

# Supplement your **PORTFOLIO** with **HEALTH**

Participate in India's US\$ 50 billion\*  
health & wellness megatrend

Presenting

## Baroda BNP Paribas Health and Wellness Fund

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

**NFO Period | 9<sup>th</sup> - 23<sup>rd</sup> June, 2025**

\*Source: Press Information Bureau, December 17, 2024 (latest data available).

### Why invest in Healthcare and Wellness?



<sup>#</sup>India Brand Equity Foundation, February 2025, BSE Indices, March 2010 - March 2025 (latest data available)

<sup>^</sup>Internal Research

### FUND FACTS | May 2025

Contact your **Mutual Fund Distributor**  
or **Financial Advisor**

Visit us:  
[www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in)

Call us on:  
**1800 2670 189** (Toll free)

#### Product Labelling

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

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

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

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

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



Investors understand that their principal will be at Very High Risk

#### Benchmark Riskometer



Benchmark Riskometer is at Very High Risk

AMFI Tier I Benchmark i.e BSE Healthcare TRI



Scan here for  
product details

<sup>^^</sup>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

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

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# Market Outlook - Equity

After a sharp rally in the month of April 2025, Indian markets were largely muted in May 2025 as factors such as India-Pakistan war, earnings, US tariffs influenced the markets. Although the news of military engagement didn't see a fall, bounce back was much stronger on the news of ceasefire. On the US-China tariff, US has reduced its tariffs from 145% to 30% and China has lowered its retaliatory tariffs on US goods from 125% to 10%. While some of the levies have been suspended, it has not been cancelled altogether.

Indian markets after outperforming some of the developed and Asian markets for the past 2-3 months, have underperformed in the month of May 2025, with Nifty 50 seeing modest growth of 1.7%. S&P 500 rallied 6.2%, Nasdaq by 9.6% in May 2025. Some of the Asian markets also outperformed with Hang Seng and Nikkei 225 up by 5.3% each and SSE Composite (Shanghai Stock Exchange) by 2.1%.

The mid and small cap index outperformed the broader market with Nifty Small Cap 250 Index rallying by 9.6% and Nifty Midcap 150 Index by 6.3% for the month of May 2025. Sector-wise all sectors ended in green barring BSE FMCG (-0.7%). Capital goods saw the most rally up by ~13% for the month of May 2025, followed by Realty (7.2%), Metals (5.9%), Auto (4.7%), Healthcare and Consumer Durables each by 0.9%.

After pumping in USD 1.3bn in the Indian equity market, FPIs have continued its buying trajectory with net buying of USD 2.3bn in May 2025. This can be attributed to weakening US dollar, up-tick in corporate earnings, easing of tension between India-Pakistan. Some of the emerging markets which saw massive outflows in April 2025 have turned positive with Taiwan witnessing inflows of USD 7.6bn, followed by Brazil (+USD 2bn), South Korea (+0.9bn).

For the first time on over a century, Moody's downgraded US government's credit rating from AAA to AA1, citing government's prolonged failure to manage its debt. This also kept the US yields volatile with 10-yr Treasuries hitting high of 4.61% and ended at 4.4%. Although the concerns of US imposing high tariffs on China have eased down, the fiscal situation in the US will be a risk for the US yields. Barring India and China, government bond yields of other economies have also risen in the last few months with concerns over inflation due to US tariffs. With the recent rise in yield's, Japan is considering trimming issuance of super long bonds.

DXY Index (Dollar Index) has remained largely flat for the month of May 2025 as the US-China tariff was eased out, however it has depreciated almost 9% since January 2025. Federal reserve kept interest rates unchanged during its March FOMC meeting with dovish stance and signalling two rate cuts in 2025. On currency side, Indian currency was the most impacted amongst Asian countries, with rupee depreciating 1.3%, compared to South Korea (+3.3%), Indonesia (+1.7%), Japan (-0.6%), Vietnam (-0.2%) respectively.

US Consumer sentiment showed a positive rebound after five consecutive months of decline. The Consumer Confidence Index rose by 12.3% to 98, aided by temporary pause in trade war between US-China. However, business sentiment appeared more fragile. New orders for key US manufactured capital goods specifically, non-defence capital goods excluding aircraft plunged 1.3% in April 2025, marking the steepest drop in six months and reflecting growing economic uncertainty linked to tariffs. This followed a revised 0.3% gain in March 2025.

Japan's headline inflation data remained steady at 3.4%, core Consumer Price Index (CPI) rose more than expected, reaching two year high of 3.6% YoY, up from 3.4% in April 2025. Japan's Industrial production contracted by 0.9% MoM in April 2025— less than the forecasted 1.4% decline, yet reversing a 0.2% rise seen in the previous month. GDP contracted by 0.7% on back of weakening exports due to tariff related disruptions and sluggish private consumption

India's headline CPI inflation stood at 3.16% as against 3.34% in March 2025. Vegetable prices declined leading to 2.14% YoY decline in food and beverage inflation. Fuel and light inflation increased by 2.9% YoY in April 2025, which can be attributed to increase in LPG prices.

India's Q4FY25 GDP grew by 7.4% YoY, which was higher than expected, led by gross fixed capital formation and sharp contraction in imports. Growth in consumption was subdued with private consumption growing at 6% YoY and government consumption declining 1.8%. RBI has lowered its projection for CPI inflation to 4% from 4.2% for FY26. It has also lowered its GDP growth guidance to 6.5% for FY26 from 6.7% earlier due to tariff related tension and resultant global uncertainty. Recently RBI has also announced INR 2.69tn to the centre as dividend, higher than the budgeted level of INR 2.1tn.

On the recent earnings season, Q4FY25 PAT for Nifty-50 saw growth of ~3% YoY, which was above the street expectations. Nifty reported a single-digit profit growth for the fourth successive quarter since the pandemic (June 2020).

Amid uncertainty on tariffs, we continue to remain cautiously optimistic on markets as we expect rural consumption to pick up led by tax cuts and expectation of normal monsoon. Nifty valuations remain in-line with its long-term average.

Source: Bloomberg. Data as of 31st May 2025. Kindly refer to the last page of the factsheet of Baroda BNP Paribas Mutual fund for the month ending May 2025 for disclaimers.

## Equity Market Performance (as on May 30, 2025)

Index Name	1 Month	3 Months	6 Months	1 Year	YTD
<b>Broad Based Indices</b>					
Nifty 50 TRI	1.92	12.13	3.03	11.40	5.17
NIFTY Large Midcap 250 TRI	4.29	16.03	1.54	10.10	2.10
Nifty Midcap 150 TRI	6.37	19.12	1.23	10.68	0.11
Nifty Smallcap 250 TRI	9.64	21.64	-4.83	8.89	-5.05
<b>Sector Based Indices</b>					
Nifty Auto TRI	4.62	13.90	-0.08	0.18	2.26
Nifty Bank TRI	1.37	15.51	7.23	15.09	9.79
Nifty Commodities TRI	0.80	13.01	0.97	-1.84	6.06
Nifty Energy TRI	4.80	19.55	-3.67	-9.02	2.59
Nifty Financial Services TRI	1.65	15.30	10.58	23.45	12.98
Nifty FMCG TRI	-1.36	9.86	-3.33	4.42	-1.40
Nifty Healthcare TRI	-1.16	9.50	-1.47	17.18	-6.91
Nifty Infrastructure TRI	2.12	17.05	2.92	4.88	6.23
Nifty IT TRI	4.72	0.58	-12.44	16.60	-12.90
Nifty Media TRI	13.04	23.47	-14.01	-9.20	-5.63
Nifty Metal TRI	7.13	11.85	2.00	-3.00	6.29
Nifty MNC TRI	4.20	12.94	-2.12	-0.79	0.93
Nifty Oil & Gas TRI	1.87	18.75	3.12	-0.32	6.58
Nifty Pharma TRI	-1.51	8.22	-3.36	13.76	-8.21
Nifty Private Bank TRI	0.46	13.83	8.83	14.92	11.29
Nifty PSE TRI	3.23	22.55	-1.51	-3.58	4.57
Nifty PSU Bank TRI	7.32	24.22	3.02	-3.59	7.34
Nifty Realty TRI	7.18	18.99	-6.88	-4.43	-9.77
Nifty Services Sector TRI	1.64	11.24	2.53	17.26	4.33

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

Source: Nifty Indices

# Market Outlook - Fixed Income

## Debt Market Commentary - June-2025

### Global Economy -

A precautionary stance in global economic activity has started to build around the world. Persistent trade frictions and uncertainty regarding policy moves have been the key contributors for it. The first line of impact has been on global manufacturing and goods activity in April-2025 with S&P Global manufacturing PMI contracted in April-2025 from expansionary zone in March-2025, reflecting sluggishness in new orders and exports growth. Early indications for the major developed economies showed Eurozone, Japan and UK all reported slight falls in business activity.



Source: S&P PMI Releases, Data as on June 02, 2025

Concerns on the actual impact of trade on US inflation and growth has led to heightened uncertainty and volatility across market US yields. The yield on the US 10-year Treasury note held above 4.4% in April-2025, led by global trade tensions. On the other hand, the US dollar faced depreciating pressures amidst rising trade policy uncertainty and ebbing investor confidence, with other AE currencies witnessing notable appreciation.

In an uncertain and volatile macro-financial environment, monetary policies have turned cautious with many central banks maintaining status quo or resorting to pre-emptive but measured easing of policy rates to cushion the impact of trade disruptions on growth.

### Domestic Economy-

The Indian economy is exhibiting resilience despite the high trade and tariff-related uncertainty. The recent released FY25 and Q4 FY25 GDP growth numbers show India GDP growth in Q4 FY25 at 7.4% higher than consensus estimates of 6.8%, however, GVA growth registered a slightly lower print, at 6.8% y/y. The surprise was led by a sharp increase in net indirect taxes at 12.7% y/y likely on account of lower subsidy payouts, thus widening the gap between GDP and GVA. Nominal GDP growth stood at 10.8% y/y in Q4 FY25. On an annual basis, FY25 GDP grew by 6.5% y/y vs. 9.2% in FY24.

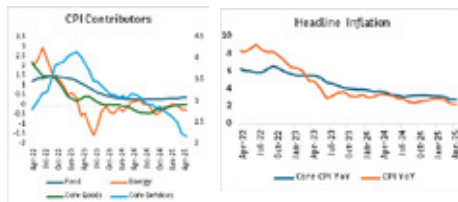
Q4 FY25 GDP numbers reflected a positive surprise with internals better than anticipated. Strong push on capex and lower drag from net exports reflected in the stronger print. Overall, the dip of Q2 FY25 is behind us, and overall recovery has been broad based, especially in the rural economy. A robust rabi season has been supportive of rural consumption.

Various high frequency indicators of industrial and services sectors sustained their momentum in April. Record goods and services tax (GST) collections in April-2025 also reflect the underlying resilience of the economy. A bumper rabi harvest and higher acreage for summer crops also augur well for agriculture sector.

Net investments by foreign portfolio investors (FPIs) also rebounded in the second half of the month on the back of

improving domestic market sentiments. Reflecting these, the Indian rupee moved within a narrow range and exhibited lower volatility compared to peer economies.

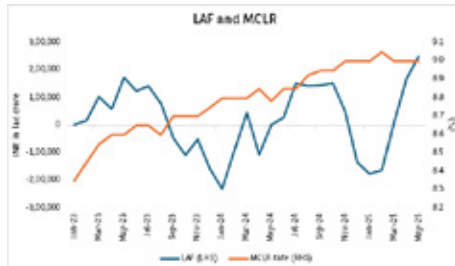
### Domestic Inflation -



Source: Bloomberg, Data as on May 13, 2025

- The softening of food basket is a welcome development for headline inflation.
- Looking forward, the inflation trajectory remains positive and aligns with RBI's target range, we estimate inflation to average around 4-4.2% in FY26, with expectations of a normal monsoon based on Indian meteorological department (IMD's) first projection.
- Secondly, there is a weak global outlook that caps crude prices to limited volatility. Current decline crude prices remain positive for India's import inflation. Inflation at 3.16% builds an argument for deeper rate cuts.

### Liquidity and Rates -



Source: Bloomberg, Data as on May 31, 2025

- Banking and durable liquidity are currently comfortable, and financial conditions have significantly improved in past four months.
- RBI announced Open Market operations (OMO) purchase of INR 1.25tn for the month of May-25, taking total OMO purchase in FY26 to INR2.45tn.
- RBI liquidity management is focused on faster and more effective transmission of rate cuts.
- Going forward, we expect liquidity to remain in surplus over the next few months, with the flow of funds to the banking system to increase led by RBI dividend transfer (2.6trillion).

### Fixed income Outlook

- Global monetary policy dynamics have started witnessing bumps in their path to recalibrate the monetary rates.
- The decline in the dollar index and US growth will be a key watch.
- Trump's tariff threats and spillovers on currencies is the existing risk that is driving the markets volatile.

- 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.
- Having said that external headwinds continue weigh on INR which will have spillovers over domestic liquidity.
- RBI has been and is expected to continue infusing liquidity through OMO, FX swap in essence of the monetary policy stance.
- RBI's dividend is expected to keep the domestic liquidity in surplus.
- 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.
- Having said that, the fundamentals of India's fiscal demand supply remain balanced and that is expected to maintain a downside bias on yields.

The material contained herein has been obtained from publicly available information, believed to be reliable, but Baroda BNP Paribas Asset Management India Private Limited (BBNPAMIPIL) (formerly BNP Paribas Asset Management India Private Limited), makes no representation that it is accurate or complete. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers. This information is not intended to be an offer to see or a solicitation for the purchase or sale of any financial product or instrument. **Past Performance may or may not be sustained in future and is not a guarantee of future returns.**

**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

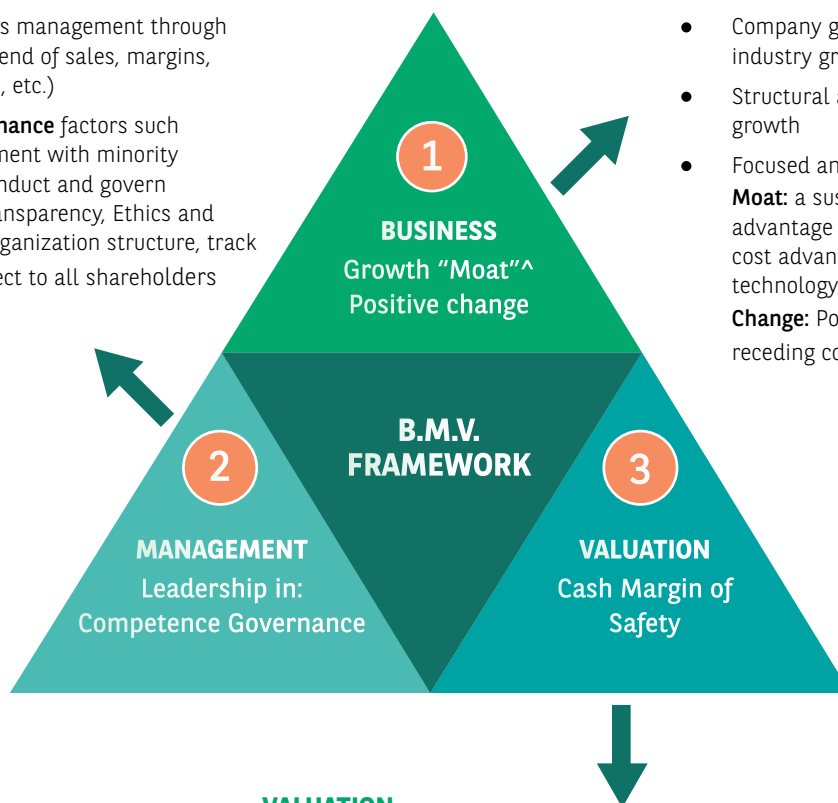
### Leadership in:

- **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

	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25
<b>Banking</b>														
Currency in circulation (% YoY)	3.2	3.7	6.0	6.4	5.5	5.9	7.0	5.7	5.9	5.3	5.6	5.8	6.5	
M3 (% YoY)	10.9	12.1	9.7	10.0	10.2	10.8	11.1	11.1	9.3	9.6	9.6	9.6	9.6	
Bank non-food credit growth (%YoY)	15.3	16.2	13.9	15.0	14.9	14.1	13.1	11.8	12.4	12.5	12.0	12.1	11.3	
Personal credit (%YoY)	17.4	17.8	16.6	17.8	16.9	16.4	15.8	16.3	14.9	14.2	14.0	14.0	14.5	
Credit to industry (%YoY)	5.4	8.9	7.7	10.2	9.8	9.1	8.0	8.1	7.4	8.2	7.3	8.0	6.7	
Credit to services (%YoY)	19.7	20.7	15.1	15.4	15.6	15.2	14.1	14.4	13.0	13.8	13.0	13.4	11.2	
Deposit growth (%YoY)	11.7	12.2	10.6	11.0	11.3	12.2	12.2	11.1	10.2	10.6	10.6	10.5	10.5	
Credit to deposit ratio (%)	77.3	77.5	77.3	77.3	77.5	77.0	77.2	77.7	78.7	79.0	79.0	79.2	77.9	
10 year G-Sec yields (%)	7.19	6.98	7.01	6.93	6.86	6.75	6.85	6.74	6.76	6.70	6.73	6.6	6.4	6.3
Weighted average deposit rate of banks(WADR)(%)	6.91	6.93	6.91	6.92	6.93	6.95	6.96	6.98	7.00	7.02	7.02	7.03	7.01	
Weighted average lending rate of banks(WALR)(%)	9.83	9.83	9.91	9.91	9.91	9.90	9.90	9.89	9.88	9.87	9.80	9.77	9.70	
Median MCLR (%)	8.85	8.79	8.85	8.85	8.90	8.95	8.95	9.00	9.00	9.00	9.05	9.0	9.0	9.0
Commercial Paper issuance (%YoY)	(2.4)	(6.8)	(2.5)	3.2	4.7	(3.6)	7.6	12.7	19.7	20.9	14.2	14.0	32.6	
<b>Industry</b>														
Cement production (%YoY)	(0.8)	(1.7)	2.4	5.5	(3.0)	7.2	3.1	13.0	4.6	14.6	10.8	12.2	6.7	
Steel production (%YoY)	9.8	8.9	6.3	6.4	3.9	1.6	5.2	4.8	6.2	4.7	6.9	9.3	3.0	
IIP (%YoY)	5.0	6.2	4.7	4.7	(0.1)	3.1	3.5	5.0	3.5	5.2	2.7	3.9	2.7	
Mining (%YoY)	6.8	6.6	10.3	3.8	(4.3)	0.2	0.9	1.9	2.7	4.4	1.6	1.2	(0.2)	
Manufacturing (%YoY)	3.9	5.0	3.2	4.4	1.0	3.9	4.1	5.5	3.4	5.8	2.8	4.0	3.4	
Electricity (%YoY)	10.2	13.7	8.6	7.9	(3.7)	0.5	2.0	4.4	6.2	2.4	3.6	7.5	1.1	
Capital goods production (%YoY)	2.7	2.9	3.8	11.8	0.7	3.6	3.1	8.8	10.4	10.3	8.2	3.6	20.3	
Consumer durable production (%YoY)	10.0	12.6	8.7	8.3	5.2	6.5	5.9	14.1	8.3	7.2	3.7	6.9	6.4	
Consumer non-durable production (%YoY)	(2.5)	2.5	(1.5)	(4.3)	(4.5)	2.2	2.7	0.4	(7.5)	(0.3)	(2.1)	-4.0	-1.7	
PMI Manufacturing Index	58.8	57.5	58.3	58.1	57.5	56.5	57.5	56.5	56.4	57.7	56.3	58.1	58.2	57.6
PMI Services Index	60.8	60.2	60.5	60.3	60.9	57.7	58.5	58.4	59.3	56.5	59.0	58.5	58.7	
PMI Composite Index	61.5	60.5	60.9	60.7	60.7	58.3	59.1	58.6	59.2	57.7	58.8	59.5	59.7	
<b>Consumer</b>														
Rural wage (%YoY)	6.6	6.2	6.0	5.6	6.3	6.7	6.6	6.4	6.4	6.5	6.8			
Urban unemployment (%)	9.8	8.6	8.9	7.9	8.7	9.2	8.6	8.4	8.4	8.4	7.8	8.6	8.1	
Rural unemployment (%)	7.3	6.3	9.3	7.5	8.4	7.0	8.8	7.9	7.4	7.7	8.8	7.2	7.5	
Naukri job speak index (%YoY)	(2.7)	(1.8)	(7.6)	11.8	(3.4)	(3.8)	10.0	2.0	8.7	3.9	4.0	-0.7	4.4	0.1
Motorvehicle sales (%YoY)	24.6	8.9	16.9	8.4	6.5	11.8	11.4	(0.2)	(4.7)	2.0	(6.6)	9.6	-13.0	
Passenger vehicle (%YoY)	1.3	4.0	3.1	(2.5)	(1.8)	(1.4)	0.9	4.0	10.0	1.6	1.9	3.6	3.9	
Commercial vehicle (%YoY)	13.6	7.9	0.2	(10.2)	(11.0)	(12.5)	(3.4)	1.3	4.7	2.4	(0.4)	4.5	-0.5	
Two wheeler (%YoY)	30.8	10.1	21.3	12.5	9.3	15.8	14.2	(1.1)	(8.8)	2.1	(9.0)	11.4	-16.7	
Tractor sales	(3.0)	0.0	3.6	1.6	(5.8)	3.7	22.4	(1.3)	14.0	11.4	35.9	25.4	7.7	
Petrol consumption (%YoY)	14.1	2.4	4.6	10.5	8.6	3.0	8.7	9.6	11.1	6.7	3.5	5.7	5.0	
Diesel consumption (%YoY)	1.4	1.8	1.0	4.5	(2.5)	(1.9)	0.1	8.5	6.0	4.2	(1.3)	0.9	4.4	
Air traffic (%YoY)	2.4	4.4	5.8	7.3	5.7	6.4	8.1	11.9	8.2	11.3	11.0	8.8	8.5	
Foreign tourist arrivals (%YoY)	7.7	0.3	9.0	(1.3)	(4.2)	0.4	(1.4)	3.0	(3.8)	(0.2)	(8.6)			
<b>Freight</b>														
Major port traffic (%YoY)	1.3	3.7	6.8	6.0	6.7	5.9	(3.4)	(5.0)	3.4	6.2	7.4	13.3	7.0	
Rail freight traffic (%YoY)	1.5	3.7	10.1	4.5	0.0	(5.8)	1.5	1.4	1.7	0.0	(3.0)			
E-way bills generated (%YoY)	14.5	17.0	16.3	19.2	12.9	18.5	16.9	16.3	17.6	23.1	14.7	20.2	23.4	
<b>Foreign Trade</b>														
Export growth (%YoY)	2.0	13.3	2.4	(2.0)	(9.9)	(0.3)	16.6	(5.1)	(1.0)	(2.4)	(10.9)	0.7	9.0	
Import growth (%YoY)	11.1	7.3	4.6	6.3	0.4	(0.9)	(1.2)	16.0	4.9	10.3	(16.3)	11.4	19.1	
Non-oil, non-gold imports (%YoY)	1.5	0.4	5.4	4.4	1.0	2.1	(6.8)	(9.8)	2.0	18.8	(3.0)	2.2	17.3	
Capital goods imports (%YoY)	(1.5)	0.7	12.9	3.0	9.0	19.4	8.1	12.9	12.8	24.4	7.0	6.8	25.2	
<b>Fiscal</b>														
Central Government expenditure (%YoY)	39.3	(37.9)	(18.4)	0.12	20.9	2.6	31.7	3.6	22.1	12.4	(17.7)	9.7	10.0	
Indirect tax (%YoY)	19.7	2.5	4.7	13.7	17.6	3.3	9.8	7.3	2.5	11.9	0.4	(10.9)	3.6	
GST Collections (Rs.bn)	2103	1727	1738	1821	1750	1732	1873	1823	1769	1955	1836	1961	2367	2011
GST collections (YoY)	12.4%	10.0%	7.6%	10.3%	10.0%	6.5%	8.9%	8.5%	7.3%	12.3%	9.1%	10.2%	12.6%	16.4%
<b>Inflation</b>														
CPI (%YoY)	4.83	4.75	5.08	3.60	3.65	5.49	6.21	5.48	5.22	4.26	3.61	3.3	3.2	
Core CPI (%YoY)	3.23	3.12	3.14	3.39	3.40	3.50	3.67	3.64	3.58	3.67	3.95	4.1	4.1	
WPI (%YoY)	1.26	2.61	3.36	2.04	1.31	1.84	2.36	1.89	2.37	2.31	2.38	2.0	0.85	
<b>Negative (■ + ■)</b>	18	15	14	12	20	18	15	16	11	10	17	10	12	2
<b>Positive (■ + ■)</b>	32	35	36	38	30	32	35	34	39	40	33	37	35	2

IIP witnessed a moderation in April-2025 led by tepid Electricity demand and a drag by mining activity.

Contrary to the tariffs threat, India's manufacturing PMI witnessed robust new export order growth.

GST collections came at 2 trillion in May-2025, reflecting the underlying resilience of the economy.

WPI slowed further to a 13-month low of 0.85% y/y led by decline in fuel prices.

Legend: ■ Negative ■ Watch ■ Neutral ■ Positive

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 June 03, 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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 23.2647
Regular Plan - Growth Option	: ₹ 218.2129
Direct Plan - IDCW Option	: ₹ 27.9047
Direct Plan - Growth Option	: ₹ 251.2839

### Benchmark Index (AMFI Tier 1)

Nifty 100 TRI

### Date of Allotment

September 23, 2004

Monthly AAUM## As on May 30, 2025	: ₹2,577.36 Crores
AUM## As on May 30, 2025	: ₹2,613.57 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 (%)	: 1.98%
TER - Direct Plan (%)	: 0.77%
Portfolio Turnover Ratio	: 0.64
Standard Deviation***	: 13.37%
Beta***	: 0.93
Sharpe Ratio***	: 0.92
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 18.05
EPS Growth (%)	: 28.21

## 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)

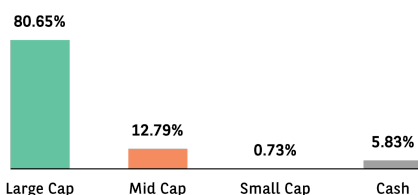
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>22.35%</b>
✓ HDFC Bank Limited	8.24%
✓ ICICI Bank Limited	7.47%
✓ Kotak Mahindra Bank Limited	3.93%
State Bank of India	1.68%
Axis Bank Limited	1.03%
<b>IT - Software</b>	<b>9.01%</b>
✓ Tata Consultancy Services Limited	3.10%
✓ Infosys Limited	2.91%
HCL Technologies Limited	1.24%
Hexaware Technologies Limited	0.94%
Persistent Systems Limited	0.82%
<b>Petroleum Products</b>	<b>6.86%</b>
✓ Reliance Industries Limited	5.87%
Bharat Petroleum Corporation Limited	0.99%
<b>Automobiles</b>	<b>5.48%</b>
Hyundai Motor India Ltd	1.53%
Hero MotoCorp Limited	1.41%
Tata Motors Limited	1.39%
Maruti Suzuki India Limited	1.15%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.43%</b>
Divi's Laboratories Limited	1.82%
Sun Pharmaceutical Industries Limited	1.44%
Dr. Reddy's Laboratories Limited	1.21%
Cipla Limited	0.96%
<b>Electrical Equipment</b>	<b>4.70%</b>
✓ Hitachi Energy India Limited	3.52%
Bharat Heavy Electricals Limited	1.18%
<b>Finance</b>	<b>4.52%</b>
Power Finance Corporation Limited	1.82%
Bajaj Finance Limited	1.45%
Bajaj Finserv Limited	1.25%
<b>Power</b>	<b>4.01%</b>
NTPC Limited	2.18%
Power Grid Corporation of India Limited	0.95%
Tata Power Company Limited	0.88%
<b>Telecom - Services</b>	<b>3.87%</b>
✓ Bharti Airtel Limited	2.88%
Indus Towers Limited	0.99%
<b>Construction</b>	<b>3.80%</b>
✓ Larsen & Toubro Limited	3.80%
<b>Diversified FMCG</b>	<b>3.27%</b>
✓ ITC Limited	2.30%
Hindustan Unilever Limited	0.97%
<b>Cement &amp; Cement Products</b>	<b>3.08%</b>
UltraTech Cement Limited	2.12%
Grasim Industries Limited	0.96%
<b>Retailing</b>	<b>2.70%</b>
Trent Limited	1.55%
Eternal Limited	1.15%
<b>Beverages</b>	<b>2.50%</b>
United Spirits Limited	1.52%
Varun Beverages Limited	0.98%
<b>Insurance</b>	<b>2.10%</b>
HDFC Life Insurance Company Limited	1.07%
ICICI Lombard General Insurance Company Limited	1.03%
<b>Diversified Metals</b>	<b>1.67%</b>
Vedanta Limited	1.67%
<b>Auto Components</b>	<b>1.62%</b>
Bosch Limited	1.62%
<b>Food Products</b>	<b>1.49%</b>
Nestle India Limited	1.49%
<b>Oil</b>	<b>1.03%</b>
Oil India Limited	1.03%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.97%</b>
Escorts Kubota Limited	0.97%

EQUITY HOLDINGS	% of Net Assets
<b>Industrial Manufacturing</b>	<b>0.88%</b>
Honeywell Automation India Limited	0.88%
<b>Agricultural Food &amp; other Products</b>	<b>0.76%</b>
AWL Agri Business Limited	0.76%
<b>Aerospace &amp; Defense</b>	<b>0.75%</b>
Bharat Electronics Limited	0.75%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.75%</b>
<b>FUTURES LONG POSITION</b>	<b>0.64%</b>
SBI Cards and Payment Services Limited	0.64%
<b>TOTAL EQUITY HOLDING</b>	<b>95.24%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.98%</b>
364 Days Tbill (MD 18/12/2025)	SOV	0.53%
364 Days Tbill (MD 04/09/2025)	SOV	0.45%
<b>Total Fixed Income Holdings</b>		<b>0.98%</b>
TREPS, Cash & Other Net Current Assets Including Short Futures		3.78%
<b>GRAND TOTAL</b>		<b>100.00%</b>

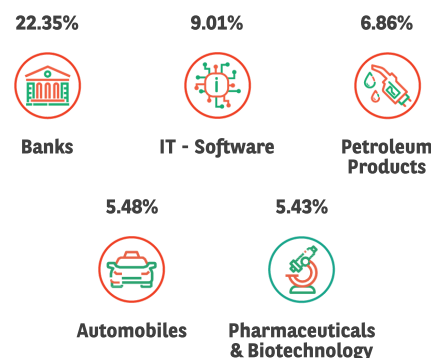
Investment in Top 10 scrips constitutes 44.02% of the portfolio

## 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 5.86%, 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

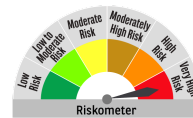
(An Open ended Equity Scheme investing in both large cap and mid cap stocks)

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

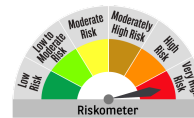
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 19.1024
Regular Plan - Growth Option	: ₹ 26.4972
Direct Plan - IDCW Option	: ₹ 21.7799
Direct Plan - Growth Option	: ₹ 28.4202

### Benchmark Index (AMFI Tier 1)

BSE 250 Large & Mid Cap TRI

### Date of Allotment

September 04, 2020

Monthly AAUM## As on May 30, 2025 : ₹1,545.46 Crores

AAUM## As on May 30, 2025 : ₹1,581.02 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 (%)	: 2.11%
TER - Direct Plan (%)	: 0.84%
Portfolio Turnover Ratio	: 0.86
Standard Deviation*	: 14.99%
Beta*	: 0.98
Sharpe Ratio*	: 1.00
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 45
Portfolio RoE (%)	: 18.10
EPS Growth (%)	: 29.68

## 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
<b>Banks</b>	<b>20.88%</b>
✓ HDFC Bank Limited	6.77%
✓ ICICI Bank Limited	5.49%
✓ Kotak Mahindra Bank Limited	3.28%
✓ The Federal Bank Limited	3.13%
Bank of Baroda	2.21%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.75%</b>
Sun Pharmaceutical Industries Limited	2.65%
Concord Biotech Limited	1.99%
Alkem Laboratories Limited	1.77%
Ajanta Pharma Limited	1.67%
Divi's Laboratories Limited	1.67%
<b>Finance</b>	<b>7.88%</b>
✓ CRISIL Limited	3.07%
✓ Shriram Finance Limited	2.83%
PNB Housing Finance Limited	1.98%
<b>Petroleum Products</b>	<b>5.56%</b>
✓ Hindustan Petroleum Corporation Limited	2.86%
Reliance Industries Limited	2.70%
<b>IT - Software</b>	<b>5.55%</b>
✓ Infosys Limited	2.82%
Tata Consultancy Services Limited	1.53%
Hexaware Technologies Limited	1.20%
<b>Insurance</b>	<b>4.10%</b>
Max Financial Services Limited	2.14%
ICICI Lombard General Insurance Company Limited	1.96%
<b>Retailing</b>	<b>3.97%</b>
Info Edge (India) Limited	1.81%
FSN E-Commerce Ventures Limited	1.41%
Eternal Limited	0.75%
<b>Electrical Equipment</b>	<b>3.57%</b>
GE Vernova T&D India Limited	2.06%
ABB India Limited	1.51%
<b>Telecom - Services</b>	<b>3.40%</b>
✓ Bharti Airtel Limited	3.40%
<b>Industrial Manufacturing</b>	<b>3.03%</b>
✓ Kaynes Technology India Limited	3.03%
<b>Auto Components</b>	<b>3.01%</b>
Samvardhana Motherson International Limited	1.74%
ZF Commercial Vehicle Control Systems India Limited	1.27%
<b>Consumer Durables</b>	<b>2.96%</b>
Blue Star Limited	1.84%
Dixon Technologies (India) Limited	1.12%
<b>Textiles &amp; Apparels</b>	<b>2.64%</b>
Page Industries Limited	2.64%
<b>Construction</b>	<b>2.35%</b>
Larsen & Toubro Limited	1.33%
Afcons Infrastructure Limited	1.02%
<b>Power</b>	<b>2.19%</b>
NTPC Green Energy Limited	1.27%
Power Grid Corporation of India Limited	0.92%
<b>Food Products</b>	<b>2.09%</b>
Britannia Industries Limited	2.09%
<b>Oil</b>	<b>2.09%</b>
Oil India Limited	2.09%
<b>Financial Technology (Fintech)</b>	<b>1.85%</b>
PB Fintech Limited	1.85%
<b>Leisure Services</b>	<b>1.83%</b>
The Indian Hotels Company Limited	1.83%
<b>Cement &amp; Cement Products</b>	<b>1.81%</b>
JK Cement Limited	1.81%
<b>Transport Services</b>	<b>1.18%</b>
InterGlobe Aviation Limited	1.18%
<b>Healthcare Services</b>	<b>1.18%</b>

### EQUITY HOLDINGS

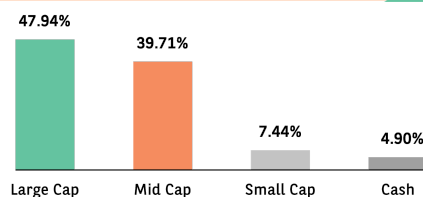
EQUITY HOLDINGS	% of Net Assets
Jupiter Life Line Hospitals Limited	1.18%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.16%</b>
Escorts Kubota Limited	1.16%
<b>Agricultural Food &amp; other Products</b>	<b>1.09%</b>
AWL Agri Business Limited	1.09%
<b>TOTAL EQUITY HOLDING</b>	<b>95.12%</b>

### Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets	4.88%
<b>GRAND TOTAL</b>	<b>100.00%</b>

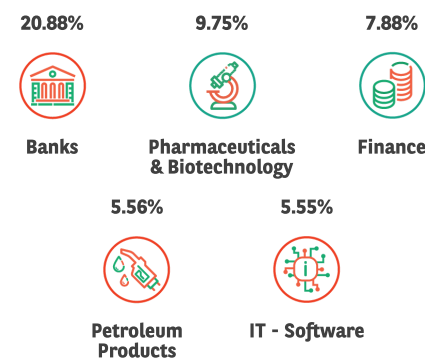
Investment in Top 10 scrips constitutes 36.68% of the portfolio

## 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 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 5.86%, 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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 56.2003
Regular Plan - Growth Option	: ₹ 98.8681
Direct Plan - IDCW Option	: ₹ 70.9050
Direct Plan - Growth Option	: ₹ 117.4514

### Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

### Date of Allotment

May 02, 2006

Monthly AAUM## As on May 30, 2025	: ₹2,082.07 Crores
AAUM## As on May 30, 2025	: ₹2,136.80 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 (%)	: 2.01%
TER - Direct Plan (%)	: 0.57%
Portfolio Turnover Ratio	: 0.96
Standard Deviation**	: 14.39%
Beta**	: 0.82
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	: 63
Portfolio RoE (%)	: 16.11
EPS Growth (%)	: 23.52

## 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

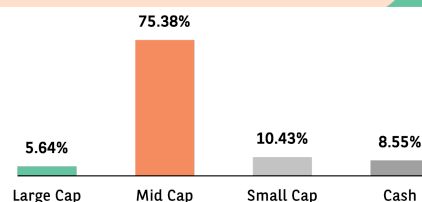
\* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.86%, as per 1 day MIBOR rate on the last business day of the month.

