Limited	1.08%
Computer Age Management Services Limited	1.53%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.41%</b>
Grasim Industries Limited	1.41%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.23%</b>
Linde India Limited	1.99%
Navin Fluorine International Limited	1.24%
<b>CONSTRUCTION</b>	<b>2.14%</b>
Larsen & Toubro Limited	2.14%
<b>CONSUMER DURABLES</b>	<b>2.89%</b>
Dixon Technologies (India) Limited	1.50%
V-Guard Industries Limited	1.39%
<b>DIVERSIFIED FMCG</b>	<b>1.22%</b>
Hindustan Unilever Limited	1.22%
<b>ELECTRICAL EQUIPMENT</b>	<b>4.15%</b>
ABB India Limited	1.20%
Bharat Heavy Electricals Limited	1.21%
Hitachi Energy India Limited	1.74%
<b>FINANCE</b>	<b>3.99%</b>
Cholamandalam Investment and Finance Company Ltd	1.50%
PNB Housing Finance Limited	1.38%
Power Finance Corporation Limited	1.11%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.03%</b>
PB Fintech Limited	2.03%
<b>FOOD PRODUCTS</b>	<b>1.73%</b>
Mrs. Bectors Food Specialities Limited	1.73%
<b>HEALTHCARE SERVICES</b>	<b>1.06%</b>
Rainbow Childrens Medicare Limited	1.06%
<b>INDUSTRIAL MANUFACTURING</b>	<b>4.07%</b>
✓ Jyoti CNC Automation Ltd	2.21%
Tega Industries Limited	1.86%
<b>INDUSTRIAL PRODUCTS</b>	<b>0.96%</b>
KEI Industries Limited	0.96%
<b>INSURANCE</b>	<b>1.95%</b>
Max Financial Services Limited	1.95%
<b>IT - SERVICES</b>	<b>1.05%</b>
Tata Technologies Ltd	1.05%
<b>IT - SOFTWARE</b>	<b>8.26%</b>
✓ Infosys Limited	4.03%
Mphasis Limited	1.69%
✓ Tata Consultancy Services Limited	2.54%
<b>NON - FERROUS METALS</b>	<b>1.45%</b>
National Aluminium Company Limited	1.45%
<b>PERSONAL PRODUCTS</b>	<b>2.14%</b>
Dabur India Limited	2.14%
<b>PETROLEUM PRODUCTS</b>	<b>3.38%</b>
✓ Reliance Industries Limited	3.38%

### EQUITY HOLDINGS

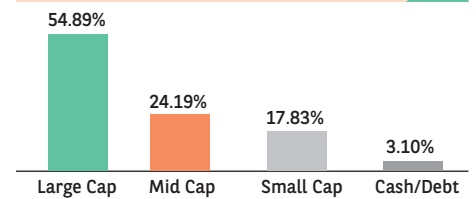
EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.36%</b>
Concord Biotech Limited	1.15%
JB Chemicals & Pharmaceuticals Limited	1.37%
Sun Pharmaceutical Industries Limited	1.84%
<b>POWER</b>	<b>3.68%</b>
NLC India Limited	1.93%
NTPC Limited	1.75%
<b>REALTY</b>	<b>2.77%</b>
Brigade Enterprises Limited	1.37%
The Phoenix Mills Limited	1.40%
<b>RETAILING</b>	<b>5.52%</b>
✓ Trent Limited	2.74%
✓ Zomato Limited	2.78%
<b>TELECOM - SERVICES</b>	<b>3.74%</b>
Bharti Airtel Limited	1.73%
Indus Towers Limited	2.01%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.66%</b>
Hindustan Petroleum Corporation Limited	0.66%
<b>Total Equity Holdings</b>	<b>96.89%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	3.11%
<b>GRAND TOTAL</b>	<b>100.00%</b>

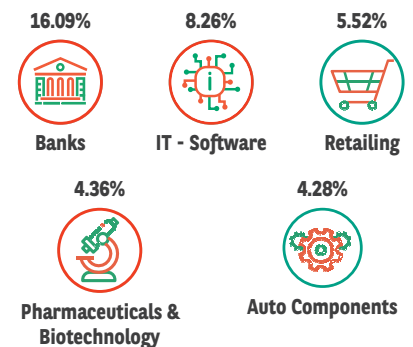
Investment in Top 10 scrips constitutes 32.44% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark  
○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

<sup>μ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 55.

# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing in equity/equity related instruments of the companies that are likely to benefit directly or indirectly from the domestic consumption led demand; or are related to selling of products or rendering of services that go directly to the consumer; or have products or services which have distinct brand identity, thereby enabling choice. There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 32.2825
Regular Plan - IDCW Option	: ₹ 23.8658
Direct Plan - Growth Option	: ₹ 35.2566
Direct Plan - IDCW Option	: ₹ 26.8954

### Benchmark Index (Tier 1)

Nifty India Consumption Total Return Index (TRI)

### Date of Allotment

September 07, 2018

Monthly AUM## As on July 31, 2024	: ₹ 1,420.53 Crores
AUM## As on July 31, 2024	: ₹ 1,457.85 Crores

### Fund Manager <sup>µ</sup>

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

### Load Structure

Entry Load : Not Applicable

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.09
TER - Direct Plan (%)	: 0.67
Portfolio Turnover Ratio	: 0.63
Standard Deviation*	: 12.34%
Beta*	: 0.85
Sharpe Ratio*	: 1.21
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

Portfolio RoE (%)	: 23.56
EPS Growth (%)	: 27.00
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

<sup>µ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since November 13, 2023)

For Distribution History kindly refer page no. 55.

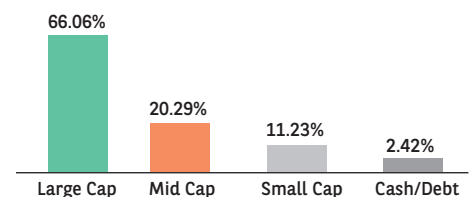
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>4.04%</b>
Marico Limited	1.16%
✓ Tata Consumer Products Limited	2.88%
<b>AUTOMOBILES</b>	<b>15.02%</b>
Eicher Motors Limited	1.36%
✓ Mahindra & Mahindra Limited	4.99%
✓ Maruti Suzuki India Limited	3.15%
Tata Motors Limited	1.35%
✓ TVS Motor Company Limited	4.17%
<b>BEVERAGES</b>	<b>4.87%</b>
United Breweries Limited	1.80%
United Spirits Limited	1.45%
Varun Beverages Limited	1.62%
<b>CONSUMER DURABLES</b>	<b>14.35%</b>
Asian Paints Limited	1.06%
Bata India Limited	1.09%
Blue Star Limited	1.77%
Crompton Greaves Consumer Electricals Limited	1.39%
Havells India Limited	1.46%
Kajaria Ceramics Limited	0.86%
Metro Brands Limited	1.31%
Titan Company Limited	1.78%
TTK Prestige Limited	1.16%
V-Guard Industries Limited	1.26%
Voltas Limited	1.21%
<b>DIVERSIFIED FMCG</b>	<b>12.37%</b>
✓ Hindustan Unilever Limited	5.57%
✓ ITC Limited	6.80%
<b>ENTERTAINMENT</b>	<b>1.44%</b>
PVR INOX Limited	1.44%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.50%</b>
PB Fintech Limited	1.50%
<b>FOOD PRODUCTS</b>	<b>6.78%</b>
Britannia Industries Limited	1.98%
Mrs. Bectors Food Specialities Limited	1.14%
✓ Nestle India Limited	2.89%
Zydrus Wellness Limited	0.77%
<b>HEALTHCARE SERVICES</b>	<b>1.01%</b>
Max Healthcare Institute Limited	1.01%
<b>LEISURE SERVICES</b>	<b>4.33%</b>
Jubilant Foodworks Limited	1.99%
The Indian Hotels Company Limited	1.32%
Westlife Foodworld Limited	1.02%
<b>PERSONAL PRODUCTS</b>	<b>8.24%</b>
Colgate Palmolive (India) Limited	1.17%
Dabur India Limited	2.51%
Gillette India Limited	1.07%
Godrej Consumer Products Limited	1.98%
Procter & Gamble Hygiene and Health Care Limited	1.51%
<b>REALTY</b>	<b>2.47%</b>
The Phoenix Mills Limited	2.47%

EQUITY HOLDINGS		% of Net Assets
RETAILING		13.55%
	Avenue Supermarts Limited	1.19%
✓	Trent Limited	7.01%
✓	Zomato Limited	5.35%
TELECOM - SERVICES		7.60%
✓	Bharti Airtel Limited	5.52%
	Indus Towers Limited	2.08%
Total Equity Holdings		97.57%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREASURY BILL		0.94%
182 Days Tbill (MD 26/09/2024)	Sovereign	0.20%
364 Days Tbill (MD 19/09/2024)	Sovereign	0.41%
364 Days Tbill (MD 27/02/2025)	Sovereign	0.33%
Total Fixed Income Holdings		0.94%
TREPS, Cash & Other Net Current Assets		1.49%
GRAND TOTAL		100.00%

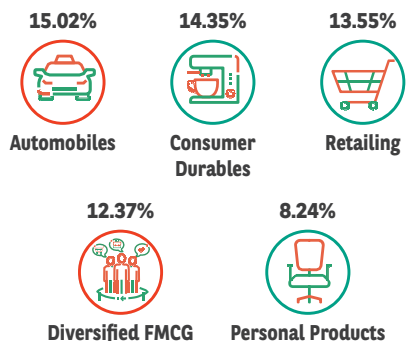
Investment in Top 10 scrips constitutes 48.33% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# 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.

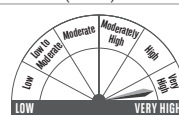
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (BSE 500 TRI): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capital appreciation for investors by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 16.4435
Regular Plan - IDCW Option	: ₹ 16.4435
Direct Plan - Growth Option	: ₹ 17.1383
Direct Plan - IDCW Option	: ₹ 17.1383

### Benchmark Index (Tier 1)

BSE 500 TRI

### Date of Allotment

September 15, 2021

Monthly AAUM## As on July 31, 2024	: ₹ 587.99 Crores
AAUM## As on July 31, 2024	: ₹ 609.38 Crores

### Fund Manager <sup>1</sup>

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	1-Nov-23	26 years

### Load Structure

Entry Load : Not Applicable

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.40
TER - Direct Plan (%)	: 1.15
Portfolio Turnover Ratio	: 0.69

### Key Statistics

Portfolio RoE (%)	: 19.43
EPS Growth (%)	: 28.29

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

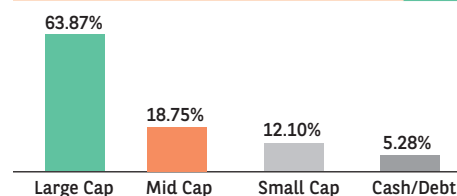
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.77%</b>
Bharat Electronics Limited	1.77%
<b>AUTO COMPONENTS</b>	<b>4.62%</b>
Bosch Limited	1.81%
Jtekt India Limited	1.27%
ZF Commercial Vehicle Control Systems India Limited	1.54%
<b>AUTOMOBILES</b>	<b>5.26%</b>
Maruti Suzuki India Limited	1.55%
✓ Tata Motors Limited	2.05%
TVS Motor Company Limited	1.66%
<b>BANKS</b>	<b>13.00%</b>
Canara Bank	1.19%
✓ HDFC Bank Limited	4.30%
✓ ICICI Bank Limited	3.77%
IndusInd Bank Limited	0.84%
Kotak Mahindra Bank Limited	1.07%
RBL Bank Limited	0.80%
State Bank of India	1.03%
<b>BEVERAGES</b>	<b>2.10%</b>
✓ Varun Beverages Limited	2.10%
<b>CAPITAL MARKETS</b>	<b>1.13%</b>
BSE Limited	1.13%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.05%</b>
UltraTech Cement Limited	1.05%
<b>CONSTRUCTION</b>	<b>4.23%</b>
✓ Larsen & Toubro Limited	4.23%
<b>CONSUMABLE FUELS</b>	<b>1.31%</b>
Coal India Limited	1.31%
<b>DIVERSIFIED FMCG</b>	<b>2.61%</b>
Hindustan Unilever Limited	1.00%
ITC Limited	1.61%
<b>ELECTRICAL EQUIPMENT</b>	<b>3.11%</b>
Bharat Heavy Electricals Limited	1.40%
Hitachi Energy India Limited	1.71%
<b>ENTERTAINMENT</b>	<b>1.06%</b>
Sun TV Network Limited	1.06%
<b>FINANCE</b>	<b>4.56%</b>
Home First Finance Company India Limited	0.98%
Jio Financial Services Limited	0.87%
L&T Finance Limited	0.90%
Power Finance Corporation Limited	1.81%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.56%</b>
PB Fintech Limited	1.05%
Protean eGov Technologies Limited	1.51%
<b>FOOD PRODUCTS</b>	<b>1.81%</b>
Nestle India Limited	1.81%
Healthcare Services	1.85%
Fortis Healthcare Limited	1.85%
<b>INDUSTRIAL MANUFACTURING</b>	<b>2.39%</b>
Honeywell Automation India Limited	1.21%
Jyoti CNC Automation Ltd	1.18%
<b>INSURANCE</b>	<b>1.20%</b>
ICICI Prudential Life Insurance Company Limited	1.20%
<b>IT - SOFTWARE</b>	<b>7.54%</b>
Infosys Limited	1.38%
Mphasis Limited	1.07%
Oracle Financial Services Software Limited	1.30%
✓ Tata Consultancy Services Limited	3.79%
<b>LEISURE SERVICES</b>	<b>1.15%</b>
Juniper Hotels Limited	1.15%
<b>PETROLEUM PRODUCTS</b>	<b>4.89%</b>
✓ Reliance Industries Limited	4.89%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.94%</b>
Cipla Limited	0.91%
Concord Biotech Limited	1.21%
Divi's Laboratories Limited	1.45%
JB Chemicals & Pharmaceuticals Limited	1.42%
✓ Sun Pharmaceutical Industries Limited	2.54%
Torrent Pharmaceuticals Limited	1.41%
<b>POWER</b>	<b>3.10%</b>
✓ NHPC Limited	2.17%
Power Grid Corporation of India Limited	0.93%
<b>REALTY</b>	<b>1.38%</b>
The Phoenix Mills Limited	1.38%

EQUITY HOLDINGS	% of Net Assets
<b>RETAILING</b>	<b>4.12%</b>
✓ Trent Limited	3.10%
Zomato Limited	1.02%
<b>TELECOM - SERVICES</b>	<b>3.60%</b>
Bharti Airtel Limited	1.22%
Vata Communications Limited	1.03%
Vodafone Idea Limited	1.35%
<b>FUTURES LONG POSITION</b>	<b>0.88%</b>
Jubilant Foodworks Limited	0.88%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>3.49%</b>
Havells India Limited	0.41%
Ingersoll Rand (India) Limited	0.49%
JSW Infrastructure Ltd	0.50%
Persistent Systems Limited	0.64%
TeamLease Services Limited	0.47%
Tega Industries Limited	0.56%
United Spirits Limited	0.42%
<b>Total Equity Holdings</b>	<b>94.71%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.97%</b>
182 Days Tbill (MD 26/09/2024)	Sovereign	0.32%
364 Days Tbill (MD 19/09/2024)	Sovereign	0.65%
<b>Total Fixed Income Holdings</b>		<b>0.97%</b>
TREPS, Cash & Other Net Current Assets		4.32%
<b>GRAND TOTAL</b>		<b>100.00%</b>

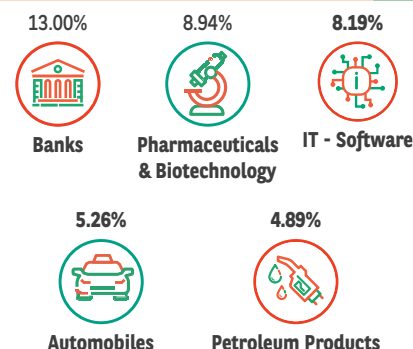
Investment in Top 10 scrips constitutes 32.94% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# 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.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Financial Services TRI): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 42.2845
Regular Plan - IDCW Option	: ₹ 20.8085
Direct Plan - Growth Option	: ₹ 46.6248
Direct Plan - IDCW Option	: ₹ 23.4419

### Benchmark Index (Tier 1)

Nifty Financial Services TRI

### Date of Allotment

June 22, 2012

Monthly AAUM## As on July 31, 2024	: ₹ 152.13 Crores
AAUM## As on July 31, 2024	: ₹ 164.72 Crores

### Fund Manager <sup>u</sup>

Fund Manager	Managing fund since	Experience
Sandeep Jain	14-Mar-22	16 years

### Load Structure

(w.e.f. January 17, 2024)

Entry Load : Not Applicable

Exit Load : • If units of the Scheme are redeemed or switched out within 30 days of the date of allotment - 1% of the applicable Net Asset Value (NAV) • If units of the Scheme are redeemed or switched out after 30 days of allotment - Nil

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

### % Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.46
TER - Direct Plan (%)	: 1.26
Portfolio Turnover Ratio	: 1.09
Standard Deviation*	: 15.40%
Beta*	: 0.91
Sharpe Ratio*	: 0.56
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

Portfolio RoE (%)	: 17.12
EPS Growth (%)	: 26.57
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

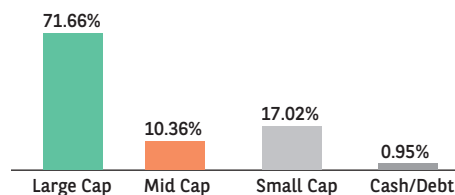
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>BANKS</b>	<b>63.60%</b>
✓ Axis Bank Limited	7.89%
Bank of Baroda	2.08%
City Union Bank Limited	1.41%
✓ HDFC Bank Limited	16.47%
✓ ICICI Bank Limited	20.28%
Indian Bank	1.48%
Karur Vysya Bank Limited	1.05%
✓ Kotak Mahindra Bank Limited	2.68%
RBL Bank Limited	1.71%
✓ State Bank of India	8.55%
<b>CAPITAL MARKETS</b>	<b>6.67%</b>
360 One WAM Limited	2.06%
✓ KFin Technologies Limited	2.66%
Multi Commodity Exchange of India Limited	1.95%
<b>FINANCE</b>	<b>19.03%</b>
Bajaj Finance Limited	2.06%
Cholamandalam Investment and Finance Company Ltd	1.29%
CreditAccess Grameen Limited	1.45%
CRISIL Limited	1.06%
✓ India Shelter Finance Corporation Limited	2.28%
Jio Financial Services Limited	1.00%
✓ Mas Financial Services Limited	2.44%
Poonawalla Fincorp Limited	1.57%
Power Finance Corporation Limited	1.86%
REC Limited	1.35%
✓ Shriram Finance Limited	2.67%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.06%</b>
PB Fintech Limited	1.06%
<b>INSURANCE</b>	<b>7.37%</b>
HDFC Life Insurance Company Limited	2.17%
✓ ICICI Lombard General Insurance Company Limited	3.17%
Max Financial Services Limited	2.03%
<b>FUTURES LONG POSITION</b>	<b>1.30%</b>
HDFC Bank Limited	1.30%
<b>Total Equity Holdings</b>	<b>99.03%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.42%</b>
182 Days Tbill (MD 26/09/2024)	Sovereign	0.42%
<b>Total Fixed Income Holdings</b>		<b>0.42%</b>
TREPS, Cash & Other Net Current Assets		0.55%
<b>GRAND TOTAL</b>		<b>100.00%</b>

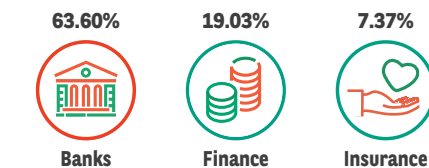
Investment in Top 10 scrips constitutes 69.09% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 3)



○ Overweight with respect to benchmark  
○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

<sup>u</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 55.

# Baroda BNP Paribas Innovation Fund

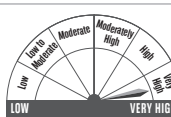
(An open-ended equity scheme investing in innovation theme)

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.

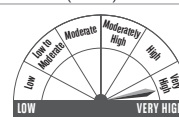
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing atleast 80% of its net assets in equity/equity related instruments of companies focusing and benefitting from innovation.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 12.4067
Regular Plan - IDCW Option	: ₹ 12.4067
Direct Plan - Growth Option	: ₹ 12.4939
Direct Plan - IDCW Option	: ₹ 12.4939

### Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

March 5, 2024

Monthly AAUM## As on July 31, 2024	: ₹ 1,109.99 Crores
AAUM## As on July 31, 2024	: ₹ 1,132.9 Crores

### Fund Manager <sup>u</sup>

Fund Manager	Managing fund since	Experience
Mr. Pratish Krishnan	5-Mar-24	23 years

### Load Structure

Entry Load : Not Applicable

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 1 year from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.10
TER - Direct Plan (%)	: 0.27
Portfolio Turnover Ratio	: 0.24

### Key Statistics

Portfolio RoE (%)	: 19.54
EPS Growth (%)	: 31.41
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

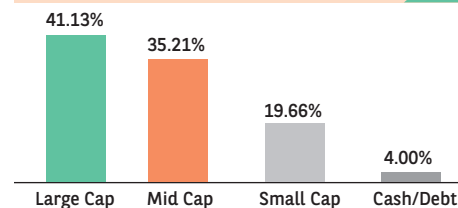
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>2.22%</b>
Hindustan Aeronautics Limited	2.22%
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.13%</b>
✓ Tata Consumer Products Limited	2.13%
<b>AUTO COMPONENTS</b>	<b>5.53%</b>
Amara Raja Energy & Mobility Ltd	1.34%
✓ Bosch Limited	2.99%
Sona BLW Precision Forgings Limited	1.20%
<b>AUTOMOBILES</b>	<b>4.39%</b>
Tata Motors Limited	1.42%
✓ TVS Motor Company Limited	2.97%
<b>BANKS</b>	<b>2.73%</b>
ICICI Bank Limited	2.73%
<b>CAPITAL MARKETS</b>	<b>4.85%</b>
BSE Limited	0.99%
Computer Age Management Services Limited	2.32%
KFin Technologies Limited	1.54%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.08%</b>
✓ Linde India Limited	3.08%
<b>CONSUMER DURABLES</b>	<b>1.80%</b>
Dixon Technologies (India) Limited	1.80%
<b>DIVERSIFIED</b>	<b>2.41%</b>
3M India Limited	2.41%
<b>ELECTRICAL EQUIPMENT</b>	<b>6.46%</b>
ABB India Limited	2.48%
Bharat Heavy Electricals Limited	1.59%
Hitachi Energy India Limited	2.39%
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>2.29%</b>
PI Industries Limited	2.29%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>4.32%</b>
✓ PB Fintech Limited	3.12%
Protean eGov Technologies Limited	1.20%
<b>FOOD PRODUCTS</b>	<b>3.10%</b>
Mrs. Bectors Food Specialities Limited	1.69%
Nestle India Limited	1.41%
<b>INDUSTRIAL MANUFACTURING</b>	<b>6.30%</b>
Honeywell Automation India Limited	2.16%
Jyoti CNC Automation Ltd	2.25%
Tega Industries Limited	1.89%
<b>INDUSTRIAL PRODUCTS</b>	<b>1.42%</b>
Carborundum Universal Limited	1.42%
<b>INSURANCE</b>	<b>1.65%</b>
Max Financial Services Limited	1.65%
<b>IT - SERVICES</b>	<b>0.88%</b>
Tata Technologies Ltd	0.88%
<b>IT - SOFTWARE</b>	<b>13.00%</b>
✓ Infosys Limited	4.17%
KPIT Technologies Limited	2.37%
Latent View Analytics Limited	1.52%
Oracle Financial Services Software Limited	2.19%
Tata Consultancy Services Limited	2.75%
<b>LEISURE SERVICES</b>	<b>3.96%</b>
Indian Railway Catering And Tourism Corporation Limited	1.39%
TBO Tek Limited	1.57%
Westlife Foodworld Limited	1.00%
<b>PETROLEUM PRODUCTS</b>	<b>2.18%</b>
Reliance Industries Limited	2.18%

EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.49%</b>
JB Chemicals & Pharmaceuticals Limited	1.91%
Sun Pharmaceutical Industries Limited	2.58%
<b>RETAILING</b>	<b>11.49%</b>
FSN E-Commerce Ventures Limited	1.02%
✓ Info Edge (India) Limited	4.00%
✓ Trent Limited	3.09%
✓ Zomato Limited	3.38%
<b>TELECOM - SERVICES</b>	<b>5.27%</b>
✓ Bharti Airtel Limited	3.02%
Indus Towers Limited	1.38%
Vodafone Idea Limited	0.87%
<b>Total Equity Holdings</b>	<b>95.95%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.87%</b>
364 Days Tbill (MD 24/10/2024)	Sovereign	0.87%
<b>Total Fixed Income Holdings</b>		<b>0.87%</b>
TREPS, Cash & Other Net		3.18%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

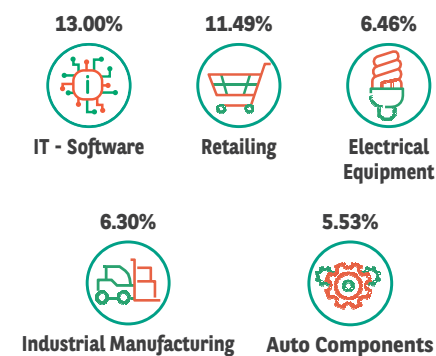
Investment in Top 10 scrips constitutes 31.95% of the portfolio

### MARKET CAPITALIZATION (% of Net Assets)



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

### SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>u</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since March 5, 2024)

The scheme currently does not have Distribution History.

