

# 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 | February 2025

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### Baroda BNP Paribas Large Cap Fund

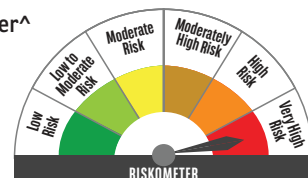
(An Open ended Equity Scheme predominantly investing in large cap stocks)

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<sup>^</sup>



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

<sup>^</sup>basis portfolio of the Scheme as on February 28, 2025.

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

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# Market Outlook - Equity

Stock markets have remained volatile, with the Nifty declining by 6% in the month of Feb 2025, underperforming some developed markets like the US S&P 500 -1.4% and Nasdaq -3.9%. Furthermore, India also underperformed emerging markets, which rose 5% in the same period. Despite recent underperformance, India's long-term performance over the past decade has been strong, with a CAGR of 12% compared to the MSCI Emerging Markets' 4%.

Nifty Small Cap 250 Index fell by 13% and Nifty Midcap 150 Index by 11% over the Feb month 2025. Sector-wise, most sectors ended in the red. Notable declines were witnessed in FMCG (10.9%) Realty (13.4%), Capital goods (14.4%), IT (12.5%), Oil and gas and PSU Banks (13.5%), Pharma (7%), and Metal (3%). Private banks were relatively resilient. Nifty index have corrected by 14 % over the last six months; Small Cap 250 Index down by 25%; Nifty 100 down 16% and Nifty Midcap down 20%.

Trump policies on tariff weighed on investor sentiments through the month. Globally, trade tensions persist, with the US imposing tariffs on several countries and considering reciprocal tariffs on India and China. The US trade deficit with India is significantly lower than with China, making the situation a "wait and watch" scenario. Dollar index (DXY) depreciated during the month, however, continues to be at elevated levels of 107.

Consequently, Foreign Portfolio Investor (FPI) flows have experienced their second consecutive month of outflows, with January seeing an outflow of approximately USD12.4 bn and February witnessing around USD2.3 bn, totalling about USD11.4 bn in 2025. This follows a net outflow of USD 0.8 bn in 2024. Notably, this trend is not unique to India, as other emerging markets like Brazil, Thailand, and Vietnam have also faced outflows, though India's were significantly higher. Domestic flows, however, remain strong, with the last two months' Domestic institutional investor (DII) flows reaching USD 17.5 bn.

Recent U.S. economic indicators have fallen short of expectations; US S&P Global Flash Composite PMI experienced a significant decline, dropping to 50.4 in February from 52.7 in January. While the S&P Global Flash Manufacturing PMI increased to 51.6, up from 51.2, while the S&P Global Flash Services PMI fell sharply to 49.7, down from 52.9, which is negative for US. This situation has intensified pressure on the market. Additionally, existing home sales in the US decreased by 4.9% in January, reaching a seasonally adjusted annualized rate of 4.08 million, compared to a smaller decline of 2.9% in December.

In India, recent high-frequency data indicates an urban economic slowdown as reflected by decline in housing sales. However, optimism arises from the Union Budget's announcement of a personal income tax cut worth Rs1 trillion for FY26, which could boost urban consumption. Additionally, easing inflation provides the Reserve Bank of India (RBI) flexibility to continue reducing repo rates in FY26, further supporting recovery.

Meanwhile, India's Q3FY25 GDP growth rebounded to 6.2% YoY, up from 5.4% in Q2FY25. Amongst high frequency indicators, inflation (CPI) eased to 4.3% in January vs 5.2% in Dec 2024; Industrial Production (IIP) slowed to 3.2% in Dec 2024.

Earnings season just concluded. 3Q FY25 Earnings for Nifty 500 Companies witnessed some uptick in earnings with YoY growth of 8% as compared to the previous two quarters with Earnings growth of 4% in 1Q FY25 and -1% in 2Q FY25. Amongst these large cap companies reported 7% growth, midcap companies grew earnings by 27%, while small cap companies earnings declined by 2% YoY. Key sectors driving growth included BFSI, IT, telecom, healthcare, and capital goods.

Looking ahead, earnings growth expectations are set at 15% for the next two years, with consumption recovery, monsoons, and capex spending being crucial factors to watch. Sectors like cement, capital goods, metals, telecom, and financials are poised for strong growth, while IT is expected to maintain steady growth.

In January 2025, India's consumer sentiment improved, with the Index of Consumer Sentiments (ICS) rising by 1.1%. Both urban and rural areas saw gains, with rural areas experiencing a stronger recovery due to increased optimism about current and future economic conditions. Domestic demand is likely to improve led by lower food inflation, 25bps rate cut by RBI and higher liquidity infusion, personal tax cuts and continued focus on capex in select sectors.

The Indian equity markets faced a turbulent month, with heightened volatility and geopolitical concerns impacting global sentiment. The continued correction since mid-September 2024 has pushed Nifty-50 valuations below the 10-year average of 20x one-year forward P/E. Policy measures by the Government of India and the RBI offer hope for a consumption-driven recovery in FY26F, though global policies and currency fluctuations remain risks. Softer crude oil prices and global geopolitical stability (assuming resolution of the Russia-Ukraine conflict) augurs well for Emerging Markets(EM) in general and India in particular.

Source: Kotak Securities Ltd, Bloomberg & Incred Research.. Data as of Feb 28th, 2025. Kindly refer to the last page of the factsheet of Baroda BNP Paribas mutual fund for the month ending February 2025 for disclaimers.

