

BARODA BNP PARIBAS LARGE CAP FUND

(An Open-Ended Equity Scheme predominantly investing in Large Cap Stocks)

SAIL WITH THE WHALES

Ride market's waves with India's largest companies

Just like the whales who are steady and resilient during rough times, the Large Cap Funds typically invest in blue chip companies and market leaders which could generate revenues and earnings across different market cycles.

Benefits of Large Cap Fund



Large Caps are less volatile and typically intends to weather the ups and downs of the market.

Aims to provide capital appreciation over the years and helps investor meet their long-term goals.

FUND FACTS | November 2025



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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.

Riskometer[^]



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

[^]basis portfolio of the Scheme as on November 28, 2025.

For detailed portfolio refer page no. 7

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

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Market Outlook - Equity

Nifty 50 index rallied by 1.8% during the month to close at all-time high for the calendar year 2025. A significant underperformance of the domestic market to MSCI Emerging markets index, better than expected corporate results, speculation around favorable negotiation around Indo-USA trade talks and positive Foreign Portfolio Investors (FPI) flows led to rally. Amongst sectors, IT and Financials outperformed the broader markets, while Realty sector underperformed.

FPI flows were positive to the tune of USD 500mn, 2nd consecutive month of positive flow. Domestic Institutional Investors (DII) flows continue to be positive with flows of USD 7.8bn. FPI ownership is now at all-time low of 16% - a 20-year low. FPI also withdrew money from other markets such as South Korea, Taiwan, Malaysia.

On the global side, the Federal Reserve delivered a second consecutive 25 bp rate cut, lowering the Fed Funds target range to 3.75-4%, and announced the end of Treasury runoffs starting December 1st. However, Chair Powell used the post-meeting press conference to indicate lower certainty of rate cuts in December meeting. Consequently, expectations for December rate cuts are lower and a key monitorable for global markets.

Domestically we had several events. Bihar election saw a clear majority mandate for NDA. Cash transfer schemes and fiscal measures such as tax cuts and GST cuts should boost consumption. With a few key elections due next year- Bengal and Tamil Nadu (2026), UP (2027), election spending may drive consumption in these states.

India's GDP print of 8.2% for Q2 FY26 surprised on the upside with GVA (Gross Value Added) at 8.1%. Growth was driven primarily by Manufacturing and Services on the production side. On the expenditure front, private consumption and investments were the key contributors. Nominal GDP growth, in Q2, stood at 8.7%, just 0.5 percentage point above real GDP growth, highlighting the impact of soft inflation.

Credit growth accelerated to 11.3% yoy in October 2025, the highest in 10 months, signalling a positive inflection for bank earnings. Growth was driven by a robust 27% yoy increase in MSME loans (Micro, Small, and Mid Enterprises) and a 14% yoy rise in personal loans, the strongest in 15 months. Notably, unsecured personal loans increased to 12.4% yoy, reflecting banks' increased risk appetite. Bank valuations are supported by declining delinquency rates in unsecured loans.

We are through the corporate earnings season. Sales of Nifty 500 companies grew by 6% yoy, EBITDA grew by 17% yoy, while PAT growth was 15%. This was largely driven by the Nifty Next 50 and midcaps followed by Nifty 50 and the small caps. Overall result season was better than expected with consensus upgrading the Nifty 50 earnings by about 2.5%. Earnings seem to have stabilized and we are past the earnings cut cycle which we witnessed over the last few quarters.

Indian market valuations trade at its long-term average of 21x and with expectations of accelerated growth from 2HFY26 onwards, valuations can see re-rating. After Indian markets having underperformed significantly to Emerging markets, FPI ownership being at an all-time low, and with some reversal of AI trades and earnings likely to pick up; both fundamentals and technical factors are aligned for better performance of the Indian markets.

Source: Kotak Securities, Bloomberg. Data as of November 30, 2025. Kindly refer to the last page of the factsheet of Baroda BNP Paribas Mutual fund for the month ending November 2025 for disclaimers.

Market Outlook - Fixed Income

Debt Market Commentary December-2025

Global Economy -

Global market volatility took a breather in November-2025. The overall uncertainty regarding US tariffs came down. Dollar broadly strengthened till early November on increased safe-haven demand amidst the US government shutdown, and lower expectations of Fed rate cut in the December meeting. Currencies like Japanese yen remained volatile conditional on the evolving growth and inflation dynamics. Global commodity prices remained subdued on lower food and crude oil prices. Prices of industrial metals rose on fears of a supply shortage and higher imports by China. Gold prices saw a correction from a record high in mid-October in the second half due to reduced safe haven buying and a stronger dollar.



Source: Bloomberg, Data as on Nov-2025

US Treasury yields declined until the third week of October on safe-haven demand, a prolonged government shutdown, and Fed rate cut expectations. US yields, however, edged higher from the end of October on Fed Chair's comments tempering further rate cut expectations. Japan's economy witnessed fresh pressures on currencies and rates as concerns on the new Prime Minister Sanae Takaichi's stimulus package, which is expected to exceed 20 trillion-yen double of last year. The massive spending plan has raised concerns about Japan's fiscal health, when they haven't really come out of inflation problem.



Source: Bloomberg, Data as on Nov-2025

Domestic Economy-

The Indian economy showed signs of a further pick up in momentum, despite lingering external sector headwinds. Demand conditions witnessed signs of improvement with the revival of urban demand and continued strength in rural demand.

Policy stimulus both fiscal and monetary (income tax cut and interest rate reductions), good monsoon and lower inflation likely drove momentum in economic activity. Strong corporate earnings momentum due to low commodity prices, the mid-quarter announcement of GST rate cuts also spurred production ahead of implementation. All these factors have contributed to a resilient growth number.



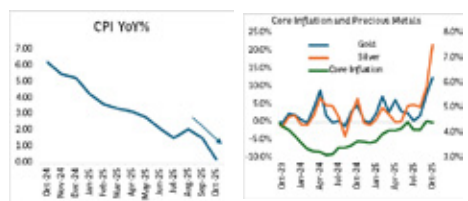
Source: Bloomberg, Data as on Nov-2025

Therefore, India's GDP growth stood at 8.2% in Q2 FY26 vs consensus at 7.4%, owing to a muted deflator (0.5%). Nominal GDP growth remained subpar at 8.7%. Real GDP surprised on the upside due to the continued outsized impact of the deflator. Lower prices captured as lower deflator likely boosted purchasing power. Private consumption growth at 7.9% y/y outpaced investment growth at 7.3% y/y, while government consumption growth contracted by 2.7% y/y. GVA, which we consider as a better proxy for growth, stood at 8.1% y/y vs consensus at 7.3% y/y. The upside surprise mainly came from services registering growth of 9% y/y in Q2 FY26.

On the trade front, a crucial variable amidst US trade tariffs, India's merchandise trade deficit widened to an all-time high in October 2025. Exports contracted reflecting the adverse impact from global headwinds, imports surged on account of higher gold and silver imports, catering to the festive demand.

Pressure on INR has been clearly visible with USD/INR depreciating to a new low of 89.9. Lack of visibility on the trade deal is expected to weigh on INR, RBI's intervention has been low key in fresh pressures.

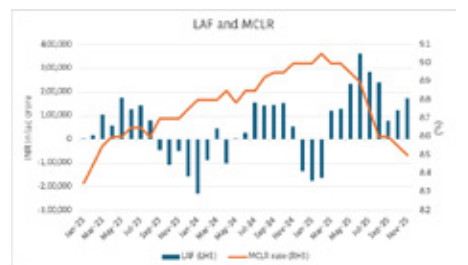
Domestic Inflation -



Source: RBI, Data as on October -2025

- Headline CPI fell to 0.25% y/y in October-2025, the series all-time low. The decline was on account of lower food prices, GST cuts past through and favourable base effects.
- CPI inflation is expected to remain benign led by 1) Lower crude oil prices keeping input cost inflation under check 2) High-frequency food prices indicate a continued decline in food prices in Nov-25, Also, from Dec-2025 with the winter food crop arrival, food prices are expected to moderate further.
- With the impact of GST cut higher than anticipated in October itself, the inflation trajectory has softened further with FY26 inflation expected at 2.3%. The space to cut remains open as real rates look optically higher and RBI's intent to support growth was clearly visible last policy.

Domestic Liquidity -



Source: Bloomberg, RBI Data as on November 30th, 2025, MCLR- Marginal Cost of Lending rate, LAF - Liquidity Adjustment Facility

- Liquidity surplus improved vs October end but by end of November moderated back to 1.7 trn amid continued RBI intervention and lower than expected government spending.
- Accordingly, the weighted average overnight rates rose by 4 bps week on week basis to ~5.41%.
- Going into this week, we expect liquidity surplus to improve amid

government spending and as the last leg of the CRR cut impact plays out. Notably, the continued pressure on INR and the consequent FX intervention could continue to impact durable liquidity.

Outlook -

A Shift in US Monetary Dynamics -

- FED in October-25 policy delivered a rate cut and also mentioned end of quantitative tightening.
- Fed governor himself highlighted pressures on overnight rates on selected dates on use of standing repo facility (SRF).
- Secondly, labour market conditions in US have weakened in 2025 and FED is noticing.
- Such symptoms of tightening liquidity and growth uncertainty should be seen as the major mover for future rate cuts and quantitative easing.

Domestic Monetary Policy -

- Since the August-25 policy, when the monetary policy committee (MPC) pointed to a limited room for supporting growth, policymakers now in October-25 MPC signal available policy space to aid growth.
- RBI's forward guidance on space for rate cuts gives us confidence on growth supported future policy expectations.

Elevated spreads and yields -

- Valuation of securities is at reasonably attractive point wherein spreads of 10-year benchmark vs the overnight rate and SDLs/ Long g-sec versus the 10yr benchmark have reached the higher end of the trading range.
- The investors could benefit from further easing of rates in months ahead.

INR took the hit

- INR depreciation has resulted in INR valuation being closer to fair level and provides an attractive entry point from foreign investors in fixed income markets.
- Elevated rates and depreciated INR has supported foreign flows into domestic debt markets.

At last, the opportunity -

- Positive real rates of ~250 bps (1yr T-bill vs FY26 inflation), post RBI rate cut of 100 bps provides a fundamentally attractive case for remaining invested in fixed income assets.
- Benign inflation forecast of 2.6%, below RBI threshold of 4% for FY 26 and maintaining GDP forecast at 6.8% indicates a continuity of pro-growth-oriented policy mindset.
- Multiyear high spread between benchmarks and long end G-sec is expected to provide ample opportunity, with stable to lower rate view and comfortable macros.

Source- RBI Bulletin November 2025, Bloomberg, MOSPI

The material contained herein has been obtained from publicly available information, believed to be reliable, but Baroda BNP Paribas Asset Management India Private Limited (BBNPPAMIPL) 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

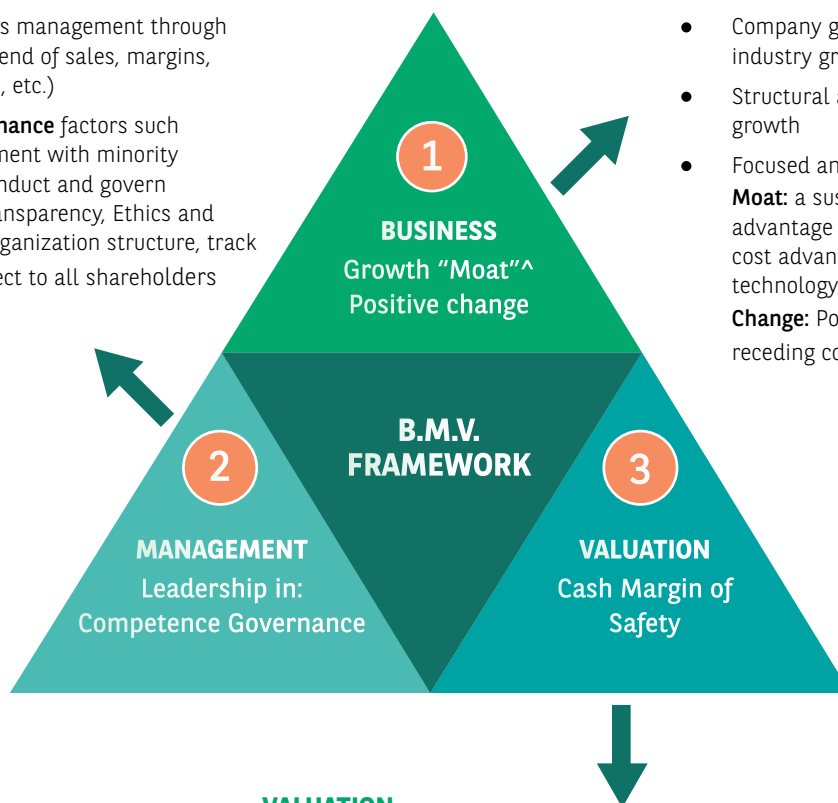
Leadership in:

- **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

	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sept 25	Oct 25	Nov 25
Banking													
Currency in circulation (% YoY)	5.7	5.9	5.3	5.6	5.8	6.5	7.0	7.2	7.5	8.8	9.1	8.1	
M3 (% YoY)	11.1	9.3	9.6	9.6	9.6	9.6	9.5	9.6	10.0	10.1	9.6	10.6	
Bank non-food credit growth (%YoY)	11.8	12.4	12.5	12.0	12.1	11.3	10.2	10.3	9.9	9.9	10.2	12.2	
Personal credit (%YoY)	16.3	14.9	14.2	14.0	14.0	14.5	13.7	14.7	11.9	11.8	11.7	14.0	
Credit to industry (%YoY)	8.1	7.4	8.2	7.3	8.0	6.7	4.9	5.5	6.0	6.5	7.3	10.0	
Credit to services (%YoY)	14.4	13.0	13.8	13.0	13.4	11.2	9.4	9.6	10.6	10.6	10.2	13.0	
Deposit growth (%YoY)	11.1	10.2	10.6	10.6	10.5	10.5	10.1	10.3	10.2	10.2	9.5	10.8	
Credit to deposit ratio (%)	77.7	78.7	79.0	79.0	79.2	77.9	77.4	77.8	79.2	79.3	80.3	80.2	
10 year G-Sec yields (%)	6.74	6.76	6.70	6.73	6.58	6.36	6.29	6.32	6.37	6.57	6.58	6.53	6.51
Weighted average deposit rate of banks (%)	6.98	7.00	7.02	7.02	7.03	7.01	7.07	6.99	6.92	6.87	6.82	6.78	
Weighted average lending rate of banks (%)	9.89	9.88	9.87	9.80	9.77	9.70	9.69	9.48	9.38	9.32	9.26	9.24	
Median MCLR (%)	9.00	9.00	9.00	9.05	9.00	9.00	8.95	8.90	8.75	8.60	8.60	8.55	8.50
Commercial Paper issuance (%YoY)	12.7	19.7	20.9	14.2	14.0	32.6	37.1	18.4	19.2	15.4	22.8	7.8	
Industry													
Cement production (%YoY)	13.0	4.6	14.6	10.8	12.2	6.3	9.7	8.2	11.6	6.1	5.0	5.3	
Steel production (%YoY)	4.8	6.2	4.7	6.9	9.3	4.4	7.4	9.7	16.6	14.2	14.4	6.7	
IIP (%YoY)	5.0	3.5	5.2	2.7	3.9	2.6	1.9	1.5	4.3	4.1	4.6	0.4	
Mining (%YoY)	1.9	2.7	4.4	1.6	1.2	(0.2)	(0.1)	(8.7)	(7.2)	6.6	(0.4)	(1.8)	
Manufacturing (%YoY)	5.5	3.4	5.8	2.8	4.0	3.1	3.2	3.7	6.0	3.8	5.6	1.8	
Electricity (%YoY)	4.4	6.2	2.4	3.6	7.5	1.7	(4.7)	(1.2)	3.7	4.1	3.1	(6.9)	
Capital goods production (%YoY)	8.8	10.4	10.3	8.2	3.6	14.0	13.3	3.0	6.8	4.5	5.4	2.4	
Consumer durable production (%YoY)	14.1	8.3	7.2	3.7	6.9	6.2	-0.9	2.8	7.3	3.5	10.0	(0.5)	
Consumer non-durable production (%YoY)	0.4	(7.5)	(0.3)	(2.1)	-4.0	-2.7	-1.0	(0.9)	0.5	(6.4)	(0.3)	(4.4)	
PMI Manufacturing Index	56.5	56.4	57.7	56.3	58.1	58.2	57.6	58.4	59.1	59.3	57.7	59.2	56.6
PMI Services Index	58.4	59.3	56.5	59.0	58.5	58.7	58.8	60.4	60.5	62.9	60.9	58.9	59.8
PMI Composite Index	58.6	59.2	57.7	58.8	59.5	59.7	59.3	61.6	61.1	63.2	61.0	60.4	59.7
Consumer													
Rural wage (%YoY)	6.4	6.4	6.5	6.8	7.1	7.5	7.5	7.6					
Urban unemployment (%)	8.4	8.4	8.4	7.8	8.6	8.1	8.4	7.6	7.5	6.4	8.6	7.4	
Rural unemployment (%)	7.9	7.4	7.7	8.8	7.2	7.5	6.1	7.5	6.4	6.3	5.2	7.6	
Naukri job speak index (%YoY)	2.0	8.7	3.9	4.0	-1.5	8.9	0.3	10.5	6.8	3.4	10.1	(9.3)	23.5
Motorvehicle sales (%YoY)	(0.2)	(4.7)	2.0	(6.6)	9.6	-13.0	1.7	(4.0)	7.1	4.5	6.5	4.6	
Passenger vehicle (%YoY)	4.0	10.0	1.6	1.9	3.6	3.9	-0.8	(7.4)	(0.2)	(8.8)	4.4	17.2	
Commercial vehicle (%YoY)	1.3	4.7	2.4	(0.4)	4.5	-0.5	1.8	(1.7)	9.8	7.5	13.0	10.2	
Two wheeler (%YoY)	(1.1)	(8.8)	2.1	(9.0)	11.4	-16.7	2.2	(3.4)	8.7	7.1	6.7	2.1	
Tractor sales	(1.3)	14.0	11.4	35.9	25.4	7.7	9.1	10.5	8.0	28.3	45.4	14.8	
Petrol consumption (%YoY)	9.6	11.1	6.7	3.5	5.7	5.0	9.2	6.8	5.9	5.5	8.0	7.0	2.2
Diesel consumption (%YoY)	8.5	6.0	4.2	(1.3)	0.9	4.4	2.2	1.6	2.4	0.9	6.6	(0.5)	4.7
Air traffic (%YoY)	11.9	8.2	11.3	11.0	8.8	8.5	1.9	3.0	(4.2)	(1.4)	(3.0)	2.7	
Foreign tourist arrivals (%YoY)	3.0	(3.8)	(0.2)	(8.6)	(13.7)	(3.8)	(24.5)	(23.9)					
Freight													
Major port traffic (%YoY)	(5.0)	3.4	6.2	7.4	13.3	7.0	4.4	5.5	4.0	2.5	11.5	12.0	
Rail freight traffic (%YoY)	1.4	1.7	0.0	(3.0)	3.0	3.6	2.7	0.9	0.0	8.5	3.9		
E-way bills generated (%YoY)	16.3	17.6	23.1	14.7	20.2	23.4	18.9	19.3	25.8	22.4	21.0	8.2	
Foreign Trade													
Export growth (%YoY)	(5.1)	(1.0)	(2.4)	(10.9)	0.7	9.0	(2.8)	(0.1)	7.3	6.7	6.7	(11.8)	
Import growth (%YoY)	16.0	4.9	10.3	(16.3)	11.4	19.1	(1.7)	(3.7)	8.6	(10.1)	16.7	16.6	
Non-oil, non-gold imports (%YoY)	(9.8)	2.0	18.8	(3.0)	2.2	17.3	12.9	1.1	8.5	(2.2)	14.6	12.4	
Capital goods imports (%YoY)	12.9	12.8	24.4	7.0	6.8	25.2	25.1	8.5	20.5	(0.6)	11.2	12.9	
Fiscal													
Central Government expenditure (%YoY)	3.6	22.1	12.4	(17.7)	9.7	10.0	40.3	37.4	3.3	(9.9)	(8.0)	(11.1)	
Indirect tax (%YoY)	7.3	2.5	11.9	0.4	(10.9)	3.6	17.1	(0.2)	0.4	(4.1)	7.6	3.2	
GST Collections (Rs.bn)	1823	1769	1955	1836	1961	2367	2011	1846	1957	1863	1890	1959	
GST collections (YoY)	8.5%	7.3%	12.3%	9.1%	10.2%	12.6%	16.4%	6.2%	7.5%	6.5%	9.1%	4.6%	
Inflation													
CPI (%YoY)	5.48	5.22	4.26	3.61	3.3	3.2	2.8	2.1	1.6	2.1	1.5	0.3	0.3
Core CPI (%YoY)	3.64	3.58	3.67	3.95	4.1	4.1	4.2	4.4	4.1	4.1	4.5	4.4	4.4
WPI (%YoY)	1.89	2.37	2.31	2.38	2.0	0.85	0.4	-0.1	-0.6	0.5	0.1	-1.2	-1.2
Negative (🔴 + 🟠)	16	11	10	17	11	13	15	17	10	13	10	13	1
Positive (🟢 + 🟡)	34	39	40	33	39	37	35	33	38	35	37	34	7

India 10 year yield softened a bit backed by lower inflation and expectations of rate cuts in US.

India's Manufacturing PMI eased to a nine-month low, reflecting impact of tariffs , while GST cuts supported manufacturing the overall pace of expansion slowed.

Naukri Job Index grew by ~23% y/y in November-2025, impacted by base effect, along with broad-based improvement in employment across sectors.

GST collections softened to INR 1.7tn in November-2025, overall the collections increased by 4.6% y/y after adjusting for tax cuts.

Data is as on month-on-month basis

Source: Baroda BNP Paribas AMC, RBI, Central Statistical Organisation, Government of India, Bloomberg, Nirmal Bang Institutional Equities Research, Livemint.com

The data mentioned above is as per their date of release and availability as on December 03, 2025.

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Baroda BNP Paribas Large Cap Fund

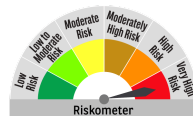
(An Open ended Equity Scheme predominantly investing in large cap stocks)

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

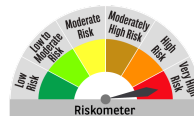
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	: ₹ 24.2719
Regular Plan - Growth Option	: ₹ 227.6603
Direct Plan - IDCW Option	: ₹ 29.2894
Direct Plan - Growth Option	: ₹ 263.7525

Benchmark Index (AMFI Tier 1)

Nifty 100 TRI

Date of Allotment

September 23, 2004

Monthly AAUM## As on November 28, 2025 : ₹2,747.86 Crores

AAUM## As on November 28, 2025 : ₹2,781.18 Crores

Fund Manager

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

Load Structure

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

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.97%
TER - Direct Plan (%)	: 0.76%
Portfolio Turnover Ratio	: 0.66
Standard Deviation***	: 12.20%
Beta***	: 0.95
Sharpe Ratio***	: 0.76
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 24.17
EPS Growth (%)	: 18.43

MINIMUM INVESTMENT AMOUNT

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

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

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	23.35%
✓ HDFC Bank Limited	7.83%
✓ ICICI Bank Limited	6.74%
✓ Kotak Mahindra Bank Limited	3.44%
✓ State Bank of India	2.69%
Punjab National Bank	1.61%
Axis Bank Limited	1.04%
IT - Software	8.15%
✓ Infosys Limited	2.93%
✓ Tata Consultancy Services Limited	2.23%
Tech Mahindra Limited	1.96%
Persistent Systems Limited	1.03%
Petroleum Products	7.75%
✓ Reliance Industries Limited	6.70%
Bharat Petroleum Corporation Limited	1.05%
Pharmaceuticals & Biotechnology	5.99%
Divi's Laboratories Limited	1.68%
Cipla Limited	1.46%
Dr. Reddy's Laboratories Limited	1.43%
Sun Pharmaceutical Industries Limited	1.42%
Automobiles	5.59%
Hyundai Motor India Ltd	1.43%
Hero MotoCorp Limited	1.40%
Maruti Suzuki India Limited	1.39%
Eicher Motors Limited	1.37%
Electrical Equipment	4.91%
✓ Hitachi Energy India Limited	3.50%
Bharat Heavy Electricals Limited	1.41%
Finance	4.64%
Bajaj Finance Limited	1.54%
Bajaj Finserv Limited	1.22%
Tata Capital Limited	1.01%
HDB Financial Services Limited	0.87%
Construction	4.35%
✓ Larsen & Toubro Limited	4.35%
Telecom - Services	4.28%
✓ Bharti Airtel Limited	4.28%
Retailing	3.53%
Eternal Limited	1.60%
Avenue Supermarts Limited	0.97%
Trent Limited	0.96%
Diversified FMCG	3.53%
ITC Limited	2.09%
Hindustan Unilever Limited	1.44%
Power	3.06%
NTPC Limited	2.01%
Power Grid Corporation of India Limited	1.05%
Cement & Cement Products	2.86%
UltraTech Cement Limited	1.88%
Grasim Industries Limited	0.98%
Agricultural, Commercial & Construction Vehicles	2.08%
Escorts Kubota Limited	1.05%
Tata Motors Ltd	1.03%
Consumer Durables	2.04%
LG Electronics India Ltd	1.07%
Titan Company Limited	0.97%
Insurance	2.00%
HDFC Life Insurance Company Limited	1.04%
ICICI Lombard General Insurance Company Limited	0.96%
Diversified Metals	1.70%
Vedanta Limited	1.70%
Food Products	1.47%
Nestle India Limited	1.47%
Auto Components	1.45%
Bosch Limited	1.45%
Beverages	1.08%

EQUITY HOLDINGS

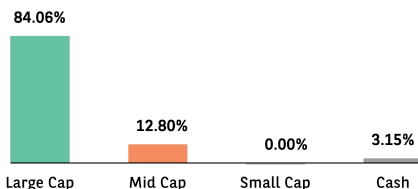
EQUITY HOLDINGS	% of Net Assets
Varun Beverages Limited	1.08%
Aerospace & Defense	1.00%
Bharat Electronics Limited	1.00%
Ferrous Metals	0.94%
JSW Steel Limited	0.94%
LESS THAN 0.75% EXPOSURE	1.14%
TOTAL EQUITY HOLDING	96.89%

FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.93%
364 Days Tbill (MD 18/12/2025)	SOV	0.51%
364 Days Tbill (MD 26/03/2026)	SOV	0.42%
Total Fixed Income Holdings		0.93%
TREPS, Cash & Other Net Current Assets Including Short Futures		2.18%
GRAND TOTAL		100.00%

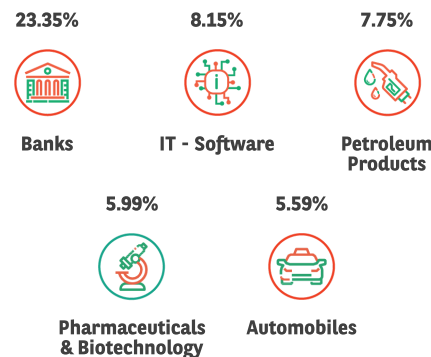
Investment in Top 10 scrips constitutes 44.69% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

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 5.59%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer Distribution History table

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

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 November 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 November 30, 2025)

Regular Plan - IDCW Option	: ₹ 20.0091
Regular Plan - Growth Option	: ₹ 27.7549
Direct Plan - IDCW Option	: ₹ 22.9585
Direct Plan - Growth Option	: ₹ 29.9581

Benchmark Index (AMFI Tier 1)

BSE 250 Large & Mid Cap TRI

Date of Allotment

September 04, 2020

Monthly AAUM## As on November 30, 2025 : ₹1,713.61 Crores

AAUM## As on November 30, 2025 : ₹1,738.49 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 (%)	: 2.09%
TER - Direct Plan (%)	: 0.82%
Portfolio Turnover Ratio	: 0.85
Standard Deviation*	: 14.07%
Beta*	: 1.01
Sharpe Ratio*	: 0.86
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 25.68
EPS Growth (%)	: 19.56

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

The risk free rate of return considered for calculation of Sharpe ratio is 5.59%, as per 1 day MIBOR rate on the last business day of the month.

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

PORTFOLIO (✓ Top 10 Holdings)

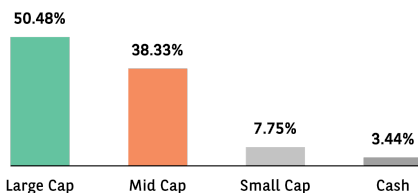
EQUITY HOLDINGS	% of Net Assets
Banks	18.86%
✓ HDFC Bank Limited	6.38%
✓ The Federal Bank Limited	3.12%
✓ ICICI Bank Limited	3.12%
Indian Bank	1.50%
Karur Vysya Bank Limited	1.50%
IndusInd Bank Limited	1.23%
Canara Bank	1.09%
Kotak Mahindra Bank Limited	0.92%
IT - Software	6.87%
✓ Infosys Limited	2.92%
Persistent Systems Limited	2.38%
Tech Mahindra Limited	1.57%
Automobiles	6.31%
Mahindra & Mahindra Limited	2.27%
Eicher Motors Limited	2.03%
Hyundai Motor India Ltd	2.01%
Petroleum Products	5.82%
✓ Reliance Industries Limited	2.93%
✓ Hindustan Petroleum Corporation Limited	2.89%
Retailing	5.09%
FSN E-Commerce Ventures Limited	2.42%
Avenue Supermarts Limited	1.38%
Eternal Limited	1.29%
Consumer Durables	4.32%
Blue Star Limited	1.77%
LG Electronics India Ltd	1.29%
Dixon Technologies (India) Limited	1.26%
Telecom - Services	4.28%
✓ Bharti Airtel Limited	2.90%
Indus Towers Limited	1.38%
Pharmaceuticals & Biotechnology	4.23%
Sun Pharmaceutical Industries Limited	1.69%
Ajanta Pharma Limited	1.33%
Divi's Laboratories Limited	1.21%
Electrical Equipment	3.58%
Bharat Heavy Electricals Limited	2.17%
GE Vernova T&D India Limited	1.41%
Insurance	3.37%
ICICI Lombard General Insurance Company Limited	2.15%
Max Financial Services Limited	1.22%
Cement & Cement Products	2.98%
✓ JK Cement Limited	2.98%
Finance	2.87%
Shriram Finance Limited	1.59%
Poonawalla Fincorp Limited	1.28%
Leisure Services	2.78%
✓ The Indian Hotels Company Limited	2.78%
Construction	2.57%
✓ Larsen & Toubro Limited	2.57%
Financial Technology (Fintech)	2.47%
One 97 Communications Limited	2.47%
Agricultural, Commercial & Construction Vehicles	2.42%
Escorts Kubota Limited	2.42%
Food Products	2.02%
Britannia Industries Limited	2.02%
Auto Components	2.01%
Samvardhana Motherson International Limited	2.01%
Industrial Manufacturing	1.89%
Kaynes Technology India Limited	1.89%
IT - Services	1.82%
Sagility Limited	1.82%
Non - Ferrous Metals	1.67%
Hindustan Zinc Limited	1.67%

EQUITY HOLDINGS	% of Net Assets
Commercial Services & Supplies	1.40%
Smartworks Coworking Spaces Ltd	1.40%
Transport Services	1.36%
InterGlobe Aviation Limited	1.36%
Ferrous Metals	1.20%
Jindal Steel Limited	1.20%
Healthcare Services	1.09%
Jupiter Life Line Hospitals Limited	1.09%
Capital Markets	1.02%
360 One WAM Limited	1.02%
Beverages	0.92%
Radico Khaitan Limited	0.92%
LESS THAN 0.75% EXPOSURE	1.34%
TOTAL EQUITY HOLDING	96.56%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.28%
364 Days Tbill (MD 26/03/2026)	SOV	0.28%
Total Fixed Income Holdings		0.28%
TREPS, Cash & Other Net Current Assets		3.16%
GRAND TOTAL		100.00%

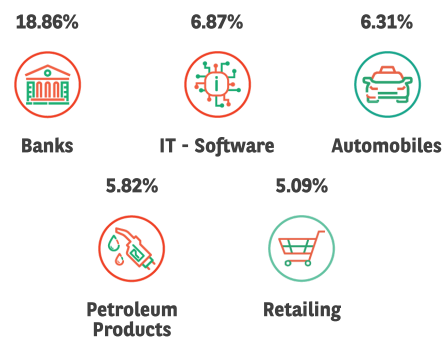
Investment in Top 10 scrips constitutes 32.59% of the portfolio

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

For Distribution History kindly refer Distribution History table

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	: ₹ 59.8292
Regular Plan - Growth Option	: ₹ 105.2521
Direct Plan - IDCW Option	: ₹ 76.0253
Direct Plan - Growth Option	: ₹ 125.9331

Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

Date of Allotment

May 02, 2006

Monthly AAUM## As on November 28, 2025	: ₹2,304.75 Crores
AAUM## As on November 28, 2025	: ₹2,320.02 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratish Krishnan**	29-Nov-25	23 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 (%)	: 1.98%
TER - Direct Plan (%)	: 0.55%
Portfolio Turnover Ratio	: 0.83
Standard Deviation***	: 13.45%
Beta***	: 0.83
Sharpe Ratio***	: 1.08
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 67
Portfolio RoE (%)	: 34.01
EPS Growth (%)	: 17.29

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

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 5.59%, as per 1 day MIBOR rate on the last business day of the month.