# 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.
- Investing in equity and equity related securities of companies engaged in manufacturing theme.

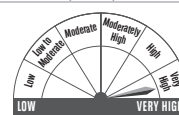
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty India Manufacturing TRI): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective is to generate long-term capital appreciation from a portfolio invested predominantly in equity and equity related securities of companies engaged in Manufacturing.

The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 10.1844
Regular Plan - IDCW Option	: ₹ 10.1844
Direct Plan - Growth Option	: ₹ 10.2001
Direct Plan - IDCW Option	: ₹ 10.2001

### Benchmark Index (Tier 1)

Nifty India Manufacturing TRI

### Date of Allotment

June 28, 2024

Monthly AAUM## As on July 31, 2024	: ₹ 1466.76 Crores
AAUM## As on July 31, 2024	: ₹ 1537.87 Crores

### Fund Manager <sup>¶</sup>

Fund Manager	Managing fund since	Experience
Jitendra Sriram	28-Jun-24	26 years

### Load Structure

Entry Load : Not Applicable

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units within 1 year from the date of allotment - Nil. • If units of the Scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of Scheme are redeemed or switched out after 1 year from the date of allotment - Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.04
TER - Direct Plan (%)	: 0.39
Portfolio Turnover Ratio	: 0.02

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

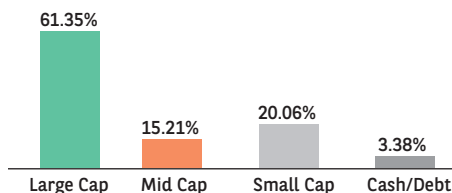
Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>2.10%</b>
Bharat Electronics Limited	2.10%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>2.24%</b>
Escorts Kubota Limited	2.24%
<b>AUTO COMPONENTS</b>	<b>8.32%</b>
Amara Raja Energy & Mobility Ltd	1.62%
✓ Bosch Limited	3.28%
Jtekt India Limited	1.07%
Motherson Sumi Wiring India Limited	0.96%
ZF Commercial Vehicle Control Systems India Limited	1.39%
<b>AUTOMOBILES</b>	<b>14.90%</b>
✓ Hero MotoCorp Limited	3.12%
✓ Mahindra & Mahindra Limited	3.46%
✓ Maruti Suzuki India Limited	3.92%
✓ Tata Motors Limited	4.40%
<b>BEVERAGES</b>	<b>1.24%</b>
United Spirits Limited	1.24%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.09%</b>
✓ UltraTech Cement Limited	3.09%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.00%</b>
BASF India Limited	1.57%
Linde India Limited	1.43%
<b>CONSTRUCTION</b>	<b>1.24%</b>
Larsen & Toubro Limited	1.24%
<b>CONSUMABLE FUELS</b>	<b>2.44%</b>
Coal India Limited	2.44%
<b>DIVERSIFIED</b>	<b>1.49%</b>
3M India Limited	1.49%
<b>ELECTRICAL EQUIPMENT</b>	<b>3.73%</b>
Bharat Heavy Electricals Limited	2.03%
Hitachi Energy India Limited	1.70%
<b>FERROUS METALS</b>	<b>2.60%</b>
✓ Tata Steel Limited	2.60%
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>3.24%</b>
Dhanuka Agritech Limited	2.03%
Sumitomo Chemical India Limited	1.21%
<b>GAS</b>	<b>1.79%</b>
Mahanagar Gas Limited	1.79%
<b>INDUSTRIAL MANUFACTURING</b>	<b>5.40%</b>
Honeywell Automation India Limited	1.12%
Jyoti CNC Automation Ltd	1.66%
Kennametal India Limited	1.07%
Tega Industries Limited	1.55%
<b>INDUSTRIAL PRODUCTS</b>	<b>4.87%</b>
Cummins India Limited	1.24%
Grindwell Norton Limited	1.19%
KSB Limited	1.13%
SKF India Limited	1.31%

EQUITY HOLDINGS		% of Net Assets
NON - FERROUS METALS		1.48%
National Aluminium Company Limited		1.48%
OIL		2.06%
Oil & Natural Gas Corporation Limited		2.06%
PETROLEUM PRODUCTS		10.99%
Bharat Petroleum Corporation Limited		1.90%
Gulf Oil Lubricants India Limited		1.06%
✓	Reliance Industries Limited	8.03%
PHARMACEUTICALS & BIOTECHNOLOGY		17.31%
AstraZeneca Pharma India Limited		1.44%
Cipla Limited		1.68%
✓	Divi's Laboratories Limited	5.76%
Dr. Reddy's Laboratories Limited		2.25%
IPCA Laboratories Limited		1.15%
✓	Sun Pharmaceutical Industries Limited	5.03%
POWER		2.14%
NLC India Limited		1.01%
Power Grid Corporation of India Limited		1.13%
LESS THAN 0.75% EXPOSURE		0.95%
Ingersoll Rand (India) Limited		0.14%
TVS Motor Company Limited		0.58%
Vinati Organics Limited		0.23%
Total Equity Holdings		96.62%
FIXED INCOME HOLDINGS		Rating
		% of Net Assets
TREASURY BILL		1.57%
364 Days Tbill (MD 13/02/2025)		Sovereign
Total Fixed Income Holdings		1.57%
TREPS, Cash & Other Net Current Assets		1.81%
GRAND TOTAL		100.00%
Investment in Top 10 scrips constitutes 42.69% of the portfolio		

## MARKET CAPITALIZATION (% of Net Assets)



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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

<sup>¶</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since June 28, 2024)

\* refer page no. 59

The scheme currently does not have Distribution History.



# 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).

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark [MSCI World Index (TRI)]: basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BNP Paribas Funds Aqua (Lux). However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 12.6182
Regular Plan - IDCW Option	: ₹ 12.6182
Direct Plan - Growth Option	: ₹ 13.0723
Direct Plan - IDCW Option	: ₹ 13.0723

### Benchmark Index (Tier 1)

MSCI World Index (TRI)

### Date of Allotment

May 7, 2021

Monthly AAUM## As on July 31, 2024	: ₹ 52.25 Crores
AUM## As on July 31, 2024	: ₹ 53.32 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Miten Vora	01-Dec-22	14 years

### Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: **upto 12 month: 1% after 12 month: Nil**

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.60
TER - Direct Plan (%)	: 0.54
Portfolio Turnover Ratio	: -

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

NAME OF INSTRUMENT	% of Net Assets
INTERNATIONAL MUTUAL FUND	99.05%
BNP Paribas Funds SICAV - Aqua	99.05%
<b>Total Fixed Income Holdings</b>	<b>99.05%</b>
TREPS, Cash & Other Net Current Assets	0.95%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 99.05% of the portfolio

## HOLDINGS OF THE UNDERLYING FUND (As on June 28, 2024)

### TOP 10 HOLDINGS (%)

AMERICAN WATER WORKS INC	5.02
VEOLIA ENVIRON. SA	4.83
SEVERN TRENT PLC	3.73
LINDE PLC	3.51
A O SMITH CORP	3.19
PENTAIR PLC	3.17
UNITED UTILITIES GROUP PLC	2.96
IDEX CORP	2.83
FERGUSON PLC	2.82
NOVONESIS (NOVOZYMES) CLASS B B	2.79
<b>No. of Holdings in Portfolio</b>	<b>43</b>

### SECTORAL COMPOSITION (%)\*\*

Industrials	56.91
Utilities	19.45
Materials	14.16
Health care	4.48
Information technology	1.85
Consumer discretionary	1.56
Forex contracts	-0.02
Cash	1.60
<b>Total</b>	<b>100.00</b>

\*\* Data as per Global Industry Classification Standard sector classification

### GEOGRAPHICAL COMPOSITION (%)

United States	50.86
United Kingdom	11.35
Switzerland	7.12
France	4.83
Netherlands	4.35
Japan	4.27
Denmark	2.79
Sweden	2.61
Germany	2.35
Austria	2.21
Forex contracts	-0.02
Other	5.68
Cash	1.60
<b>Total</b>	<b>100.00</b>

Investors may please note that they will be bearing the recurring expenses of the fund of fund scheme in addition to the expenses of the Underlying Fund in which the fund of fund scheme makes investments.

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The scheme currently does not have a Distribution track record.

# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at High risk

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 23.2841
Regular Plan - IDCW Option	: ₹ 16.9582
Direct Plan - Growth Option	: ₹ 25.1606
Direct Plan - IDCW Option	: ₹ 18.3700

### Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

### Date of Allotment

November 14, 2018

Monthly AAUM## As on July 31, 2024	: ₹ 4,009.18 Crores
AAUM## As on July 31, 2024	: ₹ 4,065.56 Crores

### Fund Manager <sup>μ</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Sanjay Chawla	14-Nov-18	33 years
Equity	Pratish Krishnan	05-Aug-21	23 years
Fixed Income	Prashant Pimple	21-Oct-22	24 years

### Load Structure

Entry Load : Not Applicable

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.88
TER - Direct Plan (%)	: 0.70
Portfolio Turnover Ratio	: 1.90
Standard Deviation*	: 8.90%
Beta*	: 1.18
Sharpe Ratio*	: 0.94
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 4.01
Modified Duration (years)	: 2.85
YTM (%)	: 7.87%
Macaulay Duration* (years)	: 2.99

### Key Statistics

Portfolio RoE (%)	: 21.53
EPS Growth (%)	: 32.5
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>AEROSPACE &amp; DEFENSE</b>	<b>2.14%</b>	<b>-0.20%</b>
✓ Bharat Electronics Limited	2.14%	-0.20%
<b>AUTOMOBILES</b>	<b>2.28%</b>	
✓ Tata Motors Limited	2.28%	
<b>BANKS</b>	<b>17.05%</b>	<b>-8.71%</b>
✓ Axis Bank Limited	2.00%	-2.01%
Bank of Baroda	1.00%	
✓ HDFC Bank Limited	4.71%	-1.47%
✓ ICICI Bank Limited	4.66%	-1.59%
IndusInd Bank Limited	1.47%	-1.48%
Punjab National Bank	0.91%	-0.92%
RBL Bank Limited	1.07%	
State Bank of India	1.23%	-1.24%
<b>CAPITAL MARKETS</b>	<b>1.09%</b>	
360 One WAM Limited	1.09%	
<b>CONSTRUCTION</b>	<b>4.01%</b>	<b>-0.77%</b>
✓ Larsen & Toubro Limited	4.01%	-0.77%
<b>CONSUMER DURABLES</b>	<b>0.94%</b>	
Titan Company Limited	0.94%	
<b>ELECTRICAL EQUIPMENT</b>	<b>1.21%</b>	
CG Power and Industrial Solutions Limited	1.21%	
<b>FERROUS METALS</b>	<b>1.80%</b>	
Jindal Stainless Limited	0.91%	
Jindal Steel & Power Limited	0.89%	
<b>FINANCE</b>	<b>1.76%</b>	<b>-0.11%</b>
Cholamandalam Investment and Finance Company Ltd	0.87%	-0.11%
PNB Housing Finance Limited	0.89%	
<b>FOOD PRODUCTS</b>	<b>0.85%</b>	
Nestle India Limited	0.85%	
<b>INDUSTRIAL MANUFACTURING</b>	<b>0.89%</b>	
Tega Industries Limited	0.89%	
<b>INDUSTRIAL PRODUCTS</b>	<b>1.17%</b>	
KEI Industries Limited	1.17%	
<b>IT - SOFTWARE</b>	<b>4.78%</b>	<b>-0.03%</b>
✓ Infosys Limited	2.10%	-0.03%
✓ Tata Consultancy Services Limited	2.68%	
<b>PETROLEUM PRODUCTS</b>	<b>5.39%</b>	<b>-2.81%</b>
Hindustan Petroleum Corporation Limited	1.07%	-1.08%
✓ Reliance Industries Limited	4.32%	-1.74%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.62%</b>	
Ajanta Pharma Limited	1.25%	

EQUITY HOLDINGS	% of Net Assets	Derivatives
Sun Pharmaceutical Industries Limited	1.37%	
<b>POWER</b>	<b>4.04%</b>	<b>-0.71%</b>
✓ NTPC Limited	2.76%	-0.71%
Power Grid Corporation of India Limited	1.28%	
<b>RETAILING</b>	<b>1.78%</b>	
Zomato Limited	1.78%	
<b>TELECOM - SERVICES</b>	<b>2.60%</b>	
Bharti Airtel Limited	1.83%	
Indus Towers Limited	0.77%	
<b>TRANSPORT SERVICES</b>	<b>1.02%</b>	
Container Corporation of India Limited	1.02%	
<b>EQUITY LESS THAN 0.75% OF CORPUS</b>	<b>11.19%</b>	<b>-0.38%</b>
<b>Total Equity Holdings</b>	<b>68.61%</b>	<b>-13.73%</b>
<b>REITs/InvITs Holdings</b>	<b>% of Net Assets</b>	
Bharat Highways Invit	1.22%	
India Grid Trust InvIT Fund	0.68%	
Intelligent Supply Chain Infrastructure Trust	0.99%	
NXT Infra Trust (NIT)	1.25%	
Brookfield India Real Estate Trust	1.27%	
<b>Total REITs/InvITs Holdings</b>	<b>5.41%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>GOVERNMENT BOND</b>		<b>5.02%</b>
7.18% GOI (MD 14/08/2033)	Sovereign	2.26%
7.32% GOI (MD 13/11/2030)	Sovereign	1.13%
7.38% GOI (MD 20/06/2027)	Sovereign	0.62%
7.18% GOI (MD 24/07/2037)	Sovereign	0.41%
7.1% GOI (MD 08/04/2034)	Sovereign	0.17%
4.7% GOI FRB (MD 22/09/2033)	Sovereign	0.10%
7.37% GOI (MD 23/10/2028)	Sovereign	0.09%
7.06% GOI (MD 10/04/2028)	Sovereign	0.09%
6.68% GOI (MD 17/09/2031)	Sovereign	0.06%
7.26% GOI (MD 14/01/2029)	Sovereign	0.05%
7.17% GOI (MD 08/01/2028)	Sovereign	0.04%
<b>STATE GOVERNMENT BOND</b>		<b>1.55%</b>
6.58% Karnataka SDL (MD 03/06/2030)	Sovereign	0.72%
6.95% Gujarat SDL (MD 14/07/2031)	Sovereign	0.61%
7.18% Maharashtra SDL (MD 28/06/2029)	Sovereign	0.12%

# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at High risk

## PORTFOLIO (✓ Top 10 Holdings)

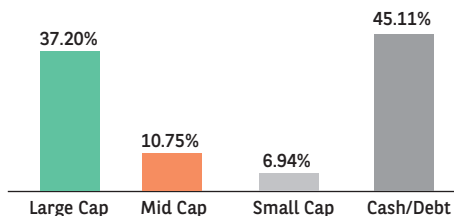
FIXED INCOME HOLDINGS	Rating	% of Net Assets
8.57% Rajasthan SDL (MD 11/07/2028)	Sovereign	0.05%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.05%
<b>TREASURY BILL</b>		<b>0.84%</b>
182 Days Tbill (MD 26/09/2024)	Sovereign	0.36%
364 Days Tbill (MD 05/12/2024)	Sovereign	0.24%
364 Days Tbill (MD 21/11/2024)	Sovereign	0.24%
<b>CORPORATE BOND</b>		<b>13.44%</b>
Andhra Pradesh State Beverages Corporation Limited	FITCH AA(CE)	0.05%
Piramal Capital & Housing Finance Limited	ICRA AA	2.44%
360 One Prime Limited	CRISIL AA	0.37%
Adani Ports and Special Economic Zone Limited	ICRA AAA	0.12%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	0.45%
Embassy Office Parks REIT	CRISIL AAA	0.12%
Export Import Bank of India	CRISIL AAA	0.16%
Food Corporation Of India	CRISIL AAA(CE)	0.08%
GAIL (India) Limited	CARE AAA	0.12%
Godrej Industries Limited	CRISIL AA	0.37%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.42%
India Infradebt Limited	CRISIL AAA	0.61%
IndoStar Capital Finance Limited	CRISIL AA-	1.08%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.06%
JSW Steel Limited	ICRA AA	0.17%
Larsen & Toubro Limited	CRISIL AAA	0.37%
Muthoot Finance Limited	CRISIL AA+	1.22%
National Highways Authority Of India	CRISIL AAA	0.01%
National Housing Bank	CRISIL AAA	0.49%
Nuvoco Vistas Corporation Limited	CRISIL AA	0.10%
Power Finance Corporation Limited	CRISIL AAA	0.84%
REC Limited	CRISIL AAA	0.68%
Reliance Industries Limited	CRISIL AAA	0.26%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Small Industries Dev Bank of India	CRISIL AAA	1.12%
Tata Capital Housing Finance Limited	CRISIL AAA	0.36%
Torrent Power Limited	CRISIL AA+	0.37%
<b>CERTIFICATE OF DEPOSIT</b>		<b>1.23%</b>
Axis Bank Limited	CRISIL A1+	0.44%
Canara Bank	CRISIL A1+	0.14%
HDFC Bank Limited	CRISIL A1+	0.16%
Kotak Mahindra Bank Limited	CRISIL A1+	0.23%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.26%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>		<b>1.25%</b>
Aditya Birla Finance Limited	ICRA A1+	0.24%
Kotak Mahindra Prime Limited	CRISIL A1+	0.21%
LIC Housing Finance Limited	CRISIL A1+	0.19%
National Housing Bank	ICRA A1+	0.61%
<b>Total Fixed Income Holdings</b>		<b>20.85%</b>
TREPS, Cash & Other Net Current Assets including Short futures		2.65%
<b>GRAND TOTAL</b>		<b>100.00%</b>

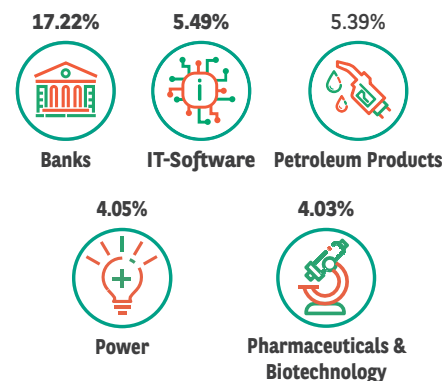
Investment in Top 10 scrips constitutes 31.66% of the portfolio  
Net equity holdings is 54.88% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

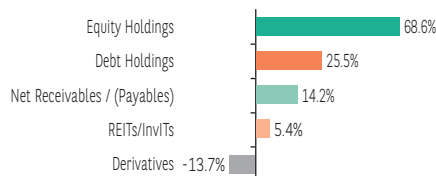
## EQUITY SECTORAL COMPOSITION (Top 5)



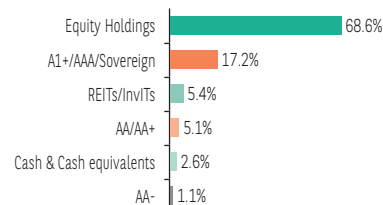
Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

^ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For complete portfolio, kindly refer the website <https://www.barodabnp-paribasmf.in/>

\* Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 55.

# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 27.7164
Regular Plan - IDCW Option	: ₹ 18.2813
Direct Plan - Growth Option	: ₹ 31.1983
Direct Plan - IDCW Option	: ₹ 20.5394

### Benchmark Index (Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

### Date of Allotment

April 07, 2017

Monthly AUM## As on July 31, 2024	: ₹ 1,122.48 Crores
AUM## As on July 31, 2024	: ₹ 1,143.87 Crores

### Fund Manager <sup>†</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Jitendra Sriram	16-Jun-22	26 years
Equity	Pratish Krishnan	14-Mar-22	23 years
Fixed Income	Prashant Pimple*	11-Jul-24	24 years
Fixed Income	Vikram Pamnani.*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.12
TER - Direct Plan (%)	: 0.49
Portfolio Turnover Ratio	: 0.94
Standard Deviation*	: 9.32%
Beta*	: 0.98
Sharpe Ratio*	: 1.02
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 4.15
Modified Duration (years)	: 3.04
YTM (%)	: 7.67%
Macaulay Duration* (years)	: 3.18

### Key Statistics

Portfolio RoE (%)	: 20.67
EPS Growth (%)	: 27.29

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

<sup>†</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

\* Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 55.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
AEROSPACE & DEFENSE	1.67%
Bharat Electronics Limited	1.67%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.48%
Escorts Kubota Limited	1.48%
AUTO COMPONENTS	3.55%
Bosch Limited	2.20%
Jtke India Limited	1.35%
AUTOMOBILES	3.59%
Hero MotoCorp Limited	0.86%
Tata Motors Limited	2.73%
BANKS	11.67%
HDFC Bank Limited	5.47%
ICICI Bank Limited	5.35%
Kotak Mahindra Bank Limited	0.85%
CAPITAL MARKETS	1.51%
BSE Limited	1.51%
CEMENT & CEMENT PRODUCTS	0.89%
Grasim Industries Limited	0.89%
CONSTRUCTION	4.80%
Larsen & Toubro Limited	4.80%
CONSUMABLE FUELS	1.07%
Coal India Limited	1.07%
DIVERSIFIED FMCG	3.15%
ITC Limited	3.15%
ELECTRICAL EQUIPMENT	2.72%
Bharat Heavy Electricals Limited	1.17%
Hitachi Energy India Limited	1.55%
FINANCE	1.97%
Bajaj Finance Limited	0.96%
Five Star Business Finance Limited	1.01%
INDUSTRIAL MANUFACTURING	3.28%
Honeywell Automation India Limited	1.33%
Jyoti CNC Automation Ltd	0.90%
Tega Industries Limited	1.05%
INDUSTRIAL PRODUCTS	0.86%
Astral Limited	0.86%
INSURANCE	0.97%
SBI Life Insurance Company Limited	0.97%
IT - SOFTWARE	7.35%
HCL Technologies Limited	1.55%
Infosys Limited	2.35%
Tata Consultancy Services Limited	3.45%
LEISURE SERVICES	2.51%
Juniper Hotels Limited	1.50%
The Indian Hotels Company Limited	1.01%
OIL	1.77%
Oil India Limited	1.77%
PETROLEUM PRODUCTS	5.45%
Reliance Industries Limited	5.45%
PHARMACEUTICALS & BIOTECHNOLOGY	1.35%
Sun Pharmaceutical Industries Limited	1.35%
RETAILING	3.79%
Trent Limited	2.53%
Zomato Limited	1.26%
TELECOM - SERVICES	1.64%
Bharti Airtel Limited	1.64%
FUTURES / OPTIONS	1.17%
Jubilant Foodworks Limited	0.71%
Hindustan Petroleum Corporation Limited	0.46%
EQUITY LESS THAN 0.75% OF CORPUS	5.55%
Total Equity Holdings	73.76%

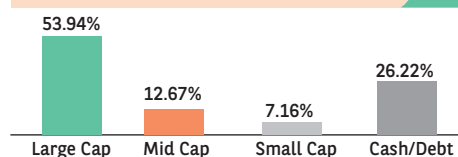
REITs/InvTs Holdings	% of Net Assets
REITs / INVITS	1.26%
Brookfield India Real Estate Trust	0.46%
Bharat Highways Invit	0.36%
Intelligent Supply Chain Infrastructure Trust	0.44%
Total REITs/InvTs Holdings	1.26%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		13.38%
Cholamandalam Investment and Finance Company Ltd	Finance	0.48%
360 One Prime Limited	CRISIL AA	0.79%
Embassy Office Parks REIT	CRISIL AAA	0.86%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.71%
ICICI Bank Limited	ICRA AAA	0.22%
IndoStar Capital Finance Limited	CRISIL AA-	0.61%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	2.20%
JM Financial Products Limited	ICRA AA	1.13%
Mindspace Business Parks REIT	CRISIL AAA	0.70%
Muthoot Finance Limited	CRISIL AA+	0.87%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.66%
National Highways Authority of India	CRISIL AAA	0.45%
Power Finance Corporation Limited	CRISIL AAA	0.44%
REC Limited	CRISIL AAA	0.25%
Reliance Industries Limited	CRISIL AAA	1.36%
Small Industries Dev Bank of India	CRISIL AAA	0.88%
State Bank of India	CRISIL AAA	0.17%
Tata Capital Housing Finance Limited	CRISIL AAA	0.60%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		7.91%
7.18% GOI (MD 24/07/2037)	Sovereign	2.09%
7.32% GOI (MD 13/11/2030)	Sovereign	1.79%
7.38% GOI (MD 20/06/2027)	Sovereign	1.42%
7.06% GOI (MD 10/04/2028)	Sovereign	1.32%
5.74% GOI (MD 15/11/2026)	Sovereign	0.85%
7.1% GOI (MD 08/04/2034)	Sovereign	0.44%
STATE GOVERNMENT BOND		0.17%
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	0.17%
TREASURY BILL		0.52%
182 Days Tbill (MD 26/09/2024)	Sovereign	0.26%
364 Days Tbill (MD 05/12/2024)	Sovereign	0.26%
REDUCED FACE VALUE BONDS		1.25%
Piramal Capital & Housing Finance Limited	ICRA AA	1.25%
Total Fixed Income Holdings		23.23%
TREPS, Cash & Other Net Current Assets		1.7%
GRAND TOTAL		100.00%

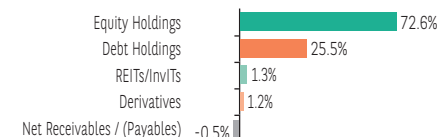
Investment in Top 10 scrips constitutes 37.48% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)