## Equity Market Performance (as on February 28, 2025)

Index Name	1 Month	3 Months	6 Months	1 Year	YTD
<b>Broad Based Indices</b>					
Nifty 50 TRI	-3.49	-7.26	-11.34	2.04	-6.21
NIFTY Large Midcap 250 TRI	-5.24	-11.96	-16.01	1.05	-12.01
Nifty Midcap 150 TRI	-6.58	-14.74	-18.55	0.54	-15.95
Nifty Smallcap 250 TRI	-8.46	-21.15	-23.66	-6.49	-21.94
<b>Sector Based Indices</b>					
Nifty Auto TRI	-7.92	-11.39	-20.76	1.35	-10.22
Nifty Bank TRI	-1.07	-6.86	-5.47	6.10	-4.95
Nifty Commodities TRI	-2.68	-9.27	-19.12	-5.39	-6.15
Nifty Energy TRI	-5.54	-18.34	-30.23	-21.41	-14.19
Nifty Financial Services TRI	1.02	-3.68	-2.00	14.32	-2.02
Nifty FMCG TRI	-8.05	-11.66	-18.48	-3.98	-10.25
Nifty Healthcare TRI	-4.91	-8.19	-11.43	6.07	-14.99
Nifty Infrastructure TRI	-5.36	-10.71	-17.70	-4.07	-9.24
Nifty IT TRI	-10.74	-12.65	-10.97	1.10	-13.39
Nifty Media TRI	-10.17	-29.41	-34.22	-32.46	-23.57
Nifty Metal TRI	0.76	-8.05	-12.35	5.43	-4.97
Nifty MNC TRI	-6.16	-12.73	-18.80	1.41	-10.63
Nifty Oil & Gas TRI	-5.20	-12.06	-27.35	-15.26	-10.24
Nifty Pharma TRI	-4.52	-8.62	-13.60	5.28	-15.19
Nifty Private Bank TRI	0.84	-4.00	-5.54	6.06	-2.24
Nifty PSE TRI	-6.67	-19.48	-28.33	-9.43	-14.67
Nifty PSU Bank TRI	-8.80	-17.45	-18.72	-16.74	-13.59
Nifty Realty TRI	-7.53	-22.17	-22.97	-12.00	-24.17
Nifty Services Sector TRI	-2.26	-7.21	-7.29	7.64	-6.22

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

Source: Nifty Indices

# Market Outlook - Fixed Income

## Global Economy -

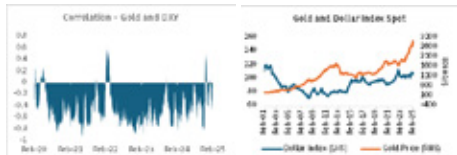
The Global dynamics is filled with uncertainty and markets are dancing on the edge. Looking carefully, the fundamentals have improved since 2022, be it inflation which has come down for major economies as well as growth has found a stable ground, but still the markets are repricing especially Emerging Market Economies (EMEs) are witnessing selling pressures from foreign portfolio investors and currency depreciation. All the hysteria stems out from recent US tariffs and trade policy. A US first approach has set a changing dynamic between US and countries, even the closet allies for years are facing the heat.

The immediate reaction of current geopolitical tensions has been visible in currency markets with dollar index strength leading to depreciation of emerging market currencies. Overall global yields remained attuned to movement in US treasury yields.



Source: Bloomberg, Data is for Jan-25 (Latest available)

Another key development globally was visible in inflation numbers. Japan's inflation climbed to 4% y/y in Jan-2025. Whereas US inflation remained at 3% with sticky core. Along with US, eurozone inflation is also seeming to inch up with Germany at 4% in Jan-25, highest since Aug-23. The divergent macroeconomic conditions are reflected in monetary policy actions across countries. With US keeping its policy rate unchanged, Japan, however, hiked its policy rate by 25 bps.



Source: Bloomberg, Data as on Feb-2025

The commodities have an interesting twist. Gold prices have been trading at its all time high in Feb-2025, trading as high as 2950\$/ounce. The interesting part is that historically rise of both gold and dollar index is an unlikely event. Historically, gold has shown a negative correlation with the dollar, except for a few instances such as during the Russia Ukraine war. The gold market has undergone fundamental changes over the last few years, ultimately leading to one of the biggest rises in prices in the last decade. On the contrary, Brent prices continued to remain range bound hovering around 72-75\$/bl.

China's economic policies have been in light to support its ailing economy. Last two years China's Government and Central Bank have laid out supportive measures with loose monetary and fiscal policies. The fiscal and monetary impetus can reflect in growth recovery and should be a key watch.

## Domestic Economy -

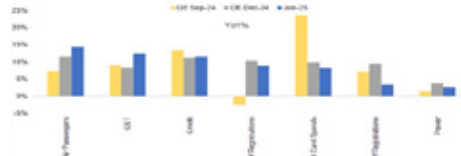
The Indian economy is regaining its growth momentum driven by recovery in consumption demand and overall investment. The Q3 FY25 numbers reflected India's GDP growth to have bottomed out and has seen modest improvement relatively

to Q2 FY25. Real GDP growth in Q3 FY25 stood at 6.2% y/y. Nominal GDP growth stood at 9.9% y/y. More importantly the future trajectory has seen some positive revisions. The second advanced estimates have projected FY25 GDP growth at 6.5% y/y better than first advance estimates of 6.4% y/y. This implies that the worst of India's growth reflected in Q2 FY25 is behind us.



Source: Bloomberg, Data as on Feb-25

RBI Monetary Policy Committee (MPC) after a span of 5 years unanimously delivered a rate cut of 25bps. Economic Growth to have taken precedence over inflation. Currency concerns were evident in this monetary policy. RBI's commitment to provide sufficient liquidity to the banking system was reiterated and was encouraging.



Source: Morgan Stanley, Jan-25 (Latest available data)

High frequency indicators suggest that demand economy is recovering from the slowdown witnessed in H1 FY25. E-way bills growth accelerated to 23.1% in Jan-25. The two-wheeler segment saw a recovery, primarily driven by a surge in scooter sales. Tractor sales recorded double digit growth for the second consecutive month.

India's Manufacturing Purchasing Managers Index registered 56.3 in Feb-25, down from 57.7 in Jan-25 but still indicative of a further robust improvement in the health of the manufacturing sector. The survey highlighted new export orders rose strongly in Feb-25, as manufacturers continued to capitalise on robust global demand for their goods

On the fiscal front, fiscal deficit touched 76% of Budget estimates. Income tax remains strong at 22% y/y on YTD basis. Indirect taxes including GST collections grew by 9% y/y in line with budget estimates.

## Domestic Inflation -

- Headline inflation has softened to 4.3% in January-25 led by favourable base effect and sharper decline in vegetable prices.
- The estimate for Feb-25 inflation is tracking around 4.1%, after account for continued decline in food prices.
- The daily food price data by department of consumer affairs indicates further decline in vegetable prices in February-25 led by improving supplies and seasonal winter crop arrival.

## Domestic Liquidity -



Source: Bloomberg, Data as on 28.02.2025

- Liquidity continued to remain in the deficit zone, but the tightness eased driven by Cash reserve ratio (CRR) drawdown, Open market operations (OMO) purchases and RBI's Forex (FX) swap auctions.
- Following the liquidity conditions, overnight rates declined to 6.2%.
- The year-end government spending is expected to offset the tightness by end-March.
- Any forex intervention remains a risk to our expectations.