**Mr. Pratish Krishnan was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Shiv Chanani

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	9.53%
✓ Indian Bank	3.00%
✓ The Federal Bank Limited	2.22%
✓ Ujjivan Small Finance Bank Limited	1.72%
Yes Bank Limited	1.48%
IDFC First Bank Limited	1.11%
Electrical Equipment	8.46%
✓ GE Vernova T&D India Limited	3.10%
✓ Hitachi Energy India Limited	2.85%
✓ Bharat Heavy Electricals Limited	2.51%
Auto Components	8.06%
Bosch Limited	1.79%
Schaeffler India Limited	1.51%
ZF Commercial Vehicle Control Systems India Limited	1.42%
Bharat Forge Limited	1.24%
MRF Limited	1.05%
Itek India Limited	1.05%
Pharmaceuticals & Biotechnology	7.75%
IPCA Laboratories Limited	1.88%
Abbott India Limited	1.81%
GlaxoSmithKline Pharmaceuticals Limited	1.64%
Alkem Laboratories Limited	1.47%
Actoas Chemicals Limited	0.95%
Financial Technology (Fintech)	4.31%
✓ PB Fintech Limited	2.74%
One 97 Communications Limited	1.57%
Healthcare Services	4.28%
Fortis Healthcare Limited	1.78%
Max Healthcare Institute Limited	1.50%
Aster DM Healthcare Limited	1.00%
Retailing	4.23%
FSN E-Commerce Ventures Limited	1.27%
Swiggy Limited	1.22%
Vishal Mega Mart Limited	0.88%
Info Edge (India) Limited	0.86%
Finance	4.00%
Sundaram Finance Limited	1.73%
CRISIL Limited	1.32%
LIC Housing Finance Limited	0.95%
Chemicals & Petrochemicals	3.50%
✓ Navin Fluorine International Limited	2.47%
Linde India Limited	1.03%
Agricultural, Commercial & Construction Vehicles	3.40%
✓ Escorts Kubota Limited	1.97%
Ashok Leyland Limited	1.43%
IT - Software	3.21%
Persistent Systems Limited	1.64%
Oracle Financial Services Software Limited	1.57%
Fertilizers & Agrochemicals	2.88%
Coromandel International Limited	1.90%
PI Industries Limited	0.98%
Automobiles	2.83%
Hero MotoCorp Limited	1.60%
TVS Motor Company Limited	1.23%
Insurance	2.74%
ICICI Lombard General Insurance Company Limited	1.49%
Max Financial Services Limited	1.25%
IT - Services	2.60%
Sagility Limited	1.59%
Inventus Knowledge Solutions Limited	1.01%
Capital Markets	2.47%
Nippon Life India Asset Management Limited	1.43%
BSE Limited	1.04%
Cement & Cement Products	2.44%
Shree Cement Limited	1.25%
The India Cements Limited	1.19%
Realty	2.25%
✓ The Phoenix Mills Limited	2.25%
Petroleum Products	2.17%
✓ Hindustan Petroleum Corporation Limited	2.17%
Consumer Durables	2.07%
Metro Brands Limited	1.26%
LG Electronics India Ltd	0.81%
Non - Ferrous Metals	1.34%
National Aluminium Company Limited	1.34%
Personal Products	1.21%
Procter & Gamble Hygiene and Health Care Limited	1.21%
Diversified	1.20%

EQUITY HOLDINGS

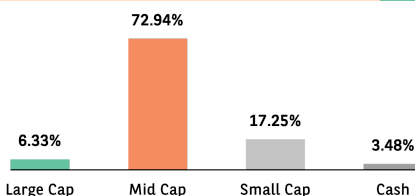
EQUITY HOLDINGS	% of Net Assets
3M India Limited	1.20%
Industrial Products	1.16%
Cummins India Limited	1.16%
Leisure Services	1.16%
Travel Food Services Limited	1.16%
Commercial Services & Supplies	1.03%
Firstsource Solutions Limited	1.03%
Oil	1.02%
Oil India Limited	1.02%
Food Products	0.98%
Hatsun Agro Product Limited	0.98%
Telecom - Services	0.95%
Bharti Hexacom Limited	0.95%
Textiles & Apparels	0.91%
Page Industries Limited	0.91%
LESS THAN 0.75% EXPOSURE	2.36%
TOTAL EQUITY HOLDING	96.50%

FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.86%
364 Days Tbill (MD 18/12/2025)	SOV	0.86%
Total Fixed Income Holdings		0.86%
TREPS, Cash & Other Net Current Assets		2.64%
GRAND TOTAL		100.00%

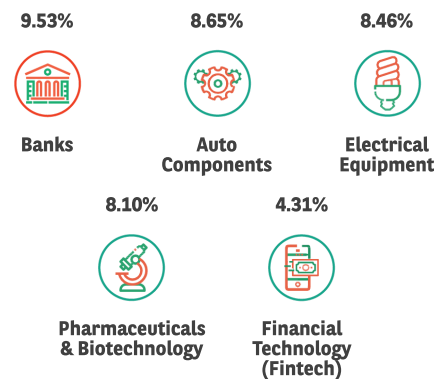
Investment in Top 10 scripts constitutes 25.28% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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

Baroda BNP Paribas Small Cap Fund

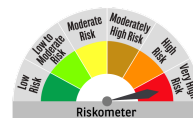
(An open ended equity scheme predominantly investing in small cap stocks)

This product is suitable for investors who are seeking*:

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

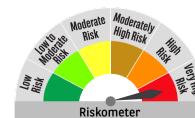
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Small Cap 250 TRI): basis it's constituents; as on November 28, 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 November 28, 2025)

Regular IDCW	: ₹ 12.6119
Regular Growth	: ₹ 12.9426
Direct IDCW	: ₹ 13.0153
Direct Growth	: ₹ 13.3377

Benchmark Index (AMFI Tier 1)

Nifty Small Cap 250 TRI

Date of Allotment

October 30, 2023

Monthly AAUM## As on November 28, 2025 : ₹1,254.28 Crores

AUM## As on November 28, 2025 : ₹1,235.95 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla**	29-Nov-25	33 years
Mr. Himanshu Singh	21-Oct-24	10 years

Load Structure

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

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.15%
TER - Direct Plan (%)	: 0.89%
Portfolio Turnover Ratio	: 0.82

Key Statistics

No of Stocks	: 56
Portfolio RoE (%)	: 23.17
EPS Growth (%)	: 16.54

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/>

**Mr. Sanjay Chawla was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Shiv Chanani

PORTFOLIO (✓ Top 10 Holdings)

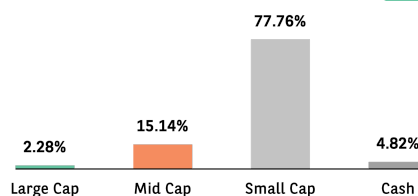
EQUITY HOLDINGS	% of Net Assets
Finance	10.44%
✓ Can Fin Homes Limited	2.48%
Mas Financial Services Limited	2.00%
Poonawalla Fincorp Limited	1.75%
India Shelter Finance Corporation Limited	1.43%
Cholamandalam Investment and Finance Company Ltd	1.40%
Manappuram Finance Limited	1.38%
Banks	9.18%
✓ City Union Bank Limited	2.96%
✓ Karur Vysya Bank Limited	2.94%
Ujjivan Small Finance Bank Limited	1.98%
Yes Bank Limited	1.30%
Capital Markets	9.13%
✓ Computer Age Management Services Limited	2.51%
Central Depository Services (India) Limited	1.70%
ICRA Limited	1.69%
KFin Technologies Limited	1.28%
Multi Commodity Exchange of India Limited	1.10%
Angel One Limited	0.85%
Electrical Equipment	8.23%
✓ Hitachi Energy India Limited	3.57%
✓ GE Vernova T&D India Limited	2.54%
Bharat Heavy Electricals Limited	2.12%
Industrial Products	6.06%
✓ KSB Limited	3.14%
Ingersoll Rand (India) Limited	2.00%
SKF India (Industrial) Ltd	0.92%
IT - Services	5.36%
✓ Sagility Limited	2.55%
Affle 3i Limited	1.68%
Inventurus Knowledge Solutions Limited	1.13%
Leisure Services	4.67%
Lemon Tree Hotels Limited	2.18%
Travel Food Services Limited	1.31%
Leela Palaces Hotels & Resorts Limited	1.18%
Auto Components	4.38%
✓ Jtekt India Limited	2.67%
Motherson Sumi Wiring India Limited	1.71%
Pharmaceuticals & Biotechnology	4.33%
AstraZeneca Pharma India Limited	2.35%
Pfizer Limited	1.21%
Sanofi India Limited	0.77%
Consumer Durables	4.20%
Amber Enterprises India Limited	2.32%
Kansai Nerolac Paints Limited	1.00%
LG Electronics India Ltd	0.88%
Healthcare Services	4.13%
Aster DM Healthcare Limited	2.15%
Dr. Lal Path Labs Limited	1.98%
Cement & Cement Products	3.32%
The India Cements Limited	1.27%
JK Lakshmi Cement Limited	1.12%
JSW Cement Limited	0.93%
Agricultural, Commercial & Construction Vehicles	2.96%
✓ BEML Limited	2.96%
Other Consumer Services	2.41%
PhysicsWallah Limited	2.41%
Commercial Services & Supplies	2.39%
eClerx Services Limited	2.39%
Non - Ferrous Metals	2.10%
National Aluminium Company Limited	2.10%
Gas	1.94%
Mahanagar Gas Limited	1.94%
Chemicals & Petrochemicals	1.81%
Navin Fluorine International Limited	1.81%
Diversified	1.48%
DCM Shriram Limited	1.48%
Household Products	1.20%
Jyothy Labs Limited	1.20%
Petroleum Products	1.19%

EQUITY HOLDINGS	% of Net Assets
Gulf Oil Lubricants India Limited	1.19%
Food Products	1.17%
Zydus Wellness Limited	1.17%
Transport Services	1.02%
VRL Logistics Limited	1.02%
Paper, Forest & Jute Products	0.87%
Aditya Birla Real Estate Limited	0.87%
LESS THAN 0.75% EXPOSURE	1.22%
TOTAL EQUITY HOLDING	95.19%

Total Fixed Income Holdings	
TREPS, Cash & Other Net Current Assets	4.81%
GRAND TOTAL	100.00%

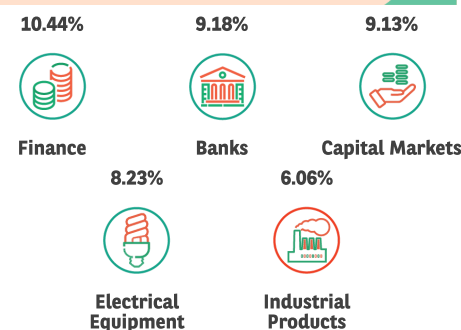
Investment in Top 10 scrips constitutes 28.32% of the portfolio

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 Flexi Cap Fund

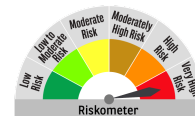
(An Open ended dynamic equity scheme investing across large cap, mid cap, small cap companies)

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

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

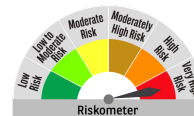
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular Plan-IDCW	: ₹ 14.5949
Regular Plan-Growth Option	: ₹ 15.9970
Direct Plan-IDCW	: ₹ 15.2837
Direct Plan-Growth Option	: ₹ 16.7537

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

August 17, 2022

Monthly AAUM## As on November 28, 2025 : ₹1,287.06 Crores

AAUM## As on November 28, 2025 : ₹1,289.89 Crores

Fund Manager

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

Load Structure

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

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.17%
TER - Direct Plan (%)	: 0.96%
Portfolio Turnover Ratio	: 0.85
Standard Deviation*	: 13.31%
Beta*	: 0.96
Sharpe Ratio*	: 0.75

Key Statistics

No of Stocks	: 47
Portfolio RoE (%)	: 32.38
EPS Growth (%)	: 16.37

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	20.47%	Insurance	1.99%
✓ HDFC Bank Limited	7.42%	ICICI Lombard General Insurance Company Limited	1.99%
✓ The Federal Bank Limited	3.30%	Industrial Manufacturing	1.92%
✓ ICICI Bank Limited	3.23%	Kaynes Technology India Limited	1.92%
Karur Vysya Bank Limited	1.73%	Cement & Cement Products	1.80%
Indian Bank	1.52%	UltraTech Cement Limited	1.80%
Canara Bank	1.29%	Auto Components	1.51%
IndusInd Bank Limited	1.16%	Schaeffler India Limited	1.51%
Kotak Mahindra Bank Limited	0.82%	Transport Services	1.37%
Retailing	6.90%	InterGlobe Aviation Limited	1.37%
FSN E-Commerce Ventures Limited	2.18%	Non - Ferrous Metals	1.25%
Vishal Mega Mart Limited	1.74%	Hindalco Industries Limited	1.25%
Eternal Limited	1.51%	TOTAL EQUITY HOLDING	96.05%
Avenue Supermarts Limited	1.47%	Total Fixed Income Holdings	
IT - Software	6.69%	TREPS, Cash & Other Net Current Assets	3.95%
✓ Infosys Limited	3.33%	GRAND TOTAL	100.00%
Tech Mahindra Limited	1.88%	Investment in Top 10 scrips constitutes 35.05% of the portfolio	
Persistent Systems Limited	1.48%	MARKET CAPITALIZATION (% of Net Assets)	
Electrical Equipment	6.68%		
✓ Hitachi Energy India Limited	3.08%	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	
Bharat Heavy Electricals Limited	2.25%	SECTORAL COMPOSITION (Top 5)	
GE Vernova T&D India Limited	1.35%		
Automobiles	6.22%	<p>Legend: ○ 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</p>	
Mahindra & Mahindra Limited	2.33%		
Hyundai Motor India Ltd	1.98%		
Eicher Motors Limited	1.91%		
Petroleum Products	6.14%		
✓ Hindustan Petroleum Corporation Limited	3.10%		
✓ Reliance Industries Limited	3.04%		
Pharmaceuticals & Biotechnology	4.62%		
Ajanta Pharma Limited	1.69%		
Divi's Laboratories Limited	1.51%		
Sun Pharmaceutical Industries Limited	1.42%		
Healthcare Services	3.94%		
✓ Max Healthcare Institute Limited	2.61%		
Metropolis Healthcare Limited	1.33%		
Consumer Durables	3.84%		
Blue Star Limited	1.49%		
LG Electronics India Ltd	1.29%		
Century Plyboards (India) Limited	1.06%		
Telecom - Services	3.10%		
✓ Bharti Airtel Limited	3.10%		
Construction	2.84%		
✓ Larsen & Toubro Limited	2.84%		
Chemicals & Petrochemicals	2.82%		
Solar Industries India Limited	1.80%		
Linde India Limited	1.02%		
Finance	2.81%		
Shriram Finance Limited	1.49%		
Poonawalla Fincorp Limited	1.32%		
Financial Technology (Fintech)	2.56%		
One 97 Communications Limited	2.56%		
Ferrous Metals	2.43%		
Jindal Steel Limited	2.43%		
Beverages	2.11%		
Radico Khaitan Limited	2.11%		
IT - Services	2.04%		
Sagility Limited	2.04%		

The risk free rate of return considered for calculation of Sharpe ratio is 5.59%, as per 1 day MIBOR rate on the last business day of the month.

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.

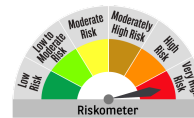
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	₹ 54.1419
Regular Plan - Growth Option	₹ 292.3140
Direct Plan - IDCW Option	₹ 57.7225
Direct Plan - Growth Option	₹ 329.3249

Benchmark Index (AMFI Tier 1)

Nifty 500 Multicap 50 25 25 TRI

Date of Allotment

September 12, 2003

Monthly AAUM## As on November 28, 2025 : ₹3,123.80 Crores

AAUM## As on November 28, 2025 : ₹3,147.52 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	01-Nov-15	33 years
Mr. Kirtan Mehta**	29-Nov-25	26 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 (%)	1.96%
TER - Direct Plan (%)	0.92%
Portfolio Turnover Ratio	1.19
Standard Deviation***	13.58%
Beta***	0.90
Sharpe Ratio***	0.94
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	58
Portfolio RoE (%)	24.67
EPS Growth (%)	18.12

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 5.59%, 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/>

**Mr. Kirtan Mehta was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Sandeep Jain

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	13.41%
✓ HDFC Bank Limited	4.06%
✓ ICICI Bank Limited	2.65%
✓ Karur Vysya Bank Limited	2.05%
Punjab National Bank	1.68%
Indian Bank	1.11%
IndusInd Bank Limited	1.09%
Canara Bank	0.77%
Consumer Durables	7.80%
✓ Amber Enterprises India Limited	2.05%
Titan Company Limited	1.99%
Dixon Technologies (India) Limited	1.39%
Blue Star Limited	1.37%
LG Electronics India Ltd	1.00%
Automobiles	6.07%
✓ TVS Motor Company Limited	2.27%
Mahindra & Mahindra Limited	2.03%
Maruti Suzuki India Limited	1.77%
Capital Markets	5.88%
Central Depository Services (India) Limited	1.93%
Nippon Life India Asset Management Limited	1.67%
BSE Limited	1.15%
Prudent Corporate Advisory Services Limited	1.13%
IT - Software	5.73%
Infosys Limited	1.98%
Tech Mahindra Limited	1.93%
Persistent Systems Limited	1.82%
Finance	5.68%
Aditya Birla Capital Limited	1.88%
Bajaj Finance Limited	1.88%
Poonawalla Fincorp Limited	1.14%
CRISIL Limited	0.78%
Healthcare Services	5.01%
Max Healthcare Institute Limited	1.85%
Rainbow Childrens Medicare Limited	1.61%
Dr. Lal. Path Labs Limited	1.55%
Retailing	4.53%
Eternal Limited	1.67%
Vishal Mega Mart Limited	1.60%
Swiggy Limited	1.26%
Chemicals & Petrochemicals	3.52%
✓ Navin Fluorine International Limited	2.19%
Linde India Limited	1.33%
Leisure Services	3.35%
Travel Food Services Limited	1.94%
Lemon Tree Hotels Limited	1.41%
Petroleum Products	3.34%
✓ Reliance Industries Limited	3.34%
Financial Technology (Fintech)	2.52%
✓ One 97 Communications Limited	2.52%
IT - Services	2.51%
✓ Sagility Limited	2.51%
Beverages	2.45%
✓ Radico Khaitan Limited	2.45%
Transport Services	2.00%
InterGlobe Aviation Limited	1.22%
Delhivery Limited	0.78%
Food Products	1.86%
Britannia Industries Limited	1.86%
Construction	1.80%
Larsen & Toubro Limited	1.80%
Insurance	1.72%
SBI Life Insurance Company Limited	1.72%
Telecom - Services	1.67%
Bharti Airtel Limited	1.67%
Electrical Equipment	1.58%
Hitachi Energy India Limited	1.58%
Commercial Services & Supplies	1.55%
Indigube Spaces Limited	1.55%
Agricultural, Commercial & Construction Vehicles	1.51%

EQUITY HOLDINGS

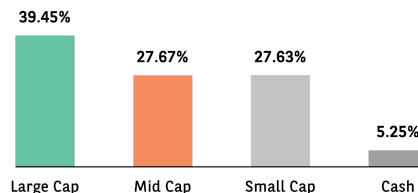
	% of Net Assets
BEML Limited	1.51%
Cement & Cement Products	1.49%
The India Cements Limited	1.49%
Auto Components	1.30%
Schaeffler India Limited	1.30%
Industrial Manufacturing	1.23%
Tega Industries Limited	1.23%
Minerals & Mining	1.17%
NMDC Limited	1.17%
Pharmaceuticals & Biotechnology	1.13%
Divi's Laboratories Limited	1.13%
Gas	1.05%
Mahanagar Gas Limited	1.05%
LESS THAN 0.75% EXPOSURE	1.96%
TOTAL EQUITY HOLDING	94.82%

FIXED INCOME HOLDINGS

	Rating	% of Net Assets
Treasury Bill		0.63%
364 Days Tbill (MD 18/12/2025)	SOV	0.63%
Total Fixed Income Holdings		0.63%
TREPS, Cash & Other Net Current Assets		4.55%
GRAND TOTAL		100.00%

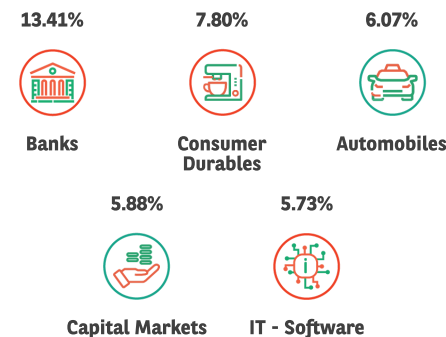
Investment in Top 10 scripts constitutes 26.09% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 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

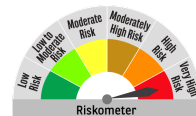
(An open ended equity scheme following a value investment strategy)

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 November 28, 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 November 28, 2025)

Regular Plan-IDCW	: ₹ 12.8840
Regular Plan-Growth Option	: ₹ 14.1308
Direct Plan-IDCW	: ₹ 13.3211
Direct Plan-Growth Option	: ₹ 14.6093

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

June 07, 2023

Monthly AAUM## As on November 28, 2025 : ₹1,196.49 Crores

AUM## As on November 28, 2025 : ₹1,189.90 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram**	29-Nov-25	27 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	: 0.69

Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 19.43
EPS Growth (%)	: 16.87

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/>

**Mr. Jitendra Sriram was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Shiv Chanani

PORTFOLIO (✓ Top 10 Holdings)

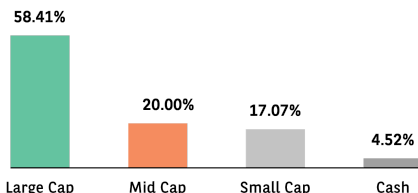
EQUITY HOLDINGS	% of Net Assets
Banks	20.12%
✓ HDFC Bank Limited	6.86%
✓ ICICI Bank Limited	4.20%
✓ Kotak Mahindra Bank Limited	3.70%
Canara Bank	1.59%
Yes Bank Limited	1.35%
Ujjivan Small Finance Bank Limited	1.24%
IDBI Bank Limited	1.18%
Pharmaceuticals & Biotechnology	11.87%
✓ Divi's Laboratories Limited	2.72%
Sun Pharmaceutical Industries Limited	1.85%
JB Chemicals & Pharmaceuticals Limited	1.49%
Zydus Lifesciences Limited	1.43%
Alkem Laboratories Limited	1.29%
Cipla Limited	1.16%
Sanofi Consumer Healthcare India Limited	1.02%
Sanofi India Limited	0.91%
Petroleum Products	9.93%
✓ Reliance Industries Limited	7.11%
Hindustan Petroleum Corporation Limited	1.73%
Bharat Petroleum Corporation Limited	1.09%
IT - Software	8.49%
✓ Infosys Limited	2.62%
Tata Consultancy Services Limited	1.98%
Tech Mahindra Limited	1.79%
Birlasoft Limited	1.05%
Wipro Limited	1.05%
Electrical Equipment	5.55%
✓ Bharat Heavy Electricals Limited	2.93%
✓ GE Vernova T&D India Limited	2.62%
Automobiles	5.16%
Hero MotoCorp Limited	2.34%
Eicher Motors Limited	1.48%
Maruti Suzuki India Limited	1.34%
Power	4.15%
SJVN Limited	1.77%
Power Grid Corporation of India Limited	1.23%
CESC Limited	1.15%
Construction	3.69%
✓ Larsen & Toubro Limited	3.69%
Diversified FMCG	3.62%
✓ ITC Limited	2.38%
Hindustan Unilever Limited	1.24%
Insurance	3.03%
ICICI Prudential Life Insurance Company Limited	1.64%
HDFC Life Insurance Company Limited	1.39%
Cement & Cement Products	3.00%
UltraTech Cement Limited	1.66%
The India Cements Limited	1.34%
Finance	1.95%
Mas Financial Services Limited	1.95%
Consumer Durables	1.88%
LG Electronics India Ltd	1.00%
Akzo Nobel India Limited	0.88%
Auto Components	1.75%
Jtekt India Limited	1.75%
Aerospace & Defense	1.74%
Bharat Electronics Limited	1.74%
Diversified Metals	1.59%
Vedanta Limited	1.59%
Oil	1.56%
Oil India Limited	1.56%
Agricultural, Commercial & Construction Vehicles	1.11%
Tata Motors Ltd	1.11%
Gas	1.02%

EQUITY HOLDINGS	% of Net Assets
GAIL (India) Limited	1.02%
Industrial Products	0.97%
Carborundum Universal Limited	0.97%
Household Products	0.91%
Jyothy Labs Limited	0.91%
LESS THAN 0.75% EXPOSURE	2.43%
TOTAL EQUITY HOLDING	95.52%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.82%
364 Days Tbill (MD 26/03/2026)	SOV	0.41%
364 Days Tbill (MD 16/04/2026)	SOV	0.41%
Total Fixed Income Holdings		0.82%
TREPS, Cash & Other Net Current Assets		3.66%
GRAND TOTAL		100.00%

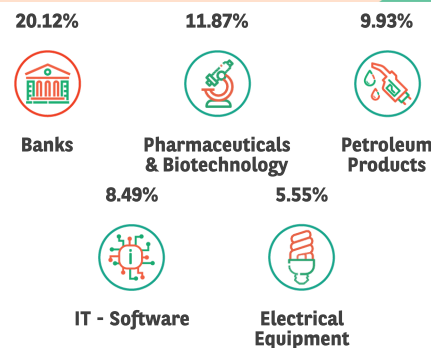
Investment in Top 10 scrips constitutes 38.83% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

Baroda BNP Paribas Dividend Yield Fund

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

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments of dividend yielding companies

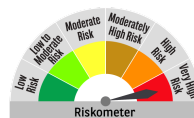
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on November 28, 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 November 28, 2025)

Regular IDCW	: ₹ 9.8263
Regular Growth	: ₹ 9.8263
Direct IDCW	: ₹ 10.0284
Direct Growth	: ₹ 10.0284

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

September 11, 2024

Monthly AAUM## As on November 28, 2025 : ₹847.22 Crores

AAUM## As on November 28, 2025 : ₹824.45 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram**	29-Nov-25	27 years
Mr. Himanshu Singh	21-Oct-24	10 years

Load Structure

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

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.18%
TER - Direct Plan (%)	: 0.52%
Portfolio Turnover Ratio	: 0.70

Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 22.18
EPS Growth (%)	: 20.03

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

**Mr. Jitendra Sriram was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Shiv Chanani

PORTFOLIO (✓ Top 10 Holdings)

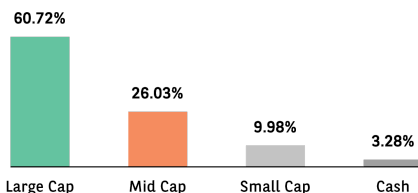
EQUITY HOLDINGS	% of Net Assets
Banks	17.38%
✓ HDFC Bank Limited	6.11%
✓ ICICI Bank Limited	4.00%
✓ Kotak Mahindra Bank Limited	3.71%
✓ Canara Bank	2.30%
IDFC First Bank Limited	1.26%
Petroleum Products	11.33%
✓ Reliance Industries Limited	7.19%
Hindustan Petroleum Corporation Limited	1.80%
Bharat Petroleum Corporation Limited	1.31%
Gulf Oil Lubricants India Limited	1.03%
Pharmaceuticals & Biotechnology	9.81%
✓ JB Chemicals & Pharmaceuticals Limited	2.36%
Sun Pharmaceutical Industries Limited	2.00%
Divi's Laboratories Limited	1.96%
GlaxoSmithKline Pharmaceuticals Limited	1.96%
Dr. Reddy's Laboratories Limited	1.53%
IT - Software	9.81%
✓ Infosys Limited	3.03%
Tata Consultancy Services Limited	2.09%
Tech Mahindra Limited	1.47%
HCL Technologies Limited	1.18%
Wipro Limited	1.06%
Oracle Financial Services Software Limited	0.98%
Automobiles	5.91%
✓ Hero MotoCorp Limited	2.25%
Hyundai Motor India Ltd	2.12%
Eicher Motors Limited	1.54%
Construction	4.00%
✓ Larsen & Toubro Limited	4.00%
Auto Components	3.67%
Bharat Forge Limited	1.48%
Bosch Limited	1.14%
Tenneco Clean Air India Limited	1.05%
Capital Markets	2.87%
ICRA Limited	1.58%
360 One WAM Limited	1.29%
Electrical Equipment	2.83%
✓ GE Vernova T&D India Limited	2.83%
Food Products	2.81%
Nestle India Limited	1.53%
Britannia Industries Limited	1.28%
Finance	2.75%
Bajaj Finance Limited	1.70%
Cholamandalam Investment and Finance Company Ltd	1.05%
Insurance	2.74%
ICICI Prudential Life Insurance Company Limited	1.49%
ICICI Lombard General Insurance Company Limited	1.25%
Power	2.61%
SJVN Limited	1.42%
NTPC Limited	1.19%
Oil	2.41%
Oil India Limited	1.35%
Oil & Natural Gas Corporation Limited	1.06%
Cement & Cement Products	1.76%
UltraTech Cement Limited	1.76%
Beverages	1.75%
Radico Khaitan Limited	1.75%
Diversified Metals	1.66%
Vedanta Limited	1.66%
Healthcare Services	1.65%
Max Healthcare Institute Limited	1.65%
Agricultural, Commercial & Construction Vehicles	1.48%

EQUITY HOLDINGS	% of Net Assets
Escorts Kubota Limited	1.48%
Diversified FMCG	1.32%
ITC Limited	1.32%
Gas	1.14%
GAIL (India) Limited	1.14%
Consumer Durables	1.09%
LG Electronics India Ltd	1.09%
Chemicals & Petrochemicals	1.01%
BASF India Limited	1.01%
Household Products	0.98%
Jyothy Labs Limited	0.98%
Industrial Products	0.82%
SKF India (Industrial) Ltd	0.82%
LESS THAN 0.75% EXPOSURE	1.13%
TOTAL EQUITY HOLDING	96.72%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		1.18%
364 Days Tbill (MD 11/06/2026)	SOV	1.18%
Total Fixed Income Holdings		1.18%
TREPS, Cash & Other Net Current Assets		2.10%
GRAND TOTAL		100.00%

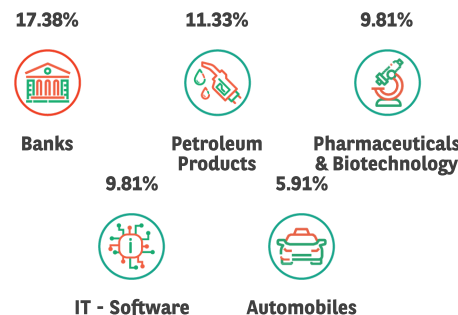
Investment in Top 10 scrips constitutes 37.78% of the portfolio

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

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

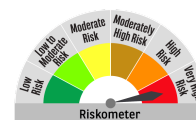
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	: ₹ 16.2836
Regular Plan - Growth Option	: ₹ 22.6012
Direct Plan - IDCW Option	: ₹ 18.5234
Direct Plan - Growth Option	: ₹ 25.7617

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

October 06, 2017

Monthly AAUM## As on November 28, 2025 : ₹712.56 Crores

AAUM## As on November 28, 2025 : ₹718.76 Crores

Fund Manager

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

Load Structure

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

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.28%
TER - Direct Plan (%)	: 0.48%
Portfolio Turnover Ratio	: 1.44
Standard Deviation*	: 14.88%
Beta*	: 1.06
Sharpe Ratio*	: 0.56
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 28
Portfolio RoE (%)	: 34.33
EPS Growth (%)	: 18.15

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 5.59%, 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)

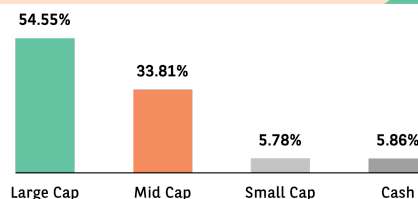
EQUITY HOLDINGS	% of Net Assets
Banks	13.80%
✓ HDFC Bank Limited	9.11%
ICICI Bank Limited	2.90%
Canara Bank	1.79%
Retailing	8.35%
Swiggy Limited	3.29%
Vishal Mega Mart Limited	2.83%
FSN E-Commerce Ventures Limited	2.23%
Automobiles	7.51%
✓ Mahindra & Mahindra Limited	4.44%
Hyundai Motor India Ltd	3.07%
IT - Software	7.01%
Tech Mahindra Limited	3.54%
Infosys Limited	3.47%
Petroleum Products	4.77%
✓ Hindustan Petroleum Corporation Limited	4.77%
Financial Technology (Fintech)	4.59%
✓ One 97 Communications Limited	4.59%
Electrical Equipment	4.45%
✓ Bharat Heavy Electricals Limited	4.45%
Healthcare Services	4.45%
✓ Max Healthcare Institute Limited	4.45%
Telecom - Services	4.39%
✓ Bharti Airtel Limited	4.39%
Construction	4.25%
✓ Larsen & Toubro Limited	4.25%
Capital Markets	4.20%
✓ Multi Commodity Exchange of India Limited	4.20%
Insurance	4.11%
✓ ICICI Lombard General Insurance Company Limited	4.11%
Consumer Durables	3.83%
LG Electronics India Ltd	2.31%
Dixon Technologies (India) Limited	1.52%
Aerospace & Defense	2.72%
Bharat Electronics Limited	2.72%
Power	2.71%
Tata Power Company Limited	2.71%
Leisure Services	2.59%
The Indian Hotels Company Limited	2.59%
Pharmaceuticals & Biotechnology	2.55%

EQUITY HOLDINGS	% of Net Assets
Sun Pharmaceutical Industries Limited	2.55%
Chemicals & Petrochemicals	2.39%
Navin Fluorine International Limited	2.39%
Transport Services	2.05%
InterGlobe Aviation Limited	2.05%
IT - Services	1.75%
Inventurus Knowledge Solutions Limited	1.75%
Finance	1.64%
Poonawalla Fincorp Limited	1.64%
TOTAL EQUITY HOLDING	94.11%

Total Fixed Income Holdings	
TREPS, Cash & Other Net Current Assets	5.89%
GRAND TOTAL	100.00%

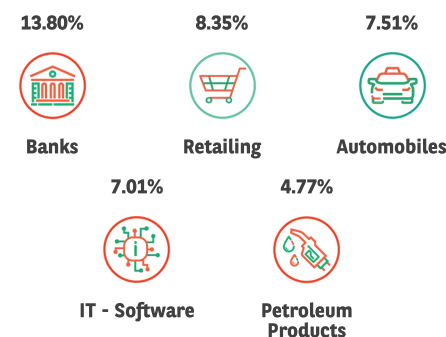
Investment in Top 10 scrips constitutes 48.76% of the portfolio

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

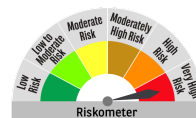
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	: ₹ 24.1101
Regular Plan - Growth Option	: ₹ 100.4259
Direct Plan - IDCW Option	: ₹ 30.7311
Direct Plan - Growth Option	: ₹ 113.6840

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

January 05, 2006

Monthly AUM## As on November 28, 2025 : ₹941.19 Crores

AUM## As on November 28, 2025 : ₹952.46 Crores

Fund Manager

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

Load Structure

Exit Load: • Nil#

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.22%
TER - Direct Plan (%)	: 1.00%
Portfolio Turnover Ratio	: 0.48
Standard Deviation**	: 13.26%
Beta**	: 0.96
Sharpe Ratio**	: 0.99

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

Key Statistics

No of Stocks	: 49
Portfolio RoE (%)	: 22.74
EPS Growth (%)	: 18.71

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 5.59%, as per 1 day MIBOR rate on the last business day of the month.