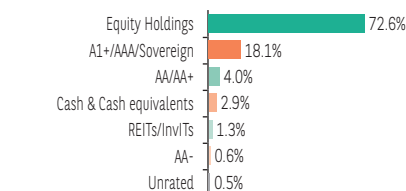


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

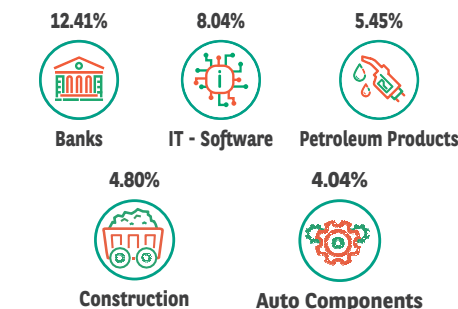
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# Baroda BNP Paribas Multi Asset Fund

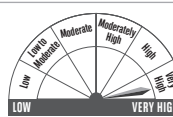
(An Open-ended Scheme investing in Equity, Debt and Gold ETF)

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, 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 July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek to generate long term capital growth by investing in equity and equity related securities, debt & money market instruments, REITs / INVITs and Gold ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 14.2950
Regular Plan - IDCW Option	: ₹ 14.2950
Direct Plan - Growth Option	: ₹ 14.6716
Direct Plan - IDCW Option	: ₹ 14.6716

### Benchmark Index (Tier 1)

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

### Date of Allotment

December 19, 2022

Monthly AAUM## As on July 31, 2024	: ₹ 1,211.3 Crores
AAUM## As on July 31, 2024	: ₹ 1,211.95 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Jitendra Sriram	19-Dec-22	26 years
Fixed Income	Vikram Pamnani	19-Dec-22	14 years

### Load Structure

Entry Load: NA

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

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 distribution under same IDCW option and bonus units. For detailed load structure please refer Scheme Information Document of the scheme.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.10
TER - Direct Plan (%)	: 0.90
Portfolio Turnover Ratio	: 0.62

### Debt Quants

Average Maturity (years)	: 1.72
Modified Duration (years)	: 1.44
YTM (%)	: 7.45%
Macaulay Duration* (years)	: 1.53

### Key Statistics

Portfolio RoE (%)	: 21.48
EPS Growth (%)	: 27.96

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.01%
Escorts Kubota Limited	2.01%
AUTO COMPONENTS	2.60%
Bosch Limited	2.60%
AUTOMOBILES	3.72%
Hero MotoCorp Limited	2.32%
Tata Motors Limited	1.40%
BANKS	13.59%
HDFC Bank Limited	5.88%
ICICI Bank Limited	6.41%
State Bank of India	1.30%
CEMENT & CEMENT PRODUCTS	2.36%
Grasim Industries Limited	1.48%
UltraTech Cement Limited	0.88%
CHEMICALS & PETROCHEMICALS	2.73%
Linde India Limited	2.73%
CONSTRUCTION	5.38%
Larsen & Toubro Limited	5.38%
DIVERSIFIED FMCG	1.61%
Hindustan Unilever Limited	1.61%
ELECTRICAL EQUIPMENT	1.98%
Hitachi Energy India Limited	1.98%
FINANCE	2.17%
Bajaj Finance Limited	1.24%
Jio Financial Services Limited	0.93%
FOOD PRODUCTS	1.46%
Nestle India Limited	1.46%
IT - SOFTWARE	8.72%
Infosys Limited	4.16%
Tata Consultancy Services Limited	4.56%
PETROLEUM PRODUCTS	6.71%
Reliance Industries Limited	6.71%
PHARMACEUTICALS & BIOTECHNOLOGY	3.53%
Cipla Limited	1.61%
Sun Pharmaceutical Industries Limited	1.92%
POWER	4.40%
NLC India Limited	2.39%
NTPC Limited	2.01%
RETAILING	3.04%
Trent Limited	3.04%
TELECOM - SERVICES	2.66%
Bharti Airtel Limited	2.66%
FUTURES / OPTIONS	1.56%
Coal India Limited	0.89%
Jubilant Foodworks Limited	0.67%
EQUITY LESS THAN 0.75% OF CORPUS	3.12%
Total Equity Holdings	73.35%

Mutual Fund Units & Gold ETF Holding	% of Net Assets
MUTUAL FUND UNITS & GOLD ETFS	13.99%
Baroda BNP Paribas Mutual Fund	5.33%
HDFC Mutual Fund	3.00%
Nippon India Mutual Fund	5.66%
Total Mutual Fund Units & ETF Holdings	13.99%

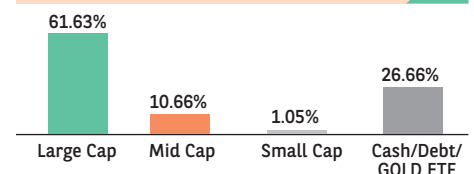
REITs/InvITs Holdings	% of Net Assets
REITs/INVITS	1.84%
Bharat Highways Invit	0.10%
Intelligent Supply Chain Infrastructure Trust	0.42%
Brookfield India Real Estate Trust	1.32%
Total REITs/InvITs Holdings	1.84%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		0.84%
7.32% GOI (MD 13/11/2030)	Sovereign	0.84%
TREASURY BILL		1.22%
364 Days Tbill (MD 24/10/2024)	Sovereign	1.22%
CERTIFICATE OF DEPOSIT		0.40%
HDFC Bank Limited	CRISIL A1+	0.40%
CORPORATE BOND		7.90%
MindSPACE Business Parks REIT	CRISIL AAA	1.24%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Muthoot Finance Limited	CRISIL AA+	0.82%
National Housing Bank	CRISIL AAA	2.06%
Power Finance Corporation Limited	CRISIL AAA	1.72%
Tata Capital Housing Finance Limited	CRISIL AAA	2.06%
Total Fixed Income Holdings		10.36%
TREPS, Cash & Other Net Current Assets		0.46%
GRAND TOTAL		100.00%

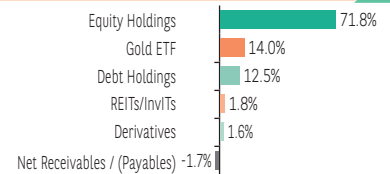
Investment in Top 10 scrips constitutes 42.93% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)

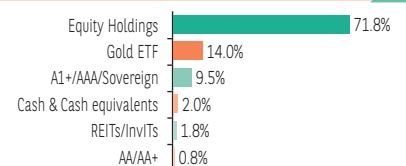


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

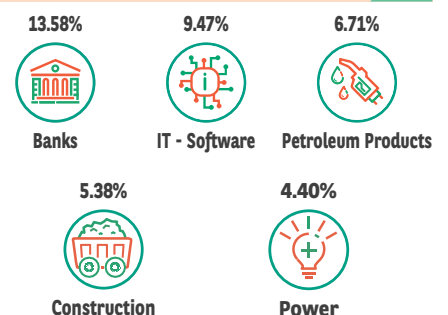
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark  
● Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

+ Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Equity Savings TRI): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation and income by using arbitrage opportunities, investment in equity / equity related instruments and debt/ money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 15.6971
Regular Plan - IDCW Option	: ₹ 13.7060
Direct Plan - Growth Option	: ₹ 16.5670
Direct Plan - IDCW Option	: ₹ 14.4634

### Benchmark Index (Tier 1)

Nifty Equity Savings Index TRI

### Date of Allotment

July 25, 2019

Monthly AAUM## As on July 31, 2024	: ₹ 238.51 Crores
AUM## As on July 31, 2024	: ₹ 238.66 Crores

### Fund Manager <sup>¶</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	05-Sep-19	23 years
Fixed Income	Prashant Pimple*	11-Jul-24	24 years
Fixed Income	Vikram Pamnani.*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

(w.e.f. January 17, 2024)

Entry Load : Not Applicable

Exit Load: • If units of the Scheme are redeemed or switched out within 30 days of the date of allotment - 1% of the applicable Net Asset Value (NAV) • If units of the Scheme are redeemed or switched out after 30 days of allotment - Nil

The above Exit Load will be applicable to all subscription transactions, excluding switch-ins

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.50
TER - Direct Plan (%)	: 1.49
Portfolio Turnover Ratio	: 4.54
Standard Deviation*	: 4.70%
Beta*	: 0.93
Sharpe Ratio*	: 0.62
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 2.65
Modified Duration (years)	: 1.9
YTM (%)	: 7.75%
Macaulay Duration* (years)	: 2

### Key Statistics

Portfolio RoE (%)	: 21.45
EPS Growth (%)	: 35.16
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

For complete portfolio, kindly refer the website

<https://www.barodabnp-paribasmf.in/>

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

¶ Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

\* Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 55.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>AUTOMOBILES</b>	<b>5.40%</b>	<b>-4.56%</b>
Maruti Suzuki India Limited	1.79%	-1.79%
✓ Tata Motors Limited	2.77%	-2.77%
TVS Motor Company Limited	0.84%	
<b>BANKS</b>	<b>12.06%</b>	<b>-6.13%</b>
Axis Bank Limited	0.98%	
✓ HDFC Bank Limited	4.85%	-2.40%
✓ ICICI Bank Limited	4.35%	-2.31%
IndusInd Bank Limited	1.88%	-1.42%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.56%</b>	<b>-2.58%</b>
✓ Ambuja Cements Limited	2.56%	-2.58%
<b>CONSTRUCTION</b>	<b>2.71%</b>	<b>-1.66%</b>
✓ Larsen & Toubro Limited	2.71%	-1.66%
<b>DIVERSIFIED FMCG</b>	<b>3.27%</b>	<b>-2.96%</b>
Hindustan Unilever Limited	0.95%	-0.61%
✓ ITC Limited	2.32%	-2.34%
<b>ELECTRICAL EQUIPMENT</b>	<b>0.79%</b>	
Hitachi Energy India Limited	0.79%	
<b>FERROUS METALS</b>	<b>2.13%</b>	<b>-2.15%</b>
✓ Tata Steel Limited	2.13%	-2.15%
<b>FINANCE</b>	<b>3.37%</b>	<b>-3.39%</b>
Bajaj Finance Limited	1.64%	-1.65%
Bajaj Finserv Limited	1.73%	-1.74%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>0.86%</b>	
PB Fintech Limited	0.86%	
<b>FOOD PRODUCTS</b>	<b>0.98%</b>	
Nestle India Limited	0.98%	
<b>INDUSTRIAL MANUFACTURING</b>	<b>0.77%</b>	
Jyoti CNC Automation Ltd	0.77%	
<b>INSURANCE</b>	<b>0.98%</b>	
Max Financial Services Limited	0.98%	
<b>IT - SOFTWARE</b>	<b>4.71%</b>	<b>-2.16%</b>
HCL Technologies Limited	1.06%	-1.06%
Infosys Limited	1.64%	-0.35%
LTIMindtree Limited	0.75%	-0.75%
Tata Consultancy Services Limited	1.26%	
<b>NON - FERROUS METALS</b>	<b>2.37%</b>	<b>-1.81%</b>
✓ Hindalco Industries Limited	2.37%	-1.81%
<b>PETROLEUM PRODUCTS</b>	<b>4.13%</b>	<b>-2.34%</b>
✓ Reliance Industries Limited	4.13%	-2.34%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.77%</b>	
Ajanta Pharma Limited	0.78%	
Sun Pharmaceutical Industries Limited	0.99%	
<b>POWER</b>	<b>4.89%</b>	<b>-4.00%</b>
NLC India Limited	0.91%	
✓ Tata Power Company Limited	3.98%	-4.00%
<b>RETAILING</b>	<b>2.13%</b>	
Trent Limited	1.18%	
Zomato Limited	0.95%	
<b>TELECOM - SERVICES</b>	<b>1.31%</b>	<b>-0.71%</b>
Bharti Airtel Limited	1.31%	-0.71%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>2.00%</b>	<b>-2.01%</b>
Adani Ports and Special Economic Zone Limited	2.00%	-2.01%
<b>EQUITY LESS THAN 0.75% OF CORPUS</b>	<b>9.60%</b>	<b>-0.88%</b>
<b>Total Equity Holdings</b>	<b>68.79%</b>	<b>-37.34%</b>

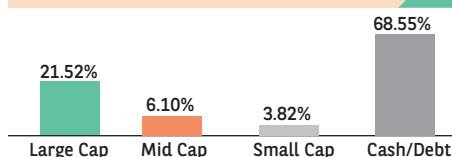
REITs/InvITs Holdings	% of Net Assets
Brookfield India Real Estate Trust	2.23%
<b>Total REITs/InvITs Holdings</b>	<b>2.23%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>11.61%</b>
360 One Prime Limited	CRISIL AA	1.26%
Export Import Bank of India	CRISIL AAA	1.30%
Hindustan Petroleum Corporation Limited	CRISIL AAA	1.27%
IndoStar Capital Finance Limited	CRISIL AA-	1.26%
JM Financial Products Limited	ICRA AA	2.92%
Muthoot Finance Limited	CRISIL AA+	1.25%
Piramal Capital & Housing Finance Limited	ICRA AA	2.35%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>8.22%</b>
5.63% GOI (MD 12/04/2026)	Sovereign	6.17%
5.15% GOI (MD 09/11/2025)	Sovereign	2.05%
<b>STATE GOVERNMENT BOND</b>		<b>2.04%</b>
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	2.04%
<b>Total Fixed Income Holdings</b>		<b>21.87%</b>
TREPS, Cash & Other Net Current Assets		7.11%
<b>Net Assets</b>		<b>100.00%</b>

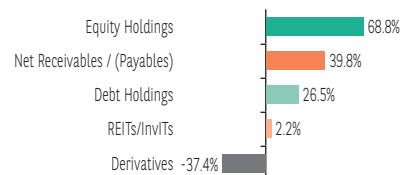
Investment in Top 10 scrips constitutes 32.17% of the portfolio  
Net equity holdings is 31.45% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)

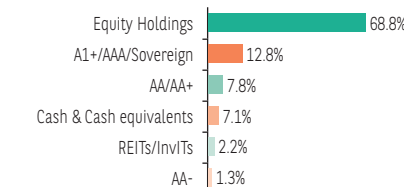


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

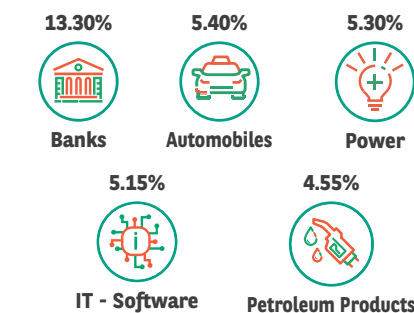
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## EQUITY SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark  
○ Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 85+15 - Conservative Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderately High risk

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate regular returns through investments primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 42.4436
Regular Plan - Quarterly IDCW Option	: ₹ 11.5405
Regular Plan - Monthly IDCW Option	: ₹ 11.3120
Direct Plan - Growth Option	: ₹ 51.0073
Direct Plan - Monthly IDCW Option	: ₹ 13.5116
Direct Plan - Quarterly IDCW Option	: ₹ 13.1955

### Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on July 31, 2024	: ₹ 684.24 Crores
AAUM## As on July 31, 2024	: ₹ 744.3 Crores

### Fund Manager <sup>1</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	14-Mar-22	23 years
Fixed Income	Prashant Pimple	21-Oct-22	24 years

### Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: upto 6 months: 1% after 6 months: Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.03
TER - Direct Plan (%)	: 0.51
Average Maturity (years)	: 3.42
Modified Duration (years)	: 2.62
YTM (%)	: 7.72%
Macaulay Duration* (years)	: 2.77

### Key Statistics

Portfolio RoE (%)	: 20.39
EPS Growth (%)	: 30.73

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

Minimum Additional Application Amount: ₹ 500 and in multiples of ₹ 1 thereafter.

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

+ Kindly refer page no. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 55.

## PORTFOLIO (✓ Top 10 Holdings)

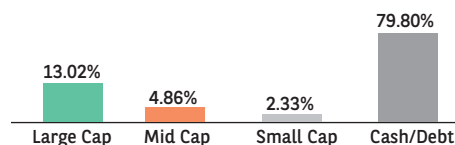
EQUITY HOLDINGS	% of Net Assets
<b>BANKS</b>	<b>2.85%</b>
HDFC Bank Limited	1.46%
ICICI Bank Limited	1.39%
<b>IT - SOFTWARE</b>	<b>0.91%</b>
Infosys Limited	0.91%
<b>PETROLEUM PRODUCTS</b>	<b>1.09%</b>
Reliance Industries Limited	1.09%
<b>EQUITY LESS THAN 0.75% OF CORPUS</b>	<b>15.35%</b>
<b>Total EQUITY Holdings</b>	<b>20.20%</b>
<b>REITs/InvTs Holdings</b>	<b>% of Net Assets</b>
Brookfield India Real Estate Trust	1.05%
<b>Total REITs/ InvTs</b>	<b>1.05%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>8.59%</b>
7.18% GOI (MD 14/08/2033)	Sovereign	2.04%
7.32% GOI (MD 13/11/2030)	Sovereign	1.44%
7.18% GOI (MD 24/07/2037)	Sovereign	1.37%
7.38% GOI (MD 20/06/2027)	Sovereign	1.36%
7.17% GOI (MD 17/04/2030)	Sovereign	1.36%
7.1% GOI (MD 08/04/2034)	Sovereign	0.68%
7.37% GOI (MD 23/10/2028)	Sovereign	0.34%
6.45% GOI (MD 07/10/2029)	Sovereign	0.00%
<b>STATE GOVERNMENT BOND</b>		<b>0.21%</b>
7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.14%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.07%
<b>CERTIFICATE OF DEPOSIT</b>		<b>1.96%</b>
HDFC Bank Limited	CRISIL A1+	1.96%
<b>CORPORATE BOND</b>		<b>61.00%</b>
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	3.44%
Embassy Office Parks REIT	CRISIL AAA	1.98%
Export Import Bank of India	CRISIL AAA	2.01%
Hindustan Petroleum Corporation Limited	CRISIL AAA	3.66%
Indian Oil Corporation Limited	CRISIL AAA	2.02%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.36%
IndoStar Capital Finance Limited	CRISIL AA-	1.34%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	4.32%
JM Financial Products Limited	ICRA AA	1.07%
JSW Steel Limited	ICRA AA	2.29%
Mindspace Business Parks REIT	CRISIL AAA	1.35%
Muthoot Finance Limited	CRISIL AA+	2.00%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.34%
National Bank For Agriculture and Rural Development	ICRA AAA	2.70%
National Housing Bank	CRISIL AAA	2.70%
Nomura Capital India Pvt Limited	FITCH AAA	2.02%
NTPC Limited	CRISIL AAA	2.02%
Power Finance Corporation Limited	CRISIL AAA	6.68%
REC Limited	CRISIL AAA	5.39%
Reliance Industries Limited	CRISIL AAA	3.77%
Shriram Finance Limited	CRISIL AA+	2.02%
Small Industries Dev Bank of India	CRISIL AAA	1.35%
Steel Authority of India Limited	CARE AA	0.81%
Tata Capital Housing Finance Limited	CRISIL AAA	2.36%
<b>REDUCED FACE VALUE BONDS</b>		<b>1.71%</b>
Piramal Capital & Housing Finance Limited	ICRA AA	1.71%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE DEBT MARKET</b>		<b>0.23%</b>
<b>DEVELOPMENT FUND</b>		
Corporate Debt Market	Others	0.23%
Development Fund		
<b>Total Fixed Income Holdings</b>		<b>73.47%</b>
TREPS, Cash & Other Net		5.05%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

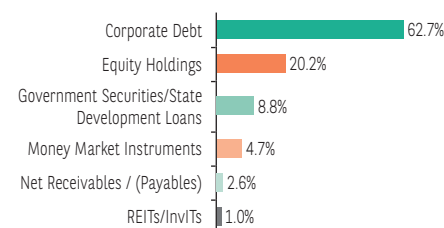
Investment in Top 10 scrips constitutes 8.31% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)

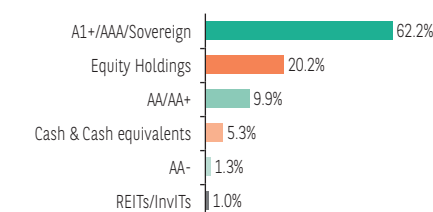


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

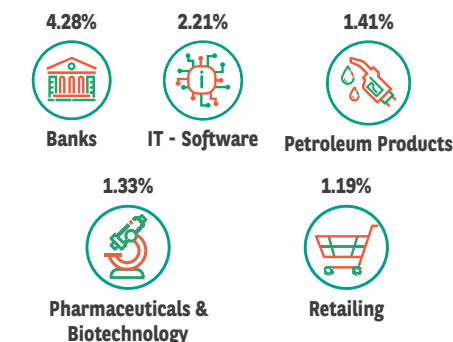
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## EQUITY SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus



# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 50 Arbitrage Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low risk

## INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to generate income and capital appreciation by investing in a combination of diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 15.1414
Regular Plan - Adhoc IDCW Option	: ₹ 11.3276
Regular Plan - Quarterly IDCW Option	: ₹ 10.4628
Regular Plan - Monthly IDCW Option	: ₹ 10.4006
Direct Plan - Growth Option	: ₹ 15.8765
Direct Plan - Adhoc IDCW Option	: ₹ 11.6333
Direct Plan - Quarterly IDCW Option	: ₹ 10.9138
Direct Plan - Monthly IDCW Option	: ₹ 10.8204

### Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

### Date of Allotment

December 28, 2016

Monthly AAUM## As on July 31, 2024	: ₹ 1,212.59 Crores
AAUM## As on July 31, 2024	: ₹ 1,220.15 Crores

### Fund Manager <sup>1</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Neeraj Saxena	14-Mar-22	20 years
Fixed Income	Vikram Pamnani	16-Mar-22	14 years

### Load Structure

(w.e.f. January 17, 2024)

Entry Load : Not Applicable

Exit Load: 0.25% if redeemed on or before 15 days from the date of allotment of units.

NIL if redeemed after 15 days from the date of allotment of units.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.07
TER - Direct Plan (%)	: 0.38
Portfolio Turnover Ratio	: 23.82
Standard Deviation*	: 0.73%
Beta*	: 0.86
Sharpe Ratio*	: -1.30
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 0.60
Modified Duration (years)	: 0.43
YTM (%)	: 7.02%
Macaulay Duration* (years)	: 0.44

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

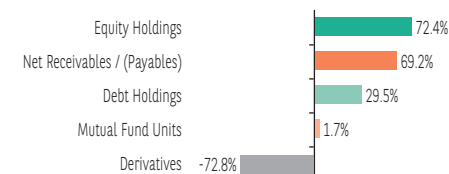
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>AEROSPACE &amp; DEFENSE</b>	<b>0.76%</b>	<b>-0.77%</b>
Hindustan Aeronautics Limited	0.76%	-0.77%
<b>AUTO COMPONENTS</b>	<b>2.50%</b>	<b>-2.51%</b>
✓ Samvardhana Motherson International Limited	2.50%	-2.51%
<b>BANKS</b>	<b>14.14%</b>	<b>-14.22%</b>
Axis Bank Limited	0.83%	-0.84%
Bank of Baroda	1.94%	-1.95%
✓ Canara Bank	2.51%	-2.52%
✓ HDFC Bank Limited	6.49%	-6.54%
Punjab National Bank	1.23%	-1.23%
State Bank of India	1.14%	-1.15%
<b>CAPITAL MARKETS</b>	<b>1.72%</b>	<b>-1.74%</b>
Indian Energy Exchange Limited	1.72%	-1.74%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.35%</b>	<b>-2.37%</b>
✓ The India Cements Limited	2.35%	-2.37%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.20%</b>	<b>-2.22%</b>
Gujarat Narmada Valley Fertilizers and Chemicals Limited	2.20%	-2.22%
<b>CONSUMER DURABLES</b>	<b>0.80%</b>	<b>-0.81%</b>
Havells India Limited	0.80%	-0.81%
<b>DIVERSIFIED METALS</b>	<b>1.66%</b>	<b>-1.65%</b>
Vedanta Limited	1.66%	-1.65%
<b>ELECTRICAL EQUIPMENT</b>	<b>0.92%</b>	<b>-0.93%</b>
ABB India Limited	0.92%	-0.93%
<b>FERROUS METALS</b>	<b>0.80%</b>	<b>-0.80%</b>
Jindal Steel & Power Limited	0.80%	-0.80%
<b>FINANCE</b>	<b>8.93%</b>	<b>-8.96%</b>
✓ L&T Finance Limited	2.30%	-2.31%
✓ Manappuram Finance Limited	2.49%	-2.50%
REC Limited	1.88%	-1.88%
Shriram Finance Limited	2.26%	-2.27%
<b>INDUSTRIAL PRODUCTS</b>	<b>2.08%</b>	<b>-2.09%</b>
Polycab India Limited	2.08%	-2.09%
<b>IT - SOFTWARE</b>	<b>3.26%</b>	<b>-3.28%</b>
LTIMindtree Limited	1.11%	-1.11%
Oracle Financial Services Software Limited	2.15%	-2.17%
<b>METALS &amp; MINERALS TRADING</b>	<b>2.49%</b>	<b>-2.51%</b>
✓ Adani Enterprises Limited	2.49%	-2.51%
<b>OIL</b>	<b>1.80%</b>	<b>-1.80%</b>
Oil & Natural Gas Corporation Limited	1.80%	-1.80%
<b>PETROLEUM PRODUCTS</b>	<b>2.67%</b>	<b>-2.67%</b>
✓ Reliance Industries Limited	2.67%	-2.67%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.97%</b>	<b>-3.99%</b>
Alkem Laboratories Limited	1.44%	-1.45%
✓ Zydus Lifesciences Limited	2.53%	-2.54%
<b>POWER</b>	<b>3.97%</b>	<b>-4.00%</b>
✓ Tata Power Company Limited	3.97%	-4.00%
<b>REALTY</b>	<b>1.24%</b>	<b>-1.25%</b>
DLF Limited	1.24%	-1.25%
<b>RETAILING</b>	<b>1.43%</b>	<b>-1.43%</b>
Trent Limited	1.43%	-1.43%
<b>TRANSPORT SERVICES</b>	<b>0.96%</b>	<b>-0.97%</b>
Container Corporation of India Limited	0.96%	-0.97%
<b>EQUITY LESS THAN 0.75% OF CORPUS</b>	<b>11.80%</b>	<b>-11.78%</b>
<b>Total Equity Holdings</b>	<b>72.45%</b>	<b>-72.76%</b>

Mutual Fund Units & ETF Holding		% of Net Assets
MUTUAL FUND UNITS & ETF		1.69%
Baroda BNP Paribas Money Market Fund		1.69%
Total Mutual Fund Units & ETF Holdings		1.69%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREASURY BILL		20.08%
364 Days Tbill (MD 21/11/2024)	Sovereign	2.01%
364 Days Tbill (MD 05/12/2024)	Sovereign	1.60%
364 Days Tbill (MD 14/11/2024)	Sovereign	1.21%
364 Days Tbill (MD 24/10/2024)	Sovereign	1.21%
364 Days Tbill (MD 26/12/2024)	Sovereign	1.20%
364 Days Tbill (MD 06/02/2025)	Sovereign	1.19%
364 Days Tbill (MD 23/01/2025)	Sovereign	1.19%
182 Days Tbill (MD 22/08/2024)	Sovereign	0.82%
182 Days Tbill (MD 29/08/2024)	Sovereign	0.82%
182 Days Tbill (MD 12/09/2024)	Sovereign	0.81%
182 Days Tbill (MD 26/09/2024)	Sovereign	0.81%
364 Days Tbill (MD 05/09/2024)	Sovereign	0.81%
364 Days Tbill (MD 10/10/2024)	Sovereign	0.81%
364 Days Tbill (MD 17/10/2024)	Sovereign	0.81%
364 Days Tbill (MD 31/10/2024)	Sovereign	0.81%
364 Days Tbill (MD 13/02/2025)	Sovereign	0.79%
364 Days Tbill (MD 16/01/2025)	Sovereign	0.79%
364 Days Tbill (MD 27/03/2025)	Sovereign	0.78%
364 Days Tbill (MD 19/09/2024)	Sovereign	0.41%
364 Days Tbill (MD 22/08/2024)	Sovereign	0.41%
364 Days Tbill (MD 28/11/2024)	Sovereign	0.40%
364 Days Tbill (MD 15/05/2025)	Sovereign	0.39%
CORPORATE BOND		1.31%
Piramal Capital & Housing Finance Limited	ICRA AA	1.31%
CERTIFICATE OF DEPOSIT		4.19%
Export Import Bank of India	CRISIL A1+	2.19%
HDFC Bank Limited	CRISIL A1+	2.00%
Total Fixed Income Holdings		25.58%
TREPS, Cash & Other Net		0.28%
Current Assets including Short futures		
GRAND TOTAL		100.00%
Investment in Top 10 scrips constitutes 30.30% of the portfolio		
Net equity holdings is -0.31% of the portfolio		

Investment in Top 10 scrips constitutes 30.30% of the portfolio  
Net equity holdings is -0.31% of the portfolio

## COMPOSITION BY ASSETS



## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.55%, as per 1 day MIBOR rate on the last business day of the month.