## Fixed Income Outlook -

- Global monetary policy dynamics have started witnessing bumps in their path to recalibrate the monetary rates.
- US Fed's shift in the forward guidance and the recent pickup in inflation must be carefully monitored.
- Trump's tariff threats and spillovers on currencies is the existing risk that is driving the markets volatile.
- Going forward RBI may remain pro-growth especially as inflation aligns with the targeted levels.
- RBI has been and is expected to continue infusing liquidity through OMO, FX swap in essence of the monetary policy stance.
- Irrespective of the tools, liquidity measures are expected to have an impact on the short end of the curve.
- The spreads on the short end are already elevated and attractive and a rate cut going forward may compress the current spreads.
- Having said that, the fundamentals of India's fiscal demand supply remain balanced and that is expected to maintain a downside bias on yields.

Source: Bloomberg, RBI, BBNP Paribas Internal Research

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

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

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

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

## MANAGEMENT

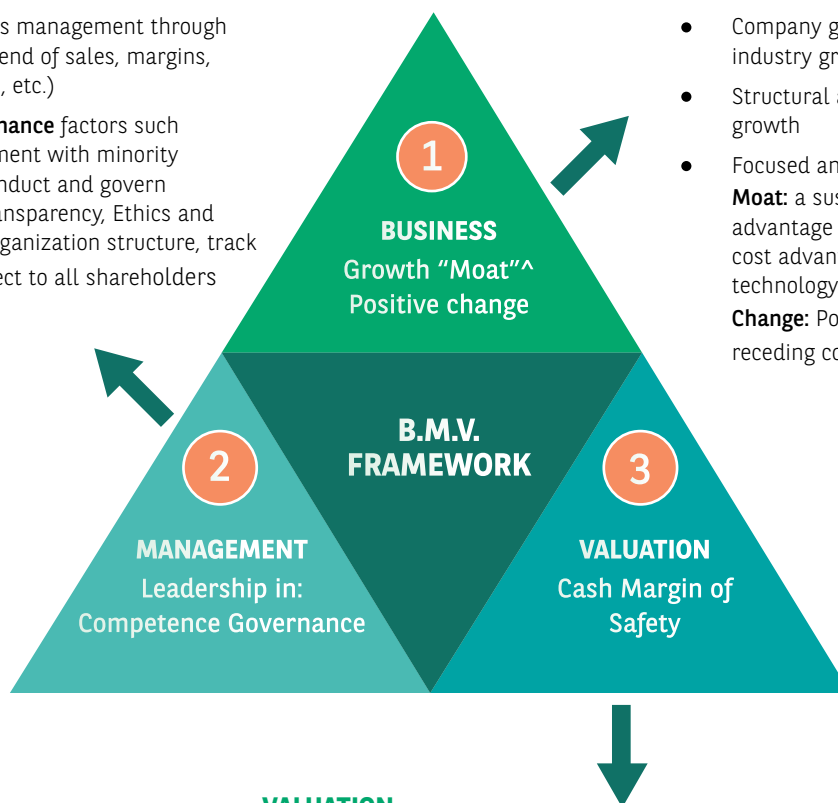
### Leadership in:

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

## BUSINESS

### Growth:

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



## VALUATION

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

^A sustainable competitive advantage

# Macro-Economic Dashboard

	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25	Feb 25
<b>Banking</b>													
Currency in circulation (% YoY)	3.7	4.1	3.2	3.7	6.0	6.4	5.5	5.9	7.0	5.7	5.9	5.3	
M3 (% YoY)	10.9	11.2	10.9	12.1	9.7	10.0	10.2	10.8	11.1	11.1	9.3	9.6	
Bank non-food credit growth (%YoY)	16.5	16.3	15.3	16.2	13.9	15.0	14.9	14.1	13.1	11.8	12.5	12.5	
Personal credit (%YoY)	18.1	17.7	17.4	17.8	16.6	17.8	16.9	16.4	15.8	16.3	14.9	14.2	
Credit to industry (%YoY)	8.6	8.5	5.4	8.9	7.7	10.2	9.8	9.1	8.0	8.1	7.4	8.2	
Credit to services (%YoY)	21.2	20.2	19.7	20.7	15.1	15.4	15.6	15.2	14.1	14.4	13.0	13.8	
Deposit growth (%YoY)	12.5	12.9	11.7	12.2	10.6	11.0	11.3	12.2	12.2	11.1	10.2	10.6	
Credit to deposit ratio (%)	78.0	78.1	77.3	77.5	77.3	77.3	77.5	77.0	77.2	77.7	78.7	79.0	
10 year G-Sec yields (%)	7.08	7.06	7.19	6.98	7.01	6.93	6.86	6.75	6.85	6.74	6.76	6.70	6.73
Weighted average deposit rate of banks (%)	6.86	6.88	6.91	6.93	6.91	6.92	6.93	6.95	6.96	6.98	7.00	7.02	
Weighted average lending rate of banks (%)	9.83	9.85	9.83	9.83	9.91	9.91	9.91	9.90	9.90	9.89	9.88	9.87	
Median MCLR (%)	8.80	8.80	8.85	8.79	8.85	8.85	8.90	8.95	8.95	9.00	9.00	9.00	9.05
Commercial Paper issuance (%YoY)	11.9	9.9	(2.4)	(6.8)	(2.5)	3.2	4.7	(3.6)	7.6	12.7	19.7	20.9	
<b>Industry</b>													
Cement production (%YoY)	9.1	10.6	(0.8)	(1.7)	2.4	5.5	(3.0)	7.2	3.1	13.5	4.6	14.5	
Steel production (%YoY)	9.4	7.5	9.8	8.9	6.3	6.4	3.9	1.6	5.2	4.4	7.3	3.7	
IIP (%YoY)	5.6	5.4	5.0	6.2	4.7	4.7	(0.1)	3.1	3.5	5.0	3.2		
Mining (%YoY)	8.1	1.3	6.8	6.6	10.3	3.8	(4.3)	0.2	0.9	1.9	2.6		
Manufacturing (%YoY)	4.9	5.8	3.9	5.0	3.2	4.4	1.0	3.9	4.1	5.5	3.0		
Electricity (%YoY)	7.5	8.6	10.2	13.7	8.6	7.9	(3.7)	0.5	2.0	4.4	6.2		
Capital goods production (%YoY)	1.0	6.6	2.7	2.9	3.8	11.8	0.5	2.8	3.1	8.8	10.3		
Consumer durable production (%YoY)	12.3	9.5	10.0	12.6	8.7	8.3	5.3	6.5	5.9	14.1	8.3		
Consumer non-durable production (%YoY)	(3.8)	4.9	(2.5)	2.5	(1.5)	(4.3)	(4.5)	2.0	2.7	0.4	(7.6)		
PMI Manufacturing Index	56.9	59.1	58.8	57.5	58.3	58.1	57.5	56.5	57.5	56.5	56.4	57.7	56.3
PMI Services Index	60.6	61.2	60.8	60.2	60.5	60.3	60.9	57.7	58.5	58.4	59.3	56.5	
PMI Composite Index	60.6	61.8	61.5	60.5	60.9	60.7	60.7	58.3	59.1	58.6	59.2	57.7	
<b>Consumer</b>													
Rural wage (%YoY)	6.7	6.7	6.6	6.2	6.0	5.6	6.3	6.7	6.6	6.4	6.4		
Urban unemployment (%)	8.5	8.2	9.8	8.6	8.9	7.9	8.7	9.2	8.6	8.4	8.4	8.4	
Rural unemployment (%)	7.8	7.4	7.3	6.3	9.3	7.5	8.4	7.0	8.8	7.9	7.4	7.7	
Naukri job speak index (%YoY)	(7.5)	(10.8)	(2.7)	(1.8)	(7.6)	11.8	(3.4)	(3.8)	10.0	2.0	8.7	3.9	4.0
Motorvehicle sales (%YoY)	31.2	22.0	24.6	8.9	16.9	8.4	6.5	11.8	11.4	(0.2)	(4.7)	2.0	
Passenger vehicle (%YoY)	27.0	26.0	1.3	4.0	3.1	(2.5)	(1.8)	(1.4)	0.9	4.0	10.0	1.6	
Commercial vehicle (%YoY)	(0.1)	8.0	13.6	7.9	0.2	(10.2)	(11.0)	(12.5)	(3.4)	1.3	4.7	2.4	
Two wheeler (%YoY)	34.6	15.3	30.8	10.1	21.3	12.5	9.3	15.8	14.2	(1.1)	(8.8)	2.1	
Tractor sales	(30.6)	(23.1)	(3.0)	0.0	3.6	1.6	(5.8)	3.7	22.4	(1.3)	14.0	11.4	
Petrol consumption (%YoY)	8.9	6.9	14.1	2.4	4.6	10.5	8.6	3.0	8.7	9.6	11.1	6.7	
Diesel consumption (%YoY)	6.2	3.1	1.4	1.8	1.0	4.5	(2.5)	(1.9)	0.1	8.5	6.0	4.2	
Air traffic (%YoY)	4.8	3.7	2.4	4.4	5.8	7.3	5.7	6.4	8.1	11.9	8.2	11.3	
Foreign tourist arrivals (%YoY)	15.8	8.0	7.7	0.3	9.0	(1.3)	(4.2)	0.4	(1.4)	3.0	(3.8)		
<b>Freight</b>													
Major port traffic (%YoY)	2.4	3.6	1.3	3.7	6.8	6.0	6.7	5.9	(3.4)	(5.0)	3.4	6.2	
Rail freight traffic (%YoY)	10.1	8.6	1.4	3.7	10.1	4.5	0.0		1.5				
E-way bills generated (%YoY)	18.9	13.9	14.5	17.0	16.3	19.2	12.9	18.5	16.9	16.3	17.6	23.1	
<b>Foreign Trade</b>													
Export growth (%YoY)	11.8	(0.7)	1.1	9.1	2.6	(1.5)	(9.3)	0.5	17.3	(5.1)	(1.0)	(2.4)	
Import growth (%YoY)	12.2	(6.0)	10.3	7.7	5.0	7.5	3.3	1.6	3.9	16.0	4.9	10.3	
Non-oil, non-gold imports (%YoY)	8.8	(2.7)	0.5	1.1	5.9	6.1	5.4	5.7	1.0	(9.8)	2.0	18.8	
Capital goods imports (%YoY)	1.1	5.7	(1.5)	0.7	12.9	3.0	9.0	19.4	8.1	12.9	12.8	24.4	
<b>Fiscal</b>													
Central Government expenditure (%YoY)	20.4	(0.6)	39.3	(37.9)	(18.4)	0.12	20.9	2.6	31.7	3.6	22.1	12.4	
Indirect tax (%YoY)	12.7	28.5	19.8	2.5	4.8	13.9	17.6	4.3	11.8	9.3	4.0	11.8	
GST Collections (Rs.bn)	1683	1780	2103	1730	1740	1820	1750	1732	1873	1823	1769	1955	1836
GST collections (YoY)	12.5%	11.2%	12.4%	10.1%	7.7%	10.2%	10.0%	6.5%	8.9%	8.5%	7.3%	12.3%	9.1%
<b>Inflation</b>													
CPI (%YoY)	5.07	4.85	4.83	4.75	5.08	3.60	3.65	5.49	6.2	5.48	5.22	4.3	
Core CPI (%YoY)	3.34	3.25	3.23	3.12	3.14	3.39	3.40	3.50	3.67	3.64	3.58	3.66	
WPI (%YoY)	0.20	0.53	1.26	2.61	3.36	2.04	1.31	1.84	2.36	1.89	2.37	2.31	
<b>Negative ( + )</b>													
	11	14	18	15	14	12	20	17	15	16	11	7	1
<b>Positive ( + )</b>													
	39	36	32	35	36	38	30	32	35	33	38	33	3

1-Year median Marginal Cost of funds-based Lending Rate (MCLR) increased to 9.05% in Feb-25 from 9% in Jan-25, similar levels were last seen during demonetisation.

India's Manufacturing purchasing managers index survey highlighted new export orders rose strongly in Feb-25, as manufacturers continued to capitalise on robust global demand.

India's merchandise exports declined by 2.4% y/y led by lower oil exports and lower engineering goods exports..

Indirect tax collections accelerated in Jan-25, led by robust GST collections. The GST collection remains in line with budget estimates.

Data is as on month-on-month basis

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

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

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

# Baroda BNP Paribas Large Cap Fund

(An Open ended Equity Scheme 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

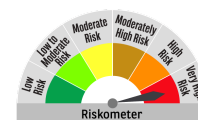
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 February 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 February 28, 2025)

Regular Plan - IDCW Option	: ₹ 22.6323
Regular Plan - Growth Option	: ₹ 193.6675
Direct Plan - IDCW Option	: ₹ 27.0705
Direct Plan - Growth Option	: ₹ 222.3780

### Benchmark Index (AMFI Tier 1)

Nifty 100 TRI

### Date of Allotment

September 23, 2004

Monthly AAUM## As on February 28, 2025 : ₹2,331.79 Crores

AUM## As on February 28, 2025 : ₹2,262.51 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	16-Jun-22	26 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 (%)	: 2.01%
TER - Direct Plan (%)	: 0.82%
Portfolio Turnover Ratio	: 0.68
Standard Deviation***	: 13.27%
Beta***	: 0.93
Sharpe Ratio***	: 0.49

