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NFO Period 02nd - 15th Sep. 2025

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Product Labelling

Baroda BNP Paribas Business Conglomerates Fund

(An open-ended equity scheme investing in equity and equity related securities of companies that are part of business conglomerates in India.)

This product is suitable for investors who are seeking*:

- ▶ Long term wealth creation
- ▶ Investment predominantly in equity & equity related securities of companies that are part of business conglomerates in India

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

Riskometer for the Scheme^^



Investors understand that their principal
will be at Very High Risk

^^The riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO, when actual investments are made.

Offer of Units of Rs. 10 each for cash during the New Fund Offer (NFO) and Continuous Offer for Units at NAV based prices

*The mention of any company or group names in this document/advertisement is for illustrative purposes. It does not imply any endorsement, partnership, or affiliation or future position in the named companies or groups. The companies listed are not responsible for the performance of the mutual fund schemes, and Baroda BNP Paribas Mutual Fund / AMC does not endorse or guarantee the performance of these companies or their products. Investors are advised to carefully consider their investment objectives and consult with a financial advisor before making any investment decisions

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

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Market Outlook - Equity

After a positive run for the last 4 months, Indian markets declined in the month of July. Indian markets saw the weakest performance in July compared to global peers with Nifty 50 index (Nifty) declining 2.9% compared to Hang Seng (+2.9%), Kospi (+5.7%), SSE Composite (Shanghai Stock Exchange) (+3.7%) and Nikkei 225 (+1.4%). In the developed economies S&P 500 was up by 2.5%, US Dow Jones by 0.8%, while European markets fared better than US Dow Jones with FTSE 100 up by 4.7%, CAC 40 by 2.2%, DAX by 1.3%.

Nifty took a breather in July as weak corporate earnings, uncertainty around a potential trade deal with the US weighed on markets. On 30th July President Trump announced 25% tariffs on India along with additional penalty which further impacted markets. On the positive side, India signed the 'Free Trade Agreement' (FTA) with the UK. This deal will boost some key sectors such as textiles, leather, footwear, sports goods and toys, marine products, gems and jewellery, engineering goods, auto parts and engines, and organic chemicals.

The mid and small cap index underperformed the broader market with Nifty Small Cap 250 Index declining by 3.7% and Nifty Midcap 150 Index by 2.9% for the month. Sector-wise most sectors ended in red barring BSE Healthcare (+2.5%) and BSE FMCG (+1.6%), with BSE IT declining 8.7% followed by BSE CAP (-5.7), OIL (-3.8%), Metals (-2.6%), Banks (-3.2%), Consumer Discretionary (-1.5%) and Consumer Durables (-0.5%).

Given the uncertainty on tariffs and weak earnings, FPIs have turned net sellers after positive flows for the past 4 months. FPIs sold to the tune of USD 2.1bn in July, and overall net selling of USD 10.3bn for calendar year 2025. Some of the emerging market like South Korea (+USD 4.5bn) and Taiwan (+USD 7.8bn) continued to see positive flows for third consecutive months. Brazil saw outflow of USD 1bn, followed by Indonesia (-USD 435mn) and Malaysia (-USD 201mn).

The Federal Open Market Committee (FOMC) maintained its range for interest rate at 4.25-4.5% and indicating that it still expects two rate cuts this year, though the outlook is more uncertain. The Fed also expects inflation to pick slightly this year to 2.7% from the current level of 2.5%. For Q2CY25 US GDP grew better than expected at 3% which was aided by increased consumer spending. With threats of tariffs on countries buying Russian oil by President Trump, Brent increased by ~6% in the last week of July to \$72.55.

Domestically, corporate India has started reporting its quarterly results. Companies have reported lower than expected sales and EBITDA (Earnings before interest, taxes, depreciation and amortization). Earnings continue to grow at mid-single digits on YoY basis. While sales for IT companies have been in line, they are facing challenges on the EBITDA margin. In the BFSI space, while Net Interest Margin (NIM) compression was expected, most companies reported higher slippages, i.e. rise in non-performing assets, led by MSME and Microfinance (MFI) sector, indicating stress in credit quality in this segment. Capital market companies continue to perform well. Consumer companies reported inline results with pick up in rural spend and some traction in urban consumer spends.

CPI inflation continues to decelerate at 2.1% in June as against 2.8% in May, as food prices moderate. India Services Purchasing Managers' Index (PMI) inched up to 10 months high at 60.4 in June as against 58.8 in May. Continued strength in domestic market aided service companies, along with increase in export business. Manufacturing PMI rose to 14 months high of 58.4 in June (57.6 in May), led by intermediate goods makers, with slowdown in the consumer and capital goods segment. June also saw quicker upturn in new order inflow.

Monsoons continue to be above normal with good rainfall in the last week of July leading to cumulative rainfall surplus of 7% above normal. For the season till July end, cumulative rainfall was 467.8mm against normal of 437.2mm. A healthy monsoon and pick-up in sowing will be key for rural demand pick-up.

After rallying almost 7% in the 1HCY25, Indian markets have taken a pause in the month of July with overall Nifty 50 rally for CY2025 coming down to 3%. Key to watch would be increase in consumption given favourable monetary policy by RBI, Personal tax cuts announced in Budget and better than expected monsoons. Key challenge though is US tariffs where uncertainty remains, though impact could be lower given exports to US forms only 18% of overall exports for India. Valuations are now reasonable, and earnings are expected to pick up in 2nd half led by favourable base and early and well spread out of festivals in 2HFY2025-26.

Source: Bloomberg, Kotak Securities, B&K Securities. Data as of July 31, 2025. Kindly refer to the last page of the factsheet of Baroda BNP Paribas Mutual fund for the month ending July 2025 for disclaimers.

Equity Market Performance (as on July 31, 2025)

Index Name	1 Month	3 Months	6 Months	1 Year	YTD
Broad Based Indices					
Nifty 50 TRI	-2.77	2.44	6.17	0.54	5.70
NIFTY Large Midcap 250 TRI	-2.74	5.25	7.21	-1.40	3.03
Nifty Midcap 150 TRI	-2.74	7.74	7.98	-1.74	1.41
Nifty Smallcap 250 TRI	-3.57	11.83	8.44	-3.93	-3.15
Sector Based Indices					
Nifty Auto TRI	-0.57	6.60	4.03	-10.59	4.19
Nifty Bank TRI	-2.26	2.17	13.50	9.42	10.66
Nifty Commodities TRI	-2.01	2.95	8.58	-8.48	8.32
Nifty Energy TRI	-3.91	2.66	4.10	-19.18	0.50
Nifty Financial Services TRI	-1.83	2.72	15.59	14.95	14.17
Nifty FMCG TRI	1.76	-0.16	-0.01	-8.34	-0.20
Nifty Healthcare TRI	3.14	6.26	8.49	9.00	0.08
Nifty Infrastructure TRI	-3.44	3.59	9.17	-3.62	7.76
Nifty IT TRI	-9.07	-0.43	-16.35	-11.63	-17.18
Nifty Media TRI	-7.25	7.49	3.19	-23.81	-10.26
Nifty Metal TRI	-2.57	8.51	10.87	-2.25	7.66
Nifty MNC TRI	-0.45	7.02	5.42	-6.93	3.66
Nifty Oil & Gas TRI	-4.37	0.95	7.01	-14.04	5.62
Nifty Pharma TRI	3.63	5.03	6.86	5.45	-2.12
Nifty Private Bank TRI	-4.04	-0.99	11.45	6.00	9.68
Nifty PSE TRI	-3.99	1.41	5.21	-15.44	2.72
Nifty PSU Bank TRI	-4.87	5.41	9.16	-6.77	5.43
Nifty Realty TRI	-7.34	3.20	-0.78	-16.34	-13.12
Nifty Services Sector TRI	-2.79	2.47	7.42	5.46	5.18

Less than 1 year Absolute returns, Greater than 1 year Compound Annualized returns

Source: Nifty Indices

Market Outlook - Fixed Income

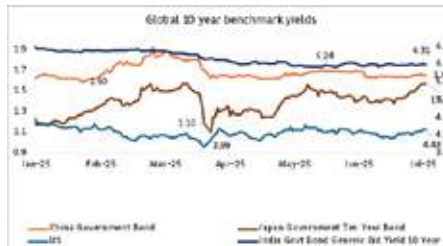
Debt Market Commentary - July -2025

Global Economy -

Global economic activity remained fluid in July-2025, while awaiting clarity on trade tariffs. While some countries like Japan, EU, Vietnam, Indonesia have entered trade deals with US but the impact of the new trade negotiations are yet to play out. The volatility and uncertainty regarding the trade tariffs have reduced since the effective tariff rates have been lower than announced in April-2025. International Monetary Fund (IMF) in its latest world economic projections, have revised the global growth projections on the upside to 3% from earlier estimated 2.8% led by stronger-than-expected front-loading in anticipation of higher tariffs; lower average effective US tariff rates than announced in April-2025 and an improvement in financial conditions. Global currencies markets have witnessed a depreciating dollar in June-25, but saw the reversal in July with dollar index back to 99 levels.

FED in its July FOMC meeting delivered another pause keeping the Federal fund rate at 4.25-4.50%. The overall tone of the policy was slightly hawkish as concerns on tariff related inflation risks continued to cloud Fed's decision. The FED highlighted some pass through of tariff related hikes to be visible in inflation data but the key question is whether the pass through will affect inflation in the medium term.

Global Inflation has started to moderate, now averaging 4.2%. It remains elevated in the U.S., and consumer prices are beginning to be affected by the recent tariffs and dollar depreciation, particularly in goods that are sensitive to imports. In contrast, Europe and China have experienced more subdued price pressures due to slower consumption and fiscal support. Also, energy markets have been relatively less volatile this month.



Source: Bloomberg, Data as on July 16, 2025

However, geopolitical tensions do still remain high this month. In particular, the Iran-Israel conflict and ongoing conflicts in Ukraine continue to pose serious risks, with any escalation potentially disrupting shipping routes and supply chains and triggering fresh inflationary shocks. Due to these tensions, major economies are treading carefully.

Domestic Economy-

Domestic economic activity held up in June-July-2025, with high-frequency indicators pointing to improving prospects of rural outlook with positive kharif agricultural season. On the urban front continuation of strong momentum in the services sector supports overall outlook. High-frequency indicators displayed a mixed picture showing a clear divide between urban and rural economic activity.



Source: Bloomberg, Data as on July, 2025

Auto sales saw a sluggish month with respect to sales in June-2025. Looking deeper, passenger vehicle sales contracted by 7.4% y/y in June-2025, followed by two wheelers contracting by 3.4% y/y. Auto sales reflect a sluggish urban demand whereas rural demand continues to remain robust with tractor sales clocking in a 10.5% y/y growth in June-2025. Credit growth too witnessed a slowdown. Credit growth has slowed to a 3-year low. RBI's support and government's fiscal push is expected to reflect with a lag with transmission of rate cuts.

India received 'above normal' rainfall during the first half of the current monsoon season at 106% of long period average. This has allowed crop sowing operations to expand by 4% over last year.

External sector continues to remain volatile, latest tariffs on India remained around 25%, similar to what was announced in April-25. US has about 20% of total weightage in India's export basket. Overall expectations are the current tariffs can lower India's GDP by 0.2 bps as India's exposure to US tariffs remains relatively moderate with exports to US accounting for 2% of GDP.

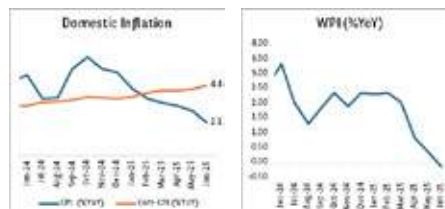
Against these external headwinds, RBI has been adding to the forex (FX) buffer. India's FX reserves increased to \$700 bn. in July-25 as INR stabilized and domestic liquidity concerns faded.



Source: Bloomberg, Data as on July 16, 2025

Despite global uncertainties, the Indian economy remains largely resilient, supported by strong macroeconomic fundamentals. The front-loading of government expenditure, healthy fiscal indicators and lower inflation and faster transmission of rate reductions are expected to support economic growth in FY 2026.

Domestic Inflation -



Source: Bloomberg, Data as on July 13, 2025

- Headline CPI slowed further in June-25, to 2.1% y/y from 2.8% y/y in May-25, lowest since Feb-19. The decline in headline inflation is led by lack of seasonal pickup in food prices and a favorable base.

- The domestic inflation trajectory remains favorable, driven by moderating food price, timely monsoons and a healthy crop output, as well as benign commodity prices.
- We expect FY26 inflation to undershoot RBI's target of 3.7%.
- The favorable base effects are expected to fade in Q4 FY26, irrespective of that, we see space for one more rate cut with the presence of a negative output gap and benign inflation expectation.

Domestic Liquidity -



Source: Bloomberg, Data as on July 16, 2025

- Banking and durable liquidity are currently comfortable, and financial conditions have significantly improved.
- Banking MCLR tracking the benchmark rates and liquidity reduced to 8.75%, reflecting transmission of rate cuts in the economy.

Fixed Income Outlook

- Geopolitical tensions have again begun to cloud the global economy.
- Trump's tariff threats and spillovers on currencies is the existing risk that is driving the markets volatile.
- The impact of uncertainty on US inflation and growth will be a key watch on global front.
- The recent softening of employment data in US and downward revision of the same for last two months do indicate softening of growth levels in US. The probability of rate cuts by FED has increased post this data and may be a key monitorable going forward as we get into later part of 2025
- On the domestic front, evolving growth dynamics have taken center stage.
- RBI's forward guidance and the rate cut gives us the confidence on growth supported future policy expectations.
- Recent softening in domestic inflations paves the way for RBI to take calibrated policy decisions.
- Irrespective of the tools, liquidity measures are expected to have an impact on the short end of the curve.
- The spreads on the short end are elevated and current liquidity expectations make them attractive.
- Recent moves by RBI give us confidence that liquidity will be managed in spirit of the stance.
- RBI had injected INR 5tn through Open Market Operations (OMOs) recently and also cut CRR by 100 bps to aid transmission of rates.

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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

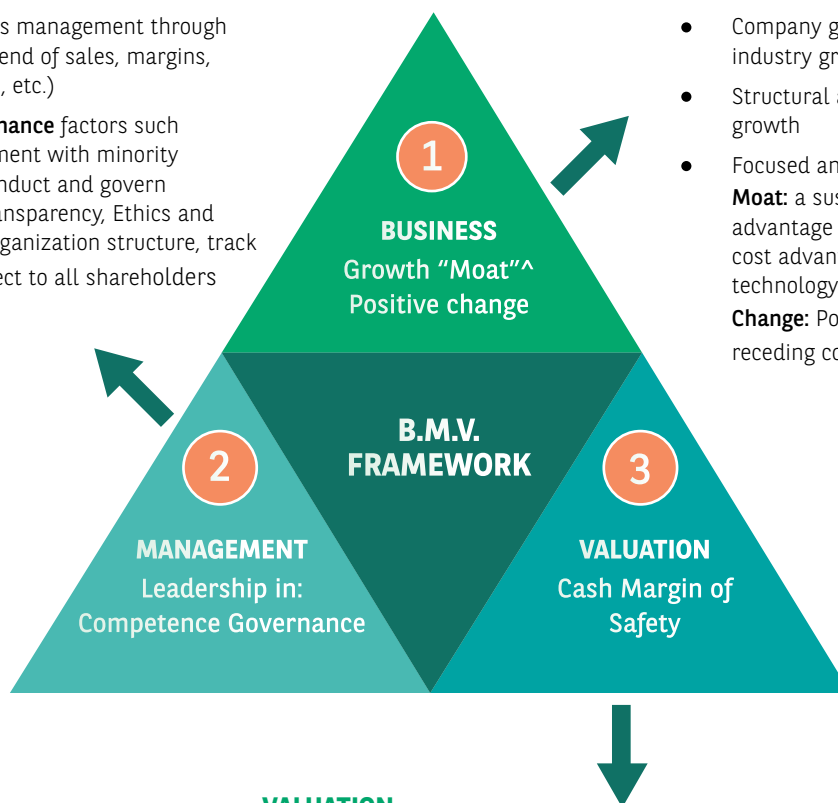
Leadership in:

- **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 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25
Banking													
Currency in circulation (% YoY)	6.4	5.5	5.9	7.0	5.7	5.9	5.3	5.6	5.8	6.5	7.0	7.2	
M3 (% YoY)	10.0	10.2	10.8	11.1	11.1	9.3	9.6	9.6	9.6	9.6	9.5	9.6	
Bank non-food credit growth (%YoY)	15.0	14.9	14.1	13.1	11.8	12.4	12.5	12.0	12.1	11.3	10.2	10.3	
Personal credit (%YoY)	17.8	16.9	16.4	15.8	16.3	14.9	14.2	14.0	14.0	14.5	13.7	14.7	
Credit to industry (%YoY)	10.2	9.8	9.1	8.0	8.1	7.4	8.2	7.3	8.0	6.7	4.9	5.5	
Credit to services (%YoY)	15.4	15.6	15.2	14.1	14.4	13.0	13.8	13.0	13.4	11.2	9.4	9.6	
Deposit growth (%YoY)	11.0	11.3	12.2	12.2	11.1	10.2	10.6	10.6	10.5	10.5	10.1	10.3	
Credit to deposit ratio (%)	77.3	77.5	77.0	77.2	77.7	78.7	79.0	79.0	79.2	77.9	77.4	77.8	
10 year G-Sec yields (%)	6.93	6.86	6.75	6.85	6.74	6.76	6.70	6.73	6.6	6.4	6.3	6.32	6.37
Weighted average deposit rate of banks (%)	6.92	6.93	6.95	6.96	6.98	7.00	7.02	7.02	7.03	7.01	7.07	6.99	
Weighted average lending rate of banks (%)	9.91	9.91	9.90	9.90	9.89	9.88	9.87	9.80	9.77	9.70	9.69	9.48	
Median MCLR (%)	8.85	8.90	8.95	8.95	9.00	9.00	9.00	9.05	9.0	9.0	9.0	8.90	8.75
Commercial Paper issuance (%YoY)	3.2	4.7	(3.6)	7.6	12.7	19.7	20.9	14.2	14.0	32.6	37.1	18.4	
Industry													
Cement production (%YoY)	5.5	(3.0)	7.2	3.1	13.0	4.6	14.6	10.8	12.2	6.3	9.2	9.2	
Steel production (%YoY)	6.4	3.9	1.6	5.2	4.8	6.2	4.7	6.9	9.3	4.4	6.7	9.3	
IIP (%YoY)	4.7	(0.1)	3.1	3.5	5.0	3.5	5.2	2.7	3.9	2.6	1.2	1.5	
Mining (%YoY)	3.8	(4.3)	0.2	0.9	1.9	2.7	4.4	1.6	1.2	(0.2)	(0.1)	(8.7)	
Manufacturing (%YoY)	4.4	1.0	3.9	4.1	5.5	3.4	5.8	2.8	4.0	3.1	2.6	3.9	
Electricity (%YoY)	7.9	(3.7)	0.5	2.0	4.4	6.2	2.4	3.6	7.5	1.7	(5.8)	(2.6)	
Capital goods production (%YoY)	11.8	0.7	3.6	3.1	8.8	10.4	10.3	8.2	3.6	14.0	14.1	3.5	
Consumer durable production (%YoY)	8.3	5.2	6.5	5.9	14.1	8.3	7.2	3.7	6.9	6.2	-0.7	2.9	
Consumer non-durable production (%YoY)	(4.3)	(4.5)	2.2	2.7	0.4	(7.5)	(0.3)	(2.1)	-4.0	-2.7	-2.4	(0.4)	
PMI Manufacturing Index	58.1	57.5	56.5	57.5	56.5	56.4	57.7	56.3	58.1	58.2	57.6	58.4	59.1
PMI Services Index	60.3	60.9	57.7	58.5	58.4	59.3	56.5	59.0	58.5	58.7	58.8	60.4	
PMI Composite Index	60.7	60.7	58.3	59.1	58.6	59.2	57.7	58.8	59.5	59.7	59.3	61.6	
Consumer													
Rural wage (%YoY)	5.6	6.3	6.7	6.6	6.4	6.4	6.5	6.8	7.1	7.5	7.5		
Urban unemployment (%)	7.9	8.7	9.2	8.6	8.4	8.4	8.4	7.8	8.6	8.1	8.4	7.6	
Rural unemployment (%)	7.5	8.4	7.0	8.8	7.9	7.4	7.7	8.8	7.2	7.5	6.1	7.5	
Naukri job speak index (%YoY)	11.8	(3.4)	(3.8)	10.0	2.0	8.7	3.9	4.0	-0.7	4.4	0.1	10.5	6.8
Motorvehicle sales (%YoY)	8.4	6.5	11.8	11.4	(0.2)	4.7	2.0	(6.6)	9.6	-13.0	1.7	(4.0)	
Passenger vehicle (%YoY)	(2.5)	(1.8)	(1.4)	0.9	4.0	10.0	1.6	1.9	3.6	3.9	-0.8	(7.4)	
Commercial vehicle (%YoY)	(10.2)	(11.0)	(12.5)	(3.4)	1.3	4.7	2.4	(0.4)	4.5	-0.5	1.8	(1.7)	
Two wheeler (%YoY)	12.5	9.3	15.8	14.2	(1.1)	(8.8)	2.1	(9.0)	11.4	-16.7	2.2	(3.4)	
Tractor sales	1.6	(5.8)	3.7	22.4	(1.3)	14.0	11.4	35.9	25.4	7.7	9.1	10.5	
Petrol consumption (%YoY)	10.5	8.6	3.0	8.7	9.6	11.1	6.7	3.5	5.7	5.0	9.2	6.8	
Diesel consumption (%YoY)	4.5	(2.5)	(1.9)	0.1	8.5	6.0	4.2	(1.3)	0.9	4.4	2.2	1.6	
Air traffic (%YoY)	7.3	5.7	6.4	8.1	11.9	8.2	11.3	11.0	8.8	8.5	1.9	3.0	
Foreign tourist arrivals (%YoY)	(1.3)	(4.2)	0.4	(1.4)	3.0	(3.8)	(0.2)	(8.6)					
Freight													
Major port traffic (%YoY)	6.0	6.7	5.9	(3.4)	(5.0)	3.4	6.2	7.4	13.3	7.0	4.4	5.5	
Rail freight traffic (%YoY)	4.6	(3.3)	(0.0)	1.4	1.4	1.7	0.0	(3.0)	3.0	3.6	2.7		
E-way bills generated (%YoY)	19.2	12.9	18.5	16.9	16.3	17.6	23.1	14.7	20.2	23.4	18.9	19.3	
Foreign Trade													
Export growth (%YoY)	(2.0)	(9.9)	(0.3)	16.6	(5.1)	(1.0)	(2.4)	(10.9)	0.7	9.0	(2.2)	(0.1)	
Import growth (%YoY)	6.3	0.4	(0.9)	(1.2)	16.0	4.9	10.3	(16.3)	11.4	19.1	(1.7)	(3.7)	
Non-oil, non-gold imports (%YoY)	4.4	1.0	2.1	(6.8)	(9.8)	2.0	18.8	(3.0)	2.2	17.3	12.9	1.1	
Capital goods imports (%YoY)	3.0	9.0	19.4	8.1	12.9	12.8	24.4	7.0	6.8	25.2	25.1	8.5	
Fiscal													
Central Government expenditure (%YoY)	0.12	20.9	2.6	31.7	3.6	22.1	12.4	(17.7)	9.7	10.0	40.3	37.4	
Indirect tax (%YoY)	13.7	17.6	3.3	9.8	7.3	2.5	11.9	0.4	(10.9)	3.6	17.1	(0.2)	
GST Collections (Rs.bn)	1821	1750	1732	1873	1823	1769	1955	1836	1961	2367	2011	1846	1957
GST collections (YoY)	10.3%	10.0%	6.5%	8.9%	8.5%	7.3%	12.3%	9.1%	10.2%	12.6%	16.4%	6.2%	7.5%
Inflation													
CPI (%YoY)	3.60	3.65	5.49	6.21	5.48	5.22	4.26	3.61	3.3	3.2	2.8	2.1	
Core CPI (%YoY)	3.39	3.40	3.50	3.67	3.64	3.58	3.67	3.95	4.1	4.1	4.2	4.4	
WPI (%YoY)	2.04	1.31	1.84	2.36	1.89	2.37	2.31	2.38	2.0	0.85	0.4	-0.1	
Negative (+)	12	20	18	15	16	11	10	17	11	13	14	15	1
Positive (+)	38	30	32	35	34	39	40	33	39	37	35	32	3

India's benchmark 10-year yield rose to 6.37% in July-25 led by unfavorable global cues.

Median Marginal Cost of Funds based Lending Rate (MCLR) moderated to 8.75% reflecting transmission of rate cuts in the economy.

India Manufacturing PMI recorded a 16 month high, with Indian manufacturing sector benefitting from strong growth in new orders with rising international demand.

Central government expenditure increased by 37.4% y/y. Internals reflect stronger revenue expenditure towards pay and pensions and higher interest payments.

Legend: Negative (Red), Watch (Orange), Neutral (Green), Positive (Dark Green)

Data is as on month-on-month basis

Source: - PIB, Bloomberg, RBI, MOSPI, SIAM, Office of Economic Advisor

The data mentioned above is as per their date of release and availability as on August 04, 2025.

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, ^Riskometer For Benchmark (Nifty 100 TRI): basis it's constituents; as on July 31, 2025

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 is no assurance that the investment objective of the Scheme will be achieved.

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	: ₹ 23.2549
Regular Plan - Growth Option	: ₹ 218.1208
Direct Plan - IDCW Option	: ₹ 27.9503
Direct Plan - Growth Option	: ₹ 251.6945

Benchmark Index (AMFI Tier 1)

Nifty 100 TRI

Date of Allotment

September 23, 2004

Monthly AAUM## As on July 31, 2025	: ₹2,688.80 Crores
AAUM## As on July 31, 2025	: ₹2,650.36 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	16-Jun-22	27 years
Mr. Kushant Arora	21-Oct-24	11 years

Load Structure

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.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.97%
TER - Direct Plan (%)	: 0.76%
Portfolio Turnover Ratio	: 0.69
Standard Deviation***	: 12.64%
Beta***	: 0.95
Sharpe Ratio***	: 0.87
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 54
Portfolio RoE (%)	: 17.92
EPS Growth (%)	: 27.57

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

Minimum Additional Purchase 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.

PORTFOLIO (✓ Top 10 Holdings)

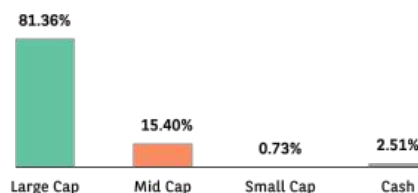
EQUITY HOLDINGS	% of Net Assets
Banks	22.60%
✓ HDFC Bank Limited	8.43%
✓ ICICI Bank Limited	7.80%
✓ Kotak Mahindra Bank Limited	3.70%
State Bank of India	1.76%
Axis Bank Limited	0.91%
IT - Software	8.09%
✓ Infosys Limited	2.97%
✓ Tata Consultancy Services Limited	2.37%
HCL Technologies Limited	1.00%
Tech Mahindra Limited	0.99%
Hexaware Technologies Limited	0.76%
Petroleum Products	6.86%
✓ Reliance Industries Limited	5.85%
Bharat Petroleum Corporation Limited	1.01%
Pharmaceuticals & Biotechnology	6.40%
Divi's Laboratories Limited	1.79%
Dr. Reddy's Laboratories Limited	1.64%
Cipla Limited	1.58%
Sun Pharmaceutical Industries Limited	1.39%
Automobiles	5.43%
Hyundai Motor India Ltd	1.75%
Tata Motors Limited	1.36%
Hero MotoCorp Limited	1.16%
Maruti Suzuki India Limited	1.16%
Finance	5.15%
Power Finance Corporation Limited	1.81%
Bajaj Finance Limited	1.38%
Bajaj Finserv Limited	1.19%
HDB Financial Services Limited	0.77%
Electrical Equipment	4.65%
✓ Hitachi Energy India Limited	3.58%
Bharat Heavy Electricals Limited	1.07%
Telecom - Services	4.10%
✓ Bharti Airtel Limited	4.10%
Construction	3.70%
✓ Larsen & Toubro Limited	3.70%
Cement & Cement Products	3.32%
✓ UltraTech Cement Limited	2.29%
Grasim Industries Limited	1.03%
Diversified FMCG	3.27%
ITC Limited	2.24%
Hindustan Unilever Limited	1.03%
Power	3.20%
NTPC Limited	2.16%
Power Grid Corporation of India Limited	1.04%
Insurance	3.02%
ICICI Lombard General Insurance Company Limited	1.05%
HDFC Life Insurance Company Limited	1.03%
SBI Life Insurance Company Limited	0.94%
Retailing	2.85%
Eternal Limited	1.57%
Trent Limited	1.28%
Beverages	2.29%
Varun Beverages Limited	1.15%
United Spirits Limited	1.14%
Auto Components	2.06%
Bosch Limited	2.06%
Diversified Metals	1.61%
Vedanta Limited	1.61%
Food Products	1.37%
Nestle India Limited	1.37%
Oil	0.97%
Oil India Limited	0.97%
Agricultural, Commercial & Construction Vehicles	0.97%
Escorts Kubota Limited	0.97%

EQUITY HOLDINGS	% of Net Assets
Aerospace & Defense	0.94%
Bharat Electronics Limited	0.94%
Industrial Manufacturing	0.87%
Honeywell Automation India Limited	0.87%
LESS THAN 0.75% EXPOSURE	3.38%
FUTURES LONG POSITION	0.43%
Punjab National Bank	0.43%
TOTAL EQUITY HOLDING	97.53%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.98%
364 Days Tbill (MD 18/12/2025)	SOV	0.53%
364 Days Tbill (MD 04/09/2025)	SOV	0.45%
Total Fixed Income Holdings		0.98%
TREPS, Cash & Other Net Current Assets Including Short Futures		1.49%
GRAND TOTAL		100.00%

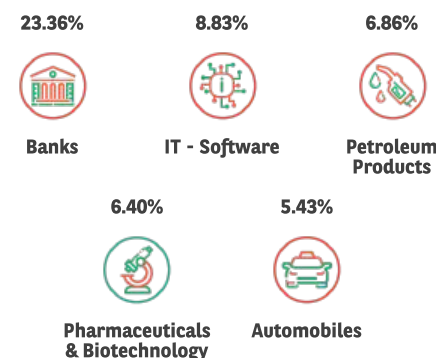
Investment in Top 10 scrips constitutes 44.79% of the portfolio

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

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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table

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

Baroda BNP Paribas Large and 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.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE 250 Large & Mid Cap TRI): basis it's constituents; as on July 31, 2025

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 is no assurance that the investment objective of the Scheme will be achieved

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	: ₹ 19.2524
Regular Plan - Growth Option	: ₹ 26.7053
Direct Plan - IDCW Option	: ₹ 21.9984
Direct Plan - Growth Option	: ₹ 28.7052

Benchmark Index (AMFI Tier 1)

BSE 250 Large & Mid Cap TRI

Date of Allotment

September 04, 2020

Monthly AAUM## As on July 31, 2025	: ₹1,637.87 Crores
AUM## As on July 31, 2025	: ₹1,620.41 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	04-Sep-20	33 years
Mr. Kirtan Mehta	01-Jan-25	26 years

Load Structure

Exit Load: • If units are redeemed up to 10% of the units held on or before 365 days from the date of allotment - Nil
• If units are redeemed over and above the 10% limit on or before 365 days from the date of allotment - 1% of the applicable Net Asset Value (NAV) • If units of scheme are redeemed after 365 days from the date of allotment - Nil.
For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.10%
TER - Direct Plan (%)	: 0.83%
Portfolio Turnover Ratio	: 0.74
Standard Deviation*	: 14.14%
Beta*	: 0.99
Sharpe Ratio*	: 0.98
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 47
Portfolio RoE (%)	: 19.80
EPS Growth (%)	: 34.20

MINIMUM INVESTMENT AMOUNT

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

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

including inter-scheme Investments, If any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	21.55%
✓ HDFC Bank Limited	6.85%
✓ ICICI Bank Limited	5.49%
✓ The Federal Bank Limited	3.06%
✓ Kotak Mahindra Bank Limited	3.05%
Bank of Baroda	2.06%
Karur Vysya Bank Limited	1.04%
Pharmaceuticals & Biotechnology	8.41%
Sun Pharmaceutical Industries Limited	2.63%
Divi's Laboratories Limited	2.04%
Concord Biotech Limited	1.96%
Ajanta Pharma Limited	1.78%
Finance	7.59%
✓ CRISIL Limited	3.03%
✓ Shriram Finance Limited	2.73%
PNB Housing Finance Limited	1.83%
IT - Software	7.25%
Infosys Limited	2.65%
Persistent Systems Limited	1.40%
Tech Mahindra Limited	1.26%
Tata Consultancy Services Limited	0.98%
Hexaware Technologies Limited	0.96%
Petroleum Products	5.41%
✓ Hindustan Petroleum Corporation Limited	2.84%
Reliance Industries Limited	2.57%
Telecom - Services	4.55%
✓ Bharti Airtel Limited	3.43%
Indus Towers Limited	1.12%
Electrical Equipment	3.80%
GE Vernova T&D India Limited	2.44%
ABB India Limited	1.36%
Consumer Durables	3.29%
Blue Star Limited	2.04%
Dixon Technologies (India) Limited	1.25%
Retailing	3.14%
Info Edge (India) Limited	1.72%
FSN E-Commerce Ventures Limited	1.42%
Insurance	3.12%
ICICI Lombard General Insurance Company Limited	1.96%
Max Financial Services Limited	1.16%
Textiles & Apparels	2.71%
✓ Page Industries Limited	2.71%
Cement & Cement Products	2.67%
✓ JK Cement Limited	2.67%
Leisure Services	2.29%
The Indian Hotels Company Limited	2.29%
Industrial Manufacturing	2.29%
Kaynes Technology India Limited	2.29%
Auto Components	2.21%
ZF Commercial Vehicle Control Systems India Limited	1.22%
Samvardhana Motherson International Limited	0.99%
Food Products	2.14%
Britannia Industries Limited	2.14%
Automobiles	2.02%
Eicher Motors Limited	2.02%
Transport Services	2.01%
InterGlobe Aviation Limited	2.01%
Financial Technology (Fintech)	1.86%
PB Fintech Limited	1.86%
Oil	1.63%
Oil India Limited	1.63%
Agricultural, Commercial & Construction Vehicles	1.42%
Escorts Kubota Limited	1.42%
Commercial Services & Supplies	1.33%