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

\* Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 55.



# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 35+65 Aggressive Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments with a view to provide a retirement solution to investors. However, there can be no assurance that the investment objective of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 10.7608
Regular Plan - IDCW Option	: ₹ 10.7608
Direct Plan - Growth Option	: ₹ 10.8019
Direct Plan - IDCW Option	: ₹ 10.8019

### Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

### Date of Allotment

May 28, 2024

Monthly AUM## As on July 31, 2024	: ₹ 293.33 Crores
AUM## As on July 31, 2024	: ₹ 301.13 Crores

### Fund Manager <sup>1</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	28-May-24	23 years
Fixed Income	Prashant Pimple*	11-Jul-24	24 years
Fixed Income	Vikram Pamnani.*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load: Not Applicable.

Exit Load: Nil

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

### Expense Ratio & Quantitative Data\* <sup>†</sup>

TER - Regular Plan (%)	: 2.27%
TER - Direct Plan (%)	: 0.27%
Portfolio Turnover Ratio	: 0.55
Average Maturity (years)	: 21.65
Modified Duration (years)	: 8.03
YTM (%)	: 7.34%
Macaulay Duration <sup>†</sup> (years)	: 8.35

### Key Statistics

Portfolio RoE (%)	: 29.03
EPS Growth (%)	: 17.23

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of July 31, 2024.

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

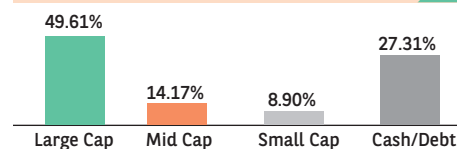
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>0.90%</b>
Hindustan Aeronautics Limited	0.90%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.92%</b>
Ashok Leyland Limited	1.92%
<b>AUTO COMPONENTS</b>	<b>0.97%</b>
UNO Minda Limited	0.97%
<b>AUTOMOBILES</b>	<b>2.77%</b>
✓ Mahindra & Mahindra Limited	1.93%
TVS Motor Company Limited	0.84%
<b>BANKS</b>	<b>14.54%</b>
✓ Axis Bank Limited	2.32%
Bank of Baroda	1.64%
✓ HDFC Bank Limited	5.37%
✓ ICICI Bank Limited	3.91%
State Bank of India	1.30%
<b>CAPITAL MARKETS</b>	<b>3.19%</b>
✓ 360 One WAM Limited	2.49%
BSE Limited	0.70%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>1.74%</b>
Linde India Limited	0.98%
Navin Fluorine International Limited	0.76%
<b>CONSTRUCTION</b>	<b>1.52%</b>
Larsen & Toubro Limited	1.52%
<b>CONSUMER DURABLES</b>	<b>1.29%</b>
Havells India Limited	1.29%
<b>DIVERSIFIED</b>	<b>1.17%</b>
3M India Limited	1.17%
<b>DIVERSIFIED FMCG</b>	<b>3.86%</b>
Hindustan Unilever Limited	1.80%
✓ ITC Limited	2.06%
<b>ELECTRICAL EQUIPMENT</b>	<b>1.48%</b>
GE T&D India Limited	0.79%
Hitachi Energy India Limited	0.69%
<b>FINANCE</b>	<b>2.54%</b>
PNB Housing Finance Limited	1.34%
Power Finance Corporation Limited	1.20%
Financial Technology (Fintech)	1.09%
PB Fintech Limited	1.09%
<b>FOOD PRODUCTS</b>	<b>1.35%</b>
Mrs. Bectors Food Specialities Limited	1.35%
<b>HEALTHCARE SERVICES</b>	<b>1.04%</b>
Max Healthcare Institute Limited	1.04%
<b>INDUSTRIAL MANUFACTURING</b>	<b>1.52%</b>
Jyoti CNC Automation Ltd	1.52%
<b>INDUSTRIAL PRODUCTS</b>	<b>1.01%</b>
KEL Industries Limited	1.01%
<b>INSURANCE</b>	<b>1.26%</b>
Max Financial Services Limited	1.26%
<b>IT - SOFTWARE</b>	<b>6.91%</b>
✓ Infosys Limited	4.96%
Mphasis Limited	1.18%
Tech Mahindra Limited	0.77%
<b>LEISURE SERVICES</b>	<b>0.66%</b>
Westlife Foodworld Limited	0.66%
<b>NON - FERROUS METALS</b>	<b>1.07%</b>
Hindalco Industries Limited	1.07%
<b>PERSONAL PRODUCTS</b>	<b>2.83%</b>
✓ Dabur India Limited	2.11%
Godrej Consumer Products Limited	0.72%
<b>PETROLEUM PRODUCTS</b>	<b>3.60%</b>
✓ Reliance Industries Limited	3.60%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.72%</b>
Cipla Limited	1.13%
Divi's Laboratories Limited	1.59%
<b>POWER</b>	<b>2.40%</b>
NTPC Limited	1.24%
Power Grid Corporation of India Limited	1.16%
<b>RETAILING</b>	<b>2.74%</b>
Info Edge (India) Limited	0.93%
Trent Limited	1.05%
Zomato Limited	0.76%

EQUITY HOLDINGS		% of Net Assets
<b>TELECOM - SERVICES</b>		<b>3.09%</b>
✓ Bharti Airtel Limited		2.28%
Vodafone Idea Limited		0.81%
<b>TRANSPORT INFRASTRUCTURE</b>		<b>1.09%</b>
Adani Ports and Special Economic Zone Limited		1.09%
<b>LESS THAN 0.75% EXPOSURE</b>		<b>0.43%</b>
Tata Technologies Ltd		0.43%
<b>Total Equity Holdings</b>		<b>72.70%</b>
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>6.69%</b>
Jamnagar Utilities & Power	CRISIL AAA	3.34%
Private Limited		
Small Industries Dev Bank of India	CRISIL AAA	3.35%
<b>GOVERNMENT BOND</b>		<b>15.63%</b>
7.34% GOI (MD 22/04/2064)	Sovereign	12.26%
7.18% GOI (MD 14/08/2033)	Sovereign	3.37%
<b>REDUCED FACE VALUE BONDS</b>		<b>1.44%</b>
Piramal Capital & Housing Finance Limited	ICRA AA	1.44%
<b>Total Fixed Income Holdings</b>		<b>23.76%</b>
TREPS, Cash & Other Net Current Assets		3.54%
<b>GRAND TOTAL</b>		<b>100.00%</b>

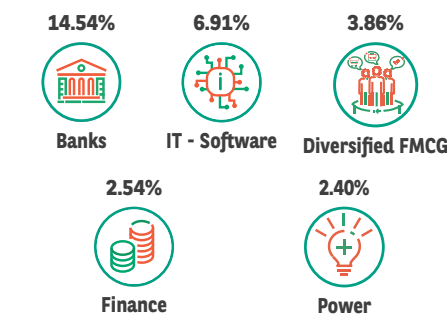
Investment in Top 10 scrips constitutes 31.03% of the portfolio

### MARKET CAPITALIZATION (% of Net Assets)



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

### EQUITY SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since May 28, 2024)

\* refer page no. 59

<sup>†</sup> Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

# Baroda BNP Paribas Liquid Fund

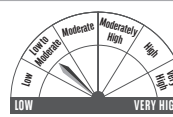
(An open-ended liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk)

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

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Liquid Debt A-I Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income with a high level of liquidity by investing in a portfolio of money market and debt securities. There is no assurance that the investment objective of the Scheme will be realized.

CARE  
AAA<sub>mfs</sub>\*\*  
ICRA  
A1+mfs\*\*

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 2820.2437
Regular Plan - Daily IDCW Option	: ₹ 1001.1996
Regular Plan - Weekly IDCW Option	: ₹ 1000.3007
Direct Plan - Growth Option	: ₹ 2852.3491
Direct Plan - Weekly IDCW Option	: ₹ 1218.7134
Direct Plan - Daily IDCW Option	: ₹ 1002.0849

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Liquid Debt A-I Index

### Date of Allotment

February 21, 2002

Monthly AUM## As on July 31, 2024	: ₹ 10,106.9 Crores
AUM## As on July 31, 2024	: ₹ 10,367.52 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years
Prashant Pimple*	11-Jul-24	24 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Investor exit upon subscription	exit load as % of redemption proceeds
Day 1	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 Onwards	0.0000%

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.31
TER - Direct Plan (%)	: 0.17
Average Maturity (days)	: 39
Modified Duration (days)	: 39
YTM (%)	: 7.09%
Macaulay Duration* (days)	: 39

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>		<b>23.19%</b>	Piramal Capital & Housing Finance Limited	CARE A1+	1.92%
✓ Canara Bank	CRISIL A1+	7.17%	Piramal Capital & Housing Finance Limited	CRISIL A1+	0.05%
✓ Punjab National Bank	CRISIL A1+	5.49%	✓ Reliance Retail Ventures Limited	CRISIL A1+	3.84%
✓ HDFC Bank Limited	ICRA A1+	4.79%	Shriram Finance Limited	CRISIL A1+	1.69%
✓ Axis Bank Limited	CRISIL A1+	4.07%	✓ Small Industries Dev Bank of India	CARE A1+	1.44%
Kotak Mahindra Bank Limited	CRISIL A1+	1.19%	Small Industries Dev Bank of India	CRISIL A1+	5.26%
ICICI Bank Limited	ICRA A1+	0.48%	Standard Chartered Capital Limited	CRISIL A1+	0.96%
<b>COMMERCIAL PAPER</b>		<b>56.29%</b>	Tata Capital Housing Finance Limited	CRISIL A1+	1.91%
Adani Ports and Special Economic Zone Limited	CARE A1+	1.43%	Tata Consumer Products Limited	ICRA A1+	0.96%
Aditya Birla Finance Limited	ICRA A1+	0.24%	<b>CORPORATE DEBT MARKET</b>		<b>0.19%</b>
Bajaj Finance Limited	ICRA A1+	0.96%	<b>DEVELOPMENT FUND</b>		
Barclays Investments & Loans (India) Private Limited	CRISIL A1+	0.71%	Corporate Debt Market	Others	0.19%
Deutsche Investments India Pvt Limited	CRISIL A1+	0.96%	Development Fund		
DMI Finance Private Limited	ICRA A1+	1.43%	<b>TREASURY BILL</b>		<b>20.23%</b>
✓ Export Import Bank of India	CRISIL A1+	3.83%	182 Days Tbill (MD 12/09/2024)	Sovereign	2.39%
Grasim Industries Limited	CRISIL A1+	3.37%	182 Days Tbill (MD 15/08/2024)	Sovereign	1.92%
HDFC Securities Limited	ICRA A1+	1.90%	✓ 182 Days Tbill (MD 19/09/2024)	Sovereign	5.16%
Hinduja Leyland Finance Limited	CRISIL A1+	1.44%	182 Days Tbill (MD 26/09/2024)	Sovereign	0.48%
ICICI Securities Limited	CRISIL A1+	1.92%	182 Days Tbill (MD 29/08/2024)	Sovereign	1.73%
Indian Oil Corporation Limited	ICRA A1+	1.67%	91 Days Tbill (MD 02/08/2024)	Sovereign	1.93%
Julius Baer Capital India Pvt Ltd	CRISIL A1+	0.96%	✓ 91 Days Tbill (MD 05/09/2024)	Sovereign	4.70%
Kisetsu Saison Fin Ind Pvt Ltd	CRISIL A1+	1.43%	91 Days Tbill (MD 15/08/2024)	Sovereign	1.92%
Larsen & Toubro Limited	CRISIL A1+	2.88%	<b>Total Fixed Income Holdings</b>		<b>99.90%</b>
Mirae Asset Capital Markets Private Limited	CRISIL A1+	0.96%	TREPS, Cash & Other Net Current Assets		0.22%
Motilal Oswal Financial Services Limited	CRISIL A1+	0.24%	<b>GRAND TOTAL</b>		<b>100.00%</b>
Motilal Oswal Financial Services Limited	ICRA A1+	1.43%	Investment in Top 10 scrips constitutes 49.31% of the portfolio		
National Bank For Agriculture and Rural Development	CRISIL A1+	3.83%			
National Housing Bank	CRISIL A1+	1.67%			
✓ NTPC Limited	CRISIL A1+	5.00%			

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV=12)	Moderate: Class B (CRV=10)	Relatively High: Class C (CRV=10)
<b>Interest Rate Risk (Max) ↓</b>			
Relatively Low: Class I (MD<=1 year)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

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)

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or yield of the fund. The ratings do not address the funds ability to meet the payment obligations to the investors.

†† The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

^Pursuant to para 4.5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable.

\* refer page no. 59

+ Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Liquid Overnight Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low risk

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate returns, commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of one business day. However, there can be no assurance that the investment objectives of the Scheme will be realized.

CARE  
AAAmfs\*\*

ICRA  
A1+mfs\*\*

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 1280.8430
Regular Plan - Weekly IDCW Option	: ₹ 1001.2718
Regular Plan - Daily IDCW Option	: ₹ 1000.0018
Direct Plan - Growth Option	: ₹ 1285.0484
Unclaimed Redemption - Up to 3 Yrs	: ₹ 1152.9527
Unclaimed IDCW - Up to 3 Yrs	: ₹ 1152.9465
Direct Plan - Weekly IDCW Option	: ₹ 1000.2836
Direct Plan - Daily IDCW Option	: ₹ 1000.0028
Unclaimed IDCW - Greater than 3 years	: ₹ 1000.0000
Unclaimed Redemption - Greater than 3 years	: ₹ 1000.0000

### Benchmark Index (Tier 1)

CRISIL Liquid Overnight Index

### Date of Allotment

April 25, 2019

Monthly AAUM## As on July 31, 2024	: ₹ 932.94 Crores
AUM## As on July 31, 2024	: ₹ 697.00 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years

### Load Structure

Entry Load : Not Applicable

Exit Load: Nil

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.17
TER - Direct Plan (%)	: 0.09
Average Maturity (days)	: 1
Modified Duration (days)	: 1
YTM (%)	: 6.45%
Macaulay Duration† (days)	: 0

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## PORTFOLIO

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>2.86%</b>
182 Days Tbill (MD 22/08/2024)	Sovereign	1.43%
91 Days Tbill (MD 02/08/2024)	Sovereign	1.43%
<b>Total Fixed Income Holdings</b>		<b>2.86%</b>
TREPS, Cash & Other Net Current Assets		97.14%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)	A-I		
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

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)

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

† Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

\*\* Care Mutual Fund ratings are not recommended for the purpose of buying, selling or holding a fund or scheme. These ratings do not comment on the volatility of the Net Asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity.

†† The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

# 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 Low 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.

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Ultra Short Duration Debt A-I Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate regular income by investing in a portfolio of debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months 6 months. However there can be no assurance that the investment objective of the scheme will be realized. The scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 1442.7293
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Regular Plan - Weekly IDCW Option	: ₹ 1000.3638
Direct Plan - Growth Option	: ₹ 1459.0641
Direct Plan - Daily IDCW Option	: ₹ 1007.0751
Direct Plan - Weekly IDCW Option	: ₹ 1000.7994

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Ultra Short Duration Debt A-I Index

### Date of Allotment

June 01, 2018

Monthly AAUM## As on July 31, 2024	: ₹ 1,382.85 Crores
AAUM## As on July 31, 2024	: ₹ 1,302.25 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years
Prashant Pimple*	11-Jul-24	24 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load: Nil

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.48
TER - Direct Plan (%)	: 0.30
Average Maturity (years)	: 0.53
Modified Duration (years)	: 0.52
YTM (%)	: 7.53%
Macaulay Duration* (years)	: 0.53

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

\* Kindly refer page no. 57 for the concept of Macaulay Duration

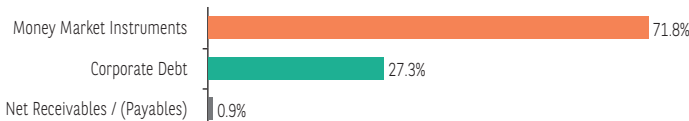
The scheme currently does not have Distribution History.

++ The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>27.29%</b>	National Bank For Agriculture and Rural Development	FITCH A1+	3.69%
✓ Power Finance Corporation Limited	CRISIL AAA	5.28%	✓ Punjab National Bank	CRISIL A1+	6.61%
✓ LIC Housing Finance Limited	CRISIL AAA	4.21%	✓ Small Industries Dev Bank of India	CARE A1+	6.16%
Export Import Bank of India	CRISIL AAA	3.80%	✓ Union Bank of India	FITCH A1+	4.03%
National Housing Bank	CRISIL AAA	2.68%	<b>COMMERCIAL PAPER</b>		<b>11.15%</b>
Power Grid Corporation of India Limited	CRISIL AAA	2.30%	Aditya Birla Finance Limited	ICRA A1+	3.66%
Small Industries Dev Bank of India	CARE A1+	2.29%	Deutsche Investments India Pvt Limited	CRISIL A1+	1.89%
Kotak Mahindra Prime Limited	CRISIL AAA	1.91%	DMI Finance Private Limited	ICRA A1+	1.86%
Shriram Finance Limited	CRISIL AA+	1.15%	Standard Chartered Capital Limited	CRISIL A1+	3.74%
Bharti Telecom Limited	CRISIL AA+	1.15%	<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.21%</b>
Reliance Industries Limited	CRISIL AAA	1.15%	Corporate Debt Market Development Fund	Others	0.21%
JM Financial Products Limited	ICRA AA	0.76%	<b>TREASURY BILL</b>		<b>1.88%</b>
360 One Prime Limited	CRISIL AA	0.61%	182 Days Tbill (MD 14/11/2024)	Sovereign	1.88%
<b>CERTIFICATE OF DEPOSIT</b>		<b>58.12%</b>	<b>Total Fixed Income Holdings</b>		<b>98.44%</b>
✓ Axis Bank Limited	CRISIL A1+	5.72%	TREPS, Cash & Other Net Current Assets		1.35%
✓ Canara Bank	CRISIL A1+	4.76%	<b>GRAND TOTAL</b>		<b>100.00%</b>
HDFC Bank Limited	CARE A1+	1.84%	Investment in Top 10 scrips constitutes 57.22% of the portfolio		
✓ HDFC Bank Limited	CRISIL A1+	4.49%			
✓ ICICI Bank Limited	ICRA A1+	8.16%			
IndusInd Bank Limited	CRISIL A1+	2.98%			
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.80%			
National Bank For Agriculture and Rural Development	CRISIL A1+	1.88%			

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

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)

\*\* Care Mutual Fund ratings are not recommended for the purpose of buying, selling or holding a fund or scheme. These ratings do not comment on the volatility of the Net Asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity.



# 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 low 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.

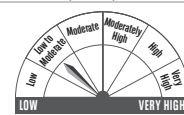
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Low Duration Debt A-I Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

CARE  
AAAmfs\*\*

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 37.5609
Regular Plan - Monthly IDCW Option	: ₹ 10.3334
Regular Plan - Daily IDCW Option	: ₹ 10.0604
Regular Plan - Weekly IDCW Option	: ₹ 10.0153
Direct Plan - Growth Option	: ₹ 40.8299
Direct Plan - Monthly IDCW Option	: ₹ 10.3033
Direct Plan - Daily IDCW Option	: ₹ 10.1017
Direct Plan - Weekly IDCW Option	: ₹ 10.0155

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Low Duration Debt A-I Index

### Date of Allotment

October 21, 2005

Monthly AAUM# As on July 31, 2024 : ₹ 227.41 Crores

AAUM# As on July 31, 2024 : ₹ 218.26 Crores

### Fund Manager <sup>1</sup>

Fund Manager	Managing fund since	Experience
Vikram Pamnani	27-Dec-17	14 years
Prashant Pimple*	11-Jul-24	24 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load: Nil

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.09
TER - Direct Plan (%)	: 0.37
Average Maturity (years)	: 0.99
Modified Duration (years)	: 0.9
YTM (%)	: 7.62%
Macaulay Duration <sup>†</sup> (years)	: 0.93

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

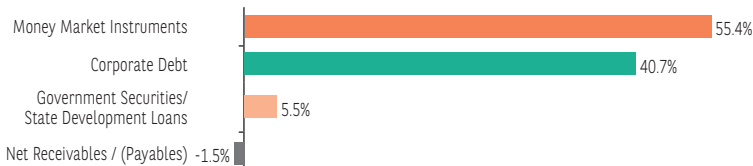
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>40.69%</b>
✓ Small Industries Dev Bank of India	ICRA AAA	9.12%
✓ National Housing Bank	CRISIL AAA	6.86%
✓ Shriram Finance Limited	CRISIL AA+	4.59%
✓ Bharti Telecom Limited	CRISIL AA+	4.59%
✓ Reliance Industries Limited	CRISIL AAA	4.57%
Power Finance Corporation Limited	CRISIL AAA	4.56%
Mindspace Business Parks REIT	CRISIL AAA	3.21%
JM Financial Products Limited	ICRA AA	3.19%
<b>GOVERNMENT BOND</b>		<b>3.26%</b>
7.37% GOI (MD 23/10/2028)	Sovereign	2.33%
7.38% GOI (MD 20/06/2027)	Sovereign	0.93%
<b>STATE GOVERNMENT BOND</b>		<b>2.22%</b>
6.54% MAHARASTRA SDL (MD 27/05/2030)	Sovereign	2.22%

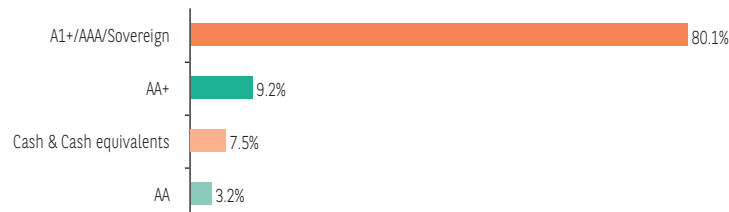
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>		<b>46.30%</b>
✓ ICICI Bank Limited	ICRA A1+	9.16%
✓ HDFC Bank Limited	CRISIL A1+	8.93%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	6.51%
✓ Punjab National Bank	CRISIL A1+	6.41%
✓ Axis Bank Limited	CRISIL A1+	6.41%
IndusInd Bank Limited	CRISIL A1+	4.45%
Canara Bank	CRISIL A1+	4.43%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.24%</b>
Corporate Debt Market Development Fund	Others	0.24%
<b>Total Fixed Income Holdings</b>		<b>92.71%</b>
TREPS, Cash & Other Net		7.29%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 67.15% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

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)

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

<sup>†</sup> Kindly refer page no. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 56.