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

### Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 17.79
EPS Growth (%)	: 33.82

## MINIMUM INVESTMENT AMOUNT

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

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>20.75%</b>
✓ HDFC Bank Limited	8.48%
✓ ICICI Bank Limited	7.18%
✓ Kotak Mahindra Bank Limited	3.86%
State Bank of India	1.23%
<b>IT - Software</b>	<b>9.71%</b>
✓ Tata Consultancy Services Limited	3.92%
✓ Infosys Limited	3.40%
HCL Technologies Limited	1.50%
Persistent Systems Limited	0.89%
<b>Petroleum Products</b>	<b>6.58%</b>
✓ Reliance Industries Limited	5.73%
Bharat Petroleum Corporation Limited	0.85%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.57%</b>
Divi's Laboratories Limited	1.74%
Sun Pharmaceutical Industries Limited	1.58%
Dr. Reddy's Laboratories Limited	1.24%
Cipla Limited	1.01%
<b>Automobiles</b>	<b>5.41%</b>
Hyundai Motor India Ltd	1.65%
Tata Motors Limited	1.38%
Maruti Suzuki India Limited	1.28%
Hero MotoCorp Limited	1.10%
<b>Retailing</b>	<b>4.18%</b>
Trent Limited	1.74%
Zomato Limited	1.24%
Swiggy Limited	1.20%
<b>Power</b>	<b>4.13%</b>
NTPC Limited	2.35%
Power Grid Corporation of India Limited	0.90%
Tata Power Company Limited	0.88%
<b>Diversified FMCG</b>	<b>3.80%</b>
✓ ITC Limited	2.75%
Hindustan Unilever Limited	1.05%
<b>Construction</b>	<b>3.78%</b>
✓ Larsen & Toubro Limited	3.78%
<b>Telecom - Services</b>	<b>3.77%</b>
✓ Bharti Airtel Limited	2.81%
Indus Towers Limited	0.96%
<b>Finance</b>	<b>3.69%</b>
Bajaj Finance Limited	1.36%
Bajaj Finserv Limited	1.34%
Power Finance Corporation Limited	0.99%
<b>Electrical Equipment</b>	<b>3.32%</b>
✓ Hitachi Energy India Limited	2.38%
Bharat Heavy Electricals Limited	0.94%
<b>Cement &amp; Cement Products</b>	<b>3.23%</b>
UltraTech Cement Limited	2.22%
Grasim Industries Limited	1.01%
<b>Beverages</b>	<b>2.32%</b>
United Spirits Limited	1.28%
Varun Beverages Limited	1.04%
<b>Insurance</b>	<b>1.89%</b>
ICICI Lombard General Insurance Company Limited	1.01%
ICICI Prudential Life Insurance Company Limited	0.88%
<b>Auto Components</b>	<b>1.80%</b>
Bosch Limited	1.80%
<b>Diversified Metals</b>	<b>1.75%</b>
Vedanta Limited	1.75%
<b>Food Products</b>	<b>1.05%</b>
Nestle India Limited	1.05%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>0.97%</b>
Escorts Kubota Limited	0.97%
<b>Oil</b>	<b>0.95%</b>
Oil India Limited	0.95%
<b>Industrial Manufacturing</b>	<b>0.87%</b>

### EQUITY HOLDINGS

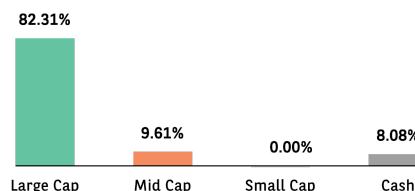
EQUITY HOLDINGS	% of Net Assets
Honeywell Automation India Limited	0.87%
<b>Agricultural Food &amp; other Products</b>	<b>0.78%</b>
Adani Wilmar Limited	0.78%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.38%</b>
<b>FUTURES LONG POSITION</b>	<b>0.83%</b>
NIFTY	0.53%
Hindustan Aeronautics Limited	0.30%
<b>TOTAL EQUITY HOLDING</b>	<b>92.51%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.11%</b>
364 Days Tbill (MD 18/12/2025)	SOV	0.60%
364 Days Tbill (MD 04/09/2025)	SOV	0.51%
<b>Total Fixed Income Holdings</b>		<b>1.11%</b>
TREPS, Cash & Other Net Current Assets Including Short Futures		6.38%
<b>GRAND TOTAL</b>		<b>100.00%</b>

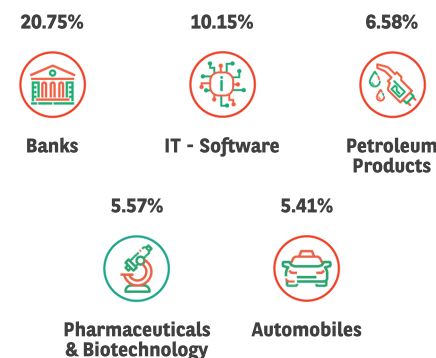
Investment in Top 10 scrips constitutes 44.29% of the portfolio

## 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 page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 58

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

# Baroda BNP Paribas Large & Mid Cap Fund

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

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

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

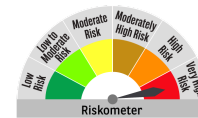
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 February 28, 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 February 28, 2025)

Regular Plan - IDCW Option	: ₹ 18.3707
Regular Plan - Growth Option	: ₹ 23.2350
Direct Plan - IDCW Option	: ₹ 20.8795
Direct Plan - Growth Option	: ₹ 24.8422

### Benchmark Index (AMFI Tier 1)

BSE 250 Large & Mid Cap TRI

### Date of Allotment

September 04, 2020

Monthly AAUM## As on February 28, 2025 : ₹1,401.95 Crores

AUM## As on February 28, 2025 : ₹1,330.83 Crores

### Fund Manager

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

### Load Structure

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.11%
TER - Direct Plan (%)	: 0.83%
Portfolio Turnover Ratio	: 0.88
Standard Deviation*	: 15.59%
Beta*	: 1.01
Sharpe Ratio*	: 0.50
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 44
Portfolio RoE (%)	: 16.16
EPS Growth (%)	: 32.75