## PORTFOLIO (✓ Top 10 Holdings)

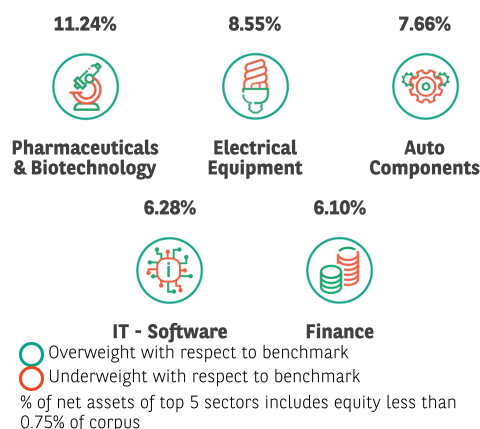
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>11.24%</b>	<b>Oil</b>	<b>1.00%</b>
✓ GlaxoSmithKline Pharmaceuticals Limited	2.11%	Oil India Limited	1.00%
Abbott India Limited	2.00%	<b>Diversified</b>	<b>0.96%</b>
Alkem Laboratories Limited	1.91%	3M India Limited	0.96%
IPCA Laboratories Limited	1.87%	<b>Gas</b>	<b>0.93%</b>
Sanofi India Limited	1.22%	Petronet LNG Limited	0.93%
Zydus Lifesciences Limited	1.09%	<b>IT - Services</b>	<b>0.89%</b>
Sanofi Consumer Healthcare India Limited	1.04%	Inventurus Knowledge Solutions Limited	0.89%
<b>Electrical Equipment</b>	<b>8.55%</b>	<b>Leisure Services</b>	<b>0.81%</b>
✓ Hitachi Energy India Limited	2.71%	The Indian Hotels Company Limited	0.81%
✓ GE Vernova T&D India Limited	2.62%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.92%</b>
✓ Bharat Heavy Electricals Limited	2.19%	<b>TOTAL EQUITY HOLDING</b>	<b>91.51%</b>
Thermax Limited	1.03%		
<b>Auto Components</b>	<b>7.66%</b>		
Schaeffler India Limited	1.76%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
Exide Industries Limited	1.63%	<b>Treasury Bill</b>	<b>0.91%</b>
ZF Commercial Vehicle Control Systems India Limited	1.56%	364 Days Tbill (MD 18/12/2025)	SOV
Bosch Limited	1.03%	<b>Total Fixed Income Holdings</b>	<b>0.91%</b>
Jtekt India Limited	0.87%	TREPS, Cash & Other Net Current Assets	7.58%
MRF Limited	0.81%	<b>GRAND TOTAL</b>	<b>100.00%</b>
<b>IT - Software</b>	<b>6.28%</b>	Investment in Top 10 scrips constitutes 23.42% of the portfolio	
✓ KPIT Technologies Limited	2.19%		
Persistent Systems Limited	2.11%		
Oracle Financial Services Software Limited	1.98%		
<b>Banks</b>	<b>5.68%</b>		
✓ The Federal Bank Limited	2.36%		
✓ Indian Bank	2.31%		
Yes Bank Limited	1.01%		
<b>Finance</b>	<b>5.47%</b>		
LIC Housing Finance Limited	1.95%		
Sundaram Finance Limited	1.92%		
CRISIL Limited	1.60%		
<b>Insurance</b>	<b>4.29%</b>		
ICICI Prudential Life Insurance Company Limited	1.55%		
ICICI Lombard General Insurance Company Limited	1.54%		
Max Financial Services Limited	1.20%		
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.61%</b>		
Coromandel International Limited	1.82%		
PI Industries Limited	1.79%		
<b>Cement &amp; Cement Products</b>	<b>3.40%</b>		
Shree Cement Limited	1.52%		
JK Lakshmi Cement Limited	0.99%		
The India Cements Limited	0.89%		
<b>Healthcare Services</b>	<b>3.23%</b>		
Fortis Healthcare Limited	1.65%		
Max Healthcare Institute Limited	1.58%		
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>3.03%</b>		
Escorts Kubota Limited	1.87%		
Ashok Leyland Limited	1.16%		
<b>Financial Technology (Fintech)</b>	<b>2.47%</b>		
✓ PB Fintech Limited	2.47%		
<b>Realty</b>	<b>2.34%</b>		
✓ The Phoenix Mills Limited	2.34%		
<b>Petroleum Products</b>	<b>2.12%</b>		
✓ Hindustan Petroleum Corporation Limited	2.12%		
<b>Agricultural Food &amp; other Products</b>	<b>1.99%</b>		
AWL Agri Business Limited	1.99%		
<b>Chemicals &amp; Petrochemicals</b>	<b>1.99%</b>		
Navin Fluorine International Limited	1.99%		
<b>Beverages</b>	<b>1.85%</b>		
United Breweries Limited	1.85%		
<b>Automobiles</b>	<b>1.74%</b>		
TVS Motor Company Limited	0.98%		
Ola Electric Mobility Ltd	0.76%		
<b>Personal Products</b>	<b>1.40%</b>		
Procter & Gamble Hygiene and Health Care Limited	1.40%		
<b>Consumer Durables</b>	<b>1.24%</b>		
Metro Brands Limited	1.24%		
<b>Textiles &amp; Apparels</b>	<b>1.19%</b>		
Page Industries Limited	1.19%		
<b>Non - Ferrous Metals</b>	<b>1.10%</b>		
National Aluminium Company Limited	1.10%		
<b>Telecom Services</b>	<b>1.07%</b>		
Bharti Hexacom Limited	1.07%		
<b>Food Products</b>	<b>1.06%</b>		
Hatsun Agro Product Limited	1.06%		
<b>Retailing</b>	<b>1.00%</b>		
Info Edge (India) Limited	1.00%		

## 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.barodabnp-paribasmf.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 May 30, 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 May 30, 2025)

Regular IDCW	: ₹ 12.5203
Regular Growth	: ₹ 12.8486
Direct IDCW	: ₹ 12.8379
Direct Growth	: ₹ 13.1559

### Benchmark Index (AMFI Tier 1)

Nifty Small Cap 250 TRI

### Date of Allotment

October 30, 2023

Monthly AAUM## As on May 30, 2025	: ₹1,250.61 Crores
AUM## As on May 30, 2025	: ₹1,290.54 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 (%)	: 2.16%
TER - Direct Plan (%)	: 0.90%
Portfolio Turnover Ratio	: 0.74

### Key Statistics

No of Stocks	: 61
Portfolio RoE (%)	: 14.57
EPS Growth (%)	: 33.53

## 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)

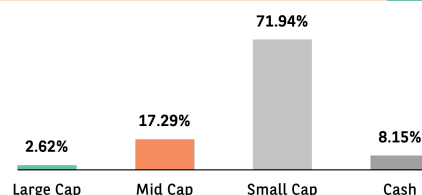
EQUITY HOLDINGS	% of Net Assets
<b>Electrical Equipment</b>	<b>10.04%</b>
✓ GE Vernova T&D India Limited	4.79%
✓ Hitachi Energy India Limited	3.44%
Bharat Heavy Electricals Limited	1.81%
<b>Industrial Products</b>	<b>7.25%</b>
✓ KSB Limited	3.08%
Ingersoll Rand (India) Limited	1.91%
SKF India Limited	1.34%
Finolex Cables Limited	0.92%
<b>Auto Components</b>	<b>6.60%</b>
✓ Jtekt India Limited	2.06%
Amara Raja Energy & Mobility Ltd	1.20%
Sundaram Clayton Limited	1.13%
Exide Industries Limited	1.12%
ZF Commercial Vehicle Control Systems India Limited	1.09%
<b>Banks</b>	<b>6.55%</b>
✓ ICICI Bank Limited	2.63%
✓ Karur Vysya Bank Limited	2.10%
City Union Bank Limited	1.82%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.86%</b>
Sanofi India Limited	1.97%
AstraZeneca Pharma India Limited	1.85%
Natco Pharma Limited	1.03%
Sanofi Consumer Healthcare India Limited	1.01%
<b>Consumer Durables</b>	<b>5.71%</b>
V-Guard Industries Limited	1.95%
Crompton Greaves Consumer Electricals Limited	1.64%
Blue Star Limited	1.19%
Kansai Nerolac Paints Limited	0.93%
<b>Gas</b>	<b>4.60%</b>
✓ Mahanagar Gas Limited	3.70%
Gujarat State Petronet Limited	0.90%
<b>Capital Markets</b>	<b>3.94%</b>
ICRA Limited	1.76%
Indian Energy Exchange Limited	1.09%
KFin Technologies Limited	1.09%
<b>IT - Services</b>	<b>3.87%</b>
Sagility India Limited	1.56%
Affle 3i Limited	1.34%
Inventurus Knowledge Solutions Limited	0.97%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.84%</b>
BASF India Limited	2.02%
Navin Fluorine International Limited	0.99%
Atul Limited	0.83%
<b>Food Products</b>	<b>3.45%</b>
✓ Mrs. Bectors Food Specialities Limited	2.39%
Zydus Wellness Limited	1.06%
<b>Commercial Services &amp; Supplies</b>	<b>2.98%</b>
eClerx Services Limited	1.78%
TeamLease Services Limited	1.20%
<b>Finance</b>	<b>2.64%</b>
Mas Financial Services Limited	1.60%
Can Fin Homes Limited	1.04%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>2.29%</b>
✓ BEML Limited	2.29%
<b>Cement &amp; Cement Products</b>	<b>2.06%</b>
JK Lakshmi Cement Limited	1.31%
The India Cements Limited	0.75%
<b>Leisure Services</b>	<b>2.00%</b>
Lemon Tree Hotels Limited	2.00%
<b>Textiles &amp; Apparels</b>	<b>1.91%</b>
Vardhman Textiles Limited	1.91%
<b>Petroleum Products</b>	<b>1.90%</b>
Gulf Oil Lubricants India Limited	1.90%
<b>Power</b>	<b>1.87%</b>
SJVN Limited	1.87%
<b>Household Products</b>	<b>1.47%</b>
Jyothy Labs Limited	1.47%
<b>Paper, Forest &amp; Jute Products</b>	<b>1.33%</b>
Aditya Birla Real Estate Limited	1.33%

EQUITY HOLDINGS	% of Net Assets
<b>Construction</b>	<b>1.29%</b>
KEC International Limited	1.29%
<b>Realty</b>	<b>1.19%</b>
Brigade Enterprises Limited	1.19%
<b>Miscellaneous</b>	<b>1.19%</b>
Schloss Bangalore Limited	1.19%
<b>Agricultural Food &amp; other Products</b>	<b>1.14%</b>
AWL Agri Business Limited	1.14%
<b>Personal Products</b>	<b>1.13%</b>
Emami Limited	1.13%
<b>Non - Ferrous Metals</b>	<b>0.98%</b>
National Aluminium Company Limited	0.98%
<b>Healthcare Services</b>	<b>0.86%</b>
Dr. Lal Path Labs Limited	0.86%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.01%</b>
<b>FUTURES LONG POSITION</b>	<b>2.08%</b>
✓ NIFTY	2.08%
<b>TOTAL EQUITY HOLDING</b>	<b>94.03%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.13%</b>
364 Days Tbill (MD 18/12/2025)	SOV	1.13%
<b>Total Fixed Income Holdings</b>		<b>1.13%</b>
TREPS, Cash & Other Net Current Assets		4.84%
<b>GRAND TOTAL</b>		<b>100.00%</b>

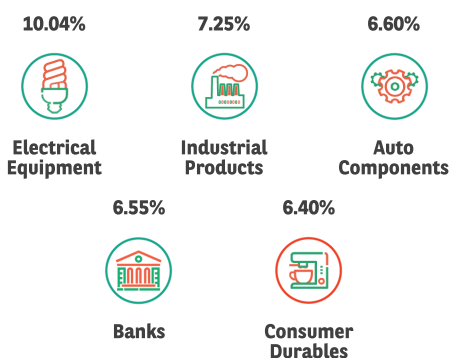
Investment in Top 10 scrips constitutes 28.56% of the portfolio

## 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.barodabnpbaribasmf.in/>

# 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

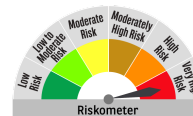
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular Plan-IDCW	: ₹ 14.0156
Regular Plan-Growth Option	: ₹ 15.3620
Direct Plan-IDCW	: ₹ 14.5888
Direct Plan-Growth Option	: ₹ 15.9921

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

August 17, 2022

Monthly AAUM## As on May 30, 2025	: ₹1,247.10 Crores
AUM## As on May 30, 2025	: ₹1,274.40 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 (%)	: 0.97%
Portfolio Turnover Ratio	: 0.85

### Key Statistics

No of Stocks	: 46
Portfolio RoE (%)	: 16.57
EPS Growth (%)	: 30.21

## 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.

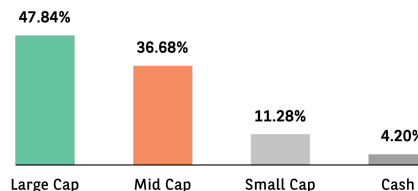
For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

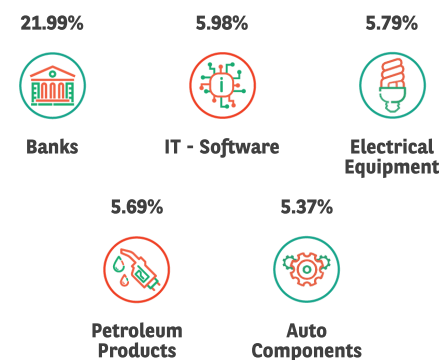
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>21.99%</b>	Radico Khaitan Limited	1.69%
✓ HDFC Bank Limited	7.25%	<b>Financial Technology (Fintech)</b>	<b>1.55%</b>
✓ ICICI Bank Limited	5.96%	PB Fintech Limited	1.55%
✓ Kotak Mahindra Bank Limited	3.26%	<b>Agricultural Food &amp; other Products</b>	<b>1.29%</b>
✓ The Federal Bank Limited	3.17%	AWL Agri Business Limited	1.29%
Bank of Baroda	2.35%	<b>Transport Services</b>	<b>1.05%</b>
<b>IT - Software</b>	<b>5.98%</b>	InterGlobe Aviation Limited	1.05%
✓ Infosys Limited	3.07%	<b>Consumer Durables</b>	<b>1.04%</b>
Tata Consultancy Services Limited	1.63%	Century Plyboards (India) Limited	1.04%
Hexaware Technologies Limited	1.28%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.47%</b>
<b>Electrical Equipment</b>	<b>5.79%</b>	<b>TOTAL EQUITY HOLDING</b>	<b>95.84%</b>
✓ Hitachi Energy India Limited	3.33%		
GE Vernova T&D India Limited	2.46%	<b>Total Fixed Income Holdings</b>	
<b>Petroleum Products</b>	<b>5.69%</b>	TREPS, Cash & Other Net Current Assets	4.16%
✓ Hindustan Petroleum Corporation Limited	2.90%	<b>GRAND TOTAL</b>	<b>100.00%</b>
Reliance Industries Limited	2.79%		
<b>Auto Components</b>	<b>5.37%</b>	Investment in Top 10 scrips constitutes 38.50% of the portfolio	
Bosch Limited	2.47%		
Schaeffler India Limited	1.64%		
ZF Commercial Vehicle Control Systems India Limited	1.26%		
<b>Finance</b>	<b>5.06%</b>		
✓ Shriram Finance Limited	3.01%		
PNB Housing Finance Limited	2.05%		
<b>Healthcare Services</b>	<b>4.73%</b>		
Max Healthcare Institute Limited	2.38%		
Indegene Limited	1.31%		
Metropolis Healthcare Limited	1.04%		
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.30%</b>		
Sun Pharmaceutical Industries Limited	2.63%		
Ajanta Pharma Limited	1.67%		
<b>Retailing</b>	<b>4.15%</b>		
Info Edge (India) Limited	1.96%		
FSN E-Commerce Ventures Limited	1.44%		
Eternal Limited	0.75%		
<b>Chemicals &amp; Petrochemicals</b>	<b>3.50%</b>		
Linde India Limited	2.36%		
Solar Industries India Limited	1.14%		
<b>Telecom - Services</b>	<b>3.50%</b>		
✓ Bharti Airtel Limited	3.50%		
<b>Industrial Manufacturing</b>	<b>3.05%</b>		
✓ Kaynes Technology India Limited	3.05%		
<b>Construction</b>	<b>2.66%</b>		
Larsen & Toubro Limited	1.58%		
Afcons Infrastructure Limited	1.08%		
<b>Textiles &amp; Apparels</b>	<b>2.37%</b>		
Page Industries Limited	2.37%		
<b>Power</b>	<b>2.12%</b>		
NTPC Green Energy Limited	1.21%		
Power Grid Corporation of India Limited	0.91%		
<b>Oil</b>	<b>2.09%</b>		
Oil India Limited	2.09%		
<b>Diversified FMCG</b>	<b>1.84%</b>		
Hindustan Unilever Limited	1.84%		
<b>Insurance</b>	<b>1.84%</b>		
ICICI Lombard General Insurance Company Limited	1.84%		
<b>Food Products</b>	<b>1.72%</b>		
Mrs. Bectors Food Specialities Limited	1.72%		
<b>Beverages</b>	<b>1.69%</b>		

## 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

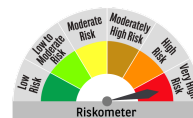
(An open ended equity scheme investing across large cap, mid-cap and small cap stocks)

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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 54.1661
Regular Plan - Growth Option	: ₹ 279.3878
Direct Plan - IDCW Option	: ₹ 57.4410
Direct Plan - Growth Option	: ₹ 313.1331

### Benchmark Index (AMFI Tier 1)

Nifty 500 Multicap 50 25 25 TRI

### Date of Allotment

September 12, 2003

Monthly AAUM## As on May 30, 2025	: ₹2,761.72 Crores
AAUM## As on May 30, 2025	: ₹2,839.87 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 (%)	: 1.99%
TER - Direct Plan (%)	: 0.95%
Portfolio Turnover Ratio	: 1.27
Standard Deviation***	: 14.50%
Beta***	: 0.90
Sharpe Ratio***	: 1.05
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 59
Portfolio RoE (%)	: 18.56
EPS Growth (%)	: 31.19

## 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 5.86%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

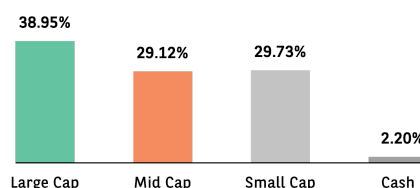
For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

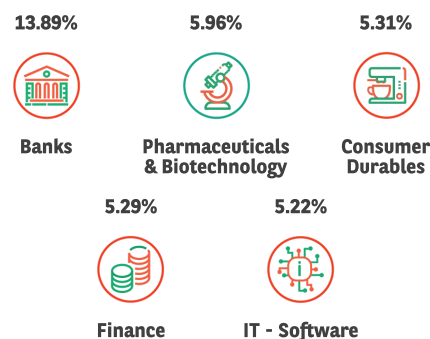
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>13.89%</b>	Bharti Airtel Limited	1.73%
✓ HDFC Bank Limited	4.45%	<b>Textiles &amp; Apparels</b>	<b>1.63%</b>
✓ ICICI Bank Limited	4.25%	Page Industries Limited	1.63%
City Union Bank Limited	1.86%	<b>Personal Products</b>	<b>1.51%</b>
Karur Vysya Bank Limited	1.78%	Godrej Consumer Products Limited	1.51%
Axis Bank Limited	1.55%	<b>Leisure Services</b>	<b>1.47%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.96%</b>	Lemon Tree Hotels Limited	1.47%
Concord Biotech Limited	1.74%	<b>Cement &amp; Cement Products</b>	<b>1.34%</b>
Divi's Laboratories Limited	1.49%	The India Cements Limited	1.34%
Sun Pharmaceutical Industries Limited	1.48%	<b>Gas</b>	<b>1.31%</b>
IPCA Laboratories Limited	1.25%	Mahanagar Gas Limited	1.31%
<b>Consumer Durables</b>	<b>5.31%</b>	<b>Power</b>	<b>1.29%</b>
✓ Titan Company Limited	2.00%	NTPC Limited	1.29%
Amber Enterprises India Limited	1.20%	<b>Minerals &amp; Mining</b>	<b>1.25%</b>
Blue Star Limited	1.18%	NMDC Limited	1.25%
Dixon Technologies (India) Limited	0.93%	<b>Industrial Products</b>	<b>1.15%</b>
<b>Finance</b>	<b>5.29%</b>	Cummins India Limited	1.15%
Bajaj Finance Limited	1.52%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.49%</b>
Muthoot Finance Limited	1.33%	<b>FUTURES LONG POSITION</b>	<b>1.48%</b>
CRISIL Limited	1.24%	KPIIT Technologies Limited	1.02%
PNB Housing Finance Limited	1.20%	Union Bank of India	0.46%
<b>Chemicals &amp; Petrochemicals</b>	<b>5.00%</b>	<b>TOTAL EQUITY HOLDING</b>	<b>97.80%</b>
✓ Linde India Limited	2.21%		
Navin Fluorine International Limited	1.58%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating % of Net Assets</b>
Archean Chemical Industries Limited	1.21%	<b>Treasury Bill</b>	<b>0.68%</b>
<b>IT - Software</b>	<b>4.73%</b>	364 Days Tbill (MD 18/12/2025)	SOV 0.68%
✓ Infosys Limited	2.07%	<b>Total Fixed Income Holdings</b>	<b>0.68%</b>
Persistent Systems Limited	1.49%	TREPS, Cash & Other Net Current Assets	1.52%
Hexaware Technologies Limited	1.17%	<b>GRAND TOTAL</b>	<b>100.00%</b>
<b>Electrical Equipment</b>	<b>4.67%</b>	Investment in Top 10 scrips constitutes 27.57% of the portfolio	
✓ Hitachi Energy India Limited	2.72%		
✓ Bharat Heavy Electricals Limited	1.95%		
<b>Healthcare Services</b>	<b>4.07%</b>		
Rainbow Childrens Medicare Limited	1.85%		
Dr. Lal Path Labs Limited	1.23%		
Max Healthcare Institute Limited	0.99%		
<b>Petroleum Products</b>	<b>3.75%</b>		
✓ Reliance Industries Limited	3.75%		
<b>Beverages</b>	<b>3.50%</b>		
✓ Radico Khaitan Limited	2.22%		
Varun Beverages Limited	1.28%		
<b>Industrial Manufacturing</b>	<b>3.34%</b>		
Tega Industries Limited	1.75%		
Jyoti CNC Automation Ltd	1.59%		
<b>Capital Markets</b>	<b>3.30%</b>		
BSE Limited	1.79%		
Prudent Corporate Advisory Services Limited	1.51%		
<b>Automobiles</b>	<b>3.02%</b>		
TVS Motor Company Limited	1.66%		
Mahindra & Mahindra Limited	1.36%		
<b>Financial Technology (Fintech)</b>	<b>2.74%</b>		
One 97 Communications Limited	1.50%		
PB Fintech Limited	1.24%		
<b>Retailing</b>	<b>2.66%</b>		
Eternal Limited	1.47%		
Trent Limited	1.19%		
<b>Auto Components</b>	<b>2.53%</b>		
Schaeffler India Limited	1.44%		
Sundaram Clayton Limited	1.09%		
<b>Transport Services</b>	<b>1.95%</b>		
✓ InterGlobe Aviation Limited	1.95%		
<b>Food Products</b>	<b>1.92%</b>		
Mrs. Bectors Food Specialities Limited	1.92%		
<b>IT - Services</b>	<b>1.89%</b>		
Sagility India Limited	1.89%		
<b>Insurance</b>	<b>1.83%</b>		
Max Financial Services Limited	1.83%		
<b>Construction</b>	<b>1.80%</b>		
Larsen & Toubro Limited	1.80%		
<b>Telecom - Services</b>	<b>1.73%</b>		

## 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

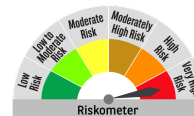
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular Plan-IDCW	: ₹ 12.5548
Regular Plan-Growth Option	: ₹ 13.7698
Direct Plan-IDCW	: ₹ 12.9099
Direct Plan-Growth Option	: ₹ 14.1583

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

June 07, 2023

Monthly AAUM## As on May 30, 2025	: ₹1,316.76 Crores
AUM## As on May 30, 2025	: ₹1,319.04 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	: 0.73

### Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 16.94
EPS Growth (%)	: 21.35

## 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.barodabnpbaribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>17.36%</b>	Crompton Greaves Consumer Electricals Limited	1.20%
✓ HDFC Bank Limited	6.64%	Blue Star Limited	0.93%
✓ ICICI Bank Limited	5.92%	<b>Aerospace &amp; Defense</b>	<b>1.75%</b>
✓ Kotak Mahindra Bank Limited	3.93%	Bharat Electronics Limited	1.75%
Canara Bank	0.87%	<b>Oil</b>	<b>1.62%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>11.56%</b>	Oil India Limited	1.62%
Divi's Laboratories Limited	2.51%	<b>Agricultural Food &amp; other Products</b>	<b>1.11%</b>
Alkem Laboratories Limited	2.32%	AWL Agri Business Limited	1.11%
Sun Pharmaceutical Industries Limited	1.53%	<b>Beverages</b>	<b>0.90%</b>
Torrent Pharmaceuticals Limited	1.20%	Varun Beverages Limited	0.90%
Sanofi India Limited	1.16%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.48%</b>
Cipla Limited	1.11%	<b>TOTAL EQUITY HOLDING</b>	<b>94.73%</b>
Sanofi Consumer Healthcare India Limited	0.92%		
Zydus Lifesciences Limited	0.81%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating % of Net Assets</b>
<b>IT - Software</b>	<b>9.57%</b>	<b>Treasury Bill</b>	<b>1.48%</b>
✓ Infosys Limited	5.63%	364 Days Tbill (MD 10/07/2025)	SOV 0.75%
✓ Tata Consultancy Services Limited	3.94%	364 Days Tbill (MD 04/09/2025)	SOV 0.37%
<b>Petroleum Products</b>	<b>7.26%</b>	364 Days Tbill (MD 16/04/2026)	SOV 0.36%
✓ Reliance Industries Limited	5.39%	<b>Total Fixed Income Holdings</b>	<b>1.48%</b>
Hindustan Petroleum Corporation Limited	1.87%	TREPS, Cash & Other Net Current Assets	3.79%
<b>Power</b>	<b>6.29%</b>	<b>GRAND TOTAL</b>	<b>100.00%</b>
✓ NTPC Limited	2.78%	Investment in Top 10 scrips constitutes 42.59% of the portfolio	
SJVN Limited	1.97%		
Power Grid Corporation of India Limited	1.54%	<b>MARKET CAPITALIZATION (% of Net Assets)</b>	
<b>Gas</b>	<b>5.59%</b>		
✓ Mahanagar Gas Limited	2.71%	63.54%	
GAIL (India) Limited	1.01%		
Petronet LNG Limited	0.99%	18.17%	
Gujarat State Petronet Limited	0.88%		
<b>Electrical Equipment</b>	<b>4.60%</b>	12.93%	
Bharat Heavy Electricals Limited	2.36%		
GE Vernova T&D India Limited	2.24%	5.36%	
<b>Automobiles</b>	<b>4.02%</b>		
TVS Motor Company Limited	1.26%		
Eicher Motors Limited	1.01%		
Maruti Suzuki India Limited	0.93%		
Hero MotoCorp Limited	0.82%		
<b>Finance</b>	<b>3.85%</b>		
Power Finance Corporation Limited	1.95%		
Mas Financial Services Limited	1.90%		
<b>Auto Components</b>	<b>3.54%</b>		
Jtekt India Limited	1.24%		
Exide Industries Limited	1.17%		
Sundaram Clayton Limited	1.13%		
<b>Insurance</b>	<b>3.23%</b>		
ICICI Prudential Life Insurance Company Limited	1.76%		
HDFC Life Insurance Company Limited	1.47%		
<b>Consumable Fuels</b>	<b>2.86%</b>		
✓ Coal India Limited	2.86%		
<b>Construction</b>	<b>2.79%</b>		
✓ Larsen & Toubro Limited	2.79%		
<b>Cement &amp; Cement Products</b>	<b>2.22%</b>		
UltraTech Cement Limited	1.44%		
The India Cements Limited	0.78%		
<b>Consumer Durables</b>	<b>2.13%</b>		

○ 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

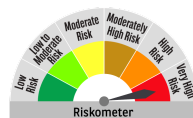
(An open-ended equity scheme predominantly investing in dividend yielding stocks.)