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or yield of the fund. The ratings do not address the funds ability to meet the payment obligations to the investors.

# Baroda BNP Paribas Money Market Fund

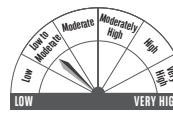
(An open-ended debt scheme investing in money market instruments.  
A Relatively Low Interest Rate Risk and Moderate Credit Risk)

This product is suitable for investors who are seeking\*:

- Regular income over short term.
- Investments in money market instruments having maturity upto 1 year.

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Money Market A-I Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made in money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

ICRA  
A1+mfs<sup>††</sup>

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 1288.2479
Regular Plan - Monthly IDCW Option	: ₹ 1015.0803
Regular Plan - Daily IDCW Option	: ₹ 1005.9755
Regular Plan - Weekly IDCW Option	: ₹ 1000.3451
Direct Plan - Growth Option	: ₹ 1304.6111
Direct Plan - Monthly IDCW Option	: ₹ 1030.3333
Direct Plan - Weekly IDCW Option	: ₹ 1000.3803
Direct Plan - Daily IDCW Option	: ₹ 1000.0964

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Money Market A-I Index

### Date of Allotment

June 19, 2019

Monthly AAUM## As on July 31, 2024	: ₹ 226.22 Crores
AUM## As on July 31, 2024	: ₹ 262.92 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	27-Dec-17	14 years
Prashant Pimple*	11-Jul-24	24 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load: Nil

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.42
TER - Direct Plan (%)	: 0.23
Average Maturity (years)	: 0.69
Modified Duration (years)	: 0.69
YTM (%)	: 7.42%
Macaulay Duration <sup>†</sup> (years)	: 0.69

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## Average AUM for July 2024 includes inter-scheme investment.

\* refer page no. 59

† Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>9.42%</b>
✓ 5.75% Karnataka SDL (MD 10/06/2025)	Sovereign	9.42%
<b>CERTIFICATE OF DEPOSIT</b>		<b>67.41%</b>
✓ Export Import Bank of India	CRISIL A1+	7.99%
✓ Canara Bank	CRISIL A1+	7.36%
✓ Union Bank of India	FITCH A1+	7.27%
✓ Punjab National Bank	CRISIL A1+	7.10%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.08%
✓ ICICI Bank Limited	ICRA A1+	6.77%
✓ HDFC Bank Limited	CRISIL A1+	6.41%
✓ Small Industries Dev Bank of India	CARE A1+	6.20%
Axis Bank Limited	CRISIL A1+	6.08%
National Bank For Agriculture and Rural Development	CRISIL A1+	5.15%
<b>COMMERCIAL PAPER</b>		<b>17.41%</b>
Aditya Birla Finance Limited	ICRA A1+	5.46%
Kotak Mahindra Prime Limited	CRISIL A1+	5.85%
✓ LIC Housing Finance Limited	CRISIL A1+	6.10%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.17%</b>
Corporate Debt Market Development Fund	Others	0.17%
<b>Total Fixed Income Holdings</b>		<b>94.41%</b>
TREPS, Cash & Other Net Current Assets		5.59%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 71.70% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
<b>Interest Rate Risk (Max) ↓</b>			
Relatively Low: Class I (MD<=1 year)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

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)

†† The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any guidelines or directives issued by SEBI or any other mutual fund regulatory body.

# Baroda BNP Paribas Banking and PSU Bond Fund

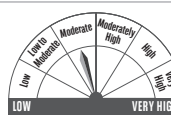
(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively High Interest Rate Risk and Moderate Credit Risk scheme)

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.

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Banking and PSU Debt A-II Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The scheme seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions and Municipal Bonds. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 11.7231
Regular Plan - Quarterly IDCW Option	: ₹ 10.2163
Regular Plan - Monthly IDCW Option	: ₹ 10.1628
Direct Plan - Growth Option	: ₹ 11.9392
Direct Plan - Quarterly IDCW Option	: ₹ 10.3849
Direct Plan - Monthly IDCW Option	: ₹ 10.2880

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Banking and PSU Debt A-II Index

### Date of Allotment

December 17, 2020

Monthly AAUM## As on July 31, 2024	: ₹ 27.45 Crores
AAUM## As on July 31, 2024	: ₹ 27.36 Crores

### Fund Manager <sup>u</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	24 years
Vikram Pamnani*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load: Nil

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.79
TER - Direct Plan (%)	: 0.39
Average Maturity (years)	: 5.05
Modified Duration (years)	: 3.65
YTM (%)	: 7.40%
Macaulay Duration* (years)	: 3.84

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>u</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

<sup>†</sup> Kindly refer page no. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 56.

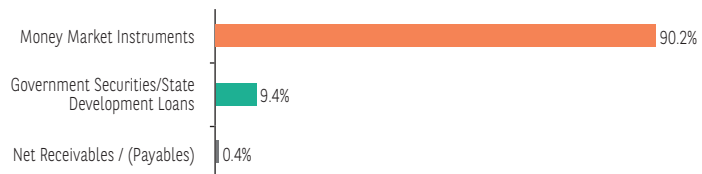
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>71.61%</b>
✓ National Highways Authority Of India	CRISIL AAA	9.45%
✓ ICICI Bank Limited	ICRA AAA	9.17%
✓ Export Import Bank of India	CRISIL AAA	7.56%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	7.31%
✓ State Bank of India	CRISIL AAA	7.17%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	7.07%
✓ REC Limited	CRISIL AAA	7.06%
✓ Housing & Urban Development Corporation Limited	ICRA AAA	5.73%
Indian Railway Finance Corporation Limited	CRISIL AAA	5.56%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Hindustan Petroleum Corporation Limited	CRISIL AAA	5.53%
<b>GOVERNMENT BOND</b>		<b>12.95%</b>
✓ 7.17% GOI (MD 17/04/2030)	Sovereign	12.95%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.50%</b>
Corporate Debt Market Development Fund	Others	0.50%
<b>REDUCED FACE VALUE BONDS</b>		<b>8.31%</b>
✓ Power Grid Corporation of India Limited	CRISIL AAA	8.31%
<b>Total Fixed Income Holdings</b>		<b>93.37%</b>
TREPS, Cash & Other Net Current Assets		6.63%
<b>Net Assets</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 81.78% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

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)

# Baroda BNP Paribas Short Duration Fund

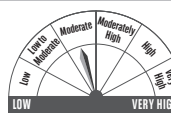
(An open-ended short term debt scheme investing in instruments such that the Macaulay duration\* of the portfolio is between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk)

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.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Short Duration Debt A-II Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

CARE  
AAAmf<sup>\*\*\*</sup>

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 27.1211
Regular Plan - Quarterly IDCW Option	: ₹ 10.6352
Regular Plan - Monthly IDCW Option	: ₹ 10.2067
Direct Plan - Growth Option	: ₹ 29.2574
Direct Plan - Quarterly IDCW Option	: ₹ 11.1229
Direct Plan - Monthly IDCW Option	: ₹ 10.3380

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Short Duration Debt A-II Index

### Date of Allotment

June 30, 2010

Monthly AAUM## As on July 31, 2024	: ₹ 216.93 Crores
AAUM## As on July 31, 2024	: ₹ 225.39 Crores

### Fund Manager <sup>μ</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	24 years
Vikram Pamnani*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

(w.e.f. September 20, 2022)

Entry Load : Not Applicable

Exit Load : Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.05
TER - Direct Plan (%)	: 0.38
Average Maturity (years)	: 3.35
Modified Duration (years)	: 2.75
YTM (%)	: 7.53%
Macaulay Duration <sup>+</sup> (years)	: 2.9

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

<sup>μ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

\* refer page no. 59

\* Kindly refer page no. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 56.

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or yield of the fund. The ratings do not address the funds ability to meet the payment obligations to the investors

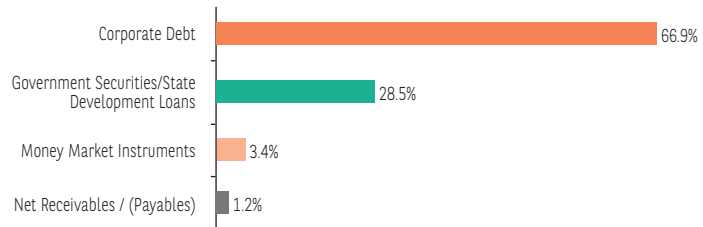
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>66.87%</b>
✓ National Housing Bank	CRISIL AAA	6.67%
✓ Power Grid Corporation of India Limited	CRISIL AAA	5.38%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	5.35%
✓ Larsen & Toubro Limited	CRISIL AAA	4.47%
✓ NTPC Limited	CRISIL AAA	4.44%
✓ Nomura Capital India Pvt Limited	FITCH AAA	4.44%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	4.44%
✓ Indian Oil Corporation Limited	CRISIL AAA	4.44%
Shriram Finance Limited	CRISIL AA+	4.44%
Export Import Bank of India	CRISIL AAA	4.42%
JM Financial Products Limited	ICRA AA	4.41%
Tata Capital Housing Finance Limited	CRISIL AAA	4.32%
LIC Housing Finance Limited	CRISIL AAA	4.30%
Power Finance Corporation Limited	CRISIL AAA	2.67%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
National Bank For Agriculture and Rural Development	ICRA AAA	2.22%
Housing & Urban Development Corporation Limited	ICRA AAA	0.46%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.29%</b>
Corporate Debt Market Development Fund	Others	0.29%
<b>GOVERNMENT BOND</b>		<b>17.66%</b>
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	13.60%
7.38% GOI (MD 20/06/2027)	Sovereign	2.25%
7.37% GOI (MD 23/10/2028)	Sovereign	1.81%
<b>STATE GOVERNMENT BOND</b>		<b>10.89%</b>
✓ 7.04% Gujarat SDL (MD 18/03/2030)	Sovereign	6.60%
6.45% Gujarat SDL (MD 06/01/2030)	Sovereign	4.29%
<b>Total Fixed Income Holdings</b>		<b>95.71%</b>
TREPS, Cash & Other Net Current Assets		4.29%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 59.83% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)		B-II	
Relatively High: Class III (Any MD)			

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)



# Baroda BNP Paribas Credit Risk Fund

(Scheme has one 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 Relatively 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.

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderately High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Credit Risk Debt B-II Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate returns by investing in debt and money market instruments across the credit spectrum. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 20.5266
Regular Plan - Quarterly IDCW Option	: ₹ 11.7516
Regular Plan - Monthly IDCW Option	: ₹ 11.2480
Direct Plan - Growth Option	: ₹ 22.4324
Direct Plan - Monthly IDCW Option	: ₹ 14.1200
Direct Plan - Quarterly IDCW Option	: ₹ 12.6565

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Credit Risk Debt B-II Index

### Date of Allotment

January 23, 2015

Monthly AAUM## As on July 31, 2024	: ₹ 141.64 Crores
AAUM## As on July 31, 2024	: ₹ 141.08 Crores

### Fund Manager <sup>1</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	24 years
Vikram Pamnani*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

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

Exit load is not applicable for segregated portfolio.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.60
TER - Direct Plan (%)	: 0.79
Average Maturity (years)	: 3.13
Modified Duration (years)	: 2.1
YTM (%)	: 8.46%
Macaulay Duration <sup>†</sup> (years)	: 2.21

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

<sup>†</sup> Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

**Note on Segregated Portfolio:** Due to credit event (Default of debt servicing by Yes Bank on March 6, 2020), securities of Yes Bank have been segregated from the scheme's portfolio w.e.f. March 6, 2020. Yes Bank had, on March 14, 2020, informed the Stock Exchanges that the AT1 bonds were fully written down and had extinguished with immediate effect pursuant to Master Circular- Basel III Capital Regulations dated July 01, 2015 read with Section 45 of the Banking Regulation Act, 1949. On March 16, 2020, Axis Trustee Services Ltd., debenture trustee for the AT1 bonds, had filed a writ petition in the Hon'ble High Court, Mumbai, inter alia seeking relief from the Court to set aside the decision to write off the AT1 bonds, and that the matter was sub-judice before the on'ble Court. Kindly refer to SID/KIM for complete details on segregation of portfolio.

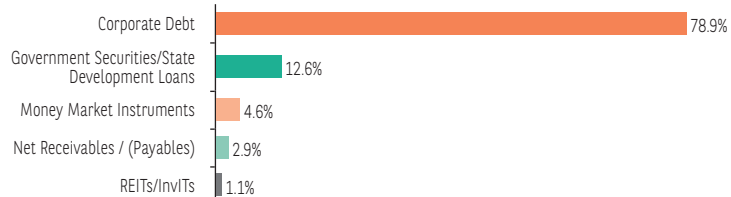
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>61.73%</b>
✓ JSW Steel Limited	ICRA AA	7.80%
✓ IndoStar Capital Finance Limited	CRISIL AA-	7.79%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	7.75%
✓ Adani Ports and Special Economic Zone Limited	ICRA AAA	7.19%
✓ Nirma Limited	CRISIL AA	7.11%
✓ Godrej Industries Limited	CRISIL AA	7.10%
✓ Century Textiles & Industries Limited	CRISIL AA	7.09%
✓ JM Financial Products Limited	ICRA AA	5.64%
Steel Authority of India Limited	CARE AA	4.26%
<b>GOVERNMENT BOND</b>		<b>12.63%</b>
7.32% GOI (MD 13/11/2030)	Sovereign	5.43%
7.18% GOI (MD 14/08/2033)	Sovereign	3.60%
7.18% GOI (MD 24/07/2037)	Sovereign	3.60%
<b>REDUCED FACE VALUE BONDS</b>		<b>17.14%</b>
✓ Andhra Pradesh State Beverages Corporation Limited	FITCH AA(CE)	9.30%
✓ Piramal Capital & Housing Finance Limited	ICRA AA	6.87%

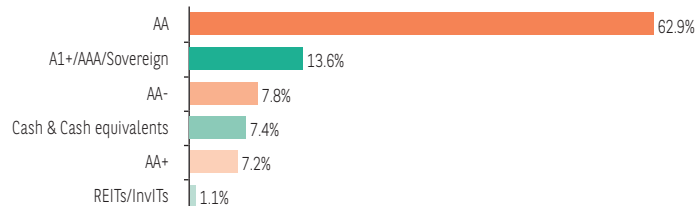
FIXED INCOME HOLDINGS	Rating	% of Net Assets
Power Grid Corporation of India Limited	CRISIL AAA	0.97%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.34%</b>
Corporate Debt Market Development Fund	Others	0.34%
<b>Total Fixed Income Holdings</b>		<b>91.84%</b>
<b>REITs/InvITs Holding</b>	<b>Industry</b>	<b>% of Net Assets</b>
InvIT		<b>0.42%</b>
Bharat Highways Invit	Construction	0.42%
REIT		<b>0.67%</b>
Brookfield India Real Estate Trust	Realty	0.67%
<b>Total REITs/InvITs Holdings</b>		<b>1.09%</b>
TREPS, Cash & Other Net Current Assets		7.07%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 73.64% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			C-III

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)

<sup>5</sup>The Bonus Option in the Schemes has been discontinued effective June 08, 2015

Segregated portfolio1		
<b>BONDS &amp; NCDS</b>		
Listed / awaiting listing on the stock exchanges		
Yes Bank Ltd. N <sup>***</sup>	[ICRA]D	0.00%
<b>Total</b>		<b>0.00%</b>

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; N<sup>\*\*</sup> -> Non Traded Securities; B<sup>\*\*</sup> -> Below Investment Grade Security

<sup>5</sup> Note on Below Investment Grade Security Yes Bank Perpetual Bond classified separately as "Segregated Portfolio". <sup>6</sup> The perpetual bonds of Yes Bank having market value of Rs 11,87,47,500 and interest accumulated Rs 86,06,557.38 as of 6th March 2020 were downgraded to D.

# 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.

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Corporate Debt A-II Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 25.3346
Regular Plan - Annual IDCW Option	: ₹ 10.4861
Regular Plan - Quarterly IDCW Option	: ₹ 10.2986
Regular Plan - Monthly IDCW Option	: ₹ 10.2610
Direct Plan - Growth Option	: ₹ 26.8514
Direct Plan - Annual IDCW Option	: ₹ 10.7630
Direct Plan - Quarterly IDCW Option	: ₹ 10.4849
Direct Plan - Monthly IDCW Option	: ₹ 10.3624

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Corporate Debt A-II Index

### Date of Allotment

November 08, 2008

Monthly AAUM## As on July 31, 2024	: ₹ 150.44 Crores
AAUM## As on July 31, 2024	: ₹ 151.17 Crores

### Fund Manager <sup>u</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple*	11-Jul-24	24 years
Vikram Pamnani*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load: Nil

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.58
TER - Direct Plan (%)	: 0.20
Average Maturity (years)	: 5.39
Modified Duration (years)	: 3.88
YTM (%)	: 7.38%
Macaulay Duration* (years)	: 4.11

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>u</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

\* Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

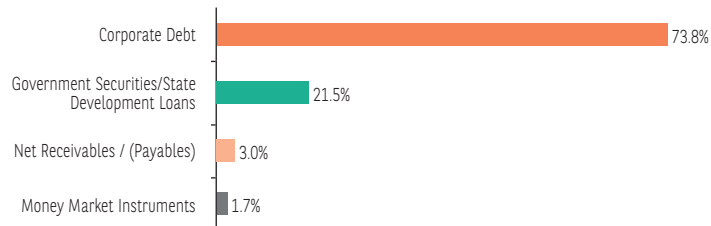
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>67.79%</b>
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	7.38%
✓ Export Import Bank of India	CRISIL AAA	6.92%
✓ Power Finance Corporation Limited	CRISIL AAA	6.71%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	6.70%
✓ Sundaram Home Finance Limited	ICRA AAA	6.64%
✓ Tata Capital Limited	ICRA AAA	6.63%
✓ HDFC Bank Limited	CRISIL AAA	6.61%
✓ GAIL (India) Limited	CARE AAA	6.60%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	3.84%
Small Industries Dev Bank of India	CRISIL AAA	3.32%
National Bank For Agriculture and Rural Development	CRISIL AAA	2.65%
Reliance Industries Limited	CRISIL AAA	2.06%
Housing & Urban Development Corporation Limited	ICRA AAA	1.73%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>19.44%</b>
✓ 7.1% GOI (MD 18/04/2029)	Sovereign	10.02%
7.32% GOI (MD 13/11/2030)	Sovereign	4.73%
7.1% GOI (MD 08/04/2034)	Sovereign	3.35%
7.38% GOI (MD 20/06/2027)	Sovereign	0.67%
7.17% GOI (MD 17/04/2030)	Sovereign	0.67%
<b>STATE GOVERNMENT BOND</b>		<b>2.02%</b>
7.76% Karnataka SDL (MD 13/12/2027)	Sovereign	2.02%
<b>REDUCED FACE VALUE BONDS</b>		<b>6.01%</b>
✓ Power Grid Corporation of India Limited	CRISIL AAA	6.01%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.25%</b>
Corporate Debt Market Development Fund	Others	0.25%
<b>Total Fixed Income Holdings</b>		<b>95.51%</b>
TREPS, Cash & Other Net Current Assets		4.49%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 70.22% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

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)

# 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.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Dynamic Bond A-III Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximising income while maintaining an optimum balance between yield, safety and liquidity. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 42.7260
Regular Plan - Half Yearly IDCW Option	: ₹ 10.4256
Regular Plan - Quarterly IDCW Option	: ₹ 10.3602
Regular Plan - Monthly IDCW Option	: ₹ 10.3457
Regular Plan - Daily IDCW Option	: ₹ 10.1065
Regular Plan - Weekly IDCW Option	: ₹ 10.0864
Direct Plan - Growth Option	: ₹ 47.1693
Direct Plan - Quarterly IDCW Option	: ₹ 10.6935
Direct Plan - Monthly IDCW Option	: ₹ 10.6718
Direct Plan - Daily IDCW Option	: ₹ 10.1071
Direct Plan - Weekly IDCW Option	: ₹ 10.0866
Direct Plan - Half Yearly IDCW Option	: ₹ 10.0000

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Dynamic Bond A-III Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on July 31, 2024	: ₹ 150.4 Crores
AUM## As on July 31, 2024	: ₹ 150.91 Crores

### Fund Manager <sup>μ</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple*	11-Jul-24	24 years
Vikram Pamnani*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load: Nil

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.69
TER - Direct Plan (%)	: 0.71
Average Maturity (years)	: 12.9
Modified Duration (years)	: 7.56
YTM (%)	: 6.94%
Macaulay Duration* (years)	: 7.82

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>μ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

\* Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>96.35%</b>
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	50.30%
✓ 7.3% GOI (MD 19/06/2053)	Sovereign	17.06%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	15.46%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	6.77%
✓ 7.23% GOI (MD 15/04/2039)	Sovereign	6.76%
<b>STATE GOVERNMENT BOND</b>		<b>0.00%</b>
7.64% Haryana SDL (MD 29/03/2027)	Sovereign	0.00%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
8.26% Maharashtra SDL (MD 02/01/2029)	Sovereign	0.00%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.26%</b>
✓ Corporate Debt Market Development Fund	Others	0.26%
<b>Total Fixed Income Holdings</b>		<b>96.61%</b>
TREPS, Cash & Other Net Current Assets		3.39%
<b>Net Assets</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 96.61% of the portfolio

## COMPOSITION BY ASSETS

Government Securities/State Development Loans	96.4%
Net Receivables / (Payables)	2.1%
Money Market Instruments	1.5%

## CREDIT QUALITY PROFILE

A1+/AAA/Sovereign	96.4%
Cash & Cash equivalents	3.6%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
<b>Interest Rate Risk (Max) ↓</b>			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

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)

# Baroda BNP Paribas Gilt Fund

(An open-ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Relatively Low Credit Risk)

This product is suitable for investors who are seeking\*:

- ▶ Credit risk free regular Income over long term.
- ▶ Investment only in Government (both Central and State Government) Securities.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income by investing in a portfolio of government securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 39.3189
Regular Plan - IDCW Option	: ₹ 23.3377
Direct Plan - Growth Option	: ₹ 43.0196
Direct Plan - IDCW Option	: ₹ 31.5789

### Benchmark Index (Tier 1)

CRISIL Dynamic Gilt Index

### Date of Allotment

March 21, 2002

Monthly AAUM## As on July 31, 2024	: ₹ 1518.17 Crores
AAUM## As on July 31, 2024	: ₹ 1515.24 Crores

### Fund Manager <sup>µ</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple*	11-Jul-24	24 years
Vikram Pamnani*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

(w.e.f. September 20, 2022)

Entry Load : Not Applicable

Exit Load : Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.45
TER - Direct Plan (%)	: 0.14
Average Maturity (years)	: 9.4
Modified Duration (years)	: 6.55
YTM (%)	: 7.04%
Macaulay Duration+ (years)	: 6.77

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

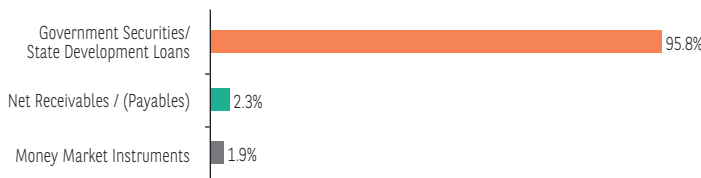
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>62.46%</b>
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	34.46%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	28.00%
<b>STATE GOVERNMENT BOND</b>		<b>33.31%</b>
✓ 7.73% Karnataka SDL (MD 29/11/2034)	Sovereign	7.83%
✓ 6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	4.12%
✓ 7.74% Karnataka SDL (MD 10/01/2036)	Sovereign	3.75%
✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	3.40%
✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	3.38%
✓ 7.81% Gujarat SDL (MD 12/10/2032)	Sovereign	2.72%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ 7.74% Karnataka SDL (MD 03/01/2034)	Sovereign	2.38%
✓ 7.47% Maharashtra SDL (MD 13/09/2034)	Sovereign	2.34%
7.65% Tamilnadu SDL (MD 18/10/2033)	Sovereign	1.69%
7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	1.67%
8.05% Rajasthan SDL (MD 27/07/2037)	Sovereign	0.03%
<b>Total Fixed Income Holdings</b>		<b>95.77%</b>
TREPS, Cash & Other Net Current Assets		4.23%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 92.38% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)	A-III		

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)

## excluding Inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>µ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

+ Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.