EQUITY HOLDINGS

Smartworks Coworking Spaces Ltd	1.33%
Construction	1.29%
Larsen & Toubro Limited	1.29%
Power	1.16%
NTPC Green Energy Limited	1.16%
Healthcare Services	1.13%
Jupiter Life Line Hospitals Limited	1.13%
LESS THAN 0.75% EXPOSURE	0.40%
TOTAL EQUITY HOLDING	96.67%

Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets	3.33%
GRAND TOTAL	100.00%

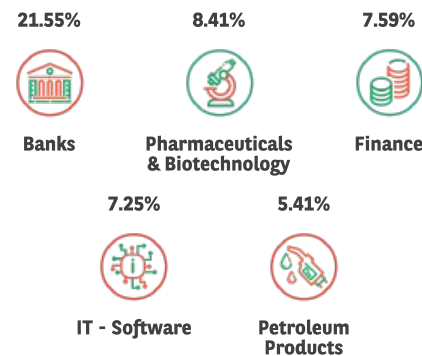
Investment in Top 10 scrips constitutes 35.86% of the portfolio

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

* refer Glossary page
The risk free rate of return considered for calculation of Sharpe ratio is 5.54% as per 1 day MIBOR rate on the last business day of the month.
For Distribution History kindly refer Distribution History table

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

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, ^Riskometer For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on July 31, 2025

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

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	₹ 57.1052
Regular Plan - Growth Option	₹ 100.4600
Direct Plan - IDCW Option	₹ 72.2226
Direct Plan - Growth Option	₹ 119.6340

Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

Date of Allotment

May 02, 2006

Monthly AAUM## As on July 31, 2025	₹2,191.76 Crores
AAUM## As on July 31, 2025	₹2,183.48 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	13-Jul-22	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil; • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV; • If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	2.00%
TER - Direct Plan (%)	0.56%
Portfolio Turnover Ratio	0.90
Standard Deviation***	13.53%
Beta***	0.83
Sharpe Ratio***	1.13
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	66
Portfolio RoE (%)	15.23
EPS Growth (%)	18.71

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

** 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.

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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

PORTFOLIO (✓ Top 10 Holdings)

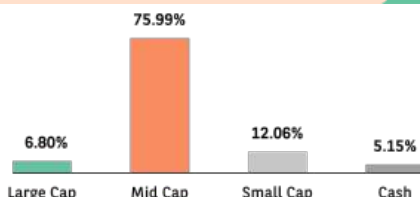
EQUITY HOLDINGS	% of Net Assets
Pharmaceuticals & Biotechnology	11.23%
✓ Abbott India Limited	2.21%
IPCA Laboratories Limited	2.03%
GlaxoSmithKline Pharmaceuticals Limited	1.98%
Zydus Lifesciences Limited	1.55%
Alkem Laboratories Limited	1.38%
Sanoofi India Limited	1.12%
Sanoofi Consumer Healthcare India Limited	0.96%
Electrical Equipment	8.93%
✓ GE Vernova T&D India Limited	3.12%
✓ Hitachi Energy India Limited	2.76%
Bharat Heavy Electricals Limited	1.97%
Thermax Limited	1.08%
Auto Components	8.18%
✓ Bosch Limited	2.13%
Schaeffler India Limited	1.70%
ZF Commercial Vehicle Control Systems India Limited	1.51%
MRF Limited	1.08%
Bharat Forge Limited	0.96%
Jtek India Limited	0.80%
Finance	6.46%
Sundaram Finance Limited	1.82%
CRISIL Limited	1.68%
LIC Housing Finance Limited	1.21%
Mahindra & Mahindra Financial Services Limited	0.88%
HDB Financial Services Limited	0.87%
Banks	6.44%
✓ Indian Bank	2.28%
The Federal Bank Limited	1.85%
Yes Bank Limited	1.30%
IDFC First Bank Limited	1.01%
IT - Software	5.71%
Oracle Financial Services Software Limited	1.94%
Persistent Systems Limited	1.65%
KPIT Technologies Limited	1.12%
Hexaware Technologies Limited	1.00%
Fertilizers & Agrochemicals	4.23%
✓ Coromandel International Limited	2.28%
PI Industries Limited	1.95%
Insurance	4.12%
ICICI Lombard General Insurance Company Limited	1.54%
ICICI Prudential Life Insurance Company Limited	1.41%
Max Financial Services Limited	1.17%
Healthcare Services	3.67%
Fortis Healthcare Limited	1.96%
Max Healthcare Institute Limited	1.71%
Automobiles	3.15%
Hero MotoCorp Limited	1.17%
TVS Motor Company Limited	1.03%
Ola Electric Mobility Ltd	0.95%
Agricultural, Commercial & Construction Vehicles	3.01%
Escorts Kubota Limited	1.85%
Ashok Leyland Limited	1.16%
Financial Technology (Fintech)	2.90%
✓ PB Fintech Limited	2.90%
Cement & Cement Products	2.73%
Shree Cement Limited	1.55%
The India Cements Limited	1.18%
Chemicals & Petrochemicals	2.31%
✓ Navin Fluorine International Limited	2.31%
Petroleum Products	2.11%
✓ Hindustan Petroleum Corporation Limited	2.11%
Realty	2.04%
✓ The Phoenix Mills Limited	2.04%
Retailing	2.02%
FSN E-Commerce Ventures Limited	1.06%
Info Edge (India) Limited	0.96%
Personal Products	1.38%
Procter & Gamble Hygiene and Health Care Limited	1.38%
Consumer Durables	1.25%
Metro Brands Limited	1.25%
Textiles & Apparels	1.23%
Page Industries Limited	1.23%
Diversified	1.13%
3M India Limited	1.13%
Beverages	1.11%
United Breweries Limited	1.11%
Telecom - Services	1.06%

EQUITY HOLDINGS	% of Net Assets
Bharti Hexacom Limited	1.06%
Non - Ferrous Metals	1.02%
National Aluminium Company Limited	1.02%
Oil	1.01%
Oil India Limited	1.01%
Food Products	0.99%
Hatsun Agro Product Limited	0.99%
Gas	0.99%
Petronet LNG Limited	0.99%
Agricultural Food & other Products	0.96%
AWL Agri Business Limited	0.96%
Leisure Services	0.96%
Travel Food Services Limited	0.96%
IT - Services	0.92%
Inventurus Knowledge Solutions Limited	0.92%
LESS THAN 0.75% EXPOSURE	0.42%
FUTURES LONG POSITION	1.18%
Cummins India Limited	0.74%
UPL Limited	0.44%
TOTAL EQUITY HOLDING	94.85%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.90%
364 Days Tbill (MD 18/12/2025)	SOV	0.90%
Total Fixed Income Holdings		0.90%
TREPS, Cash & Other Net Current Assets		4.25%
GRAND TOTAL		100.00%

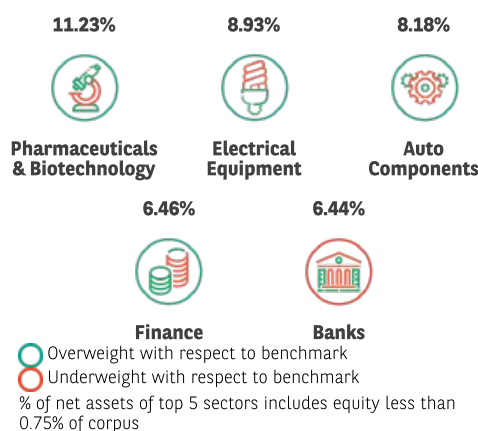
Investment in Top 10 scrips constitutes 24.14% of the portfolio

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)



For Distribution History kindly refer Distribution History table
For complete portfolio, kindly refer the website
<https://www.barodabnpbaribasmf.in/>

Baroda BNP Paribas Small Cap Fund

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

This product is suitable for investors who are seeking*:

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

*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, ^Riskometer For Benchmark (Nifty Small Cap 250 TRI): basis it's constituents; as on July 31, 2025

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

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular IDCW	: ₹ 12.7070
Regular Growth	: ₹ 13.0402
Direct IDCW	: ₹ 13.0573
Direct Growth	: ₹ 13.3808

Benchmark Index (AMFI Tier 1)

Nifty Small Cap 250 TRI

Date of Allotment

October 30, 2023

Monthly AAUM## As on July 31, 2025	: ₹1,312.89 Crores
AAUM## As on July 31, 2025	: ₹1,286.25 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	30-Oct-23	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

Load Structure

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.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.15%
TER - Direct Plan (%)	: 0.89%
Portfolio Turnover Ratio	: 0.69

Key Statistics

No of Stocks	: 69
Portfolio RoE (%)	: 15.39
EPS Growth (%)	: 32.09

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

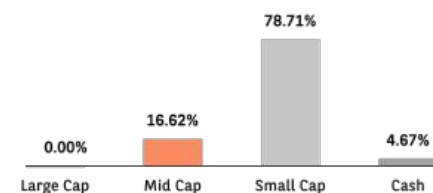
For complete portfolio, kindly refer the website

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

PORTFOLIO (✓ Top 10 Holdings)

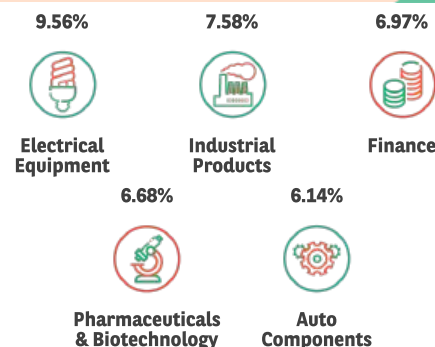
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Electrical Equipment	9.56%	Textiles & Apparels	1.60%
✓ GE Vernova T&D India Limited	4.77%	Vardhman Textiles Limited	1.60%
✓ Hitachi Energy India Limited	3.12%	Household Products	1.42%
Bharat Heavy Electricals Limited	1.67%	Jyothy Labs Limited	1.42%
Industrial Products	7.58%	Construction	1.34%
✓ KSB Limited	3.06%	KEC International Limited	1.34%
Ingersoll Rand (India) Limited	1.89%	Diversified	1.22%
SKF India Limited	1.60%	DCM Shriram Limited	1.22%
Finolex Cables Limited	1.03%	Personal Products	1.17%
Finance	6.97%	Emami Limited	1.17%
Mas Financial Services Limited	1.68%	Petroleum Products	1.17%
Can Fin Homes Limited	1.46%	Gulf Oil Lubricants India Limited	1.17%
Poonawalla Fincorp Limited	1.07%	Paper, Forest & Jute Products	1.16%
HDB Financial Services Limited	1.00%	Aditya Birla Real Estate Limited	1.16%
Manappuram Finance Limited	0.98%	Realty	1.10%
India Shelter Finance Corporation Limited	0.78%	Brigade Enterprises Limited	1.10%
Pharmaceuticals & Biotechnology	6.14%	Transport Services	1.06%
✓ AstraZeneca Pharma India Limited	2.14%	VRL Logistics Limited	1.06%
Sanofi India Limited	1.90%	Non - Ferrous Metals	1.01%
Natco Pharma Limited	1.11%	National Aluminium Company Limited	1.01%
Sanofi Consumer Healthcare India Limited	0.99%	Agricultural Food & other Products	0.97%
Auto Components	6.14%	AWL Agri Business Limited	0.97%
Itekt India Limited	1.95%	LESS THAN 0.75% EXPOSURE	2.92%
Amara Raja Energy & Mobility Ltd	1.12%	TOTAL EQUITY HOLDING	95.32%
ZF Commercial Vehicle Control Systems India Limited	1.08%		
Exide Industries Limited	1.05%	FIXED INCOME HOLDINGS	Rating
Sundaram Clayton Limited	0.94%	Treasury Bill	% of Net Assets
Banks	5.53%	364 Days Tbill (MD 18/12/2025)	SOV
✓ Karur Vysya Bank Limited	2.50%	Total Fixed Income Holdings	1.14%
✓ City Union Bank Limited	2.00%	TREPS, Cash & Other Net Current Assets	3.54%
Yes Bank Limited	1.03%	GRAND TOTAL	100.00%
IT - Services	4.39%		
Sagility India Limited	1.85%		
Affle 3i Limited	1.52%		
Inventurus Knowledge Solutions Limited	1.02%		
Chemicals & Petrochemicals	4.02%		
BASF India Limited	1.94%		
Navin Fluorine International Limited	1.18%		
Atul Limited	0.90%		
Leisure Services	3.87%		
Lemon Tree Hotels Limited	1.75%		
Schloss Bangalore Limited	1.14%		
Travel Food Services Limited	0.98%		
Food Products	3.35%		
✓ Mrs. Bectors Food Specialities Limited	2.48%		
Zydus Wellness Limited	0.87%		
Commercial Services & Supplies	3.01%		
eClerx Services Limited	1.90%		
TeamLease Services Limited	1.11%		
Consumer Durables	2.89%		
Crompton Greaves Consumer Electricals Limited	1.00%		
Kansai Nerolac Paints Limited	1.00%		
V-Guard Industries Limited	0.89%		
Capital Markets	2.83%		
ICRA Limited	1.74%		
KFin Technologies Limited	1.09%		
Gas	2.64%		
✓ Mahanagar Gas Limited	2.64%		
Cement & Cement Products	2.28%		
The India Cements Limited	1.15%		
JK Lakshmi Cement Limited	1.13%		
Agricultural, Commercial & Construction Vehicles	2.16%		
✓ BEML Limited	2.16%		
Fertilizers & Agrochemicals	2.11%		
Bayer CropScience Limited	1.08%		
Gujarat State Fertilizers & Chemicals Limited	1.03%		
Power	2.00%		
✓ SJVN Limited	2.00%		
Healthcare Services	1.71%		
Dr. Lal Path Labs Limited	1.71%		

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 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.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2025

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

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan-IDCW	: ₹ 14.2374
Regular Plan-Growth Option	: ₹ 15.6052
Direct Plan-IDCW	: ₹ 14.8502
Direct Plan-Growth Option	: ₹ 16.2786

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

August 17, 2022

Monthly AAUM## As on July 31, 2025	: ₹1,300.89 Crores
AAUM## As on July 31, 2025	: ₹1,291.21 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	17-Aug-22	33 years
Mr. Kirtan Mehta	01-Jan-25	26 years

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.17%
TER - Direct Plan (%)	: 0.96%
Portfolio Turnover Ratio	: 0.79

Key Statistics

No of Stocks	: 46
Portfolio RoE (%)	: 17.78
EPS Growth (%)	: 37.75

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

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

* refer Glossary page

The scheme currently does not have Distribution History. For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

PORTFOLIO (✓ Top 10 Holdings)

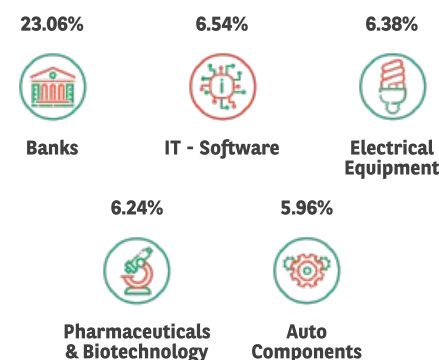
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	23.06%	Financial Technology (Fintech)	1.58%
✓ HDFC Bank Limited	7.42%	PB Fintech Limited	1.58%
✓ ICICI Bank Limited	6.02%	Construction	1.55%
✓ The Federal Bank Limited	3.14%	Larsen & Toubro Limited	1.55%
✓ Kotak Mahindra Bank Limited	3.06%	Oil	1.36%
Bank of Baroda	2.21%	Oil India Limited	1.36%
Karur Vysya Bank Limited	1.21%	Power	1.12%
Electrical Equipment	6.38%	NTPC Green Energy Limited	1.12%
✓ Hitachi Energy India Limited	3.42%	LESS THAN 0.75% EXPOSURE	0.80%
✓ GE Vernova T&D India Limited	2.96%	TOTAL EQUITY HOLDING	96.31%
Pharmaceuticals & Biotechnology	6.24%	Total Fixed Income Holdings	
Sun Pharmaceutical Industries Limited	2.64%	TREPS, Cash & Other Net Current Assets	3.69%
Ajanta Pharma Limited	1.81%	GRAND TOTAL	100.00%
Divi's Laboratories Limited	1.79%	Investment in Top 10 scrips constitutes 38.56% of the portfolio	
IT - Software	6.14%		
✓ Infosys Limited	2.92%		
Tech Mahindra Limited	1.25%		
Hexaware Technologies Limited	1.03%		
Tata Consultancy Services Limited	0.94%		
Auto Components	5.96%		
✓ Bosch Limited	3.13%		
Schaeffler India Limited	1.60%		
ZF Commercial Vehicle Control Systems India Limited	1.23%		
Retailing	5.73%		
Info Edge (India) Limited	1.89%		
FSN E-Commerce Ventures Limited	1.46%		
Vishal Mega Mart Limited	1.39%		
Avenue Supermarts Limited	0.99%		
Petroleum Products	5.61%		
Hindustan Petroleum Corporation Limited	2.92%		
Reliance Industries Limited	2.69%		
Finance	4.84%		
✓ Shriram Finance Limited	2.93%		
PNB Housing Finance Limited	1.91%		
Telecom - Services	4.68%		
✓ Bharti Airtel Limited	3.56%		
Indus Towers Limited	1.12%		
Healthcare Services	3.83%		
Max Healthcare Institute Limited	2.61%		
Metropolis Healthcare Limited	1.22%		
Chemicals & Petrochemicals	3.01%		
Linde India Limited	1.91%		
Solar Industries India Limited	1.10%		
Textiles & Apparels	2.46%		
Page Industries Limited	2.46%		
Industrial Manufacturing	2.39%		
Kaynes Technology India Limited	2.39%		
Consumer Durables	2.31%		
Blue Star Limited	1.35%		
Century Plyboards (India) Limited	0.96%		
Insurance	1.87%		
ICICI Lombard General Insurance Company Limited	1.87%		
Transport Services	1.83%		
InterGlobe Aviation Limited	1.83%		
Beverages	1.80%		
Radico Khaitan Limited	1.80%		
Food Products	1.76%		
Mrs. Bectors Food Specialities Limited	1.76%		

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 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.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 Multicap 50:25:25 TRI): basis it's constituents; as on July 31, 2025

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	: ₹ 53.9791
Regular Plan - Growth Option	: ₹ 282.6728
Direct Plan - IDCW Option	: ₹ 57.3557
Direct Plan - Growth Option	: ₹ 317.3760

Benchmark Index (AMFI Tier 1)

Nifty 500 Multicap 50:25:25 TRI

Date of Allotment

September 12, 2003

Monthly AAUM## As on July 31, 2025	: ₹2,955.23 Crores
AAUM## As on July 31, 2025	: ₹2,953.13 Crores

Fund Manager

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

Load Structure

Exit Load: • 1% if redeemed on or before 12 months from the date of allotment of units. NIL if redeemed after 12 months from the date of allotment of units
For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.98%
TER - Direct Plan (%)	: 0.94%
Portfolio Turnover Ratio	: 1.25
Standard Deviation***	: 13.60%
Beta***	: 0.90
Sharpe Ratio***	: 1.07
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 61
Portfolio RoE (%)	: 18.30
EPS Growth (%)	: 29.91

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter
Minimum Additional Purchase 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.

including Inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

For complete portfolio, kindly refer the website

<https://www.barodabnpparibasmf.in/>

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	10.57%
✓ HDFC Bank Limited	4.34%
✓ ICICI Bank Limited	4.19%
✓ Karur Vysya Bank Limited	2.04%
Finance	7.03%
Muthoot Finance Limited	1.50%
PNB Housing Finance Limited	1.49%
Aditya Birla Capital Limited	1.43%
Bajaj Finance Limited	1.40%
CRISIL Limited	1.21%
IT - Software	6.08%
Infosys Limited	1.49%
Persistent Systems Limited	1.31%
Tech Mahindra Limited	1.24%
Hexaware Technologies Limited	1.16%
KPIT Technologies Limited	0.88%
Retailing	5.84%
Eternal Limited	1.82%
Vishal Mega Mart Limited	1.64%
Swiggy Limited	1.22%
Avenue Supermarts Limited	1.16%
Consumer Durables	5.56%
Titan Company Limited	1.81%
Amber Enterprises India Limited	1.42%
Blue Star Limited	1.28%
Dixon Technologies (India) Limited	1.05%
Chemicals & Petrochemicals	4.90%
✓ Linde India Limited	1.86%
Navin Fluorine International Limited	1.80%
Archein Chemical Industries Limited	1.24%
Healthcare Services	4.49%
✓ Rainbow Childrens Medicare Limited	1.93%
Max Healthcare Institute Limited	1.48%
Dr. Lal Path Labs Limited	1.08%
Pharmaceuticals & Biotechnology	4.42%
Concord Biotech Limited	1.55%
Sun Pharmaceutical Industries Limited	1.44%
Divi's Laboratories Limited	1.43%
Capital Markets	4.38%
Nippon Life India Asset Management Limited	1.65%
Central Depository Services (India) Limited	1.38%
Prudent Corporate Advisory Services Limited	1.35%
Financial Technology (Fintech)	3.53%
One 97 Communications Limited	1.84%
PB Fintech Limited	1.69%
Electrical Equipment	3.25%
Bharat Heavy Electricals Limited	1.72%
Hitachi Energy India Limited	1.53%
Industrial Manufacturing	3.08%
Tega Industries Limited	1.81%
Jyoti CNC Automation Ltd	1.27%
Automobiles	3.02%
TVS Motor Company Limited	1.61%
Mahindra & Mahindra Limited	1.41%
Petroleum Products	3.01%
✓ Reliance Industries Limited	3.01%
Leisure Services	2.89%
Travel Food Services Limited	1.52%
Lemon Tree Hotels Limited	1.37%
Beverages	2.42%
✓ Radico Khaitan Limited	2.42%
Auto Components	2.29%
Schaeffler India Limited	1.46%
Sundaram Clayton Limited	0.83%
IT - Services	2.14%
✓ Sagility India Limited	2.14%
Transport Services	2.08%
✓ InterGlobe Aviation Limited	2.08%
Food Products	1.96%
✓ Britannia Industries Limited	1.96%

EQUITY HOLDINGS	% of Net Assets
Telecom - Services	1.72%
Bharti Airtel Limited	1.72%
Construction	1.71%
Larsen & Toubro Limited	1.71%
Insurance	1.56%
SBI Life Insurance Company Limited	1.56%
Cement & Cement Products	1.49%
The India Cements Limited	1.49%
Gas	1.29%
Mahanagar Gas Limited	1.29%
Industrial Products	1.20%
Cummins India Limited	1.20%
Minerals & Mining	1.20%
NMDC Limited	1.20%
Paper, Forest & Jute Products	1.05%
Aditya Birla Real Estate Limited	1.05%
Agricultural, Commercial & Construction Vehicles	1.01%
BEML Limited	1.01%
Commercial Services & Supplies	0.89%
Indiube Spaces Limited	0.89%
FUTURES LONG POSITION	1.32%
Punjab National Bank	1.32%
TOTAL EQUITY HOLDING	97.38%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.66%
364 Days Tbill (MD 18/12/2025)	SOV	0.66%
Total Fixed Income Holdings		0.66%
TREPS, Cash & Other Net Current Assets		1.96%
GRAND TOTAL		100.00%

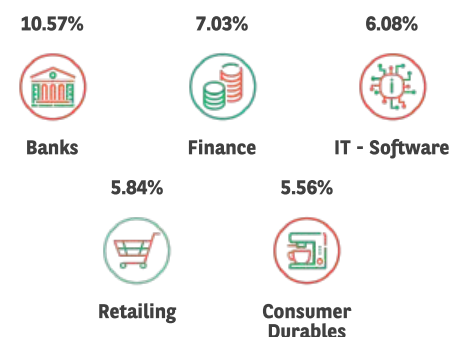
Investment in Top 10 scrips constitutes 25.97% of the portfolio

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

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, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2025

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

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan-IDCW	: ₹ 12.4389
Regular Plan-Growth Option	: ₹ 13.6427
Direct Plan-IDCW	: ₹ 12.8146
Direct Plan-Growth Option	: ₹ 14.0538

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

June 07, 2023

Monthly AAUM## As on July 31, 2025	: ₹1,302.04 Crores
AUM## As on July 31, 2025	: ₹1,263.31 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	07-Jun-23	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

Load Structure

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.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.18%
TER - Direct Plan (%)	: 1.08%
Portfolio Turnover Ratio	: 0.77

Key Statistics

No of Stocks	: 56
Portfolio RoE (%)	: 15.89
EPS Growth (%)	: 14.31

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

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

* refer Glossary page

The scheme currently does not have Distribution History

For complete portfolio, kindly refer the website

<https://www.barodabnpparibasmf.in/>

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	18.51%
✓ HDFC Bank Limited	7.19%
✓ ICICI Bank Limited	4.34%
✓ Kotak Mahindra Bank Limited	3.92%
Canara Bank	1.06%
IDBI Bank Limited	1.03%
Yes Bank Limited	0.97%
Pharmaceuticals & Biotechnology	12.22%
✓ Divi's Laboratories Limited	2.61%
Sun Pharmaceutical Industries Limited	1.62%
Alkem Laboratories Limited	1.59%
Zydus Lifesciences Limited	1.54%
Torrent Pharmaceuticals Limited	1.48%
Cipla Limited	1.23%
Sanofi India Limited	1.14%
Sanofi Consumer Healthcare India Limited	1.01%
Petroleum Products	8.92%
✓ Reliance Industries Limited	6.05%
Hindustan Petroleum Corporation Limited	2.09%
Bharat Petroleum Corporation Limited	0.78%
IT - Software	8.78%
✓ Infosys Limited	2.39%
Tata Consultancy Services Limited	1.80%
Tech Mahindra Limited	1.62%
Hexaware Technologies Limited	1.06%
Wipro Limited	0.98%
Birlasoft Limited	0.93%
Gas	4.89%
Mahanagar Gas Limited	1.99%
Petronet LNG Limited	1.03%
GAIL (India) Limited	0.98%
Gujarat State Petronet Limited	0.89%
Electrical Equipment	4.85%
✓ GE Vernova T&D India Limited	2.59%
✓ Bharat Heavy Electricals Limited	2.26%
Power	4.39%
SJVN Limited	2.00%
Power Grid Corporation of India Limited	1.38%
CESC Limited	1.01%
Finance	4.13%
Mas Financial Services Limited	2.07%
Power Finance Corporation Limited	2.06%
Automobiles	3.60%
Hero MotoCorp Limited	1.52%
Eicher Motors Limited	1.08%
Maruti Suzuki India Limited	1.00%
Diversified FMCG	3.32%
✓ ITC Limited	2.12%
Hindustan Unilever Limited	1.20%
Auto Components	3.26%
Jtekt India Limited	1.22%
Exide Industries Limited	1.06%
Sundaram Clayton Limited	0.98%
Insurance	3.21%
ICICI Prudential Life Insurance Company Limited	1.71%
HDFC Life Insurance Company Limited	1.50%
Cement & Cement Products	2.89%
UltraTech Cement Limited	1.65%
The India Cements Limited	1.24%
Construction	2.88%
✓ Larsen & Toubro Limited	2.88%
Industrial Products	2.08%
SKF India Limited	1.09%
Carborundum Universal Limited	0.99%
Aerospace & Defense	1.82%

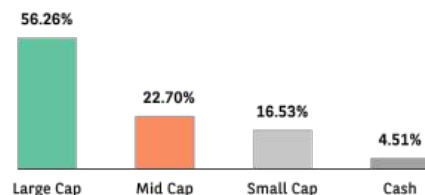
EQUITY HOLDINGS	% of Net Assets
Bharat Electronics Limited	1.82%
Oil	1.74%
Oil India Limited	1.74%
Fertilizers & Agrochemicals	1.05%
Gujarat State Fertilizers & Chemicals Limited	1.05%
Consumable Fuels	1.04%
Coal India Limited	1.04%
Agricultural Food & other Products	0.99%
AWL Agri Business Limited	0.99%
Household Products	0.92%
Jyothy Labs Limited	0.92%
LESS THAN 0.75% EXPOSURE	0.02%
TOTAL EQUITY HOLDING	95.49%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.77%
364 Days Tbill (MD 04/09/2025)	SOV	0.39%
364 Days Tbill (MD 16/04/2026)	SOV	0.38%
Total Fixed Income Holdings		0.77%
TREPS, Cash & Other Net Current Assets		3.74%

GRAND TOTAL 100.00%

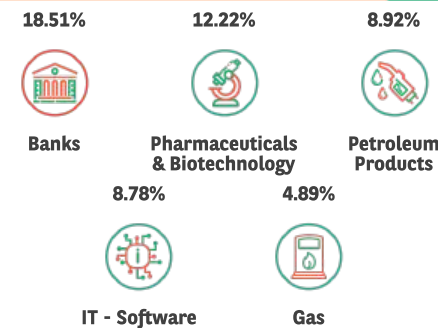
Investment in Top 10 scrips constitutes 36.35% of the portfolio

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 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.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2025

INVESTMENT OBJECTIVE

The investment objective is to provide medium to long term appreciation by predominantly investing in a well-diversified portfolio of equity and equity related instruments of dividend yielding companies. There is no assurance that the investment objective of the Scheme will be achieved

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular IDCW	: ₹ 9.4633
Regular Growth	: ₹ 9.4633
Direct IDCW	: ₹ 9.6054
Direct Growth	: ₹ 9.6054

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

September 11, 2024

Monthly AAUM## As on July 31, 2025	: ₹984.84 Crores
AAUM## As on July 31, 2025	: ₹960.47 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	11-Sep-24	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

Load Structure

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.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.18%
TER - Direct Plan (%)	: 0.52%
Portfolio Turnover Ratio	: 1.15

Key Statistics

No of Stocks	: 54
Portfolio RoE (%)	: 18.99
EPS Growth (%)	: 16.51

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

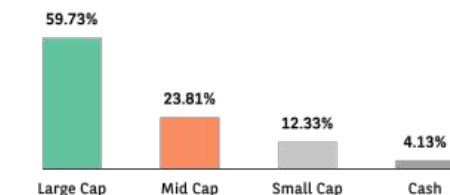
including inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

* refer Glossary page

The scheme currently does not have Distribution History.