## 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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>19.01%</b>
✓ HDFC Bank Limited	7.16%
✓ ICICI Bank Limited	5.43%
✓ The Federal Bank Limited	3.07%
Bank of Baroda	2.07%
AU Small Finance Bank Limited	1.28%
<b>Finance</b>	<b>8.88%</b>
✓ Shriram Finance Limited	3.25%
✓ CRISIL Limited	3.05%
PNB Housing Finance Limited	2.58%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.54%</b>
Concord Biotech Limited	2.02%
Ajanta Pharma Limited	1.96%
Alkem Laboratories Limited	1.92%
Divi's Laboratories Limited	1.44%
Sun Pharmaceutical Industries Limited	1.20%
<b>IT - Software</b>	<b>7.26%</b>
✓ Infosys Limited	3.55%
Wipro Limited	1.88%
Tata Consultancy Services Limited	1.83%
<b>Petroleum Products</b>	<b>7.17%</b>
✓ Reliance Industries Limited	4.96%
Hindustan Petroleum Corporation Limited	2.21%
<b>Consumer Durables</b>	<b>5.56%</b>
✓ Dixon Technologies (India) Limited	3.14%
Blue Star Limited	2.42%
<b>Retailing</b>	<b>3.90%</b>
Info Edge (India) Limited	1.58%
Zomato Limited	1.25%
FSN E-Commerce Ventures Limited	1.07%
<b>Financial Technology (Fintech)</b>	<b>3.30%</b>
✓ PB Fintech Limited	3.30%
<b>Insurance</b>	<b>3.08%</b>
Max Financial Services Limited	2.06%
ICICI Lombard General Insurance Company Limited	1.02%
<b>Electrical Equipment</b>	<b>2.72%</b>
GE Vernova T&D India Limited	1.79%
ABB India Limited	0.93%
<b>Power</b>	<b>2.69%</b>
Power Grid Corporation of India Limited	1.51%
NTPC Green Energy Limited	1.18%
<b>Telecom - Services</b>	<b>2.65%</b>
✓ Bharti Airtel Limited	2.65%
<b>Textiles &amp; Apparels</b>	<b>2.44%</b>
Page Industries Limited	2.44%
<b>Construction</b>	<b>2.38%</b>
Larsen & Toubro Limited	1.36%
Afcons Infrastructure Limited	1.02%
<b>Leisure Services</b>	<b>2.02%</b>
The Indian Hotels Company Limited	2.02%
<b>Capital Markets</b>	<b>1.89%</b>
Computer Age Management Services Limited	1.89%
<b>Industrial Manufacturing</b>	<b>1.86%</b>
Kaynes Technology India Limited	1.86%
<b>Oil</b>	<b>1.74%</b>
Oil India Limited	1.74%
<b>Healthcare Services</b>	<b>1.38%</b>
Jupiter Life Line Hospitals Limited	1.38%
<b>Auto Components</b>	<b>1.23%</b>
ZF Commercial Vehicle Control Systems India Limited	1.23%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.19%</b>
Escorts Kubota Limited	1.19%
<b>Agricultural Food &amp; other Products</b>	<b>1.00%</b>
Adani Wilmar Limited	1.00%

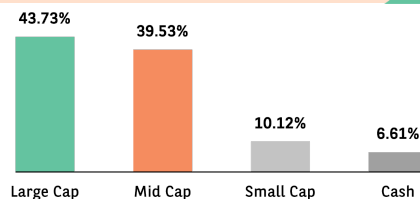
EQUITY HOLDINGS	% of Net Assets
<b>Cement &amp; Cement Products</b>	<b>0.99%</b>
JK Cement Limited	0.99%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.50%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>93.38%</b>

### Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets	6.62%
<b>GRAND TOTAL</b>	<b>100.00%</b>

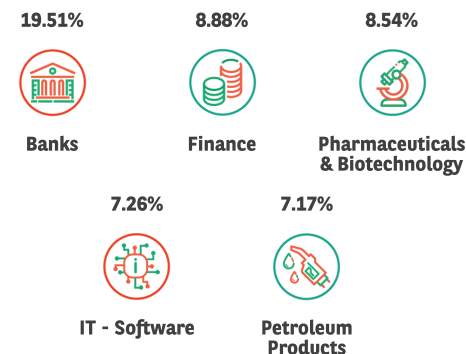
Investment in Top 10 scrips constitutes 39.56% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

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

\* refer page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 58

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



# Baroda BNP Paribas Mid Cap Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Wealth Creation in long term.</li> <li>Investments in companies in mid capitalization segment.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer^^</p> <p>Investors understand that their principal will be at Very High risk</p>	<p>Benchmark (Tier 1) Riskometer^</p> <p>Benchmark riskometer is at Very High risk</p>
	<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on February 28, 2025</p>	

## 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 February 28, 2025)

Regular Plan - IDCW Option	₹ 53.9775
Regular Plan - Growth Option	₹ 86.5477
Direct Plan - IDCW Option	₹ 67.8521
Direct Plan - Growth Option	₹ 102.4487

### Benchmark Index (AMFI Tier 1)

Nifty Midcap 150 TRI

### Date of Allotment

May 02, 2006

Monthly AAUM## As on February 28, 2025 : ₹1,963.28 Crores

AUM## As on February 28, 2025 : ₹1,857.60 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	13-Jul-22	24 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 (%)	1.99%
TER - Direct Plan (%)	0.56%
Portfolio Turnover Ratio	0.92
Standard Deviation***	14.85%
Beta***	0.85
Sharpe Ratio***	0.63

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

### Key Statistics

No of Stocks	65
Portfolio RoE (%)	16.81
EPS Growth (%)	40.93

## 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

\*\* 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 page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 58