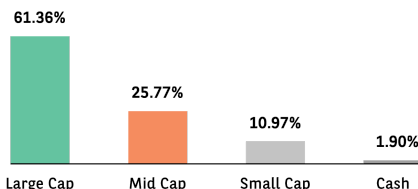
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	23.42%
✓ HDFC Bank Limited	6.94%
✓ ICICI Bank Limited	4.81%
✓ State Bank of India	2.86%
Kotak Mahindra Bank Limited	2.01%
Ujjivan Small Finance Bank Limited	1.52%
Punjab National Bank	1.42%
The Federal Bank Limited	1.35%
Axis Bank Limited	1.34%
AU Small Finance Bank Limited	1.17%
IT - Software	7.73%
✓ Infosys Limited	2.83%
Tech Mahindra Limited	2.14%
LTIMindtree Limited	1.84%
Hexaware Technologies Limited	0.92%
Automobiles	5.91%
TVS Motor Company Limited	2.27%
Mahindra & Mahindra Limited	1.97%
Maruti Suzuki India Limited	1.67%
Electrical Equipment	4.77%
✓ Bharat Heavy Electricals Limited	2.51%
Hitachi Energy India Limited	2.26%
Petroleum Products	4.21%
✓ Reliance Industries Limited	4.21%
Retailing	3.95%
✓ Eternal Limited	2.49%
Vishal Mega Mart Limited	1.46%
Chemicals & Petrochemicals	3.77%
Navin Fluorine International Limited	2.00%
Linde India Limited	1.77%
Financial Technology (Fintech)	3.69%
PB Fintech Limited	2.16%
One 97 Communications Limited	1.53%
Leisure Services	3.50%
Travel Food Services Limited	2.09%
The Indian Hotels Company Limited	1.41%
Telecom - Services	3.20%
✓ Bharti Airtel Limited	3.20%
Pharmaceuticals & Biotechnology	3.17%
Sun Pharmaceutical Industries Limited	1.95%
Divi's Laboratories Limited	1.22%
Power	3.02%
NTPC Limited	1.77%
NLC India Limited	1.25%
Finance	2.96%
Aditya Birla Capital Limited	1.69%
Cholamandalam Investment and Finance Company Ltd	1.27%
Capital Markets	2.75%
Nippon Life India Asset Management Limited	1.47%
Computer Age Management Services Limited	1.28%
Construction	2.67%
✓ Larsen & Toubro Limited	2.67%
Beverages	2.46%
✓ Radico Khaitan Limited	2.46%
IT - Services	2.39%
Sagility Limited	2.39%
Consumer Durables	2.22%
Titan Company Limited	1.44%
LG Electronics India Ltd	0.78%
Industrial Products	2.14%
Cummins India Limited	2.14%
Non - Ferrous Metals	1.87%
Hindalco Industries Limited	1.87%
Food Products	1.85%

EQUITY HOLDINGS	% of Net Assets
Britannia Industries Limited	1.85%
Transport Services	1.64%
InterGlobe Aviation Limited	1.64%
Insurance	1.62%
Max Financial Services Limited	1.62%
Cement & Cement Products	1.52%
UltraTech Cement Limited	1.52%
Healthcare Services	1.43%
Rainbow Childrens Medicare Limited	1.43%
LESS THAN 0.75% EXPOSURE	0.26%
TOTAL EQUITY HOLDING	98.12%
Total Fixed Income Holdings	
TREPS, Cash & Other Net Current Assets	1.88%
GRAND TOTAL	100.00%

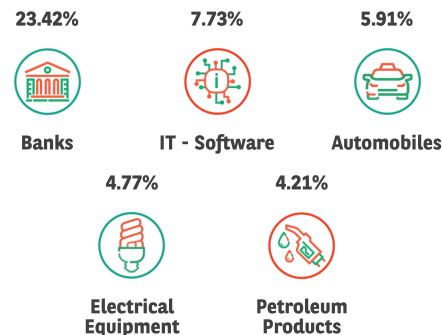
Investment in Top 10 scrips constitutes 34.98% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

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.

Baroda BNP Paribas India Consumption Fund

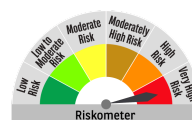
(An open ended equity scheme following consumption theme)

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.

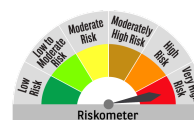
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on November 28, 2025

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 November 28, 2025)

Regular Plan - IDCW Option	₹ 21.7128
Regular Plan - Growth Option	₹ 32.2326
Direct Plan - IDCW Option	₹ 24.9418
Direct Plan - Growth Option	₹ 35.8884

Benchmark Index (AMFI Tier 1)

Nifty India Consumption TRI

Date of Allotment

September 07, 2018

Monthly AAUM## As on November 28, 2025 : ₹1,551.66 Crores

AUM## As on November 28, 2025 : ₹1,553.45 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratish Krishnan**	29-Nov-25	23 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 (%)	2.08%
TER - Direct Plan (%)	0.64%
Portfolio Turnover Ratio	0.64
Standard Deviation*	13.30%
Beta*	0.89
Sharpe Ratio*	0.75
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	44
Portfolio RoE (%)	22.82
EPS Growth (%)	23.52

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 5.59%, 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/>

**Mr. Pratish Krishnan was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Shiv Chananani

PORTFOLIO (✓ Top 10 Holdings)

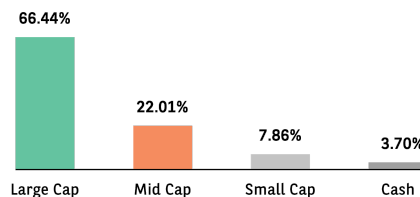
EQUITY HOLDINGS	% of Net Assets
Automobiles	24.03%
✓ Mahindra & Mahindra Limited	8.47%
✓ Maruti Suzuki India Limited	4.35%
✓ Eicher Motors Limited	4.31%
✓ TVS Motor Company Limited	3.11%
Hero MotoCorp Limited	1.99%
Hyundai Motor India Ltd	1.80%
Retailing	12.19%
✓ Eternal Limited	3.48%
Swiggy Limited	2.68%
Avenue Supermarts Limited	2.32%
Trent Limited	1.64%
FSN E-Commerce Ventures Limited	1.20%
Vishal Mega Mart Limited	0.87%
Consumer Durables	10.00%
✓ Titan Company Limited	4.02%
LG Electronics India Ltd	2.35%
Metro Brands Limited	1.60%
Havells India Limited	1.07%
Akzo Nobel India Limited	0.96%
Diversified FMCG	9.93%
✓ ITC Limited	5.72%
✓ Hindustan Unilever Limited	4.21%
Telecom - Services	9.24%
✓ Bharti Airtel Limited	8.12%
Indus Towers Limited	1.12%
Food Products	7.74%
✓ Britannia Industries Limited	2.82%
Nestle India Limited	1.62%
Mrs. Bectors Food Specialities Limited	1.59%
Orkla India Limited	0.88%
Zydus Wellness Limited	0.83%
Personal Products	5.62%
Godrej Consumer Products Limited	2.21%
Dabur India Limited	1.50%
Procter & Gamble Hygiene and Health Care Limited	1.07%
Gillette India Limited	0.84%
Beverages	3.62%
Radico Khaitan Limited	1.76%
Varun Beverages Limited	0.99%
United Breweries Limited	0.87%
Agricultural Food & other Products	3.25%
Marico Limited	2.00%
Tata Consumer Products Limited	1.25%
Leisure Services	3.19%
Jubilant Foodworks Limited	1.16%
Lemon Tree Hotels Limited	1.02%
Leela Palaces Hotels & Resorts Limited	1.01%
Realty	2.68%
The Phoenix Mills Limited	2.68%
Financial Technology (Fintech)	1.76%

EQUITY HOLDINGS	% of Net Assets
PB Fintech Limited	1.76%
Healthcare Services	1.50%
Max Healthcare Institute Limited	1.50%
Textiles & Apparels	0.86%
Page Industries Limited	0.86%
LESS THAN 0.75% EXPOSURE	0.73%
TOTAL EQUITY HOLDING	96.34%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.58%
364 Days Tbill (MD 18/12/2025)	SOV	0.58%
Total Fixed Income Holdings		0.58%
TREPS, Cash & Other Net Current Assets		3.08%
GRAND TOTAL		100.00%

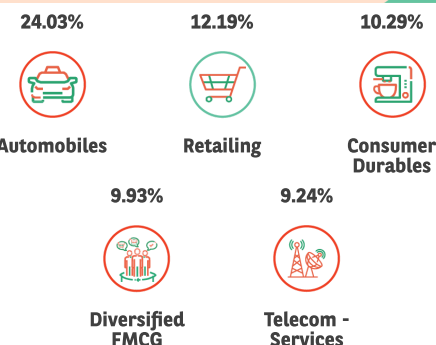
Investment in Top 10 scrips constitutes 48.61% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark

Underweight with respect to benchmark

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

Baroda BNP Paribas 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.

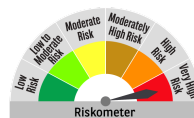
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	: ₹ 14.7270
Regular Plan - Growth Option	: ₹ 16.1376
Direct Plan - IDCW Option	: ₹ 15.6552
Direct Plan - Growth Option	: ₹ 17.1584

Benchmark Index (AMFI Tier 1)

BSE 500 TRI

Date of Allotment

September 15, 2021

Monthly AAUM## As on November 28, 2025	: ₹584.36 Crores
AAUM## As on November 28, 2025	: ₹590.46 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*	: 13.76%
Beta*	: 1.02
Sharpe Ratio*	: 0.72
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 59
Portfolio RoE (%)	: 20.85
EPS Growth (%)	: 17.70

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 5.59%, as per 1 day MIBOR rate on the last business day of the month.

The scheme currently does not have Distribution History.

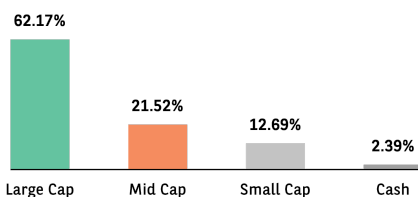
For complete portfolio, kindly refer the website

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

PORTFOLIO (✓ Top 10 Holdings)

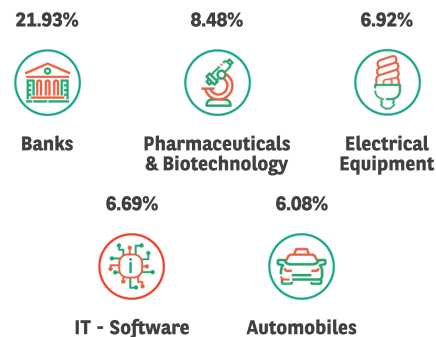
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	21.93%	Non - Ferrous Metals	1.11%
✓ HDFC Bank Limited	6.91%	Hindustan Zinc Limited	1.11%
✓ ICICI Bank Limited	5.64%	Aerospace & Defense	1.07%
✓ Kotak Mahindra Bank Limited	2.59%	Bharat Electronics Limited	1.07%
State Bank of India	1.94%	Beverages	1.06%
Yes Bank Limited	1.40%	Varun Beverages Limited	1.06%
The Federal Bank Limited	1.18%	Insurance	1.05%
Axis Bank Limited	1.17%	HDFC Life Insurance Company Limited	1.05%
IDFC First Bank Limited	1.10%	IT - Services	0.89%
Pharmaceuticals & Biotechnology	7.87%	Sagility Limited	0.89%
✓ Sun Pharmaceutical Industries Limited	2.09%	LESS THAN 0.75% EXPOSURE	2.83%
Divi's Laboratories Limited	1.97%	TOTAL EQUITY HOLDING	96.39%
Natco Pharma Limited	1.07%		
Dr. Reddy's Laboratories Limited	0.96%	FIXED INCOME HOLDINGS	Rating
Cipla Limited	0.93%	Treasury Bill	1.01%
Torrent Pharmaceuticals Limited	0.85%	364 Days Tbill (MD 18/12/2025)	SOV
Electrical Equipment	6.92%	Total Fixed Income Holdings	1.01%
✓ Hitachi Energy India Limited	4.20%	TREPS, Cash & Other Net Current Assets Including Short Futures	2.60%
Bharat Heavy Electricals Limited	1.77%	GRAND TOTAL	100.00%
ABB India Limited	0.95%		
IT - Software	6.69%		
✓ Persistent Systems Limited	2.23%		
✓ Infosys Limited	2.14%		
Tata Consultancy Services Limited	1.33%		
Oracle Financial Services Software Limited	0.99%		
Automobiles	6.08%		
TVS Motor Company Limited	1.96%		
Eicher Motors Limited	1.61%		
Maruti Suzuki India Limited	1.45%		
Hyundai Motor India Ltd	1.06%		
Petroleum Products	5.50%		
✓ Reliance Industries Limited	5.50%		
Construction	4.34%		
✓ Larsen & Toubro Limited	4.34%		
Auto Components	3.79%		
ZF Commercial Vehicle Control Systems India Limited	1.41%		
Bosch Limited	1.21%		
Jtekt India Limited	1.17%		
Finance	3.32%		
Bajaj Finserv Limited	1.28%		
IIFL Finance Limited	1.10%		
HDB Financial Services Limited	0.94%		
Financial Technology (Fintech)	3.24%		
Pine Labs Limited	1.91%		
PB Fintech Limited	1.33%		
Telecom - Services	2.40%		
✓ Bharti Airtel Limited	2.40%		
Retailing	2.04%		
Trent Limited	1.08%		
Eternal Limited	0.96%		
Food Products	1.73%		
Nestle India Limited	1.73%		
Diversified FMCG	1.54%		
ITC Limited	1.54%		
Cement & Cement Products	1.50%		
The India Cements Limited	1.50%		
Realty	1.38%		
The Phoenix Mills Limited	1.38%		
Power	1.24%		
NTPC Limited	1.24%		
Chemicals & Petrochemicals	1.18%		
Linde India Limited	1.18%		
Capital Markets	1.17%		
360 One WAM Limited	1.17%		
Consumer Durables	1.14%		
LG Electronics India Ltd	1.14%		
Leisure Services	1.13%		
Leela Palaces Hotels & Resorts Limited	1.13%		
Agricultural, Commercial & Construction Vehicles	1.13%		
Tata Motors Ltd	1.13%		
Healthcare Services	1.12%		
Fortis Healthcare Limited	1.12%		

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

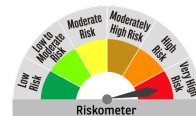
(An open ended equity scheme investing in the Banking and Financial Services sector)

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 and 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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	: ₹ 22.6460
Regular Plan - Growth Option	: ₹ 50.4069
Direct Plan - IDCW Option	: ₹ 26.0528
Direct Plan - Growth Option	: ₹ 56.7522

Benchmark Index (Tier 1)

Nifty Financial Services TRI

Date of Allotment

June 22, 2012

Monthly AAUM## As on November 28, 2025	: ₹348.10 Crores
AUM## As on November 28, 2025	: ₹365.47 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla**	29-Nov-25	33 years
Mr. Yash Mehta^	29-Nov-25	1.5 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	: 0.75
Standard Deviation***	: 12.63%
Beta***	: 0.98
Sharpe Ratio***	: 0.84
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 30
Portfolio RoE (%)	: 6.81
EPS Growth (%)	: 14.00

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 5.59%, as per 1 day MIBOR rate on the last business day of the month.

***Mr. Sanjay Chawla was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Sandeep Jain.

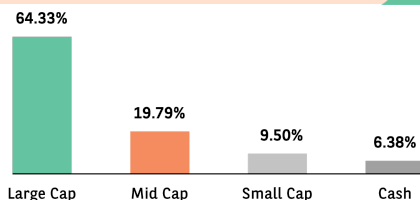
^Mr. Yash Mehta was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Arjun Bagga

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	67.97%
✓ HDFC Bank Limited	20.68%
✓ ICICI Bank Limited	14.06%
✓ State Bank of India	7.26%
✓ Kotak Mahindra Bank Limited	5.81%
✓ Axis Bank Limited	4.38%
✓ Canara Bank	2.90%
Ujjivan Small Finance Bank Limited	2.32%
AU Small Finance Bank Limited	1.83%
Karur Vysya Bank Limited	1.83%
Punjab National Bank	1.82%
Indian Bank	1.79%
IDFC First Bank Limited	1.32%
IndusInd Bank Limited	1.06%
RBL Bank Limited	0.91%
Finance	10.68%
✓ Bajaj Finance Limited	2.97%
✓ Aditya Birla Capital Limited	2.55%
✓ Bajaj Finserv Limited	2.44%
Cholamandalam Investment and Finance Company Ltd	1.54%
Poonawalla Fincorp Limited	1.18%
Capital Markets	6.23%
✓ Multi Commodity Exchange of India Limited	2.34%
Central Depository Services (India) Limited	1.86%
360 One WAM Limited	1.13%
Prudent Corporate Advisory Services Limited	0.90%
Insurance	4.84%
SBI Life Insurance Company Limited	1.90%
ICICI Lombard General Insurance Company Limited	1.48%
HDFC Life Insurance Company Limited	1.46%
Financial Technology (Fintech)	2.87%
One 97 Communications Limited	1.97%
PB Fintech Limited	0.90%
LESS THAN 0.75% EXPOSURE	1.01%
TOTAL EQUITY HOLDING	93.6%

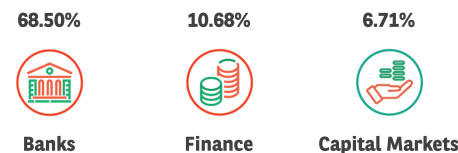
Treasury Bill	0.19%
364 Days Tbill (MD 18/12/2025) SOV	0.19%
Total Fixed Income Holdings	0.19%
TREPS, Cash & Other Net Current Assets	6.21%
GRAND TOTAL	100.00%
Investment in Top 10 scrips constitutes 65.39% of the portfolio	

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.

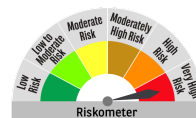
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular Plan-IDCW	: ₹ 12.7421
Regular Plan-Growth Option	: ₹ 12.8716
Direct Plan-IDCW	: ₹ 13.2166
Direct Plan-Growth Option	: ₹ 13.2166

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

March 05, 2024

Monthly AAUM## As on November 28, 2025 : ₹961.70 Crores

AUM## As on November 28, 2025 : ₹955.84 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	: 0.69

Key Statistics

No of Stocks	: 40
Portfolio RoE (%)	: 31.13
EPS Growth (%)	: 19.32

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

PORTFOLIO (✓ Top 10 Holdings)

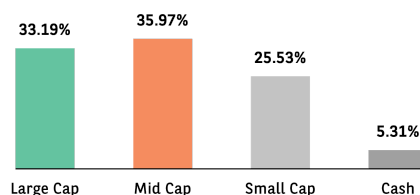
EQUITY HOLDINGS	% of Net Assets
Capital Markets	11.35%
✓ Multi Commodity Exchange of India Limited	4.45%
✓ Computer Age Management Services Limited	2.79%
Angel One Limited	2.12%
KFin Technologies Limited	1.99%
Retailing	10.85%
✓ Eternal Limited	3.75%
FSN E-Commerce Ventures Limited	2.49%
Swiggy Limited	2.34%
Info Edge (India) Limited	2.27%
Financial Technology (Fintech)	7.72%
✓ One 97 Communications Limited	4.21%
✓ PB Fintech Limited	3.51%
Automobiles	7.55%
✓ TVS Motor Company Limited	3.49%
Mahindra & Mahindra Limited	2.48%
Hyundai Motor India Ltd	1.58%
Chemicals & Petrochemicals	6.71%
✓ Linde India Limited	3.61%
✓ Navin Fluorine International Limited	3.10%
Pharmaceuticals & Biotechnology	5.94%
Divi's Laboratories Limited	2.66%
Acutaas Chemicals Limited	2.09%
Pfizer Limited	1.19%
Leisure Services	4.41%
Travel Food Services Limited	2.46%
TBO Tek Limited	1.95%
Banks	4.29%
ICICI Bank Limited	2.62%
Ujjivan Small Finance Bank Limited	1.67%
IT - Software	4.03%
Infosys Limited	1.56%
KPIT Technologies Limited	1.55%
Hexaware Technologies Limited	0.92%
Electrical Equipment	3.97%
✓ Hitachi Energy India Limited	3.97%
Telecom - Services	3.81%
✓ Bharti Airtel Limited	3.81%
Consumer Durables	3.04%
Amber Enterprises India Limited	2.03%
LG Electronics India Ltd	1.01%
Auto Components	3.03%
Bosch Limited	1.71%
Jtekt India Limited	1.32%
Industrial Products	2.61%
Cummins India Limited	2.61%
Finance	2.50%
Bajaj Finance Limited	2.50%
Petroleum Products	2.42%
Reliance Industries Limited	2.42%
IT - Services	2.38%
Sagility Limited	2.38%
Diversified	2.28%
3M India Limited	2.28%
Transport Services	2.13%
InterGlobe Aviation Limited	2.13%
Insurance	1.58%
Max Financial Services Limited	1.58%
LESS THAN 0.75% EXPOSURE	1.16%
FUTURES LONG POSITION	0.98%
Bajaj Finance Limited	0.98%
TOTAL EQUITY HOLDING	94.74%

FIXED INCOME HOLDINGS

	Rating	% of Net Assets
Treasury Bill		1.02%
364 Days Tbill (MD 01/05/2026)	SOV	1.02%
Total Fixed Income Holdings		1.02%
TREPS, Cash & Other Net Current Assets		4.24%
GRAND TOTAL		100.00%

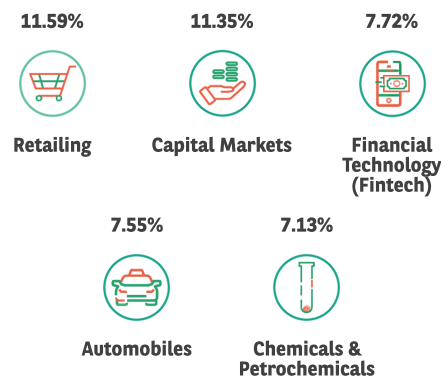
Investment in Top 10 scrips constitutes 36.69% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

Baroda BNP Paribas Manufacturing Fund

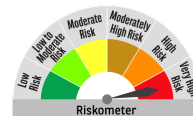
(An open-ended equity scheme predominantly investing in Manufacturing theme)

This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investing in equity and equity related securities of companies engaged in manufacturing theme.

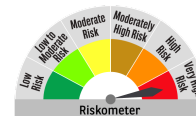
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Manufacturing TRI): basis it's constituents; as on November 28, 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 November 28, 2025)

Regular IDCW	: ₹ 10.1346
Regular Growth	: ₹ 10.1346
Direct IDCW	: ₹ 10.3518
Direct Growth	: ₹ 10.3518

Benchmark Index (AMFI Tier 1)

Nifty India Manufacturing TRI

Date of Allotment

June 28, 2024

Monthly AAUM## As on November 28, 2025 : ₹1,065.95 Crores

AAUM## As on November 28, 2025 : ₹1,031.34 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 (%)	: 2.17%
TER - Direct Plan (%)	: 0.87%
Portfolio Turnover Ratio	: 0.50

Key Statistics

No of Stocks	: 50
Portfolio RoE (%)	: 26.34
EPS Growth (%)	: 15.61

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.barodabnpbaribasmf.in/>

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Pharmaceuticals & Biotechnology	15.79%
✓ Divi's Laboratories Limited	5.65%
✓ AstraZeneca Pharma India Limited	2.91%
Sun Pharmaceutical Industries Limited	2.08%
Cipla Limited	1.87%
Dr. Reddy's Laboratories Limited	1.76%
IPCA Laboratories Limited	1.52%
Automobiles	14.14%
✓ Mahindra & Mahindra Limited	4.26%
✓ Maruti Suzuki India Limited	3.05%
✓ TVS Motor Company Limited	2.79%
Hero MotoCorp Limited	2.42%
Hyundai Motor India Ltd	1.62%
Electrical Equipment	11.20%
✓ Hitachi Energy India Limited	5.58%
✓ Bharat Heavy Electricals Limited	3.05%
Siemens Limited	1.44%
ABB India Limited	1.13%
Petroleum Products	8.99%
✓ Reliance Industries Limited	6.70%
Bharat Petroleum Corporation Limited	2.29%
Auto Components	7.14%
Bosch Limited	1.75%
ZF Commercial Vehicle Control Systems India Limited	1.71%
Jtekt India Limited	1.59%
Bharat Forge Limited	1.25%
Tenneco Clean Air India Limited	0.84%
Chemicals & Petrochemicals	5.50%
Linde India Limited	2.02%
Navin Fluorine International Limited	1.35%
Pidilite Industries Limited	1.28%
BASF India Limited	0.85%
Agricultural, Commercial & Construction Vehicles	5.16%
✓ Escorts Kubota Limited	2.66%
Tata Motors Ltd	1.54%
BEML Limited	0.96%
Industrial Products	5.12%
Cummins India Limited	1.76%
KSB Limited	1.36%
Ingersoll Rand (India) Limited	1.17%
SKF India (Industrial) Ltd	0.83%
Diversified Metals	3.21%
✓ Vedanta Limited	3.21%
Aerospace & Defense	2.40%
Bharat Electronics Limited	1.37%
Hindustan Aeronautics Limited	1.03%
Ferrous Metals	2.03%
JSW Steel Limited	2.03%
Fertilizers & Agrochemicals	2.03%
Sumitomo Chemical India Limited	2.03%
Construction	1.78%
Larsen & Toubro Limited	1.78%
Non - Ferrous Metals	1.66%
National Aluminium Company Limited	1.66%
Consumer Durables	1.45%
LG Electronics India Ltd	1.45%
Power	1.27%
NLC India Limited	1.27%
Industrial Manufacturing	1.20%
Kennametal India Limited	1.20%
Cement & Cement Products	1.03%
The India Cements Limited	1.03%

EQUITY HOLDINGS

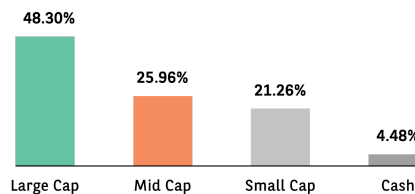
EQUITY HOLDINGS	% of Net Assets
Diversified	1.00%
3M India Limited	1.00%
Oil	0.98%
Aegis Vopak Terminals Limited	0.98%
LESS THAN 0.75% EXPOSURE	2.46%
TOTAL EQUITY HOLDING	95.54%

FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		2.40%
364 Days Tbill (MD 18/12/2025)	SOV	0.97%
364 Days Tbill (MD 19/03/2026)	SOV	1.43%
Total Fixed Income Holdings		2.40%
TREPS, Cash & Other Net Current Assets		2.06%
GRAND TOTAL		100.00%

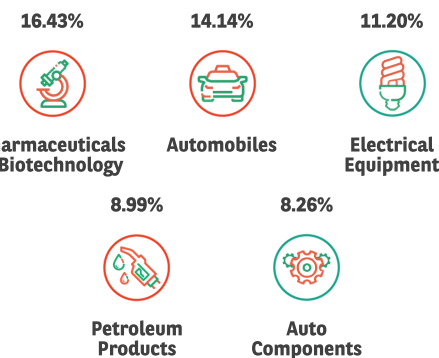
Investment in Top 10 scrips constitutes 39.86% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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

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

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 November 28, 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 November 28, 2025)

Regular IDCW	: ₹ 11.4769
Regular Growth	: ₹ 11.4769
Direct IDCW	: ₹ 11.6247
Direct Growth	: ₹ 11.6247

Benchmark Index (Tier 1)

Nifty Energy TRI

Date of Allotment

February 10, 2025

Monthly AAUM## As on November 28, 2025	: ₹740.15 Crores
AUM## As on November 28, 2025	: ₹725.38 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Sanjay Chawla	10-Feb-25	33 years
Mr. Kirtan Mehta**	29-Nov-25	26 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	: 0.61

Key Statistics

No of Stocks	: 30
Portfolio RoE (%)	: 33.75
EPS Growth (%)	: 14.39

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

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

**Mr. Kirtan Mehta was appointed as Fund Manager w.e.f November 29, 2025 in place of Mr. Sandeep Jain

PORTFOLIO (✓ Top 10 Holdings)

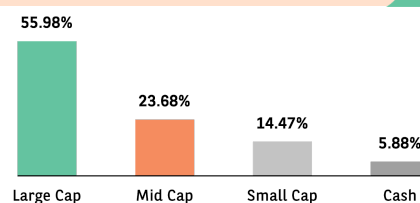
EQUITY HOLDINGS	% of Net Assets
Petroleum Products	28.57%
✓ Reliance Industries Limited	10.59%
✓ Hindustan Petroleum Corporation Limited	5.99%
✓ Bharat Petroleum Corporation Limited	4.70%
Chennai Petroleum Corporation Limited	2.21%
Mangalore Refinery and Petrochemicals Limited	1.96%
Indian Oil Corporation Limited	1.67%
Gulf Oil Lubricants India Limited	1.45%
Power	18.21%
✓ NTPC Limited	8.96%
✓ Power Grid Corporation of India Limited	3.35%
✓ Tata Power Company Limited	3.23%
NHPC Limited	1.38%
NLC India Limited	1.29%
Electrical Equipment	12.92%
✓ Hitachi Energy India Limited	3.65%
Bharat Heavy Electricals Limited	3.21%
CG Power and Industrial Solutions Limited	1.86%
GE Vernova T&D India Limited	1.77%
Siemens Limited	1.36%
ABB India Limited	1.07%
Oil	10.85%
✓ Oil & Natural Gas Corporation Limited	5.03%
Oil India Limited	2.99%
Aegis Vopak Terminals Limited	2.83%
Consumable Fuels	7.00%
✓ Coal India Limited	7.00%
Gas	5.85%
✓ GAIL (India) Limited	3.64%
Mahanagar Gas Limited	2.21%
Industrial Products	4.51%
KSB Limited	2.66%
Cummins India Limited	1.85%
Cement & Cement Products	3.54%
UltraTech Cement Limited	2.40%
The India Cements Limited	1.14%
Chemicals & Petrochemicals	1.56%
Linde India Limited	1.56%
Construction	1.12%
Larsen & Toubro Limited	1.12%
TOTAL EQUITY HOLDING	94.13%

Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets	5.87%
GRAND TOTAL	100.00%

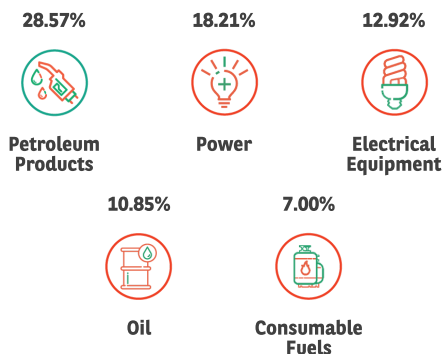
Investment in Top 10 scrips constitutes 56.14% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

Baroda BNP Paribas Health and Wellness Fund

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

This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investing in 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^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE Healthcare TRI): basis it's constituents; as on November 28, 2025

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on November 28, 2025)

Regular IDCW	: ₹ 9.6641
Regular Growth	: ₹ 9.6641
Direct IDCW	: ₹ 9.7403
Direct Growth	: ₹ 9.7403

Benchmark Index (Tier 1)

BSE Healthcare TRI

Date of Allotment

June 27, 2025

Monthly AAUM## As on November 28, 2025 : ₹614.68 Crores

AUM## As on November 28, 2025 : ₹611.32 Crores

Fund Manager

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

Load Structure

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

For detailed load structure please refer Scheme Information Document.

% Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.28%
TER - Direct Plan (%)	: 0.43%
Portfolio Turnover Ratio	: 0.24

Key Statistics

No of Stocks	: 28
Portfolio RoE (%)	: 25.14
EPS Growth (%)	: 16.16

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Pharmaceuticals & Biotechnology	64.16%
✓ Sun Pharmaceutical Industries Limited	8.99%
✓ Mankind Pharma Limited	7.00%
✓ Cipla Limited	6.51%
✓ Abbott India Limited	4.82%
✓ Divi's Laboratories Limited	4.24%
✓ Torrent Pharmaceuticals Limited	3.96%
✓ AstraZeneca Pharma India Limited	3.84%
✓ IPCA Laboratories Limited	3.47%
Gland Pharma Limited	3.45%
Biocon Limited	3.32%
Ajanta Pharma Limited	3.11%
Lupin Limited	3.07%
JB Chemicals & Pharmaceuticals Limited	2.90%
Natco Pharma Limited	2.15%
Dr. Reddy's Laboratories Limited	2.06%
Laurus Labs Limited	1.27%
Healthcare Services	24.05%
✓ Max Healthcare Institute Limited	6.28%
✓ Apollo Hospitals Enterprise Limited	6.00%
✓ Aster DM Healthcare Limited	4.90%
Rainbow Childrens Medicare Limited	2.87%
Dr. Lal Path Labs Limited	2.50%
Fortis Healthcare Limited	1.50%
Insurance	2.94%
ICICI Prudential Life Insurance Company Limited	2.94%
Healthcare Equipment & Supplies	2.38%
Poly Medicure Limited	2.38%
Retailing	1.72%
MedPlus Health Services Limited	1.72%
LESS THAN 0.75% EXPOSURE	1.53%
TOTAL EQUITY HOLDING	96.78%

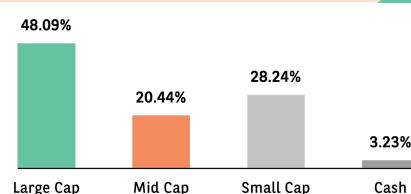
Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets 3.22%

GRAND TOTAL 100.00%

Investment in Top 10 scrips constitutes 56.54% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 2)

64.73%



Pharmaceuticals & Biotechnology

25.01%



Healthcare Services

Overweight with respect to benchmark

Underweight with respect to benchmark

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

Baroda BNP Paribas Business Conglomerates Fund

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

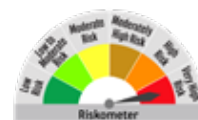
This product is suitable for investors who are seeking*:

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

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Conglomerate 50 Total Returns Index): basis it's constituents; as on November 28, 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 achieve long term capital appreciation by investing in equity and equity related securities of companies that are part of business conglomerates in India. The Scheme does not guarantee/indicate any returns. However, there can be no assurance that the investment objective of the Scheme will be realized.