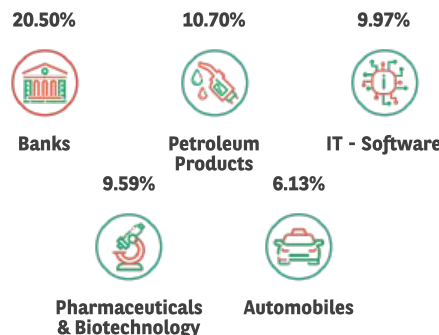
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	20.50%	Capital Markets	1.45%
✓ HDFC Bank Limited	6.30%	ICRA Limited	1.45%
✓ Kotak Mahindra Bank Limited	5.15%	Beverages	1.28%
✓ ICICI Bank Limited	4.63%	Radico Khaitan Limited	1.28%
City Union Bank Limited	1.78%	Industrial Products	1.28%
Canara Bank	1.40%	SKF India Limited	1.28%
Karur Vysya Bank Limited	1.24%	Agricultural, Commercial & Construction Vehicles	1.12%
Petroleum Products	10.70%	Escorts Kubota Limited	1.12%
✓ Reliance Industries Limited	5.79%	Chemicals & Petrochemicals	1.04%
✓ Hindustan Petroleum Corporation Limited	2.18%	BASF India Limited	1.04%
Gulf Oil Lubricants India Limited	1.50%	Household Products	1.04%
Bharat Petroleum Corporation Limited	1.23%	Jyothy Labs Limited	1.04%
IT - Software	9.97%	Consumable Fuels	0.98%
✓ Infosys Limited	2.83%	Coal India Limited	0.98%
Tata Consultancy Services Limited	1.90%	TOTAL EQUITY HOLDING	95.89%
Oracle Financial Services Software Limited	1.46%		
HCL Technologies Limited	1.38%	FIXED INCOME HOLDINGS	Rating % of Net Assets
Tech Mahindra Limited	1.37%	Treasury Bill	2.05%
Wipro Limited	1.03%	364 Days Tbill (MD 21/11/2025)	SOV 2.05%
Pharmaceuticals & Biotechnology	9.59%	Total Fixed Income Holdings	2.05%
✓ GlaxoSmithKline Pharmaceuticals Limited	2.14%	TREPS, Cash & Other Net Current Assets	2.06%
✓ Sun Pharmaceutical Industries Limited	2.13%	GRAND TOTAL	100.00%
Divi's Laboratories Limited	1.72%	Investment in Top 10 scripts constitutes 37.27% of the portfolio	
Dr. Reddy's Laboratories Limited	1.32%		
Torrent Pharmaceuticals Limited	1.17%	MARKET CAPITALIZATION (% of Net Assets)	
JB Chemicals & Pharmaceuticals Limited	1.11%		
Automobiles	6.13%		
Hyundai Motor India Ltd	2.11%		
Mahindra & Mahindra Limited	1.67%		
Hero MotoCorp Limited	1.33%		
Eicher Motors Limited	1.02%		
Gas	3.98%		
Mahanagar Gas Limited	1.91%		
Petronet LNG Limited	1.05%		
GAIL (India) Limited	1.02%		
Electrical Equipment	3.66%		
✓ GE Vernova T&D India Limited	3.66%		
Finance	3.64%		
Bajaj Finance Limited	1.38%		
Power Finance Corporation Limited	1.28%		
Cholamandalam Investment and Finance Company Ltd	0.98%		
Power	3.54%		
SJVN Limited	1.46%		
NTPC Limited	1.04%		
Tata Power Company Limited	1.04%		
Insurance	3.36%		
ICICI Lombard General Insurance Company Limited	2.01%		
ICICI Prudential Life Insurance Company Limited	1.35%		
Food Products	2.49%		
Britannia Industries Limited	1.32%		
Nestle India Limited	1.17%		
Construction	2.46%		
✓ Larsen & Toubro Limited	2.46%		
Oil	2.40%		
Oil India Limited	1.37%		
Oil & Natural Gas Corporation Limited	1.03%		
Auto Components	2.00%		
Bosch Limited	1.09%		
Bharat Forge Limited	0.91%		
Healthcare Services	1.69%		
Max Healthcare Institute Limited	1.69%		
Cement & Cement Products	1.59%		
UltraTech Cement Limited	1.59%		



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

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

Baroda BNP Paribas Focused Fund

(An Open ended Equity Scheme investing in maximum 30 stocks across market capitalization (i.e. multi cap stocks))

This product is suitable for investors who are seeking*:

- Wealth Creation in long term.
- Investment primarily in equity and equity-related securities of upto 30 companies and the rest in debt securities & money market instruments

*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, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2025

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 30 companies across market capitalization. However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	: ₹ 15.8107
Regular Plan - Growth Option	: ₹ 21.9449
Direct Plan - IDCW Option	: ₹ 17.8794
Direct Plan - Growth Option	: ₹ 24.8660

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

October 06, 2017

Monthly AAUM## As on July 31, 2025	: ₹707.06 Crores
AUM## As on July 31, 2025	: ₹698.46 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	14-Mar-22	33 years
Mr. Kirtan Mehta	01-Jan-25	26 years

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV • If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.28%
TER - Direct Plan (%)	: 0.48%
Portfolio Turnover Ratio	: 1.53
Standard Deviation*	: 14.80%
Beta*	: 1.03
Sharpe Ratio*	: 0.65
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 27
Portfolio RoE (%)	: 20.20
EPS Growth (%)	: 27.77

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

including inter-scheme Investments, If any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

* refer Glossary page

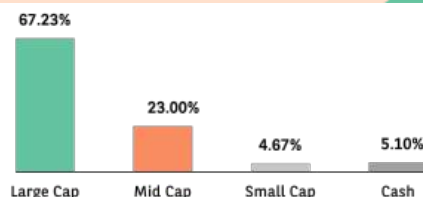
The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

PORTFOLIO (✓ Top 10 Holdings)

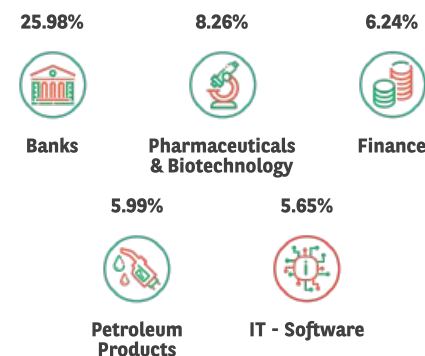
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	25.98%	Bharat Electronics Limited	1.51%
✓ HDFC Bank Limited	9.39%	Oil	1.26%
✓ ICICI Bank Limited	6.89%	Oil India Limited	1.26%
✓ Kotak Mahindra Bank Limited	5.10%	IT - Services	1.14%
✓ Bank of Baroda	4.60%	Inventurus Knowledge Solutions Limited	1.14%
Pharmaceuticals & Biotechnology	8.26%	Leisure Services	1.06%
✓ Sun Pharmaceutical Industries		The Indian Hotels Company Limited	1.06%
✓ Limited	5.50%	TOTAL EQUITY HOLDING	94.89%
Lupin Limited	2.76%	Total Fixed Income Holdings	
Finance	6.24%	TREPS, Cash & Other Net Current Assets	5.11%
PNB Housing Finance Limited	3.53%	GRAND TOTAL	100.00%
Shriram Finance Limited	2.71%		
Petroleum Products	5.99%		
✓ Hindustan Petroleum Corporation			
✓ Limited	5.99%		
IT - Software	5.65%		
Infosys Limited	3.24%		
Tech Mahindra Limited	2.41%		
Telecom - Services	5.48%		
✓ Bharti Airtel Limited	5.48%		
Power	4.56%		
✓ Tata Power Company Limited	4.56%		
Insurance	4.55%		
✓ ICICI Lombard General Insurance			
Company Limited	4.55%		
Healthcare Services	4.46%		
✓ Max Healthcare Institute Limited	4.46%		
Retailing	3.96%		
Vishal Mega Mart Limited	2.80%		
Swiggy Limited	1.16%		
Textiles & Apparels	3.49%		
Page Industries Limited	3.49%		
Transport Services	2.96%		
InterGlobe Aviation Limited	2.96%		
Automobiles	2.52%		
Mahindra & Mahindra Limited	2.52%		
Capital Markets	2.20%		
Multi Commodity Exchange of India			
Limited	2.20%		
Construction	2.08%		
Larsen & Toubro Limited	2.08%		
Electrical Equipment	1.54%		
GE Vernova T&D India Limited	1.54%		
Aerospace & Defense	1.51%		

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 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.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2025

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 is no assurance that the investment objective of the Scheme will be achieved.

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	: ₹ 22.6726
Regular Plan - Growth Option	: ₹ 94.4381
Direct Plan - IDCW Option	: ₹ 28.7840
Direct Plan - Growth Option	: ₹ 106.4812

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

January 05, 2006

Monthly AUM## As on July 31, 2025 : ₹922.74 Crores

AUM## As on July 31, 2025 : ₹911.15 Crores

Fund Manager

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

Load Structure

Exit Load: • Nil#

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.22%
TER - Direct Plan (%)	: 1.01%
Portfolio Turnover Ratio	: 0.53
Standard Deviation***	: 13.32%
Beta***	: 0.94
Sharpe Ratio***	: 0.96
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 49
Portfolio RoE (%)	: 17.00
EPS Growth (%)	: 33.29

MINIMUM INVESTMENT AMOUNT#

Minimum Amount: Lumpsum investment: ₹ 500 and in multiples of ₹ 500 thereafter
Minimum Additional Purchase 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.

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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

The investment in scheme shall be locked in for a period of 3 years from the date of allotment of units.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	21.22%
✓ HDFC Bank Limited	7.27%
✓ ICICI Bank Limited	6.68%
State Bank of India	2.12%
Kotak Mahindra Bank Limited	1.72%
Bank of Baroda	1.31%
Axis Bank Limited	1.17%
AU Small Finance Bank Limited	0.95%
IT - Software	6.98%
✓ Infosys Limited	2.87%
Tech Mahindra Limited	1.53%
LTIMindtree Limited	1.33%
Hexaware Technologies Limited	1.25%
Retailing	5.79%
✓ Eternal Limited	2.67%
Vishal Mega Mart Limited	1.57%
Trent Limited	1.55%
Finance	4.81%
PNB Housing Finance Limited	2.03%
Cholamandalam Investment and Finance Company Ltd	1.51%
Aditya Birla Capital Limited	1.27%
Pharmaceuticals & Biotechnology	4.34%
Sun Pharmaceutical Industries Limited	1.90%
Divi's Laboratories Limited	1.30%
Concord Biotech Limited	1.14%
Petroleum Products	3.90%
✓ Reliance Industries Limited	3.90%
Chemicals & Petrochemicals	3.81%
Linde India Limited	2.04%
Navin Fluorine International Limited	1.77%
Electrical Equipment	3.71%
✓ Hitachi Energy India Limited	2.40%
Bharat Heavy Electricals Limited	1.31%
Automobiles	3.62%
TVS Motor Company Limited	1.86%
Mahindra & Mahindra Limited	1.76%
Food Products	3.59%
Mrs. Bectors Food Specialities Limited	1.94%
Britannia Industries Limited	1.65%
Financial Technology (Fintech)	3.45%
✓ PB Fintech Limited	2.25%
One 97 Communications Limited	1.20%
Power	3.19%
NTPC Limited	1.89%
NLC India Limited	1.30%
Telecom - Services	3.05%
✓ Bharti Airtel Limited	3.05%
Industrial Manufacturing	2.89%
Tega Industries Limited	1.83%
Jyoti CNC Automation Ltd	1.06%
Leisure Services	2.78%
The Indian Hotels Company Limited	1.46%
Travel Food Services Limited	1.32%
IT - Services	2.33%
✓ Sagility India Limited	2.33%
Beverages	2.19%
✓ Radico Khaitan Limited	2.19%
Insurance	1.99%
Max Financial Services Limited	1.99%
Construction	1.96%
Larsen & Toubro Limited	1.96%
Industrial Products	1.88%
Cummins India Limited	1.88%
Healthcare Services	1.69%

EQUITY HOLDINGS

EQUITY HOLDINGS	% of Net Assets
Rainbow Childrens Medicare Limited	1.69%
Cement & Cement Products	1.68%
UltraTech Cement Limited	1.68%
Non - Ferrous Metals	1.65%
Hindalco Industries Limited	1.65%
Capital Markets	1.29%
Computer Age Management Services Limited	1.29%
Consumer Durables	1.29%
Titan Company Limited	1.29%
Transport Services	1.07%
InterGlobe Aviation Limited	1.07%
TOTAL EQUITY HOLDING	96.15%

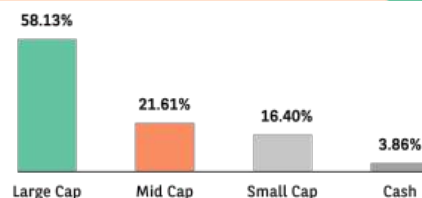
Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets	3.85%
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GRAND TOTAL 100.00%

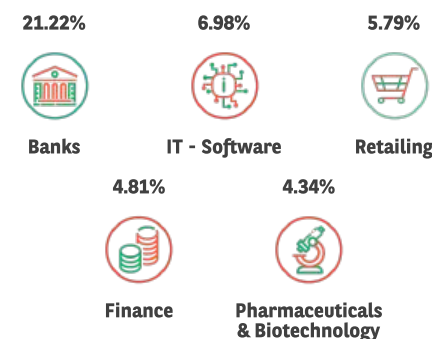
Investment in Top 10 scrips constitutes 35.61% of the portfolio

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 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, ^Riskometer For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on July 31, 2025

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: 1. are likely to benefit directly or indirectly from the domestic consumption led demand; or 2. are related to selling of products or rendering of services that go directly to the consumer; or 3. have products or services which have distinct brand identity, thereby enabling choice. However, there is no assurance that the investment objective of the Scheme will be achieved

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	: ₹ 20.9980
Regular Plan - Growth Option	: ₹ 31.1715
Direct Plan - IDCW Option	: ₹ 24.0068
Direct Plan - Growth Option	: ₹ 34.5431

Benchmark Index (AMFI Tier 1)

Nifty India Consumption TRI

Date of Allotment

September 07, 2018

Monthly AAUM## As on July 31, 2025	: ₹1,472.53 Crores
AAUM## As on July 31, 2025	: ₹1,472.89 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chalani	13-Jul-22	21 years
Mr. Himanshu Singh	21-Oct-24	10 years

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil; • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV; • If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.09%
TER - Direct Plan (%)	: 0.65%
Portfolio Turnover Ratio	: 0.65
Standard Deviation*	: 13.46%
Beta*	: 0.89
Sharpe Ratio*	: 0.78
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 46
Portfolio RoE (%)	: 21.33
EPS Growth (%)	: 30.59

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

For complete portfolio, kindly refer the website

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Automobiles	20.10%
✓ Mahindra & Mahindra Limited	7.61%
✓ Eicher Motors Limited	4.08%
✓ Maruti Suzuki India Limited	2.78%
✓ TVS Motor Company Limited	2.57%
Hyundai Motor India Ltd	1.61%
Hero MotoCorp Limited	1.45%
Diversified FMCG	11.71%
✓ ITC Limited	6.15%
✓ Hindustan Unilever Limited	5.56%
Consumer Durables	10.38%
✓ Titan Company Limited	3.64%
Metro Brands Limited	1.60%
Havells India Limited	1.17%
Voltas Limited	1.04%
Crompton Greaves Consumer Electricals Limited	0.99%
Bata India Limited	0.97%
V-Guard Industries Limited	0.97%
Retailing	9.17%
✓ Avenue Supermarts Limited	3.62%
Eternal Limited	2.51%
Trent Limited	2.04%
FSN E-Commerce Ventures Limited	1.00%
Telecom - Services	8.69%
✓ Bharti Airtel Limited	7.80%
Indus Towers Limited	0.89%
Personal Products	8.12%
Godrej Consumer Products Limited	2.56%
Emami Limited	1.63%
Dabur India Limited	1.62%
Procter & Gamble Hygiene and Health Care Limited	1.21%
Gillette India Limited	1.10%
Food Products	6.68%
✓ Britannia Industries Limited	2.94%
Mrs. Bectors Food Specialities Limited	1.54%
Nestle India Limited	1.37%
Zydus Wellness Limited	0.83%
Leisure Services	4.38%
Jubilant Foodworks Limited	1.34%
Westlife Foodworld Limited	1.04%
Lemon Tree Hotels Limited	1.02%
Schloss Bangalore Limited	0.98%
Beverages	3.78%
Radico Khaitan Limited	1.58%
Varun Beverages Limited	1.14%
United Breweries Limited	1.06%
Agricultural Food & other Products	3.76%
Marico Limited	1.69%
Tata Consumer Products Limited	1.09%
AWL Agri Business Limited	0.98%
Realty	2.42%

EQUITY HOLDINGS	% of Net Assets
The Phoenix Mills Limited	2.42%
Financial Technology (Fintech)	1.85%
PB Fintech Limited	1.85%
Healthcare Services	1.69%
Max Healthcare Institute Limited	1.69%
Textiles & Apparels	1.16%
Page Industries Limited	1.16%
LESS THAN 0.75% EXPOSURE	1.19%
TOTAL EQUITY HOLDING	95.08%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.60%
364 Days Tbill (MD 18/12/2025)	SOV	0.60%
Total Fixed Income Holdings		0.60%
TREPS, Cash & Other Net Current Assets		4.32%
GRAND TOTAL		100.00%

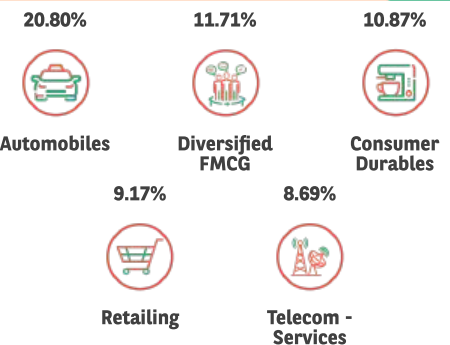
Investment in Top 10 scrips constitutes 46.75% of the portfolio

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, ^Riskometer For Benchmark (BSE 500 TRI): basis it's constituents; as on July 31, 2025

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 is no assurance that the investment objective of the Scheme will be achieved.

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	₹ 14.0977
Regular Plan - Growth Option	₹ 15.4479
Direct Plan - IDCW Option	₹ 14.9132
Direct Plan - Growth Option	₹ 16.3453

Benchmark Index (AMFI Tier 1)

BSE 500 TRI

Date of Allotment

September 15, 2021

Monthly AAUM## As on July 31, 2025	₹ 587.93 Crores
AAUM## As on July 31, 2025	₹ 578.42 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	01-Nov-23	27 years
Mr. Kushant Arora	21-Oct-24	11 years

Load Structure

Exit Load: • Redemption / switch out of units upto 10% of the units allotted before 1 year from the date of allotment - NIL • If units are redeemed over and above the 10% limit, before 1 year from the date of allotment - 1% of the applicable Net Asset Value (NAV) • For redemption / switch out of units after 1 year from the date of allotment NIL
For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	2.38%
TER - Direct Plan (%)	0.91%
Portfolio Turnover Ratio	0.69
Standard Deviation*	14.08%
Beta*	1.02
Sharpe Ratio*	0.81
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	60
Portfolio RoE (%)	17.01
EPS Growth (%)	28.16

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter

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

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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

The scheme currently does not have Distribution History.

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	21.84%	Insurance	1.06%
✓ HDFC Bank Limited	7.22%	HDFC Life Insurance Company Limited	1.06%
✓ ICICI Bank Limited	6.45%	Industrial Products	1.02%
✓ Kotak Mahindra Bank Limited	3.69%	Ingersoll Rand (India) Limited	1.02%
State Bank of India	1.49%	Consumer Durables	0.98%
Yes Bank Limited	1.03%	VIP Industries Limited	0.98%
Axis Bank Limited	1.00%	Capital Markets	0.82%
IDFC First Bank Limited	0.96%	360 One WAM Limited	0.82%
Pharmaceuticals & Biotechnology	9.06%	LESS THAN 0.75% EXPOSURE	2.67%
✓ Sun Pharmaceutical Industries Limited	2.12%	FUTURES LONG POSITION	0.76%
✓ Divi's Laboratories Limited	2.05%	KPIT Technologies Limited	0.76%
Concord Biotech Limited	1.10%	TOTAL EQUITY HOLDING	94.97%
Dr. Reddy's Laboratories Limited	0.99%		
Cipla Limited	0.97%		
Natco Pharma Limited	0.96%		
Torrent Pharmaceuticals Limited	0.87%		
IT - Software	7.84%		
✓ Infosys Limited	2.11%		
Tata Consultancy Services Limited	1.89%		
Persistent Systems Limited	1.85%		
Oracle Financial Services Software Limited	1.11%		
Hexaware Technologies Limited	0.88%		
Electrical Equipment	5.37%		
✓ Hitachi Energy India Limited	4.22%		
Bharat Heavy Electricals Limited	1.15%		
Petroleum Products	5.19%		
✓ Reliance Industries Limited	5.19%		
Automobiles	5.08%		
TVS Motor Company Limited	1.66%		
Maruti Suzuki India Limited	1.18%		
Tata Motors Limited	1.14%		
Hyundai Motor India Ltd	1.10%		
Auto Components	4.32%		
Bosch Limited	1.99%		
ZF Commercial Vehicle Control Systems India Limited	1.44%		
Jtekt India Limited	0.89%		
Construction	3.96%		
✓ Larsen & Toubro Limited	3.96%		
Beverages	2.63%		
Varun Beverages Limited	1.63%		
United Spirits Limited	1.00%		
Retailing	2.61%		
Trent Limited	1.80%		
Eternal Limited	0.81%		
Industrial Manufacturing	2.22%		
Tega Industries Limited	1.19%		
Honeywell Automation India Limited	1.03%		
Telecom - Services	2.09%		
✓ Bharti Airtel Limited	2.09%		
Finance	2.04%		
Bajaj Finserv Limited	1.21%		
HDB Financial Services Limited	0.83%		
Food Products	1.57%		
Nestle India Limited	1.57%		
Cement & Cement Products	1.44%		
The India Cements Limited	1.44%		
Diversified FMCG	1.41%		
ITC Limited	1.41%		
Leisure Services	1.39%		
Schloss Bangalore Limited	1.39%		
Financial Technology (Fintech)	1.38%		
PB Fintech Limited	1.38%		
Chemicals & Petrochemicals	1.33%		
Linde India Limited	1.33%		
Power	1.30%		
NTPC Limited	1.30%		
Healthcare Services	1.20%		
Fortis Healthcare Limited	1.20%		
Realty	1.20%		
The Phoenix Mills Limited	1.20%		
Aerospace & Defense	1.19%		
Bharat Electronics Limited	1.19%		

FIXED INCOME HOLDINGS

Rating	% of Net Assets
Treasury Bill	1.02%
364 Days Tbill (MD 18/12/2025)	SOV
Total Fixed Income Holdings	1.02%
TREPS, Cash & Other Net Current Assets Including Short Futures	4.01%
GRAND TOTAL	100.00%

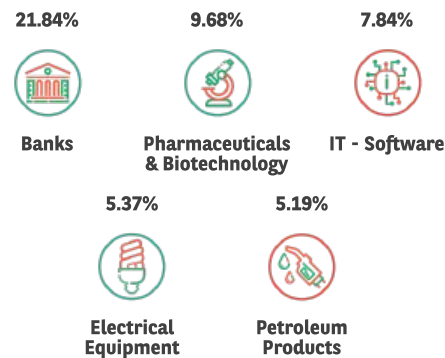
Investment in Top 10 scrips constitutes 39.10% of the portfolio

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, ^Riskometer For Benchmark (Nifty Financial Services TRI): basis it's constituents; as on July 31, 2025

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 and Financial Services Sector. 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, 2025)

Regular Plan - IDCW Option	: ₹ 21.4945
Regular Plan - Growth Option	: ₹ 47.8440
Direct Plan - IDCW Option	: ₹ 24.5886
Direct Plan - Growth Option	: ₹ 53.5628

Benchmark Index (Tier 1)

Nifty Financial Services TRI

Date of Allotment

June 22, 2012

Monthly AAUM## As on July 31, 2025	: ₹293.21 Crores
AUM## As on July 31, 2025	: ₹296.53 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sandeep Jain	14-Mar-22	16 years
Mr. Arjun Bagga	21-Oct-24	7 years

Load Structure

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 are switched out after 30 days of allotment - Nil

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.41%
TER - Direct Plan (%)	: 0.84%
Portfolio Turnover Ratio	: 1.03
Standard Deviation***	: 12.71%
Beta***	: 0.95
Sharpe Ratio***	: 0.97

Key Statistics

No of Stocks	: 26
Portfolio RoE (%)	: 15.83
EPS Growth (%)	: 15.94

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

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

* refer Glossary page

For Distribution History kindly refer Distribution History table.

** 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. The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	68.94%
✓ HDFC Bank Limited	26.20%
✓ ICICI Bank Limited	19.53%
✓ State Bank of India	6.61%
✓ Kotak Mahindra Bank Limited	4.37%
✓ Axis Bank Limited	4.14%
Karur Vysya Bank Limited	2.00%
Ujjivan Small Finance Bank Limited	1.72%
Punjab National Bank	1.60%
IDFC First Bank Limited	1.39%
AU Small Finance Bank Limited	1.38%
Finance	11.11%
✓ Bajaj Finance Limited	2.82%
✓ Aditya Birla Capital Limited	2.25%
PNB Housing Finance Limited	1.91%
Bajaj Finserv Limited	1.48%
HDB Financial Services Limited	1.43%
Cholamandalam Investment and Finance Company Ltd	1.22%
Capital Markets	7.26%
✓ HDFC Asset Management Company Limited	2.76%
Central Depository Services (India) Limited	1.75%
Multi Commodity Exchange of India Limited	1.43%
Prudent Corporate Advisory Services Limited	1.32%
Insurance	5.04%
✓ SBI Life Insurance Company Limited	2.19%
HDFC Life Insurance Company Limited	1.78%
ICICI Lombard General Insurance Company Limited	1.07%
Financial Technology (Fintech)	3.84%
✓ PB Fintech Limited	2.44%
One 97 Communications Limited	1.40%
FUTURES LONG POSITION	1.13%
HDFC Bank Limited	1.13%
TOTAL EQUITY HOLDING	97.32%

Treasury Bill	0.23%
364 Days Tbill (MD 18/12/2025) SOV	0.23%
Total Fixed Income Holdings	0.23%
TREPS, Cash & Other Net Current Assets	2.45%
GRAND TOTAL	100.00%

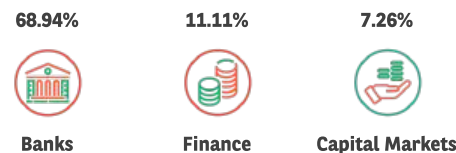
Investment in Top 10 scrips constitutes 73.31% of the portfolio

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

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

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, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing at least 80% of its net assets in equity/equity related instruments of companies focusing and benefitting from innovation. However, there is no assurance that the investment objective of the Scheme will be achieved.

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan-IDCW	: ₹ 12.0568
Regular Plan-Growth Option	: ₹ 12.1794
Direct Plan-IDCW	: ₹ 12.4565
Direct Plan-Growth Option	: ₹ 12.4565

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

March 05, 2024

Monthly AAUM## As on July 31, 2025	: ₹991.71 Crores
AAUM## As on July 31, 2025	: ₹976.35 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratiksh Krishnan	05-Mar-24	23 years
Mr. Ankeet Pandya	01-Jan-25	11 years

Load Structure

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.

% Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.26%
TER - Direct Plan (%)	: 1.06%
Portfolio Turnover Ratio	: 0.70

Key Statistics

No of Stocks	: 44
Portfolio RoE (%)	: 17.79
EPS Growth (%)	: 37.32

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter

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

* refer Glossary page

The scheme currently does not have Distribution History.

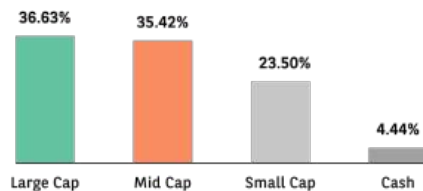
For complete portfolio, kindly refer the website

<https://www.barodabnpparibasmf.in/>

PORTFOLIO (✓ Top 10 Holdings)

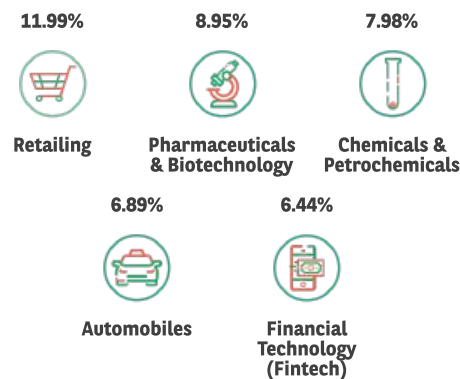
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Retailing	11.99%	LESS THAN 0.75% EXPOSURE	0.46%
✓ Eternal Limited	3.77%	FUTURES LONG POSITION	0.47%
Info Edge (India) Limited	2.58%	Infosys Limited	0.47%
Swiggy Limited	2.19%	TOTAL EQUITY HOLDING	95.56%
FSN E-Commerce Ventures Limited	1.91%		
Trent Limited	1.54%	FIXED INCOME HOLDINGS	Rating % of Net Assets
Pharmaceuticals & Biotechnology	8.95%	Treasury Bill	1.01%
✓ Sun Pharmaceutical Industries Limited	2.97%	182 Days Tbill (MD 23/10/2025)	SOV 1.01%
Divi's Laboratories Limited	2.65%	Total Fixed Income Holdings	1.01%
Concord Biotech Limited	2.11%	TREPS, Cash & Other Net Current Assets	3.43%
Pfizer Limited	1.22%	GRAND TOTAL	100.00%
Chemicals & Petrochemicals	7.98%	Investment in Top 10 scrips constitutes 35.19% of the portfolio	
✓ Linde India Limited	3.89%		
Navin Fluorine International Limited	2.57%	MARKET CAPITALIZATION (% of Net Assets)	
Archean Chemical Industries Limited	1.52%		
Automobiles	6.89%		
✓ TVS Motor Company Limited	3.39%		
Mahindra & Mahindra Limited	2.07%		
Hyundai Motor India Ltd	1.43%		
Financial Technology (Fintech)	6.44%		
✓ PB Fintech Limited	3.43%		
✓ One 97 Communications Limited	3.01%		
Capital Markets	6.03%		
Multi Commodity Exchange of India Limited	2.15%		
KFin Technologies Limited	2.00%		
Computer Age Management Services Limited	1.88%		
IT - Software	4.63%		
Infosys Limited	1.94%		
KPIT Technologies Limited	1.52%		
Hexaware Technologies Limited	1.17%		
Telecom - Services	4.18%		
✓ Bharti Airtel Limited	4.18%		
Electrical Equipment	3.94%		
✓ Hitachi Energy India Limited	3.94%		
Banks	3.87%		
✓ ICICI Bank Limited	3.87%		
Industrial Manufacturing	3.67%		
Tega Industries Limited	2.08%		
Honeywell Automation India Limited	1.59%		
Leisure Services	3.23%		
Travel Food Services Limited	1.87%		
TBO Tek Limited	1.36%		
Industrial Products	2.74%		
✓ Cummins India Limited	2.74%		
Auto Components	2.68%		
Bosch Limited	1.88%		
Jtekt India Limited	0.80%		
Food Products	2.45%		
Mrs. Bectors Food Specialities Limited	2.45%		
Insurance	2.21%		
Max Financial Services Limited	2.21%		
Consumer Durables	2.20%		
Amber Enterprises India Limited	2.20%		
Diversified	2.19%		
3M India Limited	2.19%		
Petroleum Products	2.10%		
Reliance Industries Limited	2.10%		
Finance	2.08%		
Bajaj Finance Limited	2.08%		
Transport Services	1.60%		
InterGlobe Aviation Limited	1.60%		
IT - Services	1.43%		
Sagility India Limited	1.43%		
Fertilizers & Agrochemicals	1.15%		
PI Industries Limited	1.15%		

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 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, ^Riskometer For Benchmark (Nifty India Manufacturing TRI): basis it's constituents; as on July 31, 2025

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 the 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, 2025)

Regular IDCW	: ₹ 9.6968
Regular Growth	: ₹ 9.6968
Direct IDCW	: ₹ 9.8624
Direct Growth	: ₹ 9.8624

Benchmark Index (AMFI Tier 1)

Nifty India Manufacturing TRI

Date of Allotment

June 28, 2024

Monthly AAUM## As on July 31, 2025	: ₹1,285.50 Crores
AUM## As on July 31, 2025	: ₹1,242.88 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	28-Jun-24	27 years
Mr. Kushant Arora	21-Oct-24	11 years

Load Structure

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.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.16%
TER - Direct Plan (%)	: 0.86%
Portfolio Turnover Ratio	: 0.56

Key Statistics

No of Stocks	: 50
Portfolio RoE (%)	: 16.02
EPS Growth (%)	: 24.60

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Pharmaceuticals & Biotechnology	21.21%
✓ Divi's Laboratories Limited	8.12%
✓ Sun Pharmaceutical Industries Limited	3.34%
✓ Dr. Reddy's Laboratories Limited	2.94%
✓ AstraZeneca Pharma India Limited	2.53%
Cipla Limited	2.03%
IPCA Laboratories Limited	1.28%
Natco Pharma Limited	0.97%
Automobiles	12.48%
✓ Mahindra & Mahindra Limited	3.94%
Maruti Suzuki India Limited	2.28%
Hero MotoCorp Limited	1.85%
Hyundai Motor India Ltd	1.71%
Tata Motors Limited	1.69%
TVS Motor Company Limited	1.01%
Petroleum Products	9.72%
✓ Reliance Industries Limited	7.45%
Bharat Petroleum Corporation Limited	2.27%
Auto Components	8.58%
✓ Bosch Limited	4.97%
ZF Commercial Vehicle Control Systems India Limited	1.62%
Bharat Forge Limited	1.02%
Jtekt India Limited	0.97%
Electrical Equipment	7.29%
✓ Hitachi Energy India Limited	4.22%
Bharat Heavy Electricals Limited	1.90%
Siemens Energy India Limited	1.17%
Chemicals & Petrochemicals	6.75%
Linde India Limited	1.90%
BASF India Limited	1.45%
Navin Fluorine International Limited	1.30%
Vinati Organics Limited	1.06%
Pidilite Industries Limited	1.04%
Industrial Products	5.81%
Cummins India Limited	1.80%
Ingersoll Rand (India) Limited	1.40%
SKF India Limited	1.40%
KSB Limited	1.21%
Industrial Manufacturing	3.60%
Tega Industries Limited	1.52%
Honeywell Automation India Limited	1.15%
Kennametal India Limited	0.93%
Agricultural, Commercial & Construction Vehicles	3.14%
Escorts Kubota Limited	2.19%
BEML Limited	0.95%
Diversified Metals	3.08%
✓ Vedanta Limited	3.08%
Fertilizers & Agrochemicals	2.35%
✓ Sumitomo Chemical India Limited	2.35%
Aerospace & Defense	1.94%
Bharat Electronics Limited	1.94%
Non - Ferrous Metals	1.61%
National Aluminium Company Limited	1.61%
Oil	1.56%
Aegis Vopak Terminals Limited	1.56%
Diversified	1.45%
3M India Limited	1.45%
Cement & Cement Products	1.07%
The India Cements Limited	1.07%
Power	1.05%
NLC India Limited	1.05%
Gas	0.98%

EQUITY HOLDINGS

Mahanagar Gas Limited	0.98%
LESS THAN 0.75% EXPOSURE	1.86%
TOTAL EQUITY HOLDING	95.53%

FIXED INCOME HOLDINGS

Rating	% of Net Assets
Treasury Bill	1.96%
364 Days Tbill (MD 18/12/2025)	SOV 0.79%
364 Days Tbill (MD 19/03/2026)	SOV 1.17%
Total Fixed Income Holdings	1.96%
TREPS, Cash & Other Net Current Assets	2.51%
GRAND TOTAL	100.00%

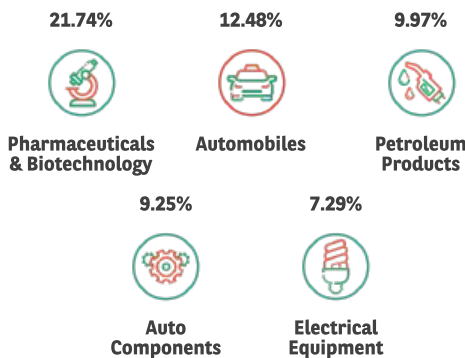
Investment in Top 10 scrips constitutes 42.94% of the portfolio

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

* refer Glossary page

The scheme currently does not have Distribution History.

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

Baroda BNP Paribas Energy Opportunities Fund

(An open-ended equity scheme predominantly investing in Energy companies)

This product is suitable for investors who are seeking*:

- Long term capital appreciation and growth.
- Investing in predominantly in equity and equity related securities of energy 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, ^Riskometer For Benchmark (Nifty Energy TRI): basis it's constituents; as on July 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide investors with opportunities for long term capital appreciation by investing in equity and equity related instruments of companies engaging in activities such as exploration, production, distribution, transportation and processing of traditional & new energy including but not limited to industries/sectors such as oil & gas, utilities and power. The Scheme does not guarantee/indicate any returns. There can be no assurance that the schemes objectives will be achieved

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular IDCW	: ₹ 11.2537
Regular Growth	: ₹ 11.2537
Direct IDCW	: ₹ 11.3388
Direct Growth	: ₹ 11.3388

Benchmark Index (Tier 1)

Nifty Energy TRI

Date of Allotment

February 10, 2025

Monthly AAUM## As on July 31, 2025	: ₹ 759.04 Crores
AUM## As on July 31, 2025	: ₹ 744.99 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	10-Feb-25	33 years
Mr. Sandeep Jain	10-Feb-25	16 years

Load Structure

Exit Load: • For redemption/switch out of units more than 10% of units, within 1 year from the date of allotment - 1% of applicable NAV. • For redemption/ switch out of units in any other case NIL

For detailed load structure please refer Scheme Information Document.

% Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.30%
TER - Direct Plan (%)	: 0.70%
Portfolio Turnover Ratio	: 0.31

Key Statistics

No of Stocks	: 30
Portfolio RoE (%)	: 13.79
EPS Growth (%)	: 14.38

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

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

PORTFOLIO (✓ Top 10 Holdings)

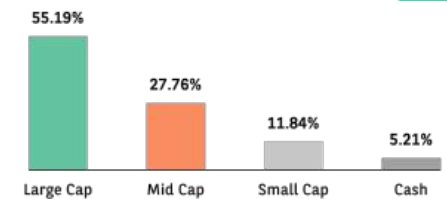
EQUITY HOLDINGS	% of Net Assets
Power	23.72%
✓ NTPC Limited	8.70%
✓ Power Grid Corporation of India Limited	5.08%
✓ Tata Power Company Limited	4.43%
Torrent Power Limited	2.60%
NTPC Green Energy Limited	1.68%
NHPC Limited	1.23%
Petroleum Products	19.59%
✓ Reliance Industries Limited	8.58%
✓ Hindustan Petroleum Corporation Limited	5.34%
Bharat Petroleum Corporation Limited	2.76%
Indian Oil Corporation Limited	1.47%
Gulf Oil Lubricants India Limited	1.44%
Electrical Equipment	13.35%
✓ Hitachi Energy India Limited	3.24%
Siemens Energy India Limited	3.04%
ABB India Limited	2.65%
Bharat Heavy Electricals Limited	2.59%
GE Vernova T&D India Limited	1.83%
Oil	10.49%
✓ Oil & Natural Gas Corporation Limited	4.85%
Oil India Limited	3.10%
Aegis Vopak Terminals Limited	2.54%
Gas	6.75%
✓ GAIL (India) Limited	4.77%
Mahanagar Gas Limited	1.98%
Industrial Products	6.54%
✓ Cummins India Limited	3.71%
KSB Limited	2.83%
Consumable Fuels	5.05%
✓ Coal India Limited	5.05%
Cement & Cement Products	3.51%
UltraTech Cement Limited	2.47%
The India Cements Limited	1.04%
Chemicals & Petrochemicals	2.44%
Linde India Limited	2.44%
Industrial Manufacturing	1.58%
Tega Industries Limited	1.58%
Non - Ferrous Metals	1.33%
Hindalco Industries Limited	1.33%
LESS THAN 0.75% EXPOSURE	0.42%
TOTAL EQUITY HOLDING	94.77%

FIXED INCOME HOLDINGS

	Rating	% of Net Assets
Treasury Bill		2.64%
364 Days Tbill (MD 21/11/2025)	SOV	2.64%
Total Fixed Income Holdings		2.64%
TRIPS, Cash & Other Net Current Assets		2.59%
GRAND TOTAL		100.00%

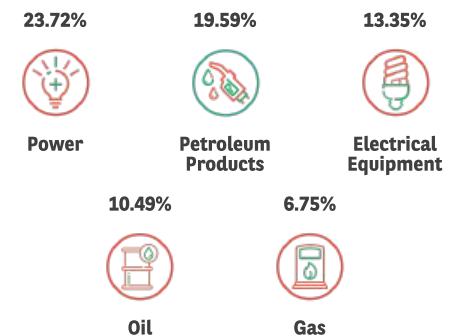
Investment in Top 10 scrips constitutes 53.75% of the portfolio

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 Health and Wellness Fund

(An open ended equity scheme investing in Pharma and Healthcare sector)

This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investing predominantly in equity and equity related instruments of Pharma and Healthcare 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, ^Riskometer For Benchmark (BSE Healthcare TRI): basis it's constituents; as on July 31, 2025

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide long-term capital appreciation by investing predominantly in equity and equity related instruments of Pharma and Healthcare companies. The Scheme does not guarantee/indicate any returns. However, there can be no assurance that the investment objective of the Scheme will be realized.

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular IDCW	: ₹ 10.0988
Regular Growth	: ₹ 10.0988
Direct IDCW	: ₹ 10.1167
Direct Growth	: ₹ 10.1167

Benchmark Index (Tier 1)

BSE Healthcare TRI

Date of Allotment

June 27, 2025

Monthly AAUM## As on July 31, 2025	: ₹661.89 Crores
AUM## As on July 31, 2025	: ₹670.42 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	27-Jun-25	33 years

Load Structure

Exit Load: • Redemption/ switch out of units upto 10% of the units allotted before 1 year from date of allotment- Exit load -NIL. • For redemption/switch out of units above 10% of units allotted within 1 year from the date of allotment- 1.00% of applicable NAV. • For redemption/switch out of units after 1 year from the date of allotment-Nil.

For detailed load structure please refer Scheme Information Document.

% Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.28%
TER - Direct Plan (%)	: 0.43%
Portfolio Turnover Ratio	: 0.00

Key Statistics

No of Stocks	: 28
Portfolio RoE (%)	: 15.29
EPS Growth (%)	: 27.71

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Pharmaceuticals & Biotechnology	66.09%
✓ Sun Pharmaceutical Industries Limited	12.09%
✓ Divi's Laboratories Limited	5.90%
✓ Mankind Pharma Limited	5.51%
✓ Cipla Limited	5.16%
✓ Gland Pharma Limited	3.60%
✓ Abbott India Limited	3.59%
Torrent Pharmaceuticals Limited	3.27%
Ajanta Pharma Limited	3.05%
Biocon Limited	2.98%
Cohance Lifesciences Limited	2.98%
IPCA Laboratories Limited	2.85%
AstraZeneca Pharma India Limited	2.74%
JB Chemicals & Pharmaceuticals Limited	2.64%
Aurobindo Pharma Limited	2.55%
Laurus Labs Limited	2.48%
Concord Biotech Limited	2.21%
Dr. Reddy's Laboratories Limited	1.42%
Natco Pharma Limited	1.07%
Healthcare Services	21.39%
✓ Apollo Hospitals Enterprise Limited	5.59%
✓ Max Healthcare Institute Limited	4.78%
✓ Fortis Healthcare Limited	4.03%
✓ Aster DM Healthcare Limited	3.43%
Rainbow Childrens Medicare Limited	2.31%
Dr. Lal Path Labs Limited	1.25%
Insurance	2.66%
ICICI Prudential Life Insurance Company Limited	2.66%
Healthcare Equipment & Supplies	2.17%
Poly Medicure Limited	2.17%
LESS THAN 0.75% EXPOSURE	0.98%
TOTAL EQUITY HOLDING	93.29%

Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets 6.71%

GRAND TOTAL 100.00%

Investment in Top 10 scrips constitutes 53.68% 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 2)

67.07%



Pharmaceuticals & Biotechnology

21.39%



Healthcare Services

Overweight with respect to benchmark

Underweight with respect to benchmark

% of net assets of top 2 sectors includes equity less than 0.75% of corpus

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.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (MSCI World Index (TRI)); basis it's constituents; as on July 31, 2025

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

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	₹ 13.3843
Regular Plan - Growth Option	₹ 13.3843
Direct Plan - IDCW Option	₹ 14.0060
Direct Plan - Growth Option	₹ 14.0060

Benchmark Index (AMFI Tier 1)

MSCI World Index (TRI)

Date of Allotment

May 07, 2021

Monthly AAUM## As on July 31, 2025 : ₹37.51 Crores

AUM## As on July 31, 2025 : ₹37.51 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Ms. Swapna Shelar	21-Oct-24	14 years

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out within 12 months from the date of allotment - 1% of the applicable NAV; • If units of Scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.58%
TER - Direct Plan (%)	: 0.54%
Portfolio Turnover Ratio	: 0.00

MINIMUM INVESTMENT AMOUNT

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

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

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.

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

* refer Glossary page

The scheme currently does not have Distribution History.

PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BNP PARIBAS FUNDS SICAV - AQUA	98.09%
TREPS, Cash & Other Net Current Assets	1.91%
GRAND TOTAL	100.00%

Holdings of the Underlying Fund (As on July 31, 2025)

Top 10 Holdings (%)		Geographical Composition (%)	
VEOLIA ENVIRON. SA	4.93	United States	50.84
LINDE PLC	4.29	United Kingdom	11.58
XYLEM INC	3.53	Switzerland	6.84
NOVONESIS CLASS B B	3.38	Japan	5.65
SEVERN TRENT PLC	3.29	France	4.93
ADVANCED DRAINAGE SYSTEMS INC	3.10	Netherlands	3.82
A O SMITH CORP	3.08	Denmark	3.38
IDEX CORP	2.94	Sweden	2.42
PENTAIR PLC	2.75	Australia	1.82
UNITED UTILITIES GROUP PLC	2.59	Germany	1.80
No. of Holdings in Portfolio	44	Other	5.34
		Cash	1.57
		Total	100.00

SECTORAL COMPOSITION (%)**

Industrials	60.57
Utilities	17.08
Materials	14.70
Health care	3.56
Information technology	2.51
Cash	1.57
Total	100.00

** Data as per Global Industry Classification Standard sector classification

Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds

(An open-ended fund of fund scheme predominantly investing in arbitrage and debt oriented schemes of Baroda BNP Paribas Mutual Fund)

This product is suitable for investors who are seeking*:

- Regular income and capital appreciation
- Investments in units of debt and arbitrage schemes

*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, ^Riskometer For Benchmark (Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI); basis it's constituents; as on July 31, 2025

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to offer regular income and capital appreciation through diversification of investments across debt and arbitrage schemes. 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, 2025)

Regular IDCW	•	₹ 10.0999
Regular Growth	•	₹ 10.0999
Direct IDCW	•	₹ 10.1038
Direct Growth	•	₹ 10.1038

Benchmark Index (Tier 1)

Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI

Date of Allotment

May 23, 2025

Monthly AAUM## As on July 31, 2025	: ₹101.23 Crores
AUM## As on July 31, 2025	: ₹97.88 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	05-Jun-25	14 years

Load Structure

Exit Load: • Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.25%
TER - Direct Plan (%)	: 0.05%

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.

*Investors are requested to note that being a Fund of Funds scheme, they will be bearing the recurring expenses of the scheme in addition to the expenses of underlying fund in which the fund of funds scheme makes investment.

PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BARODA BNP PARIBAS CORPORATE BOND FUND	60.78%
BARODA BNP PARIBAS ARBITRAGE FUND	38.28%
TREPS, Cash & Other Net Current Assets	0.94%
GRAND TOTAL	100.00%

Baroda BNP Paribas Multi Asset Active Fund of Funds

(An open-ended fund of fund scheme predominantly investing in debt, equity and gold oriented schemes of Baroda BNP Paribas Mutual Fund)

This product is suitable for investors who are seeking*:

- Regular income and Capital Appreciation
- Investments in units of debt, equity and gold schemes

*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, ^Riskometer For Benchmark (60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold); basis it's constituents; as on July 31, 2025

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to offer capital appreciation and income over long term through diversification of investments across debt, equity and gold schemes. However, there is no assurance that the investment objective of the Scheme will be achieved

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular IDCW	:	₹ 10.0870
Regular Growth	:	₹ 10.0870
Direct IDCW	:	₹ 10.1019
Direct Growth	:	₹ 10.1019

Benchmark Index (Tier 1)

60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold

Date of Allotment

May 30, 2025

Monthly AAUM## As on July 31, 2025 : ₹125.46 Crores

AUM## As on July 31, 2025 : ₹123.84 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	05-Jun-25	21 years
Mr. Pratish Krishnan	30-May-25	23 years

Load Structure

Exit Load: • For redemption/switch out of units within 1 year from the date of allotment: 1.00% of applicable NAV • No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	1.00%
TER - Direct Plan (%)	:	0.10%

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

*Investors are requested to note that being a Fund of Funds scheme, they will be bearing the recurring expenses of the scheme in addition to the expenses of underlying fund in which the fund of funds scheme makes investment.

PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BARODA BNP PARIBAS SHORT DURATION FUND	50.45%
BARODA BNP PARIBAS LARGE CAP FUND	19.45%
BARODA BNP PARIBAS DYNAMIC BOND FUND	7.19%
TOTAL MUTUAL FUND UNITS	77.09%
BARODA BNP PARIBAS GOLD ETF	21.04%
TREPS, Cash & Other Net Current Assets	1.87%
GRAND TOTAL	100.00%

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.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on July 31, 2025

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

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	: ₹ 16.2655
Regular Plan - Growth Option	: ₹ 24.4940
Direct Plan - IDCW Option	: ₹ 17.8269
Direct Plan - Growth Option	: ₹ 26.7736

Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

Date of Allotment

November 14, 2018

Monthly AAUM## As on July 31, 2025 : ₹4,419.87 Crores

AUM## As on July 31, 2025 : ₹4,424.23 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Sanjay Chawla	14-Nov-18	33 years
Equity	Mr. Pratish Krishnan	05-Aug-21	23 years
Equity	Mr. Neeraj Saxena	21-Oct-24	20 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

Exit Load: • If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil • If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net asset Value (NAV) • If the units are redeemed after one 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 (%)	: 1.88%
TER - Direct Plan (%)	: 0.74%
Portfolio Turnover Ratio	: 1.64
Standard Deviation*	: 9.23%
Beta*	: 1.27
Sharpe Ratio*	: 1.05
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 8.12
Modified Duration (years)	: 4.63
YTM (%)	: 0.07
Macaulay Duration* (years)	: 4.80

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 Derivatives Assets	EQUITY HOLDINGS	% of Net Derivatives Assets
Banks	16.91%	Tega Industries Limited	0.86%
✓ HDFC Bank Limited	7.15%	Insurance	1.52%
✓ ICICI Bank Limited	4.94%	ICICI Lombard General Insurance Company Limited	1.52%
✓ Kotak Mahindra Bank Limited	2.24%	Transport Services	1.47%
Bank of Baroda	1.53%	InterGlobe Aviation Limited	1.47%
The Federal Bank Limited	1.05%	Aerospace & Defense	1.43%
Pharmaceuticals & Biotechnology	5.89%	Bharat Electronics Limited	1.43%
✓ Sun Pharmaceutical Industries Limited	2.31%	Beverages	1.42%
Divi's Laboratories Limited	1.34%	Radico Khaitan Limited	1.42%
Ajanta Pharma Limited	1.12%	Cement & Cement Products	1.38%
Concord Biotech Limited	1.12%	UltraTech Cement Limited	1.38%
IT - Software	4.60%	Personal Products	1.14%
✓ Infosys Limited	2.73%	Godrej Consumer Products Limited	1.14%
Tech Mahindra Limited	0.98%	Oil	1.14%
Tata Consultancy Services Limited	0.89%	Oil India Limited	1.14%
Petroleum Products	4.35%	Financial Technology (Fintech)	1.07%
✓ Reliance Industries Limited	2.36%	PB Fintech Limited	1.07%
Hindustan Petroleum Corporation Limited	1.99%	Diversified FMCG	0.85%
Electrical Equipment	3.63%	Hindustan Unilever Limited	0.85%
GE Vernova T&D India Limited	1.85%	Healthcare Services	0.85%
Hitachi Energy India Limited	1.78%	Jupiter Life Line Hospitals Limited	0.85%
Finance	2.89%	LESS THAN 0.75% EXPOSURE	3.44%
Shriram Finance Limited	1.78%	TOTAL EQUITY HOLDING	71.08%
PNB Housing Finance Limited	1.11%		
Telecom - Services	2.81%	REITs/InvTs Holdings	% of Net Assets
✓ Bharti Airtel Limited	2.81%	IndiGRID Infrastructure Trust	1.31%
Retailing	2.31%	Embassy Office Parks REIT	1.25%
Info Edge (India) Limited	1.34%	NXT Infra Trust (NIT)	1.13%
Eternal Limited	0.97%	National Highways Infra Trust	1.06%
Auto Components	2.14%	Brookfield India Real Estate Trust	1.06%
Schaeffler India Limited	1.12%	Capital Infra Trust	0.46%
Samvardhana Motherson International Limited	1.02%	Anzen India Energy Yield Plus Trust	0.37%
Construction	2.14%	Intelligent Supply Chain Infrastructure Trust	0.33%
Larsen & Toubro Limited	2.14%	Indus Infra Trust	0.21%
Capital Markets	2.00%	Powergrid Infrastructure Investment Trust	0.11%
Multi Commodity Exchange of India Limited	1.04%	Total REITs/InvTs Holdings	7.29%
360 One WAM Limited	0.96%		
Textiles & Apparels	1.99%		
Page Industries Limited	1.99%		
Consumer Durables	1.97%		
Amber Enterprises India Limited	1.97%		
Industrial Manufacturing	1.74%		
Jyoti CNC Automation Ltd	0.88%		

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.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

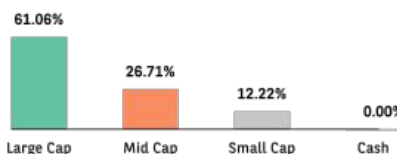
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on July 31, 2025

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		11.11%
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	5.07%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	2.33%
7.34% GOI (MD 22/04/2064)	Sovereign	1.40%
7.18% GOI (MD 14/08/2033)	Sovereign	1.25%
7.38% GOI (MD 20/06/2027)	Sovereign	0.58%
7.32% GOI (MD 13/11/2030)	Sovereign	0.38%
6.79% GOI (MD 30/12/2031)	Sovereign	0.10%
CORPORATE BOND		6.03%
✓ Piramal Finance Limited	ICRA AA	2.33%
IndoStar Capital Finance Limited	CARE AA-	0.45%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.44%
REC Limited	CRISIL AAA	0.41%
Larsen & Toubro Limited	CRISIL AAA	0.35%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.34%
Bajaj Housing Finance Limited	CRISIL AAA	0.23%
JSW Steel Limited	ICRA AA	0.23%
National Bank For Agriculture and Rural Development	ICRA AAA	0.23%
Motilal Oswal Home Finance Limited	ICRA AA	0.18%
Nuvoco Vistas Corporation Limited	CRISIL AA	0.14%
GAIL (India) Limited	CARE AAA	0.12%
Muthoot Finance Limited	CRISIL AA+	0.12%
Adani Ports and Special Economic Zone Limited	ICRA AAA	0.12%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.12%
Export Import Bank of India	CRISIL AAA	0.11%
Tata Projects Limited	FITCH AA	0.11%

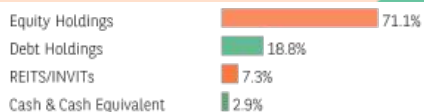
FIXED INCOME HOLDINGS	Rating	% of Net Assets
PTC		1.26%
Sansar Trust	CRISIL AAA(SO)	1.13%
India Universal Trust	CRISIL AAA(SO)	0.13%
STATE GOVERNMENT BOND		0.36%
7.24% GUJARAT SDL (MD 26/12/2028)	Sovereign	0.14%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	0.09%
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	0.08%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.05%
Total Fixed Income Holdings		18.76%

MARKET CAPITALIZATION (% of Equity Holdings)



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

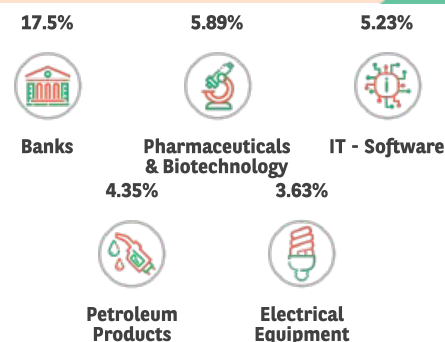
COMPOSITION BY ASSETS



FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREPS, Cash & Other Net Current Assets		2.87%
GRAND TOTAL		100.00%

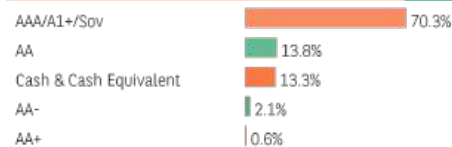
Investment in Top 10 scrips constitutes 34.27% of the portfolio
Net equity holdings is 71.08% of the portfolio

EQUITY SECTORAL COMPOSITION (Top 5)



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

CREDIT QUALITY PROFILE (% of Debt Holdings)



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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

* refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

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

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.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on July 31, 2025

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

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	:	₹ 16.7082
Regular Plan - Growth Option	:	₹ 27.7441
Direct Plan - IDCW Option	:	₹ 19.0718
Direct Plan - Growth Option	:	₹ 31.7330

Benchmark Index (AMFI Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

Date of Allotment

April 07, 1917

Monthly AAUM## As on July 31, 2025	:	₹1,238.38 Crores
AAUM## As on July 31, 2025	:	₹1,229.66 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Jitendra Sriram	16-Jun-22	27 years
Equity	Mr. Pratish Krishnan	14-Mar-22	23 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 12 months from the date of allotment: Nil

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.12%
TER - Direct Plan (%)	: 0.52%
Portfolio Turnover Ratio	: 0.92
Standard Deviation*	: 9.48%
Beta*	: 1.03
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)	: 8.35
Modified Duration (years)	: 4.10
YTM (%)	: 7.04%
Macaulay Duration* (years)	: 4.27

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

* refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS		% of Net Assets
Banks		16.95%
✓	HDFC Bank Limited	6.65%
✓	ICICI Bank Limited	6.40%
✓	Kotak Mahindra Bank Limited	2.32%
	State Bank of India	0.82%
	Yes Bank Limited	0.76%
IT - Software		5.94%
	Infosys Limited	2.10%
	Tata Consultancy Services Limited	2.00%
	HCL Technologies Limited	1.07%
	Hexaware Technologies Limited	0.77%
Petroleum Products		4.78%
✓	Reliance Industries Limited	4.78%
Electrical Equipment		4.16%
✓	Hitachi Energy India Limited	3.24%
	Bharat Heavy Electricals Limited	0.92%
Construction		3.99%
✓	Larsen & Toubro Limited	3.99%
Auto Components		2.85%
	Bosch Limited	2.07%
	Itel India Limited	0.78%
Retailing		2.37%
	Trent Limited	1.40%
	Eternal Limited	0.97%
Diversified FMCG		2.35%
✓	ITC Limited	2.35%
Telecom - Services		2.10%
	Bharti Airtel Limited	2.10%
Pharmaceuticals & Biotechnology		2.04%
	Sun Pharmaceutical Industries Limited	1.25%
	Dr. Reddy's Laboratories Limited	0.79%
Automobiles		2.04%
	Tata Motors Limited	1.17%
	Hyundai Motor India Ltd	0.87%
Industrial Manufacturing		1.89%
	Tega Industries Limited	0.98%
	Honeywell Automation India Limited	0.91%
Cement & Cement Products		1.71%
	Grasim Industries Limited	0.90%
	The India Cements Limited	0.81%
Chemicals & Petrochemicals		1.30%
	Linde India Limited	1.30%
Aerospace & Defense		1.26%
	Bharat Electronics Limited	1.26%
Personal Products		1.19%
	Gillette India Limited	1.19%
Finance		1.16%
	Bajaj Finance Limited	1.16%
Agricultural, Commercial & Construction Vehicles		1.11%
	Escorts Kubota Limited	1.11%
Oil		1.09%
	Oil India Limited	1.09%
Insurance		0.88%
	HDFC Life Insurance Company Limited	0.88%
Leisure Services		0.85%
	Schloss Bangalore Limited	0.85%
Financial Technology (Fintech)		0.80%
	PB Fintech Limited	0.80%
LESS THAN 0.75% EXPOSURE		7.26%
FUTURES LONG POSITION		0.36%
	KPIT Technologies Limited	0.36%
TOTAL EQUITY HOLDING		70.42%

FIXED INCOME HOLDINGS		Rating	% of Net Assets
CORPORATE BOND			13.53%
✓	IndoStar Capital Finance Limited	CARE AA-	2.72%
	Small Industries Dev Bank of India	CRISIL AAA	1.74%
	Piramal Finance Limited	ICRA AA	1.46%
	National Bank For Agriculture and Rural Development	CRISIL AAA	1.45%
	Indian Railway Finance Corporation Limited	CRISIL AAA	1.24%
	Bharti Telecom Limited	CRISIL AAA	0.84%
	Muthoot Finance Limited	CRISIL AA+	0.83%
	Power Finance Corporation Limited	CRISIL AAA	0.83%
	Hindustan Petroleum Corporation Limited	CRISIL AAA	0.67%
	Reliance Industries Limited	CRISIL AAA	0.43%
	LIC Housing Finance Limited	CRISIL AAA	0.41%
	National Bank For Agriculture and Rural Development	ICRA AAA	0.41%
	National Highways Authority Of India	CRISIL AAA	0.26%
	REC Limited	CRISIL AAA	0.24%
GOVERNMENT BOND			8.82%

FIXED INCOME HOLDINGS		Rating	% of Net Assets
7.34% GOI (MD 22/04/2064)		Sovereign	3.17%
✓ 6.92% GOI (MD 18/11/2039)		Sovereign	2.69%
7.38% GOI (MD 20/06/2027)		Sovereign	0.92%
5.74% GOI (MD 15/11/2026)		Sovereign	0.81%
6.33% GOI (MD 05/05/2035)		Sovereign	0.81%
7.02% GOI (MD 18/06/2031)		Sovereign	0.42%
PTC			2.11%
	Sansar Trust	CRISIL AAA(SO)	1.31%
	India Universal Trust	CRISIL AAA(SO)	0.80%
COMPULSORY CONVERTIBLE DEBENTURE			0.47%
Cholamandalam Investment and Finance Company Ltd			0.47%
TREASURY BILL			0.24%
364 Days Tbill (MD 04/09/2025)		Sovereign	0.24%
STATE GOVERNMENT BOND			0.16%
6.91% Maharashtra SDL (MD 15/09/2033)		Sovereign	0.16%
Total Fixed Income Holdings			25.33%
TREPS, Cash & Other Net Current Assets			2.99%
GRAND TOTAL			100.00%






Investment in Top 10 scrips constitutes 38.31% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)			
67.07%	25.54%	7.40%	0.00%
Large Cap	Mid Cap	Small Cap	Cash

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	
Equity Holdings	70.1%
Debt Holdings	25.3%
Cash & Cash Equivalent	3.0%
REITs/INVITS	1.3%
Derivatives	0.4%

CREDIT QUALITY PROFILE (% of Debt Holdings)	
AAA/A1+/Sov	71.3%
Cash & Cash Equivalent	10.7%
AA-	9.8%
AA	5.2%
AA+	3.0%

SECTORAL COMPOSITION (Top 5)			
16.95%	6.66%	5.39%	
			
Banks	IT - Software	Petroleum Products	
4.16%	3.99%		
			
Electrical Equipment	Construction		

% 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, ^Riskometer For Benchmark (65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold); basis it's constituents; as on July 31, 2025

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, 2025)

Regular IDCW	:	₹ 14.1579
Regular Growth	:	₹ 14.8275
Direct IDCW	:	₹ 14.9573
Direct Growth	:	₹ 15.3948

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, 2025 : ₹1,197.24 Crores

AAUM## As on July 31, 2025 : ₹1,200.48 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Jitendra Sriram	19-Dec-22	27 years
Equity	Mr. Pratish Krishnan	21-Oct-24	23 years
Fixed Income	Mr. Vikram Pamnani	19-Dec-22	14 years

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 12 months from the date of allotment: Nil.

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	2.11%
TER - Direct Plan (%)	:	0.91%
Portfolio Turnover Ratio	:	0.53

Debt Quants

Average Maturity (years)	:	7.04
Modified Duration (years)	:	3.54
YTM (%)	:	6.41%
Macaulay Duration* (years)	:	3.73

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.

* refer Glossary page

* refer Glossary page for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

<https://www.barodabnpbaribasmf.in/>

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	18.39%
✓ HDFC Bank Limited	7.57%
✓ ICICI Bank Limited	7.55%
Kotak Mahindra Bank Limited	1.78%
State Bank of India	1.49%
IT - Software	5.22%
✓ Infosys Limited	2.94%
Tata Consultancy Services Limited	2.28%
Petroleum Products	5.11%
✓ Reliance Industries Limited	5.11%
Electrical Equipment	4.19%
✓ Hitachi Energy India Limited	3.39%
Bharat Heavy Electricals Limited	0.80%
Construction	4.09%
✓ Larsen & Toubro Limited	4.09%
Pharmaceuticals & Biotechnology	4.05%
Sun Pharmaceutical Industries Limited	1.79%
Cipla Limited	1.40%
Dr. Reddy's Laboratories Limited	0.86%
Telecom - Services	3.16%
✓ Bharti Airtel Limited	3.16%
Power	3.13%
NLC India Limited	1.63%
NTPC Limited	1.50%
Automobiles	2.24%
Hero MotoCorp Limited	1.44%
Tata Motors Limited	0.80%
Chemicals & Petrochemicals	2.22%
Linde India Limited	2.22%
Auto Components	2.12%
Bosch Limited	2.12%
Cement & Cement Products	2.07%
Grasim Industries Limited	1.24%
The India Cements Limited	0.83%
Retailing	1.62%
Trent Limited	1.62%
Finance	1.52%
Bajaj Finance Limited	1.52%
Agricultural, Commercial & Construction Vehicles	1.51%
Escorts Kubota Limited	1.51%
Food Products	1.35%
Nestle India Limited	1.35%
Diversified FMCG	0.80%
Hindustan Unilever Limited	0.80%
Leisure Services	0.77%
Schloss Bangalore Limited	0.77%
LESS THAN 0.75% EXPOSURE	4.76%
FUTURES LONG POSITION	0.72%
KPIT Technologies Limited	0.37%
Yes Bank Limited	0.35%
TOTAL EQUITY HOLDING	69.04%
REITs/INVITs Holdings	% of Net Assets
Brookfield India Real Estate Trust	0.81%
Intelligent Supply Chain Infrastructure Trust	0.40%
Embassy Office Parks REIT	0.12%
Indus Infra Trust	0.11%
Total REITs/INVITs Holdings	1.44%
Gold ETF	% of Net Assets
✓ Baroda BNP Paribas Mutual Fund	7.62%
✓ Nippon India Mutual Fund	7.61%
Total Gold ETF	15.23%
FIXED INCOME HOLDINGS	Rating % of Net Assets
CORPORATE BOND	8.08%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA 2.99%

FIXED INCOME HOLDINGS

	Rating	% of Net Assets
Power Finance Corporation Limited	CRISIL AAA	1.70%
Export Import Bank of India	CRISIL AAA	1.27%
National Bank for Agriculture and Rural Development	ICRA AAA	1.27%
Muthoot Finance Limited	CRISIL AA+	0.85%
GOVERNMENT BOND		2.60%
7.34% GOI (MD 22/04/2064)	Sovereign	1.72%
7.32% GOI (MD 13/11/2030)	Sovereign	0.88%
Total Fixed Income Holdings		10.68%
TREPS, Cash & Other Net Current Assets Including Short Futures		3.61%
GRAND TOTAL		100.00%

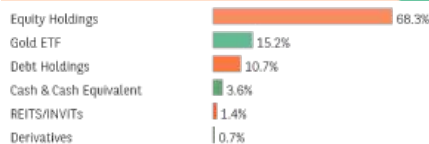
Investment in Top 10 scrips constitutes 52.03% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)

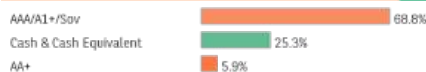


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

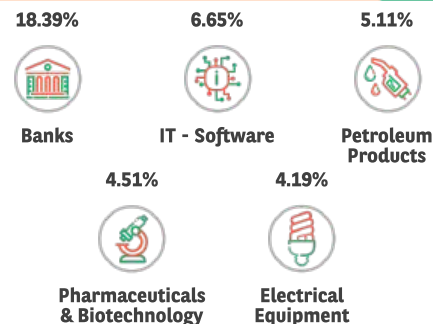
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE (% of Debt Holdings)



SECTORAL COMPOSITION (Top 5)



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

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

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, ^Riskometer For Benchmark (Nifty Equity Savings Index TRI): basis it's constituents; as on July 31, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High 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 is no assurance that the investment objective of the Scheme will be achieved.