# Baroda BNP Paribas Medium Duration Fund

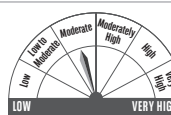
(Scheme has one segregated portfolio) (An Open ended Medium Term Debt Scheme investing in instruments such that the Macaulay duration\* of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and moderate credit risk scheme)

This product is suitable for investors who are seeking\*:

- Regular income in medium term.
- Investments in a portfolio of debt & money market instruments with portfolio Macaulay Duration\* ranging from 3 to 4 years.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Medium Duration Debt A-III Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to optimize returns by from a portfolio comprising investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 year and 4 years. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 17.5901
Regular Plan - Annual IDCW Option	: ₹ 10.8412
Regular Plan - Half Yearly IDCW Option	: ₹ 10.5325
Regular Plan - Calendar Quarterly IDCW Option	: ₹ 10.3687
Regular Plan - Monthly IDCW Option	: ₹ 10.2589
Direct Plan - Growth Option	: ₹ 18.7572
Direct Plan - Annual IDCW Option	: ₹ 11.0011
Direct Plan - Monthly IDCW Option	: ₹ 10.6593
Direct Plan - Calendar Quarterly IDCW Option	: ₹ 10.2923
Direct Plan - Half Yearly IDCW Option	: ₹ 10.0000

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Medium Duration Debt A-III Index

### Date of Allotment

March 05, 2014

Monthly AAUM## As on July 31, 2024	: ₹ 28.29 Crores
AUM## As on July 31, 2024	: ₹ 28.35 Crores

### Fund Manager <sup>u</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple*	11-Jul-24	24 years
Vikram Pamnani*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load: Redeemed or switched out from the date of allotment: upto 12 month: 1% after 12 month: Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.97
TER - Direct Plan (%)	: 0.69
Average Maturity (years)	: 4.33
Modified Duration (years)	: 3.22
YTM (%)	: 7.45%
Macaulay Duration* (years)	: 3.4

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

<sup>u</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

<sup>†</sup> Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

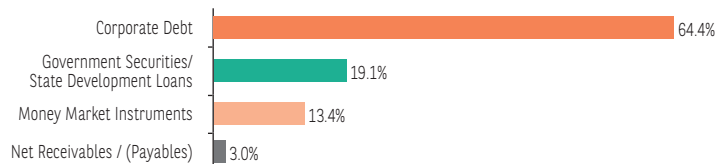
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>61.16%</b>
✓ REC Limited	CRISIL AAA	9.30%
✓ Food Corporation Of India	CRISIL AAA(CE)	7.44%
✓ National Highways Authority Of India	CRISIL AAA	7.29%
✓ JM Financial Products Limited	ICRA AA	7.01%
✓ Muthoot Finance Limited	CRISIL AA+	7.00%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	5.34%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	5.29%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	5.11%
✓ Power Grid Corporation of India Limited	CRISIL AAA	3.92%
State Bank of India	CRISIL AAA	3.46%

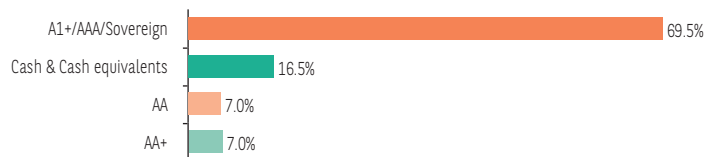
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>5.37%</b>
7.38% GOI (MD 20/06/2027)	Sovereign	3.58%
7.17% GOI (MD 17/04/2030)	Sovereign	1.79%
<b>STATE GOVERNMENT BOND</b>		<b>13.76%</b>
✓ 6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	13.76%
<b>REDUCED FACE VALUE BONDS</b>		<b>3.21%</b>
Power Grid Corporation of India Limited	CRISIL AAA	3.21%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.33%</b>
Corporate Debt Market Development Fund	Others	0.33%
<b>Total Fixed Income Holdings</b>		<b>83.83%</b>
TREPS, Cash & Other Net Current Assets		16.17%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 71.46% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

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)

**Note on Segregated Portfolio:** Due to credit event (Default of debt servicing by Yes Bank on March 6, 2020), securities of Yes Bank have been segregated from the scheme's portfolio w.e.f March 6, 2020. Yes Bank had, on March 14, 2020, informed the Stock Exchanges that the AT1 bonds were fully written down and had extinguished with immediate effect pursuant to Master Circular- Basel III Capital Regulations dated July 01, 2015 read with Section 45 of the Banking Regulation Act, 1949. On March 16, 2020, Axis Trustee Services Ltd., debenture trustee for the AT1 bonds, had filed a writ petition in the Hon'ble High Court, Mumbai, inter alia seeking relief from the Court to set aside the decision to write off the AT1 bonds, and that the matter was sub-judice before the Hon'ble Court. Kindly refer to SID/ KIM for complete details on segregation of portfolio.

### Segregated portfolio1

#### BONDS & NCDS

#### Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N###	[ICRA]D	0.00%
<b>Total</b>		<b>0.00%</b>

All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND; N## -> Non Traded Securities; B## -> Below Investment Grade Security.

<sup>5</sup> Note on Below Investment Grade Security Yes Bank Perpetual Bond classified separately as "Segregated Portfolio".

<sup>6</sup> The perpetual bonds of Yes Bank having market value of Rs 15,91,21,650 and interest accumulated Rs 1,15,32,786.89 as of 6th March 2020 were downgraded to D.

# Baroda BNP Paribas Floater Fund

(An open-ended debt scheme predominantly investing in floating rate instruments. 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 horizon.
- To invest predominantly in floating rate instruments (including fixed rate instruments converted to floating rate exposures using swaps/derivatives)

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

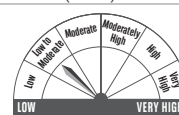
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Low Duration Debt A-I Index): basis it's constituents; as on July 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

## INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate regular income through investment in a portfolio comprising predominantly of floating rate instruments and fixed rate instruments swapped for floating rate returns. The Scheme may also invest a portion of its net assets in fixed rate debt and money market instruments. However, there can be no assurance or guarantee that the investment objective of the scheme would be achieved.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 11.0786
Regular Plan - Weekly IDCW Option	: ₹ 10.1197
Direct Plan - Growth Option	: ₹ 11.1348
Direct Plan - Weekly IDCW Option	: ₹ 10.1056

### Benchmark Index (Tier 1)

(w.e.f. March 12, 2024)

CRISIL Low Duration Debt A-I Index

### Date of Allotment

April 26, 2023

Monthly AAUM## As on July 31, 2024	: ₹ 21.37 Crores
AUM## As on July 31, 2024	: ₹ 17.7 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Prashant Pimple	26-Apr-23	24 years
Vikram Pamnani.*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load : Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.64
TER - Direct Plan (%)	: 0.24
Average Maturity (years)	: 8.75
Modified Duration (years)	: 0.14
YTM (%)	: 7.95%
Macaulay Duration* (years)	: 0.14

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>91.98%</b>
4.7% GOI FRB (MD 22/09/2033)	Sovereign	91.98%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.41%</b>
Corporate Debt Market Development Fund	Others	0.41%
<b>Total Fixed Income Holdings</b>		<b>92.39%</b>
TREPS, Cash & Other Net Current Assets		7.61%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)		B-III	

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)

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

+ Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

# 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

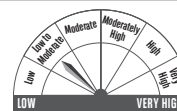
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty SDL December 2026 Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2026 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 11.1253
Regular Plan - IDCW Option	: ₹ 11.1254
Direct Plan - Growth Option	: ₹ 11.1761
Direct Plan - IDCW Option	: ₹ 10.0000

### Benchmark Index (Tier 1)

NIFTY SDL December 2026 Index

### Date of Allotment

January 25, 2023

Monthly AAUM## As on July 31, 2024	: ₹ 117.95 Crores
AAUM## As on July 31, 2024	: ₹ 119.1 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Prashant Pimple*	11-Jul-24	24 years
Vikram Pamnani*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load : Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.49
TER - Direct Plan (%)	: 0.19
Average Maturity (years)	: 2.35
Modified Duration (years)	: 2.1
YTM (%)	: 7.07%
Macaulay Duration <sup>+</sup> (years)	: 2.18
Tracking Error - Regular	: 0.79%
Direct	: 0.79%

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

+ Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
STATE GOVERNMENT BOND		96.86%	7.07% Tamilnadu SDL (MD 14/12/2026)	Sovereign	8.39%
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	42.13%	<b>Total Fixed Income Holdings</b>		<b>96.86%</b>
7.28% Haryana SDL (MD 28/12/2026)	Sovereign	25.28%	TREPS, Cash & Other Net Current Assets		3.14%
7.25% Maharashtra SDL (MD 28/12/2026)	Sovereign	21.06%	<b>GRAND TOTAL</b>		<b>100.00%</b>

## COMPOSITION BY ASSETS

Government Securities/State Development Loans	96.9%
Money Market Instruments	2.6%
Net Receivables / (Payables)	0.5%

## CREDIT QUALITY PROFILE

A1+/AAA/Sovereign	96.9%
Cash & Cash equivalents	3.1%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT OF GUJARAT	42%
STATE GOVERNMENT OF HARYANA	25%
STATE GOVERNMENT OF MAHARASHTRA	21%
STATE GOVERNMENT OF TAMIL NADU	8%
<b>Grand Total</b>	<b>97%</b>

## TRACKING DIFFERENCE DATA

as of July 31, 2024

	1 Year	Since Inception
Regular Plan	-0.52%	-0.52%
Direct Plan	-0.29%	-0.18%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)	A-III		

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)

# 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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2028 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 11.1351
Regular Plan - IDCW Option	: ₹ 10.3830
Direct Plan - Growth Option	: ₹ 11.1806
Direct Plan - IDCW Option	: ₹ 10.4895

### Benchmark Index (Tier 1)

NIFTY SDL December 2028 Index

### Date of Allotment

March 24, 2023

Monthly AAUM## As on July 31, 2024	: ₹ 36.98 Crores
AAUM## As on July 31, 2024	: ₹ 37.15 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Prashant Pimple*	11-Jul-24	24 years
Vikram Pamnani*	11-Jul-24	14 years

\* w.e.f. July 11, 2024

### Load Structure

Entry Load : Not Applicable

Exit Load : Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.49
TER - Direct Plan (%)	: 0.19
Average Maturity (years)	: 4.2
Modified Duration (years)	: 3.48
YTM (%)	: 7.12%
Macaulay Duration* (years)	: 3.6
Tracking Error - Regular	: 1.21%
Direct	: 1.23%

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

† Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
STATE GOVERNMENT BOND		94.73%	8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	13.92%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	30.62%	8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	9.75%
8.18% Tamilnadu SDL (MD 19/12/2028)	Sovereign	20.95%	<b>Total Fixed Income Holdings</b>		<b>94.73%</b>
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	19.49%	TREPS, Cash & Other Net Current Assets		5.27%
			<b>GRAND TOTAL</b>		<b>100.00%</b>

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT OF TAMIL NADU	21%
STATE GOVERNMENT OF MAHARASHTRA	31%
STATE GOVERNMENT OF GUJARAT	14%
STATE GOVERNMENT OF KARNATAKA	10%
STATE GOVERNMENT OF TAMIL NADU	20%
<b>Grand Total</b>	<b>96%</b>

## TRACKING DIFFERENCE DATA

as of July 31, 2024

	1 Year	Since Inception
Regular Plan	-0.75%	-0.75%
Direct Plan	-0.43%	-0.43%

## SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX\*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)	A-III		

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)



# 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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 50 TRI): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 50 Total Returns Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option	: ₹ 11.5445
Regular Plan - IDCW Option	: ₹ 11.5445
Direct Plan - Growth Option	: ₹ 11.5672
Direct Plan - IDCW Option	: ₹ 11.5672

### Benchmark Index (Tier 1)

Nifty 50 Total Return Index

### Date of Allotment

January 29, 2024

Monthly AAUM## As on July 31, 2024	: ₹ 62.49 Crores
AAUM## As on July 31, 2024	: ₹ 63.26 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	29-Jan-24	20 years

### Load Structure

Entry Load: Not Applicable.

Exit Load: • 0.2% - if redeemed on or before 30 days from the date of allotment. • Nil - if redeemed after 30 days from the date of allotment

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.56
TER - Direct Plan (%)	: 0.16
Portfolio Turnover Ratio	: 0.69
Tracking Error - Regular	: 0.23%
Direct	: 0.23%

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>0.72%</b>
Tata Consumer Products Limited	0.72%
<b>AUTOMOBILES</b>	<b>8.21%</b>
Bajaj Auto Limited	0.97%
Eicher Motors Limited	0.62%
Hero MotoCorp Limited	0.64%
Mahindra & Mahindra Limited	2.56%
Maruti Suzuki India Limited	1.56%
Tata Motors Limited	1.86%
<b>BANKS</b>	<b>28.15%</b>
✓ Axis Bank Limited	3.02%
✓ HDFC Bank Limited	11.08%
✓ ICICI Bank Limited	7.74%
IndusInd Bank Limited	0.86%
Kotak Mahindra Bank Limited	2.40%
✓ State Bank of India	3.05%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.17%</b>
Grasim Industries Limited	0.93%
UltraTech Cement Limited	1.24%
<b>CONSTRUCTION</b>	<b>4.03%</b>
✓ Larsen & Toubro Limited	4.03%
<b>CONSUMABLE FUELS</b>	<b>1.08%</b>
Coal India Limited	1.08%
<b>CONSUMER DURABLES</b>	<b>2.55%</b>
Asian Paints Limited	1.23%
Titan Company Limited	1.32%
<b>DIVERSIFIED FMCG</b>	<b>6.28%</b>
Hindustan Unilever Limited	2.18%
✓ ITC Limited	4.10%
<b>FERROUS METALS</b>	<b>2.02%</b>
JSW Steel Limited	0.79%
Tata Steel Limited	1.23%
<b>FINANCE</b>	<b>3.27%</b>
Bajaj Finance Limited	1.72%
Bajaj Finserv Limited	0.81%
Shriram Finance Limited	0.74%
<b>FOOD PRODUCTS</b>	<b>1.41%</b>
Britannia Industries Limited	0.62%
Nestle India Limited	0.79%
<b>HEALTHCARE SERVICES</b>	<b>0.61%</b>
Apollo Hospitals Enterprise Limited	0.61%
<b>INSURANCE</b>	<b>1.37%</b>
HDFC Life Insurance Company Limited	0.67%
SBI Life Insurance Company Limited	0.70%

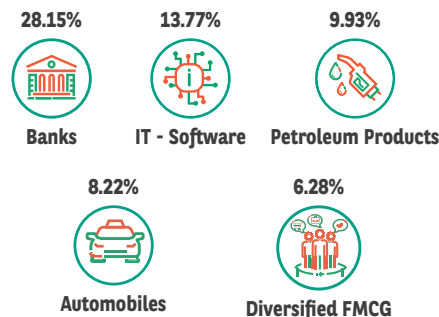
EQUITY HOLDINGS	% of Net Assets
<b>IT - SOFTWARE</b>	<b>13.30%</b>
HCL Technologies Limited	1.57%
✓ Infosys Limited	6.16%
✓ Tata Consultancy Services Limited	4.01%
Tech Mahindra Limited	0.89%
Wipro Limited	0.67%
<b>METALS &amp; MINERALS TRADING</b>	<b>0.75%</b>
Adani Enterprises Limited	0.75%
<b>NON - FERROUS METALS</b>	<b>0.88%</b>
Hindalco Industries Limited	0.88%
<b>OIL</b>	<b>1.18%</b>
Oil & Natural Gas Corporation Limited	1.18%
<b>PETROLEUM PRODUCTS</b>	<b>9.93%</b>
Bharat Petroleum Corporation Limited	0.62%
✓ Reliance Industries Limited	9.31%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.72%</b>
Cipla Limited	0.73%
Divi's Laboratories Limited	0.57%
Dr. Reddy's Laboratories Limited	0.75%
Sun Pharmaceutical Industries Limited	1.67%
<b>POWER</b>	<b>3.21%</b>
NTPC Limited	1.76%
Power Grid Corporation of India Limited	1.45%
<b>TELECOM - SERVICES</b>	<b>3.55%</b>
✓ Bharti Airtel Limited	3.55%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>1.03%</b>
Adani Ports and Special Economic Zone Limited	1.03%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.47%</b>
LTIMindtree Limited	0.47%
<b>Total Equity Holdings</b>	<b>99.89%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>% of Net Assets</b>
TREPS, Cash & Other Net Current Assets	0.11%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 56.05% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% of AUM
HDFC Group	12%
Reliance Group	10%
Tata Group	9%
ICICI Group	8%
Infosys Group	6%
Public Sector Unit	5%
L&T Group	4%
<b>Grand Total</b>	<b>53%</b>

## SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark  
Underweight with respect to benchmark

% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

\* refer page no. 59

For NSE Indices Limited disclaimer refer page no. 59

# 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.

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

Scheme Riskometer^^



Investors understand that their principal will be at High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Domestic Price of Gold): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees and expenses by investing in physical gold. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Baroda BNP Paribas Gold ETF : ₹ 68.4745

### Benchmark Index (Tier 1)

Domestic Price of Gold

### Date of Allotment

December 13, 2023

Monthly AAUM## As on July 31, 2024 : ₹ 68.52 Crores  
AUM## As on July 31, 2024 : ₹ 66.28 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vishnu Soni	13-Dec-23	8 years

### Load Structure

Entry Load : Not Applicable

Exit Load : Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%) : 0.48%  
Portfolio Turnover Ratio : 0.05  
Tracking Error : 0.43%

## MINIMUM INVESTMENT AMOUNT

FOR TRANSACTION DIRECTLY WITH THE FUND:

**For Market Makers:** The creation unit size for the scheme shall be 1,00,000 units and in multiples thereof

**For Large Investors:** Min application amount of 25 crores and in multiples of creation unit size

FOR TRANSACTION ON STOCK EXCHANGES:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

Exchange Listed\*\* : NSE & BSE  
Exchange Symbol : BBNPPGOLD  
ISIN : INF251K01SU9

## PORTFOLIO

HOLDINGS	% of Net Assets
<b>GOLD</b>	<b>96.88%</b>
Gold	96.88%
<b>Total Holdings</b>	<b>96.88%</b>
TREPS, Cash & Other Net Current Assets	3.12%
<b>GRAND TOTAL</b>	<b>100.00%</b>

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
GOLD	97%
<b>Grand Total</b>	<b>97%</b>

## Average AUM for July 2024 includes inter-scheme investment.

\* refer page no. 59

\*\* refer page no. 59

# Baroda BNP Paribas NIFTY BANK ETF

(An open-ended scheme replicating / tracking the Nifty Bank Total Returns Index)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- An exchange traded fund that aims to provide returns that closely correspond to the returns provided by Nifty Bank Index, subject to tracking error

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Bank Total Returns Index): basis it's constituents; as on July 31, 2024

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Bank Total Returns Index before expenses, subject to tracking errors, fees and expenses.

However there is no assurance that the objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns

## SCHEME DETAILS

### NAV Details (As on July 31, 2024)

Regular Plan - Growth Option : ₹ 51.4225

### Benchmark Index (Tier 1)

Nifty Bank Total Returns Index

### Date of Allotment

June 18, 2024

Monthly AUM## As on July 31, 2024 : ₹ 10.86 Crores

AUM## As on July 31, 2024 : ₹ 10.73 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	18-Jun-24	20 years

### Load Structure

Entry Load : Not Applicable

Exit Load : Nil

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%) : 0.15%

Portfolio Turnover Ratio : 0.69

Tracking Error : 0.13%

## MINIMUM INVESTMENT AMOUNT

FOR TRANSACTION DIRECTLY WITH THE FUND:

For Market Makers: The creation unit size for the scheme shall be 50,000 units and in multiples thereof

For Large Investors: Minimum application amount of 25 crores and in multiples of creation unit size

FOR TRANSACTION ON STOCK EXCHANGES:

Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the NSE and BSE on which the Units are listed. On the Stock Exchange(s), the Units of the Scheme can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof.

Exchange Listed\*\* : NSE & BSE

Exchange Symbol : BBNPNBETF

ISIN : INF251K01TL6

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>BANKS</b>	<b>99.47%</b>
✓ HDFC Bank Limited	27.44%
✓ ICICI Bank Limited	23.82%
✓ State Bank of India	10.50%
✓ Kotak Mahindra Bank Limited	10.19%
✓ Axis Bank Limited	9.30%
✓ IndusInd Bank Limited	5.45%
✓ The Federal Bank Limited	2.77%
✓ Bank of Baroda	2.75%
✓ Punjab National Bank	2.15%
✓ AU Small Finance Bank Limited	2.10%
IDFC First Bank Limited	1.96%
Bandhan Bank Limited	1.04%
<b>Total Equity Holdings</b>	<b>99.47%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>% of Net Assets</b>
TREPS, Cash & Other Net Current Assets	0.53%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 96.47% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC Group	27%
ICICI Group	24%
Public Sector Bank	11%
Kotak Group	10%
Axis Group	9%
Hinduja Group	6%
Federal Bank Group	3%
<b>Grand Total</b>	<b>90%</b>

## Average AUM for July 2024 includes inter-scheme investment.

\* refer page no. 59

\*\* refer page no. 59

# SIP Performance of Equity & Hybrid Schemes

(as on July 31, 2024)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on July 31, 2024

Baroda BNP Paribas Large Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,390,000
Market Value as on Month end	151,697	542,817	1,103,436	2,972,696	13,409,359
Scheme Return (% CAGR*)	52.31	28.58	24.63	17.27	15.18
Nifty 100 TRI (% CAGR*)	43.21	23.90	22.73	16.72	14.66

<sup>#</sup> Inception Date : September 23, 2004

Baroda BNP Paribas Large & Mid Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	N.A	N.A	470,000
Market Value as on Month end	152,078	557,650	N.A	N.A	812,498
Scheme Return (% CAGR*)	52.98	30.60	N.A	N.A	28.86
BSE 250 Large Midcap TRI (% CAGR*)	46.49	26.56	N.A	N.A	25.19

<sup>#</sup> Inception Date : September 4, 2020

Baroda BNP Paribas Multi Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,510,000
Market Value as on Month end	152,400	557,865	1,211,309	3,245,383	15,504,668
Scheme Return (% CAGR*)	53.54	30.63	28.54	18.90	15.14
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	51.88	31.52	29.99	19.91	NA

<sup>#</sup> Inception Date : September 12, 2003

Baroda BNP Paribas ELSS Tax Saver Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,230,000
Market Value as on Month end	149,335	534,502	1,089,794	2,836,907	9,816,705
Scheme Return (% CAGR*)	48.20	27.43	24.11	16.41	14.20
Nifty 500 TRI (% CAGR*)	47.62	27.58	25.95	18.19	15.00

<sup>#</sup> Inception Date : January 5, 2006

Baroda BNP Paribas Focused Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	NA	820,000
Market Value as on Month end	149,306	532,424	1,080,145	NA	1,613,468
Scheme Return (% CAGR*)	48.15	27.15	23.74	NA	19.50
Nifty 500 TRI (% CAGR*)	47.62	27.58	25.95	NA	21.38

<sup>#</sup> Inception Date : October 6, 2017

Baroda BNP Paribas Mid Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,190,000
Market Value as on Month end	164,863	579,642	1,298,822	3,553,163	14,981,070
Scheme Return (% CAGR*)	75.80	33.52	31.49	20.58	18.45
Nifty Midcap 150 TRI (% CAGR*)	78.84	38.80	36.13	23.55	19.48

<sup>#</sup> Inception Date : May 2, 2006

Baroda BNP Paribas India Consumption Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	N.A	710,000
Market Value as on Month end	151,745	550,512	1,127,998	N.A	1,457,426
Scheme Return (% CAGR*)	51.76	28.67	25.54	N.A	24.25
Nifty India Consumption TRI (% CAGR*)	53.28	29.60	25.64	N.A	23.27

<sup>#</sup> Inception Date : September 7, 2018

Baroda BNP Paribas Banking and Financial Services Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	1,460,000
Market Value as on Month end	136,390	478,516	929,555	2,364,048	3,404,293
Scheme Return (% CAGR*)	26.24	19.39	17.55	13.01	13.11
Nifty Financial Services TRI (% CAGR*)	25.69	16.04	16.64	15.12	15.71

<sup>#</sup> Inception Date : June 22, 2012



# SIP Performance of Equity & Hybrid Schemes

(as on July 31, 2024)

## Baroda BNP Paribas Balanced Advantage Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception*
Total Amount Invested	120,000	360,000	600,000	N.A	690,000
Market Value as on Month end	138,313	479,724	944,434	N.A	1,147,042
Scheme Return (% CAGR*)	29.44	19.57	18.20	N.A	17.59
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	22.14	14.42	14.11	N.A	13.77

\* Inception Date : November 14, 2018

## Baroda BNP Paribas Aggressive Hybrid Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception*
Total Amount Invested	120,000	360,000	600,000	NA	880,000
Market Value as on Month end	143,964	506,474	1,005,945	NA	1,714,853
Scheme Return (% CAGR*)	38.97	23.48	20.79	NA	17.81
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	32.05	19.97	18.59	NA	15.98

\* Inception Date : April 7, 2017

## Baroda BNP Paribas Equity Savings Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception*
Total Amount Invested	120,000	360,000	NA	NA	610,000
Market Value as on Month end	131,195	432,872	NA	NA	796,626
Scheme Return (% CAGR*)	17.73	12.35	NA	NA	10.44
Nifty Equity Savings Index TRI (% CAGR*)	17.62	12.22	NA	NA	11.62

\* Inception Date : July 25, 2019

## Baroda BNP Paribas Business Cycle Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception*
Total Amount Invested	120,000	NA	NA	NA	350,000
Market Value as on Month end	151,937	NA	NA	NA	534,428
Scheme Return (% CAGR*)	52.73	NA	NA	NA	30.49
BSE 500 TRI (% CAGR*)	47.53	NA	NA	NA	27.92

\* Inception Date : September 15, 2021

## Baroda BNP Paribas Flexi Cap Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception*
Total Amount Invested	120,000	NA	NA	NA	240,000
Market Value as on Month end	149,201	NA	NA	NA	337,155
Scheme Return (% CAGR*)	47.97	NA	NA	NA	36.63
Nifty 500 Total Return Index (% CAGR*)	47.62	NA	NA	NA	36.28

\* Inception Date : August 17, 2022

## Baroda BNP Paribas Multi Asset Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception*
Total Amount Invested	120,000	N.A	N.A	N.A	200,000
Market Value as on Month end	142,125	N.A	N.A	N.A	255,301
Scheme Return (% CAGR*)	35.85	N.A	N.A	N.A	31.11
65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)	34.65	N.A	N.A	N.A	30.28

\* Inception Date : December 19, 2022

## Baroda BNP Paribas Value Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception*
Total Amount Invested	120,000	NA	NA	NA	140,000
Market Value as on Month end	152,172	NA	NA	NA	182,536
Scheme Return (% CAGR*)	53.14	NA	NA	NA	50.90
Nifty 500 Total Return Index (% CAGR*)	47.62	NA	NA	NA	32.97

\* Inception Date : June 7, 2023

**Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments. Returns do not take into account the load and taxes, if any. Different plans shall have a different expense structure. The above data assumes investments in Growth option for distributor/regular plan.**

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

\*% CAGR Returns are computed after accounting for the cash flow by using the XIRR method

For further details on performance of the scheme and performance of other schemes managed by the Fund Manager, please refer to page no. 50. Please note TRI indicates Total Return Index.