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

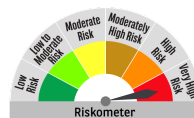
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular IDCW	: ₹ 9.3836
Regular Growth	: ₹ 9.3836
Direct IDCW	: ₹ 9.4977
Direct Growth	: ₹ 9.4977

### Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

September 11, 2024

Monthly AAUM## As on May 30, 2025	: ₹978.79 Crores
AAUM## As on May 30, 2025	: ₹984.64 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 (%)	: 2.17%
TER - Direct Plan (%)	: 0.51%
Portfolio Turnover Ratio	: 0.99

### Key Statistics

No of Stocks	: 54
Portfolio RoE (%)	: 18.81
EPS Growth (%)	: 14.90

## 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

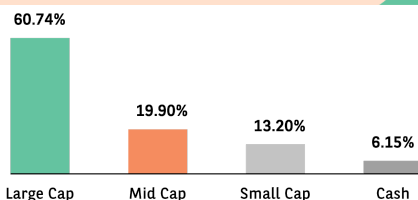
\* refer Glossary page

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

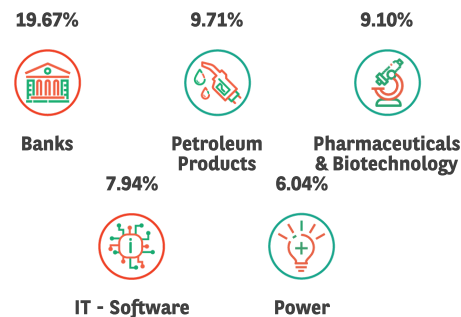
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>19.67%</b>	SKF India Limited	1.19%
✓ HDFC Bank Limited	5.93%	<b>Beverages</b>	<b>1.16%</b>
✓ Kotak Mahindra Bank Limited	5.27%	Radico Khaitan Limited	1.16%
✓ ICICI Bank Limited	4.41%	<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.08%</b>
City Union Bank Limited	1.59%	Escorts Kubota Limited	1.08%
Canara Bank	1.46%	<b>Household Products</b>	<b>1.05%</b>
Karur Vysya Bank Limited	1.01%	Jyothy Labs Limited	1.05%
<b>Petroleum Products</b>	<b>9.71%</b>	<b>Consumer Durables</b>	<b>1.01%</b>
✓ Reliance Industries Limited	4.33%	Havells India Limited	1.01%
✓ Hindustan Petroleum Corporation Limited	2.50%	<b>Consumable Fuels</b>	<b>1.01%</b>
Gulf Oil Lubricants India Limited	1.72%	Coal India Limited	1.01%
Bharat Petroleum Corporation Limited	1.16%	<b>Chemicals &amp; Petrochemicals</b>	<b>0.95%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.10%</b>	BASF India Limited	0.95%
GlaxoSmithKline Pharmaceuticals Limited	2.18%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.10%</b>
Sun Pharmaceutical Industries Limited	2.04%	<b>TOTAL EQUITY HOLDING</b>	<b>93.93%</b>
Torrent Pharmaceuticals Limited	1.93%		
Divi's Laboratories Limited	1.68%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
Dr. Reddy's Laboratories Limited	1.27%	<b>Treasury Bill</b>	<b>2.97%</b>
<b>IT - Software</b>	<b>7.94%</b>	364 Days Tbill (MD 21/11/2025)	SOV 2.97%
✓ Infosys Limited	3.65%	<b>Total Fixed Income Holdings</b>	<b>2.97%</b>
Tata Consultancy Services Limited	1.76%	TREPS, Cash & Other Net Current Assets	3.10%
HCL Technologies Limited	1.50%	<b>GRAND TOTAL</b>	<b>100.00%</b>
Oracle Financial Services Software Limited	1.03%		
<b>Power</b>	<b>6.04%</b>		
✓ NTPC Limited	2.54%		
SVVN Limited	1.47%		
Power Grid Corporation of India Limited	1.03%		
Tata Power Company Limited	1.00%		
<b>Automobiles</b>	<b>5.34%</b>		
Hyundai Motor India Ltd	1.77%		
Mahindra & Mahindra Limited	1.51%		
Hero MotoCorp Limited	1.14%		
Eicher Motors Limited	0.92%		
<b>Gas</b>	<b>4.53%</b>		
✓ Mahanagar Gas Limited	2.56%		
Petronet LNG Limited	1.01%		
GAIL (India) Limited	0.96%		
<b>Finance</b>	<b>3.96%</b>		
Power Finance Corporation Limited	1.50%		
Bajaj Finance Limited	1.40%		
Cholamandalam Investment and Finance Company Ltd	1.06%		
<b>Insurance</b>	<b>3.31%</b>		
ICICI Lombard General Insurance Company Limited	1.90%		
ICICI Prudential Life Insurance Company Limited	1.41%		
<b>Electrical Equipment</b>	<b>2.94%</b>		
✓ GE Vernova T&D India Limited	2.94%		
<b>Construction</b>	<b>2.43%</b>		
Larsen & Toubro Limited	2.43%		
<b>Oil</b>	<b>2.30%</b>		
Oil India Limited	1.30%		
Oil & Natural Gas Corporation Limited	1.00%		
<b>Food Products</b>	<b>2.20%</b>		
Britannia Industries Limited	1.23%		
Nestle India Limited	0.97%		
<b>Leisure Services</b>	<b>1.56%</b>		
The Indian Hotels Company Limited	1.56%		
<b>Healthcare Services</b>	<b>1.49%</b>		
Max Healthcare Institute Limited	1.49%		
<b>Capital Markets</b>	<b>1.44%</b>		
ICRA Limited	1.44%		
<b>Cement &amp; Cement Products</b>	<b>1.42%</b>		
UltraTech Cement Limited	1.42%		
<b>Industrial Products</b>	<b>1.19%</b>		

## 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

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



# Baroda BNP Paribas Focused Fund

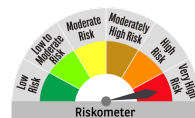
(An Open ended Equity Scheme investing in maximum 30 stocks across market capitalization (i.e. multi cap stocks))

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

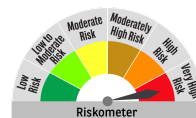
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 15.5841
Regular Plan - Growth Option	: ₹ 21.6303
Direct Plan - IDCW Option	: ₹ 17.5692
Direct Plan - Growth Option	: ₹ 24.4347

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

October 06, 2017

Monthly AAUM## As on May 30, 2025	: ₹676.09 Crores
AUM## As on May 30, 2025	: ₹685.22 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 (%)	: 2.29%
TER - Direct Plan (%)	: 0.49%
Portfolio Turnover Ratio	: 1.71
Standard Deviation*	: 15.32%
Beta*	: 0.99
Sharpe Ratio*	: 0.68
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 26
Portfolio RoE (%)	: 17.73
EPS Growth (%)	: 28.55

## 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

The risk free rate of return considered for calculation of Sharpe ratio is 5.86%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table.

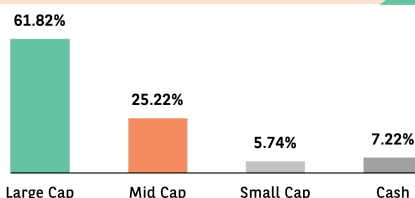
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>26.45%</b>
✓ HDFC Bank Limited	9.22%
✓ ICICI Bank Limited	6.86%
✓ Kotak Mahindra Bank Limited	5.45%
✓ Bank of Baroda	4.92%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.37%</b>
✓ Sun Pharmaceutical Industries Limited	5.51%
✓ Lupin Limited	2.86%
<b>Finance</b>	<b>6.61%</b>
PNB Housing Finance Limited	3.81%
Shriram Finance Limited	2.80%
<b>Petroleum Products</b>	<b>6.00%</b>
✓ Hindustan Petroleum Corporation Limited	6.00%
<b>IT - Software</b>	<b>5.71%</b>
✓ Infosys Limited	4.56%
Tech Mahindra Limited	1.15%
<b>Telecom - Services</b>	<b>5.42%</b>
✓ Bharti Airtel Limited	5.42%
<b>Power</b>	<b>4.59%</b>
✓ Tata Power Company Limited	4.59%
<b>Insurance</b>	<b>4.52%</b>
✓ ICICI Lombard General Insurance Company Limited	4.52%
<b>Textiles &amp; Apparels</b>	<b>3.38%</b>
Page Industries Limited	3.38%
<b>Industrial Manufacturing</b>	<b>3.05%</b>
Kaynes Technology India Limited	3.05%
<b>Diversified FMCG</b>	<b>2.57%</b>
Hindustan Unilever Limited	2.57%
<b>Automobiles</b>	<b>2.39%</b>
Mahindra & Mahindra Limited	2.39%
<b>Construction</b>	<b>2.15%</b>
Larsen & Toubro Limited	2.15%
<b>Aerospace &amp; Defense</b>	<b>1.96%</b>
Bharat Electronics Limited	1.96%
<b>Capital Markets</b>	<b>1.93%</b>
Multi Commodity Exchange of India Limited	1.93%
<b>Retailing</b>	<b>1.91%</b>
Vishal Mega Mart Limited	1.91%
<b>Oil</b>	<b>1.87%</b>
Oil India Limited	1.87%

EQUITY HOLDINGS	% of Net Assets
<b>Electrical Equipment</b>	<b>1.64%</b>
GE Vernova T&D India Limited	1.64%
<b>Transport Services</b>	<b>1.17%</b>
InterGlobe Aviation Limited	1.17%
<b>Auto Components</b>	<b>1.12%</b>
Samvardhana Motherson International Limited	1.12%
<b>TOTAL EQUITY HOLDING</b>	<b>92.81%</b>
<b>Total Fixed Income Holdings</b>	
TREPS, Cash & Other Net Current Assets	7.19%
<b>GRAND TOTAL</b>	<b>100.00%</b>

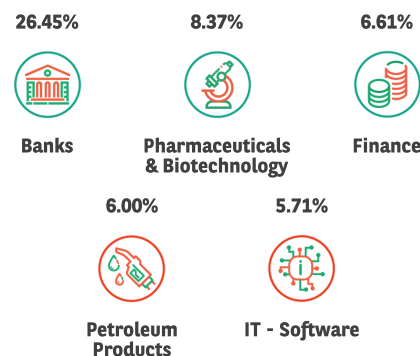
Investment in Top 10 scrips constitutes 57.05% of the portfolio

## 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 ELSS Tax Saver Fund

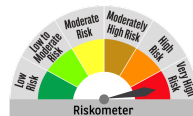
(An Open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)

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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 22.4539
Regular Plan - Growth Option	: ₹ 93.5274
Direct Plan - IDCW Option	: ₹ 28.4478
Direct Plan - Growth Option	: ₹ 105.2374

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

January 05, 2006

Monthly AUM## As on May 30, 2025 : ₹896.36 Crores

AUM## As on May 30, 2025 : ₹912.10 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 (%)	: 2.23%
TER - Direct Plan (%)	: 1.02%
Portfolio Turnover Ratio	: 0.68
Standard Deviation***	: 14.41%
Beta***	: 0.95
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	: 47
Portfolio RoE (%)	: 15.48
EPS Growth (%)	: 30.85

## 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 5.86%, 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.

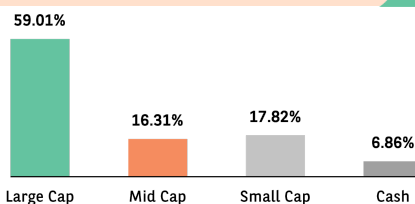
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>20.15%</b>
✓ HDFC Bank Limited	7.00%
✓ ICICI Bank Limited	6.51%
✓ State Bank of India	2.16%
Kotak Mahindra Bank Limited	1.80%
Bank of Baroda	1.37%
Axis Bank Limited	1.31%
<b>IT - Software</b>	<b>6.79%</b>
✓ Infosys Limited	2.96%
Tech Mahindra Limited	1.38%
LTIMindtree Limited	1.32%
Hexaware Technologies Limited	1.13%
<b>Finance</b>	<b>5.19%</b>
PNB Housing Finance Limited	1.87%
Cholamandalam Investment and Finance Company Ltd	1.68%
Power Finance Corporation Limited	1.64%
<b>Petroleum Products</b>	<b>4.43%</b>
✓ Reliance Industries Limited	4.43%
<b>Automobiles</b>	<b>4.42%</b>
TVS Motor Company Limited	1.84%
Mahindra & Mahindra Limited	1.63%
Maruti Suzuki India Limited	0.95%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.35%</b>
Sun Pharmaceutical Industries Limited	1.87%
Divi's Laboratories Limited	1.30%
Concord Biotech Limited	1.18%
<b>Electrical Equipment</b>	<b>4.29%</b>
✓ Hitachi Energy India Limited	2.87%
Bharat Heavy Electricals Limited	1.42%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.81%</b>
✓ Linde India Limited	2.32%
Navin Fluorine International Limited	1.49%
<b>Retailing</b>	<b>3.81%</b>
Eternal Limited	2.07%
Trent Limited	1.74%
<b>Industrial Manufacturing</b>	<b>3.71%</b>
Jyoti CNC Automation Ltd	2.04%
Tega Industries Limited	1.67%
<b>Beverages</b>	<b>3.36%</b>
Radico Khaitan Limited	2.03%
Varun Beverages Limited	1.33%
<b>Power</b>	<b>3.19%</b>
NTPC Limited	1.89%
NLC India Limited	1.30%
<b>Telecom - Services</b>	<b>3.10%</b>
✓ Bharti Airtel Limited	3.10%
<b>Consumer Durables</b>	<b>2.96%</b>
Dixon Technologies (India) Limited	1.21%
Titan Company Limited	0.97%
V-Guard Industries Limited	0.78%
<b>Insurance</b>	<b>2.36%</b>
✓ Max Financial Services Limited	2.36%
<b>Financial Technology (Fintech)</b>	<b>2.19%</b>
✓ PB Fintech Limited	2.19%
<b>Construction</b>	<b>1.98%</b>
Larsen & Toubro Limited	1.98%
<b>IT - Services</b>	<b>1.97%</b>
Sagility India Limited	1.97%
<b>Food Products</b>	<b>1.87%</b>
Mrs. Bectors Food Specialities Limited	1.87%
<b>Industrial Products</b>	<b>1.73%</b>
Cummins India Limited	1.73%
<b>Healthcare Services</b>	<b>1.55%</b>
Rainbow Childrens Medicare Limited	1.55%

EQUITY HOLDINGS	% of Net Assets
<b>Cement &amp; Cement Products</b>	<b>1.54%</b>
UltraTech Cement Limited	1.54%
<b>Non - Ferrous Metals</b>	<b>1.53%</b>
Hindalco Industries Limited	1.53%
<b>Leisure Services</b>	<b>1.52%</b>
The Indian Hotels Company Limited	1.52%
<b>Capital Markets</b>	<b>1.37%</b>
Computer Age Management Services Limited	1.37%
<b>TOTAL EQUITY HOLDING</b>	<b>93.17%</b>
<b>Total Fixed Income Holdings</b>	
TREPS, Cash & Other Net Current Assets	6.83%
<b>GRAND TOTAL</b>	<b>100.00%</b>

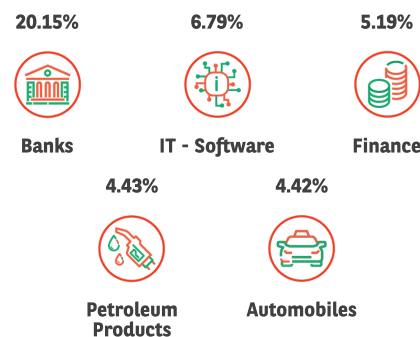
Investment in Top 10 scripts constitutes 35.90% of the portfolio

## 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.

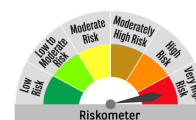
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on May 30, 2025

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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 20.5665
Regular Plan - Growth Option	: ₹ 30.5310
Direct Plan - IDCW Option	: ₹ 23.4561
Direct Plan - Growth Option	: ₹ 33.7506

### Benchmark Index (AMFI Tier 1)

Nifty India Consumption TRI

### Date of Allotment

September 07, 2018

Monthly AAUM## As on May 30, 2025	: ₹1,435.80 Crores
AUM## As on May 30, 2025	: ₹1,434.12 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chananani	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	: 0.61
Standard Deviation*	: 14.79%
Beta*	: 0.89
Sharpe Ratio*	: 0.80
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 52
Portfolio RoE (%)	: 20.54
EPS Growth (%)	: 27.59

## 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

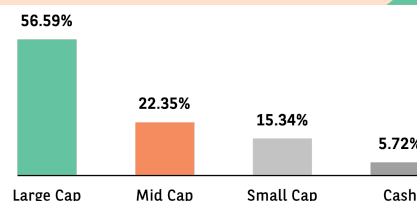
The risk free rate of return considered for calculation of Sharpe ratio is 5.86%, as per 1 day MIBOR rate on the last business day of the month.

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

## PORTFOLIO (✓ Top 10 Holdings)

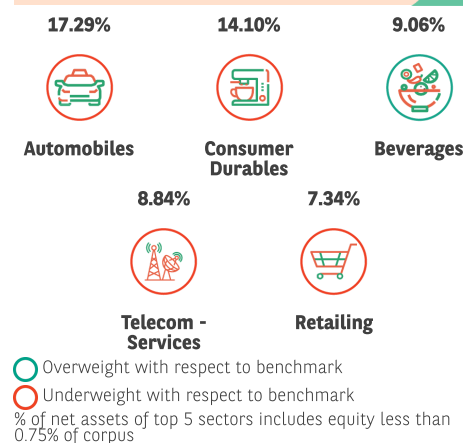
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Automobiles</b>	<b>17.29%</b>	<b>Realty</b>	<b>2.84%</b>
✓ Mahindra & Mahindra Limited	6.23%	✓ The Phoenix Mills Limited	2.84%
✓ Eicher Motors Limited	3.72%	<b>Financial Technology (Fintech)</b>	<b>1.84%</b>
✓ Maruti Suzuki India Limited	2.79%	PB Fintech Limited	1.84%
TVS Motor Company Limited	2.62%	<b>Healthcare Services</b>	<b>1.57%</b>
Hyundai Motor India Ltd	1.03%	Max Healthcare Institute Limited	1.57%
Hero MotoCorp Limited	0.90%	<b>Textiles &amp; Apparels</b>	<b>1.13%</b>
<b>Consumer Durables</b>	<b>12.90%</b>	Page Industries Limited	1.13%
✓ Titan Company Limited	4.46%	<b>Miscellaneous</b>	<b>0.94%</b>
Metro Brands Limited	1.60%	Schloss Bangalore Limited	0.94%
Crompton Greaves Consumer Electricals Limited	1.48%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.90%</b>
Havells India Limited	1.22%	<b>TOTAL EQUITY HOLDING</b>	<b>96.12%</b>
V-Guard Industries Limited	1.16%		
Bata India Limited	1.06%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
Volta Limited	1.01%	<b>Treasury Bill</b>	<b>% of Net Assets</b>
Blue Star Limited	0.91%	364 Days Tbill (MD 18/12/2025)	SOV
<b>Beverages</b>	<b>9.06%</b>	<b>Total Fixed Income Holdings</b>	<b>0.61%</b>
✓ United Spirits Limited	2.97%	TREPS, Cash & Other Net Current Assets	3.27%
✓ United Breweries Limited	2.76%	<b>GRAND TOTAL</b>	<b>100.00%</b>
Varun Beverages Limited	1.83%	Investment in Top 10 scrips constitutes 40.59% of the portfolio	
Radico Khaitan Limited	1.50%		
<b>Telecom - Services</b>	<b>8.84%</b>	<b>MARKET CAPITALIZATION (% of Net Assets)</b>	
✓ Bharti Airtel Limited	7.77%	56.59%	
Indus Towers Limited	1.07%		
<b>Diversified FMCG</b>	<b>7.05%</b>	22.35%	
✓ ITC Limited	3.94%		
✓ Hindustan Unilever Limited	3.11%	15.34%	
<b>Personal Products</b>	<b>6.67%</b>	5.72%	
Godrej Consumer Products Limited	1.72%		
Dabur India Limited	1.52%		
Procter & Gamble Hygiene and Health Care Limited	1.23%		
Gillette India Limited	1.18%		
Emami Limited	1.02%		
<b>Retailing</b>	<b>6.44%</b>		
Trent Limited	2.36%		
Avenue Supermarts Limited	2.09%		
Eternal Limited	1.99%		
<b>Food Products</b>	<b>6.38%</b>		
Britannia Industries Limited	2.69%		
Mrs. Bectors Food Specialities Limited	1.36%		
Nestle India Limited	1.25%		
Zydus Wellness Limited	1.08%		
<b>Leisure Services</b>	<b>5.89%</b>		
Jubilant Foodworks Limited	2.06%		
The Indian Hotels Company Limited	1.88%		
Westlife Foodworld Limited	0.98%		
Lemon Tree Hotels Limited	0.97%		
<b>Agricultural Food &amp; other Products</b>	<b>4.38%</b>		
AWL Agri Business Limited	1.97%		
Marico Limited	1.25%		
Tata Consumer Products Limited	1.16%		

## 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)



# Baroda BNP Paribas Business Cycle Fund

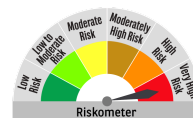
(An open-ended equity scheme following the Business Cycles theme)

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.

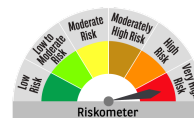
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 14.1224
Regular Plan - Growth Option	: ₹ 15.4751
Direct Plan - IDCW Option	: ₹ 14.9022
Direct Plan - Growth Option	: ₹ 16.3331

### Benchmark Index (AMFI Tier 1)

BSE 500 TRI

### Date of Allotment

September 15, 2021

Monthly AAUM## As on May 30, 2025	: ₹572.18 Crores
AAUM## As on May 30, 2025	: ₹582.28 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	: 0.65
Standard Deviation*	: 15.21%
Beta*	: 1.02
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	: 57
Portfolio RoE (%)	: 17.81
EPS Growth (%)	: 24.00

## 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

## 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 5.86%, 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.barodabnpparibasmf.in/>

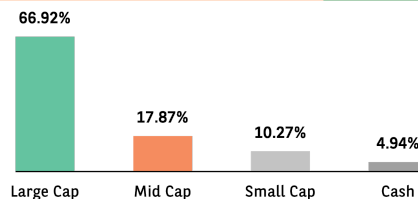
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>20.36%</b>	<b>Insurance</b>	<b>1.08%</b>
✓ HDFC Bank Limited	6.91%	HDFC Life Insurance Company Limited	1.08%
✓ ICICI Bank Limited	6.03%	<b>Industrial Products</b>	<b>1.03%</b>
✓ Kotak Mahindra Bank Limited	3.85%	Ingersoll Rand (India) Limited	1.03%
State Bank of India	1.51%	<b>Agricultural Food &amp; other Products</b>	<b>1.02%</b>
Axis Bank Limited	1.11%	AWL Agri Business Limited	1.02%
IDFC First Bank Limited	0.95%	<b>Healthcare Services</b>	<b>0.98%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.00%</b>	Fortis Healthcare Limited	0.98%
✓ Sun Pharmaceutical Industries Limited	2.59%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.22%</b>
✓ Divi's Laboratories Limited	2.55%	<b>TOTAL EQUITY HOLDING</b>	<b>95.51%</b>
Concord Biotech Limited	1.08%		
Torrent Pharmaceuticals Limited	0.98%		
Cipla Limited	0.91%		
Natco Pharma Limited	0.89%		
<b>IT - Software</b>	<b>8.77%</b>		
✓ Tata Consultancy Services Limited	2.68%		
Persistent Systems Limited	2.00%		
Infosys Limited	1.93%		
Oracle Financial Services Software Limited	1.10%		
Hexaware Technologies Limited	1.06%		
<b>Electrical Equipment</b>	<b>5.42%</b>		
✓ Hitachi Energy India Limited	4.18%		
Bharat Heavy Electricals Limited	1.24%		
<b>Petroleum Products</b>	<b>5.27%</b>		
✓ Reliance Industries Limited	5.27%		
<b>Automobiles</b>	<b>4.88%</b>		
TVS Motor Company Limited	1.63%		
Maruti Suzuki India Limited	1.14%		
Tata Motors Limited	1.11%		
Hyundai Motor India Ltd	1.00%		
<b>Construction</b>	<b>3.98%</b>		
✓ Larsen & Toubro Limited	3.98%		
<b>Auto Components</b>	<b>3.93%</b>		
Bosch Limited	1.54%		
ZF Commercial Vehicle Control Systems India Limited	1.45%		
Jtekt India Limited	0.94%		
<b>Retailing</b>	<b>3.17%</b>		
✓ Trent Limited	2.18%		
Eternal Limited	0.99%		
<b>Power</b>	<b>2.98%</b>		
NTPC Limited	1.29%		
Power Grid Corporation of India Limited	0.90%		
Tata Power Company Limited	0.79%		
<b>Beverages</b>	<b>2.64%</b>		
Varun Beverages Limited	1.47%		
United Spirits Limited	1.17%		
<b>Diversified FMCG</b>	<b>2.33%</b>		
ITC Limited	1.42%		
Hindustan Unilever Limited	0.91%		
<b>Industrial Manufacturing</b>	<b>2.03%</b>		
Tega Industries Limited	1.02%		
Honeywell Automation India Limited	1.01%		
<b>Telecom - Services</b>	<b>2.01%</b>		
Bharti Airtel Limited	2.01%		
<b>Food Products</b>	<b>1.67%</b>		
Nestle India Limited	1.67%		
<b>Chemicals &amp; Petrochemicals</b>	<b>1.51%</b>		
Linde India Limited	1.51%		
<b>Cement &amp; Cement Products</b>	<b>1.47%</b>		
UltraTech Cement Limited	1.47%		
<b>Miscellaneous</b>	<b>1.45%</b>		
Schloss Bangalore Limited	1.45%		
<b>Aerospace &amp; Defense</b>	<b>1.37%</b>		
Bharat Electronics Limited	1.37%		
<b>Financial Technology (Fintech)</b>	<b>1.33%</b>		
PB Fintech Limited	1.33%		
<b>Finance</b>	<b>1.25%</b>		
Bajaj Finserv Limited	1.25%		
<b>Realty</b>	<b>1.24%</b>		
The Phoenix Mills Limited	1.24%		
<b>Consumer Durables</b>	<b>1.12%</b>		
VIP Industries Limited	1.12%		

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		1.00%
364 Days Tbill (MD 18/12/2025)	SOV	1.00%
<b>Total Fixed Income Holdings</b>		<b>1.00%</b>
TREPS, Cash & Other Net Current Assets Including Short Futures		3.49%
<b>GRAND TOTAL</b>		<b>100.00%</b>

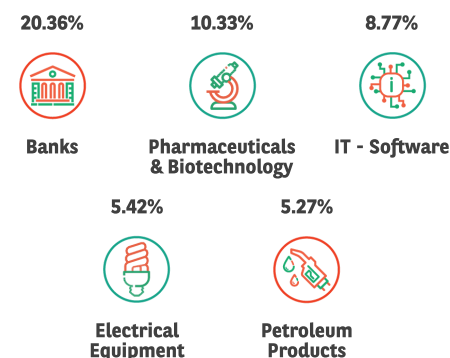
Investment in Top 10 scrips constitutes 40.22% of the portfolio

### 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

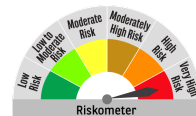
(An open ended equity scheme investing in the Banking and Financial Services sector)

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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 21.3504
Regular Plan - Growth Option	: ₹ 47.5232
Direct Plan - IDCW Option	: ₹ 24.3589
Direct Plan - Growth Option	: ₹ 53.0622

### Benchmark Index (Tier 1)

Nifty Financial Services TRI

### Date of Allotment

June 22, 2012

Monthly AAUM## As on May 30, 2025	: ₹263.08 Crores
AUM## As on May 30, 2025	: ₹271.44 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	: 1.08
Standard Deviation***	: 14.63%
Beta***	: 0.95
Sharpe Ratio***	: 0.99

### Key Statistics

No of Stocks	: 26
Portfolio RoE (%)	: 16.15
EPS Growth (%)	: 18.46

## 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.

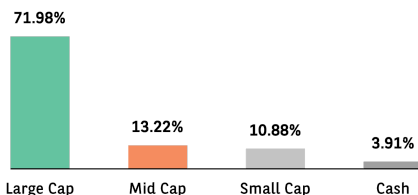
\*\* The scheme is a 'Transferee Scheme', and accordingly, the ratios are being provided considering the weighted average NAVs of both the Transferor Scheme and Transferee Scheme. The risk free rate of return considered for calculation of Sharpe ratio is 5.86%, as per 1 day MIBOR rate on the last business day of the month.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>67.64%</b>
✓ HDFC Bank Limited	24.82%
✓ ICICI Bank Limited	20.03%
✓ Axis Bank Limited	6.37%
✓ State Bank of India	4.49%
✓ Kotak Mahindra Bank Limited	4.43%
✓ City Union Bank Limited	2.34%
Karur Vysya Bank Limited	1.84%
AU Small Finance Bank Limited	1.28%
Indian Bank	1.14%
IndusInd Bank Limited	0.90%
<b>Finance</b>	<b>11.41%</b>
✓ Bajaj Finance Limited	4.05%
✓ Bajaj Finserv Limited	3.72%
Cholamandalam Investment and Finance Company Ltd	1.47%
PNB Housing Finance Limited	1.15%
SBI Cards and Payment Services Limited	1.02%
<b>Capital Markets</b>	<b>9.15%</b>
HDFC Asset Management Company Limited	3.00%
✓ BSE Limited	1.92%
Prudent Corporate Advisory Services Limited	1.63%
Central Depository Services (India) Limited	1.41%
KFin Technologies Limited	1.19%
<b>Insurance</b>	<b>5.09%</b>
HDFC Life Insurance Company Limited	1.43%
Star Health And Allied Insurance Company Limited	1.32%
SBI Life Insurance Company Limited	1.20%
ICICI Lombard General Insurance Company Limited	1.14%
<b>Financial Technology (Fintech)</b>	<b>2.84%</b>
One 97 Communications Limited	1.48%
PB Fintech Limited	1.36%
<b>TOTAL EQUITY HOLDING</b>	<b>96.13%</b>
<b>Treasury Bill</b>	<b>0.25%</b>
364 Days Tbill (MD 18/12/2025) SOV	0.25%
<b>Total Fixed Income Holdings</b>	<b>0.25%</b>
TREPS, Cash & Other Net Current Assets	3.62%
<b>GRAND TOTAL</b>	<b>100.00%</b>

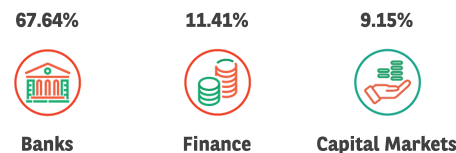
Investment in Top 10 scrips constitutes 75.17% of the portfolio

## 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.

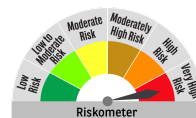
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular Plan-IDCW	: ₹ 11.7237
Regular Plan-Growth Option	: ₹ 11.8429
Direct Plan-IDCW	: ₹ 12.0878
Direct Plan-Growth Option	: ₹ 12.0878

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

March 05, 2024

Monthly AAUM## As on May 30, 2025	: ₹982.37 Crores
AAUM## As on May 30, 2025	: ₹996.95 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratish 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	: 0.65

### Key Statistics

No of Stocks	: 42
Portfolio RoE (%)	: 14.90
EPS Growth (%)	: 32.26

## 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
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>10.41%</b>
✓ Sun Pharmaceutical Industries Limited	2.86%
✓ Divi's Laboratories Limited	2.60%
Concord Biotech Limited	2.15%
JB Chemicals & Pharmaceuticals Limited	1.51%
Pfizer Limited	1.29%
<b>Retailing</b>	<b>9.30%</b>
✓ Info Edge (India) Limited	3.05%
✓ Eternal Limited	2.74%
FSN E-Commerce Ventures Limited	1.81%
Trent Limited	1.70%
<b>IT - Software</b>	<b>7.91%</b>
Infosys Limited	2.46%
KPIT Technologies Limited	2.29%
Oracle Financial Services Software Limited	1.76%
Hexaware Technologies Limited	1.40%
<b>Chemicals &amp; Petrochemicals</b>	<b>7.89%</b>
✓ Linde India Limited	4.35%
Navin Fluorine International Limited	2.13%
Archean Chemical Industries Limited	1.41%
<b>Automobiles</b>	<b>6.52%</b>
✓ TVS Motor Company Limited	3.71%
Mahindra & Mahindra Limited	1.88%
Maruti Suzuki India Limited	0.93%
<b>Capital Markets</b>	<b>5.95%</b>
Multi Commodity Exchange of India Limited	2.59%
Computer Age Management Services Limited	1.95%
KFin Technologies Limited	1.41%
<b>Industrial Manufacturing</b>	<b>5.60%</b>
Jyoti CNC Automation Ltd	2.19%
Tega Industries Limited	1.86%
Honeywell Automation India Limited	1.55%
<b>Financial Technology (Fintech)</b>	<b>5.45%</b>
✓ PB Fintech Limited	3.26%
One 97 Communications Limited	2.19%
<b>Electrical Equipment</b>	<b>4.09%</b>
✓ Hitachi Energy India Limited	4.09%
<b>Telecom - Services</b>	<b>4.00%</b>
✓ Bharti Airtel Limited	4.00%
<b>Banks</b>	<b>3.70%</b>
✓ ICICI Bank Limited	3.70%
<b>Industrial Products</b>	<b>2.47%</b>
Cummins India Limited	2.47%
<b>Consumer Durables</b>	<b>2.46%</b>
Amber Enterprises India Limited	1.43%
Dixon Technologies (India) Limited	1.03%
<b>Petroleum Products</b>	<b>2.34%</b>
Reliance Industries Limited	2.34%
<b>Food Products</b>	<b>2.32%</b>
Mrs. Bectors Food Specialities Limited	2.32%
<b>Insurance</b>	<b>2.16%</b>
Max Financial Services Limited	2.16%
<b>Finance</b>	<b>2.12%</b>
Bajaj Finance Limited	2.12%
<b>Diversified</b>	<b>2.04%</b>
3M India Limited	2.04%
<b>Leisure Services</b>	<b>1.55%</b>
TBO Tek Limited	1.55%
<b>Auto Components</b>	<b>1.43%</b>
Bosch Limited	1.43%
<b>IT - Services</b>	<b>1.19%</b>
Sagility India Limited	1.19%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.02%</b>
PI Industries Limited	1.02%
<b>FUTURES LONG POSITION</b>	<b>0.48%</b>

EQUITY HOLDINGS	% of Net Assets
Eternal Limited	0.48%
<b>TOTAL EQUITY HOLDING</b>	<b>92.40%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		1.00%
364 Days Tbill (MD 10/07/2025)	SOV	1.00%
<b>Total Fixed Income Holdings</b>		<b>1.00%</b>
TREPS, Cash & Other Net Current Assets		6.60%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scripts constitutes 34.36% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)	
Large Cap	38.40%
Mid Cap	28.92%
Small Cap	24.94%
Cash	7.74%

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)		
10.41%	9.30%	7.91%
Pharmaceuticals & Biotechnology	Retailing	IT - Software
7.89%	6.52%	
Chemicals & Petrochemicals	Automobiles	

○ 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

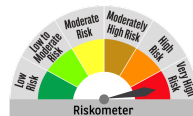
(An open-ended equity scheme predominantly investing in Manufacturing theme)

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.