SCHEME DETAILS

NAV Details (As on November 28, 2025)

Regular IDCW	:	10.3233
Regular Growth	:	10.3233
Direct IDCW	:	10.3572
Direct Growth	:	10.3572

Benchmark Index (AMFI Tier 1)

Nifty Conglomerate 50 Total Returns Index

Date of Allotment

September 22, 2025

Monthly AAUM## As on November 28, 2025	:	772.37 Crores
AUM## As on November 28, 2025	:	776.08 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	22-Sep-25	26 years
Mr. Kushant Arora	22-Sep-25	11 years

Load Structure

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	2.26%
TER - Direct Plan (%)	:	0.50%
Portfolio Turnover Ratio	:	0.02

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Automobiles	11.79%
✓ Mahindra & Mahindra Limited	7.84%
✓ Bajaj Auto Limited	2.31%
TVS Motor Company Limited	1.64%
Finance	11.00%
✓ Bajaj Finance Limited	4.33%
Tata Capital Limited	1.98%
Bajaj Finserv Limited	1.21%
Cholamandalam Investment and Finance Company Ltd	1.21%
L&T Finance Limited	1.20%
Jio Financial Services Limited	1.07%
Construction	9.44%
✓ Larsen & Toubro Limited	9.44%
IT - Software	8.67%
✓ Tata Consultancy Services Limited	4.37%
LTIMindtree Limited	1.70%
Tech Mahindra Limited	1.58%
Tata Elxsi Limited	1.02%
Petroleum Products	8.54%
✓ Reliance Industries Limited	8.54%
Banks	5.79%
✓ State Bank of India	2.16%
HDFC Bank Limited	2.04%
IndusInd Bank Limited	1.59%
Consumer Durables	4.24%
Titan Company Limited	1.81%
LG Electronics India Ltd	1.35%
Akzo Nobel India Limited	1.08%
Cement & Cement Products	4.04%
UltraTech Cement Limited	2.02%
The India Cements Limited	1.09%
JSW Cement Limited	0.93%
Pharmaceuticals & Biotechnology	3.90%
Torrent Pharmaceuticals Limited	1.73%
Zydus Lifesciences Limited	1.20%
Sanofi Consumer Healthcare India Limited	0.97%
Leisure Services	2.73%
The Indian Hotels Company Limited	1.47%
Jubilant Foodworks Limited	1.26%
Power	2.68%
Tata Power Company Limited	1.49%
CESC Limited	1.19%
Diversified FMCG	2.34%
✓ ITC Limited	2.34%
Transport Infrastructure	2.11%
✓ Adani Ports and Special Economic Zone Limited	2.11%
Non - Ferrous Metals	2.08%
✓ Hindustan Zinc Limited	2.08%
Retailing	2.03%
Eternal Limited	1.04%
Trent Limited	0.99%
Ferrous Metals	2.02%
JSW Steel Limited	2.02%
Fertilizers & Agrochemicals	1.52%
Coromandel International Limited	1.52%
Agricultural, Commercial & Construction Vehicles	1.35%
Tata Motors Ltd	1.35%
Metals & Minerals Trading	1.32%
Adani Enterprises Limited	1.32%
Personal Products	1.21%

EQUITY HOLDINGS		% of Net Assets
Gillette India Limited		1.21%
Electrical Equipment		1.17%
CG Power and Industrial Solutions Limited		1.17%
Financial Technology (Fintech)		1.05%
PB Fintech Limited		1.05%
Commercial Services & Supplies		1.04%
Firstsource Solutions Limited		1.04%
LESS THAN 0.75% EXPOSURE		0.03%
TOTAL EQUITY HOLDING		92.09%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		1.96%
6.79% GOI (MD 07/10/2034)	Sovereign	1.96%
Total Fixed Income Holdings		1.96%
TREPS, Cash & Other Net Current Assets		5.95%
GRAND TOTAL		100.00%

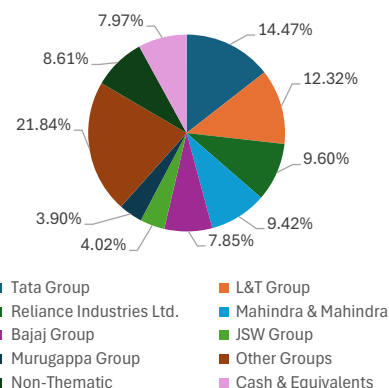
Investment in Top 10 scrips constitutes 45.52% of the portfolio

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

ALLOCATION ACROSS MAJOR CONGLOMERATES



Baroda BNP Paribas Aqua Fund of Fund

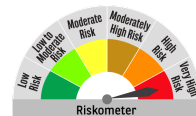
(An Open Ended Fund of Fund scheme investing in BNP Paribas Funds Aqua (Lux))

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	₹ 13.9467
Regular Plan - Growth Option	₹ 13.9467
Direct Plan - IDCW Option	₹ 14.6441
Direct Plan - Growth Option	₹ 14.6441

Benchmark Index (AMFI Tier 1)

MSCI World Index (TRI)

Date of Allotment

May 07, 2021

Monthly AAUM## As on November 28, 2025 : ₹29.99 Crores

AUM## As on November 28, 2025 : ₹30.43 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	98.62%
TREPS, Cash & Other Net Current Assets	1.38%
GRAND TOTAL	100.00%

Holdings of the Underlying Fund (As on November 28, 2025)

Top 10 Holdings (%)		Geographical Composition (%)	
VEOLIA ENVIRON. SA	4.90	United States	51.50
XYLEM INC	4.14	United Kingdom	11.83
LINDE PLC	4.07	Switzerland	6.27
SEVERN TRENT PLC	3.54	Japan	5.18
NOVONESIS CLASS B B	3.35	France	4.90
ADVANCED DRAINAGE SYSTEMS INC	3.01	Netherlands	4.17
IDEX CORP	3.00	Denmark	3.35
AMERICAN WATER WORKS INC	2.90	Sweden	2.60
A O SMITH CORP	2.85	Brazil	1.71
SPIRAX GROUP PLC	2.70	Germany	1.65
No. of Holdings in Portfolio	45	Forex contracts	0.03
		Other	4.93
SECTORAL COMPOSITION (%)**		Cash	1.88
		Total	100.00

SECTORAL COMPOSITION (%)**

Industrials	61.16
Utilities	17.74
Materials	13.86
Health care	3.11
Information technology	2.22
Forex contracts	0.03
Cash	1.88
Total	100.00

** Data as per Global Industry Classification Standard sector classification

Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds

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

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI); basis it's constituents; as on November 28, 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 November 28, 2025)

Regular IDCW	•	₹ 10.2999
Regular Growth	•	₹ 10.2999
Direct IDCW	•	₹ 10.3106
Direct Growth	•	₹ 10.3106

Benchmark Index (Tier 1)

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

Date of Allotment

May 23, 2025

Monthly AAUM## As on November 28, 2025 : ₹107.00 Crores

AUM## As on November 28, 2025 : ₹108.00 Crores

Fund Manager

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

Load Structure

Exit Load: • Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%) : 0.25%

TER - Direct Plan (%) : 0.05%

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BARODA BNP PARIBAS CORPORATE BOND FUND	61.40%
BARODA BNP PARIBAS ARBITRAGE FUND	37.26%
TREPS, Cash & Other Net Current Assets	1.34%
GRAND TOTAL	100.00%

Baroda BNP Paribas Multi Asset Active Fund of Funds

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

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



Investors understand that their principal will be at High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold); basis it's constituents; as on November 28, 2025

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on November 28, 2025)

Regular IDCW	•	₹ 10.8042
Regular Growth	•	₹ 10.8042
Direct IDCW	•	₹ 10.8523
Direct Growth	•	₹ 10.8523

Benchmark Index (Tier 1)

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

Date of Allotment

May 30, 2025

Monthly AAUM## As on November 28, 2025 : ₹122.91 Crores

AUM## As on November 28, 2025 : ₹123.75 Crores

Fund Manager

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

Load Structure

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.99%
TER - Direct Plan (%)	: 0.09%

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BARODA BNP PARIBAS SHORT DURATION FUND	50.65%
BARODA BNP PARIBAS LARGE CAP FUND	19.97%
BARODA BNP PARIBAS DYNAMIC BOND FUND	7.22%
BARODA BNP PARIBAS FOCUSED FUND	0.82%
TOTAL MUTUAL FUND UNITS	78.66%
BARODA BNP PARIBAS GOLD ETF	20.53%
TREPS, Cash & Other Net Current Assets	0.81%
GRAND TOTAL	100.00%

Baroda BNP Paribas Gold ETF Fund of Fund

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

This product is suitable for investors who are seeking*:

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

*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 Physical Gold based on the the AM fixing price of gold by the LBMA): basis it's constituents; as on November 28, 2025

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to provide returns that are in line with the returns provided by Baroda BNP Paribas Gold Exchange Traded Fund. However, there is no assurance or guarantee that the objective of the Scheme will be achieved.

SCHEME DETAILS

NAV Details (As on November 28, 2025)

Regular Growth	:	₹ 12.6200
Direct Growth	:	₹ 12.6340

Benchmark Index (Tier 1)

Domestic Price of Physical Gold based on the the AM fixing price of gold by the LBMA

Date of Allotment

August 20, 2025

Monthly AAUM## As on November 28, 2025 : ₹105.65 Crores

AUM## As on November 28, 2025 : ₹109.59 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	20-Aug-25	21 years
Mr. Madhav Vyas	20-Aug-25	9 years
Ms. Swapna Shelar	20-Aug-25	14 years

Load Structure

Exit Load: • 1% if units are redeemed/switched out within 15 days from date of allotment • No Exit load is payable if units are redeemed/switched-out after 15 days from the date of allotment

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	0.55%
TER - Direct Plan (%)	:	0.15%

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
ETF TOTAL	99.59%
BARODA BNP PARIBAS GOLD ETF	99.59%
TREPS, Cash & Other Net Current Assets	0.41%
GRAND TOTAL	100.00%

Baroda BNP Paribas Balanced Advantage Fund

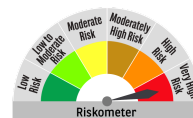
(An open ended balanced advantage fund)

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	:	₹ 16.8652
Regular Plan - Growth Option	:	₹ 25.3970
Direct Plan - IDCW Option	:	₹ 18.5536
Direct Plan - Growth Option	:	₹ 27.8649

Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

Date of Allotment

November 14, 2018

Monthly AAUM## As on November 28, 2025 : ₹4,615.44 Crores

AAUM## As on November 28, 2025 : ₹4,696.84 Crores

Fund Manager

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

Load Structure

Exit Load: • If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil • If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net asset Value (NAV) • If the units are redeemed after one year from the date of allotment: Nil
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	1.88%
TER - Direct Plan (%)	:	0.74%
Equity Portfolio Turnover Ratio#	:	0.55
Total Portfolio Turnover Ratio	:	1.24
Standard Deviation*	:	9.35%
Beta*	:	1.37
Sharpe Ratio*	:	0.90
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.		

Debt Quants

Average Maturity (years)	:	7.15
Modified Duration (years)	:	4.02
YTM (%)	:	6.70%
Macaulay Duration* (years)	:	4.17

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Derivatives Assets	EQUITY HOLDINGS	% of Net Derivatives Assets
Banks	12.88%	Poonawalla Fincorp Limited	0.82%
✓ HDFC Bank Limited	6.73%	Financial Technology (Fintech)	1.83%
✓ ICICI Bank Limited	2.22%	One 97 Communications Limited	1.83%
The Federal Bank Limited	1.61%	Aerospace & Defense	1.75%
Karur Vysya Bank Limited	1.21%	Bharat Electronics Limited	1.75%
Indian Bank	1.11%	Cement & Cement Products	1.73%
Petroleum Products	4.89%	UltraTech Cement Limited	1.73%
✓ Reliance Industries Limited	2.84%	Beverages	1.64%
✓ Hindustan Petroleum Corporation Limited	2.05%	Radico Khaitan Limited	1.64%
IT - Software	4.12%	Transport Services	1.62%
✓ Infosys Limited	2.91%	InterGlobe Aviation Limited	1.62%
Tech Mahindra Limited	1.21%	Diversified FMCG	1.58%
Pharmaceuticals & Biotechnology	4.09%	Hindustan Unilever Limited	1.58%
✓ Sun Pharmaceutical Industries Limited	1.87%	Insurance	1.51%
Divi's Laboratories Limited	1.24%	ICICI Lombard General Insurance Company Limited	1.51%
Ajanta Pharma Limited	0.98%	Personal Products	1.28%
Electrical Equipment	4.08%	Godrej Consumer Products Limited	1.28%
Hitachi Energy India Limited	1.74%	Ferrous Metals	1.11%
Bharat Heavy Electricals Limited	1.24%	JSW Steel Limited	1.11%
GE Vernova T&D India Limited	1.10%	IT - Services	0.90%
Automobiles	3.89%	Sagility Limited	0.90%
Mahindra & Mahindra Limited	1.60%	Healthcare Services	0.83%
Hyundai Motor India Ltd	1.24%	Jupiter Life Line Hospitals Limited	0.83%
Eicher Motors Limited	1.05%	Agricultural Food & other Products	0.76%
Retailing	3.73%	Marico Limited	0.76%
Eternal Limited	1.44%	LESS THAN 0.75% EXPOSURE	3.40%
FSN E-Commerce Ventures Limited	1.31%	TOTAL EQUITY HOLDING	73.09%
Avenue Supermarts Limited	0.98%		
Capital Markets	2.90%	REITs/InvTs Holdings	% of Net Assets
Multi Commodity Exchange of India Limited	1.72%	National Highways Infra Trust	1.08%
360 One WAM Limited	1.18%	NXT Infra Trust (NIT)	1.07%
Telecom - Services	2.68%	IndiGRID Infrastructure Trust	0.95%
✓ Bharti Airtel Limited	2.68%	Brookfield India Real Estate Trust	0.56%
Construction	2.60%	Capital Infra Trust	0.37%
✓ Larsen & Toubro Limited	2.60%	Anzen India Energy Yield Plus Trust	0.25%
Auto Components	2.56%	Indus Infra Trust	0.18%
Samvardhana Motherson International Limited	1.56%	Intelligent Supply Chain Infrastructure Trust	0.13%
Schaeffler India Limited	1.00%	Powergrid Infrastructure Investment Trust	0.11%
Consumer Durables	2.55%	Total REITs/InvTs Holdings	4.70%
Amber Enterprises India Limited	1.67%		
LG Electronics India Ltd	0.88%		
Finance	2.18%		
Shriram Finance Limited	1.36%		

Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

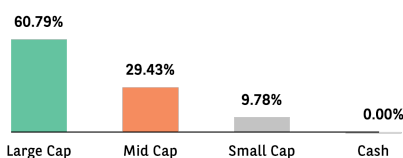
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on November 28, 2025

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		9.65%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	2.83%
✓ 6.48% GOI (MD 06/10/2035)	Sovereign	2.22%
6.01% GOI (MD 21/07/2030)	Sovereign	0.97%
6.9% GOI (MD 15/04/2065)	Sovereign	0.74%
7.34% GOI (MD 22/04/2064)	Sovereign	0.54%
6.79% GOI (MD 07/10/2034)	Sovereign	0.54%
7.09% GOI (MD 05/08/2054)	Sovereign	0.52%
6.33% GOI (MD 05/05/2035)	Sovereign	0.52%
7.32% GOI (MD 13/11/2030)	Sovereign	0.35%
6.68% GOI (MD 07/07/2040)	Sovereign	0.31%
7.38% GOI (MD 20/06/2027)	Sovereign	0.11%
CORPORATE BOND		5.56%
Piramal Finance Limited	ICRA AA	1.30%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.54%
IndoStar Capital Finance Limited	CARE AA-	0.43%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.42%
Export Import Bank of India	CRISIL AAA	0.37%
Larsen & Toubro Limited	CRISIL AAA	0.33%
REC Limited	CRISIL AAA	0.33%
National Housing Bank	CARE AAA	0.32%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.28%
Bajaj Finance Limited	CRISIL AAA	0.21%
Bajaj Housing Finance Limited	CRISIL AAA	0.21%
JSW Steel Limited	ICRA AA	0.21%
Motilal Oswal Home Finance Limited	ICRA AA+	0.17%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GAIL (India) Limited	CARE AAA	0.11%
Muthoot Finance Limited	CRISIL AA+	0.11%
Adani Ports and Special Economic Zone Limited	ICRA AAA	0.11%
Tata Projects Limited	FITCH AA	0.11%
STATE GOVERNMENT BOND		1.01%
7.07% Gujarat SDL (MD 26/11/2033)	Sovereign	0.75%
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	0.11%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.07%
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	0.05%
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	0.03%
CERTIFICATE OF DEPOSIT		1.00%
Export Import Bank of India	CRISIL A1+	0.50%
Small Industries Dev Bank of India	CRISIL A1+	0.50%
PTC		0.85%
Sansar Trust	CRISIL AAA(SO)	0.73%
India Universal Trust	CRISIL AAA(SO)	0.12%
Total Fixed Income Holdings		18.07%

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

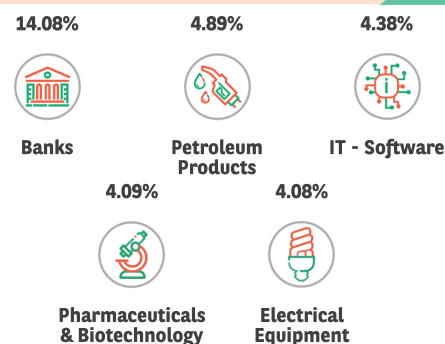
COMPOSITION BY ASSETS

Equity Holdings	73.1%
Debt Holdings	18.1%
REITS/INVITS	4.7%
Cash & Cash Equivalent	4.1%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREPS, Cash & Other Net		4.14%
Current Assets		
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 28.95% of the portfolio
Net equity holdings is 73.09% 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)

AAA/A1+/Sov	70.9%
Cash & Cash Equivalent	18.6%
AA	7.3%
AA-	1.9%
AA+	1.3%

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 5.59%, 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.

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

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

Baroda BNP Paribas Aggressive Hybrid Fund

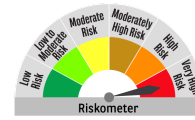
(An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments)

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	:	₹ 16.6983
Regular Plan - Growth Option	:	₹ 28.5960
Direct Plan - IDCW Option	:	₹ 19.1859
Direct Plan - Growth Option	:	₹ 32.8799

Benchmark Index (AMFI Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

Date of Allotment

April 07, 2017

Monthly AAUM## As on November 28, 2025	:	₹1,263.51 Crores
AAUM## As on November 28, 2025	:	₹1,275.73 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 (%)	:	2.11%
TER - Direct Plan (%)	:	0.51%
Equity Portfolio Turnover Ratio#	:	0.25
Total Portfolio Turnover Ratio	:	0.97
Standard Deviation*	:	9.21%
Beta*	:	1.03
Sharpe Ratio*	:	0.88

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

Debt Quants

Average Maturity (years)	:	8.14
Modified Duration (years)	:	4.12
YTM (%)	:	7.06%
Macaulay Duration* (years)	:	4.29

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 5.59%, as per 1 day MIBOR rate on the last business day of the month.

* refer Glossary page for the concept of Macaulay Duration

Distribution History kindly refer Distribution History table.

* Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

PORTFOLIO (✓ Top 10 Holdings)

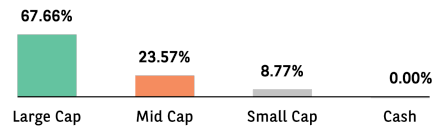
EQUITY HOLDINGS	% of Net Assets
Banks	17.52%
✓ HDFC Bank Limited	6.40%
✓ ICICI Bank Limited	5.78%
✓ Kotak Mahindra Bank Limited	2.25%
Yes Bank Limited	1.16%
State Bank of India	1.11%
The Federal Bank Limited	0.82%
IT - Software	5.83%
✓ Infosys Limited	2.09%
Tata Consultancy Services Limited	1.77%
Tech Mahindra Limited	1.07%
Persistent Systems Limited	0.90%
Petroleum Products	5.09%
✓ Reliance Industries Limited	5.09%
Electrical Equipment	4.40%
✓ Hitachi Energy India Limited	3.27%
Bharat Heavy Electricals Limited	1.13%
Construction	4.31%
✓ Larsen & Toubro Limited	4.31%
Automobiles	2.98%
TVS Motor Company Limited	1.25%
Hero MotoCorp Limited	0.91%
Hyundai Motor India Ltd	0.82%
Auto Components	2.45%
Bosch Limited	1.45%
Jetk India Limited	1.00%
Telecom - Services	2.22%
✓ Bharti Airtel Limited	2.22%
Diversified FMCG	2.22%
✓ ITC Limited	2.22%
Retailing	2.11%
Eternal Limited	1.06%
Trent Limited	1.05%
Pharmaceuticals & Biotechnology	2.04%
Sun Pharmaceutical Industries Limited	1.29%
Dr. Reddy's Laboratories Limited	0.75%
Agricultural, Commercial & Construction Vehicles	2.00%
Escorts Kubota Limited	1.21%
Tata Motors Ltd	0.79%
Cement & Cement Products	1.70%
Grasim Industries Limited	0.87%
The India Cements Limited	0.83%
Financial Technology (Fintech)	1.66%
Pine Labs Limited	0.89%
PB Fintech Limited	0.77%
Finance	1.32%
Bajaj Finance Limited	1.32%
Chemicals & Petrochemicals	1.14%
Linde India Limited	1.14%
Aerospace & Defense	1.10%
Bharat Electronics Limited	1.10%
Capital Markets	0.92%
360 One WAM Limited	0.92%
Personal Products	0.92%
Gillette India Limited	0.92%
OIL	0.87%
OIL India Limited	0.87%
Insurance	0.86%
HDFC Life Insurance Company Limited	0.86%
Consumer Durables	0.82%
LG Electronics India Ltd	0.82%
Leisure Services	0.76%
Leela Palaces Hotels & Resorts Limited	0.76%
LESS THAN 0.75% EXPOSURE	6.17%
TOTAL EQUITY HOLDING	71.41%

REITs/InvTls Holdings		% of Net Assets
Intelligent Supply Chain Infrastructure Trust		0.39%
Brookfield India Real Estate Trust		0.38%
Indus Infra Trust		0.36%
Total REITs/InvTls Holdings		1.13%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		13.03%
✓ IndoStar Capital Finance Limited	CARE AA-	2.61%
Small Industries Dev Bank of India	CRISIL AAA	1.76%
Piramal Finance Limited	ICRA AA	1.33%
National Housing Bank	CARE AAA	0.96%
Bharti Telecom Limited	CRISIL AAA	0.80%
Export Import Bank of India	CRISIL AAA	0.80%
Muthoot Finance Limited	CRISIL AA+	0.80%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.79%
Nuvoco Vistas Corporation Limited	CRISIL AA	0.78%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.64%
National Bank For Agriculture and Rural Development	ICRA AAA	0.47%
Reliance Industries Limited	CRISIL AAA	0.41%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
LIC Housing Finance Limited	CRISIL AAA	0.40%
National Highways Authority Of India	CRISIL AAA	0.25%
REC Limited	CRISIL AAA	0.23%
GOVERNMENT BOND		8.70%
7.34% GOI (MD 22/04/2064)	Sovereign	1.39%
6.33% GOI (MD 05/05/2035)	Sovereign	1.31%
6.9% GOI (MD 15/04/2065)	Sovereign	1.10%
7.38% GOI (MD 20/06/2027)	Sovereign	0.88%
5.74% GOI (MD 15/11/2026)	Sovereign	0.79%
6.48% GOI (MD 06/10/2035)	Sovereign	0.78%
6.68% GOI (MD 07/07/2040)	Sovereign	0.77%
7.09% GOI (MD 05/08/2054)	Sovereign	0.76%
6.79% GOI (MD 07/10/2034)	Sovereign	0.52%
7.02% GOI (MD 18/06/2031)	Sovereign	0.40%
PTC		1.63%
Sansar Trust	CRISIL AAA(SO)	0.87%
India Universal Trust	CRISIL AAA(SO)	0.76%
STATE GOVERNMENT BOND		1.18%
7.07% Gujarat SDL (MD 28/11/2033)	Sovereign	1.18%
COMPULSORY CONVERTIBLE DEBENTURE		0.47%
Cholamandalam Investment and Finance Company Ltd		0.47%
TREASURY BILL		0.23%
364 Days Tbill (MD 26/03/2026)	Sovereign	0.23%
Total Fixed Income Holdings		25.24%
TREPS, Cash & Other Net Current Assets		2.22%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 36.24% 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

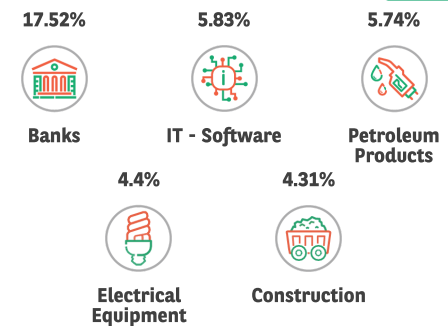
COMPOSITION BY ASSETS

Equity Holdings	71.4%
Debt Holdings	25.2%
Cash & Cash Equivalent	2.2%
REITS/INVITs	1.1%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	71.3%
AA-	9.7%
Cash & Cash Equivalent	8.2%
AA	7.8%
AA+	3.0%

SECTORAL COMPOSITION (Top 5)



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

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

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

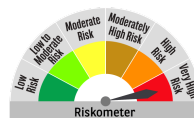
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular IDCW	:	₹ 15.1595
Regular Growth	:	₹ 15.8765
Direct IDCW	:	₹ 16.0785
Direct Growth	:	₹ 16.5488

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 November 28, 2025 : ₹1,266.11 Crores

AAUM## As on November 28, 2025 : ₹1,292.08 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 (%)	:	2.07%
TER - Direct Plan (%)	:	0.88%
Equity Portfolio Turnover Ratio#	:	0.18
Total Portfolio Turnover Ratio	:	0.51

Debt Quants

Average Maturity (years)	:	7.86
Modified Duration (years)	:	4.02
YTM (%)	:	6.48%
Macaulay Duration* (years)	:	4.19

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.

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

PORTFOLIO (✓ Top 10 Holdings)

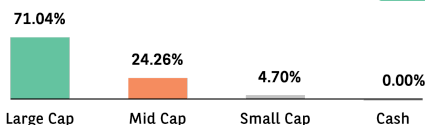
EQUITY HOLDINGS		% of Net Assets
Banks		18.36%
✓	HDFC Bank Limited	6.67%
✓	ICICI Bank Limited	6.38%
	Kotak Mahindra Bank Limited	1.78%
	State Bank of India	1.70%
	Yes Bank Limited	1.02%
	The Federal Bank Limited	0.81%
IT - Software		5.69%
✓	Infosys Limited	2.83%
	Tata Consultancy Services Limited	1.97%
	Persistent Systems Limited	0.89%
Petroleum Products		5.13%
✓	Reliance Industries Limited	5.13%
Electrical Equipment		4.31%
✓	Hitachi Energy India Limited	3.30%
	Bharat Heavy Electricals Limited	1.01%
Construction		4.25%
✓	Larsen & Toubro Limited	4.25%
Pharmaceuticals & Biotechnology		3.70%
	Sun Pharmaceutical Industries Limited	1.72%
	Cipla Limited	1.23%
	Dr. Reddy's Laboratories Limited	0.75%
Telecom - Services		3.22%
✓	Bharti Airtel Limited	3.22%
Power		2.84%
	NLC India Limited	1.52%
	NTPC Limited	1.32%
Automobiles		2.62%
	Hero MotoCorp Limited	1.72%
	TVS Motor Company Limited	0.90%
Agricultural, Commercial & Construction Vehicles		2.38%
	Escorts Kubota Limited	1.60%
	Tata Motors Ltd	0.78%
Cement & Cement Products		1.96%
	Grasim Industries Limited	1.14%
	The India Cements Limited	0.82%
Chemicals & Petrochemicals		1.87%
	Linde India Limited	1.87%
Finance		1.66%
	Bajaj Finance Limited	1.66%
Auto Components		1.43%
	Bosch Limited	1.43%
Food Products		1.41%
	Nestle India Limited	1.41%
Retailing		1.04%
	Trent Limited	1.04%
Diversified FMCG		0.76%
	Hindustan Unilever Limited	0.76%
LESS THAN 0.75% EXPOSURE		6.82%
TOTAL EQUITY HOLDING		69.45%
REITs/InvITs Holdings		% of Net Assets
	Brookfield India Real Estate Trust	0.58%
	Intelligent Supply Chain Infrastructure Trust	0.39%
	Indus Infra Trust	0.10%
Total REITs/InvITs Holdings		1.07%
Gold ETF		% of Net Assets
✓	Baroda BNP Paribas Mutual Fund	8.29%
✓	Nippon India Mutual Fund	7.83%
Total Gold ETF		16.12%
FIXED INCOME HOLDINGS		Rating
CORPORATE BOND		4.73%
	Indian Railway Finance Corporation Limited	CRISIL AAA
	Export Import Bank of India	CRISIL AAA

FIXED INCOME HOLDINGS

	Rating	% of Net Assets
National Bank For Agriculture and Rural Development	ICRA AAA	1.18%
Muthoot Finance Limited	CRISIL AA+	0.79%
GOVERNMENT BOND		4.59%
✓ 7.09% GOI (MD 05/08/2054)	Sovereign	2.64%
7.32% GOI (MD 13/11/2030)	Sovereign	0.81%
6.68% GOI (MD 07/07/2040)	Sovereign	0.76%
6.33% GOI (MD 05/05/2035)	Sovereign	0.38%
Total Fixed Income Holdings		9.32%
TREPS, Cash & Other Net Current Assets Including Short Futures		4.04%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 50.54% 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

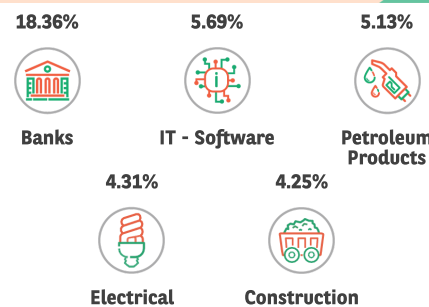
COMPOSITION BY ASSETS

Equity Holdings	69.5%
Gold ETF	16.1%
Debt Holdings	9.3%
Cash & Cash Equivalent	4.0%
REITs/INVITs	1.1%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	63.8%
Cash & Cash Equivalent	30.2%
AA+	5.9%

SECTORAL COMPOSITION (Top 5)



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

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

For complete portfolio, kindly refer the website

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

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	₹ 13.8012
Regular Plan - Growth Option	₹ 17.1605
Direct Plan - IDCW Option	₹ 14.7840
Direct Plan - Growth Option	₹ 18.3867

Benchmark Index (AMFI Tier 1)

Nifty Equity Savings Index TRI

Date of Allotment

July 25, 2019

Monthly AAUM## As on November 28, 2025	₹ 276.02 Crores
AUM## As on November 28, 2025	₹ 281.02 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%
Equity Portfolio Turnover Ratio#	0.42
Total Portfolio Turnover Ratio	4.43
Standard Deviation*	5.00%
Beta*	1.11
Sharpe Ratio*	0.90
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	5.39
Modified Duration (years)	4.15
YTM (%)	6.59%
Macaulay Duration* (years)	4.34

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

The risk free rate of return considered for calculation of Sharpe ratio is 5.59%, 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
#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

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

PORTFOLIO (✓ Top 10 Holdings)

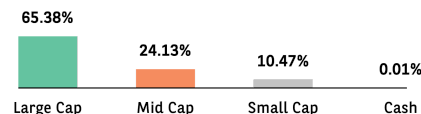
EQUITY HOLDINGS	% of Net Assets	Derivatives
Banks	13.04%	-5.31%
✓ HDFC Bank Limited	5.71%	-2.54%
Kotak Mahindra Bank Limited	1.94%	-1.95%
ICICI Bank Limited	1.83%	
State Bank of India	0.98%	
Punjab National Bank	0.88%	
AU Small Finance Bank Limited	0.88%	
IndusInd Bank Limited	0.81%	-0.82%
IT - Software	4.12%	
Infosys Limited	1.13%	
Persistent Systems Limited	1.13%	
Tech Mahindra Limited	1.08%	
LTIMindtree Limited	0.78%	
Automobiles	3.99%	-1.88%
✓ Mahindra & Mahindra Limited	2.74%	-1.88%
TVS Motor Company Limited	1.25%	
Telecom - Services	3.97%	-2.97%
✓ Bharti Airtel Limited	3.97%	-2.97%
Petroleum Products	3.85%	-1.85%
✓ Reliance Industries Limited	3.85%	-1.85%
Power	3.53%	-3.56%
✓ Tata Power Company Limited	2.15%	-2.17%
NTPC Limited	1.38%	-1.39%
Cement & Cement Products	2.88%	-1.78%
Ambuja Cements Limited	1.77%	-1.78%
UltraTech Cement Limited	1.11%	
Construction	2.82%	-1.66%
✓ Larsen & Toubro Limited	2.82%	-1.66%
Finance	2.22%	-1.29%
Muthoot Finance Limited	1.28%	-1.29%
Bajaj Finance Limited	0.94%	
Electrical Equipment	2.14%	
Bharat Heavy Electricals Limited	1.33%	
Hitachi Energy India Limited	0.81%	
Ferrous Metals	1.84%	-1.85%
Tata Steel Limited	1.84%	-1.85%
Chemicals & Petrochemicals	1.70%	
Navin Fluorine International Limited	0.87%	
Linde India Limited	0.83%	
Transport Infrastructure	1.64%	-1.65%
Adani Ports and Special Economic Zone Limited	1.64%	-1.65%
Realty	1.17%	-1.18%
DLF Limited	1.17%	-1.18%
Beverages	1.16%	
Radico Khaitan Limited	1.16%	
Leisure Services	1.16%	
Travel Food Services Limited	1.16%	
Consumer Durables	1.11%	
Titan Company Limited	1.11%	
Retailing	1.01%	
Eternal Limited	1.01%	
Financial Technology (Fintech)	0.90%	
One 97 Communications Limited	0.90%	
Transport Services	0.84%	
InterGlobe Aviation Limited	0.84%	
Capital Markets	0.83%	
Nippon Life India Asset Management Limited	0.83%	
IT - Services	0.83%	
Sagility Limited	0.83%	
Non - Ferrous Metals	0.81%	
Hindalco Industries Limited	0.81%	
LESS THAN 0.75% EXPOSURE	8.76%	-1.18%
TOTAL EQUITY HOLDING	66.31%	-26.16%

REITs/InvITs Holdings		% of Net Assets
Brookfield India Real Estate Trust		2.60%
IndiGRID Infrastructure Trust		1.13%
Total REITs/InvITs Holdings		3.73%
FIXED INCOME HOLDINGS	Rating	% of Net Assets

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		14.27%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	6.65%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	3.72%
6.48% GOI (MD 06/10/2035)	Sovereign	1.78%
6.33% GOI (MD 05/05/2035)	Sovereign	1.40%
6.79% GOI (MD 07/10/2034)	Sovereign	0.72%
CORPORATE BOND		13.45%
✓ Export Import Bank of India	CRISIL AAA	2.93%
✓ National Bank For Agriculture and Rural Development	ICRA AAA	2.50%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.82%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.81%
National Housing Bank	CARE AAA	1.77%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.73%
Shriram Finance Limited	CRISIL AA+	0.73%
Bajaj Finance Limited	CRISIL AAA	0.71%
Piramal Finance Limited	ICRA AA	0.45%
Total Fixed Income Holdings		27.72%
TREPS, Cash & Other Net Current Assets		2.23%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 37.04% of the portfolio
Net equity holdings is 40.15% 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

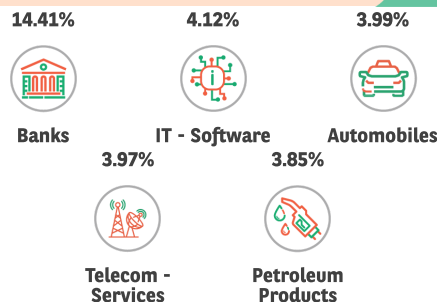
COMPOSITION BY ASSETS

Equity Holdings	66.3%
Debt Holdings	27.7%
REITs/InvITs	3.7%
Cash & Cash Equivalent	2.2%
Derivatives	-26.2%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	88.6%
Cash & Cash Equivalent	7.4%
AA+	2.4%
AA	1.5%

EQUITY SECTORAL COMPOSITION (Top 5)



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

Baroda BNP Paribas Conservative Hybrid Fund

(An Open ended Hybrid Scheme investing predominantly in debt instruments)

This product is suitable for investors who are seeking*:

- Regular income and capital appreciation in long term.
- Investments primarily in Debt & money market instruments for regular returns & in equity and equity related securities for capital appreciation.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 85+15 – Conservative Index): basis it's constituents; as on November 28, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate regular returns through investments primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities. 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 November 28, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 11.2361
Regular Plan - Monthly IDCW Option	: ₹ 10.9777
Regular Plan - Growth Option	: ₹ 45.7312
Direct Plan - Quarterly IDCW Option	: ₹ 13.1123
Direct Plan - Monthly IDCW Option	: ₹ 13.3939
Direct Plan - Growth Option	: ₹ 56.0482

Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 – Conservative Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on November 28, 2025	: ₹832.55 Crores
AAUM## As on November 28, 2025	: ₹838.66 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 (%)	: 1.99%
TER - Direct Plan (%)	: 0.51%
Equity Portfolio Turnover Ratio#	: 0.14
Total Portfolio Turnover Ratio	: 1.84

Debt Quants

Average Maturity (years)	: 8.65
Modified Duration (years)	: 4.29
YTM (%)	: 6.97%
Macaulay Duration* (years)	: 4.49

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
For Distribution History kindly refer Distribution History table.