# Performance of Schemes

(as on July 31, 2024)

Returns in INR represents the value of Rs. 10,000 invested at the beginning of 1 year, 3 years, 5 years and since inception.

## EQUITY SCHEMES

S. No	Scheme managed by Mr. Jitendra Sriram	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
1	Baroda BNP Paribas Large Cap Fund *†													
	Regular Plan	14189.53	41.76	17746.07	21.03	25806.24	20.85	227539.68	17.03	--	--	23-Sep-04		
	Direct Plan	14357.30	43.43	18394.09	22.48	27365.42	22.28	--	--	65281.22	17.58	01-Jan-13		
	Nifty 100 TRI**	13370.08	33.59	16765.92	18.76	24513.29	19.62	198162.68	16.22	50921.67	15.08			
	Additional Benchmark Nifty 50 TRI	12784.13	27.76	16386.92	17.86	23784.32	18.90	184962.02	15.82	48307.87	14.56			
2	Baroda BNP Paribas Business Cycle Fund													
	Regular Plan	14479.63	44.65	N.A.	N.A.	N.A.	N.A.	16443.50	18.87	--	--	15-Sep-21		
	Direct Plan	14660.65	46.45	N.A.	N.A.	N.A.	N.A.	--	--	17138.30	20.60	15-Sep-21		
	BSE 500 TRI**	13894.01	38.82	N.A.	N.A.	N.A.	N.A.	16136.29	18.10	16136.29	18.10			
	Additional Benchmark Nifty 50 TRI**	12784.13	27.76	N.A.	N.A.	N.A.	N.A.	14728.87	14.41	14728.87	14.41			
S. No	Scheme managed by Mr. Shiv Chanani	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
3	Baroda BNP Paribas Mid Cap Fund *†‡													
	Regular Plan	15094.53	50.78	18548.02	22.82	34669.68	28.20	103859.58	13.67	--	--	02-May-06		
	Direct Plan	15315.45	52.98	19406.97	24.68	37318.07	30.09	--	--	98406.27	21.82	01-Jan-13		
	Nifty Midcap 150 TRI**	15553.35	55.35	21296.44	28.60	39443.45	31.54	146210.14	15.82	91193.35	21.02			
	Additional Benchmark Nifty 50 TRI	12784.13	27.76	16386.92	17.86	23784.32	18.90	86544.81	12.55	48307.87	14.56			
4	Baroda BNP Paribas India Consumption Fund													
	Regular Plan	13997.71	39.85	17922.77	21.43	28432.71	23.22	32282.50	21.97	--	--	07-Sep-18		
	Direct Plan	14203.48	41.90	18727.61	23.21	30649.92	25.08	--	--	35256.60	23.80	07-Sep-18		
	NIFTY India Consumption TRI**	14186.60	41.73	19108.99	24.04	27806.52	22.67	24177.02	16.14	24177.02	16.14			
	Additional Benchmark Nifty 50 TRI**	12784.13	27.76	16386.92	17.86	23784.32	18.90	23071.07	15.22	23071.07	15.22			
5	Baroda BNP Paribas Value Fund													
	Regular Plan	14360.91	43.47	N.A.	N.A.	N.A.	N.A.	15351.10	45.13	--	--	07-Jun-23		
	Direct Plan	14593.65	45.79	N.A.	N.A.	N.A.	N.A.	--	--	15642.50	47.52	07-Jun-23		
	Nifty 500 TRI**	13928.06	39.15	N.A.	N.A.	N.A.	N.A.	14869.37	41.17	14869.37	41.17			
	Additional Benchmark Nifty 50 TRI**	12784.13	27.76	N.A.	N.A.	N.A.	N.A.	13507.67	29.86	13507.67	29.86			
S. No	Scheme managed by Mr. Shiv Chanani	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
6	Baroda BNP Paribas Small Cap Fund													
	Regular Plan	12007.49	40.26	N.A.	N.A.	N.A.	N.A.	N.A.	14074.70	57.41	--	--	30-Oct-23	
	Direct Plan	12110.51	42.33	N.A.	N.A.	N.A.	N.A.	N.A.	--	--	14262.30	60.20	30-Oct-23	
	Nifty Small Cap 250 TRI**	11952.27	39.15	N.A.	N.A.	N.A.	N.A.	N.A.	14977.26	70.94	14977.26	70.94		
	Additional Benchmark Nifty 50 TRI**	11571.68	31.52	N.A.	N.A.	N.A.	N.A.	N.A.	13149.37	43.82	13149.37	43.82		
S. No	Scheme managed by Mr. Sanjay Chawla	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
7	Baroda BNP Paribas Large and Mid Cap fund													
	Regular Plan	14609.89	45.95	18657.53	23.06	N.A.	N.A.	27370.60	29.40	--	--	04-Sep-20		
	Direct Plan	14797.69	47.82	19454.45	24.79	N.A.	N.A.	--	--	29045.50	31.38	04-Sep-20		
	BSE 250 Large Midcap TRI	13756.73	37.45	17546.21	20.57	N.A.	N.A.	25489.30	27.06	25489.30	27.06			
	Additional Benchmark Nifty 50 TRI**	12784.13	27.76	16386.92	17.86	N.A.	N.A.	23044.84	23.82	23044.84	23.82			
8	Baroda BNP Paribas Flexi Cap Fund													
	Regular Plan	14047.27	40.34	N.A.	N.A.	N.A.	N.A.	15774.10	26.24	--	--	17-Aug-22		
	Direct Plan	14228.06	42.14	N.A.	N.A.	N.A.	N.A.	--	--	16255.70	28.19	17-Aug-22		
	Nifty 500 TRI**	13928.06	39.15	N.A.	N.A.	N.A.	N.A.	15567.47	25.39	15567.47	25.39			
	Additional Benchmark Nifty 50 TRI**	12784.13	27.76	N.A.	N.A.	N.A.	N.A.	14195.60	19.61	14195.60	19.61			
9	Baroda BNP Paribas Focused Fund													
	Regular Plan	14056.24	40.43	17239.28	19.87	24914.33	20.01	23235.10	13.15	--	--	06-Oct-17		
	Direct Plan	14318.55	43.05	18172.83	21.99	27040.68	21.99	--	--	25856.30	14.94	06-Oct-17		
	Nifty 500 TRI**	13928.06	39.15	17754.85	21.05	27411.48	22.32	28840.62	16.80	28840.62	16.80			
	Additional Benchmark Nifty 50 TRI**	12784.13	27.76	16386.92	17.86	23784.32	18.90	27150.87	15.77	27150.87	15.77			
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Sandeep Jain	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
10	Baroda BNP Paribas Multi Cap Fund *													
	Regular Plan	14565.56	45.51	18327.74	22.33	29793.78	24.37	230978.59	16.21	--	--	12-Sep-03		
	Direct Plan	14713.05	46.98	18910.05	23.61	31378.87	25.67	--	--	67306.29	17.89	01-Jan-13		
	Nifty 500 Multicap 50:25:25 TRI**	14531.42	45.17	18729.23	23.22	31680.43	25.91	N.A.	N.A.	65995.85	17.69			
	Additional Benchmark Nifty 50 TRI	12784.13	27.76	16386.92	17.86	23784.32	18.90	237102.13	16.36	48307.87	14.56			
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Pratish Krishnan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
11	Baroda BNP Paribas ELSS Tax Saver Fund *													
	Regular Plan	14360.95	43.75	16735.45	18.74	25546.50	20.61	88140.60	12.43	--	--	05-Jan-06		
	Direct Plan	14531.54	45.46	17342.95	20.17	27085.39	22.03	--	--	61057.52	16.90	01-Jan-13		
	Nifty 500 TRI**	14089.20	41.02	17600.07	20.76	27411.48	22.32	115846.34	14.09	55982.35	16.03			
	Additional Benchmark Nifty 50 TRI	12927.50	29.37	16259.92	17.61	23784.32	18.90	107810.16	13.65	48307.87	14.56			

\* Refer page no. 53

\*\* Refer page no. 53

† Refer page no. 53

‡ Refer page no. 53

§ Refer page no. 53

For fund manager and managing since details, kindly refer page 54.

# Performance of Schemes

(as on July 31, 2024)

S. No	Scheme managed by Mr. Sandeep Jain	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
12	Baroda BNP Paribas Banking and Financial Services Fund											
	Regular Plan	12315.49	23.08	15309.38	15.22	18297.06	12.83	42284.50	12.64	--	--	22-Jun-12
	Direct Plan	12474.06	24.67	15794.31	16.42	19179.27	13.89	--	--	38660.70	12.38	01-Jan-13
	Nifty Financial Services TRI**	11623.66	16.19	14595.05	13.41	19060.13	13.75	64121.64	16.58	50005.78	14.90	
	Additional Benchmark Nifty 50 TRI	12784.13	27.76	16386.92	17.86	23784.32	18.90	56187.35	15.31	48307.87	14.56	
S. No	Scheme managed by Mr. Miten Vora	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
13	Baroda BNP Paribas Aqua Fund of Fund <sup>4</sup>											
	Regular Plan	11344.45	13.41	11744.31	5.50	N.A.	N.A.	12618.20	7.45	--	--	07-May-21
	Direct Plan	11465.02	14.61	12134.32	6.65	N.A.	N.A.	--	--	13072.30	8.63	07-May-21
	MSCI World Index (TRI)	12048.73	20.43	13732.62	11.13	N.A.	N.A.	14311.20	11.72	14311.20	11.72	
	Additional Benchmark Nifty 50 TRI**	12784.13	27.76	16386.92	17.86	N.A.	N.A.	17529.42	18.94	17529.42	18.94	

<sup>4</sup> w.e.f. December 01, 2022: Mr. Miten Vora

## HYBRID SCHEMES

S. No	Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity portfolio) & Mr. Prashant Pimple (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Balanced Advantage Fund->											
	Regular Plan	12533.36	25.26	15168.79	14.87	22302.78	17.38	23284.10	15.94	--	--	14-Nov-18
	Direct Plan	12682.84	26.75	15774.67	16.38	23803.78	18.92	--	--	25160.60	17.52	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	11772.92	17.68	14024.28	11.91	18703.53	13.32	20313.64	13.20	20313.64	13.20	
	Additional Benchmark Nifty 50 TRI	12784.13	27.76	16386.92	17.86	23784.32	18.90	25239.65	17.59	25239.65	17.59	

<sup>4</sup> w.e.f. October 21, 2022: : Mr. Sanjay Chawla, Mr. Pratish Krishnan & Mr. Prashant Pimple

S. No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity portfolio), Mr. Prashant Pimple & Mr. Vikram Pamnani (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
2	Baroda BNP Paribas Aggressive Hybrid Fund											
	Regular Plan	13264.74	32.55	15625.08	16.01	23535.35	18.65	27716.40	14.94	--	--	07-Apr-17
	Direct Plan	13484.98	34.74	16425.17	17.95	25569.02	20.63	--	--	31198.30	16.82	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	12634.18	26.26	15363.01	15.36	21708.17	16.75	26011.90	13.95	26011.90	13.95	
	Additional Benchmark Nifty 50 TRI**	12784.13	27.76	16386.92	17.86	23784.32	18.90	29710.43	16.04	29710.43	16.04	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity portfolio), Mr. Prashant Pimple & Mr. Vikram Pamnani (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
3	Baroda BNP Paribas Equity Savings Fund											
	Regular Plan	11593.39	15.89	13124.67	9.47	15665.77	9.38	15697.10	9.39	--	--	25-Jul-19
	Direct Plan	11718.48	17.13	13557.28	10.66	16533.93	10.57	--	--	16567.00	10.58	25-Jul-19
	NIFTY Equity Savings Index TRI**	11482.02	14.78	13382.00	10.18	16751.88	10.86	16697.53	10.75	16697.53	10.75	
	Additional Benchmark CRISIL 10 Year Gilt Index	10835.49	8.33	11543.79	4.89	12714.22	4.91	12851.17	5.12	12851.17	5.12	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity portfolio) & Mr. Prashant Pimple (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
4	Baroda BNP Paribas Conservative Hybrid Fund <sup>4</sup> φ											
	Regular Plan	11260.76	12.57	12469.41	7.62	14672.18	7.96	41167.65	7.38	--	--	23-Sep-04
	Direct Plan	11446.52	14.42	13065.87	9.31	15844.83	9.63	--	--	29507.13	9.79	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	11219.40	12.16	12610.42	8.02	15457.62	9.09	52862.02	8.74	27835.47	9.24	
	Additional Benchmark CRISIL 10 year Gilt Index	10835.49	8.33	11543.79	4.89	12714.22	4.91	31807.09	6.00	20698.03	6.48	

φ w.e.f. October 21, 2022: : Mr. Pratish Krishnan & Mr. Prashant Pimple

S. No	Scheme managed by Mr. Jitendra Sriram (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
5	Baroda BNP Paribas Multi Asset Fund											
	Regular Plan	13081.32	30.72	N.A.	N.A.	N.A.	N.A.	14295.00	24.74	--	--	19-Dec-22
	Direct Plan	13278.67	32.68	N.A.	N.A.	N.A.	N.A.	--	--	14671.60	26.76	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	12939.31	29.30	N.A.	N.A.	N.A.	N.A.	14007.21	23.18	14007.21	23.18	
	Additional Benchmark Nifty 50 TRI	12784.13	27.76	N.A.	N.A.	N.A.	N.A.	13798.74	22.04	13798.74	22.04	

S. No	Scheme managed by Mr. Neeraj Saxena (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
6	Baroda BNP Paribas Arbitrage Fund											
	Regular Plan	10782.32	7.80	11778.61	5.60	12885.20	5.19	15141.40	5.61	--	--	28-Dec-16
	Direct Plan	10857.43	8.55	12017.64	6.31	13306.93	5.87	--	--	15876.50	6.28	28-Dec-16
	Nifty 50 Arbitrage Index	10789.77	7.88	11896.38	5.95	12791.82	5.04	14568.83	5.08	14568.83	5.08	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10737.99	7.36	11773.92	5.58	13105.85	5.55	15507.39	5.95	15507.39	5.95	

\* Refer page no. 53      \*\* Refer page no. 53      + Refer page no. 53

For fund manager and managing since details, kindly refer page 54.

# Performance of Schemes

(as on July 31, 2024)

## DEBT SCHEMES

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Prashant Pimple	Last 7 Days		Last 15 Days		Last 1 Month		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Liquid Fund *†€																	
	Regular Plan	10012.92	6.74	10027.91	6.79	10059.94	7.06	10726.19	7.24	11867.56	5.86	12889.16	5.20	28279.10	6.94	--	--	05-Feb-09
	Direct Plan	10013.18	6.87	10028.49	6.93	10061.13	7.20	10740.28	7.38	11904.30	5.97	12955.32	5.31	--	--	21644.60	6.89	01-Jan-13
	CRISIL Liquid Debt A-I Index	10012.93	6.74	10028.14	6.85	10059.73	7.03	10733.58	7.32	11898.92	5.96	12945.82	5.29	27308.17	6.70	21296.40	6.74	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10016.93	8.83	10040.03	9.74	10073.03	8.60	10737.99	7.36	11773.92	5.58	13105.85	5.55	25027.09	6.10	20679.39	6.47	

† The scheme has been in existence since February 21, 2002. The performance given above is from the date of allotment of the Surviving Plan i.e. February 05, 2009 basis SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

S. No	Scheme managed by Mr. Vikram Pamnani	Last 7 Days		Last 15 Days		Last 1 Month		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
2	Baroda BNP Paribas Overnight Fund †																	
	Regular Plan	10012.05	6.28	10026.05	6.34	10053.67	6.32	10673.38	6.71	11739.57	5.48	12608.80	4.74	12801.80	4.80	--	--	25-Apr-19
	Direct Plan	10012.20	6.36	10026.38	6.42	10054.35	6.40	10681.95	6.80	11763.95	5.55	12653.63	4.81	--	--	12850.06	4.87	25-Apr-19
	CRISIL Liquid Overnight Index	10012.27	6.40	10026.56	6.46	10054.64	6.43	10686.42	6.84	11784.85	5.62	12678.88	4.86	12873.94	4.91	12873.94	4.91	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10016.93	8.83	10040.03	9.74	10073.03	8.60	10737.99	7.36	11773.92	5.58	13105.85	5.55	13380.01	5.68	13380.01	5.68	

S. No	Scheme managed by Mr. Prashant Pimple & Mr. Vikram Pamnani	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
3	Baroda BNP Paribas Ultra Short Duration Fund€											
	Regular Plan	10729.90	7.28	11913.25	6.00	13143.49	5.61	14427.29	6.12	--	--	01-Jun-18
	Direct Plan	10752.04	7.50	11976.10	6.18	13262.50	5.80	--	--	14590.64	6.31	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10757.70	7.56	11967.81	6.16	13329.75	5.91	14624.86	6.35	14624.86	6.35	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10737.99	7.36	11773.92	5.58	13105.85	5.55	14307.07	5.98	14307.07	5.98	
4	Baroda BNP Paribas Low Duration Fund€											
	Regular Plan	10680.84	6.79	11655.83	5.23	13172.65	5.66	37560.90	7.30	--	--	21-Oct-05
	Direct Plan	10761.70	7.60	11919.40	6.02	13692.35	6.48	--	--	23396.61	7.61	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10749.61	7.47	11902.91	5.97	13447.01	6.10	37430.18	7.28	23098.78	7.49	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10737.99	7.36	11773.92	5.58	13105.85	5.55	30563.85	6.13	20679.39	6.47	
5	Baroda BNP Paribas Money Market Fund€											
	Regular Plan	10706.04	7.04	11771.26	5.58	12748.67	4.97	12882.48	5.07	--	--	19-Jun-19
	Direct Plan	10726.12	7.24	11844.27	5.79	12906.05	5.23	--	--	13046.11	5.33	19-Jun-19
	CRISIL Money Market A-I Index	10747.84	7.46	11955.19	6.12	13191.34	5.69	13322.11	5.76	13322.11	5.76	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10737.99	7.36	11773.92	5.58	13105.85	5.55	13217.53	5.60	13217.53	5.60	
6	Baroda BNP Paribas Short Duration Fund †€											
	Regular Plan	10710.19	7.08	11670.97	5.28	13352.40	5.95	27444.20	7.42	--	--	30-Jun-10
	Direct Plan	10783.28	7.81	11911.54	5.99	13825.67	6.69	--	--	24158.31	7.91	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10755.70	7.54	11793.99	5.64	13659.81	6.43	28125.26	7.61	23402.09	7.61	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10737.99	7.36	11773.92	5.58	13105.85	5.55	24195.11	6.47	20679.39	6.47	
7	Baroda BNP Paribas Banking and PSU Bond Fund €											
	Regular Plan	10699.68	6.98	11477.14	4.69	--	--	11723.10	4.49	--	--	17-Dec-20
	Direct Plan	10779.93	7.78	11658.01	5.24	--	--	--	--	11939.20	5.02	17-Dec-20
	CRISIL Banking and PSU Debt A-II Index	10728.49	7.26	11718.85	5.42	--	--	11986.73	5.13	11986.73	5.13	
	Additional Benchmark CRISIL 10 Year Gilt Index	10835.49	8.33	11543.79	4.89	12714.22	4.91	11678.58	4.38	11678.58	4.38	
8	Baroda BNP Paribas Credit Risk Fund ‡§€ (scheme has one segregated portfolio)											
	Regular Plan	10754.17	7.52	12993.66	9.10	14474.11	7.67	20526.60	7.84	--	--	23-Jan-15
	Direct Plan	10838.22	8.36	13306.21	9.97	15048.74	8.51	--	--	22432.40	8.85	23-Jan-15
	CRISIL Credit Risk Debt B-II Index	11044.57	10.42	12447.86	7.56	14955.85	8.37	21684.25	8.46	21684.25	8.46	
	Additional Benchmark CRISIL 10 Year Gilt Index	10835.49	8.33	11543.79	4.89	12714.22	4.91	18065.45	6.41	18065.45	6.41	
9	Baroda BNP Paribas Floater Fund¶											
	Regular Plan	10825.08	8.23	N.A.	N.A.	N.A.	N.A.	11078.60	8.43	--	--	26-Apr-23
	Direct Plan	10868.42	8.66	N.A.	N.A.	N.A.	N.A.	--	--	11134.80	8.86	26-Apr-23
	CRISIL Low Duration Debt A-I Index	10749.61	7.47	N.A.	N.A.	N.A.	N.A.	10952.47	7.45	10952.47	7.45	
	Additional Benchmark CRISIL 10 Year Gilt Index	10835.49	8.33	N.A.	N.A.	N.A.	N.A.	10994.85	7.78	10994.85	7.78	
10	Baroda BNP Paribas Corporate Bond Fund ¶¶€											
	Regular Plan	10735.86	7.34	11511.38	4.79	13279.41	5.83	25333.59	6.75	--	--	10-May-10
	Direct Plan	10776.86	7.75	11651.12	5.22	13577.91	6.30	--	--	21625.40	6.88	01-Jan-13
	CRISIL Corporate Debt A-II Index	10748.80	7.47	11768.16	5.57	13817.37	6.67	30293.83	8.10	24730.11	8.13	
	Additional Benchmark CRISIL 10 year Gilt Index	10835.49	8.33	11543.79	4.89	12714.22	4.91	24243.90	6.42	20698.03	6.48	

\* Refer page no. 53      \*\* Refer page no. 53      † Refer page no. 53

For fund manager and managing since details, kindly refer page 54.



# Performance of Schemes

(as on July 31, 2024)

S. No	Scheme managed by Mr. Prashant Pimple & Mr. Vikram Pamnani	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
11	Baroda BNP Paribas Dynamic Bond Fund † €											
	Regular Plan	10769.54	7.67	11815.22	5.71	13095.50	5.54	42216.66	7.52	--	--	23-Sep-04
	Direct Plan	10874.32	8.72	12181.15	6.79	13753.48	6.57	--	--	24210.21	7.93	01-Jan-13
	CRISIL Dynamic Bond A-III Index	10801.36	7.99	11784.93	5.62	13866.31	6.75	43808.49	7.72	24145.31	7.91	
	Additional Benchmark CRISIL 10 year Gilt Index	10835.49	8.33	11543.79	4.89	12714.22	4.91	31807.09	6.00	20698.03	6.48	
12	Baroda BNP Paribas Medium Duration Fund ‡ € (scheme has one segregated portfolio)											
	Regular Plan	10704.65	7.03	11671.41	5.28	12891.62	5.21	17590.10	5.57	--	--	05-Mar-14
	Direct Plan	10734.53	7.32	11793.94	5.64	13170.06	5.66	--	--	18757.20	6.23	05-Mar-14
	CRISIL Medium Duration Debt A-III Index	10735.46	7.33	11609.54	5.09	13945.90	6.87	22555.30	8.12	22555.30	8.12	
	Additional Benchmark CRISIL 10 year Gilt Index	10835.49	8.33	11543.79	4.89	12714.22	4.91	20624.03	7.20	20624.03	7.20	
13	Baroda BNP Paribas Gilt Fund €											
	Regular Plan	10814.65	8.12	11706.63	5.38	13026.43	5.42	39313.10	6.31	--	--	21-Mar-02
	Direct Plan	10848.32	8.46	11899.03	5.96	13449.27	6.10	--	--	25165.28	8.29	01-Jan-13
	CRISIL Dynamic Gilt Index	10892.17	8.90	11927.03	6.04	13670.88	6.45	50268.30	7.48	23417.14	7.62	
	Additional Benchmark CRISIL 10 Year Gilt Index	10835.49	8.33	11543.79	4.89	12714.22	4.91	40409.28	6.44	20698.03	6.48	
14	Baroda BNP Paribas Nifty SDL December 2026 Index Fund €											
	Regular Plan	10748.46	7.46	N.A.	N.A.	N.A.	N.A.	11125.30	7.29	--	--	25-Jan-23
	Direct Plan	10780.87	7.79	N.A.	N.A.	N.A.	N.A.	--	--	11176.10	7.62	25-Jan-23
	NIFTY SDL December 2026 Index	10806.75	8.04	N.A.	N.A.	N.A.	N.A.	11197.45	7.75	11197.45	7.75	
	Additional Benchmark CRISIL 1-year T-bill Index	10737.99	7.36	N.A.	N.A.	N.A.	N.A.	11113.92	7.22	11113.92	7.22	
15	Baroda BNP Paribas NIFTY SDL December 2028 Index Fund €											
	Regular Plan	10772.81	7.71	N.A.	N.A.	N.A.	N.A.	11135.10	8.25	--	--	24-Mar-23
	Direct Plan	10805.33	8.03	N.A.	N.A.	N.A.	N.A.	--	--	11180.60	8.58	24-Mar-23
	NIFTY SDL December 2028 Index	10846.69	8.44	N.A.	N.A.	N.A.	N.A.	11233.77	8.96	11233.77	8.96	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10737.99	7.36	N.A.	N.A.	N.A.	N.A.	11021.00	7.43	11021.00	7.43	

€ w.e.f. July 11, 2024: Mr. Vikram Pamnani & Mr. Prashant Pimple

φ w.e.f. July 11, 2024: Mr. Vikram Pamnani

S. No	Scheme managed by Mr. Vishnu Soni	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
16	Baroda BNP Paribas Gold ETF													
	Regular Plan	10968.10	19.42	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11242.32	20.33	--	--	13-Dec-23
	Direct Plan	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	--	--	N.A.	N.A.	13-Dec-23
	Domestic Price of Gold	11031.30	20.68	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11330.53	21.82	11330.53	21.82	
	Additional Benchmark	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	

S. No	Scheme managed by Mr. Neeraj Saxena	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
17	Baroda BNP Paribas Nifty 50 Index Fund													
	Regular Plan	11536.08	30.81	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11544.50	32.96	--	--	29-Jan-24
	Direct Plan	11558.42	31.25	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	--	--	11567.20	33.48	29-Jan-24
	Nifty 50 Total Return Index	11571.68	31.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11565.36	33.44	11565.36	33.44	
	Additional Benchmark BSE SENSEX TRI	11486.88	29.82	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11456.63	30.96	11456.63	30.96	

Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments. Returns do not take into account the load and taxes, if any. Returns are for growth option. Different plans shall have a different expense structure.