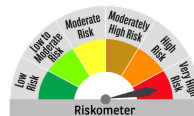
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular IDCW	: ₹ 9.4797
Regular Growth	: ₹ 9.4797
Direct IDCW	: ₹ 9.6183
Direct Growth	: ₹ 9.6183

### Benchmark Index (AMFI Tier 1)

Nifty India Manufacturing TRI

### Date of Allotment

June 28, 2024

Monthly AAUM## As on May 30, 2025	: ₹1,281.45 Crores
AAUM## As on May 30, 2025	: ₹1,307.63 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 (%)	: 2.12%
TER - Direct Plan (%)	: 0.65%
Portfolio Turnover Ratio	: 0.58

### Key Statistics

No of Stocks	: 48
Portfolio RoE (%)	: 16.18
EPS Growth (%)	: 28.23

## 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
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>21.69%</b>
✓ Divi's Laboratories Limited	8.19%
✓ Sun Pharmaceutical Industries Limited	4.62%
✓ Dr. Reddy's Laboratories Limited	2.41%
Cipla Limited	2.22%
AstraZeneca Pharma India Limited	2.09%
IPCA Laboratories Limited	1.37%
Natco Pharma Limited	0.79%
<b>Automobiles</b>	<b>12.89%</b>
✓ Mahindra & Mahindra Limited	3.69%
✓ Maruti Suzuki India Limited	2.54%
Hero MotoCorp Limited	2.22%
Tata Motors Limited	2.08%
Hyundai Motor India Ltd	1.40%
TVS Motor Company Limited	0.96%
<b>Petroleum Products</b>	<b>10.80%</b>
✓ Reliance Industries Limited	7.63%
Bharat Petroleum Corporation Limited	2.19%
Gulf Oil Lubricants India Limited	0.98%
<b>Auto Components</b>	<b>8.40%</b>
✓ Bosch Limited	4.11%
ZF Commercial Vehicle Control Systems India Limited	1.56%
Amara Raja Energy & Mobility Ltd	0.99%
Jtekt India Limited	0.98%
Sundaram Clayton Limited	0.76%
<b>Electrical Equipment</b>	<b>5.95%</b>
✓ Hitachi Energy India Limited	3.98%
Bharat Heavy Electricals Limited	1.97%
<b>Industrial Products</b>	<b>5.79%</b>
SKF India Limited	1.28%
Cummins India Limited	1.24%
KSB Limited	1.21%
Ingersoll Rand (India) Limited	1.07%
Grindwell Norton Limited	0.99%
<b>Chemicals &amp; Petrochemicals</b>	<b>5.55%</b>
Linde India Limited	2.07%
BASF India Limited	1.44%
Vinati Organics Limited	1.08%
Pidilite Industries Limited	0.96%
<b>Industrial Manufacturing</b>	<b>3.64%</b>
Tega Industries Limited	1.53%
Honeywell Automation India Limited	1.09%
Kennametal India Limited	1.02%
<b>Diversified Metals</b>	<b>3.00%</b>
✓ Vedanta Limited	3.00%
<b>Aerospace &amp; Defense</b>	<b>2.38%</b>
✓ Bharat Electronics Limited	2.38%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>2.06%</b>
Escorts Kubota Limited	2.06%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.74%</b>
Sumitomo Chemical India Limited	1.74%
<b>Non - Ferrous Metals</b>	<b>1.61%</b>
National Aluminium Company Limited	1.61%
<b>Cement &amp; Cement Products</b>	<b>1.54%</b>
UltraTech Cement Limited	1.54%
<b>Beverages</b>	<b>1.46%</b>
United Spirits Limited	1.46%
<b>Miscellaneous</b>	<b>1.45%</b>
Aegis Vopak Terminals Limited	1.45%
<b>Diversified</b>	<b>1.31%</b>
3M India Limited	1.31%
<b>Gas</b>	<b>1.19%</b>

### EQUITY HOLDINGS

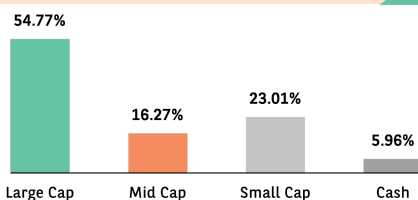
EQUITY HOLDINGS	% of Net Assets
Mahanagar Gas Limited	1.19%
<b>Power</b>	<b>0.83%</b>
NLC India Limited	0.83%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.89%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>94.17%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.88%</b>
364 Days Tbill (MD 07/08/2025)	SOV	1.14%
364 Days Tbill (MD 18/12/2025)	SOV	0.74%
<b>Total Fixed Income Holdings</b>		<b>1.88%</b>
TREPS, Cash & Other Net Current Assets		3.95%
<b>GRAND TOTAL</b>		<b>100.00%</b>

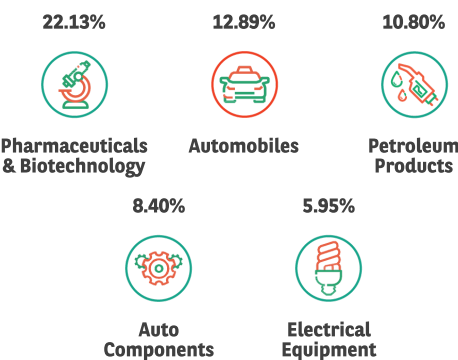
Investment in Top 10 scrips constitutes 42.55% of the portfolio

## 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.barodabnpbaribasmf.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 May 30, 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 May 30, 2025)

Regular IDCW	: ₹ 11.2941
Regular Growth	: ₹ 11.2941
Direct IDCW	: ₹ 11.3486
Direct Growth	: ₹ 11.3486

### Benchmark Index (Tier 1)

Nifty Energy TRI

### Date of Allotment

February 10, 2025

Monthly AAUM## As on May 30, 2025	: ₹ 753.10 Crores
AUM## As on May 30, 2025	: ₹ 756.52 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	: 0.22

### Key Statistics

No of Stocks	: 28
Portfolio RoE (%)	: 14.27
EPS Growth (%)	: 18.30

## 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.

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

## PORTFOLIO (✓ Top 10 Holdings)

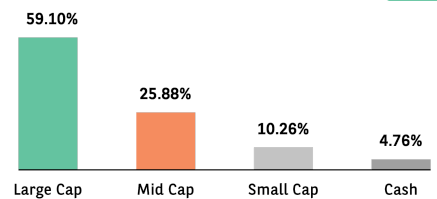
EQUITY HOLDINGS	% of Net Assets
<b>Power</b>	<b>25.50%</b>
✓ NTPC Limited	8.56%
✓ Tata Power Company Limited	5.14%
✓ Power Grid Corporation of India Limited	4.98%
Torrent Power Limited	2.69%
NHPC Limited	2.37%
NTPC Green Energy Limited	1.76%
<b>Petroleum Products</b>	<b>21.08%</b>
✓ Reliance Industries Limited	9.67%
✓ Hindustan Petroleum Corporation Limited	5.98%
✓ Bharat Petroleum Corporation Limited	2.63%
Indian Oil Corporation Limited	1.41%
Gulf Oil Lubricants India Limited	1.39%
<b>Electrical Equipment</b>	<b>11.60%</b>
✓ Hitachi Energy India Limited	4.21%
ABB India Limited	2.83%
Bharat Heavy Electricals Limited	2.78%
GE Vernova T&D India Limited	1.78%
<b>Oil</b>	<b>8.81%</b>
✓ Oil & Natural Gas Corporation Limited	5.85%
Oil India Limited	2.96%
<b>Consumable Fuels</b>	<b>6.20%</b>
✓ Coal India Limited	6.20%
<b>Gas</b>	<b>6.18%</b>
✓ GAIL (India) Limited	4.27%
Mahanagar Gas Limited	1.91%
<b>Industrial Products</b>	<b>6.18%</b>
✓ Cummins India Limited	3.36%
KSB Limited	2.82%
<b>Miscellaneous</b>	<b>3.01%</b>
Aegis Vopak Terminals Limited	3.01%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.74%</b>
Linde India Limited	2.74%
<b>Cement &amp; Cement Products</b>	<b>1.48%</b>
UltraTech Cement Limited	1.48%
<b>Non - Ferrous Metals</b>	<b>1.21%</b>
Hindalco Industries Limited	1.21%
<b>Industrial Manufacturing</b>	<b>1.18%</b>
Tega Industries Limited	1.18%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.49%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>95.66%</b>

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
Treasury Bill		2.58%
364 Days Tbill (MD 21/11/2025)	SOV	2.58%
<b>Total Fixed Income Holdings</b>		<b>2.58%</b>
TRIPS, Cash & Other Net Current Assets		1.76%
<b>GRAND TOTAL</b>		<b>100.00%</b>

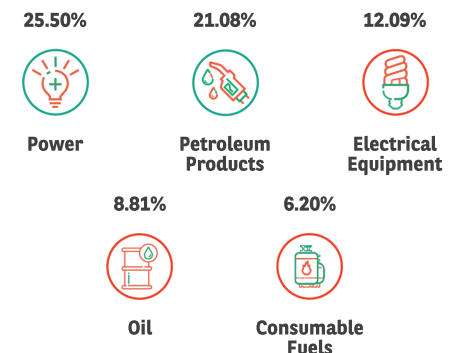
Investment in Top 10 scrips constitutes 58.22% of the portfolio

### 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 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).

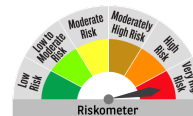
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	₹ 12.8480
Regular Plan - Growth Option	₹ 12.8480
Direct Plan - IDCW Option	₹ 13.4211
Direct Plan - Growth Option	₹ 13.4211

### Benchmark Index (AMFI Tier 1)

MSCI World Index (TRI)

### Date of Allotment

May 07, 2021

Monthly AAUM## As on May 30, 2025 : ₹38.65 Crores

AUM## As on May 30, 2025 : ₹37.33 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	98.34%
TREPS, Cash & Other Net Current Assets	1.66%
<b>GRAND TOTAL</b>	<b>100.00%</b>

## Holdings of the Underlying Fund (As on May 30, 2025)

Top 10 Holdings (%)		Geographical Composition (%)	
VEOLIA ENVIRON. SA	5.33	United States	50.67
LINDE PLC	4.13	United Kingdom	12.11
A O SMITH CORP	3.63	Switzerland	6.31
NOVONESIS CLASS B B	3.56	France	5.33
XYLEM INC	3.45	Japan	4.96
SEVERN TRENT PLC	3.44	Netherlands	3.82
ADVANCED DRAINAGE SYSTEMS INC	2.93	Denmark	3.56
IDEX CORP	2.89	Sweden	2.52
PENTAIR PLC	2.73	Australia	1.97
AMERICAN WATER WORKS INC	2.71	Germany	1.92
No. of Holdings in Portfolio	44	Forex contracts	-0.07
		Other	5.18
SECTORAL COMPOSITION (%)**		Cash	1.70
		Total	100.00

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

Industrials	59.72
Utilities	17.93
Materials	14.37
Health care	3.96
Information technology	2.38
Forex contracts	-0.07
Cash	1.70
<b>Total</b>	<b>100.00</b>

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

# Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds

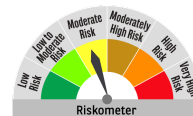
(An open-ended fund of fund scheme predominantly investing in arbitrage and debt oriented schemes of Baroda BNP Paribas Mutual Fund)

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

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

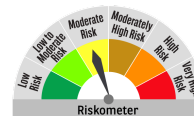
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at 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 May 30, 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 May 30, 2025)

Regular IDCW	₹ 10.0139
Regular Growth	₹ 10.0139
Direct IDCW	₹ 10.0143
Direct Growth	₹ 10.0143

### Benchmark Index (Tier 1)

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

### Date of Allotment

May 23, 2025

Monthly AAUM## As on May 30, 2025 : ₹79.18 Crores

AUM## As on May 30, 2025 : ₹79.54 Crores

### Fund Manager

Fund Manager^	Managing fund since	Experience
Mr. Prashant Pimple	23-May-25	24 years
Mr. Neeraj Saxena	23-May-25	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 (%) : 0.25%

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.

^w.e.f. June 05, 2025, the fund shall be managed by Mr. Vikram Pamnani

## PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BARODA BNP PARIBAS CORPORATE BOND FUND	60.41%
BARODA BNP PARIBAS ARBITRAGE FUND	37.77%
TREPS, Cash & Other Net Current Assets	1.82%
<b>GRAND TOTAL</b>	<b>100.00%</b>



# Baroda BNP Paribas Balanced Advantage Fund

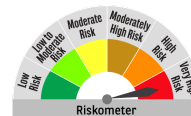
(An open ended balanced advantage fund)

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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 15.9653
Regular Plan - Growth Option	: ₹ 24.0419
Direct Plan - IDCW Option	: ₹ 17.4641
Direct Plan - Growth Option	: ₹ 26.2286

### Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

### Date of Allotment

November 14, 2018

Monthly AAUM## As on May 30, 2025 : ₹4,216.04 Crores

AAUM## As on May 30, 2025 : ₹4,304.22 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 (%)	: 1.89%
TER - Direct Plan (%)	: 0.75%
Portfolio Turnover Ratio	: 1.86
Standard Deviation*	: 10.14%
Beta*	: 1.31
Sharpe Ratio*	: 1.00
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 7.77
Modified Duration (years)	: 4.24
YTM (%)	: 7.04%
Macaulay Duration* (years)	: 4.40

## 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
<b>Banks</b>	<b>17.18%</b>	<b>Industrial Manufacturing</b>	<b>1.64%</b>
✓ HDFC Bank Limited	7.09%	Jyoti CNC Automation Ltd	0.83%
✓ ICICI Bank Limited	4.95%	Tega Industries Limited	0.81%
✓ Kotak Mahindra Bank Limited	2.41%	<b>Diversified FMCG</b>	<b>1.64%</b>
Bank of Baroda	1.65%	Hindustan Unilever Limited	1.64%
The Federal Bank Limited	1.08%	<b>Aerospace &amp; Defense</b>	<b>1.61%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.96%</b>	Bharat Electronics Limited	1.61%
✓ Sun Pharmaceutical Industries Limited	2.34%	<b>Insurance</b>	<b>1.52%</b>
Divi's Laboratories Limited	1.23%	ICICI Lombard General Insurance Company Limited	1.52%
Concord Biotech Limited	1.22%	<b>Beverages</b>	<b>1.35%</b>
Ajanta Pharma Limited	1.17%	Radico Khaitan Limited	1.35%
<b>IT - Software</b>	<b>5.54%</b>	<b>Cement &amp; Cement Products</b>	<b>1.30%</b>
✓ Infosys Limited	2.90%	UltraTech Cement Limited	1.30%
Tata Consultancy Services Limited	1.85%	<b>Oil</b>	<b>1.29%</b>
Hexaware Technologies Limited	0.79%	Oil India Limited	1.29%
<b>Petroleum Products</b>	<b>4.49%</b>	<b>Transport Services</b>	<b>1.24%</b>
✓ Reliance Industries Limited	2.48%	InterGlobe Aviation Limited	1.24%
Hindustan Petroleum Corporation Limited	2.01%	<b>Personal Products</b>	<b>1.14%</b>
<b>Construction</b>	<b>3.32%</b>	Godrej Consumer Products Limited	1.14%
✓ Larsen & Toubro Limited	2.22%	<b>Financial Technology (Fintech)</b>	<b>1.07%</b>
Afcons Infrastructure Limited	1.10%	PB Fintech Limited	1.07%
<b>Electrical Equipment</b>	<b>3.31%</b>	<b>Industrial Products</b>	<b>1.01%</b>
Hitachi Energy India Limited	1.75%	KEI Industries Limited	1.01%
GE Vernova T&D India Limited	1.56%	<b>Agricultural Food &amp; other Products</b>	<b>0.89%</b>
<b>Finance</b>	<b>3.07%</b>	AWL Agri Business Limited	0.89%
Shriram Finance Limited	1.86%	<b>Healthcare Services</b>	<b>0.89%</b>
PNB Housing Finance Limited	1.21%	Jupiter Life Line Hospitals Limited	0.89%
<b>Telecom - Services</b>	<b>2.80%</b>	<b>Power</b>	<b>0.81%</b>
✓ Bharti Airtel Limited	2.80%	Power Grid Corporation of India Limited	0.81%
<b>Auto Components</b>	<b>2.52%</b>	<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.97%</b>
Samvardhana Motherson International Limited	1.35%	<b>TOTAL EQUITY HOLDING</b>	<b>75.15%</b>
Schaeffler India Limited	1.17%		
<b>Consumer Durables</b>	<b>2.44%</b>	<b>REITs/InvITs Holdings</b>	<b>% of Net Assets</b>
Amber Enterprises India Limited	1.65%	IndiGRID Infrastructure Trust	1.27%
Asian Paints Limited	0.79%	Embassy Office Parks REIT	1.19%
<b>Retailing</b>	<b>2.35%</b>	NXT Infra Trust (NIT)	1.18%
Info Edge (India) Limited	1.41%	Brookfield India Real Estate Trust	1.12%
Eternal Limited	0.94%	National Highways Infra Trust	0.59%
<b>Textiles &amp; Apparel</b>	<b>1.94%</b>	Capital Infra Trust	0.53%
Page Industries Limited	1.94%	Anzen India Energy Yield Plus Trust	0.38%
<b>Capital Markets</b>	<b>1.86%</b>	Intelligent Supply Chain Infrastructure Trust	0.33%
360 One WAM Limited	0.94%	Powergrid Infrastructure Investment Trust	0.29%
Multi Commodity Exchange of India Limited	0.92%	Indus Infra Trust	0.21%
		<b>Total REITs/InvITs Holdings</b>	<b>7.09%</b>

# Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

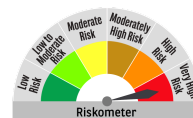
This product is suitable for investors who are seeking\*:

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

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on May 30, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



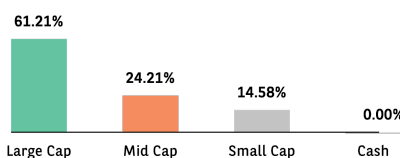
Benchmark riskometer is at High risk

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>7.99%</b>
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	2.06%
7.34% GOI (MD 22/04/2064)	Sovereign	1.31%
6.33% GOI (MD 05/05/2035)	Sovereign	1.17%
7.18% GOI (MD 14/08/2033)	Sovereign	1.06%
7.1% GOI (MD 08/04/2034)	Sovereign	0.61%
7.38% GOI (MD 20/06/2027)	Sovereign	0.60%
6.92% GOI (MD 18/11/2039)	Sovereign	0.49%
7.32% GOI (MD 13/11/2030)	Sovereign	0.39%
6.79% GOI (MD 30/12/2031)	Sovereign	0.30%
<b>CORPORATE BOND</b>		<b>6.38%</b>
✓ Piramal Finance Limited	ICRA AA	2.46%
IndoStar Capital Finance Limited	CARE AA-	0.47%
REC Limited	CRISIL AAA	0.42%
Larsen & Toubro Limited	CRISIL AAA	0.36%
National Bank For Agriculture and Rural Development	ICRA AAA	0.36%
Small Industries Dev Bank of India	CRISIL AAA	0.36%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.35%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.34%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.24%
JSW Steel Limited	ICRA AA	0.23%
Motilal Oswal Home Finance Limited	ICRA AA	0.19%
Muthoot Finance Limited	CRISIL AA+	0.17%
Nuvoco Vistas Corporation Limited	CRISIL AA	0.14%
GAIL (India) Limited	CARE AAA	0.12%
Adani Ports and Special Economic Zone Limited	ICRA AAA	0.12%

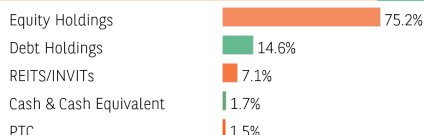
FIXED INCOME HOLDINGS	Rating	% of Net Assets
Tata Projects Limited	FITCH AA	0.05%
<b>PTC</b>		<b>1.49%</b>
Sansar Trust	CRISIL AAA(SO)	1.35%
India Universal Trust	CRISIL AAA(SO)	0.14%
<b>STATE GOVERNMENT BOND</b>		<b>0.19%</b>
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	0.09%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	0.05%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.05%
<b>Total Fixed Income Holdings</b>		<b>16.05%</b>

## 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

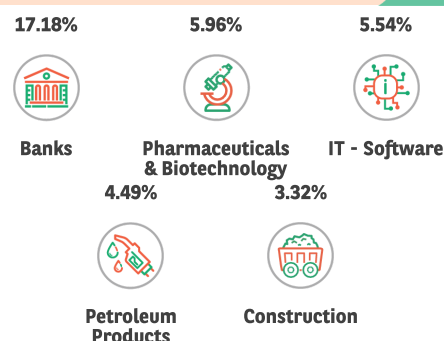
## COMPOSITION BY ASSETS



FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREPS, Cash & Other Net Current Assets		1.71%
<b>GRAND TOTAL</b>		<b>100.00%</b>

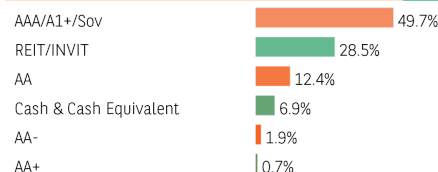
Investment in Top 10 scrips constitutes 31.71% of the portfolio  
Net equity holdings is 75.15% of the portfolio

## 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 5.86%, 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

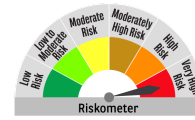
(An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments)

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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	:	₹ 16.9717
Regular Plan - Growth Option	:	₹ 27.7533
Direct Plan - IDCW Option	:	₹ 19.3234
Direct Plan - Growth Option	:	₹ 31.6574

### Benchmark Index (AMFI Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

### Date of Allotment

April 07, 2017

Monthly AAUM## As on May 30, 2025	:	₹1,200.41 Crores
AAUM## As on May 30, 2025	:	₹1,224.36 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 (%)	: 2.13%
TER - Direct Plan (%)	: 0.52%
Portfolio Turnover Ratio	: 0.90
Standard Deviation*	: 10.15%
Beta*	: 1.02
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)	: 8.76
Modified Duration (years)	: 4.15
YTM (%)	: 7.18%
Macaulay Duration* (years)	: 4.33

## 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 5.86%, 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		15.03%
✓	HDFC Bank Limited	6.43%
✓	ICICI Bank Limited	6.16%
✓	Kotak Mahindra Bank Limited	2.44%
IT - Software		7.67%
✓	Tata Consultancy Services Limited	2.55%
	Infosys Limited	2.18%
	HCL Technologies Limited	1.20%
	Hexaware Technologies Limited	0.95%
	Persistent Systems Limited	0.79%
Petroleum Products		4.91%
✓	Reliance Industries Limited	4.91%
Electrical Equipment		4.13%
✓	Hitachi Energy India Limited	3.12%
	Bharat Heavy Electricals Limited	1.01%
Construction		4.05%
✓	Larsen & Toubro Limited	4.05%
Retailing		2.73%
	Trent Limited	1.66%
	Eternal Limited	1.07%
Auto Components		2.60%
	Bosch Limited	1.76%
	Jetk India Limited	0.84%
Diversified FMCG		2.40%
✓	ITC Limited	2.40%
Telecom - Services		2.05%
	Bharti Airtel Limited	2.05%
Automobiles		1.97%
	Tata Motors Limited	1.22%
	Hyundai Motor India Ltd	0.75%
Cement & Cement Products		1.91%
	UltraTech Cement Limited	1.07%
	Grasim Industries Limited	0.84%
Industrial Manufacturing		1.76%
	Honeywell Automation India Limited	0.91%
	Tega Industries Limited	0.85%
Chemicals & Petrochemicals		1.49%
	Linde India Limited	1.49%
Aerospace & Defense		1.27%
	Bharat Electronics Limited	1.27%
Pharmaceuticals & Biotechnology		1.23%
	Sun Pharmaceutical Industries Limited	1.23%
Finance		1.21%
	Bajaj Finance Limited	1.21%
Oil		1.13%
	Oil India Limited	1.13%
Agricultural, Commercial & Construction Vehicles		1.10%
	Escorts Kubota Limited	1.10%
Personal Products		1.04%
	Gillette India Limited	1.04%
Insurance		0.91%
	HDFC Life Insurance Company Limited	0.91%
Miscellaneous		0.86%
	Schloss Bangalore Limited	0.86%
Leisure Services		0.85%
	The Indian Hotels Company Limited	0.85%
Financial Technology (Fintech)		0.78%
	PB Fintech Limited	0.78%
Beverages		0.78%
	United Spirits Limited	0.78%
LESS THAN 0.75% EXPOSURE		6.82%
TOTAL EQUITY HOLDING		70.68%

REITS/InvT's Holdings		% of Net Assets
Brookfield India Real Estate Trust		0.49%
Intelligent Supply Chain Infrastructure Trust		0.39%
Indus Infra Trust		0.35%
Total REITS/InvT's Holdings		1.23%

FIXED INCOME HOLDINGS		Rating	% of Net Assets
CORPORATE BOND			14.88%
✓	IndoStar Capital Finance Limited	CARE AA-	2.72%
	Small Industries Dev Bank of India	CRISIL AAA	2.17%
	Piramal Finance Limited	ICRA AA	1.59%
	Indian Railway Finance Corporation Limited	CRISIL AAA	1.25%
	REC Limited	CRISIL AAA	1.08%
	National Bank For Agriculture and Rural Development	ICRA AAA	0.84%
	Power Finance Corporation Limited	CRISIL AAA	0.84%
	Bharti Telecom Limited	CRISIL AA+	0.83%
	Muthoot Finance Limited	CRISIL AA+	0.83%
	360 One Prime Limited	CRISIL AA	0.74%
	Hindustan Petroleum Corporation Limited	CRISIL AAA	0.67%
	National Bank For Agriculture and Rural Development	CRISIL AAA	0.63%
	Reliance Industries Limited	CRISIL AAA	0.43%
	National Highways Authority Of India	CRISIL AAA	0.26%
GOVERNMENT BOND			7.74%

FIXED INCOME HOLDINGS		Rating	% of Net Assets
✓	7.34% GOI (MD 22/04/2064)	Sovereign	3.73%
	6.92% GOI (MD 18/11/2039)	Sovereign	1.20%
	7.38% GOI (MD 20/06/2027)	Sovereign	0.93%
	5.74% GOI (MD 15/11/2026)	Sovereign	0.82%
	6.79% GOI (MD 07/10/2034)	Sovereign	0.63%
	7.02% GOI (MD 18/06/2031)	Sovereign	0.43%
PTC			2.34%
	Sansar Trust	CRISIL AAA(SO)	1.53%
	India Universal Trust	CRISIL AAA(SO)	0.81%
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			0.17%
	6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	0.17%
Total Fixed Income Holdings			25.84%
TREPS, Cash & Other Net Current Assets			2.25%
GRAND TOTAL			100.00%

Investment in Top 10 scrips constitutes 38.51% of the portfolio

### MARKET CAPITALIZATION (% of Equity Holdings)

74.54%	19.65%	5.80%	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	70.7%
Debt Holdings	23.5%
Cash & Cash Equivalent	2.3%
PTC	2.3%
REITS/INVITS	1.2%
Derivatives	-0.8%

### CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	64.7%
AA-	9.4%
AA	8.1%
Cash & Cash Equivalent	7.8%
AA+	5.8%
REIT/INVIT	4.3%

### SECTORAL COMPOSITION (Top 5)

15.63%	7.67%	5.51%
		
Banks	IT - Software	Petroleum Products
4.13%	4.05%	
		
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

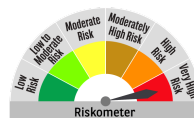
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular IDCW	:	₹ 14.1225
Regular Growth	:	₹ 14.7904
Direct IDCW	:	₹ 14.8895
Direct Growth	:	₹ 15.3251

### 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 May 30, 2025	:	₹1,171.82 Crores
AAUM## As on May 30, 2025	:	₹1,181.78 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	:	0.50

### Debt Quants

Average Maturity (years)	:	6.31
Modified Duration (years)	:	3.82
YTM (%)	:	6.69%
Macaulay Duration* (years)	:	4.01

## 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.barodabnp-paribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS		% of Net Assets
<b>Banks</b>		<b>18.24%</b>
✓	HDFC Bank Limited	7.41%
✓	ICICI Bank Limited	7.38%
	Kotak Mahindra Bank Limited	1.90%
	State Bank of India	1.55%
<b>IT - Software</b>		<b>7.95%</b>
✓	Tata Consultancy Services Limited	3.30%
✓	Infosys Limited	2.98%
	Hexaware Technologies Limited	0.85%
	Persistent Systems Limited	0.82%
<b>Petroleum Products</b>		<b>5.41%</b>
✓	Reliance Industries Limited	5.41%
<b>Electrical Equipment</b>		<b>4.42%</b>
✓	Hitachi Energy India Limited	3.53%
	Bharat Heavy Electricals Limited	0.89%
<b>Construction</b>		<b>4.20%</b>
✓	Larsen & Toubro Limited	4.20%
<b>Pharmaceuticals &amp; Biotechnology</b>		<b>3.35%</b>
	Sun Pharmaceutical Industries Limited	1.79%
	Cipla Limited	1.56%
<b>Power</b>		<b>3.19%</b>
	NLC India Limited	1.66%
	NTPC Limited	1.53%
<b>Telecom - Services</b>		<b>3.11%</b>
✓	Bharti Airtel Limited	3.11%
<b>Chemicals &amp; Petrochemicals</b>		<b>2.57%</b>
	Linde India Limited	2.57%
<b>Cement &amp; Cement Products</b>		<b>2.36%</b>
	UltraTech Cement Limited	1.20%
	Grasim Industries Limited	1.16%
<b>Automobiles</b>		<b>2.36%</b>
	Hero MotoCorp Limited	1.48%
	Tata Motors Limited	0.88%
<b>Retailing</b>		<b>1.93%</b>
	Trent Limited	1.93%
<b>Auto Components</b>		<b>1.91%</b>
	Bosch Limited	1.91%
<b>Finance</b>		<b>1.61%</b>
	Bajaj Finance Limited	1.61%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>		<b>1.52%</b>
	Escorts Kubota Limited	1.52%
<b>Food Products</b>		<b>1.46%</b>
	Nestle India Limited	1.46%
<b>Diversified FMCG</b>		<b>1.25%</b>
	Hindustan Unilever Limited	1.25%
<b>Miscellaneous</b>		<b>0.82%</b>
	Schloss Bangalore Limited	0.82%
<b>LESS THAN 0.75% EXPOSURE</b>		<b>3.27%</b>
<b>TOTAL EQUITY HOLDING</b>		<b>70.93%</b>
REITs/InvITs Holdings		% of Net Assets
	Brookfield India Real Estate Trust	0.80%
	Intelligent Supply Chain Infrastructure Trust	0.41%
	Indus Infra Trust	0.10%
<b>Total REITs/InvITs Holdings</b>		<b>1.31%</b>
Gold ETF		% of Net Assets
✓	Nippon India Mutual Fund	7.48%
✓	Baroda BNP Paribas Mutual Fund	7.46%
	HDFC Mutual Fund	0.50%
<b>Total Gold ETF</b>		<b>15.44%</b>
FIXED INCOME HOLDINGS		Rating % of Net Assets
<b>CORPORATE BOND</b>		<b>9.96%</b>
	National Bank For Agriculture and Rural Development	ICRA AAA 2.16%
	Power Finance Corporation Limited	CRISIL AAA 1.74%
FIXED INCOME HOLDINGS		Rating % of Net Assets
<b>REC Limited</b>		CRISIL AAA 1.73%
<b>Indian Railway Finance Corporation Limited</b>		CRISIL AAA 1.31%
<b>Mindspace Business Parks REIT</b>		CRISIL AAA 1.29%
<b>Export Import Bank of India</b>		CRISIL AAA 0.87%
<b>Muthoot Finance Limited</b>		CRISIL AA+ 0.86%
<b>GOVERNMENT BOND</b>		<b>1.80%</b>
<b>7.32% GOI (MD 13/11/2030)</b>		Sovereign 0.90%
<b>7.34% GOI (MD 22/04/2064)</b>		Sovereign 0.90%
<b>Total Fixed Income Holdings</b>		<b>27.20%</b>
<b>TREPS, Cash &amp; Other Net Current Assets Including Short Futures</b>		0.56%
<b>GRAND TOTAL</b>		<b>100.00%</b>
Investment in Top 10 scrips constitutes 52.26% of the portfolio		
MARKET CAPITALIZATION (% of Equity Holdings)		
79.90%	18.23%	1.86%
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	70.9%	
Gold ETF	15.4%	
Debt Holdings	11.8%	
REITs/INVITs	1.3%	
Cash & Cash Equivalent	0.6%	
Derivatives	-0.6%	
CREDIT QUALITY PROFILE (% of Debt Holdings)		
AAA/A1+/Sov	80.0%	
REIT/INVIT	9.6%	
AA+	6.3%	
Cash & Cash Equivalent	4.1%	
SECTORAL COMPOSITION (Top 5)		
18.24%	7.95%	5.41%
		