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - IDCW Option	₹ 13.3312
Regular Plan - Growth Option	₹ 16.5761
Direct Plan - IDCW Option	₹ 14.2276
Direct Plan - Growth Option	₹ 17.6946

Benchmark Index (AMFI Tier 1)

Nifty Equity Savings Index TRI

Date of Allotment

July 25, 2019

Monthly AAUM## As on July 31, 2025	₹ 262.14 Crores
AUM## As on July 31, 2025	₹ 261.01 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratish Krishnan	05-Sep-19	23 years
Equity	Mr. Neeraj Saxena	21-Oct-24	20 years
Equity	Mr. Ankeet Pandya	01-Jan-25	11 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

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 are switched out after 30 days of allotment: Nil

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	2.50%
TER - Direct Plan (%)	1.37%
Portfolio Turnover Ratio	4.68
Standard Deviation*	4.95%
Beta*	1.04
Sharpe Ratio*	0.93
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	5.66
Modified Duration (years)	4.27
YTM (%)	0.07
Macaulay Duration* (years)	4.45

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

* refer Glossary page for the concept of Macaulay Duration

PORTFOLIO (✓ Top 10 Holdings)

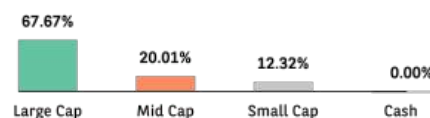
EQUITY HOLDINGS	% of Net Assets	Derivatives
Banks	11.57%	-4.84%
✓ HDFC Bank Limited	6.16%	-2.74%
✓ ICICI Bank Limited	2.47%	
Kotak Mahindra Bank Limited	1.27%	-1.28%
State Bank of India	0.86%	
IndusInd Bank Limited	0.81%	-0.82%
Power	4.73%	-3.90%
✓ Tata Power Company Limited	3.21%	-2.38%
NTPC Limited	1.52%	-1.52%
Petroleum Products	4.69%	-3.10%
✓ Reliance Industries Limited	4.69%	-3.10%
Finance	4.14%	-1.78%
Bajaj Finance Limited	1.67%	-0.81%
Muthoot Finance Limited	0.96%	-0.97%
PNB Housing Finance Limited	0.76%	
Cholamandalam Investment and Finance Company Ltd	0.75%	
Telecom - Services	3.90%	-2.90%
✓ Bharti Airtel Limited	3.90%	-2.90%
Automobiles	3.01%	-1.72%
✓ Mahindra & Mahindra Limited	2.16%	-1.72%
TVS Motor Company Limited	0.85%	
Cement & Cement Products	2.99%	-2.06%
Ambuja Cements Limited	2.05%	-2.06%
UltraTech Cement Limited	0.94%	
Construction	2.62%	-1.59%
✓ Larsen & Toubro Limited	2.62%	-1.59%
Realty	1.96%	-1.97%
DLF Limited	1.96%	-1.97%
Ferrous Metals	1.86%	-1.87%
Tata Steel Limited	1.86%	-1.87%
IT - Software	1.74%	
Infosys Limited	0.95%	
Persistent Systems Limited	0.79%	
Chemicals & Petrochemicals	1.73%	
Linde India Limited	0.98%	
Navin Fluorine International Limited	0.75%	
Retailing	1.62%	
Eternal Limited	0.83%	
Trent Limited	0.79%	
Transport Infrastructure	1.60%	-1.61%
Adani Ports and Special Economic Zone Limited	1.60%	-1.61%
Beverages	1.07%	
Radio Khaitan Limited	1.07%	
IT - Services	0.83%	
Sagility India Limited	0.83%	
Consumer Durables	0.83%	
Titan Company Limited	0.83%	
Electrical Equipment	0.79%	
Hitachi Energy India Limited	0.79%	
Healthcare Services	0.76%	
Max Healthcare Institute Limited	0.76%	
Insurance	0.75%	
Max Financial Services Limited	0.75%	
LESS THAN 0.75% EXPOSURE	13.23%	-1.08%
TOTAL EQUITY HOLDING	66.42%	-28.42%

REITs/InvTs Holdings		% of Net Assets
Brookfield India Real Estate Trust		3.40%
IndiGRID Infrastructure Trust		1.13%
Total REITs/InvTs Holdings		4.53%
FIXED INCOME HOLDINGS	Rating	% of Net Assets

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		15.09%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	6.41%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	4.04%
6.79% GOI (MD 07/10/2034)	Sovereign	1.96%
6.33% GOI (MD 05/05/2035)	Sovereign	1.91%
6.28% GOI (MD 14/07/2032)	Sovereign	0.77%
CORPORATE BOND		10.70%
✓ Power Finance Corporation Limited	CRISIL AAA	3.90%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.97%
Small Industries Dev Bank of India	CRISIL AAA	1.56%
Export Import Bank of India	CRISIL AAA	1.21%
Muthoot Finance Limited	CRISIL AA+	0.79%
Shriram Finance Limited	CRISIL AA+	0.78%
Piramal Finance Limited	ICRA AA	0.49%
Total Fixed Income Holdings		25.79%
TREPS, Cash & Other Net Current Assets		3.26%
GRAND TOTAL		100.00%

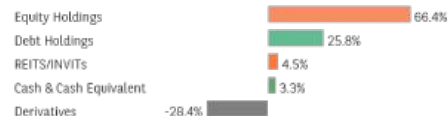
Investment in Top 10 scrips constitutes 39.56% of the portfolio
Net equity holdings is 38.00% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)

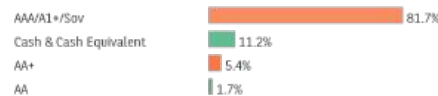


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

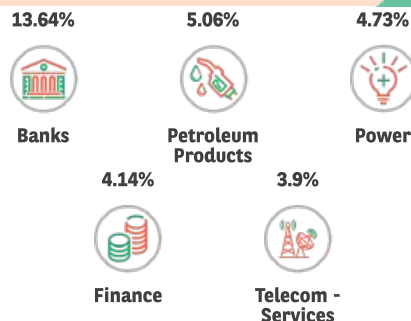
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE (% of Debt Holdings)



EQUITY SECTORAL COMPOSITION (Top 5)



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

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

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.

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 85+15 - Conservative Index): basis it's constituents; as on July 31, 2025

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

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 11.2191
Regular Plan - Monthly IDCW Option	: ₹ 11.0140
Regular Plan - Growth Option	: ₹ 44.7241
Direct Plan - Quarterly IDCW Option	: ₹ 13.0184
Direct Plan - Monthly IDCW Option	: ₹ 13.3614
Direct Plan - Growth Option	: ₹ 54.5458

Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on July 31, 2025	: ₹830.19 Crores
AUM## As on July 31, 2025	: ₹824.68 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratish Krishnan	14-Mar-22	23 years
Equity	Mr. Ankeet Pandya	01-Jan-25	11 years
Fixed Income	Mr. Prashant Pimple	21-Oct-22	24 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

Exit Load: • 1.00%, if redeemed or switched-out upto 6 months from the date of allotment of units. • Nil, if redeemed or switched-out after 6 months from the date of allotment of units

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.00%
TER - Direct Plan (%)	: 0.51%
Portfolio Turnover Ratio	: 1.78

Debt Quants

Average Maturity (years)	: 11.84
Modified Duration (years)	: 5.10
YTM (%)	: 7.01%
Macaulay Duration* (years)	: 5.32

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.

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

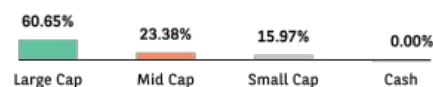
* refer Glossary page

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS		% of Net Assets
Banks		3.66%
HDFC Bank Limited		2.06%
ICICI Bank Limited		1.60%
Petroleum Products		1.01%
Reliance Industries Limited		1.01%
LESS THAN 0.75% EXPOSURE		18.16%
TOTAL EQUITY HOLDING		22.83%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		43.97%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.20%
✓ Export Import Bank of India	CRISIL AAA	4.07%
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	3.74%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	2.66%
✓ Bajaj Finance Limited	CRISIL AAA	2.46%
✓ IndoStar Capital Finance Limited	CARE AA-	2.15%
✓ JSW Steel Limited	ICRA AA	2.07%
Tata Capital Housing Finance Limited	CRISIL AAA	1.85%
Nomura Capital India Pvt Limited	FITCH AAA	1.84%
Piramal Finance Limited	ICRA AA	1.75%
Muthoot Finance Limited	CRISIL AA+	1.62%
Shriram Finance Limited	CRISIL AA+	1.61%
Reliance Industries Limited	CRISIL AAA	1.54%
National Housing Bank	CARE AAA	1.49%
Small Industries Dev Bank of India	CRISIL AAA	1.48%
Bharti Telecom Limited	CRISIL AAA	1.25%
National Housing Bank	CRISIL AAA	1.24%
Motilal Oswal Home Finance Limited	ICRA AA	1.23%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.99%
LIC Housing Finance Limited	CRISIL AAA	0.62%
REC Limited	CRISIL AAA	0.62%
UltraTech Cement Limited	CRISIL AAA	0.62%
Embassy Office Parks REIT	CRISIL AAA	0.61%
NTPC Limited	CRISIL AAA	0.60%
Power Finance Corporation Limited	CRISIL AAA	0.37%
360 One Prime Limited	CRISIL AA	0.18%
Nirma Limited	CRISIL AA	0.11%
GOVERNMENT BOND		24.44%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	17.08%
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	3.63%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	3.11%
7.38% GOI (MD 20/06/2027)	Sovereign	0.62%
PTC		3.66%
Vajra Trust	CRISIL AAA(SO)	1.57%
Sansar Trust	CRISIL AAA(SO)	1.47%
India Universal Trust	CRISIL AAA(SO)	0.62%
Corporate Debt Market Development Fund		0.28%

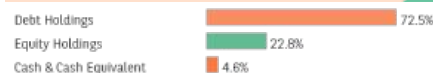
FIXED INCOME HOLDINGS	Rating	% of Net Assets
Corporate Debt Market Development Fund		0.28%
STATE GOVERNMENT BOND		0.18%
7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.12%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.06%
Total Fixed Income Holdings		72.53%
TREPS, Cash & Other Net Current Assets		4.64%
GRAND TOTAL		100.00%
Investment in Top 10 scrips constitutes 46.17% of the portfolio		

MARKET CAPITALIZATION (% of Equity Holdings)

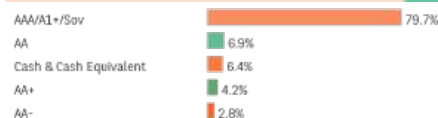


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

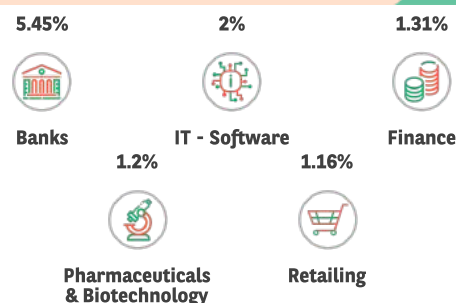
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE (% of Debt Holdings)



SECTORAL COMPOSITION (Top 5)



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

For Distribution History kindly refer Distribution History table. For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

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, ^Riskometer For Benchmark (Nifty 50 Arbitrage Index): basis it's constituents; as on July 31, 2025

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 objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.5797
Regular Plan - Monthly IDCW Option	: ₹ 10.4625
Regular Plan - Growth Option	: ₹ 16.1369
Regular Plan - Adhoc IDCW Option	: ₹ 11.2352
Direct Plan - Quarterly IDCW Option	: ₹ 10.9396
Direct Plan - Monthly IDCW Option	: ₹ 10.8795
Direct Plan - Growth Option	: ₹ 17.0566
Direct Plan - Adhoc IDCW Option	: ₹ 11.6278

Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

Date of Allotment

December 28, 2016

Monthly AAUM## As on July 31, 2025 : ₹1,135.72 Crores

AUM## As on July 31, 2025 : ₹1,200.57 Crores

Fund Manager

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

Load Structure

Exit Load: • If units of the Scheme are redeemed or switched out within 15 days from the date of allotment – 0.25% of the applicable NAV. • If units of the Scheme are redeemed or switched out after 15 days from the date of allotment: Nil

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.11%
TER - Direct Plan (%)	: 0.31%
Portfolio Turnover Ratio	: 14.58
Standard Deviation*	: 0.42%
Beta*	: 0.47
Sharpe Ratio*	: 3.18
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 1.08
Modified Duration (years)	: 0.58
YTM (%)	: 6.36%
Macaulay Duration* (years)	: 0.60

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.

For Distribution History kindly refer Distribution History table.

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
Banks	12.74%	-12.81%
✓ Axis Bank Limited	3.30%	-3.32%
✓ State Bank of India	3.23%	-3.25%
✓ RBL Bank Limited	2.74%	-2.75%
✓ IDFC First Bank Limited	2.70%	-2.72%
HDFC Bank Limited	0.77%	-0.77%
Power	10.25%	-10.29%
✓ Adani Green Energy Limited	3.31%	-3.32%
✓ JSW Energy Limited	2.96%	-2.97%
✓ Adani Energy Solutions Limited	2.24%	-2.25%
Tata Power Company Limited	1.74%	-1.75%
Agricultural Food & other Products	3.95%	-3.96%
✓ Tata Consumer Products Limited	2.26%	-2.26%
Patanjali Foods Limited	1.69%	-1.70%
Finance	3.84%	-3.83%
REC Limited	1.85%	-1.82%
Shriram Finance Limited	1.20%	-1.21%
Bajaj Finance Limited	0.79%	-0.80%
Capital Markets	3.09%	-3.09%
✓ Multi Commodity Exchange of India Limited	3.09%	-3.09%
Transport Infrastructure	2.45%	-2.46%
GMR Airports Limited	1.47%	-1.47%
Adani Ports and Special Economic Zone Limited	0.98%	-0.99%
Automobiles	1.99%	-2.00%
Mahindra & Mahindra Limited	1.22%	-1.23%
Maruti Suzuki India Limited	0.77%	-0.77%
IT - Software	1.85%	-1.86%
HCL Technologies Limited	1.04%	-1.04%
Tata Consultancy Services Limited	0.81%	-0.82%
Pharmaceuticals & Biotechnology	1.71%	-1.72%
Aurobindo Pharma Limited	0.86%	-0.86%
Divi's Laboratories Limited	0.85%	-0.86%
Metals & Minerals Trading	1.68%	-1.68%
Adani Enterprises Limited	1.68%	-1.68%
Retailing	1.29%	-1.29%
Eternal Limited	1.29%	-1.29%
Aerospace & Defense	1.25%	-1.25%
Bharat Electronics Limited	1.25%	-1.25%
Cement & Cement Products	0.97%	-0.97%
Grasim Industries Limited	0.97%	-0.97%
Minerals & Mining	0.88%	-0.88%
NMDC Limited	0.88%	-0.88%
Chemicals & Petrochemicals	0.82%	-0.82%
SRF Limited	0.82%	-0.82%
Financial Technology (Fintech)	0.80%	-0.80%
One 97 Communications Limited	0.80%	-0.80%
LESS THAN 0.75% EXPOSURE	18.03%	-18.18%
TOTAL EQUITY HOLDING	67.59%	-68.03%

MUTUAL FUND UNITS	% of Net Assets
Baroda BNP Paribas Money Market Fund	20.02%
Baroda BNP Paribas Ultra Short Duration Fund	2.14%
Total MUTUAL FUND UNITS	22.16%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		4.10%
✓ Piramal Finance Limited	ICRA AA	2.84%
Bharti Telecom Limited	CRISIL AAA	1.26%
Total Fixed Income Holdings		4.10%
TREPS, Cash & Other Net Current Assets		6.15%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 28.67% of the portfolio

COMPOSITION BY ASSETS



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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.54%, as per 1 day MIBOR rate on the last business day of the month.

* refer Glossary page for the concept of Macaulay Duration

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, ^Riskometer For Benchmark (CRISIL Hybrid 35+65 Aggressive Index): basis it's constituents; as on July 31, 2025

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 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 achieved. The Scheme does not guarantee/indicate any returns

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular IDCW	:	₹ 11.0743
Regular Growth	:	₹ 11.0743
Direct IDCW	:	₹ 11.3249
Direct Growth	:	₹ 11.3249

Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

Date of Allotment

May 28, 2024

Monthly AAUM## As on July 31, 2025	:	₹388.04 Crores
AUM## As on July 31, 2025	:	₹386.23 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratish Krishnan	28-May-24	23 years
Equity	Mr. Ankeet Pandya	01-Jan-25	11 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

Exit Load: • No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period
For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	2.41%
TER - Direct Plan (%)	:	1.16%
Portfolio Turnover Ratio	:	0.51

Debt Quants

Average Maturity (years)	:	26.84
Modified Duration (years)	:	9.55
YTM (%)	:	6.94%
Macaulay Duration* (years)	:	9.90

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.

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

* refer Glossary page

* refer Glossary page for the concept of Macaulay Duration The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

<https://www.barodabnpbaribasmf.in/>

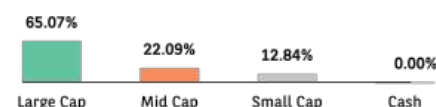
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	16.59%
✓ HDFC Bank Limited	5.75%
✓ ICICI Bank Limited	4.49%
Kotak Mahindra Bank Limited	1.28%
Bank of Baroda	1.20%
AU Small Finance Bank Limited	1.14%
Axis Bank Limited	0.97%
State Bank of India	0.93%
City Union Bank Limited	0.83%
IT - Software	5.18%
✓ Infosys Limited	2.22%
Tech Mahindra Limited	1.09%
Persistent Systems Limited	1.00%
LTIMindtree Limited	0.87%
Electrical Equipment	4.23%
✓ Hitachi Energy India Limited	1.66%
Bharat Heavy Electricals Limited	1.54%
GE Vernova T&D India Limited	1.03%
Automobiles	3.10%
Mahindra & Mahindra Limited	1.27%
TVS Motor Company Limited	0.94%
Hyundai Motor India Ltd	0.89%
Retailing	2.95%
✓ Eternal Limited	1.71%
Vishal Mega Mart Limited	1.24%
Petroleum Products	2.95%
✓ Reliance Industries Limited	2.95%
Chemicals & Petrochemicals	2.95%
Navin Fluorine International Limited	1.16%
Linde India Limited	0.95%
Vinati Organics Limited	0.84%
Pharmaceuticals & Biotechnology	2.91%
✓ Divi's Laboratories Limited	2.02%
Cipla Limited	0.89%
Food Products	2.60%
Britannia Industries Limited	1.47%
Mrs. Bectors Food Specialities Limited	1.13%
Finance	2.55%
PNB Housing Finance Limited	1.32%
Cholamandalam Investment and Finance Company Ltd	1.23%
Cement & Cement Products	2.44%
UltraTech Cement Limited	1.46%
Ambuja Cements Limited	0.98%
Healthcare Services	2.32%
Fortis Healthcare Limited	1.22%
Max Healthcare Institute Limited	1.10%
Telecom - Services	2.06%
✓ Bharti Airtel Limited	2.06%
Beverages	1.98%
Radico Khaitan Limited	1.13%
Varun Beverages Limited	0.85%
Financial Technology (Fintech)	1.75%
PB Fintech Limited	0.90%
One 97 Communications Limited	0.85%
Transport Services	1.61%
InterGlobe Aviation Limited	1.61%
IT - Services	1.22%
Sagility India Limited	1.22%
Consumer Durables	1.21%
Titan Company Limited	1.21%
Insurance	1.14%
Max Financial Services Limited	1.14%
Power	1.13%
NTPC Limited	1.13%
Commercial Services & Supplies	1.04%
Indigube Spaces Limited	1.04%
Construction	1.02%
Larsen & Toubro Limited	1.02%
Industrial Products	1.01%
Cummins India Limited	1.01%
Leisure Services	0.97%
Travel Food Services Limited	0.97%
Non - Ferrous Metals	0.85%
Hindalco Industries Limited	0.85%

EQUITY HOLDINGS		% of Net Assets
Transport Infrastructure		0.75%
Adani Ports and Special Economic Zone Limited		0.75%
LESS THAN 0.75% EXPOSURE		3.03%
TOTAL EQUITY HOLDING		71.54%
REITs/InvTs Holdings		% of Net Assets
Anzen India Energy Yield Plus Trust		2.80%
Total REITs/InvTs Holdings		2.80%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		19.24%
7.34% GOI (MD 22/04/2064)	Sovereign	16.59%
6.79% GOI (MD 07/10/2034)	Sovereign	2.65%
CORPORATE BOND		3.75%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.33%
NTPC Limited	CRISIL AAA	1.29%
Piramal Finance Limited	ICRA AA	1.13%
Total Fixed Income Holdings		22.99%
TREPS, Cash & Other Net Current Assets		2.67%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 42.10% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)



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

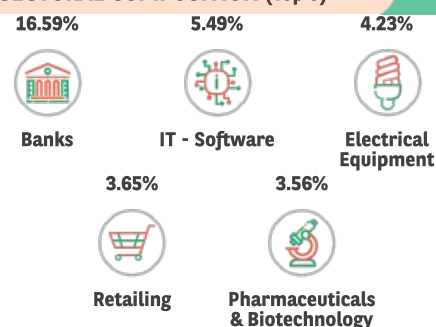
COMPOSITION BY ASSETS

Equity Holdings	71.5%
Debt Holdings	23.0%
REITs/INVITs	2.8%
Cash & Cash Equivalent	2.7%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	85.2%
Cash & Cash Equivalent	10.4%
AA	4.4%

SECTORAL COMPOSITION (Top 5)



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

Baroda BNP Paribas Children's Fund

(An open ended scheme for investment, for children having a lock-in of atleast 5 years or till the child attain the age of majority (whichever is earlier).)

This product is suitable for investors who are seeking*:

- Long term capital appreciation and growth.
- Investment in predominantly equity and equity related portfolio

*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, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on July 31, 2025

INVESTMENT OBJECTIVE

The primary objective of the scheme is to generate long term growth by investing predominantly in a portfolio of equity and equity related instruments. However there is no assurance or guarantee that the investment objective of the scheme will be achieved

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular IDCW	:	₹ 10.5299
Regular Growth	:	₹ 10.5299
Direct Growth	:	₹ 10.6543

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

December 27, 2024

Monthly AAUM## As on July 31, 2025 : ₹92.65 Crores

AUM## As on July 31, 2025 : ₹92.90 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratish Krishnan	27-Dec-24	23 years
Mr. Ankeet Pandya	01-Jan-25	11 years

Load Structure

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

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	2.34%
TER - Direct Plan (%)	:	0.38%
Portfolio Turnover Ratio	:	0.62

Key Statistics

No of Stocks	:	51
Portfolio RoE (%)	:	17.23
EPS Growth (%)	:	28.59

MINIMUM INVESTMENT AMOUNT

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

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

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

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	21.77%	Power	1.61%
✓ HDFC Bank Limited	8.04%	NTPC Limited	1.61%
✓ ICICI Bank Limited	5.42%	Transport Services	1.59%
Kotak Mahindra Bank Limited	2.13%	InterGlobe Aviation Limited	1.59%
Karur Vysya Bank Limited	2.07%	Non - Ferrous Metals	1.40%
State Bank of India	1.63%	Hindalco Industries Limited	1.40%
Axis Bank Limited	1.55%	Textiles & Apparels	1.31%
AU Small Finance Bank Limited	0.93%	Page Industries Limited	1.31%
IT - Software	6.88%	Food Products	1.21%
✓ Infosys Limited	2.53%	Britannia Industries Limited	1.21%
✓ Tech Mahindra Limited	2.28%	Leisure Services	1.18%
Wipro Limited	1.28%	Travel Food Services Limited	1.18%
KPIT Technologies Limited	0.79%	Financial Technology (Fintech)	1.17%
Retailing	5.77%	One 97 Communications Limited	1.17%
Vishal Mega Mart Limited	1.93%	Capital Markets	0.99%
Eternal Limited	1.76%	Multi Commodity Exchange of India Limited	0.99%
Info Edge (India) Limited	1.27%	Industrial Manufacturing	0.83%
Trent Limited	0.81%	Tega Industries Limited	0.83%
Petroleum Products	5.66%	TOTAL EQUITY HOLDING	93.22%
✓ Reliance Industries Limited	4.71%	FIXED INCOME HOLDINGS	Rating
Hindustan Petroleum Corporation Limited	0.95%	GOVERNMENT BOND	% of Net Assets
Finance	5.38%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign
Bajaj Finance Limited	2.18%	Total Fixed Income Holdings	2.25%
PNB Housing Finance Limited	1.65%	TREPS, Cash & Other Net Current Assets	4.53%
Cholamandalam Investment and Finance Company Ltd	1.55%	GRAND TOTAL	100.00%
Electrical Equipment	4.19%	Investment in Top 10 scrips constitutes 35.33% of the portfolio	
✓ Hitachi Energy India Limited	2.34%	MARKET CAPITALIZATION (% of Net Assets)	
Bharat Heavy Electricals Limited	1.85%		
Pharmaceuticals & Biotechnology	3.99%	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	
Divi's Laboratories Limited	1.70%	SECTORAL COMPOSITION (Top 5)	
Torrent Pharmaceuticals Limited	1.21%		
Concord Biotech Limited	1.08%	% of net assets of top 5 sectors includes equity less than 0.75% of corpus	
Healthcare Services	3.72%	* refer Glossary page	
Fortis Healthcare Limited	1.57%		
Apollo Hospitals Enterprise Limited	1.21%		
Max Healthcare Institute Limited	0.94%		
Beverages	2.98%		
Radico Khaitan Limited	1.91%		
Varun Beverages Limited	1.07%		
Chemicals & Petrochemicals	2.88%		
Linde India Limited	1.63%		
Navin Fluorine International Limited	1.25%		
Insurance	2.84%		
Max Financial Services Limited	1.45%		
SBI Life Insurance Company Limited	1.39%		
Cement & Cement Products	2.64%		
✓ UltraTech Cement Limited	2.64%		
Telecom - Services	2.59%		
✓ Bharti Airtel Limited	2.59%		
Industrial Products	2.53%		
✓ Cummins India Limited	2.53%		
Automobiles	2.51%		
Mahindra & Mahindra Limited	1.45%		
TVS Motor Company Limited	1.06%		
Construction	2.04%		
Larsen & Toubro Limited	2.04%		
Consumer Durables	1.80%		
Titan Company Limited	1.80%		
IT - Services	1.76%		
Sagility India Limited	1.76%		

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, ^Riskometer For Benchmark (CRISIL Liquid Debt A-I Index): basis it's constituents; as on July 31, 2025

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.



SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1000.5154
Regular Plan - Growth Option	: ₹ 3016.4741
Regular Plan - Daily IDCW Option	: ₹ 1001.1996
Direct Plan - Weekly IDCW Option	: ₹ 1218.8278
Direct Plan - Growth Option	: ₹ 3054.9906
Direct Plan - Daily IDCW Option	: ₹ 1002.0849

Benchmark Index (AMFI Tier 1)

CRISIL Liquid Debt A-I Index

Date of Allotment

February 21, 2002

Monthly AAUM## As on July 31, 2025	: ₹12,006.91 Crores
AAUM## As on July 31, 2025	: ₹11,835.57 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	14-Mar-22	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

Exit Load: • 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%

Debt Quants

Average Maturity (days)	: 40.00
Modified Duration (days)	: 40.00
YTM (%)	: 5.84%
Macaulay Duration* (days)	: 40.00

MINIMUM INVESTMENT AMOUNT

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

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

** 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.

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

* refer Glossary page

* refer Glossary page for the concept of Macaulay Duration Please note that the daily and weekly dividend distribution history for the scheme has not been disclosed

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
COMMERCIAL PAPER		50.11%	✓ Indian Bank	CRISIL A1+	3.97%
✓ Reliance Retail Ventures Limited	CRISIL A1+	4.63%	✓ Kotak Mahindra Bank Limited	CRISIL A1+	2.93%
✓ National Bank For Agriculture and Rural Development	ICRA A1+	4.60%	✓ Canara Bank	CRISIL A1+	2.74%
✓ Small Industries Dev Bank of India	CARE A1+	4.17%	Axis Bank Limited	CRISIL A1+	2.73%
✓ ICICI Securities Limited	CRISIL A1+	3.57%	Punjab National Bank	FITCH A1+	2.53%
Grasim Industries Limited	CRISIL A1+	2.52%	HDFC Bank Limited	CARE A1+	2.10%
Small Industries Dev Bank of India	CRISIL A1+	2.52%	Union Bank of India	ICRA A1+	1.68%
National Bank For Agriculture and Rural Development	CRISIL A1+	2.31%	Punjab National Bank	CARE A1+	1.26%
Hindustan Zinc Limited	CRISIL A1+	2.10%	AU Small Finance Bank Limited	CARE A1+	1.25%
Reliance Jio Infocomm Limited	CRISIL A1+	2.10%	TREASURY BILL		12.54%
Indian Oil Corporation Limited	CRISIL A1+	2.10%	✓ 364 Days Tbill (MD 07/08/2025)	Sovereign	4.60%
Sundaram Finance Limited	CRISIL A1+	2.10%	✓ 91 Days Tbill (MD 30/10/2025)	Sovereign	4.17%
Piramal Finance Limited	CRISIL A1+	1.69%	✓ 91 Days Tbill (MD 25/09/2025)	Sovereign	3.77%
Manappuram Finance Limited	CRISIL A1+	1.68%	CORPORATE BOND		8.17%
Reliance Industries Limited	CRISIL A1+	1.68%	Embassy Office Parks REIT	CRISIL AAA	1.69%
HDFC Securities Limited	ICRA A1+	1.66%	LIC Housing Finance Limited	CRISIL AAA	1.48%
Motilal Oswal Financial Services Limited	CRISIL A1+	1.48%	Bajaj Housing Finance Limited	CRISIL AAA	1.27%
Bajaj Housing Finance Limited	CRISIL A1+	1.05%	Power Finance Corporation Limited	CRISIL AAA	1.14%
Indian Oil Corporation Limited	ICRA A1+	1.05%	Sundaram Finance Limited	ICRA AAA	0.63%
Kotak Securities Limited	CRISIL A1+	1.05%	Kotak Mahindra Prime Limited	CRISIL AAA	0.59%
Deutsche Investments India Pvt Limited	CRISIL A1+	1.01%	Muthoot Finance Limited	CRISIL AA+	0.53%
360 One WAM Limited	CARE A1+	0.84%	HDFC Bank Limited	CRISIL AAA	0.42%
LIC Housing Finance Limited	CRISIL A1+	0.84%	Export Import Bank of India	CRISIL AAA	0.21%
The Ramco Cements Limited	CRISIL A1+	0.84%	Sundaram Home Finance Limited	ICRA AAA	0.21%
Network18 Media & Investments Limited	CARE A1+	0.84%	Corporate Debt Market Development Fund		0.21%
Barclays Investments & Loans (India) Private Limited	ICRA A1+	0.84%	Corporate Debt Market Development Fund		0.21%
Bharti Telecom Limited	ICRA A1+	0.42%	Total Fixed Income Holdings		92.22%
Barclays Investments & Loans (India) Private Limited	CRISIL A1+	0.42%	TREPS, Cash & Other Net Current Assets		7.78%
CERTIFICATE OF DEPOSIT		21.19%	GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 39.15% of the portfolio

COMPOSITION BY ASSETS

Money Market Instruments	83.8%
Corporate Bonds	8.2%
Cash & Cash Equivalent	8.0%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	91.5%
Cash & Cash Equivalent	8.0%
AA+	0.5%

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)

** 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/2024/90 dated June 27, 2024.

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.

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Liquid Overnight Index): basis it's constituents; as on July 31, 2025

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.



SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1000.8764
Regular Plan - Growth Option	: ₹ 1360.5780
Regular Plan - Daily IDCW Option	: ₹ 1000.0018
Direct Plan - Weekly IDCW Option	: ₹ 1000.3994
Direct Plan - Growth Option	: ₹ 1366.1375
Direct Plan - Daily IDCW Option	: ₹ 1000.0028

Benchmark Index (AMFI Tier 1)

CRISIL Liquid Overnight Index

Date of Allotment

April 25, 2019

Monthly AAUM## As on July 31, 2025 : ₹927.11 Crores

AAUM## As on July 31, 2025 : ₹623.52 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	14-Mar-22	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

Exit Load: • Nil.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.17%
TER - Direct Plan (%)	: 0.09%

Debt Quants

Average Maturity (days)	: 1.00
Modified Duration (days)	: 1.00
YTM (%)	: 5.48%
Macaulay Duration* (days)	: 0.00

MINIMUM INVESTMENT AMOUNT

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

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

** 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

PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREASURY BILL		3.20%
182 Days Tbill (MD 14/08/2025)	Sovereign	2.40%
364 Days Tbill (MD 07/08/2025)	Sovereign	0.80%
Total Fixed Income Holdings		3.20%
TREPS, Cash & Other Net Current Assets		96.80%
GRAND TOTAL		100.00%

COMPOSITION BY ASSETS

Cash & Cash Equivalent	96.8%
Money Market Instruments	3.2%

CREDIT QUALITY PROFILE

Cash & Cash Equivalent	96.8%
AAA/A1+/Sov	3.2%

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)

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

* refer Glossary page

* refer Glossary page for the concept of Macaulay Duration

Please note that the daily and weekly dividend distribution history for the scheme has not been disclosed

** 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 Moderate Interest Rate Risk and Moderate Credit Risk)

This product is suitable for investors who are seeking*:

- Regular income with convenience of liquidity over ultra-short term
- Investments in a basket of debt and money market instruments such that the Macaulay duration* of the portfolios 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, ^Riskometer For Benchmark (CRISIL Ultra Short Duration Debt A-I Index): basis it's constituents; as on July 31, 2025

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, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1002.6887
Regular Plan - Growth Option	: ₹ 1552.2134
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Direct Plan - Weekly IDCW Option	: ₹ 1002.6957
Direct Plan - Growth Option	: ₹ 1572.6236
Direct Plan - Daily IDCW Option	: ₹ 1007.0751

Benchmark Index (AMFI Tier 1)

CRISIL Ultra Short Duration Debt A-I Index

Date of Allotment

June 01, 2018

Monthly AAUM## As on July 31, 2025	: ₹1,476.71 Crores
AAUM## As on July 31, 2025	: ₹1,396.49 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	14-Mar-22	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

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 (%)	: 0.31%

Debt Quants

Average Maturity (years)	: 0.45
Modified Duration (years)	: 0.41
YTM (%)	: 6.15%
Macaulay Duration* (years)	: 0.42

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

* refer Glossary page for the concept of Macaulay Duration Please note that the daily and weekly dividend distribution history for the scheme has not been disclosed

** 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.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CERTIFICATE OF DEPOSIT		48.84%	Piramal Finance Limited	CARE AA	1.08%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.34%	Shriram Finance Limited	CRISIL AA+	1.08%
✓ Small Industries Dev Bank of India	CRISIL A1+	6.95%	Indian Railway Finance Corporation Limited	CRISIL AAA	0.36%
✓ Punjab National Bank	CRISIL A1+	5.25%	Power Finance Corporation Limited	CRISIL AAA	0.36%
✓ Axis Bank Limited	CRISIL A1+	5.25%	PTC		2.78%
✓ Canara Bank	CRISIL A1+	5.23%	Vajra Trust	CRISIL AAA(SO)	1.36%
✓ Union Bank of India	ICRA A1+	4.80%	Vajra Trust	CRISIL AAA(SO)	0.85%
✓ HDFC Bank Limited	CRISIL A1+	4.21%	India Universal Trust	CRISIL AAA(SO)	0.57%
✓ ICICI Bank Limited	ICRA A1+	3.52%	STATE GOVERNMENT BOND		0.36%
HDFC Bank Limited	CARE A1+	3.50%	7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.36%
Union Bank of India	FITCH A1+	1.75%	Corporate Debt Market Development Fund		0.23%
National Bank For Agriculture and Rural Development	CRISIL A1+	1.04%	Corporate Debt Market Development Fund		0.23%
COMMERCIAL PAPER		17.49%	Total Fixed Income Holdings		85.99%
✓ Export Import Bank of India	CRISIL A1+	3.52%	TREPS, Cash & Other Net Current Assets		14.01%
National Bank For Agriculture and Rural Development	ICRA A1+	3.51%	GRAND TOTAL		100.00%
Tata Projects Limited	CRISIL A1+	3.50%	Investment in Top 10 scrips constitutes 51.47% of the portfolio		
Julius Baer Capital India Pvt Ltd	CRISIL A1+	2.09%			
LIC Housing Finance Limited	CRISIL A1+	1.76%			
Embassy Office Parks REIT	CRISIL A1+	1.72%			
Muthoot Finance Limited	CRISIL A1+	0.70%			
Hero Fincorp Limited	CRISIL A1+	0.69%			
CORPORATE BOND		16.29%			
✓ Bharti Telecom Limited	CRISIL AAA	5.40%			
REC Limited	CRISIL AAA	2.97%			
LIC Housing Finance Limited	CRISIL AAA	2.15%			
National Bank For Agriculture and Rural Development	CRISIL AAA	1.80%			
Godrej Industries Limited	CRISIL AA+	1.09%			

COMPOSITION BY ASSETS

Money Market Instruments	66.3%
Corporate Bonds	16.3%
Cash & Cash Equivalent	14.2%
PTC	2.8%
Govt Securities/SD Loans	0.4%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	82.5%
Cash & Cash Equivalent	14.2%
AA+	2.2%
AA	1.1%

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)

** 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 Low Duration Fund

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

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 Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Low Duration Debt A-I Index): basis it's constituents; as on July 31, 2025

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising of 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.



SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 10.0571
Regular Plan - Monthly IDCW Option	: ₹ 10.3544
Regular Plan - Growth Option	: ₹ 40.3638
Regular Plan - Daily IDCW Option	: ₹ 10.0604
Direct Plan - Weekly IDCW Option	: ₹ 10.0576
Direct Plan - Monthly IDCW Option	: ₹ 10.4244
Direct Plan - Growth Option	: ₹ 44.2229
Direct Plan - Daily IDCW Option	: ₹ 10.1498

Benchmark Index (AMFI Tier 1)

CRISIL Low Duration Debt A-I Index

Date of Allotment

October 21, 2005

Monthly AAUM## As on July 31, 2025	: ₹287.30 Crores
AAUM## As on July 31, 2025	: ₹275.72 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	27-Dec-17	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

Exit Load: • Nil.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.07%
TER - Direct Plan (%)	: 0.30%

Debt Quants

Average Maturity (years)	: 1.07
Modified Duration (years)	: 0.95
YTM (%)	: 6.54%
Macaulay Duration* (years)	: 0.99

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

* refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		47.60%	✓ HDFC Bank Limited	CRISIL A1+	5.33%
Indian Railway Finance Corporation			✓ Export Import Bank of India	CRISIL A1+	5.17%
✓ Limited	CRISIL AAA	7.32%	National Bank For Agriculture and Rural Development	CRISIL A1+	3.50%
✓ Power Finance Corporation Limited	CRISIL AAA	7.30%	Union Bank of India	ICRA A1+	3.43%
✓ Godrej Industries Limited	CRISIL AA+	3.70%	PTC		2.91%
✓ PNB Housing Finance Limited	CARE AA+	3.69%			
✓ LIC Housing Finance Limited	CRISIL AAA	3.67%			
Bharti Telecom Limited	CRISIL AAA	3.65%	Vajra Trust	CRISIL AAA(SO)	1.81%
Shriram Finance Limited	CRISIL AA+	3.65%			
Piramal Finance Limited	CARE AA	3.63%	India Universal Trust	AAA(SO)	1.10%
REC Limited	CRISIL AAA	3.30%	GOVERNMENT BOND		2.61%
REC Limited	ICRA AAA	2.17%	6.75% GOI (MD 23/12/2029)	Sovereign	1.86%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.85%	7.38% GOI (MD 20/06/2027)	Sovereign	0.75%
IndoStar Capital Finance Limited	CARE AA-	1.84%	STATE GOVERNMENT BOND		1.83%
Embassy Office Parks REIT	CRISIL AAA	1.83%	8.21% Maharashtra SDL (MD 09/12/2025)	Sovereign	1.83%
CERTIFICATE OF DEPOSIT		37.74%	Corporate Debt Market Development Fund		0.26%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.01%	Corporate Debt Market Development Fund		0.26%
✓ Axis Bank Limited	CRISIL A1+	7.00%	Total Fixed Income Holdings		92.95%
✓ Indian Bank	CRISIL A1+	6.30%	TREPS, Cash & Other Net Current Assets		7.05%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 56.49% of the portfolio

COMPOSITION BY ASSETS

Corporate Bonds	47.6%
Money Market Instruments	37.7%
Cash & Cash Equivalent	7.3%
Govt Securities/SD Loans	4.4%
PTC	2.9%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	76.2%
AA+	11.0%
Cash & Cash Equivalent	7.3%
AA	3.6%
AA-	1.8%

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)

** 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. compared to the face value during the tenure of the scheme any time before maturity.

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, ^Riskometer For Benchmark (CRISIL Money Market A-I Index): basis it's constituents; as on July 31, 2025

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**

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1003.1498
Regular Plan - Monthly IDCW Option	: ₹ 1020.8268
Regular Plan - Growth Option	: ₹ 1389.3698
Regular Plan - Daily IDCW Option	: ₹ 1005.9755
Direct Plan - Weekly IDCW Option	: ₹ 1003.1569
Direct Plan - Monthly IDCW Option	: ₹ 1038.6453
Direct Plan - Growth Option	: ₹ 1409.8175
Direct Plan - Daily IDCW Option	: ₹ 1002.8197

Benchmark Index (AMFI Tier 1)

CRISIL Money Market A-I Index

Date of Allotment

June 19, 2019

Monthly AAUM## As on July 31, 2025	: ₹2,027.66 Crores
AUM## As on July 31, 2025	: ₹2,048.15 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vikram Pamnani	14-Mar-22	14 years
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

Exit Load: • Nil.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.44%
TER - Direct Plan (%)	: 0.23%

Debt Quants

Average Maturity (years)	: 0.46
Modified Duration (years)	: 0.46
YTM (%)	: 6.19%
Macaulay Duration* (years)	: 0.46

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

+ refer Glossary page for the concept of Macaulay Duration

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CERTIFICATE OF DEPOSIT		60.02%
✓ Axis Bank Limited	CRISIL A1+	9.66%
✓ Indian Bank	CRISIL A1+	6.30%
✓ Small Industries Dev Bank of India	CRISIL A1+	5.92%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	5.88%
✓ Canara Bank	CRISIL A1+	4.75%
✓ Export Import Bank of India	CRISIL A1+	4.00%
✓ HDFC Bank Limited	CRISIL A1+	3.59%
✓ Punjab National Bank	CRISIL A1+	3.59%
Kotak Mahindra Bank Limited	CRISIL A1+	3.55%
Union Bank of India	ICRA A1+	3.28%
HDFC Bank Limited	CARE A1+	2.39%
Union Bank of India	FITCH A1+	2.39%
Ujjivan Small Finance Bank Limited	CRISIL A1+	2.34%
ICICI Bank Limited	ICRA A1+	1.20%
National Bank For Agriculture and Rural Development	ICRA A1+	1.18%
COMMERCIAL PAPER		25.91%
✓ Export Import Bank of India	CRISIL A1+	3.60%
Power Finance Corporation Limited	CRISIL A1+	3.58%
LIC Housing Finance Limited	CRISIL A1+	2.36%
IndoStar Capital Finance Limited	CRISIL A1+	2.34%
Manappuram Finance Limited	CRISIL A1+	2.30%
Muthoot Fincorp Ltd	CRISIL A1+	2.27%
Hero Fincorp Limited	CRISIL A1+	1.89%
Nuvama Wealth And Invest Ltd	CRISIL A1+	1.19%
Tata Projects Limited	CRISIL A1+	1.19%
Deutsche Investments India Pvt Limited	CRISIL A1+	1.18%
Embassy Office Parks REIT	CRISIL A1+	1.18%
Nuvama Wealth Finance Limited	CRISIL A1+	1.16%
Julius Baer Capital India Pvt Ltd	CRISIL A1+	0.95%
Muthoot Finance Limited	CRISIL A1+	0.72%
TREASURY BILL		4.75%
✓ 364 Days Tbill (MD 29/01/2026)	Sovereign	4.75%
STATE GOVERNMENT BOND		1.71%
8.23% Gujarat SDL (09/09/2025)	Sovereign	1.22%
7.47% Gujarat SDL (MD 27/10/2025)	Sovereign	0.49%
Corporate Debt Market Development Fund Class A2		0.19%
Corporate Debt Market Development Fund		0.19%
Total Fixed Income Holdings		92.58%
TREPS, Cash & Other Net Current Assets		7.42%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 52.04% of the portfolio

COMPOSITION BY ASSETS

Money Market Instruments	90.7%
Cash & Cash Equivalent	7.6%
Govt Securities/SD Loans	1.7%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	92.4%
Cash & Cash Equivalent	7.6%

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)
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)

For Distribution History kindly refer Distribution History table.

** 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, ^Riskometer For Benchmark (CRISIL Banking and PSU Debt A-II Index): basis it's constituents; as on July 31, 2025

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, 2025)

Regular Plan - Quarterly IDCW Option	:	₹ 10.3659
Regular Plan - Monthly IDCW Option	:	₹ 10.3183
Regular Plan - Growth Option	:	₹ 12.7550
Direct Plan - Quarterly IDCW Option	:	₹ 10.5838
Direct Plan - Monthly IDCW Option	:	₹ 10.4884
Direct Plan - Growth Option	:	₹ 13.0429

Benchmark Index (AMFI Tier 1)

CRISIL Banking and PSU Debt A-II Index

Date of Allotment

December 17, 2020

Monthly AAUM## As on July 31, 2025	:	₹26.95 Crores
AAUM## As on July 31, 2025	:	₹26.94 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

Load Structure

Exit Load: • Nil.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	0.80%
TER - Direct Plan (%)	:	0.39%

Debt Quants

Average Maturity (years)	:	4.53
Modified Duration (years)	:	3.39
YTM (%)	:	6.51%
Macaulay Duration* (years)	:	3.55

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		70.62%	GOVERNMENT BOND		17.60%
✓ Export Import Bank of India	CRISIL AAA	7.82%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	17.60%
✓ National Highways Authority Of India	CRISIL AAA	7.80%	Corporate Debt Market Development Fund		0.56%
✓ Power Grid Corporation of India Limited	CRISIL AAA	7.64%	Corporate Debt Market Development Fund		0.56%
✓ National Housing Bank	CARE AAA	7.62%	Total Fixed Income Holdings		88.78%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	7.58%	TREPS, Cash & Other Net Current Assets		11.22%
✓ REC Limited	CRISIL AAA	7.38%	GRAND TOTAL		100.00%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	7.37%	Investment in Top 10 scrips constitutes 82.49% of the portfolio		
✓ Housing & Urban Development Corporation Limited	ICRA AAA	5.89%			
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.79%			
Hindustan Petroleum Corporation Limited	CRISIL AAA	5.73%			

COMPOSITION BY ASSETS

Corporate Bonds	70.6%
Govt Securities/SD Loans	17.6%
Cash & Cash Equivalent	11.8%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	88.2%
Cash & Cash Equivalent	11.8%

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 relatively high interest rate risk and Moderate Credit Risk)

This product is suitable for investors who are seeking*:

- Regular income over short term.
- Investment predominantly in Money Market Instruments (i.e. CP/CD) and Short Term Debt Market Instruments.

*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, ^Riskometer For Benchmark (CRISIL Short Duration Debt A-II Index): basis it's constituents; as on July 31, 2025

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.



SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan - Quarterly IDCW Option	: 10.7896
Regular Plan - Monthly IDCW Option	: 10.3581
Regular Plan - Growth Option	: 29.5150
Direct Plan - Quarterly IDCW Option	: 11.3486
Direct Plan - Monthly IDCW Option	: 10.5727
Direct Plan - Growth Option	: 32.0501

Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

Date of Allotment

June 30, 2010

Monthly AAUM## As on July 31, 2025	: 299.76 Crores
AAUM## As on July 31, 2025	: 289.84 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	14-Mar-22	14 years

Load Structure

Exit Load: • Nil.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.08%
TER - Direct Plan (%)	: 0.44%

Debt Quants

Average Maturity (years)	: 3.32
Modified Duration (years)	: 2.69
YTM (%)	: 6.81%
Macaulay Duration* (years)	: 2.83

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.

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

* refer Glossary page

+ refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

** 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	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		74.27%	Bajaj Finance Limited	CRISIL AAA	1.75%
✓ LIC Housing Finance Limited	CRISIL AAA	6.97%	IndoStar Capital Finance Limited	CARE AA-	1.75%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	6.02%	Embassy Office Parks REIT	CRISIL AAA	1.74%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	5.29%	Housing & Urban Development Corporation Limited	ICRA AAA	0.36%
✓ National Housing Bank	CRISIL AAA	5.28%	GOVERNMENT BOND		13.79%
✓ Small Industries Dev Bank of India	CRISIL AAA	5.28%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	7.22%
✓ Power Finance Corporation Limited	CRISIL AAA	5.27%	7.32% GOI (MD 13/11/2030)	Sovereign	1.82%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.23%	7.38% GOI (MD 20/06/2027)	Sovereign	1.78%
✓ Export Import Bank of India	CRISIL AAA	4.22%	6.28% GOI (MD 14/07/2032)	Sovereign	1.73%
✓ Larsen & Toubro Limited	CRISIL AAA	3.55%	6.79% GOI (MD 30/12/2031)	Sovereign	1.24%
UltraTech Cement Limited	CRISIL AAA	3.52%	PTC		4.56%
PNB Housing Finance Limited	CARE AA+	3.51%	Vajra Trust	CRISIL AAA(SO)	3.10%
Shriram Finance Limited	CRISIL AA+	3.51%	India Universal Trust	CRISIL AAA(SO)	1.46%
Nomura Capital India Pvt Limited	FITCH AAA	3.50%	STATE GOVERNMENT BOND		3.53%
Tata Capital Limited	CRISIL AAA	2.22%	7.08% Karnataka SDL (MD 12/08/2031)	Sovereign	3.53%
Bharti Telecom Limited	CRISIL AAA	1.77%	Corporate Debt Market		
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.77%	Development Fund		0.29%
REC Limited	CRISIL AAA	1.76%	Corporate Debt Market Development Fund		0.29%
			Total Fixed Income Holdings		94.22%
			TREPS, Cash & Other Net Current Assets		3.56%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 54.33% of the portfolio

COMPOSITION BY ASSETS

Corporate Bonds	74.3%
Govt Securities/SD Loans	17.3%
PTC	4.6%
Cash & Cash Equivalent	3.9%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	87.4%
AA+	7.0%
Cash & Cash Equivalent	3.9%
AA-	1.8%

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 Credit Risk Fund

(Scheme has two*** segregated portfolios)
An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and High Credit Risk

This product is suitable for investors who are seeking*:

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

*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, ^Riskometer For Benchmark (CRISIL Credit Risk Debt B-II Index): basis it's constituents; as on July 31, 2025

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, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 11.8019
Regular Plan - Monthly IDCW Option	: ₹ 11.3042
Regular Plan - Growth Option	: ₹ 22.3591
Direct Plan - Quarterly IDCW Option	: ₹ 12.8079
Direct Plan - Monthly IDCW Option	: ₹ 14.3510
Direct Plan - Growth Option	: ₹ 24.6254

Benchmark Index (AMFI Tier 1)

CRISIL Credit Risk Debt B-II Index

Date of Allotment

January 23, 2015

Monthly AAUM## As on July 31, 2025	: ₹190.48 Crores
AAUM## As on July 31, 2025	: ₹191.53 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

Load Structure

Exit Load: • 1. If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil 2. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) 3. If units are redeemed after one 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 (%)	: 1.61%
TER - Direct Plan (%)	: 0.85%

Debt Quants

Average Maturity (years)	: 3.48
Modified Duration (years)	: 2.35
YTM (%)	: 7.43%
Macaulay Duration* (years)	: 2.46

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter.
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

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

* refer Glossary page

+ refer Glossary page for the concept of Macaulay Duration
For Distribution History kindly refer Distribution History table.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		74.06%	GOVERNMENT BOND		15.64%
✓ Tata Projects Limited	FITCH AA	7.95%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	5.74%
✓ Nirma Limited	CRISIL AA	7.46%	6.92% GOI (MD 18/11/2039)	Sovereign	4.58%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	7.31%	6.79% GOI (MD 07/10/2034)	Sovereign	3.21%
✓ Piramal Finance Limited	ICRA AA	6.98%	6.28% GOI (MD 14/07/2032)	Sovereign	1.57%
✓ JSW Steel Limited	ICRA AA	6.82%	7.38% GOI (MD 20/06/2027)	Sovereign	0.54%
✓ Adani Ports and Special Economic Zone Limited	ICRA AAA	5.32%	STATE GOVERNMENT BOND		2.10%
✓ Vedanta Limited	ICRA AA	5.26%	6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	2.10%
✓ Truhome Finance Limited	FITCH AA	5.26%	Corporate Debt Market Development Fund		0.33%
✓ IndoStar Capital Finance Limited	CARE AA-	4.99%	Corporate Debt Market Development Fund		0.33%
360 One Prime Limited	CRISIL AA	4.46%	Total Fixed Income Holdings		92.13%
Motilal Oswal Home Finance Limited	ICRA AA	3.70%			
Small Industries Dev Bank of India	CRISIL AAA	2.66%	REITs/InvTs Holdings		% of Net Assets
Vedanta Limited	CRISIL AA	2.62%	Brookfield India Real Estate Trust		1.77%
REC Limited	CRISIL AAA	1.39%	Embassy Office Parks REIT		1.34%
Power Grid Corporation of India Limited	CRISIL AAA	1.07%	National Highways Infra Trust		0.52%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.81%	Indus Infra Trust		0.33%
			Total REITs/InvTs Holdings		3.96%
			TREPS, Cash & Other Net Current Assets		3.91%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 63.09% of the portfolio

COMPOSITION BY ASSETS

Corporate Bonds	74.1%
Govt Securities/SD Loans	17.7%
Cash & Cash Equivalent	4.2%
REITs/INVTS	4.0%

CREDIT QUALITY PROFILE

AA	60.2%
AAA/A1+/Sov	30.2%
AA-	5.2%
Cash & Cash Equivalent	4.4%

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)

***Kindly note that with effect from September 11, 2024, Baroda BNP Paribas Medium Duration Fund ('Merging Scheme') has merged into Baroda BNP Paribas Credit Risk Fund ('Surviving Scheme'). The segregated portfolio under the merging scheme is now under the surviving scheme.

Segregated portfolio 1 BONDS & NCDs Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N@@B@@&	[ICRA]D	0.00%
TOTAL		0.00%

Segregated portfolio 2 BONDS & NCDs Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N@@B@@&	[ICRA]D	0.00%
TOTAL		0.00%

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 led 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.

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, ^Riskometer For Benchmark (CRISIL Corporate Debt A-II Index): basis it's constituents; as on July 31, 2025

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, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.5371
Regular Plan - Monthly IDCW Option	: ₹ 10.5048
Regular Plan - Growth Option	: ₹ 27.7885
Regular Plan - Annual IDCW Option	: ₹ 11.5026
Direct Plan - Quarterly IDCW Option	: ₹ 10.7314
Direct Plan - Monthly IDCW Option	: ₹ 10.6340
Direct Plan - Growth Option	: ₹ 29.4984
Direct Plan - Annual IDCW Option	: ₹ 11.8240

Benchmark Index (AMFI Tier 1)

CRISIL Corporate Debt A-II Index

Date of Allotment

November 08, 2008

Monthly AAUM## As on July 31, 2025 : ₹362.32 Crores

AUM## As on July 31, 2025 : ₹421.59 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

Load Structure

Exit Load: • Nil.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.58%
TER - Direct Plan (%)	: 0.20%

Debt Quants

Average Maturity (years)	: 4.89
Modified Duration (years)	: 3.56
YTM (%)	: 6.73%
Macaulay Duration* (years)	: 3.75

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND			6.92% GOI (MD 18/11/2039)	Sovereign	7.02%
✓ LIC Housing Finance Limited	CRISIL AAA	7.20%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	5.96%
✓ Bajaj Finance Limited	CRISIL AAA	6.02%	✓ 6.79% GOI (MD 07/10/2034)	Sovereign	3.65%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	4.91%	6.28% GOI (MD 14/07/2032)	Sovereign	1.19%
✓ National Bank For Agriculture and Rural Development	ICRA AAA	4.84%	7.38% GOI (MD 20/06/2027)	Sovereign	0.24%
✓ REC Limited	ICRA AAA	4.50%	PTC		3.47%
✓ Small Industries Dev Bank of India	CRISIL AAA	4.36%	Vajra Trust	CRISIL AAA(SO)	1.18%
✓ Power Finance Corporation Limited	CRISIL AAA	3.68%	India Universal Trust	CRISIL AAA(SO)	1.01%
Bajaj Housing Finance Limited	CRISIL AAA	3.55%	Vajra Trust	CRISIL AAA(SO)	0.71%
NTPC Limited	CRISIL AAA	3.55%	Sansar Trust	CRISIL AAA(SO)	0.57%
National Bank For Agriculture and Rural Development	CRISIL AAA	3.39%	Corporate Debt Market Development Fund		0.22%
National Housing Bank	CARE AAA	2.68%	Corporate Debt Market Development Fund		0.22%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.63%	Total Fixed Income Holdings		91.63%
GAIL (India) Limited	CARE AAA	2.42%	REITs/InvITs Holdings		
UltraTech Cement Limited	CRISIL AAA	2.42%	Embassy Office Parks REIT		1.14%
Export Import Bank of India	CRISIL AAA	2.41%	Powergrid Infrastructure Investment Trust		0.65%
Tata Capital Housing Finance Limited	CRISIL AAA	2.41%	Brookfield India Real Estate Trust		0.54%
Embassy Office Parks REIT	CRISIL AAA	2.39%	National Highways Infra Trust		0.32%
Reliance Industries Limited	CRISIL AAA	2.01%	Total REITs/InvITs Holdings		2.65%
Power Grid Corporation of India Limited	CRISIL AAA	1.95%	TREPS, Cash & Other Net Current Assets		5.72%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.22%	GRAND TOTAL		100.00%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	0.71%	Investment in Top 10 scrips constitutes 52.14% of the portfolio		
Housing & Urban Development Corporation Limited	ICRA AAA	0.63%			
GOVERNMENT BOND		18.06%			

COMPOSITION BY ASSETS

Corporate Bonds	69.9%
Govt Securities/SD Loans	18.1%
Cash & Cash Equivalent	5.9%
PTC	3.5%
REITs/INVITs	2.7%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	93.9%
Cash & Cash Equivalent	6.1%

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, ^Riskometer For Benchmark (CRISIL Dynamic Bond A-III Index): basis it's constituents; as on July 31, 2025

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, 2025)

Regular Plan - Weekly IDCW Option	:	₹ 9.9730
Regular Plan - Quarterly IDCW Option	:	₹ 10.3709
Regular Plan - Monthly IDCW Option	:	₹ 10.3561
Regular Plan - Half Yearly IDCW Option	:	₹ 10.4167
Regular Plan - Growth Option	:	₹ 45.8226
Regular Plan - Daily IDCW Option	:	₹ 9.9919
Direct Plan - Weekly IDCW Option	:	₹ 9.9890
Direct Plan - Quarterly IDCW Option	:	₹ 10.7913
Direct Plan - Monthly IDCW Option	:	₹ 10.8086
Direct Plan - Growth Option	:	₹ 51.0567
Direct Plan - Daily IDCW Option	:	₹ 10.0090

Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Bond A-III Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on July 31, 2025 : ₹218.33 Crores

AAUM## As on July 31, 2025 : ₹228.84 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Prashant Pimple	11-Jul-24	24 years

Load Structure

Exit Load: • Nil.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	1.70%
TER - Direct Plan (%)	:	0.70%

Debt Quants

Average Maturity (years)	:	18.20
Modified Duration (years)	:	8.17
YTM (%)	:	6.57%
Macaulay Duration* (years)	:	8.45

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND			6.33% GOI (MD 05/05/2035)	Sovereign	0.87%
7.18% GOI (MD 14/08/2033)	Sovereign	26.06%	Corporate Debt Market		
6.79% GOI (MD 07/10/2034)	Sovereign	24.64%	Development Fund		
7.34% GOI (MD 22/04/2064)	Sovereign	19.35%	Corporate Debt Market		
6.9% GOI (MD 15/04/2065)	Sovereign	12.79%	Development Fund		0.25%
6.01% GOI (MD 21/07/2030)	Sovereign	8.73%	Total Fixed Income Holdings		
7.18% GOI (MD 24/07/2037)	Sovereign	2.28%			96.00%
6.79% GOI (MD 30/12/2031)	Sovereign	1.03%	TREPS, Cash & Other Net Current Assets		4.00%
			GRAND TOTAL		
			Investment in Top 10 scrips constitutes 96.00% of the portfolio		

COMPOSITION BY ASSETS

Govt Securities/SD Loans	95.8%
Cash & Cash Equivalent	4.3%

CREDIT QUALITY PROFILE

AAA/A1+ /Sov	95.8%
Cash & Cash Equivalent	4.3%

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 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, ^Riskometer For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on July 31, 2025

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, 2025)

Regular Plan - IDCW Option	: ₹ 25.4920
Regular Plan - Growth Option	: ₹ 42.9483
Direct Plan - IDCW Option	: ₹ 34.6030
Direct Plan - Growth Option	: ₹ 47.1365

Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Gilt Index

Date of Allotment

March 21, 2002

Monthly AAUM## As on July 31, 2025 : ₹1,588.51 Crores

AAUM## As on July 31, 2025 : ₹1,552.56 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Prashant Pimple	11-Jul-24	24 years

Load Structure

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%

Debt Quants

Average Maturity (years)	: 17.97
Modified Duration (years)	: 8.38
YTM (%)	: 6.70%
Macaulay Duration* (years)	: 8.66

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration For Distribution History kindly refer Distribution History table.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		67.27%	7.08% Karnataka SDL (MD 12/08/2031)	Sovereign	2.64%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	24.00%	✓ 7.73% Karnataka SDL (MD 01/11/2035)	Sovereign	1.71%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	21.09%	7.74% Maharashtra SDL (MD 01/03/2033)	Sovereign	1.69%
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	12.39%	7.46% Maharashtra SDL (MD 13/09/2033)	Sovereign	1.67%
✓ 6.9% GOI (MD 15/04/2065)	Sovereign	8.17%	7.21% Gujarat SDL (MD 05/03/2035)	Sovereign	1.65%
7.18% GOI (MD 14/08/2033)	Sovereign	0.96%	6.61% Karnataka SDL (MD 02/09/2035)	Sovereign	1.58%
7.32% GOI (MD 13/11/2030)	Sovereign	0.66%	6.64% Gujarat SDL (MD 21/05/2036)	Sovereign	1.57%
STATE GOVERNMENT BOND		29.63%	7.22% Maharashtra SDL (MD 07/08/2034)	Sovereign	1.46%
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	5.51%	Total Fixed Income Holdings		96.90%
✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	3.42%	TREPS, Cash & Other Net Current Assets		3.10%
✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	3.38%	GRAND TOTAL		100.00%
✓ 7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	3.35%			

Investment in Top 10 scrips constitutes 85.66% of the portfolio

COMPOSITION BY ASSETS

Govt Securities/SD Loans	96.9%
Cash & Cash Equivalent	3.1%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	96.9%
Cash & Cash Equivalent	3.1%

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 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, ^Riskometer For Benchmark (NIFTY SDL December 2026 Index): basis it's constituents; as on July 31, 2025

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, 2025)

Regular IDCW	:	₹ 12.0624
Regular Growth	:	₹ 12.0623
Direct Growth	:	₹ 12.1537

Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2026 Index

Date of Allotment

January 25, 2023

Monthly AAUM## As on July 31, 2025 : ₹173.98 Crores

AUM## As on July 31, 2025 : ₹189.22 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

Load Structure

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%

Debt Quants

Average Maturity (years)	:	1.37
Modified Duration (years)	:	1.28
YTM (%)	:	5.75%
Macaulay Duration* (years)	:	1.31
Tracking Error Regular	:	1.00%
Tracking Error Direct	:	0.99%

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

* refer Glossary page 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		96.43%	TREPS, Cash & Other Net Current Assets		3.57%
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	39.88%	GRAND TOTAL		100.00%
7.25% Maharashtra SDL (MD 28/12/2026)	Sovereign	18.86%			
7.28% Haryana SDL (MD 28/12/2026)	Sovereign	16.17%			
7.27% Karnataka SDL (MD 28/12/2026)	Sovereign	8.09%			
7.08% Karnataka SDL (MD 14/12/2026)	Sovereign	5.37%			
7.07% Tamilnadu SDL (MD 14/12/2026)	Sovereign	5.37%			
7.25% Andhra Pradesh SDL (MD 28/12/2026)	Sovereign	2.69%			

COMPOSITION BY ASSETS

Govt Securities/SD Loans	96.4%
Cash & Cash Equivalent	3.6%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	96.4%
Cash & Cash Equivalent	3.6%

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Gujarat	39.88
State Government of Maharashtra	18.86
State Government of Haryana	16.17
State Government of Karnataka	13.46
State Government of Tamil Nadu	5.37
State Government of Andhra Pradesh	2.69
Grand Total	96.43

TRACKING DIFFERENCE DATA

as of Jul 31, 2025

	1 Year	Since Inception
Regular Plan	-0.57%	-0.58%
Direct Plan	-0.24%	-0.21%

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 Low To Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on July 31, 2025

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, 2025)

Regular IDCW	:	₹ 11.4031
Regular Growth	:	₹ 12.2291
Direct IDCW	:	₹ 11.5559
Direct Growth	:	₹ 12.3159

Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2028 Index

Date of Allotment

March 24, 2023

Monthly AAUM## As on July 31, 2025	:	₹28.73 Crores
AAUM## As on July 31, 2025	:	₹29.79 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pamnani	11-Jul-24	14 years

Load Structure

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%

Debt Quants

Average Maturity (years)	:	3.25
Modified Duration (years)	:	2.80
YTM (%)	:	6.07%
Macaulay Duration* (years)	:	2.89
Tracking Error Regular	:	1.34%
Tracking Error Direct	:	1.34%

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

† refer Glossary page 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		94.92%	TREPS, Cash & Other Net Current Assets		5.08%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	49.99%	GRAND TOTAL		100.00%
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	26.97%			
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	12.45%			
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	5.51%			

COMPOSITION BY ASSETS

Govt Securities/SD Loans	94.9%
Cash & Cash Equivalent	5.1%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	94.9%
Cash & Cash Equivalent	5.1%

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Maharashtra	49.99
State Government of Tamil Nadu	26.97
State Government of Karnataka	12.45
State Government of Gujarat	5.51
Grand Total	94.92

TRACKING DIFFERENCE DATA

as of Jul 31, 2025

	1 Year	Since Inception
Regular Plan	-0.31%	-0.59%
Direct Plan	0.02%	-0.22%

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.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 50 TRI): basis it's constituents; as on July 31, 2025

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 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, 2025)

Regular Plan-IDCW	: ₹ 11.5222
Regular Plan-Growth Option	: ₹ 11.5222
Direct Plan-IDCW	: ₹ 11.5911
Direct Plan-Growth Option	: ₹ 11.5911

Benchmark Index (AMFI Tier 1)

Nifty 50 TRI

Date of Allotment

January 29, 2024

Monthly AUM## As on July 31, 2025 : ₹64.41 Crores

AUM## As on July 31, 2025 : ₹62.74 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	29-Jan-24	20 years

Load Structure

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.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.56%
TER - Direct Plan (%)	: 0.16%
Portfolio Turnover Ratio	: 0.99
Tracking Error Regular	: 0.09%
Tracking Error Direct	: 0.09%

MINIMUM INVESTMENT AMOUNT

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

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

including inter-scheme Investments, If any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

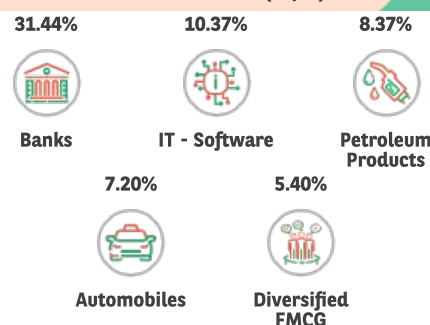
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	30.97%
✓ HDFC Bank Limited	13.61%
✓ ICICI Bank Limited	9.37%
✓ State Bank of India	2.71%
✓ Axis Bank Limited	2.69%
Kotak Mahindra Bank Limited	2.59%
IT - Software	9.74%
✓ Infosys Limited	4.80%
✓ Tata Consultancy Services Limited	2.74%
HCL Technologies Limited	1.38%
Tech Mahindra Limited	0.82%
Petroleum Products	8.37%
✓ Reliance Industries Limited	8.37%
Automobiles	6.03%
Mahindra & Mahindra Limited	2.50%
Maruti Suzuki India Limited	1.45%
Tata Motors Limited	1.28%
Bajaj Auto Limited	0.80%
Diversified FMCG	5.40%
✓ ITC Limited	3.41%
Hindustan Unilever Limited	1.99%
Finance	4.78%
Bajaj Finance Limited	2.08%
Jio Financial Services Limited	0.96%
Bajaj Finserv Limited	0.94%
Shriram Finance Limited	0.80%
Telecom - Services	4.58%
✓ Bharti Airtel Limited	4.58%
Construction	3.61%
✓ Larsen & Toubro Limited	3.61%
Retailing	2.89%
Eternal Limited	1.91%
Trent Limited	0.98%
Power	2.54%
NTPC Limited	1.38%
Power Grid Corporation of India Limited	1.16%
Pharmaceuticals & Biotechnology	2.40%
Sun Pharmaceutical Industries Limited	1.61%
Cipla Limited	0.79%
Cement & Cement Products	2.20%

EQUITY HOLDINGS		% of Net Assets
UltraTech Cement Limited		1.28%
Grasim Industries Limited		0.92%
Consumer Durables		2.19%
Titan Company Limited		1.23%
Asian Paints Limited		0.96%
Ferrous Metals		2.04%
Tata Steel Limited		1.16%
JSW Steel Limited		0.88%
Aerospace & Defense		1.22%
Bharat Electronics Limited		1.22%
Transport Infrastructure		0.90%
Adani Ports and Special Economic Zone Limited		0.90%
Non - Ferrous Metals		0.88%
Hindalco Industries Limited		0.88%
Oil		0.83%
Oil & Natural Gas Corporation Limited		0.83%
Consumable Fuels		0.76%
Coal India Limited		0.76%
LESS THAN 0.75% EXPOSURE		6.96%
TOTAL EQUITY HOLDING		99.29%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREPS, Cash & Other Net Current Assets		0.71%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 55.89% of the portfolio

SECTORAL COMPOSITION (Top 5)



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

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	14.33
ICICI GROUP	9.37
RELIANCE Group	8.37
Public Sector Unit	8.06
TATA GROUP	6.77
Infosys Group	4.80
Bharti	4.58
Grand Total	56.28

TRACKING DIFFERENCE DATA

as of Jul 31, 2025

	1 Year	Since Inception
Regular Plan	-0.74%	-0.82%
Direct Plan	-0.34%	-0.36%

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, ^Riskometer For Benchmark (Domestic Price of Gold): basis it's constituents; as on July 31, 2025

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, 2025)

Gold ETF-RG : ₹ 95.9651

Benchmark Index (AMFI Tier 1)

Domestic Price of Gold

Date of Allotment

December 13, 2023

Monthly AAUM## As on July 31, 2025 : ₹121.04 Crores

AUM## As on July 31, 2025 : ₹121.68 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Madhav Vyas	01-Jan-25	9 years

Load Structure

Exit Load: • Nil.