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

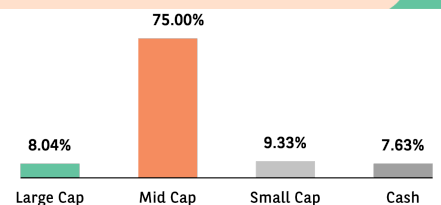
EQUITY HOLDINGS	% of Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>10.08%</b>
✓ Lupin Limited	2.20%
✓ Abbott India Limited	2.13%
Alkem Laboratories Limited	2.00%
IPCA Laboratories Limited	1.93%
GlaxoSmithKline Pharmaceuticals Limited	1.82%
<b>Finance</b>	<b>7.43%</b>
✓ CRISIL Limited	2.36%
Sundaram Finance Limited	1.95%
Mahindra & Mahindra Financial Services Limited	1.68%
LIC Housing Finance Limited	1.44%
<b>Electrical Equipment</b>	<b>6.84%</b>
✓ Hitachi Energy India Limited	2.63%
GE Vernova T&D India Limited	1.62%
Bharat Heavy Electricals Limited	1.45%
Thermax Limited	1.14%
<b>Auto Components</b>	<b>6.65%</b>
Exide Industries Limited	1.87%
Schaeffler India Limited	1.48%
ZF Commercial Vehicle Control Systems India Limited	1.47%
Bosch Limited	1.00%
Jtekt India Limited	0.83%
<b>IT - Software</b>	<b>6.01%</b>
Persistent Systems Limited	2.00%
KPIT Technologies Limited	1.68%
Oracle Financial Services Software Limited	1.35%
HCL Technologies Limited	0.98%
<b>Banks</b>	<b>4.59%</b>
✓ The Federal Bank Limited	2.39%
✓ Indian Bank	2.20%
<b>Financial Technology (Fintech)</b>	<b>3.15%</b>
✓ PB Fintech Limited	3.15%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>3.05%</b>
Escorts Kubota Limited	1.85%
Ashok Leyland Limited	1.20%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.88%</b>
Navin Fluorine International Limited	2.03%
Deepak Nitrite Limited	0.85%
<b>Realty</b>	<b>2.71%</b>
✓ The Phoenix Mills Limited	2.71%
<b>Leisure Services</b>	<b>2.70%</b>
✓ The Indian Hotels Company Limited	2.70%
<b>Industrial Products</b>	<b>2.40%</b>
Ratnamani Metals & Tubes Limited	1.32%
AIA Engineering Limited	1.08%
<b>Fertilizers &amp; Agrochemicals</b>	<b>2.40%</b>
Coromandel International Limited	1.26%
PI Industries Limited	1.14%
<b>Consumer Durables</b>	<b>2.37%</b>
Metro Brands Limited	1.32%
Dixon Technologies (India) Limited	1.05%
<b>Insurance</b>	<b>2.37%</b>
ICICI Prudential Life Insurance Company Limited	1.28%
ICICI Lombard General Insurance Company Limited	1.09%
<b>Cement &amp; Cement Products</b>	<b>2.20%</b>
JK Lakshmi Cement Limited	1.17%
Shree Cement Limited	1.03%
<b>Non - Ferrous Metals</b>	<b>2.10%</b>
✓ National Aluminium Company Limited	2.10%
<b>Agricultural Food &amp; other Products</b>	<b>2.09%</b>
Adani Wilmar Limited	2.09%
<b>Automobiles</b>	<b>2.06%</b>
TVS Motor Company Limited	1.08%
Ola Electric Mobility Ltd	0.98%
<b>Telecom - Services</b>	<b>1.91%</b>
Indus Towers Limited	1.91%
<b>Personal Products</b>	<b>1.35%</b>
Procter & Gamble Hygiene and Health Care Limited	1.35%
<b>Healthcare Services</b>	<b>1.34%</b>
Max Healthcare Institute Limited	1.34%
<b>IT - Services</b>	<b>1.28%</b>
Interventus Knowledge Solutions Limited	1.28%
<b>Beverages</b>	<b>1.15%</b>
United Breweries Limited	1.15%
<b>Retailing</b>	<b>1.13%</b>
Info Edge (India) Limited	1.13%
<b>Food Products</b>	<b>1.10%</b>
Hatsun Agro Product Limited	1.10%

EQUITY HOLDINGS	% of Net Assets
<b>Textiles &amp; Apparels</b>	<b>1.09%</b>
Page Industries Limited	1.09%
<b>Petroleum Products</b>	<b>1.04%</b>
Hindustan Petroleum Corporation Limited	1.04%
<b>Diversified</b>	<b>0.99%</b>
3M India Limited	0.99%
<b>Gas</b>	<b>0.99%</b>
Petronet LNG Limited	0.99%
<b>Industrial Manufacturing</b>	<b>0.97%</b>
Cochin Shipyard Limited	0.97%
<b>Oil</b>	<b>0.92%</b>
Oil India Limited	0.92%
<b>Aerospace &amp; Defense</b>	<b>0.84%</b>
Bharat Dynamics Limited	0.84%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>6.61%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>92.37%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.02%</b>
364 Days Tbill (MD 18/12/2025)	SOV	1.02%
<b>Total Fixed Income Holdings</b>		<b>1.02%</b>
TREPS, Cash & Other Net Current Assets		6.61%
<b>GRAND TOTAL</b>		<b>100.00%</b>

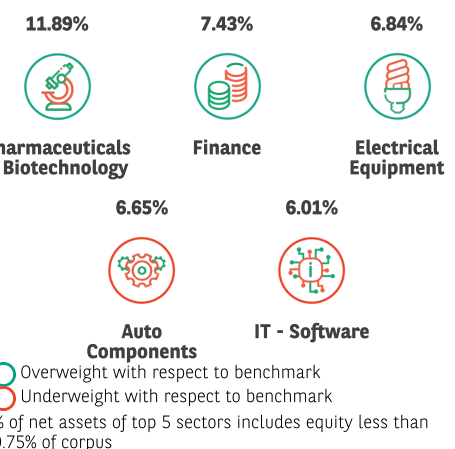
Investment in Top 10 scrips constitutes 24.57% of the portfolio

## 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)



# 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

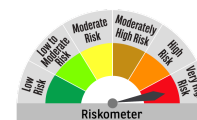
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 February 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 February 28, 2025)

Regular IDCW	: ₹ 10.8148
Regular Growth	: ₹ 10.8148
Direct IDCW	: ₹ 11.0422
Direct Growth	: ₹ 11.0422

### Benchmark Index (AMFI Tier 1)

Nifty Small Cap 250 TRI

### Date of Allotment

October 30, 2023

Monthly AAUM## As on February 28, 2025 : ₹1,192.74 Crores

AUM## As on February 28, 2025 : ₹1,099.25 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	30-Oct-23	24 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 (%)	: 2.20%
TER - Direct Plan (%)	: 1.28%
Portfolio Turnover Ratio	: 0.73