Banks	IT - Software	Petroleum Products
4.51%	4.42%	
		
Pharmaceuticals & Biotechnology	Electrical Equipment	
% 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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	: ₹ 13.2328
Regular Plan - Growth Option	: ₹ 16.4538
Direct Plan - IDCW Option	: ₹ 14.0955
Direct Plan - Growth Option	: ₹ 17.5303

### Benchmark Index (AMFI Tier 1)

Nifty Equity Savings Index TRI

### Date of Allotment

July 25, 2019

Monthly AAUM## As on May 30, 2025	: ₹267.86 Crores
AUM## As on May 30, 2025	: ₹267.51 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	: 4.78
Standard Deviation*	: 5.37%
Beta*	: 1.06
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)	: 4.96
Modified Duration (years)	: 3.82
YTM (%)	: 6.52%
Macaulay Duration* (years)	: 3.99

## 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

## PORTFOLIO (✓ Top 10 Holdings)

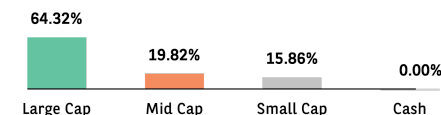
EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>Banks</b>	<b>12.06%</b>	<b>-4.91%</b>
✓ HDFC Bank Limited	5.79%	-2.57%
✓ ICICI Bank Limited	2.58%	-0.23%
Kotak Mahindra Bank Limited	1.30%	-1.31%
State Bank of India	0.85%	
IndusInd Bank Limited	0.79%	-0.80%
AU Small Finance Bank Limited	0.75%	
<b>Power</b>	<b>5.32%</b>	<b>-3.75%</b>
✓ Tata Power Company Limited	3.07%	-2.26%
✓ NTPC Limited	2.25%	-1.49%
<b>Petroleum Products</b>	<b>5.19%</b>	<b>-3.10%</b>
✓ Reliance Industries Limited	5.19%	-3.10%
<b>Telecom - Services</b>	<b>3.83%</b>	<b>-2.75%</b>
✓ Bharti Airtel Limited	3.83%	-2.75%
<b>Finance</b>	<b>3.30%</b>	<b>-1.62%</b>
Bajaj Finance Limited	1.69%	-0.82%
Chofamandalam Investment and Finance Company Ltd	0.81%	
Muthoot Finance Limited	0.80%	-0.80%
<b>Automobiles</b>	<b>2.78%</b>	<b>-1.56%</b>
Mahindra & Mahindra Limited	1.96%	-1.56%
TVS Motor Company Limited	0.82%	
<b>Cement &amp; Cement Products</b>	<b>2.70%</b>	<b>-1.86%</b>
Ambuja Cements Limited	1.86%	-1.86%
UltraTech Cement Limited	0.84%	
<b>Construction</b>	<b>2.01%</b>	<b>-0.78%</b>
Larsen & Toubro Limited	2.01%	-0.78%
<b>Realty</b>	<b>1.94%</b>	<b>-1.95%</b>
DLF Limited	1.94%	-1.95%
<b>Ferrous Metals</b>	<b>1.85%</b>	<b>-1.86%</b>
Tata Steel Limited	1.85%	-1.86%
<b>IT - Software</b>	<b>1.80%</b>	
Infosys Limited	0.96%	
Persistent Systems Limited	0.84%	
<b>Transport Infrastructure</b>	<b>1.63%</b>	<b>-1.63%</b>
Adani Ports and Special Economic Zone Limited	1.63%	-1.63%
<b>Electrical Equipment</b>	<b>1.12%</b>	
Hitachi Energy India Limited	1.12%	
<b>Chemicals &amp; Petrochemicals</b>	<b>1.09%</b>	
Linde India Limited	1.09%	
<b>Beverages</b>	<b>0.97%</b>	
Radico Khaitan Limited	0.97%	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>0.94%</b>	
Divi's Laboratories Limited	0.94%	
<b>Retailing</b>	<b>0.87%</b>	
Trent Limited	0.87%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>17.68%</b>	<b>-1.90%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>67.08%</b>	<b>-27.67%</b>

REITs/InvTs Holdings		% of Net Assets
Brookfield India Real Estate Trust		3.23%
IndiGRID Infrastructure Trust		1.03%
<b>Total REITs/InvTs Holdings</b>		<b>4.26%</b>
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>15.04%</b>
✓ Power Finance Corporation Limited	CRISIL AAA	3.83%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.92%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.92%
REC Limited	CRISIL AAA	1.91%
Small Industries Dev Bank of India	CRISIL AAA	1.53%
Export Import Bank of India	CRISIL AAA	1.19%
Muthoot Finance Limited	CRISIL AA+	1.14%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
360 One Prime Limited	CRISIL AA	1.12%
Piramal Finance Limited	ICRA AA	0.48%
<b>GOVERNMENT BOND</b>		<b>11.02%</b>
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	3.97%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	3.56%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	3.49%
<b>Total Fixed Income Holdings</b>		<b>26.06%</b>
TREPS, Cash & Other Net Current Assets		2.60%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 37.56% of the portfolio  
Net equity holdings is 39.41% 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

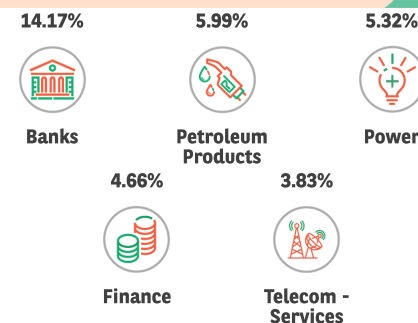
## COMPOSITION BY ASSETS

Equity Holdings	67.1%
Debt Holdings	26.1%
REITS/INVITS	4.3%
Cash & Cash Equivalent	2.6%
Derivatives	-27.7%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	70.8%
REIT/INVIT	12.9%
Cash & Cash Equivalent	7.9%
AA	4.9%
AA+	3.5%

## EQUITY SECTORAL COMPOSITION (Top 5)



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

The risk free rate of return considered for calculation of Sharpe ratio is 5.86%, 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

For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.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 May 30, 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 May 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 11.4487
Regular Plan - Monthly IDCW Option	: ₹ 11.1541
Regular Plan - Growth Option	: ₹ 44.7254
Direct Plan - Quarterly IDCW Option	: ₹ 13.2448
Direct Plan - Monthly IDCW Option	: ₹ 13.5075
Direct Plan - Growth Option	: ₹ 54.4099

### Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on May 30, 2025	: ₹784.57 Crores
AAUM## As on May 30, 2025	: ₹823.92 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	: 1.70

### Debt Quants

Average Maturity (years)	: 11.99
Modified Duration (years)	: 5.25
YTM (%)	: 6.98%
Macaulay Duration* (years)	: 5.47

## 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
<b>Banks</b>		<b>3.55%</b>
✓ HDFC Bank Limited		1.99%
ICICI Bank Limited		1.56%
<b>Petroleum Products</b>		<b>1.15%</b>
Reliance Industries Limited		1.15%
<b>LESS THAN 0.75% EXPOSURE</b>		<b>17.97%</b>
<b>TOTAL EQUITY HOLDING</b>		<b>22.67%</b>
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>41.89%</b>
✓ REC Limited	CRISIL AAA	4.93%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	4.64%
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	3.75%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	3.31%
✓ IndoStar Capital Finance Limited	CARE AA-	2.14%
✓ JSW Steel Limited	ICRA AA	2.07%
✓ Muthoot Finance Limited	CRISIL AA+	1.86%
Bajaj Finance Limited	CRISIL AAA	1.85%
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%
Reliance Industries Limited	CRISIL AAA	1.55%
National Housing Bank	CARE AAA	1.51%
Small Industries Dev Bank of India	CRISIL AAA	1.25%
Bharti Telecom Limited	CRISIL AA+	1.24%
National Housing Bank	CRISIL AAA	1.24%
Motilal Oswal Home Finance Limited	ICRA AA	1.23%
Hindustan Petroleum Corporation Limited	CRISIL AAA	1.00%
Export Import Bank of India	CRISIL AAA	0.99%
LIC Housing Finance Limited	CRISIL AAA	0.62%
NTPC Limited	CRISIL AAA	0.61%
Power Finance Corporation Limited	CRISIL AAA	0.37%
360 One Prime Limited	CRISIL AA	0.18%
Nirma Limited	CRISIL AA	0.11%
<b>GOVERNMENT BOND</b>		<b>25.25%</b>
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	17.35%
✓ 6.92% GOI (MD 18/11/2039)	Sovereign	5.72%
6.33% GOI (MD 05/05/2035)	Sovereign	0.86%
6.79% GOI (MD 07/10/2034)	Sovereign	0.69%
7.38% GOI (MD 20/06/2027)	Sovereign	0.63%
6.45% GOI (MD 07/10/2029)	Sovereign	0.00%
<b>PTC</b>		<b>3.92%</b>
Sansar Trust	CRISIL AAA(SO)	1.70%
Vajra Trust	CRISIL AAA(SO)	1.57%
India Universal Trust	CRISIL AAA(SO)	0.65%
<b>Corporate Debt Market Development Fund</b>		<b>0.25%</b>
Corporate Debt Market Development Fund		0.25%
<b>STATE GOVERNMENT BOND</b>		<b>0.18%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.12%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.06%
<b>Total Fixed Income Holdings</b>		<b>71.49%</b>
TREPS, Cash & Other Net Current Assets		5.84%
<b>GRAND TOTAL</b>		<b>100.00%</b>
Investment in Top 10 scripts constitutes 47.76% of the portfolio		

## MARKET CAPITALIZATION (% of Equity Holdings)

63.75%	19.28%	16.97%	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

Debt Holdings	67.6%
Equity Holdings	22.7%
Cash & Cash Equivalent	5.8%
PTC	3.9%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	78.4%
Cash & Cash Equivalent	7.9%
AA	6.9%
AA+	4.0%
AA-	2.8%

## SECTORAL COMPOSITION (Top 5)

5.79%	2.18%	1.21%
<b>Banks</b>	<b>IT - Software</b>	<b>Pharmaceuticals &amp; Biotechnology</b>
1.15%	1.08%	
<b>Petroleum Products</b>	<b>Finance</b>	

% 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 May 30, 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 May 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.4731
Regular Plan - Monthly IDCW Option	: ₹ 10.3571
Regular Plan - Growth Option	: ₹ 15.9743
Regular Plan - Adhoc IDCW Option	: ₹ 11.1221
Direct Plan - Quarterly IDCW Option	: ₹ 11.0034
Direct Plan - Monthly IDCW Option	: ₹ 10.8744
Direct Plan - Growth Option	: ₹ 16.8617
Direct Plan - Adhoc IDCW Option	: ₹ 11.4951

### Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

### Date of Allotment

December 28, 2016

Monthly AAUM## As on May 30, 2025	: ₹1,123.34 Crores
AUM## As on May 30, 2025	: ₹1,193.04 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 (%)	: 1.12%
TER - Direct Plan (%)	: 0.31%
Portfolio Turnover Ratio	: 16.05
Standard Deviation*	: 0.57%
Beta*	: 0.65
Sharpe Ratio*	: 1.26
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 1.46
Modified Duration (years)	: 0.78
YTM (%)	: 6.75%
Macaulay Duration* (years)	: 0.81

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

For 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	Derivatives
<b>Banks</b>	<b>17.42%</b>	<b>-17.52%</b>
✓ State Bank of India	3.73%	-3.76%
✓ IDFC First Bank Limited	3.44%	-3.46%
✓ HDFC Bank Limited	3.34%	-3.36%
✓ RBL Bank Limited	3.23%	-3.25%
Bandhan Bank Limited	1.63%	-1.64%
ICICI Bank Limited	1.08%	-1.08%
Canara Bank	0.97%	-0.97%
<b>Power</b>	<b>6.89%</b>	<b>-6.92%</b>
✓ Adani Green Energy Limited	3.56%	-3.58%
Tata Power Company Limited	1.67%	-1.67%
JSW Energy Limited	1.66%	-1.67%
<b>Agricultural Food &amp; other Products</b>	<b>4.49%</b>	<b>-4.51%</b>
Tata Consumer Products Limited	2.35%	-2.36%
✓ Patanjali Foods Limited	2.14%	-2.15%
<b>Finance</b>	<b>4.41%</b>	<b>-4.44%</b>
Shriram Finance Limited	1.18%	-1.19%
LIC Housing Finance Limited	1.12%	-1.13%
REC Limited	1.06%	-1.07%
Bajaj Finance Limited	1.05%	-1.05%
<b>Transport Infrastructure</b>	<b>3.10%</b>	<b>-3.11%</b>
✓ GMR Airports Limited	2.17%	-2.18%
Adani Ports and Special Economic Zone Limited	0.93%	-0.93%
<b>IT - Software</b>	<b>2.76%</b>	<b>-2.77%</b>
✓ Infosys Limited	2.76%	-2.77%
<b>Petroleum Products</b>	<b>2.44%</b>	<b>-2.45%</b>
✓ Reliance Industries Limited	2.44%	-2.45%
<b>Capital Markets</b>	<b>1.88%</b>	<b>-1.89%</b>
Multi Commodity Exchange of India Limited	1.88%	-1.89%
<b>Metals &amp; Minerals Trading</b>	<b>1.43%</b>	<b>-1.43%</b>
Adani Enterprises Limited	1.43%	-1.43%
<b>Non - Ferrous Metals</b>	<b>0.94%</b>	<b>-0.95%</b>
National Aluminium Company Limited	0.94%	-0.95%
<b>Cement &amp; Cement Products</b>	<b>0.93%</b>	<b>-0.94%</b>
UltraTech Cement Limited	0.93%	-0.94%
<b>Diversified FMCG</b>	<b>0.84%</b>	<b>-0.85%</b>
ITC Limited	0.84%	-0.85%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>0.82%</b>	<b>-0.82%</b>
Divi's Laboratories Limited	0.82%	-0.82%
<b>Electrical Equipment</b>	<b>0.78%</b>	<b>-0.79%</b>
ABB India Limited	0.78%	-0.79%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>17.90%</b>	<b>-18.00%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>67.03%</b>	<b>-67.39%</b>

MUTUAL FUND UNITS	% of Net Assets
Baroda BNP Paribas Money Market Fund	18.24%
Baroda BNP Paribas Ultra Short Duration Fund	2.13%
<b>Total MUTUAL FUND UNITS</b>	<b>20.37%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>4.45%</b>
✓ Piramal Finance Limited	ICRA AA	2.85%
Bharti Telecom Limited	CRISIL AA+	1.26%
Hero Fincorp Limited	CRISIL AA+	0.34%
<b>CERTIFICATE OF DEPOSIT</b>		<b>2.47%</b>
Canara Bank	CRISIL A1+	2.06%
Union Bank of India	FITCH A1+	0.41%
<b>TREASURY BILL</b>		<b>1.24%</b>
364 Days Tbill (MD 15/08/2025)	Sovereign	0.83%
364 Days Tbill (MD 30/10/2025)	Sovereign	0.41%
<b>Total Fixed Income Holdings</b>		<b>8.16%</b>
TREPS, Cash & Other Net Current Assets		4.44%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 29.87% of the portfolio

## COMPOSITION BY ASSETS

Equity Holdings	67.0%
MF Units	20.4%
Debt Holdings	8.2%
Cash & Cash Equivalent	4.4%
Derivatives	-67.4%

## 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 5.86%, 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))

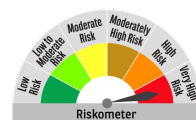
This product is suitable for investors who are seeking\*:

- 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 May 30, 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 May 30, 2025)

Regular IDCW	:	₹ 10.9809
Regular Growth	:	₹ 10.9809
Direct IDCW	:	₹ 11.2033
Direct Growth	:	₹ 11.2033

### Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

### Date of Allotment

May 28, 2024

Monthly AAUM## As on May 30, 2025	:	₹ 378.99 Crores
AUM## As on May 30, 2025	:	₹ 381.68 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 (%)	:	2.30%
TER - Direct Plan (%)	:	0.47%
Portfolio Turnover Ratio	:	0.83

### Debt Quants

Average Maturity (years)	:	28.46
Modified Duration (years)	:	10.40
YTM (%)	:	6.84%
Macaulay Duration* (years)	:	10.77

## 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.barodabnp-paribasbmfi.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>16.69%</b>
✓ HDFC Bank Limited	5.61%
✓ ICICI Bank Limited	4.43%
Kotak Mahindra Bank Limited	1.36%
Bank of Baroda	1.27%
AU Small Finance Bank Limited	1.20%
Axis Bank Limited	1.09%
State Bank of India	0.96%
City Union Bank Limited	0.77%
<b>IT - Software</b>	<b>5.15%</b>
✓ Infosys Limited	2.32%
Tech Mahindra Limited	1.03%
Persistent Systems Limited	0.92%
LTIMindtree Limited	0.88%
<b>Electrical Equipment</b>	<b>4.55%</b>
✓ Hitachi Energy India Limited	1.99%
✓ Bharat Heavy Electricals Limited	1.70%
GE Vernova T&D India Limited	0.86%
<b>Finance</b>	<b>3.46%</b>
Cholamandalam Investment and Finance Company Ltd	1.38%
PNB Housing Finance Limited	1.23%
Power Finance Corporation Limited	0.85%
<b>Petroleum Products</b>	<b>3.39%</b>
✓ Reliance Industries Limited	3.39%
<b>Automobiles</b>	<b>2.95%</b>
Mahindra & Mahindra Limited	1.19%
TVS Motor Company Limited	0.95%
Maruti Suzuki India Limited	0.81%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.95%</b>
Linde India Limited	1.10%
Navin Fluorine International Limited	0.99%
Vinati Organics Limited	0.86%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.88%</b>
✓ Divi's Laboratories Limited	2.04%
Cipla Limited	0.84%
<b>Cement &amp; Cement Products</b>	<b>2.28%</b>
UltraTech Cement Limited	1.35%
Ambuja Cements Limited	0.93%
<b>Beverages</b>	<b>2.16%</b>
Varun Beverages Limited	1.10%
Radico Khaitan Limited	1.06%
<b>Telecom - Services</b>	<b>2.13%</b>
✓ Bharti Airtel Limited	2.13%
<b>Power</b>	<b>1.90%</b>
NTPC Limited	1.14%
Power Grid Corporation of India Limited	0.76%
<b>Retailing</b>	<b>1.89%</b>
Eternal Limited	1.09%
Trent Limited	0.80%
<b>Consumer Durables</b>	<b>1.73%</b>
Havells India Limited	0.92%
Dixon Technologies (India) Limited	0.81%
<b>Diversified FMCG</b>	<b>1.37%</b>
ITC Limited	1.37%
<b>Insurance</b>	<b>1.15%</b>
Max Financial Services Limited	1.15%
<b>Food Products</b>	<b>1.11%</b>
Mrs. Bectors Food Specialities Limited	1.11%
<b>Industrial Manufacturing</b>	<b>1.11%</b>
Jyoti CNC Automation Ltd	1.11%
<b>IT - Services</b>	<b>1.05%</b>
Sagility India Limited	1.05%
<b>Construction</b>	<b>1.04%</b>
Larsen & Toubro Limited	1.04%
<b>Healthcare Services</b>	<b>1.00%</b>
Max Healthcare Institute Limited	1.00%
<b>Industrial Products</b>	<b>0.94%</b>
Cummins India Limited	0.94%
<b>Financial Technology (Fintech)</b>	<b>0.89%</b>
PB Fintech Limited	0.89%
<b>Non - Ferrous Metals</b>	<b>0.80%</b>
Hindalco Industries Limited	0.80%
<b>Transport Infrastructure</b>	<b>0.79%</b>
Adani Ports and Special Economic Zone Limited	0.79%

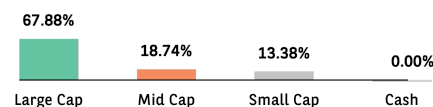
EQUITY HOLDINGS	% of Net Assets
<b>Personal Products</b>	<b>0.77%</b>
Dabur India Limited	0.77%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>5.23%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>71.36%</b>

REITs/InvTs Holdings	% of Net Assets
Anzen India Energy Yield Plus Trust	2.84%
<b>Total REITs/InvTs Holdings</b>	<b>2.84%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>20.90%</b>
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	18.19%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	2.71%
<b>CORPORATE BOND</b>		<b>3.81%</b>
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.35%
NTPC Limited	CRISIL AAA	1.32%
Piramal Finance Limited	ICRA AA	1.14%
<b>Total Fixed Income Holdings</b>		<b>24.71%</b>
TREPS, Cash & Other Net Current Assets		1.09%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 44.51% 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

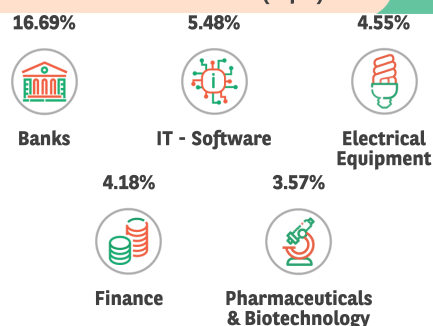
### COMPOSITION BY ASSETS

Equity Holdings	71.4%
Debt Holdings	24.7%
REITs/InvTs	2.8%
Cash & Cash Equivalent	1.1%

### CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	82.3%
REIT/INVIT	9.9%
AA	4.0%
Cash & Cash Equivalent	3.8%

### 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

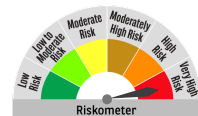
(An open ended scheme for investment, for children having a lock-in of atleast 5 years or till the child attain the age of majority (whichever is earlier).)

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

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

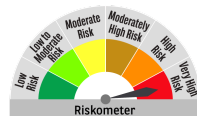
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular IDCW	:	₹ 10.2774
Regular Growth	:	₹ 10.2774
Direct Growth	:	₹ 10.3643

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

December 27, 2024

Monthly AAUM## As on May 30, 2025	:	₹83.35 Crores
AUM## As on May 30, 2025	:	₹85.97 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratiksh 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	:	0.58

### Key Statistics

No of Stocks	:	49
Portfolio RoE (%)	:	15.42
EPS Growth (%)	:	25.58

## 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
<b>Banks</b>	<b>22.61%</b>	<b>Non - Ferrous Metals</b>	<b>1.40%</b>
✓ HDFC Bank Limited	8.37%	Hindalco Industries Limited	1.40%
✓ ICICI Bank Limited	5.72%	<b>IT - Services</b>	<b>1.38%</b>
✓ Axis Bank Limited	2.43%	Sagility India Limited	1.38%
Kotak Mahindra Bank Limited	2.41%	<b>Textiles &amp; Apparels</b>	<b>1.35%</b>
Karur Vysya Bank Limited	1.88%	Page Industries Limited	1.35%
State Bank of India	1.80%	<b>Capital Markets</b>	<b>1.04%</b>
<b>IT - Software</b>	<b>7.96%</b>	Multi Commodity Exchange of India Limited	1.04%
✓ Infosys Limited	2.83%	<b>Food Products</b>	<b>0.96%</b>
Tech Mahindra Limited	1.56%	Britannia Industries Limited	0.96%
Wipro Limited	1.39%	<b>Industrial Manufacturing</b>	<b>0.78%</b>
KPIT Technologies Limited	1.24%	Tega Industries Limited	0.78%
LTIMindtree Limited	0.94%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.66%</b>
<b>Petroleum Products</b>	<b>6.78%</b>	<b>TOTAL EQUITY HOLDING</b>	<b>92.35%</b>
✓ Reliance Industries Limited	5.78%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
Hindustan Petroleum Corporation Limited	1.00%	<b>GOVERNMENT BOND</b>	<b>% of Net Assets</b>
<b>Finance</b>	<b>6.07%</b>	✓ 7.18% GOI (MD 14/08/2033)	Sovereign
Cholamandalam Investment and Finance Company Ltd	1.86%	<b>Total Fixed Income Holdings</b>	<b>2.46%</b>
PNB Housing Finance Limited	1.64%	TREPS, Cash & Other Net	
Bajaj Finance Limited	1.39%	Current Assets	5.19%
Power Finance Corporation Limited	1.18%	<b>GRAND TOTAL</b>	<b>100.00%</b>
<b>Electrical Equipment</b>	<b>5.17%</b>	Investment in Top 10 scrips constitutes 38.56% of the portfolio	
✓ Hitachi Energy India Limited	2.99%	<b>MARKET CAPITALIZATION (% of Equity Holdings)</b>	
Bharat Heavy Electricals Limited	2.18%	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	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.18%</b>	<b>SECTORAL COMPOSITION (Top 5)</b>	
Divi's Laboratories Limited	1.85%	<b>22.61%</b>	<b>7.96%</b>
Concord Biotech Limited	1.22%		
Torrent Pharmaceuticals Limited	1.11%	<b>Banks</b>	<b>IT - Software</b>
<b>Retailing</b>	<b>3.69%</b>	<b>6.07%</b>	<b>5.17%</b>
Info Edge (India) Limited	1.66%		
Eternal Limited	1.05%	<b>Finance</b>	<b>Electrical Equipment</b>
Trent Limited	0.98%	% of net assets of top 5 sectors includes equity less than 0.75% of corpus	
<b>Automobiles</b>	<b>3.65%</b>	* refer Glossary page	
Mahindra & Mahindra Limited	1.45%		
TVS Motor Company Limited	1.13%		
Maruti Suzuki India Limited	1.07%		
<b>Chemicals &amp; Petrochemicals</b>	<b>3.15%</b>		
Linde India Limited	2.01%		
Navin Fluorine International Limited	1.14%		
<b>Insurance</b>	<b>3.05%</b>		
Max Financial Services Limited	1.57%		
SBI Life Insurance Company Limited	1.48%		
<b>Beverages</b>	<b>2.96%</b>		
Radico Khaitan Limited	1.91%		
Varun Beverages Limited	1.05%		
<b>Telecom - Services</b>	<b>2.86%</b>		
✓ Bharti Airtel Limited	2.86%		
<b>Cement &amp; Cement Products</b>	<b>2.61%</b>		
✓ UltraTech Cement Limited	2.61%		
<b>Industrial Products</b>	<b>2.51%</b>		
✓ Cummins India Limited	2.51%		
<b>Construction</b>	<b>2.22%</b>		
Larsen & Toubro Limited	2.22%		
<b>Healthcare Services</b>	<b>2.12%</b>		
Apollo Hospitals Enterprise Limited	1.20%		
Max Healthcare Institute Limited	0.92%		
<b>Power</b>	<b>1.74%</b>		
NTPC Limited	1.74%		
<b>Consumer Durables</b>	<b>1.45%</b>		
Titan Company Limited	1.45%		



# 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.eCP/CDs) 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 Liquid Debt A-I Index): basis it's constituents; as on May 30, 2025

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

## 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.

ICRA A1+mfs\*\*  
CARE AAAmfs\*\*

## SCHEME DETAILS

### NAV Details (As on May 31, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1001.2342
Regular Plan - Growth Option	: ₹ 2987.5338
Regular Plan - Daily IDCW Option	: ₹ 1001.1996
Direct Plan - Weekly IDCW Option	: ₹ 1219.4499
Direct Plan - Growth Option	: ₹ 3024.9917
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 May 30, 2025	: ₹10,972.96 Crores
AAUM## As on May 30, 2025	: ₹11,383.74 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
Modified Duration (days)	: 40
YTM (%)	: 6.30%
Macaulay Duration* (days)	: 40

## 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
<b>COMMERCIAL PAPER</b>		<b>53.43%</b>	Muthoot Finance Limited	CRISIL A1+	0.44%
✓ National Bank For Agriculture and Rural Development	ICRA A1+	4.35%	Small Industries Dev Bank of India	CARE A1+	0.44%
✓ Indian Oil Corporation Limited	ICRA A1+	3.49%	<b>CERTIFICATE OF DEPOSIT</b>		<b>21.61%</b>
✓ Reliance Retail Ventures Limited	CRISIL A1+	3.04%	✓ Canara Bank	CRISIL A1+	5.23%
✓ Small Industries Dev Bank of India	CRISIL A1+	3.04%	✓ Indian Bank	CRISIL A1+	4.36%
✓ Indian Oil Corporation Limited	CRISIL A1+	2.94%	✓ HDFC Bank Limited	CRISIL A1+	2.67%
Hindustan Zinc Limited	CRISIL A1+	2.62%	Punjab National Bank	FITCH A1+	2.60%
Manappuram Finance Limited	CRISIL A1+	2.61%	Kotak Mahindra Bank Limited	CRISIL A1+	2.59%
NTPC Limited	ICRA A1+	2.61%	Punjab National Bank	CARE A1+	1.75%
ICICI Securities Limited	CRISIL A1+	2.39%	Small Industries Dev Bank of India	CRISIL A1+	1.53%
Bharat Petroleum Corporation Limited	CRISIL A1+	2.19%	Union Bank of India	FITCH A1+	0.88%
Reliance Jio Infocomm Limited	CRISIL A1+	2.18%	<b>TREASURY BILL</b>		<b>14.96%</b>
Sundaram Finance Limited	CRISIL A1+	2.16%	✓ 91 Days Tbill (MD 12/06/2025)	Sovereign	5.35%
Reliance Industries Limited	CRISIL A1+	1.97%	✓ 364 Days Tbill (MD 07/08/2025)	Sovereign	4.35%
Hero Fincorp Limited	CRISIL A1+	1.76%	91 Days Tbill (MD 17/07/2025)	Sovereign	2.18%
Hindustan Petroleum Corporation Limited	CRISIL A1+	1.75%	91 Days Tbill (MD 05/06/2025)	Sovereign	1.76%
Piramal Finance Limited	CRISIL A1+	1.73%	91 Days Tbill (MD 19/06/2025)	Sovereign	0.88%
Motilal Oswal Financial Services Limited	CRISIL A1+	1.52%	182 Days Tbill (MD 19/06/2025)	Sovereign	0.44%
Reliance Jio Infocomm Limited	CARE A1+	1.32%	<b>CORPORATE BOND</b>		<b>3.83%</b>
Kisetsu Saison Fin Ind Pvt Ltd	CRISIL A1+	1.30%	Embassy Office Parks REIT	CRISIL AAA	1.76%
360 One Prime Limited	CRISIL A1+	1.09%	LIC Housing Finance Limited	CRISIL AAA	1.10%
Bajaj Housing Finance Limited	CRISIL A1+	1.08%	Power Finance Corporation Limited	CRISIL AAA	0.75%
Export Import Bank of India	CRISIL A1+	0.88%	Export Import Bank of India	CRISIL AAA	0.22%
Kotak Securities Limited	CRISIL A1+	0.87%	<b>Corporate Debt Market Development Fund</b>		<b>0.20%</b>
Tata Steel Limited	ICRA A1+	0.87%	Corporate Debt Market Development Fund		0.20%
360 One WAM Limited	CARE A1+	0.86%	<b>Total Fixed Income Holdings</b>		<b>94.03%</b>
Deutsche Investments India Pvt Limited	CRISIL A1+	0.83%	TREPS, Cash & Other Net Current Assets		5.97%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.66%	<b>GRAND TOTAL</b>		<b>100.00%</b>
Aditya Birla Housing Finance Limited	CRISIL A1+	0.44%	Investment in Top 10 scrips constitutes 38.82% of the portfolio		

## COMPOSITION BY ASSETS

Money Market Instruments	90.0%
Cash & Cash Equivalent	6.2%
Corporate	3.8%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	93.8%
Cash & Cash Equivalent	6.2%

## 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)		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 May 30, 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 May 31, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1001.1992
Regular Plan - Growth Option	: ₹ 1348.8087
Regular Plan - Daily IDCW Option	: ₹ 1000.0018
Direct Plan - Weekly IDCW Option	: ₹ 1000.7339
Direct Plan - Growth Option	: ₹ 1354.1391
Direct Plan - Daily IDCW Option	: ₹ 1000.0029

### Benchmark Index (AMFI Tier 1)

CRISIL Liquid Overnight Index

### Date of Allotment

April 25, 2019

Monthly AAUM## As on May 30, 2025	: ₹630.35 Crores
AAUM## As on May 30, 2025	: ₹684.06 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)	: 3
Modified Duration (days)	: 3
YTM (%)	: 5.83%
Macaulay Duration* (days)	: 1