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

% Expense Ratio & Quantitative Data*

TER - Regular Plan (%) : 0.59%
Tracking Error : 0.35%

MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: Application for subscription/redemption of BBNPPGOLD Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Application for subscription/redemption of BBNPPGOLD Units directly with the Fund in Creation Unit Size pursuant to minimum requirement of 25 crore at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. Other investors (including Authorised Participants, Large Investors and Regulated Entities): Units of BBNPPGOLD can be subscribed/redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Exchange Listed** : NSE & BSE
Exchange Symbol : BBNPPGOLD
ISIN : INF251K01SU9

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

* refer Glossary page

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PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOLD		97.52%
Gold		97.52%
TREPS, Cash & Other Net Current Assets		2.48%
GRAND TOTAL		100.00%

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
GOLD	97.52
Grand Total	97.52

TRACKING DIFFERENCE DATA

as of Jul 31, 2025

	1 Year	Since Inception
Regular Plan	-1.94%	-1.98%

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The scheme currently does not have Distribution History.

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, ^Riskometer For Benchmark (Nifty Bank TRI); basis it's constituents; as on July 31, 2025

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, 2025)

Nifty Bank ETF-RG : ₹ 56.1424

Benchmark Index (AMFI Tier 1)

Nifty Bank TRI

Date of Allotment

June 18, 2024

Monthly AAUM## As on July 31, 2025 : ₹3.34 Crores

AUM## As on July 31, 2025 : ₹3.30 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	18-Jun-24	20 years

Load Structure

Exit Load: • NIL

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.09%
Portfolio Turnover Ratio	: 0.66
Tracking Error	: 0.09%

MINIMUM INVESTMENT AMOUNT

Authorised Participants: Application for subscription/redemption of BBNPNBETF Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component. Large Investors: Application for subscription/redemption of BBNPNBETF Units directly with the Fund in Creation Unit Size pursuant to minimum requirement of 25 crore at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account. Other investors (including Authorised Participants, Large Investors and Regulated Entities): Units of BBNPNBETF can be subscribed/redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.

Exchange Listed**	: NSE & BSE
Exchange Symbol	: BBNPNBETF
ISIN	: INF251K01TL6

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

* refer Glossary page

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PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Banks		99.27%
✓ HDFC Bank Limited		28.75%
✓ ICICI Bank Limited		26.16%
✓ State Bank of India		8.62%
✓ Kotak Mahindra Bank Limited		7.77%
✓ Axis Bank Limited		7.60%
✓ IndusInd Bank Limited		3.52%
✓ The Federal Bank Limited		3.30%
✓ IDFC First Bank Limited		3.05%
✓ Bank of Baroda		2.91%
✓ AU Small Finance Bank Limited		2.77%
Canara Bank		2.41%
Punjab National Bank		2.41%
TOTAL EQUITY HOLDING		99.27%
TREPS, Cash & Other Net Current Assets		0.73%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 94.45% of the portfolio

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	28.75
ICICI GROUP	26.16
Public Sector Unit	8.62
Kotak Group	7.77
Public Sector Bank	7.73
Axis Group	7.60
HINDUJA GROUP	3.52
Grand Total	90.15

TRACKING DIFFERENCE DATA

as of Jul 31, 2025

	1 Year	Since Inception
Regular Plan	-0.25%	-0.28%

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The scheme currently does not have Distribution History.

Baroda BNP Paribas Nifty200 Momentum 30 Index Fund

(An open-ended scheme replicating / tracking the Nifty200 Momentum 30 Total Returns Index)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty200 Momentum 30 Index with the aim to achieve returns of the stated index, subject to tracking error

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 200 Momentum 30 TRI): basis it's constituents; as on July 31, 2025

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 provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty200 Momentum 30 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 achieved.

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan Growth	:	₹ 7.9928
Direct Plan Growth	:	₹ 8.0310

Benchmark Index (AMFI Tier 1)

Nifty 200 Momentum 30 TRI

Date of Allotment

October 15, 2024

Monthly AAUM## As on July 31, 2025 : ₹25.44 Crores

AUM## As on July 31, 2025 : ₹24.90 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	15-Oct-24	20 years

Load Structure

Exit Load: • 0.2%- If redeemed on or before 7 days from the date of allotment; Nil- If redeemed after 7 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 (%)	:	1.10%
TER - Direct Plan (%)	:	0.47%
Portfolio Turnover Ratio	:	2.32
Tracking Error Regular	:	0.45%
Tracking Error Direct	:	0.44%

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

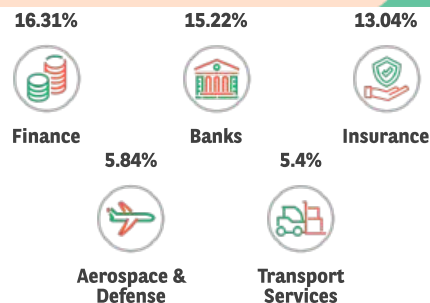
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Finance	16.31%
✓ Bajaj Finance Limited	5.09%
✓ Bajaj Finserv Limited	5.06%
Cholamandalam Investment and Finance Company Ltd	3.21%
SBI Cards and Payment Services Limited	1.67%
Muthoot Finance Limited	1.28%
Banks	15.22%
✓ ICICI Bank Limited	5.34%
✓ HDFC Bank Limited	5.24%
✓ Kotak Mahindra Bank Limited	4.64%
Insurance	13.04%
✓ SBI Life Insurance Company Limited	4.95%
✓ HDFC Life Insurance Company Limited	4.88%
Max Financial Services Limited	3.21%
Aerospace & Defense	5.84%
✓ Bharat Electronics Limited	4.86%
Bharat Dynamics Limited	0.98%
Transport Services	5.40%
✓ InterGlobe Aviation Limited	5.40%
Chemicals & Petrochemicals	5.13%
Solar Industries India Limited	2.70%
SRF Limited	2.43%
Telecom - Services	4.97%
✓ Bharti Airtel Limited	4.97%
IT - Software	4.89%
Coforge Limited	2.65%
Persistent Systems Limited	2.24%
Capital Markets	4.63%
BSE Limited	4.63%
Healthcare Services	4.39%
Max Healthcare Institute Limited	4.39%
Pharmaceuticals & Biotechnology	4.37%
Divi's Laboratories Limited	4.37%
Automobiles	2.95%
TVS Motor Company Limited	2.95%
Financial Technology (Fintech)	2.27%
One 97 Communications Limited	2.27%
Consumer Durables	2.15%
Dixon Technologies (India) Limited	2.15%
Leisure Services	2.10%

EQUITY HOLDINGS	% of Net Assets
The Indian Hotels Company Limited	2.10%
Cement & Cement Products	1.92%
Shree Cement Limited	1.92%
Beverages	1.44%
United Spirits Limited	1.44%
Industrial Manufacturing	1.40%
Mazagon Dock Shipbuilders Limited	1.40%
Retailing	1.25%
FSN E-Commerce Ventures Limited	1.25%
TOTAL EQUITY HOLDING	99.67%
FIXED INCOME HOLDINGS	Rating
TREPS, Cash & Other Net Current Assets	0.33%
GRAND TOTAL	100.00%

Investment in Top 10 scrips constitutes 50.43% of the portfolio

SECTORAL COMPOSITION (Top 5)



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

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Bajaj Group	10.15
HDFC GROUP	10.12
SBI Group	6.62
Interglobe-Bhatia Group	5.40
ICICI GROUP	5.34
Bharti	4.97
Public Sector Unit	4.86
Grand Total	47.46

Baroda BNP Paribas NIFTY Midcap 150 Index Fund

(An open-ended scheme replicating / tracking
the Nifty Midcap 150 Total Returns Index)

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty Midcap 150 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.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 Total Returns Index): basis it's constituents; as on July 31, 2025

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 provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Midcap 150 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 achieved.

SCHEME DETAILS

NAV Details (As on July 31, 2025)

Regular Plan Growth	:	₹ 10.2421
Direct Plan Growth	:	₹ 10.2948

Benchmark Index (AMFI Tier 1)

Nifty Midcap 150 Total Returns Index

Date of Allotment

November 04, 2024

Monthly AAUM## As on July 31, 2025 : ₹9.69 Crores

AUM## As on July 31, 2025 : ₹9.45 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Neeraj Saxena	04-Nov-24	20 years

Load Structure

Exit Load: • 0.2% - If redeemed on or before 7 days from the date of allotment. Nil- If redeemed after 7 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 (%)	:	1.08%
TER - Direct Plan (%)	:	0.39%
Portfolio Turnover Ratio	:	0.74
Tracking Error Regular	:	0.21%
Tracking Error Direct	:	0.21%

MINIMUM INVESTMENT AMOUNT




Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.
Minimum Additional Purchase Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

including inter-scheme Investments, If any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable

* refer Glossary page

The scheme currently does not have Distribution History. For complete portfolio, kindly refer the website <https://www.barodabnpparibasmf.in/>

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets	
Banks	4.85%	Solar Industries India Limited	0.96%	
✓ The Federal Bank Limited	1.39%	Finance	1.68%	
IDFC First Bank Limited	1.29%	Sundaram Finance Limited	0.91%	
AU Small Finance Bank Limited	1.17%	Muthoot Finance Limited	0.77%	
Yes Bank Limited	1.00%	Realty	1.67%	
Capital Markets	4.41%	Godrej Properties Limited	0.90%	
✓ BSE Limited	2.83%	Prestige Estates Projects Limited	0.77%	
✓ HDFC Asset Management Company Limited	1.58%	Telecom - Services	1.35%	
IT - Software	4.01%	✓ Indus Towers Limited	1.35%	
✓ Coforge Limited	1.59%	Petroleum Products	1.14%	
✓ Persistent Systems Limited	1.53%	Hindustan Petroleum Corporation Limited	1.14%	
Mphasis Limited	0.89%	Insurance	1.09%	
Industrial Products	3.93%	Max Financial Services Limited	1.09%	
Cummins India Limited	1.34%	Agricultural Food & other Products	1.05%	
Polycab India Limited	0.96%	Marico Limited	1.05%	
APL Apollo Tubes Limited	0.87%	Agricultural, Commercial & Construction Vehicles	0.97%	
Supreme Industries Limited	0.76%	Ashok Leyland Limited	0.97%	
Electrical Equipment	3.92%	Transport Infrastructure	0.90%	
✓ Suzlon Energy Limited	2.08%	GMR Airports Limited	0.90%	
GE Vernova T&D India Limited	0.96%	Textiles & Apparels	0.88%	
Bharat Heavy Electricals Limited	0.88%	Page Industries Limited	0.88%	
Pharmaceuticals & Biotechnology	3.82%	Personal Products	0.83%	
Lupin Limited	1.28%	Colgate Palmolive (India) Limited	0.83%	
Glenmark Pharmaceuticals Limited	0.88%	Retailing	0.80%	
Aurobindo Pharma Limited	0.87%	FSN E-Commerce Ventures Limited	0.80%	
Mankind Pharma Limited	0.79%	Cement & Cement Products	0.78%	
Healthcare Services	3.78%	JK Cement Limited	0.78%	
✓ Max Healthcare Institute Limited	2.54%	Power	0.75%	
Fortis Healthcare Limited	1.24%	NHPC Limited	0.75%	
Fertilizers & Agrochemicals	2.88%	LESS THAN 0.75% EXPOSURE	43.71%	
UPL Limited	1.06%	TOTAL EQUITY HOLDING	99.3%	
PI Industries Limited	0.95%			
Coromandel International Limited	0.87%	FIXED INCOME HOLDINGS	Rating	
Financial Technology (Fintech)	2.73%	TREPS, Cash & Other Net Current Assets	0.70%	
✓ PB Fintech Limited	1.67%	GRAND TOTAL	100.00%	
One 97 Communications Limited	1.06%	Investment in Top 10 scrips constitutes 18.36% of the portfolio		
Consumer Durables	2.65%	SECTORAL COMPOSITION (Top 5)		
✓ Dixon Technologies (India) Limited	1.80%	7.43%	7.22%	6.07%
Voltas Limited	0.85%			
Auto Components	2.50%			
Bharat Forge Limited	0.87%			
Tube Investments of India Limited	0.85%			
MRF Limited	0.78%			
Chemicals & Petrochemicals	2.22%			
SRF Limited	1.26%			

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Public Sector Unit	5.06
PRIVATE (INDIAN)	2.91
BSE Group	2.83
Abhay Soi Group	2.54
TATA GROUP	2.30
Suzlon Group	2.08
Public Sector Bank	1.96
Grand Total	19.68



Pharmaceuticals & Biotechnology



Banks



Auto Components



Electrical Equipment



Capital Markets

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

SIP Performance of Equity & Hybrid Schemes

(as on July 31, 2025)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on July 31, 2025

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 [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	25,10,000
Market Value as on Month end (Regular)	1,20,543	4,46,931	8,79,665	25,53,866	1,29,21,060
Scheme Return (% CAGR*) (Regular)	0.84	14.57	15.30	14.45	13.74
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,10,000
Market Value as on Month end (Direct)	1,21,305	4,55,915	9,10,398	27,46,753	43,40,483
Scheme Return (% CAGR*) (Direct)	2.03	15.97	16.70	15.81	15.64
Nifty 100 TRI (% CAGR*)	4.39	13.74	14.57	14.46	13.51

[#]Inception Date: September 23, 2004 for Regular Plan, January 01, 2013 for Direct Plan

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 [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	NA	NA	5,80,000
Market Value as on Month end (Regular)	1,20,673	4,62,555	NA	NA	9,03,788
Scheme Return (% CAGR*) (Regular)	1.05	16.99	NA	NA	17.91
Total Amount Invested (Direct)	1,20,000	3,60,000	NA	NA	5,80,000
Market Value as on Month end (Direct)	1,21,522	4,72,917	NA	NA	9,21,497
Scheme Return (% CAGR*) (Direct)	2.37	18.56	NA	NA	19.27
BSE 250 Large Midcap TRI (% CAGR*)	4.67	14.96	NA	NA	15.83

[#]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 [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	26,30,000
Market Value as on Month end (Regular)	1,21,118	4,67,937	9,58,595	28,60,444	1,54,30,331
Scheme Return (% CAGR*) (Regular)	1.74	17.81	18.81	16.56	14.03
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,10,000
Market Value as on Month end (Direct)	1,21,793	4,76,357	9,88,745	30,57,608	48,34,767
Scheme Return (% CAGR*) (Direct)	2.79	19.07	20.09	17.80	17.16
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	5.44	17.97	19.22	17.29	NA

[#]Inception Date: September 12, 2003 for Regular Plan, January 01, 2013 for Direct Plan

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 [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	23,50,000
Market Value as on Month end (Regular)	1,22,841	4,67,118	9,13,456	25,88,852	1,00,54,139
Scheme Return (% CAGR*) (Regular)	4.43	17.68	16.84	14.70	13.19
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,10,000
Market Value as on Month end (Direct)	1,23,638	4,76,770	9,45,720	27,75,001	43,73,518
Scheme Return (% CAGR*) (Direct)	5.69	19.14	18.26	16.00	15.74
Nifty 500 TRI (% CAGR*)	4.96	15.73	16.70	15.77	13.71

[#]Inception Date: January 5, 2006 for Regular Plan, January 01, 2013 for Direct Plan

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 [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	9,40,000
Market Value as on Month end (Regular)	1,22,076	4,41,383	8,60,516	NA	16,47,599
Scheme Return (% CAGR*) (Regular)	3.23	13.70	14.41	NA	13.98
Market Value as on Month end (Direct)	1,23,318	4,55,426	9,06,085	NA	17,80,801
Scheme Return (% CAGR*) (Direct)	5.18	15.89	16.51	NA	15.90
Nifty 500 TRI (% CAGR*)	4.96	15.73	16.70	NA	16.56

[#]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 [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	23,10,000
Market Value as on Month end (Regular)	1,22,157	4,73,393	9,84,173	30,31,713	1,46,92,511
Scheme Return (% CAGR*) (Regular)	3.36	18.63	19.90	17.64	16.80
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,10,000
Market Value as on Month end (Direct)	1,23,092	4,85,411	10,28,791	33,22,419	57,42,092
Scheme Return (% CAGR*) (Direct)	4.83	20.42	21.73	19.34	19.58
Nifty Midcap 150 TRI (% CAGR*)	7.39	22.07	23.60	20.50	17.85

[#]Inception Date: May 2, 2006 for Regular Plan, January 01, 2013 for Direct Plan

SIP Performance of Equity & Hybrid Schemes

(as on July 31, 2025)

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 [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	8,30,000
Market Value as on Month end (Regular)	1,19,721	4,49,501	8,98,478	NA	15,29,827
Scheme Return (% CAGR*) (Regular)	-0.43	14.97	16.16	NA	17.39
Market Value as on Month end (Direct)	1,20,641	4,60,774	9,37,673	NA	16,28,617
Scheme Return (% CAGR*) (Direct)	0.99	16.71	17.91	NA	19.17
Nifty India Consumption TRI (% CAGR*)	5.86	17.73	18.16	NA	17.73

*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 [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	15,80,000
Market Value as on Month end (Regular)	1,29,697	4,69,466	9,11,259	24,36,097	39,84,153
Scheme Return (% CAGR*) (Regular)	15.37	18.04	16.74	13.57	13.13
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,10,000
Market Value as on Month end (Direct)	1,30,736	4,80,219	9,43,375	25,86,034	39,44,885
Scheme Return (% CAGR*) (Direct)	17.06	19.65	18.16	14.68	14.28
Nifty Financial Services TRI (% CAGR*)	19.23	17.41	16.09	15.44	15.64

*Inception Date: June 22, 2012 for Regular Plan, January 01, 2013 for Direct Plan

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 (Regular)	1,20,000	3,60,000	6,00,000	NA	8,10,000
Market Value as on Month end (Regular)	1,26,293	4,46,030	8,46,193	NA	13,32,938
Scheme Return (% CAGR*) (Regular)	9.90	14.43	13.73	NA	14.53
Market Value as on Month end (Direct)	1,27,072	4,54,753	8,75,960	NA	14,01,247
Scheme Return (% CAGR*) (Direct)	11.14	15.79	15.13	NA	15.99
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	6.98	10.86	10.76	NA	11.49

*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 (Regular)	1,20,000	3,60,000	6,00,000	NA	10,00,000
Market Value as on Month end (Regular)	1,22,328	4,45,303	8,55,426	NA	18,38,894
Scheme Return (% CAGR*) (Regular)	3.63	14.32	14.17	NA	14.20
Market Value as on Month end (Direct)	1,23,376	4,58,139	8,97,025	NA	19,95,016
Scheme Return (% CAGR*) (Direct)	5.27	16.31	16.10	NA	16.07
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	5.90	13.17	13.05	NA	13.16

*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 (Regular)	1,20,000	3,60,000	6,00,000	NA	7,30,000
Market Value as on Month end (Regular)	1,24,451	4,18,567	7,55,009	NA	9,65,687
Scheme Return (% CAGR*) (Regular)	6.97	10.04	9.13	NA	9.09
Market Value as on Month end (Direct)	1,25,221	4,26,142	7,77,893	NA	10,01,630
Scheme Return (% CAGR*) (Direct)	8.19	11.27	10.33	NA	10.29
Nifty Equity Savings Index TRI (% CAGR*)	7.40	9.91	9.62	NA	9.93

*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 (Regular)	1,20,000	3,60,000	NA	NA	4,70,000
Market Value as on Month end (Regular)	1,19,378	4,45,968	NA	NA	6,21,448
Scheme Return (% CAGR*) (Regular)	-0.96	14.42	NA	NA	14.36
Market Value as on Month end (Direct)	1,20,352	4,56,527	NA	NA	6,40,869
Scheme Return (% CAGR*) (Direct)	0.55	16.06	NA	NA	15.98
BSE 500 TRI (% CAGR*)	4.62	15.38	NA	NA	15.00

*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 (Regular)	1,20,000	NA	NA	NA	3,60,000
Market Value as on Month end (Regular)	1,23,240	NA	NA	NA	4,56,785
Scheme Return (% CAGR*) (Regular)	5.06	NA	NA	NA	16.12
Market Value as on Month end (Direct)	1,24,089	NA	NA	NA	4,67,041
Scheme Return (% CAGR*) (Direct)	6.40	NA	NA	NA	17.69
Nifty 500 TRI (% CAGR*)	4.96	NA	NA	NA	15.66

*Inception Date : August 17, 2022

SIP Performance of Equity & Hybrid Schemes

(as on July 31, 2025)

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 (Regular)	1,20,000	NA	NA	NA	3,20,000
Market Value as on Month end (Regular)	1,24,731	NA	NA	NA	3,89,655
Scheme Return (% CAGR*) (Regular)	7.41	NA	NA	NA	14.97
Market Value as on Month end (Direct)	1,25,510	NA	NA	NA	3,97,121
Scheme Return (% CAGR*) (Direct)	8.65	NA	NA	NA	16.48
"65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)"	10.47	NA	NA	NA	16.41

#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 (Regular)	1,20,000	NA	NA	NA	2,60,000
Market Value as on Month end (Regular)	1,16,809	NA	NA	NA	2,79,031
Scheme Return (% CAGR*) (Regular)	-4.91	NA	NA	NA	6.43
Market Value as on Month end (Direct)	1,17,699	NA	NA	NA	2,83,486
Scheme Return (% CAGR*) (Direct)	-3.55	NA	NA	NA	7.91
Nifty 500 TRI (% CAGR*)	4.96	NA	NA	NA	12.83

#Inception Date : June 7, 2023

Baroda BNP Paribas Small 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 (Regular)	1,20,000	NA	NA	NA	2,10,000
Market Value as on Month end (Regular)	1,20,941	NA	NA	NA	2,22,327
Scheme Return (% CAGR*) (Regular)	1.46	NA	NA	NA	6.39
Market Value as on Month end (Direct)	1,21,870	NA	NA	NA	2,25,295
Scheme Return (% CAGR*) (Direct)	2.91	NA	NA	NA	7.91
Nifty Small Cap 250 TRI (% CAGR*)	4.83	NA	NA	NA	9.96

#Inception Date : October 30, 2023

Baroda BNP Paribas Nifty 50 Index Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	1,20,000	NA	NA	NA	1,80,000
Market Value as on Month end (Regular)	1,23,046	NA	NA	NA	1,89,424
Scheme Return (% CAGR*) (Regular)	4.75	NA	NA	NA	6.64
Market Value as on Month end (Direct)	1,23,310	NA	NA	NA	1,90,030
Scheme Return (% CAGR*) (Direct)	5.17	NA	NA	NA	7.06
Nifty 50 TRI (% CAGR*)	5.57	NA	NA	NA	7.42

#Inception Date : January 29, 2024

Baroda BNP Paribas Retirement Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	1,20,000	NA	NA	NA	1,40,000
Market Value as on Month end (Regular)	1,23,707	NA	NA	NA	1,45,291
Scheme Return (% CAGR*) (Regular)	5.80	NA	NA	NA	6.12
Market Value as on Month end (Direct)	1,24,898	NA	NA	NA	1,58,253
Scheme Return (% CAGR*) (Direct)	7.68	NA	NA	NA	8.41
CRISIL Hybrid 35+65 Aggressive Index (% CAGR*)	5.91	NA	NA	NA	6.10

#Inception Date : May 28, 2024

Past performance may or may not be sustained in future and is not a guarantee of future returns. 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 "Performance of Schemes" page.

Please note TRI indicates Total Return Index.

Performance of Schemes

(as on July 31, 2025)

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 & Mr. Kushant Arora	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	9549.58	-4.50	15854.84	16.59	23566.06	18.69	217290.73	15.90	-	-	23-Sep-04		
	Direct Plan	9662.75	-3.37	16429.54	17.98	25016.66	20.12	-	-	63079.62	15.76	01-Jan-13		
	Nifty 100 TRI**	9868.43	-1.32	15067.86	14.63	23938.40	19.06	195555.53	15.31	50251.71	13.69			
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	14951.12	14.33	23762.03	18.89	185959.90	15.04	48568.49	13.38			
2	Baroda BNP Paribas Business Cycle Fund													
	Regular Plan	9394.53	-6.05	16028.70	17.01	NA	NA	15447.90	11.87	-	-	15-Sep-21		
	Direct Plan	9537.29	-4.63	16692.47	18.61	NA	NA	-	-	16345.30	13.51	15-Sep-21		
	BSE 500 TRI**	9791.52	-2.08	15980.33	16.90	NA	NA	15799.87	12.52	15799.87	12.52			
	Additional Benchmark Nifty 50 TRI**	10053.95	0.54	14951.12	14.33	NA	NA	14808.33	10.66	14808.33	10.66			
3	Baroda BNP Paribas Manufacturing Fund													
	Regular Plan	9521.51	-4.78	NA	NA	NA	NA	9652.02	-3.20	-	-	28-Jun-24		
	Direct Plan	9668.64	-3.31	NA	NA	NA	NA	-	-	9813.63	-1.71	28-Jun-24		
	Nifty India Manufacturing TRI	9434.08	-5.66	NA	NA	NA	NA	9727.20	-2.50	9727.20	-2.50			
	Additional Benchmark BSE SENSEX TRI	10054.00	0.54	NA	NA	NA	NA	10408.69	3.74	10408.69	3.74			
S. No	Scheme managed by Mr. Shiv Chanani & Mr. Himanshu Singh	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 Mid Cap Fund *¶													
	Regular Plan	9715.46	-2.85	17651.04	20.83	31835.60	26.05	100904.36	12.75	-	-	02-May-06		
	Direct Plan	9857.19	-1.43	18458.18	22.64	34297.67	27.94	-	-	97000.89	19.78	01-Jan-13		
	Nifty Midcap 150 TRI**	9825.62	-1.74	19443.17	24.79	37794.52	30.44	143660.56	14.84	89603.14	19.03			
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	14951.12	14.33	23762.03	18.89	87011.73	11.89	48568.49	13.38			
5	Baroda BNP Paribas India Consumption Fund													
	Regular Plan	9655.85	-3.44	15631.42	16.04	25041.89	20.14	31171.50	17.91	-	-	07-Sep-18		
	Direct Plan	9797.63	-2.02	16330.09	17.74	26957.23	21.92	-	-	34543.10	19.68	07-Sep-18		
	NIFTY India Consumption TRI**	10047.07	0.47	16080.95	17.14	25125.13	20.22	24290.83	13.72	24290.83	13.72			
	Additional Benchmark Nifty 50 TRI**	10053.95	0.54	14951.12	14.33	23762.03	18.89	23195.54	12.97	23195.54	12.97			
6	Baroda BNP Paribas Value Fund													
	Regular Plan	8887.12	-11.13	NA	NA	NA	NA	13642.70	15.54	-	-	07-Jun-23		
	Direct Plan	8984.37	-10.16	NA	NA	NA	NA	-	-	14053.80	17.14	07-Jun-23		
	Nifty 500 TRI**	9836.95	-1.63	NA	NA	NA	NA	14626.92	19.34	14626.92	19.34			
	Additional Benchmark Nifty 50 TRI**	10053.95	0.54	NA	NA	NA	NA	13580.54	15.29	13580.54	15.29			
7	Baroda BNP Paribas Small Cap Fund													
	Regular Plan	9264.99	-7.35	NA	NA	NA	NA	13040.20	16.35	-	-	30-Oct-23		
	Direct Plan	9381.94	-6.18	NA	NA	NA	NA	-	-	13380.80	18.07	30-Oct-23		
	Nifty Small Cap 250 TRI**	9606.71	-3.93	NA	NA	NA	NA	14388.23	23.06	14388.23	23.06			
	Additional Benchmark Nifty 50 TRI**	10053.95	0.54	NA	NA	NA	NA	13220.31	17.26	13220.31	17.26			
S. No	Scheme managed by Mr. Shiv Chanani & Mr. Himanshu Singh	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*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
8	Baroda BNP Paribas Dividend Yield Fund													
	Regular Plan	10526.47	10.62	NA	NA	NA	NA	NA	9394.76	-6.92	-	-	16-Sep-24	
	Direct Plan	10613.70	12.38	NA	NA	NA	NA	NA	-	-	9527.49	-5.40	16-Sep-24	
	Nifty 500 TRI	10682.89	13.77	NA	NA	NA	NA	NA	9639.62	-4.13	9639.62	-4.13		
	Additional Benchmark Nifty 50 TRI	10617.43	12.45	NA	NA	NA	NA	NA	9861.23	-1.59	9861.23	-1.59		
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta	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 (%)			
9	Baroda BNP Paribas Large and Mid Cap fund													
	Regular Plan	9756.93	-2.43	17018.65	19.37	NA	NA	26705.30	22.16	-	-	04-Sep-20		
	Direct Plan	9882.84	-1.17	17708.61	20.96	NA	NA	-	-	28705.20	23.97	04-Sep-20		
	BSE 250 Large Midcap TRI	9817.53	-1.82	15711.85	16.24	NA	NA	25024.21	20.55	25024.21	20.55			
	Additional Benchmark Nifty 50 TRI**	10053.95	0.54	14951.12	14.33	NA	NA	23169.17	18.68	23169.17	18.68			
10	Baroda BNP Paribas Flexi Cap Fund													
	Regular Plan	9892.93	-1.07	NA	NA	NA	NA	15605.20	16.25	-	-	17-Aug-22		
	Direct Plan	10014.09	0.14	NA	NA	NA	NA	-	-	16278.60	17.92	17-Aug-22		
	Nifty 500 TRI**	9836.95	-1.63	NA	NA	NA	NA	15313.64	15.51	15313.64	15.51			
	Additional Benchmark Nifty 50 TRI**	10053.95	0.54	NA	NA	NA	NA	14272.19	12.79	14272.19	12.79			
11	Baroda BNP Paribas Focused Fund													
	Regular Plan	9444.72	-5.55	15273.51	15.15	22989.43	18.10	21944.90	10.57	-	-	06-Oct-17		
	Direct Plan	9617.00	-3.83	16129.18	17.26	25061.46	20.16	-	-	24866.00	12.35	06-Oct-17		
	Nifty 500 TRI**	9836.95	-1.63	16084.78	17.15	26716.88	21.71	28370.37	14.26	28370.37	14.26			
	Additional Benchmark Nifty 50 TRI**	10053.95	0.54	14951.12	14.33	23762.03	18.89	27297.36	13.70	27297.36	13.70			

* Refer Performance of Schemes page ** Refer Performance of Schemes page † Refer Performance of Schemes page ¥ Refer Performance of Schemes page ¶ Refer Performance of Schemes page
Kindly refer fund manager and managing since details page. **Past performance may or may not be sustained in future and is not a guarantee of future returns**

Performance of Schemes

(as on July 31, 2025)

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 (%)	
12	Baroda BNP Paribas Multi Cap Fund †											
	Regular Plan	9871.10	-1.29	17306.42	20.04	29273.77	23.95	228001.38	15.35	-	-	12-Sep-03
	Direct Plan	9976.92	-0.23	17859.48	21.31	30844.39	25.25	-	-	67150.95	16.34	01-Jan-13
	Nifty 500 Multicap 50:25:25 TRI**	9814.17	-1.86	17313.70	20.06	31065.18	25.43	NA	NA	64769.42	16.00	
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	14951.12	14.33	23762.03	18.89	238381.32	15.58	48568.49	13.38	

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 (%)	
13	Baroda BNP Paribas ELSS Tax Saver Fund †											
	Regular Plan	10115.15	1.15	16558.31	18.29	24902.66	20.01	89155.57	11.82	-	-	05-Jan-06
	Direct Plan	10238.47	2.38	17167.85	19.72	26443.97	21.46	-	-	62513.55	15.68	01-Jan-13
	Nifty 500 TRI**	9836.95	-1.63	16084.78	17.15	26716.88	21.71	113957.44	13.23	55069.54	14.52	
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	14951.12	14.33	23762.03	18.89	108391.81	12.94	48568.49	13.38	

S. No	Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya	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 (%)	
14	Baroda BNP Paribas Innovation Fund											
	Regular Plan	9816.79	-1.83	NA	NA	NA	NA	12179.40	15.06	-	-	05-Mar-24
	Direct Plan	9970.07	-0.30	NA	NA	NA	NA	-	-	12456.50	16.92	05-Mar-24
	Nifty 500 TRI**	9836.95	-1.63	NA	NA	NA	NA	11409.58	9.84	11409.58	9.84	
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	NA	NA	NA	NA	11291.04	9.02	11291.04	9.02	

S. No	Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya	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*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
15	Baroda BNP Paribas Children's Fund													
	Regular Plan	10740.85	14.94	NA	NA	NA	NA	NA	NA	10520.60	8.95	-	-	27-Dec-24
	Direct Plan	10846.39	17.07	NA	NA	NA	NA	NA	NA	-	-	10640.25	11.06	27-Dec-24
	Nifty 500 TRI	10682.89	13.77	NA	NA	NA	NA	NA	NA	10277.45	4.73	10277.45	4.73	
	Additional Benchmark Nifty 50 TRI	10617.43	12.45	NA	NA	NA	NA	NA	NA	10486.80	8.36	10486.80	8.36	

S. No	Scheme managed by Mr. Sandeep Jain & Mr. Arjun Bagga	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 (%)	
16	Baroda BNP Paribas Banking and Financial Services Fund											
	Regular Plan	11314.78	13.15	16405.26	17.92	25749.75	20.81	47844.00	12.68	-	-	22-Jun-12
	Direct Plan	11488.05	14.88	17036.83	19.42	27204.14	22.15	-	-	44413.60	12.58	01-Jan-13
	Nifty Financial Services TRI**	11494.89	14.95	15727.81	16.28	25886.75	20.94	73707.13	16.45	57481.10	14.91	
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	14951.12	14.33	23762.03	18.89	56490.49	14.11	48568.49	13.38	

S. No	Scheme managed by Ms. Swapna Shelar	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 (%)	
17	Baroda BNP Paribas Aqua Fund of Fund											
	Regular Plan	10607.14	6.07	13879.50	11.54	NA	NA	13384.30	7.12	-	-	07-May-21
	Direct Plan	10714.26	7.14	14323.27	12.71	NA	NA	-	-	14006.00	8.28	07-May-21
	MSCI World Index (TRI)	12098.07	20.98	17139.20	19.65	NA	NA	17313.79	13.84	17313.79	13.84	
	Additional Benchmark Nifty 50 TRI**	10053.95	0.54	14951.12	14.33	NA	NA	17623.99	14.32	17623.99	14.32	

HYBRID SCHEMES

S. No	Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) & Mr. Gurvinder Singh Wasan (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	10519.62	5.20	15312.21	15.25	20470.85	15.40	24494.00	14.27	-	-	14-Nov-18
	Direct Plan	10641.08	6.41	15874.32	16.64	21811.92	16.87	-	-	26773.60	15.80	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	10468.41	4.68	13808.07	11.34	18100.35	12.59	21265.15	11.89	21265.15	11.89	
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	14951.12	14.33	23762.03	18.89	25375.82	14.88	25375.82	14.88	

* Refer Performance of Schemes page

** Refer Performance of Schemes page

† Refer Performance of Schemes page

Kindly refer fund manager and managing since details page.