PORTFOLIO (✓ Top 10 Holdings)

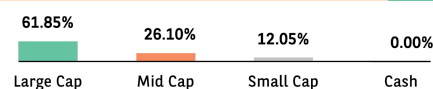
EQUITY HOLDINGS	% of Net Assets
Banks	3.25%
HDFC Bank Limited	2.02%
ICICI Bank Limited	1.23%
Petroleum Products	1.12%
Reliance Industries Limited	1.12%
LESS THAN 0.75% EXPOSURE	19.18%
TOTAL EQUITY HOLDING	23.54%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		47.77%
✓ Export Import Bank of India	CRISIL AAA	7.04%
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	3.67%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	3.33%
✓ Small Industries Dev Bank of India	CRISIL AAA	2.66%
✓ REC Limited	CRISIL AAA	2.43%
✓ NTPC Limited	CRISIL AAA	2.37%
✓ Shriram Finance Limited	CRISIL AA+	2.30%
✓ Piramal Finance Limited	CRISIL AAA	2.16%
IndoStar Capital Finance Limited	CARE AA-	2.11%
JSW Steel Limited	ICRA AA	2.03%
Bajaj Finance Limited	ICRA AA	1.95%
Nomura Capital India Pvt Limited	FITCH AAA	1.81%
Tata Capital Housing Finance Limited	CRISIL AAA	1.81%
Reliance Industries Limited	CRISIL AAA	1.51%
National Housing Bank	CARE AA	1.46%
National Bank For Agriculture and Rural Development	ICRA AAA	1.44%
Bharti Telecom Limited	CRISIL AAA	1.22%
LIC Housing Finance Limited	CRISIL AAA	1.22%
Motilal Oswal Home Finance Limited	ICRA AA+	1.21%
National Housing Bank	CRISIL AAA	1.21%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.97%
UltraTech Cement Limited	CRISIL AAA	0.61%
Embassy Office Parks REIT	CRISIL AAA	0.60%
REC Limited	ICRA AAA	0.36%
360 One Prime Limited	CRISIL AA	0.18%
Nirma Limited	CRISIL AA	0.11%
GOVERNMENT BOND		19.67%
✓ 6.9% GOI (MD 15/04/2065)	Sovereign	5.48%
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	3.05%
✓ 6.48% GOI (MD 06/10/2035)	Sovereign	2.86%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	2.69%
7.09% GOI (MD 05/08/2054)	Sovereign	1.74%
7.18% GOI (MD 14/08/2033)	Sovereign	1.73%
6.68% GOI (MD 07/07/2040)	Sovereign	1.51%
7.38% GOI (MD 20/06/2027)	Sovereign	0.61%
6.45% GOI (MD 07/10/2029)	Sovereign	0.00%
PTC		3.08%
Vajra Trust	CRISIL AAA(SO)	1.54%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Sansar Trust	CRISIL AAA(SO)	0.99%
India Universal Trust	CRISIL AAA(SO)	0.55%
STATE GOVERNMENT BOND		0.62%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.50%
7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.12%
Corporate Debt Market Development Fund		0.28%
Corporate Debt Market Development Fund		0.28%
Total Fixed Income Holdings		71.42%
TREPS, Cash & Other Net Current Assets		5.03%
GRAND TOTAL		100.00%

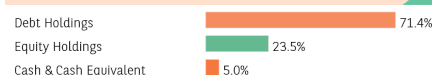
Investment in Top 10 scrips constitutes 35.58% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)

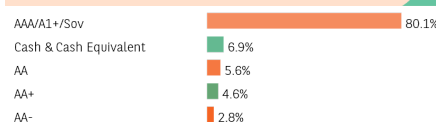


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

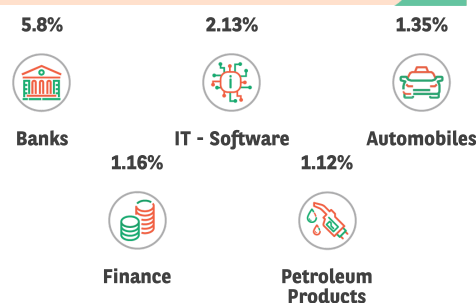
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE (% of Debt Holdings)



SECTORAL COMPOSITION (Top 5)



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

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

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 November 28, 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 November 28, 2025)

Regular Plan - Quarterly IDCW Option	:	₹ 10.5738
Regular Plan - Monthly IDCW Option	:	₹ 10.4642
Regular Plan - Growth Option	:	₹ 16.4206
Regular Plan - Adhoc IDCW Option	:	₹ 11.4327
Direct Plan - Quarterly IDCW Option	:	₹ 10.9691
Direct Plan - Monthly IDCW Option	:	₹ 10.8573
Direct Plan - Growth Option	:	₹ 17.4021
Direct Plan - Adhoc IDCW Option	:	₹ 11.8634

Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

Date of Allotment

December 28, 2016

Monthly AAUM## As on November 28, 2025 : ₹1,292.84 Crores

AUM## As on November 28, 2025 : ₹1,314.20 Crores

Fund Manager

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

Load Structure

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

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	1.11%
TER - Direct Plan (%)	:	0.31%
Equity Portfolio Turnover Ratio#	:	2.58
Total Portfolio Turnover Ratio	:	13.20
Standard Deviation*	:	0.39%
Beta*	:	0.38
Sharpe Ratio*	:	3.56
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.		

Debt Quants

Average Maturity (years)	:	0.39
Modified Duration (years)	:	0.38
YTM (%)	:	6.09%
Macaulay Duration* (years)	:	0.39

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

For Distribution History kindly refer Distribution History table.

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
Banks	14.77%	-14.85%
✓ ICICI Bank Limited	2.72%	-2.73%
✓ Axis Bank Limited	2.37%	-2.39%
✓ IDFC First Bank Limited	2.31%	-2.33%
Yes Bank Limited	1.78%	-1.79%
HDFC Bank Limited	1.48%	-1.48%
RBL Bank Limited	1.44%	-1.45%
IndusInd Bank Limited	1.05%	-1.05%
Bank of Baroda	0.84%	-0.85%
Kotak Mahindra Bank Limited	0.78%	-0.78%
Finance	8.54%	-8.60%
✓ Shriram Finance Limited	2.96%	-2.98%
✓ PNB Housing Finance Limited	2.40%	-2.42%
✓ Sammaan Capital Limited	2.08%	-2.10%
REC Limited	1.10%	-1.10%
Power	6.94%	-7.00%
✓ Adani Energy Solutions Limited	2.17%	-2.19%
✓ JSW Energy Limited	2.01%	-2.02%
Adani Green Energy Limited	1.91%	-1.93%
Tata Power Company Limited	0.85%	-0.86%
Retailing	3.44%	-3.46%
Eternal Limited	1.89%	-1.90%
Trent Limited	1.55%	-1.56%
Transport Infrastructure	2.91%	-2.93%
GMR Airports Limited	1.61%	-1.62%
Adani Ports and Special Economic Zone Limited	1.30%	-1.31%
Pharmaceuticals & Biotechnology	2.80%	-2.81%
Glenmark Pharmaceuticals Limited	2.00%	-2.01%
Aurobindo Pharma Limited	0.80%	-0.80%
Capital Markets	2.56%	-2.57%
✓ Multi Commodity Exchange of India Limited	2.56%	-2.57%
Minerals & Mining	2.13%	-2.15%
✓ NMDC Limited	2.13%	-2.15%
Diversified FMCG	1.69%	-1.70%
ITC Limited	1.69%	-1.70%
Auto Components	1.63%	-1.64%
Exide Industries Limited	1.63%	-1.64%
Agricultural Food & other Products	1.60%	-1.61%
Tata Consumer Products Limited	0.83%	-0.84%
Marico Limited	0.77%	-0.77%
Cement & Cement Products	1.19%	-1.19%
Grasim Industries Limited	1.19%	-1.19%
Non - Ferrous Metals	1.18%	-1.19%
Hindalco Industries Limited	1.18%	-1.19%
Consumer Durables	1.04%	-1.05%
Kalyan Jewellers India Limited	1.04%	-1.05%
Ferrous Metals	0.97%	-0.98%
JSW Steel Limited	0.97%	-0.98%
IT - Software	0.87%	-0.87%
Tech Mahindra Limited	0.87%	-0.87%
Aerospace & Defense	0.78%	-0.78%
Hindustan Aeronautics Limited	0.78%	-0.78%
Diversified Metals	0.77%	-0.78%
Vedanta Limited	0.77%	-0.78%
Telecom - Services	0.75%	-0.75%
Indus Towers Limited	0.75%	-0.75%
LESS THAN 0.75% EXPOSURE	13.38%	-13.49%
TOTAL EQUITY HOLDING	69.94%	-70.40%
MUTUAL FUND UNITS	% of Net Assets	
Baroda BNP Paribas Money Market Fund	18.29%	
Baroda BNP Paribas Ultra Short Duration Fund	1.99%	
Total MUTUAL FUND UNITS	20.28%	

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CERTIFICATE OF DEPOSIT		5.62%
Punjab National Bank	CRISIL A1+	1.90%
HDFC Bank Limited	CRISIL A1+	1.88%
Union Bank of India	ICRA A1+	1.84%
CORPORATE BOND		0.00%
Piramal Finance Limited	ICRA AA	0.00%
Total Fixed Income Holdings		5.62%
TREPS, Cash & Other Net Current Assets		4.16%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 23.71% of the portfolio

COMPOSITION BY ASSETS

Equity Holdings	69.9%
MF Units	20.3%
Debt Holdings	5.6%
Cash & Cash Equivalent	4.2%
Derivatives	-70.4%

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 risk free rate of return considered for calculation of Sharpe ratio is 5.59%, as per 1 day MIBOR rate on the last business day of the month.

#Equity portfolio turnover ratio excludes transactions in derivatives. Total Portfolio Turnover ratio is sum of Equity, Debt, and Derivative.

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 November 28, 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 November 28, 2025)

Regular IDCW	:	₹ 11.6165
Regular Growth	:	₹ 11.6165
Direct IDCW	:	₹ 11.9284
Direct Growth	:	₹ 11.9284

Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

Date of Allotment

May 28, 2024

Monthly AAUM## As on November 28, 2025 : ₹395.06 Crores

AUM## As on November 28, 2025 : ₹400.17 Crores

Fund Manager

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

Load Structure

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.41%
TER - Direct Plan (%)	: 1.16%
Portfolio Turnover Ratio	: 0.45

Debt Quants

Average Maturity (years)	: 27.95
Modified Duration (years)	: 9.69
YTM (%)	: 7.19%
Macaulay Duration* (years)	: 10.06

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

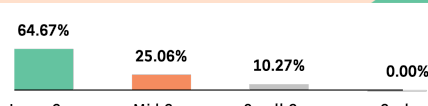
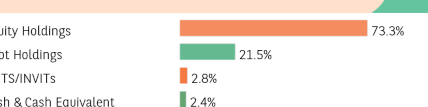
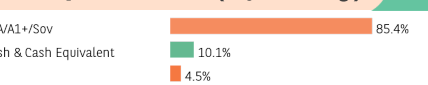
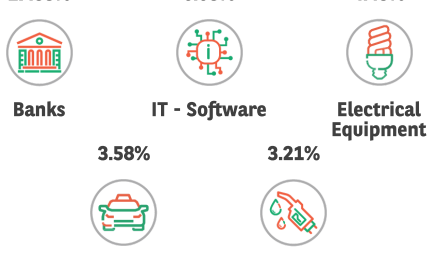
Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

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

* refer Glossary page

* refer Glossary page for the concept of Macaulay Duration. The scheme currently does not have Distribution History. For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	17.19%	Hindalco Industries Limited	0.97%
✓ HDFC Bank Limited	5.54%	Transport Infrastructure	0.80%
✓ ICICI Bank Limited	3.65%	Adani Ports and Special Economic Zone Limited	0.80%
AU Small Finance Bank Limited	1.42%	LESS THAN 0.75% EXPOSURE	0.64%
Kotak Mahindra Bank Limited	1.33%	TOTAL EQUITY HOLDING	73.3%
Axis Bank Limited	1.12%		
State Bank of India	1.10%	REITs/InvTs Holdings	% of Net Assets
Ujjivan Small Finance Bank Limited	1.03%	Anzen India Energy Yield Plus Trust	2.81%
City Union Bank Limited	1.02%	Total REITs/InvTs Holdings	2.81%
Punjab National Bank	0.98%		
IT - Software	6.03%	FIXED INCOME HOLDINGS	Rating
✓ Infosys Limited	2.21%	GOVERNMENT BOND	17.87%
Tech Mahindra Limited	1.63%	✓ 7.34% GOI (MD 22/04/2064)	Sovereign 15.41%
Persistent Systems Limited	1.18%	6.79% GOI (MD 07/10/2034)	Sovereign 1.27%
LTIMindtree Limited	1.01%	6.9% GOI (MD 15/04/2065)	Sovereign 0.70%
Electrical Equipment	4.45%	7.09% GOI (MD 05/08/2054)	Sovereign 0.49%
Bharat Heavy Electricals Limited	1.82%	CORPORATE BOND	3.59%
Hitachi Energy India Limited	1.58%	Jamnagar Utilities & Power Private Limited	CRISIL AAA 1.28%
GE Vernova T&D India Limited	1.05%	NTPC Limited	CRISIL AAA 1.24%
Automobiles	3.58%	Piramal Finance Limited	ICRA AA 1.07%
Mahindra & Mahindra Limited	1.44%	Total Fixed Income Holdings	21.46%
TVS Motor Company Limited	1.21%	TREPS, Cash & Other Net Current Assets	2.42%
Hyundai Motor India Ltd	0.93%	GRAND TOTAL	100.00%
Petroleum Products	3.21%	Investment in Top 10 scrips constitutes 40.38% of the portfolio	
✓ Reliance Industries Limited	3.21%	MARKET CAPITALIZATION (% of Equity Holdings)	
Retailing	3.15%		
✓ Eternal Limited	1.99%	Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization	
Vishal Mega Mart Limited	1.16%	COMPOSITION BY ASSETS	
Pharmaceuticals & Biotechnology	2.75%		
✓ Divi's Laboratories Limited	1.91%	CREDIT QUALITY PROFILE (% of Debt Holdings)	
Cipla Limited	0.84%		
Construction	2.42%	SECTORAL COMPOSITION (Top 5)	
✓ Larsen & Toubro Limited	2.42%		
Healthcare Services	2.25%	% of net assets of top 5 sectors includes equity less than 0.75% of corpus	
Fortis Healthcare Limited	1.26%		
Max Healthcare Institute Limited	0.99%		
Cement & Cement Products	2.21%		
UltraTech Cement Limited	1.33%		
Ambuja Cements Limited	0.88%		
Telecom - Services	2.18%		
✓ Bharti Airtel Limited	2.18%		
Chemicals & Petrochemicals	2.15%		
Navin Fluorine International Limited	1.32%		
Linde India Limited	0.83%		
Financial Technology (Fintech)	1.96%		
One 97 Communications Limited	1.09%		
PB Fintech Limited	0.87%		
Capital Markets	1.96%		
Nippon Life India Asset Management Limited	1.09%		
Multi Commodity Exchange of India Limited	0.87%		
Leisure Services	1.86%		
✓ Travel Food Services Limited	1.86%		
Transport Services	1.84%		
InterGlobe Aviation Limited	1.84%		
Finance	1.82%		
Cholamandalam Investment and Finance Company Ltd	1.04%		
Bajaj Finance Limited	0.78%		
Food Products	1.66%		
Britannia Industries Limited	1.66%		
Consumer Durables	1.37%		
Titan Company Limited	1.37%		
Beverages	1.28%		
Radico Khaitan Limited	1.28%		
IT - Services	1.27%		
Sagility Limited	1.27%		
Industrial Products	1.16%		
Cummins India Limited	1.16%		
Power	1.06%		
NTPC Limited	1.06%		
Insurance	1.05%		
Max Financial Services Limited	1.05%		
Commercial Services & Supplies	1.04%		
Indique Spaces Limited	1.04%		
Non - Ferrous Metals	0.97%		

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

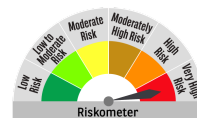
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular IDCW	:	₹ 11.2459
Regular Growth	:	₹ 11.2459
Direct Growth	:	₹ 11.4523

Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

Date of Allotment

December 27, 2024

Monthly AAUM## As on November 28, 2025 : ₹105.95 Crores

AUM## As on November 28, 2025 : ₹108.32 Crores

Fund Manager

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

Load Structure

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

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	2.34%
TER - Direct Plan (%)	:	0.38%
Portfolio Turnover Ratio	:	0.65

Key Statistics

No of Stocks	:	51
Portfolio RoE (%)	:	22.26
EPS Growth (%)	:	18.52

MINIMUM INVESTMENT AMOUNT

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

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

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

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	22.66%	Beverages	1.93%
✓ HDFC Bank Limited	6.88%	Radico Khaitan Limited	1.93%
✓ ICICI Bank Limited	3.92%	Consumer Durables	1.80%
✓ Kotak Mahindra Bank Limited	2.37%	Titan Company Limited	1.80%
Karur Vysya Bank Limited	2.01%	Transport Services	1.74%
State Bank of India	1.72%	InterGlobe Aviation Limited	1.74%
Ujjivan Small Finance Bank Limited	1.71%	IT - Services	1.62%
Axis Bank Limited	1.59%	Sagility Limited	1.62%
The Federal Bank Limited	1.43%	Non - Ferrous Metals	1.42%
AU Small Finance Bank Limited	1.03%	Hindalco Industries Limited	1.42%
IT - Software	7.18%	Power	1.35%
✓ Infosys Limited	2.24%	NTPC Limited	1.35%
✓ Tech Mahindra Limited	2.20%	Financial Technology (Fintech)	1.34%
Wipro Limited	1.57%	One 97 Communications Limited	1.34%
Persistent Systems Limited	1.17%	Textiles & Apparels	0.88%
Petroleum Products	5.45%	Page Industries Limited	0.88%
✓ Reliance Industries Limited	4.56%	LESS THAN 0.75% EXPOSURE	0.68%
Hindustan Petroleum Corporation Limited	0.89%	TOTAL EQUITY HOLDING	92.03%
Electrical Equipment	4.99%	FIXED INCOME HOLDINGS	Rating
✓ Bharat Heavy Electricals Limited	2.99%	GOVERNMENT BOND	% of Net Assets
Hitachi Energy India Limited	2.00%	7.18% GOI (MD 14/08/2033)	Sovereign
Automobiles	4.78%	Total Fixed Income Holdings	1.92%
Hero MotoCorp Limited	2.11%	TREPS, Cash & Other Net	
Mahindra & Mahindra Limited	1.46%	Current Assets	6.04%
TVS Motor Company Limited	1.21%	GRAND TOTAL	100.00%
Retailing	4.40%	Investment in Top 10 scrips constitutes 31.99% of the portfolio	
Eternal Limited	1.75%	MARKET CAPITALIZATION (% of Net Assets)	
Vishal Mega Mart Limited	1.61%		
Info Edge (India) Limited	1.04%	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	
Healthcare Services	3.54%	SECTORAL COMPOSITION (Top 5)	
Fortis Healthcare Limited	1.44%	22.66%	7.86%
Apollo Hospitals Enterprise Limited	1.35%		
Max Healthcare Institute Limited	0.75%	Banks	IT - Software
Finance	3.37%	4.99%	4.78%
✓ Bajaj Finance Limited	2.20%		
Cholamandalam Investment and Finance Company Ltd	1.17%	Electrical Equipment	Automobiles
Insurance	2.68%	% of net assets of top 5 sectors includes equity less than 0.75% of corpus	
Max Financial Services Limited	1.41%	* refer Glossary page	
SBI Life Insurance Company Limited	1.27%		
Chemicals & Petrochemicals	2.55%		
Navin Fluorine International Limited	1.28%		
Linde India Limited	1.27%		
Pharmaceuticals & Biotechnology	2.47%		
Divi's Laboratories Limited	1.44%		
Torrent Pharmaceuticals Limited	1.03%		
Telecom - Services	2.44%		
✓ Bharti Airtel Limited	2.44%		
Capital Markets	2.41%		
Nippon Life India Asset Management Limited	1.29%		
Multi Commodity Exchange of India Limited	1.12%		
Leisure Services	2.19%		
✓ Travel Food Services Limited	2.19%		
Cement & Cement Products	2.14%		
UltraTech Cement Limited	2.14%		
Food Products	2.13%		
Britannia Industries Limited	2.13%		
Industrial Products	1.95%		
Cummins India Limited	1.95%		
Construction	1.95%		
Larsen & Toubro Limited	1.95%		

Baroda BNP Paribas Liquid Fund

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

This product is suitable for investors who are seeking*:

- Regular income over short term with high level of liquidity
- Investment predominantly in money market (i.e.CP/CDs) instruments.

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Liquid Debt A-I Index): basis it's constituents; as on November 28, 2025

INVESTMENT OBJECTIVE

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



SCHEME DETAILS

NAV Details (As on November 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1001.0242
Regular Plan - Growth Option	: ₹ 3073.4688
Regular Plan - Daily IDCW Option	: ₹ 1001.1996
Direct Plan - Weekly IDCW Option	: ₹ 1220.6245
Direct Plan - Growth Option	: ₹ 3113.9612
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 November 28, 2025	: ₹9,913.40 Crores
AAUM## As on November 28, 2025	: ₹10,643.18 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 (%)	: 0.26%
TER - Direct Plan (%)	: 0.14%

Debt Quants

Average Maturity (days)	: 40
Modified Duration (days)	: 40
YTM (%)	: 5.96%
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
COMMERCIAL PAPER		48.01%	CERTIFICATE OF DEPOSIT		29.12%
✓ NTPC Limited	CRISIL A1+	4.70%	✓ Punjab National Bank	CRISIL A1+	5.58%
✓ Titan Company Limited	CARE A1+	2.81%	✓ Indian Bank	CRISIL A1+	5.11%
✓ National Bank For Agriculture and Rural Development	ICRA A1+	2.79%	✓ Canara Bank	CRISIL A1+	4.20%
Indian Oil Corporation Limited	CRISIL A1+	2.35%	✓ Axis Bank Limited	CRISIL A1+	3.75%
LIC Housing Finance Limited	CRISIL A1+	2.35%	✓ HDFC Bank Limited	CARE A1+	3.04%
Bajaj Finance Limited	CRISIL A1+	2.34%	Union Bank of India	FITCH A1+	1.87%
Indian Oil Corporation Limited	ICRA A1+	2.34%	Small Industries Dev Bank of India	CRISIL A1+	1.63%
Hindalco Industries Limited	CRISIL A1+	2.33%	National Bank For Agriculture and Rural Development	ICRA A1+	1.39%
Bharti Telecom Limited	CRISIL A1+	2.09%	Kotak Mahindra Bank Limited	CRISIL A1+	1.16%
ICICI Securities Limited	CRISIL A1+	1.88%	National Bank For Agriculture and Rural Development	CRISIL A1+	0.93%
Manappuram Finance Limited	CRISIL A1+	1.87%	HDFC Bank Limited	CRISIL A1+	0.46%
Export Import Bank of India	CRISIL A1+	1.86%	TREASURY BILL		10.30%
Motilal Oswal Financial Services Limited	ICRA A1+	1.86%	✓ 91 Days Tbill (MD 29/01/2026)	Sovereign	4.66%
Tata Capital Housing Finance Limited	CRISIL A1+	1.86%	91 Days Tbill (MD 12/02/2026)	Sovereign	2.79%
HDFC Securities Limited	CARE A1+	1.85%	91 Days Tbill (MD 18/12/2025)	Sovereign	1.41%
Small Industries Dev Bank of India	CRISIL A1+	1.85%	182 Days Tbill (MD 25/12/2025)	Sovereign	0.98%
Aditya Birla Housing Finance Limited	CRISIL A1+	1.63%	91 Days Tbill (MD 26/02/2026)	Sovereign	0.46%
Kotak Securities Limited	ICRA A1+	1.34%	CORPORATE BOND		0.94%
360 One Prime Limited	CRISIL A1+	1.17%	Sundaram Home Finance Limited	ICRA AAA	0.94%
Power Finance Corporation Limited	CRISIL A1+	0.94%	Corporate Debt Market Development Fund		0.24%
Aseem Infrastructure Finance Limited	CARE A1+	0.93%	Corporate Debt Market Development Fund		0.24%
Godrej Housing Finance Limited	CRISIL A1+	0.93%	Total Fixed Income Holdings		88.61%
Kotak Securities Limited	CRISIL A1+	0.93%	TREPS, Cash & Other Net Current Assets		11.39%
Kisetsu Saison Fin Ind Pvt Ltd	CRISIL A1+	0.93%	GRAND TOTAL		100.00%
Network18 Media & Investments Limited	CARE A1+	0.70%	Investment in Top 10 scrips constitutes 39.44% of the portfolio		
360 One WAM Limited	CARE A1+	0.69%			
Mirae Asset Sharekhan Financial Services Limited	CRISIL A1+	0.46%			
Barclays Investments & Loans (India) Private Limited	ICRA A1+	0.23%			

COMPOSITION BY ASSETS

Money Market Instruments	87.4%
Cash & Cash Equivalent	11.6%
Corporate Bonds	0.9%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	88.4%
Cash & Cash Equivalent	11.6%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

** 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

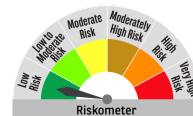
(An open-ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk)

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 November 28, 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 November 30, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1001.3234
Regular Plan - Growth Option	: ₹ 1384.8156
Regular Plan - Daily IDCW Option	: ₹ 1000.0018
Direct Plan - Weekly IDCW Option	: ₹ 1000.8525
Direct Plan - Growth Option	: ₹ 1390.8460
Direct Plan - Daily IDCW Option	: ₹ 1000.0028

Benchmark Index (AMFI Tier 1)

CRISIL Liquid Overnight Index

Date of Allotment

April 25, 2019

Monthly AAUM## As on November 28, 2025 : ₹964.52 Crores

AAUM## As on November 28, 2025 : ₹718.48 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 (%)	: 0.13%
TER - Direct Plan (%)	: 0.05%

Debt Quants

Average Maturity (days)	: 2
Modified Duration (days)	: 2
YTM (%)	: 5.60%
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
TREASURY BILL		4.16%
182 Days Tbill (MD 11/12/2025)	Sovereign	2.08%
91 Days Tbill (MD 18/12/2025)	Sovereign	2.08%
Total Fixed Income Holdings		4.16%
TREPS, Cash & Other Net Current Assets		95.84%
GRAND TOTAL		100.00%

COMPOSITION BY ASSETS

Cash & Cash Equivalent	95.8%
Money Market Instruments	4.2%

CREDIT QUALITY PROFILE

Cash & Cash Equivalent	95.8%
AAA/A1+/Sov	4.2%

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 November 28, 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 November 28, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1001.1497
Regular Plan - Growth Option	: ₹ 1582.2355
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Direct Plan - Weekly IDCW Option	: ₹ 1001.1638
Direct Plan - Growth Option	: ₹ 1603.9922
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 November 28, 2025	: ₹1,164.24 Crores
AAUM## As on November 28, 2025	: ₹1,070.84 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)	: 0.54
Modified Duration (years)	: 0.49
YTM (%)	: 6.41%
Macaulay Duration* (years)	: 0.50

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

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

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

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CERTIFICATE OF DEPOSIT		52.80%	Julius Baer Capital India Pvt Ltd	CRISIL A1+	2.79%
✓ Canara Bank	CRISIL A1+	6.93%	Embassy Office Parks REIT	CRISIL A1+	2.29%
✓ Small Industries Dev Bank of India	CRISIL A1+	6.91%	Standard Chartered Capital Limited	CRISIL A1+	2.21%
✓ Indian Bank	CRISIL A1+	6.36%	TREASURY BILL		2.76%
✓ HDFC Bank Limited	CARE A1+	4.60%	364 Days Tbill (MD 05/03/2026)	Sovereign	2.30%
✓ Export Import Bank of India	CRISIL A1+	4.59%	364 Days Tbill (MD 12/02/2026)	Sovereign	0.46%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	4.54%	PTC		2.65%
✓ HDFC Bank Limited	CRISIL A1+	4.46%		CRISIL	
✓ Union Bank of India	ICRA A1+	4.06%	Vajra Trust	AAA(SO)	1.78%
Axis Bank Limited	CRISIL A1+	3.59%		CRISIL	
IDFC First Bank Limited	CRISIL A1+	2.27%	India Universal Trust	AAA(SO)	0.49%
IndusInd Bank Limited	CRISIL A1+	2.27%		CRISIL	
AU Small Finance Bank Limited	CARE A1+	2.22%	Vajra Trust	AAA(SO)	0.38%
CORPORATE BOND		24.09%	Corporate Debt Market Development Fund		0.31%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	5.72%	Corporate Debt Market Development Fund		0.31%
REC Limited	CRISIL AAA	3.85%	Total Fixed Income Holdings		97.60%
Shriram Finance Limited	CRISIL AA+	3.65%	TREPS, Cash & Other Net Current Assets		2.40%
Muthoot Finance Limited	CRISIL AA+	2.35%	GRAND TOTAL		100.00%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	2.33%	Investment in Top 10 scrips constitutes 52.73% of the portfolio		
Mindspace Business Parks REIT	CRISIL AAA	1.97%			
Power Finance Corporation Limited	CRISIL AAA	1.87%			
Piramal Finance Limited	CARE AA	1.41%			
Indian Railway Finance Corporation Limited	CRISIL AAA	0.47%			
LIC Housing Finance Limited	CRISIL AAA	0.47%			
COMMERCIAL PAPER		14.99%			
✓ Power Finance Corporation Limited	CRISIL A1+	4.56%			
Muthoot Finance Limited	CRISIL A1+	3.14%			