## 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
<b>TREASURY BILL</b>		<b>2.19%</b>
91 Days Tbill (MD 19/06/2025)	Sovereign	1.46%
182 Days Tbill (MD 12/06/2025)	Sovereign	0.73%
<b>Total Fixed Income Holdings</b>		<b>2.19%</b>
TREPS, Cash & Other Net Current Assets		97.81%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## COMPOSITION BY ASSETS

Cash & Cash Equivalent	97.8%
Money Market Instruments	2.2%

## CREDIT QUALITY PROFILE

Cash & Cash Equivalent	97.8%
AAA/A1+/Sov	2.2%

## 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.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Ultra Short Duration Debt A-I Index): basis it's constituents; as on May 30, 2025

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

## 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 May 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1003.3067
Regular Plan - Growth Option	: ₹ 1534.3076
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Direct Plan - Weekly IDCW Option	: ₹ 1003.3138
Direct Plan - Growth Option	: ₹ 1554.0059
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 May 30, 2025	: ₹1,540.57 Crores
AUM## As on May 30, 2025	: ₹1,594.71 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)	: 0.83
Modified Duration (years)	: 0.47
YTM (%)	: 6.62%
Macaulay Duration* (years)	: 0.48

## 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
<b>CERTIFICATE OF DEPOSIT</b>		<b>45.82%</b>	Tata Projects Limited	CRISIL A1+	3.03%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.85%	Export Import Bank of India	CRISIL A1+	2.51%
✓ Axis Bank Limited	CRISIL A1+	7.69%	Julius Baer Capital India Pvt Ltd	CRISIL A1+	1.81%
✓ Canara Bank	CRISIL A1+	6.34%	Birla Group Holdings Private Limited	CRISIL A1+	1.57%
✓ Small Industries Dev Bank of India	CRISIL A1+	6.08%	Deutsche Investments India Pvt Limited	CRISIL A1+	1.54%
✓ Punjab National Bank	CRISIL A1+	4.55%	Embassy Office Parks REIT	CRISIL A1+	1.49%
ICICI Bank Limited	ICRA A1+	3.05%	Muthoot Finance Limited	CRISIL A1+	0.61%
HDFC Bank Limited	CARE A1+	3.03%	Hero Fincorp Limited	CRISIL A1+	0.60%
Union Bank of India	ICRA A1+	3.00%	<b>GOVERNMENT BOND</b>		<b>3.91%</b>
HDFC Bank Limited	CRISIL A1+	2.12%	✓ 4.7% GOI FRB (MD 22/09/2033)	Sovereign	3.91%
National Bank For Agriculture and Rural Development	CRISIL A1+	2.11%	<b>TREASURY BILL</b>		<b>3.11%</b>
<b>CORPORATE BOND</b>		<b>19.03%</b>	✓ 182 Days Tbill (MD 31/07/2025)	Sovereign	3.11%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	3.16%	<b>PTC</b>		<b>2.77%</b>
✓ Bharti Telecom Limited	CRISIL AA+	3.15%	Vajra Trust	CRISIL AAA(SO)	2.19%
HDB Financial Services Limited	CRISIL AAA	1.58%	India Universal Trust	CRISIL AAA(SO)	0.58%
Bajaj Finance Limited	CRISIL AAA	1.57%	<b>STATE GOVERNMENT BOND</b>		<b>0.32%</b>
Embassy Office Parks REIT	CRISIL AAA	1.57%	7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.32%
Export Import Bank of India	CRISIL AAA	1.57%	<b>Corporate Debt Market Development Fund</b>		<b>0.20%</b>
LIC Housing Finance Limited	CRISIL AAA	1.56%	Corporate Debt Market Development Fund		0.20%
Hero Fincorp Limited	CRISIL AA+	1.51%	<b>Total Fixed Income Holdings</b>		<b>92.61%</b>
Godrej Industries Limited	CRISIL AA+	0.96%	TREPS, Cash & Other Net Current Assets		7.39%
Shriram Finance Limited	CRISIL AA+	0.95%	<b>GRAND TOTAL</b>		<b>100.00%</b>
Power Finance Corporation Limited	CRISIL AAA	0.63%	Investment in Top 10 scrips constitutes 50.13% of the portfolio		
360 One Prime Limited	CRISIL AA	0.50%			
Indian Railway Finance Corporation Limited	CRISIL AAA	0.32%			
<b>COMMERCIAL PAPER</b>		<b>17.45%</b>			
✓ LIC Housing Finance Limited	CRISIL A1+	4.29%			

## COMPOSITION BY ASSETS

Money Market Instruments	66.4%
Corporate	19.0%
Cash & Cash Equivalent	7.6%
Govt Securities/SD Loans	4.2%
PTC	2.8%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	85.3%
Cash & Cash Equivalent	7.6%
AA+	6.6%
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)			
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 May 30, 2025

## INVESTMENT OBJECTIVE

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



## SCHEME DETAILS

### NAV Details (As on May 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 10.0781
Regular Plan - Monthly IDCW Option	: ₹ 10.3620
Regular Plan - Growth Option	: ₹ 39.9296
Regular Plan - Daily IDCW Option	: ₹ 10.0702
Direct Plan - Weekly IDCW Option	: ₹ 10.0787
Direct Plan - Monthly IDCW Option	: ₹ 10.4154
Direct Plan - Growth Option	: ₹ 43.6898
Direct Plan - Daily IDCW Option	: ₹ 10.1635

### Benchmark Index (AMFI Tier 1)

CRISIL Low Duration Debt A-I Index

### Date of Allotment

October 21, 2005

Monthly AAUM## As on May 30, 2025	: ₹246.54 Crores
AAUM## As on May 30, 2025	: ₹247.08 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 (%)	: 1.09%
TER - Direct Plan (%)	: 0.32%

### Debt Quants

Average Maturity (years)	: 1.50
Modified Duration (years)	: 0.88
YTM (%)	: 6.80%
Macaulay Duration* (years)	: 0.92

## 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
<b>CORPORATE BOND</b>		<b>46.14%</b>	✓ 4.7% GOI FRB (MD 22/09/2033)	Sovereign	6.30%
Indian Railway Finance Corporation			7.38% GOI (MD 20/06/2027)	Sovereign	0.84%
✓ Limited	CRISIL AAA	8.17%	<b>COMMERCIAL PAPER</b>		<b>5.96%</b>
✓ Power Finance Corporation Limited	CRISIL AAA	8.14%	Piramal Finance Limited	CRISIL A1+	3.98%
National Bank For Agriculture and			LIC Housing Finance Limited	CRISIL A1+	1.98%
✓ Rural Development	CRISIL AAA	6.13%	<b>PTC</b>		<b>3.44%</b>
✓ Godrej Industries Limited	CRISIL AA+	4.14%		CRISIL	
✓ PNB Housing Finance Limited	CARE AA+	4.11%	Vajra Trust	AAA(SO)	2.01%
Bharti Telecom Limited	CRISIL AA+	4.07%		CRISIL	
Shriram Finance Limited	CRISIL AA+	4.07%	India Universal Trust	AAA(SO)	1.43%
REC Limited	ICRA AAA	2.43%	<b>Corporate Debt Market</b>		
IndoStar Capital Finance Limited	CARE AA-	2.04%	<b>Development Fund</b>		<b>0.24%</b>
Embassy Office Parks REIT	CRISIL AAA	2.03%	Corporate Debt Market		
Hero Fincorp Limited	CRISIL AA+	0.81%	Development Fund		0.24%
<b>CERTIFICATE OF DEPOSIT</b>		<b>28.37%</b>	<b>Total Fixed Income Holdings</b>		<b>91.29%</b>
✓ Canara Bank	CRISIL A1+	7.82%	TREPS, Cash & Other Net Current Assets		8.71%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.73%	<b>GRAND TOTAL</b>		<b>100.00%</b>
✓ Indian Bank	CRISIL A1+	6.94%	Investment in Top 10 scrips constitutes 65.36% of the portfolio		
✓ HDFC Bank Limited	CRISIL A1+	5.88%			
<b>GOVERNMENT BOND</b>		<b>7.14%</b>			

## COMPOSITION BY ASSETS

Corporate	46.1%
Money Market Instruments	34.3%
Cash & Cash Equivalent	9.0%
Govt Securities/SD Loans	7.1%
PTC	3.4%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	71.8%
AA+	17.2%
Cash & Cash Equivalent	9.0%
AA-	2.0%

## 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 May 30, 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<sup>77</sup>

## SCHEME DETAILS

### NAV Details (As on May 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1004.7215
Regular Plan - Monthly IDCW Option	: ₹ 1020.5636
Regular Plan - Growth Option	: ₹ 1372.9141
Regular Plan - Daily IDCW Option	: ₹ 1005.9758
Direct Plan - Weekly IDCW Option	: ₹ 1005.6914
Direct Plan - Monthly IDCW Option	: ₹ 1038.0242
Direct Plan - Growth Option	: ₹ 1392.6275
Direct Plan - Daily IDCW Option	: ₹ 1004.1132

### Benchmark Index (AMFI Tier 1)

CRISIL Money Market A-I Index

### Date of Allotment

June 19, 2019

Monthly AAUM## As on May 30, 2025	: ₹1,500.72 Crores
AUM## As on May 30, 2025	: ₹1,569.22 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)	: 0.60
Modified Duration (years)	: 0.60
YTM (%)	: 6.64%
Macaulay Duration* (years)	: 0.60

## 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
<b>CERTIFICATE OF DEPOSIT</b>		<b>53.02%</b>
✓ Small Industries Dev Bank of India	CRISIL A1+	7.63%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	6.10%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	5.47%
✓ HDFC Bank Limited	CRISIL A1+	4.63%
✓ Axis Bank Limited	CRISIL A1+	4.63%
✓ Canara Bank	CRISIL A1+	4.57%
✓ Indian Bank	CRISIL A1+	3.44%
ICICI Bank Limited	ICRA A1+	3.10%
HDFC Bank Limited	CARE A1+	3.08%
Export Import Bank of India	CRISIL A1+	3.07%
Ujjivan Small Finance Bank Limited	CRISIL A1+	3.01%
Punjab National Bank	CRISIL A1+	1.54%
National Bank For Agriculture and Rural Development	ICRA A1+	1.52%
Union Bank of India	FITCH A1+	1.23%
<b>COMMERCIAL PAPER</b>		<b>31.37%</b>
✓ Power Finance Corporation Limited	CRISIL A1+	4.62%
✓ Export Import Bank of India	CRISIL A1+	4.61%
LIC Housing Finance Limited	CRISIL A1+	3.04%
IndoStar Capital Finance Limited	CRISIL A1+	3.00%
Manappuram Finance Limited	CRISIL A1+	2.95%
Hero Fincorp Limited	CRISIL A1+	2.43%
Deutsche Investments India Pvt Limited	CRISIL A1+	1.56%
Tata Projects Limited	CRISIL A1+	1.54%
Nuvama Wealth And Invest Ltd	CRISIL A1+	1.53%
Embassy Office Parks REIT	CRISIL A1+	1.52%
Nuvama Wealth Finance Limited	CRISIL A1+	1.49%
Julius Baer Capital India Pvt Ltd	CRISIL A1+	1.22%
Piramal Finance Limited	CRISIL A1+	0.94%
Muthoot Finance Limited	CRISIL A1+	0.92%
<b>TREASURY BILL</b>		<b>6.14%</b>
✓ 364 Days Tbill (MD 29/01/2026)	Sovereign	6.14%
<b>STATE GOVERNMENT BOND</b>		<b>3.20%</b>
8.23% Gujarat SDL (09/09/2025)	Sovereign	1.60%
6.9% Tamilnadu SDL (MD 16/10/2025)	Sovereign	0.96%
7.47% Gujarat SDL (MD 27/10/2025)	Sovereign	0.64%
<b>Corporate Debt Market Development Fund Class A2</b>		<b>0.07%</b>
Corporate Debt Market Development Fund		0.07%
<b>Total Fixed Income Holdings</b>		<b>93.80%</b>
TREPS, Cash & Other Net Current Assets		6.20%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 51.84% of the portfolio

## COMPOSITION BY ASSETS

Money Market Instruments	90.5%
Cash & Cash Equivalent	6.3%
Govt Securities/SD Loans	3.2%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	93.7%
Cash & Cash Equivalent	6.3%

## 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)		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

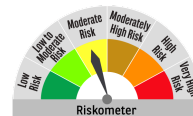
(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively High Interest Rate Risk and Moderate Credit Risk scheme)

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 May 30, 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 May 30, 2025)

Regular Plan - Quarterly IDCW Option	:	₹ 10.5108
Regular Plan - Monthly IDCW Option	:	₹ 10.4030
Regular Plan - Growth Option	:	₹ 12.7113
Direct Plan - Quarterly IDCW Option	:	₹ 10.7307
Direct Plan - Monthly IDCW Option	:	₹ 10.5651
Direct Plan - Growth Option	:	₹ 12.9893

### Benchmark Index (AMFI Tier 1)

CRISIL Banking and PSU Debt A-II Index

### Date of Allotment

December 17, 2020

Monthly AAUM## As on May 30, 2025	:	₹26.20 Crores
AAUM## As on May 30, 2025	:	₹26.38 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)	:	4.79
Modified Duration (years)	:	3.62
YTM (%)	:	6.43%
Macaulay Duration* (years)	:	3.78

## 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
<b>CORPORATE BOND</b>		<b>72.66%</b>	<b>GOVERNMENT BOND</b>		<b>18.14%</b>
✓ Export Import Bank of India	CRISIL AAA	8.06%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	18.14%
✓ National Highways Authority Of India	CRISIL AAA	8.03%	<b>Corporate Debt Market</b>		
✓ Power Grid Corporation of India Limited	CRISIL AAA	7.86%	<b>Development Fund</b>		<b>0.57%</b>
✓ National Housing Bank	CARE AAA	7.85%	Corporate Debt Market		0.57%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	7.76%	Development Fund		
✓ REC Limited	CRISIL AAA	7.61%	<b>Total Fixed Income Holdings</b>		<b>91.37%</b>
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	7.58%	TREPS, Cash & Other Net Current Assets		8.63%
✓ Housing & Urban Development Corporation Limited	ICRA AAA	6.04%	<b>GRAND TOTAL</b>		<b>100.00%</b>
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	6.00%	Investment in Top 10 scrips constitutes 84.93% of the portfolio		
Hindustan Petroleum Corporation Limited	CRISIL AAA	5.87%			

## COMPOSITION BY ASSETS

Corporate	72.7%
Govt Securities/SD Loans	18.1%
Cash & Cash Equivalent	9.2%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	90.8%
Cash & Cash Equivalent	9.2%

## 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)			
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 May 30, 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 May 30, 2025)

Regular Plan - Quarterly IDCW Option	:	₹ 10.9004
Regular Plan - Monthly IDCW Option	:	₹ 10.4036
Regular Plan - Growth Option	:	₹ 29.3044
Direct Plan - Quarterly IDCW Option	:	₹ 11.4549
Direct Plan - Monthly IDCW Option	:	₹ 10.6052
Direct Plan - Growth Option	:	₹ 31.7866

### Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

### Date of Allotment

June 30, 2010

Monthly AAUM## As on May 30, 2025	:	₹195.70 Crores
AAUM## As on May 30, 2025	:	₹198.72 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)	:	3.41
Modified Duration (years)	:	2.74
YTM (%)	:	6.83%
Macaulay Duration* (years)	:	2.89

## 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
<b>CORPORATE BOND</b>		<b>70.42%</b>	<b>GOVERNMENT BOND</b>		<b>13.27%</b>
✓ National Housing Bank	CRISIL AAA	7.71%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	7.99%
✓ Power Finance Corporation Limited	CRISIL AAA	7.71%	7.32% GOI (MD 13/11/2030)	Sovereign	2.68%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	7.64%	7.38% GOI (MD 20/06/2027)	Sovereign	2.60%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	6.20%	<b>PTC</b>		<b>6.74%</b>
✓ Larsen & Toubro Limited	CRISIL AAA	5.19%	Vajra Trust	CRISIL AAA(SO)	4.50%
✓ REC Limited	CRISIL AAA	5.17%	India Universal Trust	CRISIL AAA(SO)	2.24%
✓ LIC Housing Finance Limited	CRISIL AAA	5.13%	<b>STATE GOVERNMENT BOND</b>		<b>5.24%</b>
✓ PNB Housing Finance Limited	CARE AA+	5.11%	✓ 7.08% Karnataka SDL (MD 12/08/2031)	Sovereign	5.24%
Nomura Capital India Pvt Limited	FITCH AAA	5.09%	<b>Corporate Debt Market</b>		
Export Import Bank of India	CRISIL AAA	3.61%	<b>Development Fund</b>		<b>0.36%</b>
National Bank For Agriculture and Rural Development	CRISIL AAA	2.59%	Corporate Debt Market Development Fund		0.36%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	2.59%	<b>Total Fixed Income Holdings</b>		<b>96.03%</b>
Bharti Telecom Limited	CRISIL AA+	2.57%	TREPS, Cash & Other Net Current Assets		3.97%
IndoStar Capital Finance Limited	CARE AA-	2.54%	<b>GRAND TOTAL</b>		<b>100.00%</b>
Small Industries Dev Bank of India	CRISIL AAA	1.04%	Investment in Top 10 scrips constitutes 63.09% of the portfolio		
Housing & Urban Development Corporation Limited	ICRA AAA	0.53%			

## COMPOSITION BY ASSETS

Corporate	70.4%
Govt Securities/SD Loans	18.5%
PTC	6.7%
Cash & Cash Equivalent	4.3%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	85.5%
AA+	7.7%
Cash & Cash Equivalent	4.3%
AA-	2.5%

## 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)			
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 May 30, 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 May 30, 2025)

Regular Plan - Quarterly IDCW Option	:	₹ 11.9366
Regular Plan - Monthly IDCW Option	:	₹ 11.3433
Regular Plan - Growth Option	:	₹ 22.1613
Direct Plan - Quarterly IDCW Option	:	₹ 12.9371
Direct Plan - Monthly IDCW Option	:	₹ 14.3844
Direct Plan - Growth Option	:	₹ 24.3762

### Benchmark Index (AMFI Tier 1)

CRISIL Credit Risk Debt B-II Index

### Date of Allotment

January 23, 2015

Monthly AUM## As on May 30, 2025	:	₹175.97 Crores
AUM## As on May 30, 2025	:	₹178.43 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)	:	3.51
Modified Duration (years)	:	2.37
YTM (%)	:	7.50%
Macaulay Duration* (years)	:	2.48

## 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
<b>CORPORATE BOND</b>		<b>75.56%</b>	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	8.60%
✓ Nirma Limited	CRISIL AA	8.01%	6.92% GOI (MD 18/11/2039)	Sovereign	4.69%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	7.86%	7.38% GOI (MD 20/06/2027)	Sovereign	0.58%
✓ Piramal Finance Limited	ICRA AA	7.48%	<b>STATE GOVERNMENT BOND</b>		<b>2.29%</b>
✓ Tata Projects Limited	FITCH AA	7.41%	6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	2.29%
✓ JSW Steel Limited	ICRA AA	7.32%	<b>Corporate Debt Market Development Fund</b>		<b>0.35%</b>
✓ Adani Ports and Special Economic Zone Limited	ICRA AAA	5.72%	Corporate Debt Market Development Fund		0.35%
✓ Truhome Finance Limited	FITCH AA	5.64%	<b>Total Fixed Income Holdings</b>		<b>92.07%</b>
✓ Vedanta Limited	ICRA AA	5.63%			
✓ IndoStar Capital Finance Limited	CARE AA-	5.35%			
360 One Prime Limited	CRISIL AA	4.78%			
Motilal Oswal Home Finance Limited	ICRA AA	3.97%	<b>REITs/InvITs Holdings</b>		<b>% of Net Assets</b>
Small Industries Dev Bank of India	CRISIL AAA	2.86%	Brookfield India Real Estate Trust		1.85%
REC Limited	CRISIL AAA	1.50%	Embassy Office Parks REIT		1.39%
Power Grid Corporation of India Limited	CRISIL AAA	1.16%	Indus Infra Trust		0.34%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.87%	<b>Total REITs/InvITs Holdings</b>		<b>3.58%</b>
<b>GOVERNMENT BOND</b>		<b>13.87%</b>	TREPS, Cash & Other Net Current Assets		4.35%
			<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 69.02% of the portfolio

## COMPOSITION BY ASSETS

Corporate	75.6%
Govt Securities/SD Loans	16.2%
Cash & Cash Equivalent	4.7%
REITs/INVITs	3.6%

## CREDIT QUALITY PROFILE

AA	58.1%
AAA/A1+/Sov	28.3%
AA-	5.4%
Cash & Cash Equivalent	4.7%
REIT/INVIT	3.6%

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

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
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.

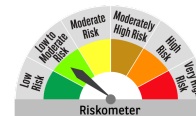
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Corporate Debt A-II Index): basis it's constituents; as on May 30, 2025

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 May 30, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.6565
Regular Plan - Monthly IDCW Option	: ₹ 10.5537
Regular Plan - Growth Option	: ₹ 27.6030
Regular Plan - Annual IDCW Option	: ₹ 11.4258
Direct Plan - Quarterly IDCW Option	: ₹ 10.8429
Direct Plan - Monthly IDCW Option	: ₹ 10.6758
Direct Plan - Growth Option	: ₹ 29.2827
Direct Plan - Annual IDCW Option	: ₹ 11.7375

### Benchmark Index (AMFI Tier 1)

CRISIL Corporate Debt A-II Index

### Date of Allotment

November 08, 2008

Monthly AAUM## As on May 30, 2025	: ₹239.91 Crores
AUM## As on May 30, 2025	: ₹298.57 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)	: 5.21
Modified Duration (years)	: 3.82
YTM (%)	: 6.71%
Macaulay Duration* (years)	: 4.02

## 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
<b>CORPORATE BOND</b>		<b>70.19%</b>	Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.72%
✓ Power Finance Corporation Limited	CRISIL AAA	8.60%	CRISIL AAA(CE)		1.00%
✓ REC Limited	ICRA AAA	6.36%	Housing & Urban Development Corporation Limited	ICRA AAA	0.89%
✓ Small Industries Dev Bank of India	CRISIL AAA	6.18%	<b>GOVERNMENT BOND</b>		<b>15.68%</b>
✓ NTPC Limited	CRISIL AAA	5.05%	6.92% GOI (MD 18/11/2039)	Sovereign	3.16%
✓ National Housing Bank	CARE AAA	3.81%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	11.16%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	3.73%	6.33% GOI (MD 05/05/2035)	Sovereign	1.01%
✓ Export Import Bank of India	CRISIL AAA	3.62%	7.38% GOI (MD 20/06/2027)	Sovereign	0.35%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	3.54%	<b>PTC</b>		<b>5.10%</b>
✓ GAIL (India) Limited	CARE AAA	3.42%		CRISIL AAA(SO)	2.67%
LIC Housing Finance Limited	CRISIL AAA	3.41%	India Universal Trust	CRISIL AAA(SO)	1.49%
Bajaj Finance Limited	CRISIL AAA	3.40%	Sansar Trust	CRISIL AAA(SO)	0.94%
Tata Capital Housing Finance Limited	CRISIL AAA	3.40%	<b>Corporate Debt Market</b>		<b>0.19%</b>
Embassy Office Parks REIT	CRISIL AAA	3.36%	<b>Development Fund</b>		<b>0.19%</b>
National Bank For Agriculture and Rural Development	CRISIL AAA	3.08%	Corporate Debt Market Development Fund		0.19%
Reliance Industries Limited	CRISIL AAA	2.85%	<b>Total Fixed Income Holdings</b>		<b>91.16%</b>
Power Grid Corporation of India Limited	CRISIL AAA	2.77%	<b>REITs/InvITs Holdings</b>		<b>% of Net Assets</b>
			Powergrid Infrastructure Investment Trust		0.83%
			Brookfield India Real Estate Trust		0.75%
			Embassy Office Parks REIT		0.72%
			<b>Total REITs/InvITs Holdings</b>		<b>2.30%</b>
			TREPS, Cash & Other Net Current Assets		6.54%
			<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 55.47% of the portfolio

## COMPOSITION BY ASSETS

Corporate	70.2%
Govt Securities/SD Loans	15.7%
Cash & Cash Equivalent	6.7%
PTC	5.1%
REITs/INVITs	2.3%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	91.0%
Cash & Cash Equivalent	6.7%
REIT/INVIT	2.3%

## 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 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.

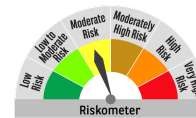
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 10.1088
Regular Plan - Quarterly IDCW Option	: ₹ 10.6586
Regular Plan - Monthly IDCW Option	: ₹ 10.5827
Regular Plan - Half Yearly IDCW Option	: ₹ 10.5226
Regular Plan - Growth Option	: ₹ 46.2886
Regular Plan - Daily IDCW Option	: ₹ 10.0933
Direct Plan - Weekly IDCW Option	: ₹ 10.1096
Direct Plan - Quarterly IDCW Option	: ₹ 11.0749
Direct Plan - Monthly IDCW Option	: ₹ 11.0212
Direct Plan - Growth Option	: ₹ 51.4882
Direct Plan - Daily IDCW Option	: ₹ 10.0936

### Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Bond A-III Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on May 30, 2025 : ₹194.02 Crores

AUM## As on May 30, 2025 : ₹201.86 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)	: 16.58
Modified Duration (years)	: 7.81
YTM (%)	: 6.40%
Macaulay Duration* (years)	: 8.06

## 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
<b>GOVERNMENT BOND</b>			Corporate Debt Market		
7.34% GOI (MD 22/04/2064)	Sovereign	29.00%	Development Fund		0.24%
7.18% GOI (MD 14/08/2033)	Sovereign	23.06%	<b>Total Fixed Income Holdings</b>		<b>92.88%</b>
6.92% GOI (MD 18/11/2039)	Sovereign	17.64%	TREPS, Cash & Other Net Current		
6.79% GOI (MD 30/12/2031)	Sovereign	10.32%	Assets		7.12%
6.33% GOI (MD 05/05/2035)	Sovereign	7.49%	<b>GRAND TOTAL</b>		<b>100.00%</b>
6.79% GOI (MD 07/10/2034)	Sovereign	5.13%	Investment in Top 10 scrips constitutes 92.88% of the portfolio		
<b>Corporate Debt Market</b>					
<b>Development Fund</b>			<b>0.24%</b>		

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	92.6%
Cash & Cash Equivalent	7.4%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	92.6%
Cash & Cash Equivalent	7.4%

## 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)		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 May 30, 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 May 30, 2025)

Regular Plan - IDCW Option	:	₹ 25.6306
Regular Plan - Growth Option	:	₹ 43.1820
Direct Plan - IDCW Option	:	₹ 34.7729
Direct Plan - Growth Option	:	₹ 47.3680

### Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Gilt Index

### Date of Allotment

March 21, 2002

Monthly AAUM## As on May 30, 2025 : ₹1,765.01 Crores

AAUM## As on May 30, 2025 : ₹1,761.96 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)	:	13.27
Modified Duration (years)	:	7.47
YTM (%)	:	6.45%
Macaulay Duration* (years)	:	7.71

## 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
<b>GOVERNMENT BOND</b>		<b>63.57%</b>	✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	3.02%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	23.08%	✓ 7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	3.00%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	14.38%	7.74% Maharashtra SDL (MD 01/03/2033)	Sovereign	2.73%
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	9.15%	7.08% Karnataka SDL (MD 12/08/2031)	Sovereign	2.36%
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	8.58%	7.74% Karnataka SDL (MD 03/01/2034)	Sovereign	2.12%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	5.57%	7.47% Maharashtra SDL (MD 13/09/2034)	Sovereign	2.10%
6.79% GOI (MD 30/12/2031)	Sovereign	2.22%	7.73% Karnataka SDL (MD 01/11/2035)	Sovereign	1.53%
7.32% GOI (MD 13/11/2030)	Sovereign	0.59%	7.46% Maharashtra SDL (MD 13/09/2033)	Sovereign	1.50%
<b>STATE GOVERNMENT BOND</b>		<b>34.75%</b>	7.21% Gujarat SDL (MD 05/03/2035)	Sovereign	1.48%
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	3.72%	6.61% Karnataka SDL (MD 02/09/2035)	Sovereign	1.42%
✓ 7.74% Karnataka SDL (MD 10/01/2036)	Sovereign	3.37%	6.64% Gujarat SDL (MD 21/05/2036)	Sovereign	1.42%
✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	3.07%	7.22% Maharashtra SDL (MD 07/08/2034)	Sovereign	1.31%
			7.46% Maharashtra SDL (MD 21/02/2035)	Sovereign	0.60%
			<b>Total Fixed Income Holdings</b>		<b>98.32%</b>
			TREPS, Cash & Other Net Current Assets		1.68%
			<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 76.94% of the portfolio

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	98.3%
Cash & Cash Equivalent	1.7%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	98.3%
Cash & Cash Equivalent	1.7%

## 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 May 30, 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 May 30, 2025)

Regular IDCW	:	₹ 11.9404
Regular Growth	:	₹ 11.9403
Direct Growth	:	₹ 12.0247

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2026 Index

### Date of Allotment

January 25, 2023

Monthly AAUM## As on May 30, 2025 : ₹121.22 Crores

AUM## As on May 30, 2025 : ₹124.12 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)	:	1.54
Modified Duration (years)	:	1.39
YTM (%)	:	5.85%
Macaulay Duration* (years)	:	1.43
Tracking Error Regular	:	0.81%
Tracking Error Direct	:	0.81%

## 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
<b>STATE GOVERNMENT BOND</b>		<b>94.56%</b>	TREPS, Cash & Other Net Current Assets		5.44%
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	41.11%	<b>GRAND TOTAL</b>		<b>100.00%</b>
7.28% Haryana SDL (MD 28/12/2026)	Sovereign	24.68%			
7.25% Maharashtra SDL (MD 28/12/2026)	Sovereign	16.45%			
7.27% Karnataka SDL (MD 28/12/2026)	Sovereign	4.11%			
7.25% Andhra Pradesh SDL (MD 28/12/2026)	Sovereign	4.11%			
7.07% Tamilnadu SDL (MD 14/12/2026)	Sovereign	4.10%			

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	94.6%
Cash & Cash Equivalent	5.4%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	94.6%
Cash & Cash Equivalent	5.4%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Gujarat	41.11
State Government of Haryana	24.68
State Government of Maharashtra	16.45
State Government of Karnataka	4.11
State Government of Andhra Pradesh	4.11
State Government of Tamil Nadu	4.1
<b>Grand Total</b>	<b>94.56</b>

## TRACKING DIFFERENCE DATA

as of May 30, 2025

	1 Year	Since Inception
Regular Plan	-0.57%	-0.61%
Direct Plan	-0.24%	-0.25%

## 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.

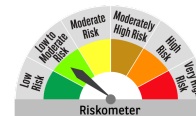
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on May 30, 2025

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 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 May 30, 2025)

Regular IDCW	:	₹ 11.3120
Regular Growth	:	₹ 12.1314
Direct IDCW	:	₹ 11.4575
Direct Growth	:	₹ 12.2113

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2028 Index

### Date of Allotment

March 24, 2023

Monthly AAUM## As on May 30, 2025 : ₹28.53 Crores

AUM## As on May 30, 2025 : ₹28.27 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)	:	3.54
Modified Duration (years)	:	2.96
YTM (%)	:	6.04%
Macaulay Duration* (years)	:	3.05
Tracking Error Regular	:	1.32%
Tracking Error Direct	:	1.32%

## 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
<b>STATE GOVERNMENT BOND</b>		<b>95.72%</b>	TREPS, Cash & Other Net Current Assets		4.28%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	46.30%	<b>GRAND TOTAL</b>		<b>100.00%</b>
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	30.42%			
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	13.17%			
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	5.83%			

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	95.7%
Cash & Cash Equivalent	4.3%

## CREDIT QUALITY PROFILE

AAA/A1+/Sov	95.7%
Cash & Cash Equivalent	4.3%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Maharashtra	46.3
State Government of Tamil Nadu	30.42
State Government of Karnataka	13.17
State Government of Gujarat	5.83
<b>Grand Total</b>	<b>95.72</b>

## TRACKING DIFFERENCE DATA

as of May 30, 2025

	1 Year	Since Inception
Regular Plan	-0.47%	-0.68%
Direct Plan	-0.13%	-0.32%

## 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)

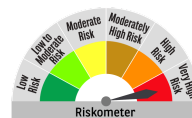
This product is suitable for investors who are seeking\*:

- 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 May 30, 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 May 30, 2025)

Regular Plan-IDCW	: ₹ 11.4814
Regular Plan-Growth Option	: ₹ 11.4814
Direct Plan-IDCW	: ₹ 11.5423
Direct Plan-Growth Option	: ₹ 11.5423

### Benchmark Index (AMFI Tier 1)

Nifty 50 TRI

### Date of Allotment

January 29, 2024

Monthly AUM## As on May 30, 2025	: ₹65.60 Crores
AUM## As on May 30, 2025	: ₹64.70 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	: 1.04
Tracking Error Regular	: 0.17%
Tracking Error Direct	: 0.17%

## 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/>

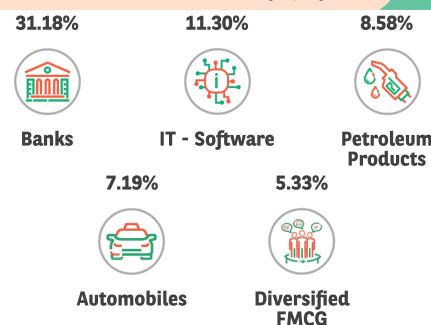
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>30.70%</b>
✓ HDFC Bank Limited	13.06%
✓ ICICI Bank Limited	9.13%
✓ Axis Bank Limited	3.05%
Kotak Mahindra Bank Limited	2.73%
✓ State Bank of India	2.73%
<b>IT - Software</b>	<b>10.67%</b>
✓ Infosys Limited	5.06%
✓ Tata Consultancy Services Limited	3.16%
HCL Technologies Limited	1.55%
Tech Mahindra Limited	0.90%
<b>Petroleum Products</b>	<b>8.58%</b>
✓ Reliance Industries Limited	8.58%
<b>Automobiles</b>	<b>6.03%</b>
Mahindra & Mahindra Limited	2.36%
Maruti Suzuki India Limited	1.45%
Tata Motors Limited	1.35%
Bajaj Auto Limited	0.87%
<b>Diversified FMCG</b>	<b>5.33%</b>
✓ ITC Limited	3.47%
Hindustan Unilever Limited	1.86%
<b>Finance</b>	<b>4.76%</b>
Bajaj Finance Limited	2.14%
Bajaj Finserv Limited	0.97%
Jio Financial Services Limited	0.84%
Shriram Finance Limited	0.81%
<b>Telecom - Services</b>	<b>4.44%</b>
✓ Bharti Airtel Limited	4.44%
<b>Construction</b>	<b>3.82%</b>
✓ Larsen & Toubro Limited	3.82%
<b>Power</b>	<b>2.60%</b>
NTPC Limited	1.43%
Power Grid Corporation of India Limited	1.17%
<b>Retailing</b>	<b>2.55%</b>
Eternal Limited	1.43%
Trent Limited	1.12%
<b>Consumer Durables</b>	<b>2.23%</b>
Titan Company Limited	1.31%
Asian Paints Limited	0.92%
<b>Ferrous Metals</b>	<b>2.05%</b>

EQUITY HOLDINGS		% of Net Assets
Tata Steel Limited		1.20%
JSW Steel Limited		0.85%
<b>Cement &amp; Cement Products</b>		<b>2.03%</b>
UltraTech Cement Limited		1.16%
Grasim Industries Limited		0.87%
<b>Pharmaceuticals &amp; Biotechnology</b>		<b>1.62%</b>
Sun Pharmaceutical Industries Limited		1.62%
<b>Aerospace &amp; Defense</b>		<b>1.23%</b>
Bharat Electronics Limited		1.23%
<b>Transport Infrastructure</b>		<b>0.94%</b>
Adani Ports and Special Economic Zone Limited		0.94%
<b>Oil</b>		<b>0.84%</b>
Oil & Natural Gas Corporation Limited		0.84%
<b>Non - Ferrous Metals</b>		<b>0.83%</b>
Hindalco Industries Limited		0.83%
<b>Consumable Fuels</b>		<b>0.80%</b>
Coal India Limited		0.80%
<b>Food Products</b>		<b>0.77%</b>
Nestle India Limited		0.77%
<b>LESS THAN 0.75% EXPOSURE</b>		<b>7.00%</b>
<b>TOTAL EQUITY HOLDING</b>		<b>99.82%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
TREPS, Cash & Other Net Current Assets		0.18%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 56.50% 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	13.80
ICICI GROUP	9.13
RELIANCE Group	8.58
Public Sector Unit	8.20
TATA GROUP	7.47
Infosys Group	5.06
Bharti	4.44
<b>Grand Total</b>	<b>56.68</b>

## TRACKING DIFFERENCE DATA

as of May 30, 2025

	1 Year	Since Inception
Regular Plan	-0.68%	-0.79%
Direct Plan	-0.25%	-0.33%

# 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 May 30, 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 May 30, 2025)

Gold ETF-RG : ₹ 93.1713

### Benchmark Index (AMFI Tier 1)

Domestic Price of Gold

### Date of Allotment

December 13, 2023

Monthly AUM## As on May 30, 2025 : ₹91.58 Crores

AUM## As on May 30, 2025 : ₹92.24 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 : 0.39%

## 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
<b>GOLD</b>		<b>97.08%</b>
Gold		97.08%
TREPS, Cash & Other Net Current Assets		2.92%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Gold	97.08
Grand Total	97.08

## TRACKING DIFFERENCE DATA

as of May 30, 2025

	1 Year	Since Inception
Regular Plan	-1.46%	-1.97%

\*\* BSE Disclaimer: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the SID has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the SID. The investors are advised to refer to the SID for the full text of the Disclaimer clause of the BSE Limited.