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Performance of Schemes

(as on July 31, 2025)

S. No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Gurvinder Singh Wasan (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	10009.99	0.10	15295.81	15.20	21646.20	16.69	27744.10	13.05	-	-	07-Apr-17
	Direct Plan	10171.39	1.71	16064.78	17.10	23514.32	18.64	-	-	31733.00	14.89	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	10206.54	2.07	14617.36	13.48	20720.64	15.68	26549.14	12.45	26549.14	12.45	
	Additional Benchmark Nifty 50 TRI**	10053.95	0.54	14951.12	14.33	23762.03	18.89	29870.72	14.06	29870.72	14.06	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (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	10559.98	5.60	13368.24	10.15	15072.57	8.55	16576.10	8.75	-	-	25-Jul-19
	Direct Plan	10680.63	6.81	13813.41	11.36	15916.46	9.74	-	-	17694.60	9.94	25-Jul-19
	NIFTY Equity Savings Index TRI**	10553.17	5.53	13348.05	10.10	16610.72	10.68	17621.19	9.86	17621.19	9.86	
	Additional Benchmark CRISIL 10 Year Gilt Index	10987.75	9.88	12850.60	8.71	12968.20	5.33	14120.54	5.90	14120.54	5.90	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion), Mr. Prashant Pimple (For Fixed Income Portfolio) & Mr. Gurvinder Singh Wasan (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 *											
	Regular Plan	10537.30	5.37	12834.80	8.67	14447.36	7.63	43379.60	7.29	-	-	23-Sep-04
	Direct Plan	10693.72	6.94	13434.61	10.33	15599.19	9.29	-	-	31554.11	9.56	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	10724.52	7.25	13126.08	9.48	14861.49	8.24	56691.97	8.67	29852.20	9.08	
	Additional Benchmark CRISIL 10 year Gilt Index	10987.75	9.88	12850.60	8.71	12968.20	5.33	34948.82	6.18	22742.48	6.75	

S. No	Scheme managed by Mr. Jitendra Sriram (For Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & 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	10372.51	3.73	NA	NA	NA	NA	14827.50	16.25	-	-	19-Dec-22
	Direct Plan	10492.93	4.93	NA	NA	NA	NA	-	-	15394.80	17.93	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	10641.59	6.42	NA	NA	NA	NA	14905.90	16.48	14905.90	16.48	
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	NA	NA	NA	NA	13873.18	13.33	13873.18	13.33	

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	10657.47	6.57	12205.79	6.86	13054.48	5.47	16136.90	5.73	-	-	28-Dec-16
	Direct Plan	10743.30	7.43	12468.32	7.62	13513.48	6.20	-	-	17056.60	6.41	28-Dec-16
	Nifty 50 Arbitrage Index	10747.88	7.48	12388.83	7.39	13333.50	5.92	15658.41	5.36	15658.41	5.36	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10741.36	7.41	12275.38	7.07	13125.92	5.59	16657.04	6.12	16657.04	6.12	

S. No	Scheme managed by Mr. Pratish Krishnan (For Equity Portion), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (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*	SAR (%)	
7	Baroda BNP Paribas Retirement Fund											
	Regular Plan	10291.34	2.91	NA	NA	NA	NA	11074.30	9.07	-	-	28-May-24
	Direct Plan	10484.17	4.84	NA	NA	NA	NA	-	-	11324.90	11.17	28-May-24
	CRISIL Hybrid 35+65 - Aggressive Index	10206.54	2.07	NA	NA	NA	NA	10914.98	7.73	10914.98	7.73	
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	NA	NA	NA	NA	11000.26	8.45	11000.26	8.45	

DEBT SCHEMES

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	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 * (as on May 31, 2025)																	
	Regular Plan	10009.64	5.15	10020.65	5.15	10046.06	5.56	10695.79	6.96	12237.04	6.95	13107.07	5.56	30246.78	6.94	-	-	05-Feb-09
	Direct Plan	10009.89	5.29	10021.18	5.28	10047.17	5.70	10710.44	7.10	12279.83	7.08	13178.80	5.67	-	-	23182.29	6.91	01-Jan-13
	CRISIL Liquid Debt A-I Index	10009.91	5.30	10021.69	5.41	10047.01	5.68	10694.95	6.95	12250.26	6.99	13159.71	5.64	29205.94	6.71	22776.38	6.76	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10010.01	5.35	10020.70	5.16	10033.88	4.06	10741.36	7.41	12275.38	7.07	13125.92	5.59	26882.49	6.18	22212.47	6.55	

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Performance of Schemes

(as on July 31, 2025)

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	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 Money Market Fund																	
	Regular Plan	10009.13	4.87	10020.75	5.17	10048.43	6.05	10784.96	7.85	12287.34	7.10	13048.83	5.46	13893.70	5.52	-	-	19-Jun-19
	Direct Plan	10009.51	5.08	10021.57	5.38	10050.05	6.26	10806.42	8.06	12358.37	7.31	13198.42	5.70	-	-	14098.18	5.77	19-Jun-19
	CRISIL Money Market A-I Index	10009.21	4.92	10021.82	5.45	10046.65	5.83	10734.69	7.35	12347.10	7.27	13314.73	5.89	14300.87	6.02	14300.87	6.02	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10010.01	5.35	10020.70	5.16	10032.02	3.97	10741.36	7.41	12275.38	7.07	13125.92	5.59	14197.42	5.89	14197.42	5.89	
3	Baroda BNP Paribas Overnight Fund *																	
	Regular Plan	10009.75	5.21	10021.20	5.29	10043.16	5.20	10622.52	6.23	12041.96	6.38	12852.77	5.14	13598.73	5.02	-	-	25-Apr-19
	Direct Plan	10009.90	5.29	10021.51	5.37	10043.81	5.28	10631.02	6.31	12069.01	6.46	12898.64	5.22	-	-	13660.93	5.10	25-Apr-19
	CRISIL Liquid Overnight Index	10009.96	5.33	10021.61	5.39	10044.04	5.31	10630.41	6.30	12079.74	6.49	12927.54	5.27	13685.53	5.13	13685.53	5.13	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10010.01	5.35	10020.70	5.16	10033.88	4.06	10741.36	7.41	12275.38	7.07	13125.92	5.59	14371.95	5.95	14371.95	5.95	
4	Baroda BNP Paribas Ultra Short Duration Fund																	
	Regular Plan	10009.06	4.84	10021.32	5.32	10047.52	5.94	10758.87	7.59	12357.17	7.30	13300.25	5.87	15522.13	6.32	-	-	01-Jun-18
	Direct Plan	10009.39	5.02	10022.03	5.50	10048.93	6.12	10778.30	7.78	12421.60	7.49	13420.78	6.06	-	-	15726.24	6.52	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10009.57	5.11	10021.56	5.38	10047.02	5.87	10747.26	7.47	12382.31	7.38	13378.61	5.99	15717.72	6.51	15717.72	6.51	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10010.01	5.35	10020.70	5.16	10032.02	3.97	10741.36	7.41	12275.38	7.07	13125.92	5.59	15367.74	6.18	15367.74	6.18	
5	Baroda BNP Paribas Low Duration Fund																	
	Regular Plan	10006.53	3.46	10021.60	5.39	10046.37	5.79	10746.23	7.46	12208.27	6.87	13049.71	5.46	40363.80	7.31	-	-	21-Oct-05
	Direct Plan	10007.96	4.24	10024.60	6.16	10052.39	6.56	10831.01	8.31	12478.87	7.65	13558.13	6.27	-	-	25340.89	7.67	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10008.16	4.34	10021.83	5.45	10049.19	6.15	10790.54	7.91	12403.39	7.44	13404.08	6.03	40389.17	7.31	24924.82	7.53	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10010.01	5.35	10020.70	5.16	10032.02	3.97	10741.36	7.41	12275.38	7.07	13125.92	5.59	32829.74	6.19	22212.47	6.55	

* 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/MD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	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 Short Duration Fund *											
	Regular Plan	10882.67	8.83	12432.98	7.52	13297.98	5.86	29866.62	7.52	-	-	30-Jun-10
	Direct Plan	10954.53	9.55	12686.62	8.25	13761.57	6.59	-	-	26464.28	8.04	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10875.83	8.76	12485.91	7.67	13427.63	6.07	30588.54	7.69	25451.71	7.70	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10741.36	7.41	12275.38	7.07	13125.92	5.59	25988.84	6.53	22212.47	6.55	
7	Baroda BNP Paribas Banking and PSU Bond Fund											
	Regular Plan	10880.23	8.80	12333.18	7.23	NA	NA	12755.00	5.41	-	-	17-Dec-20
	Direct Plan	10924.43	9.24	12527.21	7.79	NA	NA	-	-	13042.90	5.92	17-Dec-20
	CRISIL Banking and PSU Debt A-II Index	10826.72	8.27	12402.55	7.43	NA	NA	12977.70	5.80	12977.70	5.80	
	Additional Benchmark CRISIL 10 Year Gilt Index	10987.75	9.88	12850.60	8.71	NA	NA	12832.13	5.54	12832.13	5.54	
8	Baroda BNP Paribas Credit Risk Fund ^{SS} (scheme has two segregated portfolios)											
	Regular Plan	10892.74	8.93	12578.05	7.94	16069.98	9.95	22359.10	7.94	-	-	23-Jan-15
	Direct Plan	10977.60	9.78	12883.18	8.80	16700.90	10.80	-	-	24625.40	8.94	23-Jan-15
	CRISIL Credit Risk Debt B-II Index	10657.55	6.58	12761.05	8.46	14313.24	7.43	23110.10	8.28	23110.10	8.28	
	Additional Benchmark CRISIL 10 Year Gilt Index	10987.75	9.88	12850.60	8.71	12968.20	5.33	19849.86	6.73	19849.86	6.73	
9	Baroda BNP Paribas Corporate Bond Fund ^{PP}											
	Regular Plan	10968.60	9.69	12561.20	7.89	13103.98	5.55	27787.39	6.94	-	-	10-May-10
	Direct Plan	10985.80	9.86	12671.91	8.21	13364.27	5.97	-	-	23757.23	7.12	01-Jan-13
	CRISIL Corporate Debt A-II Index	10876.09	8.76	12485.71	7.67	13488.82	6.16	32947.85	8.14	26896.70	8.18	
	Additional Benchmark CRISIL 10 year Gilt Index	10987.75	9.88	12850.60	8.71	12968.20	5.33	26638.59	6.64	22742.48	6.75	
10	Baroda BNP Paribas Nifty SDL December 2026 Index Fund											
	Regular Plan	10842.22	8.42	NA	NA	NA	NA	12062.30	7.74	-	-	25-Jan-23
	Direct Plan	10874.72	8.75	NA	NA	NA	NA	-	-	12153.70	8.06	25-Jan-23
	NIFTY SDL December 2026 Index	10896.13	8.96	NA	NA	NA	NA	12200.89	8.23	12200.89	8.23	
	Additional Benchmark CRISIL 1-year T-bill Index	10741.36	7.41	NA	NA	NA	NA	11937.87	7.30	11937.87	7.30	
11	Baroda BNP Paribas NIFTY SDL December 2028 Index Fund											
	Regular Plan	10982.48	9.82	NA	NA	NA	NA	12229.10	8.92	-	-	24-Mar-23
	Direct Plan	11015.42	10.15	NA	NA	NA	NA	-	-	12315.90	9.24	24-Mar-23
	NIFTY SDL December 2028 Index	11005.15	10.05	NA	NA	NA	NA	12362.94	9.42	12362.94	9.42	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10741.36	7.41	NA	NA	NA	NA	11838.05	7.42	11838.05	7.42	

Kindly refer fund manager and managing since details in the below page.

Performance of Schemes

(as on July 31, 2025)

S. No	Scheme managed by Mr. Gurvinder Singh Wasan & Mr. Madhav Vyas	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 Gold ETF													
	Baroda BNP Paribas Gold ETF	14014.72	40.15	NA	NA	NA	NA	15755.80	32.10	-	-	13-Dec-23		
	Domestic Price of Gold	14203.28	42.03	NA	NA	NA	NA	16093.08	33.83	16093.08	33.83			
S. No	Scheme managed by Mr. Prashant Pimple & Mr. Gurvinder Singh Wasan	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 Dynamic Bond Fund *													
	Regular Plan	10724.76	7.25	12425.19	7.50	12942.31	5.29	45276.35	7.51	-	-	23-Sep-04		
	Direct Plan	10824.14	8.24	12789.26	8.54	13614.60	6.36	-	-	26205.47	7.95	01-Jan-13		
	CRISIL Dynamic Bond A-III Index	10887.61	8.88	12670.59	8.20	13340.66	5.93	47696.98	7.77	26288.47	7.98			
	Additional Benchmark CRISIL 10 year Gilt Index	10987.75	9.88	12850.60	8.71	12968.20	5.33	34948.82	6.18	22742.48	6.75			
14	Baroda BNP Paribas Gilt Fund													
	Regular Plan	10924.68	9.25	12682.00	8.23	13051.14	5.47	42948.30	6.43	-	-	21-Mar-02		
	Direct Plan	10958.79	9.59	12834.00	8.66	13409.97	6.04	-	-	27578.11	8.39	01-Jan-13		
	CRISIL Dynamic Gilt Index	10941.71	9.42	12900.53	8.85	13469.80	6.13	55002.12	7.56	25622.36	7.76			
	Additional Benchmark CRISIL 10 Year Gilt Index	10987.75	9.88	12850.60	8.71	12968.20	5.33	44400.70	6.58	22742.48	6.75			
S. No	Scheme managed by Mr. Neeraj Saxena	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 (%)			
15	Baroda BNP Paribas Nifty 50 Index Fund													
	Regular Plan	9980.68	-0.19	NA	NA	NA	NA	11522.20	9.88	-	-	29-Jan-24		
	Direct Plan	10020.66	0.21	NA	NA	NA	NA	-	-	11591.10	10.31	29-Jan-24		
	Nifty 50 Total Return Index	10053.95	0.54	NA	NA	NA	NA	11627.76	10.55	11627.76	10.55			
	Additional Benchmark BSE SENSEX TRI	10054.00	0.54	NA	NA	NA	NA	11518.50	9.85	11518.50	9.85			
16	Baroda BNP Paribas Nifty Bank ETF													
	Regular Plan	10917.87	9.18	NA	NA	NA	NA	11130.33	10.05	-	-	18-Jun-24		
	Nifty Bank TRI	10942.05	9.42	NA	NA	NA	NA	11195.90	10.63	11195.90	10.63			
	Additional Benchmark Nifty 50 TRI	10053.95	0.54	NA	NA	NA	NA	10663.36	5.91	10663.36	5.91			
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*	SAR (%)	
17	Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund													
	Regular Plan	10173.10	3.49	NA	NA	NA	NA	NA	NA	7933.51	-25.35	-	-	15-Oct-24
	Nifty 200 Momentum 30 TRI	10272.59	5.50	NA	NA	NA	NA	NA	NA	8050.29	-23.96	8050.29	-23.96	
	Additional Benchmark Nifty 50 TRI	10617.43	12.45	NA	NA	NA	NA	NA	NA	9989.83	-0.13	9989.83	-0.13	
18	Baroda BNP Paribas NIFTY Midcap 150 Index Fund													
	Regular Plan	10742.15	14.97	NA	NA	NA	NA	NA	NA	10241.07	3.29	-	-	04-Nov-24
	Nifty Midcap 150 TRI	10798.34	16.10	NA	NA	NA	NA	NA	NA	10326.81	4.46	10326.81	4.46	
	Additional Benchmark Nifty 50 TRI	10617.43	12.45	NA	NA	NA	NA	NA	NA	10417.51	5.71	10417.51	5.71	

Past performance may or may not be sustained in future and is not a guarantee of future returns. 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 Energy Opportunities Fund, Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds, Baroda BNP Paribas Multi Asset Active Fund of Funds and Baroda BNP Paribas Health and Wellness Fund is not provided as the scheme has not completed 6 months. \$ Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -21.82%. \$ \$ Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -2.24%. \$ 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. * 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/MD-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. * Returns in INR show the value of 10,000/- invested for last 1 year, last 3 years, last 5 years and since inception respectively. ** 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. † 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/MD-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. ‡ 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/MD-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.

Kindly refer fund manager and managing since details in the below page.

Fund Managers & Managing Since Details

(as on July 31, 2025)

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 Performance of Schemes page.

Scheme Name	Fund Managers	Managing Fund Since
Equity Schemes		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram	June 16, 2022
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Large and Mid Cap Fund	Mr. Sanjay Chawla	September 4, 2020
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas Mid Cap Fund	Mr. Shiv Chanani	July 13, 2022
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Small Cap Fund	Mr. Shiv Chanani	October 30 , 2023
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Flexi Cap Fund	Mr. Sanjay Chawla	August 17, 2022
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas Multi Cap Fund	Mr. Sanjay Chawla	November 01, 2015
	Mr. Sandeep Jain	March 14, 2022
Baroda BNP Paribas Value Fund	Mr. Shiv Chanani	June 07, 2023
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Dividend Yield Fund	Mr. Shiv Chanani	September 11, 2024
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas ELSS Tax Saver Fund	Mr. Sanjay Chawla	March 14, 2022
	Mr. Pratish Krishnan	March 14, 2022
Baroda BNP Paribas Focused Fund	Mr. Sanjay Chawla	March 14, 2022
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas India Consumption Fund	Mr. Shiv Chanani	July 13, 2022
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Business Cycle Fund	Mr. Jitendra Sriram	November 01, 2023
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Banking and Financial Services Fund	Mr. Sandeep Jain	March 14, 2022
	Mr. Arjun Bagga	October 21, 2024
Baroda BNP Paribas Innovation Fund	Mr. Pratish Krishnan	March 05, 2024
	Mr. Ankeet Pandya	January 01, 2025
Baroda BNP Paribas Manufacturing Fund	Mr. Jitendra Sriram	June 28, 2024
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Energy Opportunities Fund	Mr. Sanjay Chawla	February 10, 2025
	Mr. Sandeep Jain	February 10, 2025
Baroda BNP Paribas Health and Wellness Fund	Mr. Sanjay Chawla	June 27, 2025
Fund of Fund Scheme		
Baroda BNP Paribas Aqua Fund of Fund	Ms. Swapna Shelar	October 21, 2024
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds	Mr. Vikram Pamnani	June 05, 2025
Baroda BNP Paribas Multi Asset Active Fund of Funds	Mr. Gurvinder Singh Wasan	June 05, 2025
	Mr. Pratish Krishnan	May 30, 2025
Hybrid Schemes		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Sanjay Chawla (Equity Portfolio)	November 14, 2018
	Mr. Pratish Krishnan (Equity Portfolio)	August 05, 2021
	Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Jitendra Sriram (Equity Portfolio)	June 16, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Multi Asset Fund	Mr. Jitendra Sriram (Equity Portfolio)	December 19, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	October 21, 2024
	Mr. Vikram Pamnani (Fixed Income Portfolio)	December 19, 2022

Fund Managers & Managing Since Details

(as on July 31, 2025)

Baroda BNP Paribas Equity Savings Fund	Mr. Pratish Krishnan (Equity Portfolio)	September 05, 2019
	Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Conservative Hybrid Fund	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Prashant Pimple (Fixed Income Portfolio)	October 21, 2022
Baroda BNP Paribas Arbitrage Fund	Mr. Neeraj Saxena (Equity Portfolio)	March 14, 2022
	Mr. Vikram Pamnani (Fixed Income Portfolio)	March 16, 2022
Solution Oriented Fund		
Baroda BNP Paribas Retirement Fund	Mr. Pratish Krishnan (Equity Portfolio)	May 28, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Children's Fund	Mr. Pratish Krishnan	December 27, 2024
	Mr. Ankeet Pandya	January 01, 2025
Debt Schemes		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Overnight Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Ultra Short Duration Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Low Duration Fund	Mr. Vikram Pamnani	December 27, 2017
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Banking and PSU Bond Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Short Duration Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Corporate Bond Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Dynamic Bond Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Gilt Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan	October 21, 2024
Other Schemes		
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Gurvinder Singh Wasan	October 21, 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. Gurvinder Singh Wasan	October 21, 2024
	Mr. Madhav Vyas	January 01, 2025
Baroda BNP Paribas NIFTY BANK ETF	Mr. Neeraj Saxena	June 18, 2024
Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund	Mr. Neeraj Saxena	October 15, 2024
Baroda BNP Paribas Nifty Midcap 150 Index Fund	Mr. Neeraj Saxena	November 4, 2024

Distribution History - Last 3 Dividends Paid (i.e. IDCW History)

Baroda BNP Paribas Large Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.53	19.1548
27-Mar-2024	2.20	25.0255
27-Mar-2025	2.12	24.2828
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.79	22.3961
27-Mar-2024	2.60	29.6050
27-Mar-2025	2.54	29.0702

Baroda BNP Paribas Large and Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.18	14.6726
27-Mar-2024	1.75	20.2398
27-Mar-2025	1.74	19.8574
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2024	1.97	22.7380
27-Mar-2025	1.98	22.5907

Baroda BNP Paribas Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	3.39	41.8474
27-Mar-2024	4.98	57.3792
27-Mar-2025	5.09	57.7771
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	4.14	51.1505
27-Mar-2024	6.18	71.1662
27-Mar-2025	6.40	72.7052

Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.40	53.9985
27-Jun-2025	0.41	55.5381
28-Jul-2025	0.42	54.1292
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.43	57.2642
27-Jun-2025	0.43	58.9430
28-Jul-2025	0.44	57.5038

Baroda BNP Paribas Focused Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.05	13.0841
27-Mar-2024	1.46	17.0681
27-Mar-2025	1.40	15.9585

Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.14	14.1714
27-Mar-2024	1.60	18.8233
27-Mar-2025	1.57	17.9312

Baroda BNP Paribas ELSS Tax Saver Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.38	17.2738
27-Mar-2024	2.00	22.9494
27-Mar-2025	2.05	23.2333

Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.71	21.3226
27-Mar-2024	2.49	28.6575
27-Mar-2025	2.59	29.3716

Baroda BNP Paribas India Consumption Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.37	17.0274
27-Mar-2024	1.91	21.7284
27-Mar-2025	1.93	21.8066

Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.51	18.8185
27-Mar-2024	2.14	24.3650
27-Mar-2025	2.20	24.8118

Baroda BNP Paribas Banking and Financial Services Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.36	17.0200
27-Mar-2024	1.81	20.5145
27-Mar-2025	1.91	21.8862

Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.51	18.8600
27-Mar-2024	2.03	23.0152
27-Mar-2025	2.17	24.8989

Baroda BNP Paribas Balanced Advantage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.13	14.1474
27-Mar-2024	1.48	16.8405
27-Mar-2025	1.46	16.5932

Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2023	1.21	15.0808
27-Mar-2024	1.59	18.1616
27-Mar-2025	1.59	18.1107

Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.13	17.0440
27-Jun-2025	0.13	17.2675
28-Jul-2025	0.13	16.7221
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.14	19.3952
27-Jun-2025	0.15	19.6844
28-Jul-2025	0.15	19.0868

Baroda BNP Paribas Equity Savings Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	0.75	12.3004
27-Mar-2023	0.83	11.8049
27-Mar-2025	1.09	13.8271
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	0.77	12.6597
27-Mar-2023	0.86	12.2850
27-Mar-2025	1.16	14.7005

Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.07	11.2077
27-Jun-2025	0.07	11.1844
28-Jul-2025	0.07	11.0773
Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.09	13.5760
27-Jun-2025	0.09	13.5595
28-Jul-2025	0.09	13.4416
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Dec-2024	0.23	11.5614
27-Mar-2025	0.22	11.2865
27-Jun-2025	0.23	11.4798
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Dec-2024	0.27	13.3055
27-Mar-2025	0.26	13.0297
27-Jun-2025	0.26	13.2959

Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
10-Mar-2025	0.06	10.3913
8-Apr-2025	0.06	10.3871
8-May-2025	0.06	10.3977
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
8-May-2025	0.06	10.9089
9-Jun-2025	0.06	10.8984
8-Jul-2025	0.06	10.8975

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 and is not a guarantee of future returns.**

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 - Last 3 Dividends Paid (i.e. IDCW History)

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)		
10-Oct-2022	0.03	10.6456
27-Mar-2023	0.65	10.8944
27-Mar-2025	0.82	11.8020
Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)		
10-Oct-2022	0.03	10.8111
27-Mar-2023	0.67	11.0956
27-Mar-2025	0.85	12.1844
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Sep-2024	0.19	10.5695
27-Dec-2024	0.18	10.5500
27-Mar-2025	0.18	10.5224
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Dec-2024	0.19	11.0494
27-Mar-2025	0.19	11.0409
27-Jun-2025	0.19	11.0622

Baroda BNP Paribas Low Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.06	10.4170
27-Jun-2025	0.06	10.4134
28-Jul-2025	0.06	10.4108
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.06	10.4691
27-Jun-2025	0.06	10.4737
28-Jul-2025	0.06	10.4795

Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	5.97	1025.7093
27-Jun-2025	5.98	1026.3911
28-Jul-2025	5.98	1026.4042
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	6.07	1043.2338
27-Jun-2025	6.08	1044.1086
28-Jul-2025	6.08	1044.3086

Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.06	10.4600
27-Jun-2025	0.06	10.3726
28-Jul-2025	0.06	10.3758
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.06	10.6218
27-Jun-2025	0.06	10.5377
28-Jul-2025	0.06	10.5455

Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.3370
27-Mar-2025	0.18	10.3790
27-Jun-2025	0.18	10.4802

Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.5281
27-Mar-2025	0.18	10.5849
27-Jun-2025	0.19	10.7028

Baroda BNP Paribas Short Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.06	10.4593
27-Jun-2025	0.06	10.4128
28-Jul-2025	0.06	10.4165

Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-May-2025	0.06	10.6602
27-Jun-2025	0.06	10.6197
28-Jul-2025	0.06	10.6306

Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.19	10.7607
27-Mar-2025	0.19	10.7947
27-Jun-2025	0.19	10.9100

Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.20	11.2822
27-Mar-2025	0.20	11.3340
27-Jun-2025	0.20	11.4706

Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.07	11.4015
27-Jun-2025	0.07	11.3704
28-Jul-2025	0.07	11.3756

Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-May-2025	0.09	14.4586
27-Jun-2025	0.09	14.4272
28-Jul-2025	0.09	14.4419

Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.24	11.9024
27-Mar-2025	0.24	11.8960
27-Jun-2025	0.24	11.9651

Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.26	12.8601
27-Mar-2025	0.26	12.8783
27-Jun-2025	0.26	12.9756

Baroda BNP Paribas Corporate Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.06	10.6074
27-Jun-2025	0.06	10.5526
28-Jul-2025	0.06	10.5650

Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-May-2025	0.06	10.7293
27-Jun-2025	0.06	10.6777
28-Jul-2025	0.06	10.6942

Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.4484
27-Mar-2025	0.18	10.4930
27-Jun-2025	0.19	10.6553

Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.19	10.6475
27-Mar-2025	0.19	10.6962
27-Jun-2025	0.19	10.8448

Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)

28-Mar-2022	0.57	11.1525
27-Mar-2023	0.65	10.8455
27-Mar-2024	0.77	10.9808

Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)

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 (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-May-2025	0.06	10.6648
27-Jun-2025	0.06	10.4407
28-Jul-2025	0.06	10.4207

Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-May-2025	0.06	11.1033
27-Jun-2025	0.06	10.8816
28-Jul-2025	0.06	10.8725

Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.18	10.4600
27-Mar-2025	0.18	10.5388
27-Jun-2025	0.18	10.5156

Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Dec-2024	0.19	10.8369
27-Mar-2025	0.19	10.9415
27-Jun-2025	0.19	10.9345

Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2024	0.37	10.4865
27-Sep-2024	0.37	10.6328
27-Mar-2025	0.37	10.5962

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 and is not a guarantee of future returns.**

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 - Last 3 Dividends Paid (i.e. IDCW History)

Baroda BNP Paribas Gilt Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)		
23-Mar-2021	1.00	23.1807
28-Mar-2022	1.17	22.8738
27-Mar-2024	1.70	24.3467

Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)

23-Mar-2021	1.00	30.4458
28-Mar-2022	1.56	30.5978
27-Mar-2024	2.30	32.9110

Baroda BNP Paribas Value Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2025	1.17	13.3231

Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.20	13.6731
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Baroda BNP Paribas Small Cap Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.30	11.7706
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Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.29	12.0263
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Baroda BNP Paribas Flexi Cap Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.25	14.3432
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Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.30	14.8999
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Baroda BNP Paribas Multi Asset Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.63	13.9662
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Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.41	14.4411
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Baroda BNP Paribas Innovation Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.11	10.9884
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Baroda BNP Paribas Business Cycle Fund

Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.27	14.5828
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Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.34	15.3515
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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 and is not a guarantee of future returns.** 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/2024/90 dated June 27, 2024, 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.barodabnpbaribasmf.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)	
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	
Consumer	
Rural wage (% YoY)	Measures average rural wages which determines rural propensity to consume
Motorvehicle sales (%YoY)	
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)	

Disclaimers for Market Outlook - Equity: The views and investment tips expressed by experts are their own and are meant for informational purposes only and should not be construed as investment advice. Investors should check with their financial advisors before taking any investment decisions.

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The sector(s)/stock(s) mentioned in this document do not constitute any recommendation of same and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s)/stock(s).

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New Delhi : Unit No. G-04 Naurang House 21, KG Marg Connaught Place, New Delhi - 110 001 • **Bangalore** : Office no. 112, No. 12, Museum Road, Raheja Chambers, Bangalore – 560001 • **Chennai** : 04th Floor, Shop No. 4, D Wing, "Riaz Garden", Cathedral Garden Road, Kodambakkam High Road, Nungambakkam, Chennai –600034 • **Kolkata** : 02nd Floor, Unit No 2E, The Millennium, 235/2A, AJC Bose Road, Kolkata - 700020 • **Hyderabad** : Office No. 403, 4th floor, Sonthalia Emerald Building, Raj Bhavan Road, Somajiguda, Hyderabad Telangana 500082 • **Pune** : Office No. A-4, 4th floor, Deccan Chambers-33/40, Erandwana, Karve Road, Pune - 411 004 • **Ahmedabad** : Office No. 104, 1st Floor, 6th Avenue Building, Opposite Textile Co-Operative Bank, Mithakhali Six Road, Ahmedabad – 380009 • **Borivali – Mumbai** : Shop no 5, Chitalia enclave co-op hsg soc(kapoor apt), junction of Punjabi lane & Chandavarkar road, Borivali (West), Mumbai 400 092 • **Fort – Mumbai** : Ground Floor Rahimtoola House 7, Homji Street, RBI Hornimal circle, Mumbai Fort 400001 • **Lucknow** : Shop No 104, First Floor, Vaishali Arcade, 6 Park Road, Hazratganj, Lucknow – 226001 • **Kanpur** : Office No.317 Kan Chambers, Civil Lines,Kanpur 208001 • **Thane** : Shop No. 10, Ground Floor, Konark Towers CHS Ltd., Ghantali Road, Village Naupada, Thane (W) – 400602 • **Jaipur** : Ground Floor, "Fortune Heights" G-2-A, Subhash Marg, C-Scheme, Jaipur – 302001 • **Vadodara** : 3rd Floor, Office 344, Emerald One, B wing, Jetalpur Road, Vadodara 390020 • **Rajkot** : Baroda BNP Paribas Asset Management India Pvt. Ltd., 207, Nakshtra-9, Opp. Girnar Cinema, Nr. Phulchhab Chowk, M.G. Road, Rajkot - 360001.

Investors are requested to note that pursuant to para 5.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 read with SEBI (Mutual Funds) (Second Amendment) Regulations, 2012 issued on September 26, 2012, the AMC shall disclose portfolio (along with ISIN) as on the last day of the month for all the schemes on its website on or before the tenth day of the succeeding month. <http://barodabnp-paribasmf.in/Downloads/index.aspx>

Note: In accordance with the requirements specified by the SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund with effect from August 01, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

With effect from October 01, 2012; exit load charged, if any, shall be credited to the respective scheme.

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read all scheme related documents carefully.**