COMPOSITION BY ASSETS

Money Market Instruments	70.6%
Corporate Bonds	24.1%
PTC	2.7%
Cash & Cash Equivalent	2.7%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	89.9%
AA+	6.0%
Cash & Cash Equivalent	2.7%
AA	1.4%

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)		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 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 Low Duration Debt A-I Index): basis it's constituents; as on November 28, 2025

INVESTMENT OBJECTIVE

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



SCHEME DETAILS

NAV Details (As on November 28, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 10.0356
Regular Plan - Monthly IDCW Option	: ₹ 10.3013
Regular Plan - Growth Option	: ₹ 41.0989
Regular Plan - Daily IDCW Option	: ₹ 10.0604
Direct Plan - Weekly IDCW Option	: ₹ 10.0362
Direct Plan - Monthly IDCW Option	: ₹ 10.4035
Direct Plan - Growth Option	: ₹ 45.1418
Direct Plan - Daily IDCW Option	: ₹ 10.1244

Benchmark Index (AMFI Tier 1)

CRISIL Low Duration Debt A-I Index

Date of Allotment

October 21, 2005

Monthly AAUM## As on November 28, 2025	: ₹278.77 Crores
AAUM## As on November 28, 2025	: ₹287.99 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 (%)	: 1.04%
TER - Direct Plan (%)	: 0.27%

Debt Quants

Average Maturity (years)	: 1.01
Modified Duration (years)	: 0.89
YTM (%)	: 6.56%
Macaulay Duration+ (years)	: 0.93

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

† refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		48.92%	✓ Export Import Bank of India	CRISIL A1+	5.04%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	6.98%	Axis Bank Limited	CRISIL A1+	3.35%
✓ Power Finance Corporation Limited	CRISIL AAA	6.96%	Union Bank of India	ICRA A1+	1.68%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	4.89%	GOVERNMENT BOND		6.35%
✓ Mindspace Business Parks REIT	CRISIL AAA	4.88%	7.04% GOI (MD 03/06/2029)	Sovereign	2.15%
✓ PNB Housing Finance Limited	CARE AA+	3.52%	6.75% GOI (MD 23/12/2029)	Sovereign	1.77%
✓ LIC Housing Finance Limited	CRISIL AAA	3.50%	6.01% GOI (MD 21/07/2030)	Sovereign	1.72%
Piramal Finance Limited	CARE AA	3.50%	7.38% GOI (MD 20/06/2027)	Sovereign	0.71%
Shriram Finance Limited	CRISIL AA+	3.50%	COMMERCIAL PAPER		3.24%
REC Limited	CRISIL AAA	3.14%	Cholamandalam Investment and Finance Company Ltd	ICRA A1+	3.24%
Bajaj Finance Limited	CRISIL AAA	2.47%	PTC		2.44%
REC Limited	ICRA AAA	2.08%	Vajra Trust	CRISIL AAA(SO)	1.73%
IndoStar Capital Finance Limited	CARE AA-	1.76%	India Universal Trust	CRISIL AAA(SO)	0.71%
Embassy Office Parks REIT	CRISIL AAA	1.74%	STATE GOVERNMENT BOND		1.74%
CERTIFICATE OF DEPOSIT		31.53%	8.21% Maharashtra SDL (MD 09/12/2025)	Sovereign	1.74%
✓ Small Industries Dev Bank of India	CRISIL A1+	8.46%	Corporate Debt Market Development Fund		0.26%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	6.85%	Corporate Debt Market Development Fund		0.26%
✓ Indian Bank	CRISIL A1+	6.15%	Total Fixed Income Holdings		94.48%
			TREPS, Cash & Other Net Current Assets		5.52%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 57.23% of the portfolio

COMPOSITION BY ASSETS

Corporate Bonds	48.9%
Money Market Instruments	34.8%
Govt Securities/SD Loans	8.1%
Cash & Cash Equivalent	5.8%
PTC	2.4%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	81.9%
AA+	7.0%
Cash & Cash Equivalent	5.8%
AA	3.5%
AA-	1.8%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

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

Baroda BNP Paribas Money Market Fund

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

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Money Market A-I Index): basis it's constituents; as on November 28, 2025

INVESTMENT OBJECTIVE

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

ICRA A1+mfs**

SCHEME DETAILS

NAV Details (As on November 28, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1000.7277
Regular Plan - Monthly IDCW Option	: ₹ 1016.9798
Regular Plan - Growth Option	: ₹ 1416.8024
Regular Plan - Daily IDCW Option	: ₹ 1005.9752
Direct Plan - Weekly IDCW Option	: ₹ 1000.6202
Direct Plan - Monthly IDCW Option	: ₹ 1035.4681
Direct Plan - Growth Option	: ₹ 1438.6885
Direct Plan - Daily IDCW Option	: ₹ 1000.0917

Benchmark Index (AMFI Tier 1)

CRISIL Money Market A-I Index

Date of Allotment

June 19, 2019

Monthly AAUM## As on November 28, 2025 : ₹5,110.36 Crores

AAUM## As on November 28, 2025 : ₹6,017.92 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 (%)	: 0.37%
TER - Direct Plan (%)	: 0.16%

Debt Quants

Average Maturity (years)	: 0.51
Modified Duration (years)	: 0.51
YTM (%)	: 6.24%
Macaulay Duration* (years)	: 0.51

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.

** 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. * 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)

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CERTIFICATE OF DEPOSIT		57.76%
✓ Small Industries Dev Bank of India	CRISIL A1+	6.78%
✓ Axis Bank Limited	CRISIL A1+	6.76%
✓ Indian Bank	CRISIL A1+	6.60%
✓ Union Bank of India	ICRA A1+	5.89%
✓ Canara Bank	CRISIL A1+	5.71%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	4.49%
✓ HDFC Bank Limited	CARE A1+	4.35%
✓ Punjab National Bank	CRISIL A1+	4.08%
✓ Export Import Bank of India	CRISIL A1+	2.99%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	2.87%
✓ HDFC Bank Limited	CRISIL A1+	2.42%
✓ IndusInd Bank Limited	CRISIL A1+	2.42%
✓ IDFC First Bank Limited	CRISIL A1+	1.21%
✓ Ujjivan Small Finance Bank Limited	CRISIL A1+	0.82%
✓ AU Small Finance Bank Limited	CARE A1+	0.40%
✓ AU Small Finance Bank Limited	FITCH A1+	0.39%
✓ AU Small Finance Bank Limited	CRISIL A1+	0.39%
COMMERCIAL PAPER		25.33%
Power Finance Corporation Limited	CRISIL A1+	2.44%
NTPC Limited	CRISIL A1+	2.04%
REC Limited	CRISIL A1+	1.61%
Deutsche Investments India Pvt Limited	CRISIL A1+	1.61%
Standard Chartered Capital Limited	CRISIL A1+	1.59%
Muthoot Fincorp Ltd	CRISIL A1+	1.57%
Muthoot Finance Limited	CRISIL A1+	1.43%
Cholamandalam Investment and Finance Company Ltd	ICRA A1+	1.40%
HDFC Securities Limited	ICRA A1+	1.22%
Julius Baer Capital India Pvt Ltd	CRISIL A1+	1.13%
ICICI Securities Limited	CRISIL A1+	0.82%
LIC Housing Finance Limited	CRISIL A1+	0.82%
TATA Capital Ltd	CRISIL A1+	0.82%
Sundaram Finance Limited	CRISIL A1+	0.81%
Cholamandalam Investment and Finance Company Ltd	CRISIL A1+	0.80%
360 One Prime Limited	CRISIL A1+	0.80%
L&T Finance Limited	CRISIL A1+	0.80%
Mirae Asset Financial Services (India) Private Limited	CRISIL A1+	0.80%
Manappuram Finance Limited	CARE A1+	0.80%
Tata Projects Limited	CRISIL A1+	0.79%
Nuvama Wealth Finance Limited	CRISIL A1+	0.41%
Embassy Office Parks REIT	CRISIL A1+	0.41%
Hero Fincorp Limited	CRISIL A1+	0.41%
STATE GOVERNMENT BOND		5.34%
8.28% Karnataka SDL (MD 06/03/2026)	Sovereign	1.67%
6.04% Gujarat SDL (MD 20/10/2026)	Sovereign	1.50%
6.24% Maharashtra SDL (MD 11/08/2026)	Sovereign	0.83%
7.83% Gujarat SDL(MD 13/07/2026)	Sovereign	0.50%
7.84% Maharashtra SDL(MD 13/07/2026)	Sovereign	0.42%
7.96% Maharashtra SDL(MD 29/06/2026)	Sovereign	0.42%
TREASURY BILL		5.16%
364 Days Tbill (MD 03/09/2026)	Sovereign	1.60%
364 Days Tbill (MD 12/11/2026)	Sovereign	1.58%
364 Days Tbill (MD 24/09/2026)	Sovereign	1.19%
364 Days Tbill (MD 19/11/2026)	Sovereign	0.79%
Corporate Debt Market Development Fund Class A2		0.07%
Corporate Debt Market Development Fund		0.07%
Total Fixed Income Holdings		93.66%
TREPS, Cash & Other Net Current Assets		6.34%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 50.52% of the portfolio

COMPOSITION BY ASSETS

Money Market Instruments	88.3%
Cash & Cash Equivalent	6.4%
Govt Securities/SD Loans	5.3%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	93.6%
Cash & Cash Equivalent	6.4%

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)		B-I	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

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.

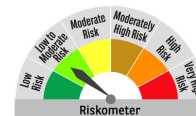
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular Plan - Quarterly IDCW Option	:	₹ 10.7861
Regular Plan - Monthly IDCW Option	:	₹ 10.2955
Regular Plan - Growth Option	:	₹ 30.0262
Direct Plan - Quarterly IDCW Option	:	₹ 11.3670
Direct Plan - Monthly IDCW Option	:	₹ 10.5363
Direct Plan - Growth Option	:	₹ 32.6743

Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

Date of Allotment

June 30, 2010

Monthly AAUM## As on November 28, 2025	:	₹301.32 Crores
AAUM## As on November 28, 2025	:	₹307.51 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)	:	3.39
Modified Duration (years)	:	2.69
YTM (%)	:	6.81%
Macaulay Duration* (years)	:	2.83

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

* refer Glossary page

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

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

\$Baroda BNP Paribas Banking and PSU Bond Fund has merged into Baroda BNP Paribas Short Duration Fund effective from October 17, 2025.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		75.30%	Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.67%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	6.16%	IndoStar Capital Finance Limited	CARE AA-	1.65%
✓ Export Import Bank of India	CRISIL AAA	5.65%	National Bank For Agriculture and Rural Development	ICRA AAA	1.65%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.41%	Embassy Office Parks REIT	CRISIL AAA	1.63%
✓ LIC Housing Finance Limited	CRISIL AAA	4.98%	Mindspace Business Parks REIT	CRISIL AAA	1.63%
✓ National Housing Bank	CRISIL AAA	4.96%	Power Finance Corporation Limited	CRISIL AAA	1.63%
✓ Small Industries Dev Bank of India	CRISIL AAA	4.96%	REC Limited	ICRA AAA	1.30%
✓ Larsen & Toubro Limited	CRISIL AAA	3.33%	Housing & Urban Development Corporation Limited	ICRA AAA	0.85%
✓ Shriram Finance Limited	CRISIL AA+	3.32%	National Highways Authority Of India	CRISIL AAA	0.68%
National Bank For Agriculture and Rural Development	CRISIL AAA	3.31%	Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	0.64%
✓ UltraTech Cement Limited	CRISIL AAA	3.31%	Power Grid Corporation of India Limited	CRISIL AAA	0.63%
PNB Housing Finance Limited	CARE AA+	3.30%	GOVERNMENT BOND		15.12%
Nomura Capital India Pvt Limited	FITCH AAA	3.28%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	9.96%
Bajaj Finance Limited	CRISIL AAA	3.25%	7.32% GOI (MD 13/11/2030)	Sovereign	3.23%
REC Limited	CRISIL AAA	2.31%	6.48% GOI (MD 06/10/2035)	Sovereign	0.97%
National Housing Bank	CARE AAA	2.14%	6.33% GOI (MD 05/05/2035)	Sovereign	0.96%
Bharti Telecom Limited	CRISIL AAA	1.67%	PTC		4.17%
			Vajra Trust	CRISIL AAA(SO)	2.92%
			India Universal Trust	CRISIL AAA(SO)	1.25%
			Corporate Debt Market		
			Development Fund		0.32%
			Corporate Debt Market		0.32%
			Development Fund		
			Total Fixed Income Holdings		94.91%
			TREPS, Cash & Other Net Current Assets		5.09%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 52.04% of the portfolio

COMPOSITION BY ASSETS

Corporate Bonds	75.3%
Govt Securities/SD Loans	15.1%
Cash & Cash Equivalent	5.4%
PTC	4.2%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	86.3%
AA+	6.6%
Cash & Cash Equivalent	5.4%
AA-	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)		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

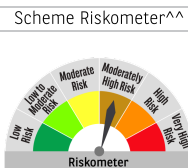
(Scheme has two*** segregated portfolios)
An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and High Credit Risk

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.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Credit Risk Debt B-II Index): basis it's constituents; as on November 28, 2025



Investors understand that their principal will be at Moderately High risk



Benchmark riskometer is at Moderately High risk

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 November 28, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 11.8320
Regular Plan - Monthly IDCW Option	: ₹ 11.2820
Regular Plan - Growth Option	: ₹ 22.8762
Direct Plan - Quarterly IDCW Option	: ₹ 12.8733
Direct Plan - Monthly IDCW Option	: ₹ 14.3559
Direct Plan - Growth Option	: ₹ 25.2579

Benchmark Index (AMFI Tier 1)

CRISIL Credit Risk Debt B-II Index

Date of Allotment

January 23, 2015

Monthly AUM## As on November 28, 2025	: ₹199.45 Crores
AUM## As on November 28, 2025	: ₹199.04 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)	: 3.11
Modified Duration (years)	: 2.18
YTM (%)	: 7.34%
Macaulay Duration* (years)	: 2.28

MINIMUM INVESTMENT AMOUNT

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

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

* refer Glossary page

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

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		73.39%	GOVERNMENT BOND		16.07%
✓ Piramal Finance Limited	ICRA AA	7.80%	✓ 6.48% GOI (MD 06/10/2035)	Sovereign	6.52%
✓ Tata Projects Limited	FITCH AA	7.65%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	4.96%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	7.54%	7.04% GOI (MD 03/06/2029)	Sovereign	2.08%
✓ Nirma Limited	CRISIL AA	7.15%	6.01% GOI (MD 21/07/2030)	Sovereign	1.99%
✓ JSW Steel Limited	ICRA AA	6.54%	7.38% GOI (MD 20/06/2027)	Sovereign	0.52%
✓ Truhome Finance Limited	FITCH AA	5.09%	STATE GOVERNMENT BOND		1.99%
Adani Ports and Special Economic Zone Limited	ICRA AAA	5.08%	6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	1.99%
✓ Vedanta Limited	ICRA AA	5.05%	Corporate Debt Market Development Fund		0.32%
IndoStar Capital Finance Limited	CARE AA-	4.81%	Corporate Debt Market Development Fund		0.32%
360 One Prime Limited	CRISIL AA	4.28%	Total Fixed Income Holdings		91.77%
Motilal Oswal Home Finance Limited	ICRA AA+	3.56%			
Vedanta Limited	CRISIL AA	2.53%	REITs/InvTs Holdings		% of Net Assets
REC Limited	ICRA AAA	2.52%	National Highways Infra Trust		1.46%
Small Industries Dev Bank of India	CRISIL AAA	2.05%	IndiGRID Infrastructure Trust		0.42%
Power Grid Corporation of India Limited	CRISIL AAA	0.97%	Indus Infra Trust		0.33%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.77%	Total REITs/InvTs Holdings		2.21%
			TREPS, Cash & Other Net Current Assets		6.02%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 63.38% of the portfolio

COMPOSITION BY ASSETS

Corporate Bonds	73.4%
Govt Securities/SD Loans	18.1%
Cash & Cash Equivalent	6.3%
REITs/INVITS	2.2%

CREDIT QUALITY PROFILE

AA	54.8%
AAA/A1+/Sov	30.1%
Cash & Cash Equivalent	6.5%
AA-	4.9%
AA+	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)

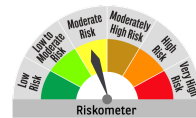
This product is suitable for investors who are seeking*:

- 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 November 28, 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 November 28, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.5524
Regular Plan - Monthly IDCW Option	: ₹ 10.4700
Regular Plan - Growth Option	: ₹ 28.3360
Regular Plan - Annual IDCW Option	: ₹ 11.7292
Direct Plan - Quarterly IDCW Option	: ₹ 10.7729
Direct Plan - Monthly IDCW Option	: ₹ 10.6144
Direct Plan - Growth Option	: ₹ 30.1169
Direct Plan - Annual IDCW Option	: ₹ 12.0719

Benchmark Index (AMFI Tier 1)

CRISIL Corporate Debt A-II Index

Date of Allotment

November 08, 2008

Monthly AAUM## As on November 28, 2025	: ₹455.08 Crores
AAUM## As on November 28, 2025	: ₹491.66 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)	: 5.02
Modified Duration (years)	: 3.69
YTM (%)	: 6.76%
Macaulay Duration* (years)	: 3.88

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

* refer Glossary page for the concept of Macaulay Duration

For Distribution History kindly refer Distribution History table.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		71.18%	Housing & Urban Development Corporation Limited	ICRA AAA	0.53%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	6.39%	GOVERNMENT BOND		18.06%
✓ National Bank For Agriculture and Rural Development	ICRA AAA	6.21%	✓ 6.33% GOI (MD 05/05/2035)	Sovereign	6.31%
✓ LIC Housing Finance Limited	CRISIL AAA	6.20%	✓ 6.68% GOI (MD 07/07/2040)	Sovereign	4.27%
✓ Bajaj Finance Limited	CRISIL AAA	5.72%	✓ 7.18% GOI (MD 14/08/2033)	Sovereign	4.22%
✓ REC Limited	ICRA AAA	5.49%	6.48% GOI (MD 06/10/2035)	Sovereign	3.05%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	4.20%	7.38% GOI (MD 20/06/2027)	Sovereign	0.21%
✓ Export Import Bank of India	CRISIL AAA	4.14%	PTC		2.74%
Power Finance Corporation Limited	CRISIL AAA	3.13%		CRISIL AAA(SO)	1.01%
Bajaj Housing Finance Limited	CRISIL AAA	3.04%	India Universal Trust	CRISIL AAA(SO)	0.78%
NTPC Limited	CRISIL AAA	3.03%	Vajra Trust	CRISIL AAA(SO)	0.61%
National Housing Bank	CARE AAA	2.91%	Vajra Trust	CRISIL AAA(SO)	0.34%
Small Industries Dev Bank of India	CRISIL AAA	2.49%	Sansar Trust	CRISIL AAA(SO)	0.34%
GAIL (India) Limited	CARE AAA	2.07%	Corporate Debt Market Development Fund		0.19%
UltraTech Cement Limited	CRISIL AAA	2.07%	Corporate Debt Market Development Fund		0.19%
Tata Capital Housing Finance Limited	CRISIL AAA	2.06%	Total Fixed Income Holdings		92.17%
Embassy Office Parks REIT	CRISIL AAA	2.04%			% of Net Assets
Mindspace Business Parks REIT	CRISIL AAA	2.04%	REITs/InvTs Holdings		
Reliance Industries Limited	CRISIL AAA	1.72%	National Highways Infra Trust		1.33%
Power Grid Corporation of India Limited	CRISIL AAA	1.56%	Powergrid Infrastructure Investment Trust		0.58%
REC Limited	CRISIL AAA	1.45%	IndiGRID Infrastructure Trust		0.34%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.04%	Total REITs/InvTs Holdings		2.25%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.04%	TREPS, Cash & Other Net Current Assets		5.58%
Bharat Sanchar Nigam Limited	AAA(CE)	0.61%	GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 53.15% of the portfolio

COMPOSITION BY ASSETS

Corporate Bonds	71.2%
Govt Securities/SD Loans	18.1%
Cash & Cash Equivalent	5.8%
PTC	2.7%
REITS/INVITS	2.3%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	94.1%
Cash & Cash Equivalent	5.9%

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

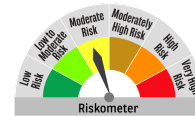
(An Open ended Dynamic Debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk Scheme)

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

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

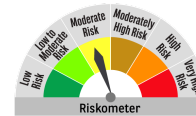
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 28, 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 November 28, 2025)

Regular Plan - Weekly IDCW Option	:	₹ 9.9773
Regular Plan - Quarterly IDCW Option	:	₹ 10.1948
Regular Plan - Monthly IDCW Option	:	₹ 10.1297
Regular Plan - Half Yearly IDCW Option	:	₹ 10.0599
Regular Plan - Growth Option	:	₹ 45.8427
Regular Plan - Daily IDCW Option	:	₹ 9.9967
Direct Plan - Weekly IDCW Option	:	₹ 10.0246
Direct Plan - Quarterly IDCW Option	:	₹ 10.6402
Direct Plan - Monthly IDCW Option	:	₹ 10.6077
Direct Plan - Growth Option	:	₹ 51.2476
Direct Plan - Daily IDCW Option	:	₹ 10.0430

Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Bond A-III Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on November 28, 2025 : ₹199.03 Crores

AAUM## As on November 28, 2025 : ₹196.01 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)	:	17.75
Modified Duration (years)	:	7.87
YTM (%)	:	6.88%
Macaulay Duration* (years)	:	8.19

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.

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

* refer Glossary page

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

PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		66.77%	National Housing Bank	CARE AAA	5.41%
6.9% GOI (MD 15/04/2065)	Sovereign	28.70%	Export Import Bank of India	CRISIL AAA	5.21%
6.48% GOI (MD 06/10/2035)	Sovereign	11.46%	Indian Railway Finance Corporation Limited	CRISIL AAA	5.20%
6.68% GOI (MD 07/07/2040)	Sovereign	10.22%	National Bank For Agriculture and Rural Development	CRISIL AAA	5.20%
7.18% GOI (MD 14/08/2033)	Sovereign	8.74%	NTPC Limited	CRISIL AAA	5.06%
6.79% GOI (MD 07/10/2034)	Sovereign	5.17%	REC Limited	ICRA AAA	2.56%
7.09% GOI (MD 05/08/2054)	Sovereign	2.48%	REC Limited	CRISIL AAA	1.56%
CORPORATE BOND		30.20%	Corporate Debt Market		
			Development Fund		0.30%
			Corporate Debt Market		
			Development Fund		0.30%
			Total Fixed Income Holdings		97.27%
			TREPS, Cash & Other Net Current		
			Assets		2.73%
			GRAND TOTAL		100.00%
			Investment in Top 10 scrips constitutes 90.37% of the portfolio		

COMPOSITION BY ASSETS

Govt Securities/SD Loans	66.8%
Corporate Bonds	30.2%
Cash & Cash Equivalent	3.0%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	97.0%
Cash & Cash Equivalent	3.0%

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)

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 November 28, 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 November 28, 2025)

Regular Plan - IDCW Option	:	₹ 25.4580
Regular Plan - Growth Option	:	₹ 42.8910
Direct Plan - IDCW Option	:	₹ 34.5922
Direct Plan - Growth Option	:	₹ 47.1216

Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Gilt Index

Date of Allotment

March 21, 2002

Monthly AAUM## As on November 28, 2025 : ₹1,335.05 Crores

AAUM## As on November 28, 2025 : ₹1,326.61 Crores

Fund Manager

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

Load Structure

Exit Load: • Nil.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	0.45%
TER - Direct Plan (%)	:	0.14%

Debt Quants

Average Maturity (years)	:	17.79
Modified Duration (years)	:	8.45
YTM (%)	:	6.93%
Macaulay Duration* (years)	:	8.75

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

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

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		72.19%	✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	3.92%
✓ 6.9% GOI (MD 15/04/2065)	Sovereign	22.33%	✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	3.89%
✓ 6.33% GOI (MD 05/05/2035)	Sovereign	15.85%	✓ 7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	3.85%
✓ 6.68% GOI (MD 07/07/2040)	Sovereign	11.05%	✓ 7.29% Gujarat SDL (MD 30/03/2032)	Sovereign	3.82%
✓ 6.48% GOI (MD 06/10/2035)	Sovereign	9.63%	7.21% Gujarat SDL (MD 05/03/2035)	Sovereign	1.90%
✓ 7.09% GOI (MD 05/08/2054)	Sovereign	7.56%	6.61% Karnataka SDL (MD 02/09/2035)	Sovereign	1.82%
6.01% GOI (MD 21/07/2030)	Sovereign	2.62%	6.64% Gujarat SDL (MD 21/05/2036)	Sovereign	1.81%
7.18% GOI (MD 14/08/2033)	Sovereign	1.51%	Total Fixed Income Holdings		97.46%
6.79% GOI (MD 07/10/2034)	Sovereign	0.88%	TREPS, Cash & Other Net Current Assets		2.54%
7.32% GOI (MD 13/11/2030)	Sovereign	0.76%	GRAND TOTAL		100.00%
STATE GOVERNMENT BOND		25.27%	Investment in Top 10 scrips constitutes 86.16% of the portfolio		
✓ 6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	4.26%			

COMPOSITION BY ASSETS

Govt. Securities/SD Loans	97.5%
Cash & Cash Equivalent	2.5%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	97.5%
Cash & Cash Equivalent	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)	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 November 28, 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 November 28, 2025)

Regular IDCW	:	₹ 12.2686
Regular Growth	:	₹ 12.2685
Direct Growth	:	₹ 12.3737

Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2026 Index

Date of Allotment

January 25, 2023

Monthly AAUM## As on November 28, 2025 : ₹151.68 Crores

AUM## As on November 28, 2025 : ₹156.28 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)	:	1.03
Modified Duration (years)	:	0.95
YTM (%)	:	5.72%
Macaulay Duration* (years)	:	0.98
Tracking Error Regular	:	0.99%
Tracking Error Direct	:	0.99%

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

* refer Glossary page for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
STATE GOVERNMENT BOND		94.13%	TREPS, Cash & Other Net Current Assets		5.87%
7.08% Karnataka SDL (MD 14/12/2026)	Sovereign	35.66%	GRAND TOTAL		100.00%
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	32.49%			
7.27% Karnataka SDL (MD 28/12/2026)	Sovereign	9.75%			
7.25% Maharashtra SDL (MD 28/12/2026)	Sovereign	6.50%			
7.07% Tamilnadu SDL (MD 14/12/2026)	Sovereign	6.48%			
7.25% Andhra Pradesh SDL (MD 28/12/2026)	Sovereign	3.25%			

COMPOSITION BY ASSETS

Govt Securities/SD Loans	94.1%
Cash & Cash Equivalent	5.9%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	94.1%
Cash & Cash Equivalent	5.9%

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Karnataka	45.41
State Government of Gujarat	32.49
State Government of Maharashtra	6.50
State Government of Tamil Nadu	6.48
State Government of Andhra Pradesh	3.25
Grand Total	94.13

TRACKING DIFFERENCE DATA

as of Nov 28, 2025

	1 Year	Since Inception
Regular Plan	-0.64%	-0.63%
Direct Plan	-0.32%	-0.26%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

Baroda BNP Paribas NIFTY SDL December 2028 Index Fund

(An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2028 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk)

This product is suitable for investors who are seeking*:

- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2028 Index

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

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on November 28, 2025

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2028 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

SCHEME DETAILS

NAV Details (As on November 28, 2025)

Regular IDCW	:	₹ 11.5352
Regular Growth	:	₹ 12.3710
Direct IDCW	:	₹ 11.7018
Direct Growth	:	₹ 12.4711

Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2028 Index

Date of Allotment

March 24, 2023

Monthly AAUM## As on November 28, 2025	:	₹29.22 Crores
AUM## As on November 28, 2025	:	₹29.56 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)	:	2.99
Modified Duration (years)	:	2.55
YTM (%)	:	6.30%
Macaulay Duration* (years)	:	2.63
Tracking Error Regular	:	1.42%
Tracking Error Direct	:	1.41%

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

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

PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
STATE GOVERNMENT BOND		94.31%	TREPS, Cash & Other Net Current Assets		5.69%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	45.08%	GRAND TOTAL		100.00%
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	26.92%			
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	13.28%			
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	9.03%			

COMPOSITION BY ASSETS

Govt Securities/SD Loans	94.3%
Cash & Cash Equivalent	5.7%

CREDIT QUALITY PROFILE

AAA/A1+/Sov	94.3%
Cash & Cash Equivalent	5.7%

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
State Government of Maharashtra	45.08
State Government of Tamil Nadu	26.92
State Government of Karnataka	13.28
State Government of Gujarat	9.03
Grand Total	94.31

TRACKING DIFFERENCE DATA

as of Nov 28, 2025

	1 Year	Since Inception
Regular Plan	-0.68%	-0.73%
Direct Plan	-0.36%	-0.35%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

Baroda BNP Paribas Nifty 50 Index Fund

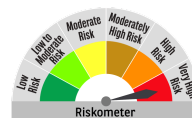
(An open-ended scheme replicating / tracking the NIFTY 50 Total Return Index)

This product is suitable for investors who are seeking*:

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

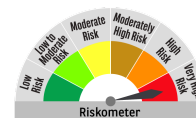
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 50 TRI): basis it's constituents; as on November 28, 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 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 November 28, 2025)

Regular Plan-IDCW	: ₹ 12.2014
Regular Plan-Growth Option	: ₹ 12.2014
Direct Plan-IDCW	: ₹ 12.2907
Direct Plan-Growth Option	: ₹ 12.2907

Benchmark Index (AMFI Tier 1)

Nifty 50 TRI

Date of Allotment

January 29, 2024

Monthly AAUM## As on November 28, 2025 : ₹62.60 Crores

AAUM## As on November 28, 2025 : ₹63.00 Crores

Fund Manager

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

Load Structure

Exit Load: • 0.2%- If redeemed on or before 30 days from the date of allotment. Nil- If redeemed after 30 days from the date of allotment.

For detailed load structure please refer Scheme Information Document.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.56%
TER - Direct Plan (%)	: 0.16%
Portfolio Turnover Ratio	: 0.98
Tracking Error Regular	: 0.08%
Tracking Error Direct	: 0.08%

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	30.29%	Tata Steel Limited	1.17%
✓ HDFC Bank Limited	12.90%	JSW Steel Limited	0.91%
✓ ICICI Bank Limited	8.33%	Cement & Cement Products	2.04%
✓ State Bank of India	3.37%	UltraTech Cement Limited	1.16%
✓ Axis Bank Limited	3.09%	Grasim Industries Limited	0.88%
Kotak Mahindra Bank Limited	2.60%	Pharmaceuticals & Biotechnology	1.60%
IT - Software	9.64%	Sun Pharmaceutical Industries Limited	1.60%
✓ Infosys Limited	4.72%	Aerospace & Defense	1.25%
Tata Consultancy Services Limited	2.68%	Bharat Electronics Limited	1.25%
HCL Technologies Limited	1.44%	Transport Services	1.08%
Tech Mahindra Limited	0.80%	InterGlobe Aviation Limited	1.08%
Petroleum Products	8.87%	Non - Ferrous Metals	0.98%
✓ Reliance Industries Limited	8.87%	Hindalco Industries Limited	0.98%
Automobiles	6.14%	Transport Infrastructure	0.93%
✓ Mahindra & Mahindra Limited	2.74%	Adani Ports and Special Economic Zone Limited	0.93%
Maruti Suzuki India Limited	1.75%	Oil	0.79%
Bajaj Auto Limited	0.84%	Oil & Natural Gas Corporation Limited	0.79%
Eicher Motors Limited	0.81%	Food Products	0.76%
Finance	5.18%	Nestle India Limited	0.76%
Bajaj Finance Limited	2.31%	Insurance	0.75%
Shriram Finance Limited	1.02%	SBI Life Insurance Company Limited	0.75%
Bajaj Finserv Limited	1.01%	LESS THAN 0.75% EXPOSURE	6.50%
Jio Financial Services Limited	0.84%	TOTAL EQUITY HOLDING	100.16%
Diversified FMCG	5.09%	FIXED INCOME HOLDINGS	Rating
✓ ITC Limited	3.27%		% of Net Assets
Hindustan Unilever Limited	1.82%	TREPS, Cash & Other Net	-0.16%
Telecom - Services	4.83%	Current Assets	
✓ Bharti Airtel Limited	4.83%	GRAND TOTAL	100.00%
Construction	4.03%	Investment in Top 10 scripts constitutes 56.15% of the portfolio	
✓ Larsen & Toubro Limited	4.03%	SECTORAL COMPOSITION (Top 5)	
Retailing	2.55%	30.29%	10.24%
Eternal Limited	1.76%		
Trent Limited	0.79%	Banks	IT - Software
Consumer Durables	2.44%		
Titan Company Limited	1.35%	8.87%	
Asian Paints Limited	1.09%		
Power	2.34%	6.77%	5.18%
NTPC Limited	1.30%	Automobiles	Finance
Power Grid Corporation of India Limited	1.04%	% of net assets of top 5 sectors includes equity less than 0.75% of corpus	
Ferrous Metals	2.08%		

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	13.60
RELIANCE Group	8.87
Public Sector Unit	8.47
ICICI GROUP	8.33
TATA GROUP	5.92
Bharti	4.83
Infosys Group	4.72
Grand Total	54.74

TRACKING DIFFERENCE DATA

as of Nov 28, 2025

	1 Year	Since Inception
Regular Plan	-0.87%	-0.87%
Direct Plan	-0.42%	-0.38%

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 November 28, 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 November 28, 2025)

Gold ETF-RG : ₹ 122.3488

Benchmark Index (AMFI Tier 1)

Domestic Price of Gold

Date of Allotment

December 13, 2023

Monthly AAUM## As on November 28, 2025 : ₹245.72 Crores

AUM## As on November 28, 2025 : ₹252.85 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 : 0.38%

MINIMUM INVESTMENT AMOUNT

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

Exchange Listed** : NSE & BSE

Exchange Symbol : BBNPPGOLD

ISIN : INF251K01SU9

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

* refer Glossary page

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PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOLD		97.64%
Gold		97.64%
TREPS, Cash & Other Net Current Assets		2.36%
GRAND TOTAL		100.00%

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
GOLD	97.64
Grand Total	97.64

TRACKING DIFFERENCE DATA

as of Nov 28, 2025

	1 Year	Since Inception
Regular Plan	-2.80%	-2.93%

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The scheme currently does not have Distribution History.