The scheme currently does not have Distribution History.

# Baroda BNP Paribas NIFTY BANK ETF

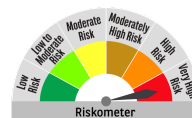
(An open-ended scheme replicating / tracking the Nifty Bank Total Returns Index)

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

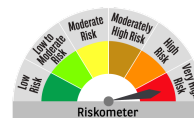
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 May 30, 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 May 30, 2025)

Nifty Bank ETF-RG : ₹ 55.7168

### Benchmark Index (AMFI Tier 1)

Nifty Bank TRI

### Date of Allotment

June 18, 2024

Monthly AAUM## As on May 30, 2025 : ₹3.50 Crores

AUM## As on May 30, 2025 : ₹3.55 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	: 2.53
Tracking Error	: 0.10%

## 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
<b>Banks</b>		<b>99.57%</b>
✓ HDFC Bank Limited		27.72%
✓ ICICI Bank Limited		25.21%
✓ Axis Bank Limited		8.40%
✓ State Bank of India		8.23%
✓ Kotak Mahindra Bank Limited		7.50%
✓ IndusInd Bank Limited		3.96%
✓ The Federal Bank Limited		3.63%
✓ Bank of Baroda		3.38%
✓ IDFC First Bank Limited		3.15%
✓ AU Small Finance Bank Limited		2.89%
Canara Bank		2.86%
Punjab National Bank		2.64%
<b>TOTAL EQUITY HOLDING</b>		<b>99.57%</b>
TREPS, Cash & Other Net Current Assets		0.43%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 94.07% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	27.72
ICICI GROUP	25.21
Public Sector Bank	8.88
Axis Group	8.40
Public Sector Unit	8.23
Kotak Group	7.50
HINDUJA GROUP	3.96
<b>Grand Total</b>	<b>89.90</b>

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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 May 30, 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 May 30, 2025)

Regular Plan Growth	:	₹ 8.0993
Direct Plan Growth	:	₹ 8.1294

### Benchmark Index (AMFI Tier 1)

Nifty 200 Momentum 30 TRI

### Date of Allotment

October 15, 2024

Monthly AAUM## As on May 30, 2025 : ₹24.92 Crores

AUM## As on May 30, 2025 : ₹25.21 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	:	1.51
Tracking Error Regular	:	0.29%
Tracking Error Direct	:	0.29%

## 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)

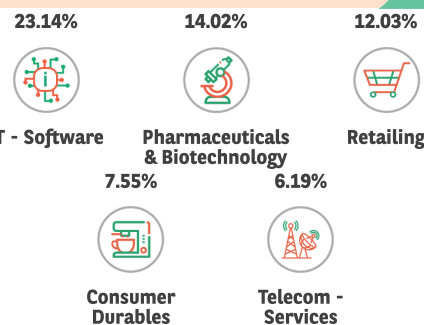
EQUITY HOLDINGS	% of Net Assets
<b>IT - Software</b>	<b>23.14%</b>
✓ Tech Mahindra Limited	4.93%
✓ HCL Technologies Limited	4.61%
✓ Infosys Limited	4.41%
Persistent Systems Limited	4.25%
Coforge Limited	3.52%
Oracle Financial Services Software Limited	1.42%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>14.02%</b>
✓ Divi's Laboratories Limited	5.36%
✓ Sun Pharmaceutical Industries Limited	4.89%
Lupin Limited	2.35%
Torrent Pharmaceuticals Limited	1.42%
<b>Retailing</b>	<b>12.03%</b>
✓ Eternal Limited	4.50%
Trent Limited	4.26%
Info Edge (India) Limited	3.27%
<b>Consumer Durables</b>	<b>7.55%</b>
Dixon Technologies (India) Limited	4.39%
Kalyan Jewellers India Limited	1.70%
Voltas Limited	1.46%
<b>Telecom - Services</b>	<b>6.19%</b>
✓ Bharti Airtel Limited	6.19%
<b>Automobiles</b>	<b>5.37%</b>
✓ Mahindra & Mahindra Limited	5.37%
<b>Aerospace &amp; Defense</b>	<b>5.30%</b>
✓ Bharat Electronics Limited	5.30%
<b>Capital Markets</b>	<b>4.71%</b>
✓ BSE Limited	4.71%
<b>Financial Technology (Fintech)</b>	<b>4.65%</b>
PB Fintech Limited	3.33%
One 97 Communications Limited	1.32%
<b>Leisure Services</b>	<b>3.89%</b>
The Indian Hotels Company Limited	3.89%
<b>Auto Components</b>	<b>2.74%</b>
Samvardhana Motherson International Limited	1.57%
Bosch Limited	1.17%
<b>Diversified Metals</b>	<b>2.72%</b>
Vedanta Limited	2.72%
<b>Beverages</b>	<b>2.25%</b>
United Spirits Limited	2.25%

### EQUITY HOLDINGS

EQUITY HOLDINGS	% of Net Assets
<b>Electrical Equipment</b>	<b>2.25%</b>
Siemens Limited	1.30%
Siemens Energy India Limited	0.95%
<b>Banks</b>	<b>2.10%</b>
The Federal Bank Limited	2.10%
<b>Oil</b>	<b>1.03%</b>
Oil India Limited	1.03%
<b>TOTAL EQUITY HOLDING</b>	<b>99.94%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
TREPS, Cash & Other Net Current Assets	0.06%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 50.27% 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
TATA GROUP	9.61
Bharti	6.19
MAHINDRA & MAHINDRA LTD.	5.37
Divis Laboratories	5.36
Public Sector Unit	5.30
Mahindra & Mahindra	4.93
SUN PHARMACEUTICAL GROUP	4.89
<b>Grand Total</b>	<b>41.65</b>

# Baroda BNP Paribas NIFTY Midcap 150 Index Fund

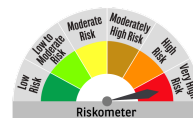
(An open-ended scheme replicating / tracking  
the Nifty Midcap 150 Total Returns Index)

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

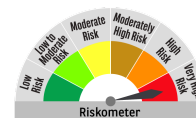
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 Total Returns Index): basis it's constituents; as on May 30, 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 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 May 30, 2025)

Regular Plan Growth	:	₹ 10.1340
Direct Plan Growth	:	₹ 10.1743

### Benchmark Index (AMFI Tier 1)

Nifty Midcap 150 Total Returns Index

### Date of Allotment

November 04, 2024

Monthly AAUM## As on May 30, 2025 : ₹8.87 Crores

AUM## As on May 30, 2025 : ₹9.24 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	:	0.64
Tracking Error Regular	:	0.24%
Tracking Error Direct	:	0.23%

## 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
<b>Banks</b>	<b>5.70%</b>	<b>Finance</b>	<b>1.77%</b>
✓ The Federal Bank Limited	1.42%	Sundaram Finance Limited	0.99%
IDFC First Bank Limited	1.21%	SBI Cards and Payment Services Limited	0.78%
Yes Bank Limited	1.16%	<b>Realty</b>	<b>1.75%</b>
AU Small Finance Bank Limited	1.10%	Godrej Properties Limited	0.93%
Union Bank of India	0.81%	The Phoenix Mills Limited	0.82%
<b>Capital Markets</b>	<b>4.48%</b>	<b>Telecom - Services</b>	<b>1.46%</b>
✓ BSE Limited	3.10%	✓ Indus Towers Limited	1.46%
✓ HDFC Asset Management Company Limited	1.38%	<b>Petroleum Products</b>	<b>1.11%</b>
<b>IT - Software</b>	<b>4.12%</b>	Hindustan Petroleum Corporation Limited	1.11%
✓ Persistent Systems Limited	1.70%	<b>Insurance</b>	<b>1.10%</b>
✓ Coforge Limited	1.59%	Max Financial Services Limited	1.10%
Mphasis Limited	0.83%	<b>Agricultural Food &amp; other Products</b>	<b>1.06%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.83%</b>	Marico Limited	1.06%
Lupin Limited	1.34%	<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.96%</b>
Aurobindo Pharma Limited	0.92%	Ashok Leyland Limited	0.96%
Mankind Pharma Limited	0.79%	<b>Personal Products</b>	<b>0.91%</b>
Alkem Laboratories Limited	0.78%	Colgate Palmolive (India) Limited	0.91%
<b>Healthcare Services</b>	<b>3.45%</b>	<b>Transport Infrastructure</b>	<b>0.86%</b>
✓ Max Healthcare Institute Limited	2.38%	GMR Airports Limited	0.86%
Fortis Healthcare Limited	1.07%	<b>Textiles &amp; Apparels</b>	<b>0.85%</b>
<b>Electrical Equipment</b>	<b>3.27%</b>	Page Industries Limited	0.85%
✓ Suzlon Energy Limited	2.34%	<b>Retailing</b>	<b>0.80%</b>
Bharat Heavy Electricals Limited	0.93%	FSN E-Commerce Ventures Limited	0.80%
<b>Industrial Products</b>	<b>3.04%</b>	<b>Power</b>	<b>0.78%</b>
Cummins India Limited	1.26%	NHPC Limited	0.78%
APL Apollo Tubes Limited	0.93%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>45.06%</b>
Polycab India Limited	0.85%	<b>TOTAL EQUITY HOLDING</b>	<b>98.71%</b>
<b>Auto Components</b>	<b>2.62%</b>	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
Bharat Forge Limited	0.94%		<b>% of Net Assets</b>
Tube Investments of India Limited	0.93%	TREPS, Cash & Other Net Current Assets	1.29%
MRF Limited	0.75%	<b>GRAND TOTAL</b>	<b>100.00%</b>
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.55%</b>	Investment in Top 10 scrips constitutes 18.63% of the portfolio	
UPL Limited	0.90%	<b>SECTORAL COMPOSITION (Top 5)</b>	
PI Industries Limited	0.88%	<b>7.38%</b>	<b>6.98%</b>
Coromandel International Limited	0.77%	<b>6.33%</b>	
<b>Financial Technology (Fintech)</b>	<b>2.49%</b>	<b>Banks</b>	<b>Pharmaceuticals &amp; Biotechnology</b>
✓ PB Fintech Limited	1.65%	<b>5.93</b>	<b>5.91%</b>
One 97 Communications Limited	0.84%	<b>Auto Components</b>	
<b>Consumer Durables</b>	<b>2.43%</b>		
✓ Dixon Technologies (India) Limited	1.61%	<b>IT - Software</b>	<b>Electrical Equipment</b>
Voltas Limited	0.82%		
<b>Chemicals &amp; Petrochemicals</b>	<b>2.26%</b>		
SRF Limited	1.18%		
Solar Industries India Limited	1.08%		

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Public Sector Unit	5.24
BSE Group	3.10
PRIVATE (INDIAN)	3.04
Abhay Soi Group	2.38
Suzlon Group	2.34
TATA GROUP	2.33
Public Sector Bank	2.09
Grand Total	20.52

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

# SIP Performance of Equity & Hybrid Schemes

(as on May 30, 2025)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on May 30, 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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	24,90,000
Market Value as on Month end (Regular)	1,21,455	4,61,071	9,11,130	25,98,553	1,29,06,778
Scheme Return (% CAGR*) (Regular)	2.28	16.79	16.75	14.78	13.92
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	14,90,000
Market Value as on Month end (Direct)	1,22,211	4,70,335	9,43,112	27,93,940	43,13,673
Scheme Return (% CAGR*) (Direct)	3.47	18.20	18.17	16.13	15.97
Nifty 100 TRI (% CAGR*)	5.55	15.33	15.87	14.71	13.63

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	N.A.	N.A.	5,60,000
Market Value as on Month end (Regular)	1,20,815	4,75,449	N.A.	N.A.	8,77,104
Scheme Return (% CAGR*) (Regular)	1.27	18.97	N.A.	N.A.	18.81
Total Amount Invested (Direct)	1,20,000	3,60,000	N.A.	N.A.	5,60,000
Market Value as on Month end (Direct)	1,21,664	4,86,181	N.A.	N.A.	8,92,718
Scheme Return (% CAGR*) (Direct)	2.60	20.57	N.A.	N.A.	20.19
BSE 250 Large Midcap TRI (% CAGR*)	5.37	16.62	N.A.	N.A.	16.62

<sup>#</sup>Inception Date : September 4, 2020

Baroda BNP Paribas Multi Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	26,10,000
Market Value as on Month end (Regular)	1,20,656	4,79,136	9,90,058	28,79,639	1,52,31,272
Scheme Return (% CAGR*) (Regular)	1.02	19.53	20.16	16.69	14.11
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	14,90,000
Market Value as on Month end (Direct)	1,21,330	4,87,776	10,21,444	30,77,699	47,50,401
Scheme Return (% CAGR*) (Direct)	2.08	20.81	21.45	17.93	17.36
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	5.53	19.78	20.79	17.48	N.A.

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	23,30,000
Market Value as on Month end (Regular)	1,23,105	4,77,990	9,38,393	26,06,087	99,37,431
Scheme Return (% CAGR*) (Regular)	4.88	19.36	17.96	14.84	13.29
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	14,90,000
Market Value as on Month end (Direct)	1,23,898	4,87,858	9,71,697	27,91,849	43,02,689
Scheme Return (% CAGR*) (Direct)	6.13	20.82	19.39	16.12	15.93
Nifty 500 TRI (% CAGR*)	5.55	17.42	18.08	15.98	13.83

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A.	9,20,000
Market Value as on Month end (Regular)	1,20,287	4,47,544	8,77,020	N.A.	16,04,404
Scheme Return (% CAGR*) (Regular)	0.45	14.70	15.20	N.A.	14.18
Market Value as on Month end (Direct)	1,21,496	4,61,789	9,23,513	N.A.	17,30,353
Scheme Return (% CAGR*) (Direct)	2.34	16.90	17.31	N.A.	16.10
Nifty 500 TRI (% CAGR*)	5.55	17.42	18.08	N.A.	17.02

<sup>#</sup>Inception Date : October 6, 2017

Baroda BNP Paribas Mid cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	22,90,000
Market Value as on Month end (Regular)	1,21,058	4,83,154	10,16,469	30,44,666	1,44,39,959
Scheme Return (% CAGR*) (Regular)	1.65	20.13	21.25	17.73	16.89
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	14,90,000
Market Value as on Month end (Direct)	1,21,983	4,95,500	10,63,103	33,35,667	56,17,613
Scheme Return (% CAGR*) (Direct)	3.11	21.94	23.11	19.42	19.75
Nifty Midcap 150 TRI (% CAGR*)	7.24	24.36	25.43	20.72	17.98

<sup>#</sup>Inception Date: May 2, 2006 for Regular Plan, January 01, 2013 for Direct Plan

# SIP Performance of Equity & Hybrid Schemes

(as on May 30, 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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A.	8,10,000
Market Value as on Month end (Regular)	1,18,389	4,53,668	9,11,005	N.A.	14,78,647
Scheme Return (% CAGR*) (Regular)	-2.50	15.65	16.75	N.A.	17.58
Market Value as on Month end (Direct)	1,19,305	4,65,074	9,51,015	N.A.	15,71,519
Scheme Return (% CAGR*) (Direct)	-1.08	17.40	18.51	N.A.	19.37
Nifty India Consumption TRI (% CAGR*)	1.93	17.62	18.15	N.A.	17.55

<sup>#</sup>Inception Date : September 7, 2018

## Baroda BNP Paribas Banking and Financial Services Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	15,60,000
Market Value as on Month end (Regular)	1,32,164	4,82,230	9,38,812	24,58,730	39,37,771
Scheme Return (% CAGR*) (Regular)	19.51	19.99	17.98	13.75	13.33
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	14,90,000
Market Value as on Month end (Direct)	1,33,190	4,92,968	9,71,144	26,06,334	38,88,361
Scheme Return (% CAGR*) (Direct)	21.20	21.57	19.37	14.84	14.47
Nifty Financial Services TRI (% CAGR*)	23.38	18.84	17.19	15.64	15.83

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A.	7,90,000
Market Value as on Month end (Regular)	1,25,748	4,49,836	8,54,510	N.A.	12,88,622
Scheme Return (% CAGR*) (Regular)	9.08	15.06	14.14	N.A.	14.67
Market Value as on Month end (Direct)	1,26,519	4,58,709	8,84,907	N.A.	13,53,021
Scheme Return (% CAGR*) (Direct)	10.32	16.43	15.56	N.A.	16.14
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	9.58	12.13	11.61	N.A.	11.97

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A.	9,80,000
Market Value as on Month end (Regular)	1,23,674	4,57,753	8,82,003	N.A.	18,19,652
Scheme Return (% CAGR*) (Regular)	5.78	16.28	15.43	N.A.	14.75
Market Value as on Month end (Direct)	1,24,728	4,70,955	9,25,161	N.A.	19,70,425
Scheme Return (% CAGR*) (Direct)	7.45	18.30	17.38	N.A.	16.62
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	7.69	14.61	14.07	N.A.	13.56

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	N.A.	7,10,000
Market Value as on Month end (Regular)	1,25,162	4,23,101	7,60,814	N.A.	9,38,712
Scheme Return (% CAGR*) (Regular)	8.15	10.80	9.45	N.A.	9.35
Market Value as on Month end (Direct)	1,25,928	4,30,716	7,83,770	N.A.	9,72,489
Scheme Return (% CAGR*) (Direct)	9.37	12.03	10.64	N.A.	10.54
Nifty Equity Savings Index TRI (% CAGR*)	8.46	10.52	10.03	N.A.	10.18

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	3,60,000	N.A.	N.A.	4,50,000
Market Value as on Month end (Regular)	1,20,017	4,61,587	N.A.	N.A.	6,02,750
Scheme Return (% CAGR*) (Regular)	0.03	16.87	N.A.	N.A.	15.77
Market Value as on Month end (Direct)	1,20,991	4,72,458	N.A.	N.A.	6,20,611
Scheme Return (% CAGR*) (Direct)	1.55	18.52	N.A.	N.A.	17.40
BSE 500 TRI (% CAGR*)	4.99	17.01	N.A.	N.A.	15.89

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	N.A.	N.A.	N.A.	3,40,000
Market Value as on Month end (Regular)	1,22,333	N.A.	N.A.	N.A.	4,29,930
Scheme Return (% CAGR*) (Regular)	3.66	N.A.	N.A.	N.A.	16.90
Market Value as on Month end (Direct)	1,23,172	N.A.	N.A.	N.A.	4,39,095
Scheme Return (% CAGR*) (Direct)	4.98	N.A.	N.A.	N.A.	18.49
Nifty 500 TRI (% CAGR*)	5.55	N.A.	N.A.	N.A.	16.99

<sup>#</sup>Inception Date : August 17, 2022



# SIP Performance of Equity & Hybrid Schemes

(as on May 30, 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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	N.A.	N.A.	N.A.	3,00,000
Market Value as on Month end (Regular)	1,26,258	N.A.	N.A.	N.A.	3,68,801
Scheme Return (% CAGR*) (Regular)	9.90	N.A.	N.A.	N.A.	16.87
Market Value as on Month end (Direct)	1,27,044	N.A.	N.A.	N.A.	3,75,579
Scheme Return (% CAGR*) (Direct)	11.17	N.A.	N.A.	N.A.	18.44
"65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)"	12.22	N.A.	N.A.	N.A.	17.84

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	N.A.	N.A.	N.A.	2,40,000
Market Value as on Month end (Regular)	1,17,730	N.A.	N.A.	N.A.	2,61,884
Scheme Return (% CAGR*) (Regular)	-3.52	N.A.	N.A.	N.A.	8.68
Market Value as on Month end (Direct)	1,18,632	N.A.	N.A.	N.A.	2,65,857
Scheme Return (% CAGR*) (Direct)	-2.13	N.A.	N.A.	N.A.	10.23
Nifty 500 TRI (% CAGR*)	5.55	N.A.	N.A.	N.A.	14.30

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	N.A.	N.A.	N.A.	1,90,000
Market Value as on Month end (Regular)	1,19,375	N.A.	N.A.	N.A.	1,99,371
Scheme Return (% CAGR*) (Regular)	-0.97	N.A.	N.A.	N.A.	5.95
Market Value as on Month end (Direct)	1,20,291	N.A.	N.A.	N.A.	2,01,829
Scheme Return (% CAGR*) (Direct)	0.45	N.A.	N.A.	N.A.	7.51
Nifty Small Cap 250 TRI (% CAGR*)	2.80	N.A.	N.A.	N.A.	9.72

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	N.A.	N.A.	N.A.	1,60,000
Market Value as on Month end (Regular)	1,24,254	N.A.	N.A.	N.A.	1,69,080
Scheme Return (% CAGR*) (Regular)	6.70	N.A.	N.A.	N.A.	8.12
Market Value as on Month end (Direct)	1,24,520	N.A.	N.A.	N.A.	1,69,559
Scheme Return (% CAGR*) (Direct)	7.12	N.A.	N.A.	N.A.	8.55
Nifty 50 TRI (% CAGR*)	7.46	N.A.	N.A.	N.A.	8.87

<sup>#</sup>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 <sup>#</sup>
Total Amount Invested (Regular)	1,20,000	N.A.	N.A.	N.A.	1,20,000
Market Value as on Month end (Regular)	1,24,291	N.A.	N.A.	N.A.	1,24,291
Scheme Return (% CAGR*) (Regular)	6.76	N.A.	N.A.	N.A.	6.76
Market Value as on Month end (Direct)	1,25,589	N.A.	N.A.	N.A.	1,25,589
Scheme Return (% CAGR*) (Direct)	8.83	N.A.	N.A.	N.A.	8.83
CRISIL Hybrid 35+65 Aggressive Index (% CAGR*)	7.70	N.A.	N.A.	N.A.	7.70

<sup>#</sup>Inception Date : May 28, 2024

**Past performance may or may not be sustained in future and is not a guarantee of future returns and should not be used as a basis of comparison with other investments. Returns do not take into account the load and taxes, if any. Different plans shall have a different expense structure. The above data assumes investments in Growth option for distributor/regular plan.**

Where returns are not available for a particular period, they have not been shown. \*% CAGR Returns are computed after accounting for the cash flow by using the XIRR method.

For further details on performance of the scheme and performance of other schemes managed by the Fund Manager, please refer to "Performance of Schemes" page.

Please note TRI indicates Total Return Index.

# Performance of Schemes

(as on May 30, 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	10655.86	6.56	16480.44	18.12	26437.66	21.44	217382.48	16.04	-	-	23-Sep-04		
	Direct Plan	10781.26	7.81	17077.83	19.53	28063.98	22.89	-	-	62976.72	15.98	01-Jan-13		
	Nifty 100 TRI**	10887.29	8.87	15593.01	15.96	27445.25	22.35	194488.49	15.42	49977.52	13.84			
	Additional Benchmark Nifty 50 TRI	11107.56	11.08	15432.15	15.56	27394.94	22.30	185027.17	15.14	48324.89	13.53			
2	Baroda BNP Paribas Business Cycle Fund													
	Regular Plan	10497.79	4.98	16906.58	19.13	N.A.	N.A.	15475.10	12.50	-	-	15-Sep-21		
	Direct Plan	10652.32	6.52	17617.98	20.78	N.A.	N.A.	-	-	16333.10	14.15	15-Sep-21		
	BSE 500 TRI**	10853.52	8.54	16498.34	18.16	N.A.	N.A.	15663.53	12.87	15663.53	12.87			
	Additional Benchmark Nifty 50 TRI**	11107.56	11.08	15432.15	15.56	N.A.	N.A.	14734.06	11.02	14734.06	11.02			
S. No	Scheme managed by Mr. Jitendra Sriram & Mr. Kushant Arora	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 (%)	
3	Baroda BNP Paribas Manufacturing Fund													
	Regular Plan	9946.18	-1.08	N.A.	N.A.	N.A.	N.A.	N.A.	9434.51	-6.13	-	-	28-Jun-24	
	Direct Plan	10021.15	0.42	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	9569.92	-4.66	28-Jun-24	
	Nifty India Manufacturing TRI	10061.89	1.24	N.A.	N.A.	N.A.	N.A.	N.A.	9643.39	-3.87	9643.39	-3.87		
	Additional Benchmark BSE SENSEX TRI	10247.26	4.96	N.A.	N.A.	N.A.	N.A.	N.A.	10393.78	4.28	10393.78	4.28		
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	10758.43	7.58	18214.63	22.13	35620.27	28.89	99305.42	12.78	-	-	02-May-06		
	Direct Plan	10915.19	9.15	19051.01	23.97	38375.54	30.82	-	-	95231.20	19.90	01-Jan-13		
	Nifty Midcap 150 TRI**	11001.26	10.01	20298.08	26.61	43427.43	34.10	141824.00	14.90	88457.65	19.19			
	Additional Benchmark Nifty 50 TRI	11107.56	11.08	15432.15	15.56	27394.94	22.30	86575.30	11.97	48324.89	13.53			
5	Baroda BNP Paribas India Consumption Fund													
	Regular Plan	10895.06	8.95	16318.10	17.73	26429.33	21.43	30531.00	18.03	-	-	07-Sep-18		
	Direct Plan	11054.39	10.54	17046.27	19.46	28459.18	23.24	-	-	33750.60	19.81	07-Sep-18		
	NIFTY India Consumption TRI**	10996.34	9.96	16951.18	19.23	26105.40	21.13	23474.79	13.52	23474.79	13.52			
	Additional Benchmark Nifty 50 TRI**	11107.56	11.08	15432.15	15.56	27394.94	22.30	23079.19	13.23	23079.19	13.23			
6	Baroda BNP Paribas Value Fund													
	Regular Plan	10090.20	0.90	N.A.	N.A.	N.A.	N.A.	13769.80	17.53	-	-	07-Jun-23		
	Direct Plan	10208.23	2.08	N.A.	N.A.	N.A.	N.A.	-	-	14158.30	19.19	07-Jun-23		
	Nifty 500 TRI**	10902.09	9.02	N.A.	N.A.	N.A.	N.A.	14505.99	20.66	14505.99	20.66			
	Additional Benchmark Nifty 50 TRI**	11107.56	11.08	N.A.	N.A.	N.A.	N.A.	13512.43	16.41	13512.43	16.41			
7	Baroda BNP Paribas Small Cap Fund													
	Regular Plan	10423.98	4.24	N.A.	N.A.	N.A.	N.A.	12848.60	17.15	-	-	30-Oct-23		
	Direct Plan	10560.71	5.61	N.A.	N.A.	N.A.	N.A.	-	-	13155.90	18.91	30-Oct-23		
	Nifty Small Cap 250 TRI**	10836.17	8.36	N.A.	N.A.	N.A.	N.A.	14106.24	24.27	14106.24	24.27			
	Additional Benchmark Nifty 50 TRI**	11107.56	11.08	N.A.	N.A.	N.A.	N.A.	13154.00	18.90	13154.00	18.90			
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	9940.25	-1.20	N.A.	N.A.	N.A.	N.A.	N.A.	9308.04	-9.72	-	-	16-Sep-24	
	Direct Plan	10029.25	0.59	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	9414.95	-8.24	16-Sep-24	
	Nifty 500 TRI	10087.28	1.75	N.A.	N.A.	N.A.	N.A.	N.A.	9556.67	-6.26	9556.67	-6.26		
	Additional Benchmark Nifty 50 TRI	10304.83	6.11	N.A.	N.A.	N.A.	N.A.	N.A.	9811.15	-2.68	9811.15	-2.68		
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	10706.63	7.07	17660.80	20.88	N.A.	N.A.	26497.20	22.84	-	-	04-Sep-20		
	Direct Plan	10844.26	8.44	18382.22	22.50	N.A.	N.A.	-	-	28420.20	24.67	04-Sep-20		
	BSE 250 Large Midcap TRI	10862.76	8.63	16263.63	17.60	N.A.	N.A.	24844.06	21.18	24844.06	21.18			
	Additional Benchmark Nifty 50 TRI**	11107.56	11.08	15432.15	15.56	N.A.	N.A.	23052.96	19.28	23052.96	19.28			
10	Baroda BNP Paribas Flexi Cap Fund													
	Regular Plan	10724.13	7.24	N.A.	N.A.	N.A.	N.A.	15362.00	16.66	-	-	17-Aug-22		
	Direct Plan	10855.28	8.55	N.A.	N.A.	N.A.	N.A.	-	-	15992.10	18.35	17-Aug-22		
	Nifty 500 TRI**	10902.09	9.02	N.A.	N.A.	N.A.	N.A.	15187.04	16.18	15187.04	16.18			
	Additional Benchmark Nifty 50 TRI**	11107.56	11.08	N.A.	N.A.	N.A.	N.A.	14200.60	13.41	14200.60	13.41			
11	Baroda BNP Paribas Focused Fund													
	Regular Plan	10041.46	0.41	15735.59	16.31	25149.41	20.23	21630.30	10.61	-	-	06-Oct-17		
	Direct Plan	10224.19	2.24	16611.28	18.43	27395.78	22.30	-	-	24434.70	12.38	06-Oct-17		
	Nifty 500 TRI**	10902.09	9.02	16613.32	18.44	30679.66	25.10	28135.81	14.48	28135.81	14.48			
	Additional Benchmark Nifty 50 TRI**	11107.56	11.08	15432.15	15.56	27394.94	22.30	27160.44	13.95	27160.44	13.95			