Where scheme performance for last 3 and 5 years is not available, the same has not been shown. Performance of Baroda BNP Paribas Innovation Fund, Baroda BNP Paribas Retirement Fund, Baroda BNP Paribas NIFTY BANK ETF and Baroda BNP Paribas Manufacturing Fund is not provided as the scheme has not completed 6 months.

<sup>‡</sup> Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -21.82%

<sup>§§</sup> Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -2.24%

<sup>¶¶</sup> The inception date of Baroda BNP Paribas Corporate Bond Fund is November 8, 2008. However, since there was no continuous NAV history available for this plan prior to May 10, 2010, the point to point return from since inception may not be the true representation of the performance of the scheme. Hence the returns since May 10, 2010 have been considered for calculating performance for the since inception.

<sup>†</sup> The scheme is a 'Transferee Scheme', and accordingly, the performance is being provided in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 whereby the weighted average performance of both the Transferor Scheme and Transferee Scheme has been considered.

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

<sup>\*\*</sup> **Total Return Index:** Total Return Index: The total return index is a type of equity index that tracks both the capital gains of a group of stocks over time, and assumes that any cash distributions, such as dividends, are reinvested back into the index. Looking at an index's total return displays a more accurate representation of the index's performance. By assuming dividends are reinvested, you effectively account for stocks in an index that do not issue dividends and instead, reinvest their earnings within the underlying company. For example, an investment may show an annual yield of 4% along with an increase in share price of 6%. While the yield is only a partial reflection of the growth experienced, the total return includes both yields and the increased value of the shares to show a growth of 10%.

**Difference between total return index & price index:** A total return index (TRI) is different from a price index. A price index only considers price movements (capital gains or losses) of the securities that make up the index, while a total return index includes dividends, interest, rights offerings and other distributions realized over a given period of time.

<sup>¥</sup> The scheme has been in existence since September 23, 2004. The performance given above is the blended performance of erstwhile BNP Paribas Large Cap Fund and erstwhile Baroda Large Cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda Infrastructure Fund to convert it to Baroda Large Cap Fund.

<sup>¶¶</sup> The scheme has been in existence since May 02, 2003. The performance given above is the blended performance of erstwhile BNP Paribas Mid cap Fund and erstwhile Baroda Mid cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda PSU Equity Fund to convert it to Baroda Mid Cap Fund.

For fund manager and managing since details, kindly refer page 54.

# Fund Managers & Managing Since Details

(as on July 31, 2024)

The list of fund managers of various schemes and managing since details are provided below. For performance of various schemes and schemes managed by fund managers please refer pages 50-53.

Scheme Name	Fund Managers	Managing Fund Since
<b>Equity Schemes</b>		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram	June 16, 2022
Baroda BNP Paribas Large & Mid Cap Fund	Mr. Sanjay Chawla	September 4, 2020
Baroda BNP Paribas Mid Cap Fund	Mr. Shiv Chanani	July 13, 2022
Baroda BNP Paribas Small Cap Fund	Mr. Shiv Chanani	October 30, 2023
Baroda BNP Paribas Flexi Cap Fund	Mr. Sanjay Chawla	August 17, 2022
Baroda BNP Paribas Multi Cap Fund	Mr. Sanjay Chawla Mr. Sandeep Jain	November 1, 2015 March 14, 2022
Baroda BNP Paribas Value Fund	Mr. Shiv Chanani	June 7, 2023
Baroda BNP Paribas ELSS Tax Saver Fund	Mr. Sanjay Chawla Mr. Pratish Krishnan	March 14, 2022 March 14, 2022
Baroda BNP Paribas Focused Fund	Mr. Sanjay Chawla	March 14, 2022
Baroda BNP Paribas India Consumption Fund	Mr. Shiv Chanani	July 13, 2022
Baroda BNP Paribas Business Cycle Fund	Mr. Jitendra Sriram	November 1, 2023
Baroda BNP Paribas Banking and Financial Services Fund	Mr. Sandeep Jain	March 14, 2022
Baroda BNP Paribas Innovation Fund	Mr. Pratish Krishnan	March 5, 2024
Baroda BNP Paribas Manufacturing Fund	Mr. Jitendra Sriram	June 28, 2024
<b>Fund of Fund Scheme</b>		
Baroda BNP Paribas Aqua Fund of Fund	Mr. Miten Vora	December 01, 2022
<b>Hybrid Schemes</b>		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Sanjay Chawla (Equity Portfolio)	November 14, 2018
	Mr. Pratish Krishnan (Equity portfolio)	August 5, 2021
	Mr. Prashant Pimple (Fixed Income Portfolio)	October 21, 2022
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Jitendra Sriram, (Equity Portfolio)	June 16, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Prashant Pimple* (Fixed Income Portfolio)	July 11, 2024
	Mr. Vikram Pamnani* (Fixed Income Portfolio)	July 11, 2024
	Mr. Jitendra Sriram (Equity Portfolio)	December 19, 2022
Baroda BNP Paribas Multi Asset Fund	Mr. Vikram Pamnani (Fixed Income Portfolio)	December 19, 2022
	Mr. Pratish Krishnan (For Equity Portfolio)	September 5, 2019
	Mr. Prashant Pimple* (Fixed Income Portfolio)	July 11, 2024
Baroda BNP Paribas Equity Savings Fund	Mr. Vikram Pamnani* (Fixed Income Portfolio)	July 11, 2024
	Mr. Pratish Krishnan (For Equity Portfolio)	March 14, 2022
	Mr. Prashant Pimple (For Fixed Income Portfolio)	October 21, 2022
Baroda BNP Paribas Conservative Hybrid Fund	Mr. Neeraj Saxena (For equity Portfolio)	March 14, 2022
	Mr. Vikram Pamnani (For Fixed Income Portfolio)	March 16, 2022
<b>Solution Oriented Fund</b>		
Baroda BNP Paribas Retirement Fund	Mr. Pratish Krishnan (Equity Portfolio)	May 28, 2024
	Mr. Prashant Pimple* (Fixed Income Portfolio)	July 11, 2024
	Mr. Vikram Pamnani* (Fixed Income Portfolio)	July 11, 2024
<b>Debt Schemes</b>		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Prashant Pimple*	July 11, 2024
Baroda BNP Paribas Overnight Fund	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Ultra Short Duration Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Prashant Pimple*	July 11, 2024
Baroda BNP Paribas Low Duration Fund	Mr. Vikram Pamnani	December 27, 2017
	Mr. Prashant Pimple*	July 11, 2024
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Prashant Pimple*	July 11, 2024
Baroda BNP Paribas Banking and PSU Bond Fund	Mr. Prashant Pimple	October 21, 2022
	Mr. Vikram Pamnani*	July 11, 2024
Baroda BNP Paribas Short Duration Fund	Mr. Prashant Pimple	October 21, 2022
	Mr. Vikram Pamnani*	July 11, 2024
Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)	Mr. Prashant Pimple	October 21, 2022
	Mr. Vikram Pamnani*	July 11, 2024
Baroda BNP Paribas Corporate Bond Fund	Mr. Prashant Pimple*	July 11, 2024
	Mr. Vikram Pamnani*	July 11, 2024
Baroda BNP Paribas Dynamic Bond Fund	Mr. Prashant Pimple*	July 11, 2024
	Mr. Vikram Pamnani*	July 11, 2024
Baroda BNP Paribas Gilt Fund	Mr. Prashant Pimple*	July 11, 2024
	Mr. Vikram Pamnani*	July 11, 2024
Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)	Mr. Prashant Pimple*	July 11, 2024
	Mr. Vikram Pamnani*	July 11, 2024
Baroda BNP Paribas Floater Fund	Mr. Vikram Pamnani*	July 11, 2024
	Mr. Prashant Pimple	April 26, 2023
<b>Other Schemes</b>		
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Prashant Pimple*	July 11, 2024
	Mr. Vikram Pamnani*	July 11, 2024
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Prashant Pimple*	July 11, 2024
	Mr. Vikram Pamnani*	July 11, 2024
Baroda BNP Paribas Nifty 50 Index Fund	Mr. Neeraj Saxena	January 29, 2024
Baroda BNP Paribas Gold ETF	Mr. Vishnu Soni	December 13, 2023
Baroda BNP Paribas NIFTY BANK ETF	Mr. Neeraj Saxena	June 18, 2024

\* w.e.f. July 11, 2024

# Distribution History of Schemes (i.e. IDCW History)

## Baroda BNP Paribas Large Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.24	20.1725
27-Mar-2023	1.53	19.1548
27-Mar-2024	2.20	25.0255
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.43	23.2994
27-Mar-2023	1.79	22.3961
27-Mar-2024	2.60	29.605

## Baroda BNP Paribas Large & Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.18	14.6726
27-Mar-2024	1.75	20.2398
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2024	1.97	22.738

## Baroda BNP Paribas Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	2.75	45.2083
27-Mar-2023	3.39	41.8474
27-Mar-2024	4.98	57.3792
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	3.30	54.3799
27-Mar-2023	4.14	51.1505
27-Mar-2024	6.18	71.1662

## Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.42	56.13
27-Jun-2024	0.42	58.78
29-Jul-2024	0.44	59.9841
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.44	58.87
27-Jun-2024	0.44	61.71
29-Jul-2024	0.46	63.0328

## Baroda BNP Paribas Focused Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.05	13.0841
27-Mar-2024	1.46	17.0681
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.14	14.1714
27-Mar-2024	1.60	18.8233

## Baroda BNP Paribas ELSS Tax Saver Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.18	19.2834
27-Mar-2023	1.38	17.2738
27-Mar-2024	2.00	22.9494
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.44	23.5178
27-Mar-2023	1.71	21.3226
27-Mar-2024	2.49	28.6575

## Baroda BNP Paribas India Consumption Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.08	17.5011
27-Mar-2023	1.37	17.0274
27-Mar-2024	1.91	21.7284
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.17	19.0562
27-Mar-2023	1.51	18.8185
27-Mar-2024	2.14	24.365

## Baroda BNP Paribas Banking and Financial Services Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.07	17.199
27-Mar-2023	1.36	17.02
27-Mar-2024	1.81	20.5145
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.17	18.8893
27-Mar-2023	1.51	18.86
27-Mar-2024	2.03	23.0152

## Baroda BNP Paribas Balanced Advantage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.91	14.8498
27-Mar-2023	1.13	14.1474
27-Mar-2024	1.48	16.8405
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.96	15.6206
27-Mar-2023	1.21	15.0808
27-Mar-2024	1.59	18.1616

## Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.13	17.3224
27-Jun-2024	0.13	17.9764
29-Jul-2024	0.13	18.3527

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.14	19.3975
27-Jun-2024	0.14	20.1641
29-Jul-2024	0.15	20.6217

## Baroda BNP Paribas Equity Savings Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.75	12.3004
27-Mar-2023	0.83	11.8049
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.77	12.6597
27-Mar-2023	0.86	12.285

## Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.07	11.2474
27-Jun-2024	0.08	11.3465
29-Jul-2024	0.08	11.3849
<b>Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.09	13.394
27-Jun-2024	0.09	13.5227
29-Jul-2024	0.09	13.5920
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.20	11.3766
27-Mar-2024	0.23	11.4605
27-Jun-2024	0.23	11.6432
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.22	12.8808
27-Mar-2024	0.26	13.0315
27-Jun-2024	0.26	13.2915

## Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-May-2024	0.06	10.402
10-Jun-2024	0.06	10.4383
08-Jul-2024	0.06	10.4194
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-May-2024	0.06	10.7976
10-Jun-2024	0.06	10.8443
08-Jul-2024	0.06	10.8328
<b>Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-Aug-2022	0.03	10.5907
10-Oct-2022	0.03	10.6456
27-Mar-2023	0.65	10.8944
<b>Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-Sep-2022	0.03	10.7901
10-Oct-2022	0.03	10.8111
27-Mar-2023	0.67	11.0956

Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Past performance may or may not be sustained in future. The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit.

# Distribution History of Schemes (i.e. IDCW History)

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.16	10.5155
27-Mar-2024	0.18	10.5616
27-Jun-2024	0.19	10.5958
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.16	10.9127
27-Mar-2024	0.19	10.9854
27-Jun-2024	0.19	11.0373

## Baroda BNP Paribas Low Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.3854
27-Jun-2024	0.06	10.381
29-Jul-2024	0.06	10.3902
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.3429
27-Jun-2024	0.06	10.3443
29-Jul-2024	0.06	10.3595

## Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	5.94	1020.1256
27-Jun-2024	5.94	1020.1087
29-Jul-24	5.95	1020.7357
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
26-Jul-2019	4.13	1007.078674
27-Aug-2019	4.50	1008.574828
29-Jul-24	6.03	1035.6667

## Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.1934
27-Jun-2024	0.06	10.1862
29-Jul-2024	0.06	10.2214
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.3093
27-Jun-2024	0.06	10.3063
29-Jul-2024	0.06	10.3462
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.15	10.2615
27-Mar-2024	0.18	10.3187
27-Jun-2024	0.18	10.2996
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.16	10.4082
27-Mar-2024	0.18	10.4687
27-Jun-2024	0.18	10.4627

## Baroda BNP Paribas Short Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.2478
27-Jun-2024	0.06	10.2357
29-Jul-2024	0.06	10.2641
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.3651
27-Jun-2024	0.06	10.3594
29-Jul-2024	0.06	10.3950
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.16	10.7012
27-Mar-2024	0.19	10.7349
27-Jun-2024	0.19	10.7278
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.17	11.1614
27-Mar-2024	0.20	11.2101
27-Jun-2024	0.20	11.2172

## Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.08	11.3288
27-Jun-2024	0.08	11.322
29-Jul-2024	0.08	11.3252
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.09	14.1703
27-Jun-2024	0.09	14.1816
29-Jul-2024	0.09	14.206
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.21	11.9188
27-Mar-2024	0.24	11.903
27-Jun-2024	0.24	11.9198
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.22	12.7433
27-Mar-2024	0.26	12.7568
27-Jun-2024	0.26	12.8058

## Baroda BNP Paribas Corporate Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.2844
27-Jun-2024	0.06	10.2802
29-Jul-2024	0.06	10.3192

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.3767
27-Jun-2024	0.06	10.3765
29-Jul-2024	0.06	10.4202
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.15	10.3123
27-Mar-2024	0.18	10.3832
27-Jun-2024	0.18	10.3765
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.16	10.4798
27-Mar-2024	0.18	10.5531
27-Jun-2024	0.18	10.5584
<b>Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.57	11.1525
27-Mar-2023	0.65	10.8455
27-Mar-2024	0.77	10.9808
<b>Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.58	11.3479
27-Mar-2023	0.66	11.0723
27-Mar-2024	0.79	11.2568

## Baroda BNP Paribas Dynamic Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.3658
27-Jun-2024	0.06	10.3753
29-Jul-2024	0.06	10.4144
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-May-2024	0.06	10.6682
27-Jun-2024	0.06	10.6887
29-Jul-2024	0.06	10.7401
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.16	10.3485
27-Mar-2024	0.18	10.4101
27-Jun-2024	0.18	10.4499
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2023	0.16	10.6269
27-Mar-2024	0.19	10.7192
27-Jun-2024	0.19	10.7808
<b>Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	0.31	10.3719
27-Sep-2023	0.31	10.4264
27-Mar-2024	0.37	10.4865
<b>Direct Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Sep-2013	0.29	10.366
28-Mar-2014	0.30	10.4254
26-Sep-2014	0.02	10.0821

Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Past performance may or may not be sustained in future. The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit, except for Baroda BNP Paribas Liquid Fund where the face value is ₹ 1,000 per unit.



# Distribution History of Schemes (i.e. IDCW History)

## Baroda BNP Paribas Gilt Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)			
23-Mar-2021	1.00	1.00	23.1807
28-Mar-2022	1.17	1.17	22.8738
27-Mar-2024	1.70	1.70	24.3467
Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)			
23-Mar-2021	1.00	1.00	30.4458
28-Mar-2022	1.56	1.56	30.5978
27-Mar-2024	2.30	2.30	32.911

## Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-May-2024	0.06	0.06	10.2955
27-Jun-2024	0.06	0.06	10.2918
29-Jul-2024	0.06	0.06	10.3174
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-May-2024	0.06	0.06	10.6856
27-Jun-2024	0.06	0.06	10.6864
29-Jul-2024	0.06	0.06	10.7177
Regular Plan - Calender Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Dec-2023	0.16	0.16	10.42
27-Mar-2024	0.18	0.18	10.4758
27-Jun-2024	0.18	0.18	10.4613

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Direct Plan - Calender Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Dec-2023	0.15	0.15	10.3198
27-Mar-2024	0.18	0.18	10.3913
27-Jun-2024	0.18	0.18	10.3828
Regular Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Mar-2023	0.31	0.31	10.5113
27-Sep-2023	0.32	0.32	10.6092
27-Mar-2024	0.37	0.37	10.6482
Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)			
28-Mar-2019	0.37	0.34	10.6536
28-Mar-2022	0.55	0.55	10.7155
27-Mar-2024	0.79	0.79	11.3691
Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)			
28-Mar-2019	0.16	0.15	10.2928
28-Mar-2022	0.55	0.55	10.8026
27-Mar-2024	0.81	0.81	11.5347

Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. Past performance may or may not be sustained in future. The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit.

## How to Read Factsheet

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Application Amount for Fresh Subscription:** This is the minimum investment amount for a new investor in a mutual fund scheme.

**Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Yield to Maturity:** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

**SIP:** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

**NAV:** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Note:** Pursuant to para 1.9 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, uniform structure for benchmarking of schemes has been prescribed by SEBI. These uniform benchmarking of schemes indices are termed as first tier benchmark which reflects the category of the scheme.

Further, Association of Mutual Funds in India (AMFI), in consultation with AMFI Valuation Committee, has published the list of benchmark as 1st tier benchmarks for mutual fund schemes and the same is also made available on its website <https://www.amfiindia.com/research-information/other-data> and <https://www.amfiindia.com/importantupdates>.

Benchmark indices for Schemes of Baroda BNP Paribas Mutual Fund have been aligned with AMFI prescribed 1st tier benchmarks for mutual fund schemes effective December 01, 2021.

**Entry Load:** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a

mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

**Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The entry load is added to the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the investor will redeem the fund at ₹ 101.

**Modified Duration:** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

**Standard Deviation:** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta:** Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM:** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of

the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Concept of Macaulay duration:** The Macaulay Duration is a measure of a bond's sensitivity to interest rate changes. It is expressed in annual terms. It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Factors like a bond's price, maturity, coupon, yield to maturity among others impact the calculation of Macaulay duration. The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond. As it provides a way to estimate the effect of certain market changes on a bond's price, the investor can choose an investment that will better meet his future cash needs.

**TER:** TER refers to 'Total Expense Ratio' of the scheme and refer to the expenses that will be charged to the scheme. These costs consist primarily of management fees and additional expenses, such as trustee fees, marketing and selling expenses, auditor fees and other operational expenses. The total cost of the scheme is divided by the scheme's total assets to arrive at a percentage amount, which represents the TER, most often referred to as simply 'expense ratio' of the scheme.

In accordance with AMFI Best Practice guidelines circular no. 72/2018-19 dated June 26, 2018, the TER provided in this document refers to TER as on last day of the month and the same is being disclosed including additional expenses as per Regulations 52(6A) (b), 52(6A)(c) and GST. Further, for actual Expense ratio of the scheme, investors may refer to following link <https://www.barodabnp-paribas-fund.in/downloads/total-expense-ratio-of-mutual-fund-schemes> on website of mutual fund.

**Tracking Difference:** Tracking Difference is the annualized difference in daily returns between the NAV of the ETF/Index Fund and its underlying index over a period of time.

**Tracking Error:** Tracking error indicates how closely the portfolio return is tracking the benchmark index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio closely tracking benchmark index and higher tracking error indicates portfolio returns with higher deviation from benchmark index returns.

# Glossary

Here's a quick reckoner to know what each indicator measures.

Banking	
Currency in circulation (% YoY)	Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector
M3 (% YoY)	Measures money supply and is linked to real GDP growth and inflation
Bank non-food credit growth (%YoY)	Measures total non-food bank credit growth. The key sub components are personal credit growth (home loan, auto loans, personal loan, credit cards etc.), credit to industry (loans for infrastructure, large corporates and large projects) and credit to services (loans given to NBFCs and service related industry). These are reflective of consumption in economy, industry's demand for credit and services' sector demand for credit respectively.
Personal credit (%YoY)	
Credit to industry (%YoY)	
Credit to services (%YoY)	
Deposit growth (%YoY)	Measures total deposit growth in the banking system
Credit to deposit ratio (%)	Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.
10 year G-Sec yields (%)	G-Secs are securities issued by Central Government to borrow from financial market to meet its fiscal deficit. Gsec yields are determinant of the government's ability to service its debt.
Weighted average lending rate of Banks (%)	Lending rate for all loans
Weighted average deposit rate of banks (%)	Cost of deposits for banks
Median MCLR (%)	Margin lending rate for new loans. Indicator of effectiveness of monetary transmission
Commercial Paper issuance (%YoY)	Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.
Industry	
Cement production (% YoY)	Measures volume of cement production and determines the construction component of GDP
Steel production (% YoY)	Measures volume of steel production determines the construction component of GDP
IIP (%YoY)	The Index of Industrial Production (IIP) measures volume of industrial output. It is an index which details out the growth of various sectors in an economy such as mineral mining, electricity and manufacturing.
Mining (% YoY)	
Manufacturing (%YoY)	
Electricity (%YoY)	
Capital goods production (%YoY)	These are part of IIP manufacturing. Measures volume of domestic capital goods production which is (1) reflective of the capex cycle, (2) measures volume of consumer durable output including automobiles, and (3) measures volume of consumer non-durable output particularly FMCG products.
Consumer durable production (% YoY)	
Consumer non-durable production (% YoY)	
PMI Manufacturing Index	The Purchasing Managers' Index (PMI) is an index of the prevailing direction of economic trends in the manufacturing and service sectors. A lead indicator of manufacturing sector performance takes into account business sentiment on order book, prices, employment etc.
PMI Services Index	
PMI Composite Index	

# Glossary

## Consumer

Rural wage (% YoY)	Measures average rural wages which determines rural propensity to consume
Motorvehicle sales (%YoY)	Measures total number of wholesale motor vehicle sales (passenger vehicles, tractor, commercial and two wheelers) i.e. dispatches from manufacturers to dealers. Indicator of consumption activity.
Passenger Vehicle (% YoY)	
Commercial Vehicle (% YoY)	
Two wheeler (% YoY)	
Tractor sales	
Petrol consumption (% YoY)	Measures volume of motor spirit consumption
Diesel consumption (%YoY)	Measures volume of high speed diesel consumption which reflects industrial activity in the economy
Air traffic (% YoY)	Domestic passengers flown, an important determinant of trade, hotels, transport storage and communication component of GDP.
Foreign tourist arrivals (%YoY)	Measures number of foreign tourist arrivals into the country, an important determinant of trade, hotels, transport storage and communication component of GDP.

## Freight

Major port traffic (%YoY)	Volume of cargo traffic at ports, proxy for EXIM and Domestic activity in the country
Rail freight traffic (% YoY)	Earnings from railway freight traffic and proxy for movement of goods in the country

## Foreign Trade

Export growth (% YoY)	Measures value of exports
Import growth (% YoY)	Measures value of imports
Capital goods imports (%YoY)	Measures value of capital goods imports and is reflective of the domestic capex cycle.

## Fiscal

Central Government expenditure (%YoY)	Measures total central government expenditure and is an important determinant of the public administration, defence and other services component of GDP.
Indirect tax (%YoY)	Measures total growth in indirect taxes and hence consumption. Also determines the taxes component of GDP.

## Inflation

CPI (%YoY)	Consumer price index (CPI) is defined as the change in the prices of a basket of goods and services that are typically purchased by specific groups of households. Whereas WPI measures change in wholesale prices for goods. Core CPI is consumer price inflation excluding food and fuel.
Core CPI (%YoY)	
WPI (%YoY)	

Source: Nirmal Bang Institutional Research, BBNPP AMC

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