Baroda BNP Paribas NIFTY BANK ETF

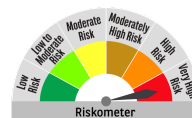
(An open-ended scheme replicating / tracking the Nifty Bank Total Returns Index)

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- An exchange traded fund that aims to provide returns that closely correspond to the returns provided by Nifty Bank Index, subject to tracking error

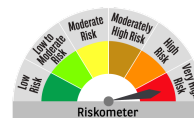
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Bank TRI): basis it's constituents; as on November 28, 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 November 28, 2025)

Nifty Bank ETF-RG : ₹ 60.0347

Benchmark Index (AMFI Tier 1)

Nifty Bank TRI

Date of Allotment

June 18, 2024

Monthly AAUM## As on November 28, 2025 : ₹3.75 Crores

AUM## As on November 28, 2025 : ₹3.83 Crores

Fund Manager

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

Load Structure

Exit Load: • NIL

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.09%
Portfolio Turnover Ratio	: 0.77
Tracking Error	: 0.09%

MINIMUM INVESTMENT AMOUNT

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

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

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

* refer Glossary page

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PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Banks		99.84%
✓ HDFC Bank Limited		27.49%
✓ ICICI Bank Limited		22.76%
✓ State Bank of India		9.56%
✓ Axis Bank Limited		9.15%
✓ Kotak Mahindra Bank Limited		8.74%
✓ The Federal Bank Limited		3.81%
✓ IndusInd Bank Limited		3.34%
✓ AU Small Finance Bank Limited		3.22%
✓ Bank of Baroda		3.20%
✓ Canara Bank		3.02%
IDFC First Bank Limited		2.99%
Punjab National Bank		2.56%
TOTAL EQUITY HOLDING		99.84%
TREPS, Cash & Other Net Current Assets		0.16%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 94.29% of the portfolio

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	27.49
ICICI GROUP	22.76
Public Sector Unit	9.56
Axis Group	9.15
Public Sector Bank	8.78
Kotak Group	8.74
Federal Bank Group	3.81
Grand Total	90.29

TRACKING DIFFERENCE DATA

as of Nov 28, 2025

	1 Year	Since Inception
Regular Plan	-0.28%	-0.29%

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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.

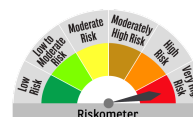
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 200 Momentum 30 TRI): basis it's constituents; as on November 28, 2025

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 November 28, 2025)

Regular Plan Growth	:	₹ 8.4741
Direct Plan Growth	:	₹ 8.5334

Benchmark Index (AMFI Tier 1)

Nifty 200 Momentum 30 TRI

Date of Allotment

October 15, 2024

Monthly AUM## As on November 28, 2025 : ₹25.59 Crores

AUM## As on November 28, 2025 : ₹25.70 Crores

Fund Manager

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

Load Structure

Exit Load: • 0.2% - If redeemed on or before 7 days from the date of allotment; Nil- If redeemed after 7 days from the date of allotment

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	1.10%
TER - Direct Plan (%)	:	0.47%
Portfolio Turnover Ratio	:	2.39
Tracking Error Regular	:	0.39
Tracking Error Direct	:	0.39

MINIMUM INVESTMENT AMOUNT

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

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

* refer Glossary page

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Finance	17.51%
✓ Bajaj Finance Limited	5.42%
✓ Bajaj Finserv Limited	5.08%
Cholamandalam Investment and Finance Company Ltd	3.53%
Muthoot Finance Limited	1.75%
SBI Cards and Payment Services Limited	1.73%
Banks	14.33%
✓ HDFC Bank Limited	4.94%
✓ ICICI Bank Limited	4.74%
Kotak Mahindra Bank Limited	4.65%
Insurance	13.57%
✓ SBI Life Insurance Company Limited	5.25%
✓ HDFC Life Insurance Company Limited	4.80%
Max Financial Services Limited	3.52%
Aerospace & Defense	5.81%
✓ Bharat Electronics Limited	4.96%
Bharat Dynamics Limited	0.85%
IT - Software	5.40%
Coforge Limited	2.77%
Persistent Systems Limited	2.63%
Telecom - Services	5.22%
✓ Bharti Airtel Limited	5.22%
Capital Markets	5.10%
✓ BSE Limited	5.10%
Transport Services	5.10%
✓ InterGlobe Aviation Limited	5.10%
Chemicals & Petrochemicals	4.48%
Solar Industries India Limited	2.38%
SRF Limited	2.10%
Pharmaceuticals & Biotechnology	4.09%
Divi's Laboratories Limited	4.09%
Healthcare Services	3.90%
Max Healthcare Institute Limited	3.90%
Automobiles	3.52%
TVS Motor Company Limited	3.52%
Financial Technology (Fintech)	2.46%
One 97 Communications Limited	2.46%
Leisure Services	1.95%
The Indian Hotels Company Limited	1.95%
Consumer Durables	1.78%

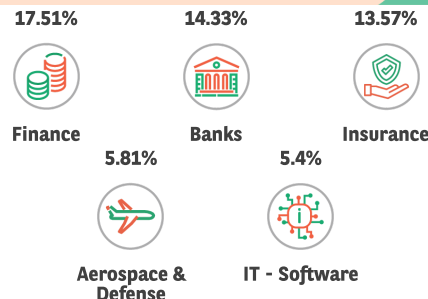
EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Bajaj Group	10.50
HDFC GROUP	9.74
SBI Group	6.98
Bharti	5.22
BSE Group	5.10
Interglobe-Bhatia Group	5.10
Public Sector Unit	4.96
Grand Total	47.60

EQUITY HOLDINGS		% of Net Assets
Dixon Technologies (India) Limited		1.78%
Cement & Cement Products		1.55%
Shree Cement Limited		1.55%
Retailing		1.48%
FSN E-Commerce Ventures Limited		1.48%
Beverages		1.45%
United Spirits Limited		1.45%
Industrial Manufacturing		1.26%
Mazagon Dock Shipbuilders Limited		1.26%
TOTAL EQUITY HOLDING		99.92%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREPS, Cash & Other Net Current Assets		0.04%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 50.61% of the portfolio

SECTORAL COMPOSITION (Top 5)



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

TRACKING DIFFERENCE DATA

as of Nov 28, 2025

	1 Year	Since Inception
Regular Plan	-1.61%	-1.38%
Direct Plan	-1.03%	-0.85%

Baroda BNP Paribas NIFTY Midcap 150 Index Fund

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

This product is suitable for investors who are seeking*:

- Long term capital growth
- Investments in equity and equity related securities replicating the composition of the Nifty Midcap 150 Index with the aim to achieve returns of the stated index, subject to tracking error

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 Total Returns Index): basis it's constituents; as on November 28, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Midcap 150 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the objective of the Scheme will be achieved.

SCHEME DETAILS

NAV Details (As on November 28, 2025)

Regular Plan Growth	:	₹ 10.7147
Direct Plan Growth	:	₹ 10.7941

Benchmark Index (AMFI Tier 1)

Nifty Midcap 150 Total Returns Index

Date of Allotment

November 04, 2024

Monthly AAUM## As on November 28, 2025	:	₹9.64 Crores
AUM## As on November 28, 2025	:	₹9.48 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	:	0.99
Tracking Error Regular	:	0.18
Tracking Error Direct	:	0.17

MINIMUM INVESTMENT AMOUNT

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




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

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

* refer Glossary page

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS		% of Net Assets	EQUITY HOLDINGS		% of Net Assets
Banks		8.53%	FSN E-Commerce Ventures Limited		0.94%
✓	The Federal Bank Limited	1.63%	Swiggy Limited		0.85%
✓	IndusInd Bank Limited	1.47%	Realty		1.66%
AU Small Finance Bank Limited		1.39%	The Phoenix Mills Limited		0.84%
IDFC First Bank Limited		1.31%	Godrej Properties Limited		0.82%
Yes Bank Limited		1.17%	Telecom - Services		1.39%
Indian Bank		0.79%	Indus Towers Limited		1.39%
Union Bank of India		0.77%	Healthcare Services		1.25%
Capital Markets		4.53%	Fortis Healthcare Limited		1.25%
✓	BSE Limited	3.11%	Agricultural, Commercial & Construction Vehicles		1.19%
HDFC Asset Management Company Limited		1.42%	Ashok Leyland Limited		1.19%
Electrical Equipment		4.43%	Insurance		1.19%
✓	Suzlon Energy Limited	1.73%	Max Financial Services Limited		1.19%
Bharat Heavy Electricals Limited		0.97%	Petroleum Products		1.16%
GE Vernova T&D India Limited		0.94%	Hindustan Petroleum Corporation Limited		1.16%
Waaree Energies Limited		0.79%	Fertilizers & Agrochemicals		1.12%
IT - Software		4.28%	UPL Limited		1.12%
✓	Persistent Systems Limited	1.79%	Chemicals & Petrochemicals		1.08%
✓	Coforge Limited	1.66%	SRF Limited		1.08%
Mphasis Limited		0.83%	Agricultural Food & other Products		1.00%
Pharmaceuticals & Biotechnology		3.79%	Marico Limited		1.00%
Lupin Limited		1.30%	Transport Infrastructure		0.99%
Aurobindo Pharma Limited		0.90%	GMR Airports Limited		0.99%
Alkem Laboratories Limited		0.83%	Personal Products		0.80%
Glenmark Pharmaceuticals Limited		0.76%	Dabur India Limited		0.80%
Industrial Products		3.36%	LESS THAN 0.75% EXPOSURE		44.46%
✓	Cummins India Limited	1.56%	TOTAL EQUITY HOLDING		99.77%
Polycab India Limited		0.98%	FIXED INCOME HOLDINGS		Rating
APL Apollo Tubes Limited		0.82%	TREPS, Cash & Other Net Current Assets		% of Net Assets
Financial Technology (Fintech)		2.82%	GRAND TOTAL		100.00%
✓	PB Fintech Limited	1.59%	Investment in Top 10 scrips constitutes 18.18% of the portfolio		
One 97 Communications Limited		1.23%	SECTORAL COMPOSITION (Top 5)		
Auto Components		2.58%	9.59%	6.55%	6.15%
Bharat Forge Limited		0.99%			
MRF Limited		0.80%	Banks	Pharmaceuticals & Biotechnology	Finance
Tube Investments of India Limited		0.79%	6.14	6.03%	
Consumer Durables		2.40%			
✓	Dixon Technologies (India) Limited	1.57%			
Voltas Limited		0.83%			
Automobiles		2.07%			
✓	Hero MotoCorp Limited	2.07%			
Finance		1.90%			
Muthoot Finance Limited		1.05%			
Sundaram Finance Limited		0.85%			
Retailing		1.79%			

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Public Sector Unit	4.80
BSE Group	3.11
HINDUJA GROUP	2.66
Public Sector Bank	2.27
TATA GROUP	2.16
HERO GROUP	2.07
Persistent Systems Limited	1.79
Grand Total	18.86

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

TRACKING DIFFERENCE DATA

as of Nov 28, 2025

	1 Year	Since Inception
Regular Plan	-1.29%	-1.30%
Direct Plan	-0.55%	-0.56%

SIP Performance of Equity & Hybrid Schemes

(as on November 28, 2025)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on November 28, 2025

Baroda BNP Paribas Large Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	25,50,000
Market Value as on Month end (Regular)	1,27,573	4,43,383	8,63,173	25,72,049	1,35,27,856
Scheme Return (% CAGR*) (Regular)	12.05	14.06	14.56	14.60	13.75
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,40,000
Market Value as on Month end (Direct)	1,28,402	4,52,263	8,92,943	27,67,215	45,24,117
Scheme Return (% CAGR*) (Direct)	13.39	15.45	15.94	15.96	15.62
Nifty 100 TRI (% CAGR*)	16.02	14.54	14.24	14.77	13.61

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

Baroda BNP Paribas Large & Mid cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	6,20,000
Market Value as on Month end (Regular)	1,27,139	4,53,475	9,19,835	NA	9,80,938
Scheme Return (% CAGR*) (Regular)	11.34	15.64	17.15	NA	17.35
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	NA	6,20,000
Market Value as on Month end (Direct)	1,28,011	4,63,461	9,57,204	NA	10,03,452
Scheme Return (% CAGR*) (Direct)	12.76	17.18	18.79	NA	18.71
BSE 250 Large Midcap TRI (% CAGR*)	16.01	15.28	15.35	NA	16.03

[#]Inception Date : September 4, 2020

Baroda BNP Paribas Multi Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	26,70,000
Market Value as on Month end (Regular)	1,26,323	4,55,607	9,14,848	28,44,595	1,59,97,790
Scheme Return (% CAGR*) (Regular)	10.03	15.97	16.93	16.47	13.96
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,50,000
Market Value as on Month end (Direct)	1,27,032	4,63,731	9,43,041	30,40,712	50,58,049
Scheme Return (% CAGR*) (Direct)	11.17	17.22	18.17	17.71	16.96
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	13.59	16.30	17.27	17.15	NA

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

Baroda BNP Paribas ELSS Tax Saver Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	23,90,000
Market Value as on Month end (Regular)	1,30,718	4,69,631	9,10,955	26,60,004	1,07,33,917
Scheme Return (% CAGR*) (Regular)	17.17	18.12	16.76	15.22	13.36
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,50,000
Market Value as on Month end (Direct)	1,31,575	4,79,301	9,42,744	28,53,752	47,11,762
Scheme Return (% CAGR*) (Direct)	18.58	19.57	18.16	16.53	15.98
Nifty 500 TRI (% CAGR*)	15.11	15.44	15.68	15.87	13.75

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

Baroda BNP Paribas Focused Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	9,80,000
Market Value as on Month end (Regular)	1,28,241	4,33,555	8,35,312	NA	17,38,783
Scheme Return (% CAGR*) (Regular)	13.13	12.50	13.23	NA	13.68
Market Value as on Month end (Direct)	1,29,493	4,46,871	8,79,161	NA	18,87,008
Scheme Return (% CAGR*) (Direct)	15.17	14.61	15.31	NA	15.61
Nifty 500 TRI (% CAGR*)	15.11	15.44	15.68	NA	16.48

[#]Inception Date : October 6, 2017

Baroda BNP Paribas Mid cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	23,50,000
Market Value as on Month end (Regular)	1,29,222	4,66,537	9,47,010	30,50,773	1,54,35,060
Scheme Return (% CAGR*) (Regular)	14.72	17.65	18.35	17.77	16.76
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,50,000
Market Value as on Month end (Direct)	1,30,227	4,78,217	9,88,864	33,44,582	60,86,244
Scheme Return (% CAGR*) (Direct)	16.37	19.41	20.13	19.48	19.48
Nifty Midcap 150 TRI (% CAGR*)	18.19	20.51	21.63	20.50	17.81

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

SIP Performance of Equity & Hybrid Schemes

(as on November 28, 2025)

Baroda BNP Paribas India Consumption Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	8,70,000
Market Value as on Month end (Regular)	1,25,100	4,40,307	8,69,384	NA	16,22,310
Scheme Return (% CAGR*) (Regular)	8.07	13.58	14.85	NA	16.86
Market Value as on Month end (Direct)	1,26,076	4,51,201	9,06,678	NA	17,32,568
Scheme Return (% CAGR*) (Direct)	9.63	15.29	16.56	NA	18.64
Nifty India Consumption TRI (% CAGR*)	17.65	18.20	18.08	NA	17.97

*Inception Date : September 7, 2018

Baroda BNP Paribas Banking and Financial Services Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	12,00,000	16,20,000
Market Value as on Month end (Regular)	1,32,646	4,69,666	8,99,268	24,75,791	42,39,896
Scheme Return (% CAGR*) (Regular)	20.35	18.12	16.23	13.88	13.28
Total Amount Invested (Direct)	1,20,000	3,60,000	6,00,000	12,00,000	15,50,000
Market Value as on Month end (Direct)	1,33,834	4,81,111	9,32,538	26,36,102	42,22,242
Scheme Return (% CAGR*) (Direct)	22.31	19.85	17.71	15.05	14.47
Nifty Financial Services TRI (% CAGR*)	21.53	17.58	15.31	15.49	15.64

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

Baroda BNP Paribas Balanced Advantage Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	8,50,000
Market Value as on Month end (Regular)	1,29,365	4,42,141	8,37,078	NA	14,23,727
Scheme Return (% CAGR*) (Regular)	14.96	13.87	13.31	NA	14.32
Market Value as on Month end (Direct)	1,30,166	4,50,672	8,65,913	NA	15,00,107
Scheme Return (% CAGR*) (Direct)	16.27	15.20	14.69	NA	15.77
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	11.12	10.81	10.50	NA	11.44

*Inception Date : November 14, 2018

Baroda BNP Paribas Aggressive Hybrid Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	10,40,000
Market Value as on Month end (Regular)	1,26,373	4,35,214	8,34,560	NA	19,36,612
Scheme Return (% CAGR*) (Regular)	10.11	12.77	13.19	NA	13.91
Market Value as on Month end (Direct)	1,27,464	4,47,047	8,74,519	NA	21,08,506
Scheme Return (% CAGR*) (Direct)	11.87	14.64	15.09	NA	15.79
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	12.57	12.66	12.63	NA	13.15

*Inception Date : April 7, 2017

Baroda BNP Paribas Equity Savings Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	6,00,000	NA	7,70,000
Market Value as on Month end (Regular)	1,26,894	4,19,897	7,60,963	NA	10,40,927
Scheme Return (% CAGR*) (Regular)	10.95	10.29	9.46	NA	9.29
Market Value as on Month end (Direct)	1,27,676	4,27,537	7,84,122	NA	10,82,096
Scheme Return (% CAGR*) (Direct)	12.21	11.53	10.67	NA	10.48
Nifty Equity Savings Index TRI (% CAGR*)	10.85	10.14	9.65	NA	10.05

*Inception Date : July 25, 2019

Baroda BNP Paribas Business Cycle Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	NA	NA	5,10,000
Market Value as on Month end (Regular)	1,27,256	4,42,020	NA	NA	6,90,970
Scheme Return (% CAGR*) (Regular)	11.53	13.85	NA	NA	14.39
Market Value as on Month end (Direct)	1,28,275	4,52,619	NA	NA	7,14,648
Scheme Return (% CAGR*) (Direct)	13.18	15.51	NA	NA	16.02
BSE 500 TRI (% CAGR*)	14.87	15.10	NA	NA	15.04

*Inception Date : September 15, 2021

Baroda BNP Paribas Flexi Cap Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	3,60,000	NA	NA	4,00,000
Market Value as on Month end (Regular)	1,27,846	4,45,335	NA	NA	5,09,759
Scheme Return (% CAGR*) (Regular)	12.49	14.37	NA	NA	14.74
Market Value as on Month end (Direct)	1,28,683	4,54,927	NA	NA	5,22,277
Scheme Return (% CAGR*) (Direct)	13.85	15.87	NA	NA	16.27
Nifty 500 TRI (% CAGR*)	15.11	15.44	NA	NA	15.64

*Inception Date : August 17, 2022

SIP Performance of Equity & Hybrid Schemes

(as on November 28, 2025)

Baroda BNP Paribas Multi Asset Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	3,60,000
Market Value as on Month end (Regular)	1,31,895	N.A	N.A	N.A	4,59,307
Scheme Return (% CAGR*) (Regular)	19.11	N.A	N.A	N.A	16.56
Market Value as on Month end (Direct)	1,32,744	N.A	N.A	N.A	4,69,159
Scheme Return (% CAGR*) (Direct)	20.51	N.A	N.A	N.A	18.07
"65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)"	20.69	N.A	N.A	N.A	17.86

[#]Inception Date : December 19, 2022

Baroda BNP Paribas Value Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	3,00,000
Market Value as on Month end (Regular)	1,24,754	N.A	N.A	N.A	3,30,331
Scheme Return (% CAGR*) (Regular)	7.51	N.A	N.A	N.A	7.67
Market Value as on Month end (Direct)	1,25,698	N.A	N.A	N.A	3,36,100
Scheme Return (% CAGR*) (Direct)	9.02	N.A	N.A	N.A	9.09
Nifty 500 TRI (% CAGR*)	15.11	N.A	N.A	N.A	13.50

[#]Inception Date : June 7, 2023

Baroda BNP Paribas Small Cap Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	2,50,000
Market Value as on Month end (Regular)	1,23,028	N.A	N.A	N.A	2,60,614
Scheme Return (% CAGR*) (Regular)	4.77	N.A	N.A	N.A	3.92
Market Value as on Month end (Direct)	1,24,019	N.A	N.A	N.A	2,64,622
Scheme Return (% CAGR*) (Direct)	6.34	N.A	N.A	N.A	5.38
Nifty Small Cap 250 TRI (% CAGR*)	4.04	N.A	N.A	N.A	5.12

[#]Inception Date : October 30, 2023

Baroda BNP Paribas Nifty 50 Index Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	2,20,000
Market Value as on Month end (Regular)	1,30,178	N.A	N.A	N.A	2,42,631
Scheme Return (% CAGR*) (Regular)	16.29	N.A	N.A	N.A	10.69
Market Value as on Month end (Direct)	1,30,462	N.A	N.A	N.A	2,43,574
Scheme Return (% CAGR*) (Direct)	16.75	N.A	N.A	N.A	11.13
Nifty 50 TRI (% CAGR*)	17.18	N.A	N.A	N.A	11.49

[#]Inception Date : January 29, 2024

Baroda BNP Paribas Retirement Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested (Regular)	1,20,000	N.A	N.A	N.A	1,80,000
Market Value as on Month end (Regular)	1,28,953	N.A	N.A	N.A	1,94,132
Scheme Return (% CAGR*) (Regular)	14.29	N.A	N.A	N.A	10.02
Market Value as on Month end (Direct)	1,29,968	N.A	N.A	N.A	2,08,519
Scheme Return (% CAGR*) (Direct)	15.94	N.A	N.A	N.A	11.82
CRISIL Hybrid 35+65 Aggressive Index (% CAGR*)	12.57	N.A	N.A	N.A	8.91

[#]Inception Date : May 28, 2024

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

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

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

Please note TRI indicates Total Return Index.

Performance of Schemes

(as on November 28, 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	10364.38	3.65	15153.51	14.88	21569.99	16.63	226793.92	15.87	-	-	23-Sep-04
	Direct Plan	10488.29	4.90	15700.79	16.24	22899.95	18.03	-	-	65688.15	15.69	02-Jan-13
	Nifty 100 TRI**	10798.78	8.01	14600.41	13.46	21630.66	16.69	206706.79	15.36	52747.55	13.74	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	14466.04	13.11	21454.83	16.50	197395.23	15.11	51190.22	13.48	
2	Baroda BNP Paribas Business Cycle Fund											
	Regular Plan	10057.09	0.57	15422.84	15.55	N.A	N.A	16137.60	12.05	-	-	15-Sep-21
	Direct Plan	10208.35	2.09	16062.09	17.13	N.A	N.A	-	-	17158.40	13.70	15-Sep-21
	BSE 500 TRI**	10627.37	6.29	15318.96	15.29	N.A	N.A	16544.31	12.72	16544.31	12.72	
	Additional Benchmark Nifty 50 TRI**	10993.65	9.97	14466.04	13.11	N.A	N.A	15718.95	11.35	15718.95	11.35	
3	Baroda BNP Paribas Manufacturing Fund											
	Regular Plan	10633.30	6.35	N.A	N.A	N.A	N.A	10087.79	0.62	-	-	28-Jun-24
	Direct Plan	10785.37	7.88	N.A	N.A	N.A	N.A	-	-	10300.61	2.13	28-Jun-24
	Nifty India Manufacturing TRI	10940.08	9.43	N.A	N.A	N.A	N.A	10485.66	3.43	10485.66	3.43	
	Additional Benchmark BSE SENSEX TRI	10869.20	8.72	N.A	N.A	N.A	N.A	10893.80	6.28	10893.80	6.28	
S. No	Scheme managed by Mr. Pratish Krishnan & 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	10439.03	4.40	17337.63	20.15	27664.56	22.58	105717.66	12.79	-	-	02-May-06
	Direct Plan	10589.35	5.91	18114.09	21.92	29805.29	24.43	-	-	102108.28	19.71	01-Jan-13
	Nifty Midcap 150 TRI**	10774.27	7.77	18858.69	23.57	31162.31	25.54	150938.60	14.86	94142.56	18.96	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	14466.04	13.11	21454.83	16.50	92362.38	12.02	51555.14	13.54	
5	Baroda BNP Paribas India Consumption Fund											
	Regular Plan	10098.98	0.99	15436.64	15.59	22691.92	17.82	32232.60	17.57	-	-	07-Sep-18
	Direct Plan	10245.08	2.46	16122.08	17.27	24424.50	19.57	-	-	35888.40	19.33	07-Sep-18
	NIFTY India Consumption TRI**	11001.80	10.05	16216.86	17.50	24443.33	19.58	25866.12	14.05	25866.12	14.05	
	Additional Benchmark Nifty 50 TRI**	10993.65	9.97	14466.04	13.11	21454.83	16.50	24621.91	13.27	24621.91	13.27	
S. No	Scheme managed by Mr. Jitendra Sriram & 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 (%)	
6	Baroda BNP Paribas Value Fund											
	Regular Plan	9893.02	-1.07	N.A	N.A	N.A	N.A	14130.80	14.96	-	-	07-Jun-23
	Direct Plan	9995.42	-0.05	N.A	N.A	N.A	N.A	-	-	14609.30	16.52	07-Jun-23
	Nifty 500 TRI**	10656.10	6.58	N.A	N.A	N.A	N.A	15323.99	18.79	15323.99	18.79	
	Additional Benchmark Nifty 50 TRI**	10993.65	9.97	N.A	N.A	N.A	N.A	14415.66	15.89	14415.66	15.89	
7	Baroda BNP Paribas Dividend Yield Fund											
	Regular Plan	10409.22	4.10	N.A	N.A	N.A	N.A	9757.99	-2.02	-	-	16-Sep-24
	Direct Plan	10589.65	5.91	N.A	N.A	N.A	N.A	-	-	9948.81	-0.43	16-Sep-24
	Nifty 500 TRI	10656.10	6.58	N.A	N.A	N.A	N.A	10100.03	0.833	10100.03	0.833	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	N.A	N.A	N.A	N.A	10467.78	3.88	10467.78	3.88	
S. No	Scheme managed by Mr. Sanjay Chawla & 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 (%)	
8	Baroda BNP Paribas Small Cap Fund											
	Regular Plan	9596.78	-4.04	N.A	N.A	N.A	N.A	12942.60	13.19	-	-	30-Oct-23
	Direct Plan	9710.10	-2.91	N.A	N.A	N.A	N.A	-	-	13337.70	14.83	30-Oct-23
	Nifty Small Cap 250 TRI**	9498.30	-5.03	N.A	N.A	N.A	N.A	14082.17	17.87	14082.17	17.87	
	Additional Benchmark Nifty 50 TRI**	10993.65	9.97	N.A	N.A	N.A	N.A	14033.27	17.67	14033.27	17.67	
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	10085.94	0.86	16306.67	17.72	24949.87	20.08	27754.90	21.53	-	-	04-Sep-20
	Direct Plan	10214.81	2.15	16953.13	19.26	26811.05	21.82	-	-	29958.10	23.31	04-Sep-20
	BSE 250 Large & Midcap TRI	10753.04	7.55	15184.93	14.95	23096.37	18.24	26384.76	20.36	26384.76	20.36	
	Additional Benchmark Nifty 50 TRI**	10993.65	9.97	14466.04	13.11	21454.83	16.50	24593.93	18.75	24593.93	18.75	
10	Baroda BNP Paribas Flexi Cap Fund											
	Regular Plan	10265.15	2.66	15456.69	15.64	N.A	N.A	15997.00	15.38	-	-	17-Aug-22
	Direct Plan	10389.63	3.91	16103.84	17.23	N.A	N.A	-	-	16753.70	17.01	17-Aug-22
	Nifty 500 TRI**	10656.10	6.58	15447.57	15.61	23510.49	18.66	16043.44	15.48	16043.44	15.48	
	Additional Benchmark Nifty 50 TRI**	10993.65	9.97	14466.04	13.11	21454.83	16.50	15149.83	13.48	15149.83	13.48	

* 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 November 28, 2025)

11	Baroda BNP Paribas Focused Fund													
	Regular Plan	10242.45	2.43	14772.52	13.90	20478.52	15.42	22601.20	10.52	-	-	-	-	06-Oct-17
	Direct Plan	10428.06	4.29	15595.66	15.98	22351.38	17.46	-	-	25761.70	12.31	25761.70	12.31	06-Oct-17
	Nifty 500 TRI**	10656.10	6.58	15447.57	15.61	23510.49	18.66	29722.40	14.30	29722.40	14.30	29722.40	14.30	
	Additional Benchmark Nifty 50 TRI**	10993.65	9.97	14466.04	13.11	21454.83	16.50	28975.97	13.94	28975.97	13.94	28975.97	13.94	
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 (%)			
12	Baroda BNP Paribas Multi Cap Fund *													
	Regular Plan	10002.40	0.02	16588.30	18.40	25743.15	20.83	235777.89	15.28	-	-	-	-	12-Sep-03
	Direct Plan	10106.79	1.07	17112.40	19.63	27127.06	22.10	-	-	69679.12	16.22	69679.12	16.22	01-Jan-13
	Nifty 500 Multicap 50:25:25 TRI**	10477.04	4.78	16418.83	17.99	26177.64	21.24	N.A	N.A	67082.34	15.88	67082.34	15.88	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	14466.04	13.11	21454.83	16.50	253040.22	15.65	51555.14	13.54	51555.14	13.54	
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Pratish Krishnan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
13	Baroda BNP Paribas ELSS Tax Saver Fund *													
	Regular Plan	10557.86	5.59	16720.04	18.71	22827.03	17.96	94808.43	11.96	-	-	-	-	05-Jan-06
	Direct Plan	10685.64	6.88	17332.44	20.14	24247.21	19.39	-	-	66742.21	15.83	66742.21	15.83	01-Jan-13
	Nifty 500 TRI**	10656.10	6.58	15447.57	15.61	23510.49	18.66	119388.27	13.26	57693.97	14.53	57693.97	14.53	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	14466.04	13.11	21454.83	16.50	115057.20	13.05	51555.14	13.54	51555.14	13.54	
S. No	Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
14	Baroda BNP Paribas Innovation Fund													
	Regular Plan	10272.63	2.73	N.A	N.A	N.A	N.A	12871.60	15.67	-	-	-	-	05-Mar-24
	Direct Plan	10406.77	4.08	N.A	N.A	N.A	N.A	-	-	13216.60	17.45	13216.60	17.45	05-Mar-24
	Nifty 500 TRI**	10656.10	6.58	N.A	N.A	N.A	N.A	11953.32	10.84	11953.32	10.84	11953.32	10.84	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	N.A	N.A	N.A	N.A	11985.36	11.01	11985.36	11.01	11985.36	11.01	
S. No	Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	Returns In INR*	SAR (%)	
15	Baroda BNP Paribas Children's Fund													
	Regular Plan	10942.36	18.90	N.A	N.A	N.A	N.A	N.A	N.A	11239.51	13.53	-	-	27-Dec-24
	Direct Plan	11049.76	21.05	N.A	N.A	N.A	N.A	N.A	N.A	-	-	11443.68	15.78	27-Dec-24
	Nifty 500 TRI	10563.90	11.31	N.A	N.A	N.A	N.A	N.A	N.A	10767.53	8.36	10767.53	8.36	
	Additional Benchmark Nifty 50 TRI	10668.45	13.41	N.A	N.A	N.A	N.A	N.A	N.A	11134.93	12.39	11134.93	12.39	
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta	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*	SAR (%)	Returns In INR*	SAR (%)	
16	Baroda BNP Paribas Energy Opportunities Fund													
	Regular Plan	10161.85	3.25	N.A	N.A	N.A	N.A	N.A	N.A	11451.04	18.52	-	-	10-Feb-25
	Direct Plan	10243.29	4.88	N.A	N.A	N.A	N.A	N.A	N.A	-	-	11593.61	20.38	10-Feb-25
	Nifty Energy TRI	9988.84	-0.22	N.A	N.A	N.A	N.A	N.A	N.A	11156.37	14.71	11156.37	14.71	
	Additional Benchmark Nifty 50 TRI	10668.45	13.41	N.A	N.A	N.A	N.A	N.A	N.A	11305.05	16.63	11305.05	16.63	
S. No	Scheme managed by Mr. Vikram Pamnani	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*	SAR (%)	Returns In INR*	SAR (%)	
17	Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds													
	Regular Plan	10285.60	5.73	N.A	N.A	N.A	N.A	N.A	N.A	10295.83	5.79	-	-	23-May-25
	Direct Plan	10295.88	5.93	N.A	N.A	N.A	N.A	N.A	N.A	-	-	10306.24	6.00	23-May-25
	Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI	10174.67	3.50	N.A	N.A	N.A	N.A	N.A	N.A	10179.48	3.50	10179.48	3.50	
	Additional Benchmark Nifty 50 TRI	10668.45	13.41	N.A	N.A	N.A	N.A	N.A	N.A	10622.50	12.37	10622.50	12.37	
S. No	Scheme managed by Mr. Gurvinder Singh Wasan & Pratish Krishnan	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*	SAR (%)	Returns In INR*	SAR (%)	
18	Baroda BNP Paribas Multi Asset Active Fund of Funds													
	Regular Plan	10804.20	16.13	N.A	N.A	N.A	N.A	N.A	N.A	10774.07	16.13	-	-	30-May-25
	Direct Plan	10852.30	17.09	N.A	N.A	N.A	N.A	N.A	N.A	-	-	10818.61	17.09	30-May-25
	60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold	10755.65	15.15	N.A	N.A	N.A	N.A	N.A	N.A	10728.93	15.15	10728.93	15.15	
	Additional Benchmark Nifty 50 TRI	10668.45	13.41	N.A	N.A	N.A	N.A	N.A	N.A	10647.37	13.41	10647.37	13.41	

* 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 November 28, 2025)

S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Yash 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 (%)	
19	Baroda BNP Paribas Banking and Financial Services Fund											
	Regular Plan	11400.30	14.04	15693.75	16.23	20675.50	15.64	50406.90	12.79	-	-	22-Jun-12
	Direct Plan	11582.70	15.87	16337.88	17.80	21904.82	16.99	-	-	47058.21	12.74	01-Jan-13
	Nifty Financial Services TRI**	11730.77	17.36	14843.15	14.08	20384.40	15.32	77335.73	16.43	60310.90	14.93	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	14466.04	13.11	21454.83	16.50	59964.29	14.25	51555.14	13.54	
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 (%)	
20	Baroda BNP Paribas Aqua Fund of Fund											
	Regular Plan	11095.31	10.99	14160.75	12.31	N.A	N.A	13893.10	7.47	-	-	07-May-21
	Direct Plan	11210.48	12.14	14608.13	13.48	N.A	N.A	-	-	14587.30	8.62	07-May-21
	MSCI World Index (TRI)	12385.81	23.93	18534.69	22.86	N.A	N.A	19163.86	15.32	19163.86	15.32	
	Additional Benchmark Nifty 50 TRI**	10993.65	9.97	14466.04	13.11	N.A	N.A	18707.75	14.71	18707.75	14.71	

HYBRID SCHEMES

S. No	Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Balanced Advantage Fund											
	Regular Plan	10763.26	7.65	14802.38	13.98	18680.84	13.32	25397.00	14.15	-	-	14-Nov-18
	Direct Plan	10885.79	8.88	15329.08	15.32	19897.01	14.76	-	-	27864.90	15.66	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	10836.90	8.39	13456.15	10.41	17039.44	11.25	21995.31	11.84	21995.31	11.84	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	14466.04	13.11	21454.83	16.50	26936.27	15.11	26936.27	15.11	
S. No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
2	Baroda BNP Paribas Aggressive Hybrid Fund											
	Regular Plan	10351.27	3.52	14676.98	13.66	20327.45	15.25	28596.00	12.92	-	-	07-Apr-17
	Direct Plan	10516.28	5.18	15409.06	15.52	22087.13	17.18	-	-	32879.90	14.75	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	10765.01	7.67	14232.32	12.50	19166.73	13.90	27629.37	12.47	27629.37	12.47	
	Additional Benchmark Nifty 50 TRI**	10993.65	9.97	14466.04	13.11	21454.83	16.50	31707.58	14.27	31707.58	14.27	
S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
3	Baroda BNP Paribas Equity Savings Fund											
	Regular Plan	10727.39	7.29	13343.04	10.10	15030.16	8.50	17160.50	8.88	-	-	25-Jul-19
	Direct Plan	10850.17	8.53	13785.74	11.31	15868.41	9.68	-	-	18386.70	10.07	25-Jul-19
	NIFTY Equity Savings Index TRI**	10871.35	8.74	13225.12	9.78	16073.06	9.96	18244.08	9.93	18244.08	9.93	
	Additional Benchmark CRISIL 10 Year Gilt Index	10707.32	7.09	12622.96	8.08	12890.99	5.21	14185.33	5.66	14185.33	5.66	
S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion), Mr. Prashant Pimple (For Fixed Income Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
4	Baroda BNP Paribas Conservative Hybrid Fund +											
	Regular Plan	10601.34	6.03	12757.94	8.47	14290.91	7.41	44356.42	7.28	-	-	23-Sep-04
	Direct Plan	10757.75	7.60	13349.99	10.12	15435.25	9.07	-	-	32423.23	9.54	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	10727.84	7.30	12910.51	8.90	14483.03	7.69	57746.98	8.63	30407.74	8.99	
	Additional Benchmark CRISIL 10 year Gilt Index	10707.32	7.09	12622.96	8.08	12890.99	5.21	35109.17	6.10	22846.82	6.61	
S. No	Scheme managed by Mr. Jitendra Sriram (For Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
5	Baroda BNP Paribas Multi Asset Fund											
	Regular Plan	11141.48	11.45	N.A	N.A	N.A	N.A	15876.50	16.99	-	-	19-Dec-22
	Direct Plan	11270.49	12.74	N.A	N.A	N.A	N.A	-	-	16548.80	18.65	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	11420.35	14.25	N.A	N.A	N.A	N.A	15993.42	17.29	15993.42	17.29	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	N.A	N.A	N.A	N.A	14726.30	14.04	14726.30	14.04	

* Refer Performance of Schemes page

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* Refer Performance of Schemes page

Kindly refer fund manager and managing since details page.