\* 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 May 30, 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	<b>Baroda BNP Paribas Multi Cap Fund *</b>											
	Regular Plan	10722.23	7.22	17775.81	21.14	32619.18	26.64	225351.73	15.41	-	-	12-Sep-03
	Direct Plan	10836.11	8.36	18341.88	22.41	34367.10	27.97	-	-	66253.23	16.45	01-Jan-13
	Nifty 500 Multicap 50:25:25 TRI**	10929.71	9.30	17786.44	21.16	35994.21	29.16	N.A.	N.A.	64061.42	16.13	
	Additional Benchmark Nifty 50 TRI	11107.56	11.08	15432.15	15.56	27394.94	22.30	237185.66	15.69	48324.89	13.53	
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	<b>Baroda BNP Paribas ELSS Tax Saver Fund *</b>											
	Regular Plan	10970.12	9.70	17163.48	19.73	28058.77	22.89	88295.81	11.87	-	-	05-Jan-06
	Direct Plan	11102.96	11.03	17794.32	21.18	29789.01	24.37	-	-	61783.33	15.80	01-Jan-13
	Nifty 500 TRI**	10902.09	9.02	16613.32	18.44	30679.66	25.10	113015.29	13.31	54614.25	14.65	
	Additional Benchmark Nifty 50 TRI	11107.56	11.08	15432.15	15.56	27394.94	22.30	107848.14	13.03	48324.89	13.53	
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	<b>Baroda BNP Paribas Innovation Fund</b>											
	Regular Plan	10836.22	8.36	N.A.	N.A.	N.A.	N.A.	11842.90	14.67	-	-	05-Mar-24
	Direct Plan	11016.65	10.17	N.A.	N.A.	N.A.	N.A.	-	-	12087.80	16.59	05-Mar-24
	Nifty 500 TRI**	10902.09	9.02	N.A.	N.A.	N.A.	N.A.	11315.25	10.52	11315.25	10.52	
	Additional Benchmark Nifty 50 TRI	11107.56	11.08	N.A.	N.A.	N.A.	N.A.	11234.40	9.88	11234.40	9.88	
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 (%)	
15	<b>Baroda BNP Paribas Banking and Financial Services Fund</b>											
	Regular Plan	11871.01	18.71	17401.65	20.28	28575.81	23.34	47523.20	12.80	-	-	22-Jun-12
	Direct Plan	12044.92	20.45	18051.31	21.76	30149.81	24.67	-	-	43998.51	12.67	01-Jan-13
	Nifty Financial Services TRI**	12275.77	22.76	16480.02	18.12	28913.15	23.63	72937.95	16.59	56881.25	15.03	
	Additional Benchmark Nifty 50 TRI	11107.56	11.08	15432.15	15.56	27394.94	22.30	56207.15	14.27	48324.89	13.53	
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 (%)	
16	<b>Baroda BNP Paribas Aqua Fund of Fund</b>											
	Regular Plan	10585.29	5.85	13687.89	11.03	N.A.	N.A.	12848.00	6.36	-	-	07-May-21
	Direct Plan	10692.23	6.92	14125.09	12.20	N.A.	N.A.	-	-	13421.10	7.51	07-May-21
	MSCI World Index (TRI)	11669.13	16.69	15958.50	16.86	N.A.	N.A.	15997.96	12.25	15997.96	12.25	
	Additional Benchmark Nifty 50 TRI**	11107.56	11.08	15432.15	15.56	N.A.	N.A.	17535.59	14.81	17535.59	14.81	

## 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	<b>Baroda BNP Paribas Balanced Advantage Fund</b>											
	Regular Plan	10963.67	9.64	15605.14	15.99	22627.00	17.72	24041.90	14.34	-	-	14-Nov-18
	Direct Plan	11090.69	10.91	16189.59	17.42	24118.63	19.23	-	-	26228.60	15.87	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	11093.13	10.93	14143.40	12.25	19731.20	14.54	21212.04	12.18	21212.04	12.18	
	Additional Benchmark Nifty 50 TRI	11107.56	11.08	15432.15	15.56	27394.94	22.30	25248.54	15.20	25248.54	15.20	
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	<b>Baroda BNP Paribas Aggressive Hybrid Fund</b>											
	Regular Plan	10890.05	8.90	15807.99	16.49	23714.80	18.83	27753.30	13.34	-	-	07-Apr-17
	Direct Plan	11065.81	10.66	16603.76	18.41	25774.98	20.82	-	-	31657.40	15.19	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	10966.29	9.66	15050.63	14.60	22902.22	18.00	26438.30	12.67	26438.30	12.67	
	Additional Benchmark Nifty 50 TRI**	11107.56	11.08	15432.15	15.56	27394.94	22.30	29720.90	14.30	29720.90	14.30	
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	<b>Baroda BNP Paribas Equity Savings Fund</b>											
	Regular Plan	10891.22	8.91	13617.43	10.84	15886.01	9.69	16453.80	8.88	-	-	25-Jul-19
	Direct Plan	11013.09	10.13	14069.60	12.05	16780.09	10.89	-	-	17530.30	10.07	25-Jul-19
	NIFTY Equity Savings Index TRI**	10957.59	9.58	13465.73	10.43	17443.42	11.76	17465.11	10.00	17465.11	10.00	
	Additional Benchmark CRISIL 10 Year Gilt Index	11171.18	11.71	13105.73	9.43	13077.67	5.51	14133.95	6.09	14133.95	6.09	

\* 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 May 30, 2025)

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	<b>Baroda BNP Paribas Conservative Hybrid Fund *</b>											
	Regular Plan	10833.07	8.33	13102.66	9.43	15038.88	8.49	43380.86	7.35	-	-	23-Sep-04
	Direct Plan	10993.99	9.94	13710.82	11.09	16239.01	10.17	-	-	31475.50	9.67	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	11032.74	10.33	13343.47	10.09	15509.12	9.16	56589.52	8.74	29798.26	9.19	
	Additional Benchmark CRISIL 10 year Gilt Index	11171.18	11.71	13105.73	9.43	13077.67	5.51	34982.03	6.24	22764.08	6.85	

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	<b>Baroda BNP Paribas Multi Asset Fund</b>											
	Regular Plan	11093.24	10.93	N.A.	N.A.	N.A.	N.A.	14790.40	17.35	-	-	19-Dec-22
	Direct Plan	11221.75	12.22	N.A.	N.A.	N.A.	N.A.	-	-	15325.10	19.06	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	11297.25	12.97	N.A.	N.A.	N.A.	N.A.	14753.12	17.23	14753.12	17.23	
	Additional Benchmark Nifty 50 TRI	11107.56	11.08	N.A.	N.A.	N.A.	N.A.	13803.60	14.08	13803.60	14.08	

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	<b>Baroda BNP Paribas Arbitrage Fund</b>											
	Regular Plan	10679.94	6.80	12106.79	6.58	12882.18	5.19	15974.30	5.72	-	-	28-Dec-16
	Direct Plan	10763.73	7.64	12362.40	7.33	13328.31	5.91	-	-	16861.70	6.40	28-Dec-16
	Nifty 50 Arbitrage Index	10753.49	7.53	12278.59	7.08	13103.38	5.55	15491.66	5.33	15491.66	5.33	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10798.64	7.99	12288.45	7.11	13088.07	5.52	16520.98	6.14	16520.98	6.14	

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	<b>Baroda BNP Paribas Retirement Fund</b>											
	Regular Plan	10987.49	9.87	N.A.	N.A.	N.A.	N.A.	10980.90	9.75	-	-	28-May-24
	Direct Plan	11207.56	12.08	N.A.	N.A.	N.A.	N.A.	-	-	11203.30	11.96	28-May-24
	CRISIL Hybrid 35+65 - Aggressive Index	10966.29	9.66	N.A.	N.A.	N.A.	N.A.	10869.41	8.64	10869.41	8.64	
	Additional Benchmark Nifty 50 TRI	11107.56	11.08	N.A.	N.A.	N.A.	N.A.	10945.08	9.40	10945.08	9.40	

## 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	<b>Baroda BNP Paribas Liquid Fund * (as on May 31, 2025)</b>																	
	Regular Plan	10012.07	6.49	10026.78	6.73	10053.35	6.47	10716.87	7.17	12214.84	6.89	13048.60	5.46	29956.59	6.95	-	-	05-Feb-09
	Direct Plan	10012.32	6.63	10027.31	6.86	10054.45	6.60	10731.54	7.32	12256.38	7.01	13119.21	5.58	-	-	22954.65	6.92	01-Jan-13
	CRISIL Liquid Debt A-I Index	10009.89	5.29	10024.90	6.24	10051.36	6.22	10713.13	7.13	12227.00	6.93	13109.92	5.56	28916.74	6.72	22550.86	6.77	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10013.66	7.37	10031.63	7.99	10071.20	8.71	10798.64	7.99	12290.76	7.11	13085.73	5.52	26662.91	6.19	22031.03	6.57	
2	<b>Baroda BNP Paribas Money Market Fund</b>																	
	Regular Plan	10014.76	7.99	10034.47	8.73	10063.90	8.06	10784.99	7.85	12222.74	6.92	12953.22	5.31	13729.14	5.47	-	-	19-Jun-19
	Direct Plan	10015.13	8.20	10035.26	8.94	10065.50	8.27	10806.01	8.06	12292.91	7.12	13104.42	5.55	-	-	13926.28	5.72	19-Jun-19
	CRISIL Money Market A-I Index	10012.98	7.00	10031.63	7.99	10057.68	7.25	10746.25	7.46	12312.27	7.18	13284.60	5.84	14147.05	6.00	14147.05	6.00	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10015.03	8.15	10037.37	9.50	10071.11	9.00	10798.64	7.99	12288.45	7.11	13088.07	5.52	14081.45	5.92	14081.45	5.92	
3	<b>Baroda BNP Paribas Overnight Fund * (as on May 31, 2025)</b>																	
	Regular Plan	10010.50	5.63	10022.50	5.62	10047.03	5.68	10643.69	6.44	12029.63	6.35	12803.50	5.06	13481.10	5.02	-	-	25-Apr-19
	Direct Plan	10010.65	5.71	10022.81	5.70	10047.68	5.76	10652.22	6.52	12056.27	6.43	12849.35	5.14	-	-	13540.95	5.09	25-Apr-19
	CRISIL Liquid Overnight Index	10010.74	5.76	10022.95	5.74	10047.69	5.76	10651.36	6.51	12067.54	6.46	12878.33	5.19	13564.66	5.12	13564.66	5.12	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10013.66	7.37	10031.63	7.99	10071.20	8.71	10798.64	7.99	12290.76	7.11	13085.73	5.52	14254.55	5.98	14254.55	5.98	
4	<b>Baroda BNP Paribas Ultra Short Duration Fund</b>																	
	Regular Plan	10013.30	7.18	10031.24	7.89	10060.52	7.62	10764.56	7.65	12319.08	7.20	13242.80	5.77	15343.08	6.31	-	-	01-Jun-18
	Direct Plan	10013.63	7.36	10031.93	8.07	10061.91	7.80	10783.95	7.84	12381.74	7.38	13362.86	5.96	-	-	15540.06	6.50	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10012.32	6.63	10030.32	7.64	10058.44	7.35	10764.04	7.64	12351.23	7.29	13365.67	5.97	15549.55	6.51	15549.55	6.51	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10015.03	8.15	10037.37	9.50	10071.11	9.00	10798.64	7.99	12288.45	7.11	13088.07	5.52	15242.21	6.21	15242.21	6.21	

\* 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 May 30, 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 (%)	
5	Baroda BNP Paribas Low Duration Fund																	
	Regular Plan	10010.21	5.46	10032.56	8.23	10065.60	8.28	10756.03	7.56	12173.29	6.77	13114.49	5.57	39929.60	7.31	-	-	21-Oct-05
	Direct Plan	10011.61	6.24	10035.48	9.00	10071.49	9.05	10839.74	8.40	12440.33	7.55	13627.75	6.38	-	-	25035.41	7.67	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10013.23	7.14	10035.18	8.92	10066.13	8.35	10799.75	8.00	12372.45	7.35	13443.39	6.09	39920.97	7.31	24635.89	7.53	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10015.03	8.15	10037.37	9.50	10071.11	9.00	10798.64	7.99	12288.45	7.11	13088.07	5.52	32561.57	6.20	22031.03	6.57	

\* The scheme has been in existence since February 21, 2002. The performance given above is from the date of allotment of the Surviving Plan i.e. February 05, 2009 basis SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

S. No	Scheme managed by Mr. Vikram Pamnani & 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	10950.54	9.51	12463.22	7.62	13551.68	6.26	29653.51	7.55	-	-	30-Jun-10
	Direct Plan	11023.23	10.23	12717.18	8.34	14025.06	6.99	-	-	26246.71	8.08	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10915.84	9.16	12476.33	7.65	13580.05	6.30	30275.94	7.70	25191.60	7.72	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10798.64	7.99	12288.45	7.11	13088.07	5.52	25776.56	6.55	22031.03	6.57	
7	Baroda BNP Paribas Banking and PSU Bond Fund											
	Regular Plan	10994.79	9.95	12388.46	7.40	N.A.	N.A.	12711.30	5.54	-	-	17-Dec-20
	Direct Plan	11039.32	10.39	12582.75	7.96	N.A.	N.A.	-	-	12989.30	6.05	17-Dec-20
	CRISIL Banking and PSU Debt A-II Index	10880.08	8.80	12415.37	7.48	N.A.	N.A.	12874.40	5.84	12874.40	5.84	
	Additional Benchmark CRISIL 10 Year Gilt Index	11171.18	11.71	13105.73	9.43	N.A.	N.A.	12844.32	5.78	12844.32	5.78	
8	Baroda BNP Paribas Credit Risk Fund <sup>ss</sup> (scheme has two segregated portfolios)											
	Regular Plan	10936.61	9.37	12564.31	7.91	16497.32	10.52	22161.30	7.99	-	-	23-Jan-15
	Direct Plan	11022.52	10.23	12869.20	8.77	17144.53	11.37	-	-	24376.20	8.98	23-Jan-15
	CRISIL Credit Risk Debt B-II Index	10941.72	9.42	12745.88	8.42	14512.63	7.72	22822.58	8.29	22822.58	8.29	
	Additional Benchmark CRISIL 10 Year Gilt Index	11171.18	11.71	13105.73	9.43	13077.67	5.51	19868.72	6.85	19868.72	6.85	
9	Baroda BNP Paribas Corporate Bond Fund <sup>pp</sup>											
	Regular Plan	11055.00	10.55	12573.68	7.93	13382.46	5.99	27601.90	6.97	-	-	10-May-10
	Direct Plan	11072.18	10.72	12683.03	8.24	13655.30	6.42	-	-	23583.51	7.15	01-Jan-13
	CRISIL Corporate Debt A-II Index	10913.66	9.14	12485.52	7.68	13693.81	6.48	32608.13	8.16	26619.37	8.20	
	Additional Benchmark CRISIL 10 year Gilt Index	11171.18	11.71	13105.73	9.43	13077.67	5.51	26663.89	6.73	22764.08	6.85	
10	Baroda BNP Paribas Nifty SDL December 2026 Index Fund											
	Regular Plan	10897.52	8.98	N.A.	N.A.	N.A.	N.A.	11940.30	7.85	-	-	25-Jan-23
	Direct Plan	10930.15	9.30	N.A.	N.A.	N.A.	N.A.	-	-	12024.70	8.18	25-Jan-23
	NIFTY SDL December 2026 Index	10954.54	9.55	N.A.	N.A.	N.A.	N.A.	12076.89	8.38	12076.89	8.38	
	Additional Benchmark CRISIL 1-year T-bill Index	10798.64	7.99	N.A.	N.A.	N.A.	N.A.	11840.35	7.47	11840.35	7.47	
11	Baroda BNP Paribas NIFTY SDL December 2028 Index Fund											
	Regular Plan	11096.84	10.97	N.A.	N.A.	N.A.	N.A.	12131.40	9.24	-	-	24-Mar-23
	Direct Plan	11130.02	11.30	N.A.	N.A.	N.A.	N.A.	-	-	12211.30	9.57	24-Mar-23
	NIFTY SDL December 2028 Index	11132.42	11.32	N.A.	N.A.	N.A.	N.A.	12274.61	9.83	12274.61	9.83	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10798.64	7.99	N.A.	N.A.	N.A.	N.A.	11741.35	7.62	11741.35	7.62	

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	13033.17	30.33	N.A.	N.A.	N.A.	N.A.	15297.10	33.72	-	-	13-Dec-23
	Domestic Price of Gold	13179.25	31.79	N.A.	N.A.	N.A.	N.A.	15599.13	35.52	15599.13	35.52	

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	11001.61	10.02	12706.80	8.31	13219.62	5.73	45736.79	7.62	-	-	23-Sep-04
	Direct Plan	11102.79	11.03	13077.43	9.36	13903.93	6.81	-	-	26426.94	8.14	01-Jan-13
	CRISIL Dynamic Bond A-III Index	11077.68	10.78	12862.85	8.75	13736.02	6.55	47774.81	7.85	26331.37	8.11	
	Additional Benchmark CRISIL 10 year Gilt Index	11171.18	11.71	13105.73	9.43	13077.67	5.51	34982.03	6.24	22764.08	6.85	
14	Baroda BNP Paribas Gilt Fund											
	Regular Plan	11161.40	11.61	12919.46	8.91	13324.46	5.90	43182.00	6.51	-	-	21-Mar-02
	Direct Plan	11195.96	11.96	13083.56	9.37	13701.77	6.49	-	-	27713.55	8.56	01-Jan-13
	CRISIL Dynamic Gilt Index	11194.54	11.95	13186.30	9.66	13755.17	6.58	55276.76	7.65	25750.30	7.92	
	Additional Benchmark CRISIL 10 Year Gilt Index	11171.18	11.71	13105.73	9.43	13077.67	5.51	44442.88	6.64	22764.08	6.85	

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

# Performance of Schemes

(as on May 30, 2025)

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	<b>Baroda BNP Paribas Nifty 50 Index Fund</b>											
	Regular Plan	11040.13	10.40	N.A.	N.A.	N.A.	N.A.	11481.40	10.91	-	-	29-Jan-24
	Direct Plan	11084.30	10.84	N.A.	N.A.	N.A.	N.A.	-	-	11542.30	11.35	29-Jan-24
	Nifty 50 Total Return Index	11107.56	11.08	N.A.	N.A.	N.A.	N.A.	11569.43	11.55	11569.43	11.55	
	Additional Benchmark BSE SENSEX TRI	11132.72	11.33	N.A.	N.A.	N.A.	N.A.	11502.72	11.06	11502.72	11.06	

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 (%)	
16	<b>Baroda BNP Paribas NIFTY BANK ETF</b>													
	Regular Plan	10712.94	14.38	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11043.06	11.03	-	-	18-Jun-24
	Nifty Bank TRI	10727.14	14.66	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11104.74	11.69	11104.74	11.69	
17	<b>Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund</b>													
	Regular Plan	8875.75	-22.55	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7970.52	-30.56	-	-	15-Oct-24
	Nifty 200 Momentum 30 TRI	8940.63	-21.25	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8048.04	-29.47	8048.04	-29.47	
	Additional Benchmark BSE SENSEX TRI	10304.83	6.11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9939.62	-0.97	9939.62	-0.97	
18	<b>Baroda BNP Paribas NIFTY Midcap 150 Index Fund</b>													
	Regular Plan	10068.75	1.38	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10133.32	2.36	-	-	04-Nov-24
	Nifty Midcap 150 TRI	10123.65	2.48	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10195.20	3.47	10195.20	3.47	
	Additional Benchmark Nifty 50 TRI	10304.83	6.11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10363.31	6.49	10363.31	6.49	

Past performance may or may not be sustained in future and is not a guarantee of future returns and should not be used as a basis of comparison with other investments. Returns do not take into account the load and taxes, if any. Returns are for growth option. Different plans shall have a different expense structure. Where scheme performance for last 3 and 5 years is not available, the same has not been shown. Performance of Baroda BNP Paribas Energy Opportunities Fund & Baroda BNP Paribas Children's 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%. µµ 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/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 whereby the weighted average performance of both the Transferor Scheme and Transferee Scheme has been considered. \* 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/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda Infrastructure Fund to convert it to Baroda Large Cap Fund. ¶ The scheme has been in existence since May 02, 2003. The performance given above is the blended performance of erstwhile BNP Paribas Mid cap Fund and erstwhile Baroda Mid cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda PSU Equity Fund to convert it to Baroda Mid Cap Fund.

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

# Fund Managers & Managing Since Details

(as on May 30, 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
<b>Equity Schemes</b>		
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
<b>Fund of Fund Scheme</b>		
Baroda BNP Paribas Aqua Fund of Fund	Ms. Swapna Shelar	October 21, 2024
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds	Mr. Prashant Pimple	May 23, 2025
	Mr. Neeraj Saxena	May 23, 2025
<b>Hybrid Schemes</b>		
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
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
<b>Solution Oriented Fund</b>		
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
<b>Debt Schemes</b>		
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
<b>Other Schemes</b>		
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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.53	19.1548
27-Mar-2024	2.20	25.0255
27-Mar-2025	2.12	24.2828
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.18	14.6726
27-Mar-2024	1.75	20.2398
27-Mar-2025	1.74	19.8574
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	3.39	41.8474
27-Mar-2024	4.98	57.3792
27-Mar-2025	5.09	57.7771
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.38	52.3034
28-Apr-2025	0.40	53.1413
27-May-2025	0.40	53.9985
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.41	55.3740
28-Apr-2025	0.42	56.3046
27-May-2025	0.43	57.2642

## Baroda BNP Paribas Focused Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.05	13.0841
27-Mar-2024	1.46	17.0681
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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.38	17.2738
27-Mar-2024	2.00	22.9494
27-Mar-2025	2.05	23.2333
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.71	21.3226
27-Mar-2024	2.49	28.6575
27-Mar-2025	2.59	29.3716

## 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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.37	17.0274
27-Mar-2024	1.91	21.7284
27-Mar-2025	1.93	21.8066
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.51	18.8185
27-Mar-2024	2.14	24.3650
27-Mar-2025	2.20	24.8118

## 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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.36	17.0200
27-Mar-2024	1.81	20.5145
27-Mar-2025	1.91	21.8862
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.51	18.8600
27-Mar-2024	2.03	23.0152
27-Mar-2025	2.17	24.8989

## 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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.13	14.1474
27-Mar-2024	1.48	16.8405
27-Mar-2025	1.46	16.5932
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.21	15.0808
27-Mar-2024	1.59	18.1616
27-Mar-2025	1.59	18.1107

## 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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.12	16.3932
28-Apr-2025	0.12	16.6096
27-May-2025	0.13	17.0440
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.14	18.6119
28-Apr-2025	0.14	18.8803
27-May-2025	0.14	19.3952

## Baroda BNP Paribas Equity Savings Fund

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

## Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.07	10.9881
28-Apr-2025	0.07	11.1185
27-May-2025	0.07	11.2077
<b>Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.08	13.2681
28-Apr-2025	0.08	13.4474
27-May-2025	0.09	13.5760
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Sep-2024	0.23	11.8001
27-Dec-2024	0.23	11.5614
27-Mar-2025	0.22	11.2865
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Sep-2024	0.27	13.5246
27-Dec-2024	0.27	13.3055
27-Mar-2025	0.26	13.0297

## Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
10-Mar-2025	0.06	10.3913
8-Apr-2025	0.06	10.3871
8-May-2025	0.06	10.3977
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
10-Mar-2025	0.06	10.8822
8-Apr-2025	0.06	10.8876
8-May-2025	0.06	10.9089

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 (₹)
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## 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-Sep-2024	0.19	11.0391
27-Dec-2024	0.19	11.0494
27-Mar-2025	0.19	11.0409

## Baroda BNP Paribas Low Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.06	10.3635
28-Apr-2025	0.06	10.4088
27-May-2025	0.06	10.4170

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

27-Mar-2025	0.06	10.4013
28-Apr-2025	0.06	10.4531
27-May-2025	0.06	10.4691

## Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	5.94	1021.2982
28-Apr-2025	5.96	1025.4798
27-May-2025	5.97	1025.7093

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

27-Mar-2025	6.04	1038.4195
28-Apr-2025	6.07	1042.8450
27-May-2025	6.07	1043.2338

## Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.05	10.2617
28-Apr-2025	0.06	10.3820
27-May-2025	0.06	10.4600

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

27-Mar-2025	0.06	10.4217
28-Apr-2025	0.06	10.5382
27-May-2025	0.06	10.6218

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

27-Sep-2024	0.18	10.3748
27-Dec-2024	0.18	10.3370
27-Mar-2025	0.18	10.3790

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

27-Sep-2024	0.18	10.5528
27-Dec-2024	0.18	10.5281
27-Mar-2025	0.18	10.5849

## Baroda BNP Paribas Short Duration Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.06	10.3005
28-Apr-2025	0.06	10.3986
27-May-2025	0.06	10.4593

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

27-Mar-2025	0.06	10.4855
28-Apr-2025	0.06	10.5918
27-May-2025	0.06	10.6602

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

27-Sep-2024	0.19	10.7926
27-Dec-2024	0.19	10.7607
27-Mar-2025	0.19	10.7947

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

27-Sep-2024	0.20	11.2996
27-Dec-2024	0.20	11.2822
27-Mar-2025	0.20	11.3340

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

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.07	11.2942
28-Apr-2025	0.08	11.3662
27-May-2025	0.07	11.4015

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

27-Mar-2025	0.09	14.2967
28-Apr-2025	0.09	14.3937
27-May-2025	0.09	14.4586

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

27-Sep-2024	0.24	11.9519
27-Dec-2024	0.24	11.9024
27-Mar-2025	0.24	11.8960

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

27-Sep-2024	0.26	12.8888
27-Dec-2024	0.26	12.8601

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
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27-Mar-2025	0.26	12.8783
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## Baroda BNP Paribas Corporate Bond Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.06	10.3910
28-Apr-2025	0.06	10.5263
27-May-2025	0.06	10.6074

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

27-Mar-2025	0.06	10.5263
28-Apr-2025	0.06	10.6436
27-May-2025	0.06	10.7293

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

27-Sep-2024	0.18	10.4768
27-Dec-2024	0.18	10.4484
27-Mar-2025	0.18	10.4930

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

27-Sep-2024	0.19	10.6732
27-Dec-2024	0.19	10.6475
27-Mar-2025	0.19	10.6962

## 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 (₹)
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## Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.06	10.4621
28-Apr-2025	0.06	10.6110
27-May-2025	0.06	10.6648

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

27-Mar-2025	0.06	10.8762
28-Apr-2025	0.06	11.0360
27-May-2025	0.06	11.1033

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

27-Sep-2024	0.18	10.5661
27-Dec-2024	0.18	10.4600
27-Mar-2025	0.18	10.5388

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

27-Sep-2024	0.19	10.9227
27-Dec-2024	0.19	10.8369
27-Mar-2025	0.19	10.9415

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)

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2024	0.37	10.4865
27-Sep-2024	0.37	10.6328
27-Mar-2025	0.37	10.5962

## Baroda BNP Paribas Gilt Fund

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
23-Mar-2021	1.00	23.1807
28-Mar-2022	1.17	22.8738
27-Mar-2024	1.70	24.3467

<b>Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
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 (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	1.17	13.3231

<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	1.20	13.6731

## Baroda BNP Paribas Small Cap Fund

<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.30	11.7706

<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.29	12.0263

## Baroda BNP Paribas Flexi Cap Fund

<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	1.25	14.3432

<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	1.30	14.8999

## Baroda BNP Paribas Multi Asset Fund

<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.63	13.9662

<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.41	14.4411

## Baroda BNP Paribas Innovation Fund

<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	0.11	10.9884

## Baroda BNP Paribas Business Cycle Fund

<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	1.27	14.5828

<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2025	1.34	15.3515

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/2023/74 dated May 19, 2023, uniform structure for benchmarking of schemes has been prescribed by SEBI. These uniform benchmarking of schemes indices are termed as first tier benchmark which reflects the category of the scheme.

Further, Association of Mutual Funds in India (AMFI), in consultation with AMFI Valuation Committee, has published the list of benchmark as 1st tier benchmarks for mutual fund schemes and the same is also made available on its website <https://www.amfiindia.com/research-information/other-data> and <https://www.amfiindia.com/importantupdates>.

Benchmark indices for Schemes of Baroda BNP Paribas Mutual Fund have been aligned with AMFI prescribed 1st tier benchmarks for mutual fund schemes effective December 01, 2021.

**Entry Load:** A mutual fund may have a sales charge or load

at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

**Note:** SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The entry load is added to the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the investor will redeem the fund at ₹ 101.

**Modified Duration:** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

**Standard Deviation:** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**Beta:** Beta is a measure of an investment's volatility vis-a-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**AUM:** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after

evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Concept of Macaulay duration:** The Macaulay Duration is a measure of a bond's sensitivity to interest rate changes. It is expressed in annual terms. It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Factors like a bond's price, maturity, coupon, yield to maturity among others impact the calculation of Macaulay duration. The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond. As it provides a way to estimate the effect of certain market changes on a bond's price, the investor can choose an investment that will better meet his future cash needs.

**TER:** TER refers to 'Total Expense Ratio' of the scheme and refer to the expenses that will be charged to the scheme. These costs consist primarily of management fees and additional expenses, such as trustee fees, marketing and selling expenses, auditor fees and other operational expenses. The total cost of the scheme is divided by the scheme's total assets to arrive at a percentage amount, which represents the TER, most often referred to as simply 'expense ratio' of the scheme.

In accordance with AMFI Best Practice guidelines circular no. 72/2018-19 dated June 26, 2018, the TER provided in this document refers to TER as on last day of the month and the same is being disclosed including additional expenses as per Regulations 52(6A)(b), 52(6A)(c) and GST. Further, for actual Expense ratio of the scheme, investors may refer to following link <https://www.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.

<b>Banking</b>	
<b>Currency in circulation (% YoY)</b>	Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector
<b>M3 (% YoY)</b>	Measures money supply and is linked to real GDP growth and inflation
<b>Bank non-food credit growth (%YoY)</b>	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)	
<b>Deposit growth (%YoY)</b>	Measures total deposit growth in the banking system
<b>Credit to deposit ratio (%)</b>	Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.
<b>10 year G-Sec yields (%)</b>	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.
<b>Weighted average lending rate of Banks (%)</b>	Lending rate for all loans
<b>Weighted average deposit rate of banks (%)</b>	Cost of deposits for banks
<b>Median MCLR (%)</b>	Margin lending rate for new loans. Indicator of effectiveness of monetary transmission
<b>Commercial Paper issuance (%YoY)</b>	Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.
<b>Industry</b>	
<b>Cement production (% YoY)</b>	Measures volume of cement production and determines the construction component of GDP
<b>Steel production (% YoY)</b>	Measures volume of steel production determines the construction component of GDP
<b>IIP (%YoY)</b>	
Mining (% YoY)	
Manufacturing (%YoY)	
Electricity (%YoY)	
<b>Capital goods production (%YoY)</b>	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.
<b>Consumer durable production (% YoY)</b>	
<b>Consumer non-durable production (% YoY)</b>	
<b>PMI Manufacturing Index</b>	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.
<b>PMI Services Index</b>	
<b>PMI Composite Index</b>	
<b>Consumer</b>	
<b>Rural wage (% YoY)</b>	Measures average rural wages which determines rural propensity to consume
<b>Motorvehicle sales (%YoY)</b>	
Passenger Vehicle (% YoY)	
Commercial Vehicle (% YoY)	
Two wheeler (% YoY)	
<b>Tractor sales</b>	
<b>Petrol consumption (% YoY)</b>	Measures volume of motor spirit consumption
<b>Diesel consumption (%YoY)</b>	Measures volume of high speed diesel consumption which reflects industrial activity in the economy
<b>Air traffic (% YoY)</b>	Domestic passengers flown, an important determinant of trade, hotels, transport storage and communication component of GDP.
<b>Foreign tourist arrivals (%YoY)</b>	Measures number of foreign tourist arrivals into the country, an important determinant of trade, hotels, transport storage and communication component of GDP.
<b>Freight</b>	
<b>Major port traffic (%YoY)</b>	Volume of cargo traffic at ports, proxy for EXIM and Domestic activity in the country
<b>Rail freight traffic (% YoY)</b>	Earnings from railway freight traffic and proxy for movement of goods in the country
<b>Foreign Trade</b>	
<b>Export growth (% YoY)</b>	Measures value of exports
<b>Import growth (% YoY)</b>	Measures value of imports
<b>Capital goods imports (%YoY)</b>	Measures value of capital goods imports and is reflective of the domestic capex cycle.
<b>Fiscal</b>	
<b>Central Government expenditure (%YoY)</b>	Measures total central government expenditure and is an important determinant of the public administration, defence and other services component of GDP.
<b>Indirect tax (%YoY)</b>	Measures total growth in indirect taxes and hence consumption. Also determines the taxes component of GDP.
<b>Inflation</b>	
<b>CPI (%YoY)</b>	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
<b>Core CPI (%YoY)</b>	consumer price inflation excluding food and fuel.
<b>WPI (%YoY)</b>	

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**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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