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Performance of Schemes

(as on November 28, 2025)

S. No	Scheme managed by Mr. Neeraj Saxena (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
6	Baroda BNP Paribas Arbitrage Fund											
	Regular Plan	10615.23	6.17	12237.33	6.97	13129.04	5.60	16420.60	5.72	-	-	28-Dec-16
	Direct Plan	10700.36	7.02	12507.10	7.75	13597.75	6.34	-	-	17402.10	6.41	28-Dec-16
	Nifty 50 Arbitrage Index	10755.63	7.58	12473.66	7.65	13508.62	6.20	16017.83	5.42	16017.83	5.42	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10639.40	6.41	12243.54	6.99	13144.31	5.62	16894.24	6.05	16894.24	6.05	
S. No	Scheme managed by Mr. Pratish Krishnan (For Equity Portion), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	
7	Baroda BNP Paribas Retirement Fund											
	Regular Plan	10651.96	6.54	N.A	N.A	N.A	N.A	11616.50	10.48	-	-	28-May-24
	Direct Plan	10824.42	8.27	N.A	N.A	N.A	N.A	-	-	11928.40	12.44	28-May-24
	CRISIL Hybrid 35+65 - Aggressive Index	10765.01	7.67	N.A	N.A	N.A	N.A	11359.09	8.84	11359.09	8.84	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	N.A	N.A	N.A	N.A	11676.70	10.86	11676.70	10.86	

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*	SAR (%)	Returns In INR*	SAR (%)	Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Liquid Fund * (as on November 30, 2025)																	
	Regular Plan	10010.57	5.66	10022.75	5.69	10046.06	5.75	10651.89	6.52	12229.20	6.93	13212.53	5.73	30818.28	6.92	-	-	05-Feb-09
	Direct Plan	10010.79	5.78	10023.22	5.81	10047.00	5.87	10665.74	6.66	12273.72	7.06	13285.72	5.84	-	-	23629.78	6.88	01-Jan-13
	CRISIL Liquid Debt A-I Index	10010.37	5.56	10022.40	5.60	10045.70	5.70	10650.31	6.50	12239.07	6.96	13258.14	5.80	29761.09	6.70	23209.33	6.73	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10011.78	6.33	10019.68	4.90	10038.11	4.74	10640.63	6.41	12246.97	6.98	13148.02	5.62	27273.09	6.14	22535.22	6.49	
2	Baroda BNP Paribas Money Market Fund																	
	Regular Plan	10012.33	6.63	10024.54	6.15	10046.75	6.27	10745.12	7.47	12328.15	7.23	13174.31	5.67	14168.02	5.55	-	-	19-Jun-19
	Direct Plan	10012.70	6.84	10025.35	6.35	10048.27	6.48	10767.32	7.70	12400.40	7.44	13318.88	5.90	-	-	14386.89	5.80	19-Jun-19
	CRISIL Money Market A-I Index	10011.04	5.92	10023.42	5.86	10043.87	5.87	10685.47	6.87	12330.10	7.24	13391.23	6.02	14567.33	6.01	14567.33	6.01	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10011.80	6.34	10017.90	4.45	10035.31	4.70	10639.40	6.41	12243.54	6.99	13144.31	5.62	14399.59	5.82	14399.59	5.82	
3	Baroda BNP Paribas Overnight Fund * (as on November 30, 2025)																	
	Regular Plan	10009.93	5.31	10021.15	5.28	10042.10	5.24	10586.62	5.87	12034.39	6.36	12954.49	5.31	13840.98	5.04	-	-	25-Apr-19
	Direct Plan	10010.08	5.39	10021.47	5.36	10042.73	5.32	10595.09	5.95	12062.23	6.44	13000.26	5.38	-	-	13908.00	5.12	25-Apr-19
	CRISIL Liquid Overnight Index	10009.98	5.34	10021.31	5.32	10042.46	5.29	10593.87	5.94	12069.82	6.47	13027.36	5.43	13932.88	5.15	13932.88	5.15	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10011.78	6.33	10019.68	4.90	10038.11	4.74	10640.63	6.41	12246.97	6.98	13148.02	5.62	14580.77	5.88	14580.77	5.88	
4	Baroda BNP Paribas Ultra Short Duration Fund																	
	Regular Plan	10012.12	6.52	10024.69	6.18	10046.17	6.19	10713.70	7.16	12345.83	7.28	13384.18	6.01	15822.36	6.31	-	-	01-Jun-18
	Direct Plan	10012.44	6.70	10025.39	6.37	10047.48	6.37	10732.99	7.35	12412.47	7.48	13505.43	6.20	-	-	16039.92	6.50	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10011.60	6.23	10024.39	6.11	10046.35	6.21	10700.67	7.03	12377.88	7.38	13441.90	6.10	16023.24	6.49	16023.24	6.49	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10011.80	6.34	10017.90	4.45	10035.31	4.70	10639.40	6.41	12243.54	6.99	13144.31	5.62	15586.58	6.10	15586.58	6.10	
5	Baroda BNP Paribas Low Duration Fund																	
	Regular Plan	10012.39	6.67	10022.63	5.66	10044.78	6.00	10706.60	7.09	12216.48	6.91	13075.56	5.51	41098.90	7.28	-	-	21-Oct-05
	Direct Plan	10013.79	7.45	10025.63	6.43	10050.37	6.77	10787.50	7.90	12492.01	7.71	13584.01	6.32	-	-	25867.45	7.64	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10012.35	6.65	10025.26	6.33	10047.81	6.41	10743.70	7.46	12413.98	7.48	13437.28	6.09	41183.90	7.29	25415.26	7.49	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10011.80	6.34	10017.90	4.45	10035.31	4.70	10639.40	6.41	12243.54	6.99	13144.31	5.62	33297.23	6.16	22528.78	6.49	

* 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	10794.11	7.96	12419.70	7.50	13234.80	5.77	30383.91	7.47	-	-	30-Jun-10
	Direct Plan	10864.13	8.67	12670.61	8.22	13693.00	6.49	-	-	26979.70	7.99	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10817.79	8.20	12499.09	7.73	13407.64	6.04	31197.41	7.66	25958.33	7.67	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10639.40	6.41	12243.54	6.99	13144.31	5.62	26358.93	6.49	22528.78	6.49	

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

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Performance of Schemes

(as on November 28, 2025)

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 (%)	
7	Baroda BNP Paribas Credit Risk Fund ^{SS} (scheme has two segregated portfolios)											
	Regular Plan	10828.97	8.31	12566.86	7.92	15725.73	9.48	22876.20	7.92	-	-	23-Jan-15
	Direct Plan	10911.25	9.14	12865.58	8.77	16345.70	10.33	-	-	25257.90	8.91	23-Jan-15
	CRISIL Credit Risk Debt B-II Index	10907.64	9.10	12806.93	8.60	14217.02	7.29	23720.99	8.28	23720.99	8.28	
	Additional Benchmark CRISIL 10 Year Gilt Index	10707.32	7.09	12622.96	8.08	12890.99	5.21	19940.93	6.56	19940.93	6.56	
8	Baroda BNP Paribas Corporate Bond Fund ^{PP}											
	Regular Plan	10888.83	8.91	12606.32	8.03	13073.35	5.51	28334.87	6.92	-	-	10-May-10
	Direct Plan	10905.80	9.08	12719.49	8.36	13330.05	5.92	-	-	24255.35	7.10	01-Jan-13
	CRISIL Corporate Debt A-II Index	10821.26	8.24	12494.69	7.71	13397.73	6.03	33595.27	8.10	27425.21	8.12	
	Additional Benchmark CRISIL 10 year Gilt Index	10707.32	7.09	12622.96	8.08	12890.99	5.21	26760.81	6.53	22846.82	6.61	
9	Baroda BNP Paribas Nifty SDL December 2026 Index Fund											
	Regular Plan	10764.30	7.67	N.A	N.A	N.A	N.A	12268.50	7.45	-	-	25-Jan-23
	Direct Plan	10796.54	7.99	N.A	N.A	N.A	N.A	-	-	12373.70	7.78	25-Jan-23
	NIFTY SDL December 2026 Index	10814.04	8.16	N.A	N.A	N.A	N.A	12439.62	7.98	12439.62	7.98	
	Additional Benchmark CRISIL 1-year T-bill Index	10639.40	6.41	N.A	N.A	N.A	N.A	12107.86	6.96	12107.86	6.96	
10	Baroda BNP Paribas NIFTY SDL December 2028 Index Fund											
	Regular Plan	10815.32	8.18	N.A	N.A	N.A	N.A	12371.00	8.25	-	-	24-Mar-23
	Direct Plan	10847.64	8.50	N.A	N.A	N.A	N.A	-	-	12471.10	8.57	24-Mar-23
	NIFTY SDL December 2028 Index	10877.90	8.80	N.A	N.A	N.A	N.A	12560.30	8.86	12560.30	8.86	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10639.40	6.41	N.A	N.A	N.A	N.A	12006.62	7.05	12006.62	7.05	
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 (%)	
11	Baroda BNP Paribas Gold ETF											
	Regular Plan	16220.16	62.42	N.A	N.A	N.A	N.A	20087.54	42.70	-	-	13-Dec-23
	Domestic Price of Gold	16496.47	65.19	N.A	N.A	N.A	N.A	20682.17	44.84	20682.17	44.84	
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 (%)	
12	Baroda BNP Paribas Dynamic Bond Fund [*]											
	Regular Plan	10455.51	4.57	12107.90	6.59	12753.04	4.99	45296.21	7.39	-	-	23-Sep-04
	Direct Plan	10552.94	5.55	12460.73	7.62	13416.26	6.06	-	-	26303.45	7.78	01-Jan-13
	CRISIL Dynamic Bond A-III Index	10706.51	7.09	12487.32	7.69	13226.75	5.76	48265.09	7.71	26601.59	7.87	
	Additional Benchmark CRISIL 10 year Gilt Index	10707.32	7.09	12622.96	8.08	12890.99	5.21	35109.17	6.10	22846.82	6.61	
13	Baroda BNP Paribas Gilt Fund											
	Regular Plan	10583.29	5.85	12422.65	7.51	12847.31	5.14	42891.00	6.33	-	-	21-Mar-02
	Direct Plan	10616.06	6.18	12549.77	7.87	13180.48	5.68	-	-	27569.39	8.17	01-Jan-13
	CRISIL Dynamic Gilt Index	10665.85	6.68	12604.86	8.03	13280.44	5.84	55310.86	7.48	25766.18	7.60	
	Additional Benchmark CRISIL 10 Year Gilt Index	10707.32	7.09	12622.96	8.08	12890.99	5.21	44604.42	6.51	22846.82	6.61	
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 (%)	
14	Baroda BNP Paribas Nifty 50 Index Fund											
	Regular Plan	10908.42	9.11	N.A	N.A	N.A	N.A	12201.40	11.47	-	-	29-Jan-24
	Direct Plan	10952.13	9.55	N.A	N.A	N.A	N.A	-	-	12290.70	11.91	29-Jan-24
	Nifty 50 Total Return Index	10993.65	9.97	N.A	N.A	N.A	N.A	12342.79	12.17	12342.79	12.17	
	Additional Benchmark BSE SENSEX TRI	10869.20	8.72	N.A	N.A	N.A	N.A	12200.87	11.46	12200.87	11.46	
15	Baroda BNP Paribas Nifty Bank ETF											
	Regular Plan	11543.16	15.48	N.A	N.A	N.A	N.A	11901.99	12.79	-	-	18-Jun-24
	Nifty Bank TRI	11569.80	15.75	N.A	N.A	N.A	N.A	11980.56	13.31	11980.56	13.31	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	N.A	N.A	N.A	N.A	11319.09	8.94	11319.09	8.94	
16	Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund											
	Regular Plan	9286.48	-7.15	N.A	N.A	N.A	N.A	8474.10	-13.74	-	-	15-Oct-24
	Nifty 200 Momentum 30 TRI	9445.70	-5.56	N.A	N.A	N.A	N.A	8628.40	-12.34	8628.40	-12.34	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	N.A	N.A	N.A	N.A	10604.15	5.37	10604.15	5.37	
17	Baroda BNP Paribas NIFTY Midcap 150 Index Fund											
	Regular Plan	10645.72	6.48	N.A	N.A	N.A	N.A	10714.70	6.69	-	-	04-Nov-24
	Nifty Midcap 150 TRI	10774.27	7.77	N.A	N.A	N.A	N.A	10851.96	7.97	10851.96	7.97	
	Additional Benchmark Nifty 50 TRI	10993.65	9.97	N.A	N.A	N.A	N.A	11061.40	9.93	11061.40	9.93	

Past performance may or may not be sustained in future and is not a guarantee of future returns. Returns do not take into account the load and taxes, if any. Returns are for growth option. Different plans shall have a different expense structure. Where scheme performance for last 3 and 5 years is not available, the same has not been shown. Performance of Baroda BNP Paribas Gold ETF Fund, Baroda BNP Paribas Health and Wellness Fund, and Baroda BNP Paribas Business Conglomerates Fund is not provided as the scheme has not completed 6 months. \$ Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -21.82% \$ \$ Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -2.24% ¥ The inception date of Baroda BNP Paribas Corporate Bond Fund is November 8, 2008. However, since there was no continuous NAV history available for this plan prior to May 10, 2010, the point to point return from 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/HQ/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 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/HQ/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/HQ/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. SAR - Simple Annualised Return.

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

Fund Managers & Managing Since Details

(as on November 28, 2025)

The list of fund managers of various schemes and managing since details are provided below. For performance of various schemes and schemes managed by fund managers please refer Performance of Schemes page.

Scheme Name	Fund Managers	Managing Fund Since
Equity Schemes		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram	June 16, 2022
	Mr. Kushant Arora	October 21, 2024
Baroda BNP Paribas Large and Mid Cap Fund	Mr. Sanjay Chawla	September 4, 2020
	Mr. Kirtan Mehta	January 01, 2025
Baroda BNP Paribas Mid Cap Fund	Mr. Pratish Krishnan	November 29, 2025
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Small Cap Fund	Mr. Sanjay Chawla	November 29, 2025
	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. Kirtan Mehta	November 29, 2025
Baroda BNP Paribas Value Fund	Mr. Jitendra Sriram	November 29, 2025
	Mr. Himanshu Singh	October 21, 2024
Baroda BNP Paribas Dividend Yield Fund	Mr. Jitendra Sriram	November 29, 2025
	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. Pratish Krishnan	November 29, 2025
	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. Sanjay Chawla	November 29, 2025
	Mr. Yash Mehta	November 29, 2025
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. Kirtan Mehta	November 29, 2025
Baroda BNP Paribas Health and Wellness Fund	Mr. Sanjay Chawla	June 27, 2025
Baroda BNP Paribas Business Conglomerates Fund	Mr. Jitendra Sriram	September 22, 2025
	Mr. Kushant Arora	September 22, 2025
Fund of Fund Scheme		
Baroda BNP Paribas Aqua Fund of Fund	Ms. Swapna Shelar	October 21, 2024
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds	Mr. Vikram Pamnani	June 05, 2025
Baroda BNP Paribas Multi Asset Active Fund of Funds	Mr. Gurvinder Singh Wasan	June 05, 2025
	Mr. Pratish Krishnan	May 30, 2025
Baroda BNP Paribas Gold ETF Fund Of Fund	Mr. Gurvinder Singh Wasan	August 20, 2025
	Mr. Madhav Vyas	August 20, 2025
	Ms. Swapna Shelar	August 20, 2025
Hybrid Schemes		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Sanjay Chawla (Equity Portfolio)	November 14, 2018
	Mr. Pratish Krishnan (Equity Portfolio)	August 05, 2021
	Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Jitendra Sriram (Equity Portfolio)	June 16, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024

Fund Managers & Managing Since Details

(as on November 28, 2025)

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
Solution Oriented Fund		
Baroda BNP Paribas Retirement Fund	Mr. Pratish Krishnan (Equity Portfolio)	May 28, 2024
	Mr. Ankeet Pandya (Equity Portfolio)	January 01, 2025
	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Children's Fund	Mr. Pratish Krishnan	December 27, 2024
	Mr. Ankeet Pandya	January 01, 2025
Debt Schemes		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Overnight Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Ultra Short Duration Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Low Duration Fund	Mr. Vikram Pamnani	December 27, 2017
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Short Duration Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Corporate Bond Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Dynamic Bond Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan	October 21, 2024
Baroda BNP Paribas Gilt Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan	October 21, 2024
Other Schemes		
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty 50 Index Fund	Mr. Neeraj Saxena	January 29, 2024
Baroda BNP Paribas Gold ETF	Mr. Gurvinder Singh Wasan	October 21, 2024
	Mr. Madhav Vyas	January 01, 2025
Baroda BNP Paribas NIFTY BANK ETF	Mr. Neeraj Saxena	June 18, 2024
Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund	Mr. Neeraj Saxena	October 15, 2024
Baroda BNP Paribas Nifty Midcap 150 Index Fund	Mr. Neeraj Saxena	November 4, 2024

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

Baroda BNP Paribas Large Cap Fund

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

Baroda BNP Paribas Large and Mid Cap Fund

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

Baroda BNP Paribas Mid Cap Fund

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

Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
29-Sep-2025	0.41	53.0194
28-Oct-2025	0.41	54.8596
27-Nov-2025	0.41	54.5259
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
29-Sep-2025	0.44	56.4284
28-Oct-2025	0.43	58.4314
27-Nov-2025	0.44	58.1332

Baroda BNP Paribas Focused Fund

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

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

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

Baroda BNP Paribas ELSS Tax Saver Fund

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

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

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

Baroda BNP Paribas India Consumption Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.37	17.0274
27-Mar-2024	1.91	21.7284
27-Mar-2025	1.93	21.8066
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.51	18.8185
27-Mar-2024	2.14	24.3650
27-Mar-2025	2.20	24.8118

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

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

Baroda BNP Paribas Banking and Financial Services Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.36	17.0200
27-Mar-2024	1.81	20.5145
27-Mar-2025	1.91	21.8862
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.51	18.8600
27-Mar-2024	2.03	23.0152
27-Mar-2025	2.17	24.8989

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

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

Baroda BNP Paribas Balanced Advantage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.13	14.1474
27-Mar-2024	1.48	16.8405
27-Mar-2025	1.46	16.5932
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.21	15.0808
27-Mar-2024	1.59	18.1616
27-Mar-2025	1.59	18.1107

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

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

Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
29-Sep-2025	0.13	16.4417
28-Oct-2025	0.12	16.6929
27-Nov-2025	0.13	16.8193
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
29-Sep-2025	0.14	18.8257
28-Oct-2025	0.14	19.1468
27-Nov-2025	0.14	19.3147

Baroda BNP Paribas Equity Savings Fund

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

Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
29-Sep-2025	0.07	10.9300
28-Oct-2025	0.07	11.0451
27-Nov-2025	0.07	11.0517
Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
29-Sep-2025	0.08	13.2972
28-Oct-2025	0.08	13.4584
27-Nov-2025	0.09	13.4882
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2025	0.22	11.2865
27-Jun-2025	0.23	11.4798
29-Sep-2025	0.23	11.2053
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2025	0.26	13.0297
27-Jun-2025	0.26	13.2959
29-Sep-2025	0.26	13.0344

Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
8-Aug-2025	0.06	10.4805
8-Sep-2025	0.06	10.4514
8-Oct-2025	0.06	10.4441
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
8-Sep-2025	0.06	10.8797
8-Oct-2025	0.06	10.8817
10-Nov-2025	0.06	10.8758

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-Dec-2024	0.19	11.0494
27-Mar-2025	0.19	11.0409
27-Jun-2025	0.19	11.0622

Baroda BNP Paribas Low Duration Fund

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

29-Sep-2025	0.06	10.3796
28-Oct-2025	0.06	10.3705
27-Nov-2025	0.06	10.3606

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

29-Sep-2025	0.06	10.4651
28-Oct-2025	0.06	10.4638
27-Nov-2025	0.06	10.4620

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)

29-Sep-2025	5.96	1024.2591
28-Oct-2025	5.95	1023.5361
27-Nov-2025	5.95	1022.7603

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

29-Sep-2025	6.07	1042.5291
28-Oct-2025	6.07	1041.9643
27-Nov-2025	6.06	1041.3495

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)

29-Sep-2025	0.06	10.3498
28-Oct-2025	0.06	10.3624
27-Nov-2025	0.06	10.3546

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

29-Sep-2025	0.06	10.5767
28-Oct-2025	0.06	10.5964
27-Nov-2025	0.06	10.5953

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

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

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

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

Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)

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)

29-Sep-2025	0.07	11.3546
28-Oct-2025	0.07	11.3581
27-Nov-2025	0.07	11.3523

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

29-Sep-2025	0.09	14.4319
28-Oct-2025	0.09	14.4453
27-Nov-2025	0.09	14.4460

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

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

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

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

Baroda BNP Paribas Corporate Bond Fund

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

29-Sep-2025	0.06	10.5076
28-Oct-2025	0.06	10.5270
27-Nov-2025	0.06	10.5333

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

29-Sep-2025	0.06	10.6440
28-Oct-2025	0.06	10.6676
27-Nov-2025	0.06	10.6778

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

27-Mar-2025	0.18	10.4930
27-Jun-2025	0.19	10.6553
29-Sep-2025	0.19	10.6003

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

27-Mar-2025	0.19	10.6962
27-Jun-2025	0.19	10.8448
29-Sep-2025	0.19	10.8024

Record Date	Distribution Rate Per Unit (₹) Individual/Others	Cum-Distribution NAV (₹)
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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)

29-Sep-2025	0.06	10.2676
28-Oct-2025	0.06	10.2605
27-Nov-2025	0.05	10.2062

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

29-Sep-2025	0.06	10.7366
28-Oct-2025	0.06	10.7405
27-Nov-2025	0.06	10.6952

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

27-Mar-2025	0.18	10.5388
27-Jun-2025	0.18	10.5156
29-Sep-2025	0.18	10.3431

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

27-Mar-2025	0.19	10.9415
27-Jun-2025	0.19	10.9345
29-Sep-2025	0.19	10.7798

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

27-Sep-2024	0.37	10.6328
27-Mar-2025	0.37	10.5962
29-Sep-2025	0.36	10.3887

Baroda BNP Paribas Gilt Fund

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)

23-Mar-2021	1.00	23.1807
28-Mar-2022	1.17	22.8738
27-Mar-2024	1.70	24.3467

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

23-Mar-2021	1.00	30.4458
28-Mar-2022	1.56	30.5978
27-Mar-2024	2.30	32.9110

Baroda BNP Paribas Value Fund

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

27-Mar-2025	1.17	13.3231
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Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. **Past performance may or may not be sustained in future and is not a guarantee of future returns.**

The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit, 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)

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

27-Mar-2025	1.20	13.6731
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Baroda BNP Paribas Small Cap Fund

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

27-Mar-2025	0.30	11.7706
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Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.29	12.0263
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Baroda BNP Paribas Flexi Cap Fund

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

27-Mar-2025	1.25	14.3432
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Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.30	14.8999
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Baroda BNP Paribas Multi Asset Fund

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

27-Mar-2025	0.63	13.9662
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Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	0.41	14.4411
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Baroda BNP Paribas Innovation Fund

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

27-Mar-2025	0.11	10.9884
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Baroda BNP Paribas Business Cycle Fund

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

27-Mar-2025	1.27	14.5828
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Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)

27-Mar-2025	1.34	15.3515
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Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. **Past performance may or may not be sustained in future and is not a guarantee of future returns.** The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit.

How to Read Factsheet

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Application Amount for Fresh Subscription: This is the minimum investment amount for a new investor in a mutual fund scheme.

Minimum Additional Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Yield to Maturity: The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

NAV: The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Note: Pursuant to para 1.9 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, uniform structure for benchmarking of schemes has been prescribed by SEBI. These uniform benchmarking of schemes indices are termed as first tier benchmark which reflects the category of the scheme.

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

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

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

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

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

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

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

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

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

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

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

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

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

Rating Profile: Mutual funds invest in securities after

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

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

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

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

Tracking Difference: Tracking Difference is the annualized difference in daily returns between the NAV of the ETF/Index Fund and its underlying index over a period of time.

Tracking Error: Tracking error indicates how closely the portfolio return is tracking the benchmark Index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio closely tracking benchmark index and higher tracking error indicates portfolio returns with higher deviation from benchmark index returns.

Glossary

Here's a quick reckoner to know what each indicator measures.

Banking	
Currency in circulation (% YoY)	Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector
M3 (% YoY)	Measures money supply and is linked to real GDP growth and inflation
Bank non-food credit growth (%YoY)	Measures total non-food bank credit growth. The key sub components are personal credit growth (home loan, auto loans, personal loan, credit cards etc.), credit to industry (loans for infrastructure, large corporates and large projects) and credit to services (loans given to NBFCs and service related industry). These are reflective of consumption in economy, industry's demand for credit and services' sector demand for credit respectively.
Personal credit (%YoY)	
Credit to industry (%YoY)	
Credit to services (%YoY)	
Deposit growth (%YoY)	Measures total deposit growth in the banking system
Credit to deposit ratio (%)	Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.
10 year G-Sec yields (%)	G-Secs are securities issued by Central Government to borrow from financial market to meet its fiscal deficit. Gsec yields are determinant of the government's ability to service its debt.
Weighted average lending rate of Banks (%)	Lending rate for all loans
Weighted average deposit rate of banks (%)	Cost of deposits for banks
Median MCLR (%)	Margin lending rate for new loans. Indicator of effectiveness of monetary transmission
Commercial Paper issuance (%YoY)	Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.
Industry	
Cement production (% YoY)	Measures volume of cement production and determines the construction component of GDP
Steel production (% YoY)	Measures volume of steel production determines the construction component of GDP
IIP (%YoY)	
Mining (% YoY)	
Manufacturing (%YoY)	
Electricity (%YoY)	
Capital goods production (%YoY)	These are part of IIP manufacturing. Measures volume of domestic capital goods production which is (1) reflective of the capex cycle, (2) measures volume of consumer durable output including automobiles, and (3) measures volume of consumer non-durable output particularly FMCG products.
Consumer durable production (% YoY)	
Consumer non-durable production (% YoY)	
PMI Manufacturing Index	The Purchasing Managers' Index (PMI) is an index of the prevailing direction of economic trends in the manufacturing and service sectors. A lead indicator of manufacturing sector performance takes into account business sentiment on order book, prices, employment etc.
PMI Services Index	
PMI Composite Index	
Consumer	
Rural wage (% YoY)	Measures average rural wages which determines rural propensity to consume
Motorvehicle sales (%YoY)	
Passenger Vehicle (% YoY)	
Commercial Vehicle (% YoY)	
Two wheeler (% YoY)	
Tractor sales	
Petrol consumption (% YoY)	Measures volume of motor spirit consumption
Diesel consumption (%YoY)	Measures volume of high speed diesel consumption which reflects industrial activity in the economy
Air traffic (% YoY)	Domestic passengers flown, an important determinant of trade, hotels, transport storage and communication component of GDP.
Foreign tourist arrivals (%YoY)	Measures number of foreign tourist arrivals into the country, an important determinant of trade, hotels, transport storage and communication component of GDP.
Freight	
Major port traffic (%YoY)	Volume of cargo traffic at ports, proxy for EXIM and Domestic activity in the country
Rail freight traffic (% YoY)	Earnings from railway freight traffic and proxy for movement of goods in the country
Foreign Trade	
Export growth (% YoY)	Measures value of exports
Import growth (% YoY)	Measures value of imports
Capital goods imports (%YoY)	Measures value of capital goods imports and is reflective of the domestic capex cycle.
Fiscal	
Central Government expenditure (%YoY)	Measures total central government expenditure and is an important determinant of the public administration, defence and other services component of GDP.
Indirect tax (%YoY)	Measures total growth in indirect taxes and hence consumption. Also determines the taxes component of GDP.
Inflation	
CPI (%YoY)	Consumer price index (CPI) is defined as the change in the prices of a basket of goods and services that are typically purchased by specific groups of households. Whereas WPI measures change in wholesale prices for goods. Core CPI is
Core CPI (%YoY)	consumer price inflation excluding food and fuel.
WPI (%YoY)	

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

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Investors are requested to note that pursuant to para 5.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 read with SEBI (Mutual Funds) (Second Amendment) Regulations, 2012 issued on September 26, 2012, the AMC shall disclose portfolio (along with ISIN) as on the last day of the month for all the schemes on its website on or before the tenth day of the succeeding month. <http://barodabnpparibasmf.in/Downloads/index.aspx>

Note: In accordance with the requirements specified by the SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund with effect from August 01, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

With effect from October 01, 2012; exit load charged, if any, shall be credited to the respective scheme.

The presentation of statistics for the open ended schemes has been provided as per AMFI Best Practice guidelines circular no. 61/2015-16 dated September 14, 2015 and amendments/clarifications issued thereunder on a best effort basis and is not an endorsement of these statistics by Baroda BNP Paribas Asset Management India Private Ltd (BBNPPAM IPL). This information is not intended to be an offer to sell or a solicitation for the purchase or sale of any financial product or instrument. This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. The information should not be construed as an investment advice and investors are requested to consult their investment advisor and arrive at an informed investment decision before making any investments. BBNPPAM IPL its Directors, officers or its employees shall not be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages arising out of the information contained in this document.

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