### Key Statistics

No of Stocks	: 61
Portfolio RoE (%)	: 15.34
EPS Growth (%)	: 40.41

## 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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Electrical Equipment</b>	<b>7.93%</b>
✓ GE Vernova T&D India Limited	3.36%
✓ Hitachi Energy India Limited	3.10%
Bharat Heavy Electricals Limited	1.47%
<b>Consumer Durables</b>	<b>6.93%</b>
✓ Blue Star Limited	2.08%
Crompton Greaves Consumer Electricals Limited	2.05%
V-Guard Industries Limited	2.04%
Whirlpool of India Limited	0.76%
<b>Auto Components</b>	<b>6.62%</b>
Jtekt India Limited	2.00%
Amara Raja Energy & Mobility Ltd	1.34%
Exide Industries Limited	1.19%
ZF Commercial Vehicle Control Systems India Limited	1.05%
Sundaram Clayton Limited	1.04%
<b>Industrial Products</b>	<b>6.42%</b>
✓ KSB Limited	2.53%
Ingersoll Rand (India) Limited	1.82%
SKF India Limited	1.17%
Finolex Cables Limited	0.90%
<b>Capital Markets</b>	<b>6.39%</b>
✓ ICICI Securities Limited	2.55%
ICRA Limited	1.60%
Central Depository Services (India) Limited	1.21%
KFin Technologies Limited	1.03%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.84%</b>
✓ Alembic Pharmaceuticals Limited	2.18%
Sanofi India Limited	1.60%
Natco Pharma Limited	1.05%
AstraZeneca Pharma India Limited	1.01%
<b>Gas</b>	<b>5.00%</b>
✓ Mahanagar Gas Limited	4.05%
Gujarat State Petronet Limited	0.95%
<b>IT - Services</b>	<b>4.68%</b>
Sagility India Limited	1.99%
Inventurus Knowledge Solutions Limited	1.42%
Affle (India) Limited	1.27%
<b>Banks</b>	<b>3.44%</b>
✓ Karur Vysya Bank Limited	2.23%
City Union Bank Limited	1.21%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.40%</b>
BASF India Limited	1.95%
Aarti Industries Limited	1.45%
<b>Food Products</b>	<b>3.39%</b>
✓ Mrs. Bectors Food Specialities Limited	2.54%
Zydus Wellness Limited	0.85%
<b>Commercial Services &amp; Supplies</b>	<b>3.03%</b>
eClerx Services Limited	1.62%
TeamLease Services Limited	1.41%
<b>Finance</b>	<b>3.01%</b>
India Shelter Finance Corporation Limited	1.52%
Mas Financial Services Limited	1.49%
<b>Petroleum Products</b>	<b>2.07%</b>
✓ Gulf Oil Lubricants India Limited	2.07%
<b>Leisure Services</b>	<b>2.05%</b>
Lemon Tree Hotels Limited	2.05%
<b>Textiles &amp; Apparels</b>	<b>1.98%</b>
Vardhman Textiles Limited	1.98%
<b>Power</b>	<b>1.68%</b>
SJVN Limited	1.68%
<b>Non - Ferrous Metals</b>	<b>1.62%</b>
National Aluminium Company Limited	1.62%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.56%</b>
BEML Limited	1.56%
<b>Construction</b>	<b>1.56%</b>
KEC International Limited	1.56%
<b>Household Products</b>	<b>1.47%</b>
Jyothy Labs Limited	1.47%
<b>Paper, Forest &amp; Jute Products</b>	<b>1.34%</b>
Aditya Birla Real Estate Limited	1.34%

### EQUITY HOLDINGS

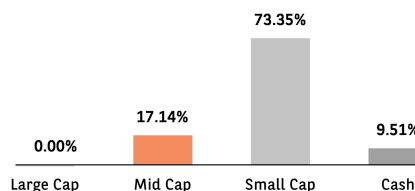
EQUITY HOLDINGS	% of Net Assets
<b>Industrial Manufacturing</b>	<b>1.31%</b>
Jyoti CNC Automation Ltd	1.31%
<b>Cement &amp; Cement Products</b>	<b>1.22%</b>
JK Lakshmi Cement Limited	1.22%
<b>Agricultural Food &amp; other Products</b>	<b>1.21%</b>
Adani Wilmar Limited	1.21%
<b>Realty</b>	<b>1.21%</b>
Brigade Enterprises Limited	1.21%
<b>Personal Products</b>	<b>1.21%</b>
Emami Limited	1.21%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.92%</b>
<b>FUTURES LONG POSITION</b>	<b>1.46%</b>
NIFTY	1.46%
<b>TOTAL EQUITY HOLDING</b>	<b>91.95%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.30%</b>
364 Days Tbill (MD 18/12/2025)	SOV	1.30%
<b>Total Fixed Income Holdings</b>		<b>1.30%</b>
TREPS, Cash & Other Net Current Assets		6.75%
<b>GRAND TOTAL</b>		<b>100.00%</b>

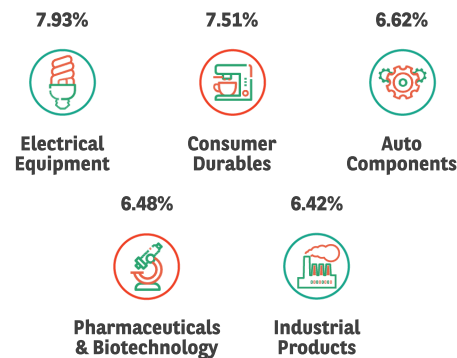
Investment in Top 10 scrips constitutes 26.69% of the portfolio

## 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

\* refer page no. 60

The scheme currently does not have Distribution History.

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

# Baroda BNP Paribas Flexi Cap Fund

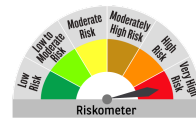
(An Open ended dynamic equity scheme investing across large cap, mid cap, small cap companies)

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

Regular Plan-IDCW	: ₹ 13.2056
Regular Plan-Growth Option	: ₹ 13.2056
Direct Plan-IDCW	: ₹ 13.7059
Direct Plan-Growth Option	: ₹ 13.7059

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

August 17, 2022

Monthly AAUM## As on February 28, 2025 : ₹1,167.24 Crores

AUM## As on February 28, 2025 : ₹1,102.59 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	: 0.81

### Key Statistics

No of Stocks	: 43
Portfolio RoE (%)	: 14.63
EPS Growth (%)	: 35.30

## 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 page no. 60

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>18.55%</b>
✓ HDFC Bank Limited	7.46%
✓ ICICI Bank Limited	5.73%
✓ The Federal Bank Limited	3.22%
Bank of Baroda	2.14%
<b>IT - Software</b>	<b>8.09%</b>
✓ Infosys Limited	3.67%
Tata Consultancy Services Limited	2.53%
Wipro Limited	1.89%
<b>Petroleum Products</b>	<b>8.04%</b>
✓ Reliance Industries Limited	5.71%
Hindustan Petroleum Corporation Limited	2.33%
<b>Finance</b>	<b>6.13%</b>
✓ Shriram Finance Limited	3.36%
✓ PNB Housing Finance Limited	2.77%
<b>Healthcare Services</b>	<b>5.51%</b>
Max Healthcare Institute Limited	2.40%
Indegene Limited	1.64%
Metropolis Healthcare Limited	1.47%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.25%</b>
Sun Pharmaceutical Industries Limited	2.17%
Ajanta Pharma Limited	1.80%
Alembic Pharmaceuticals Limited	1.28%
<b>Electrical Equipment</b>	<b>5.24%</b>
✓ Hitachi Energy India Limited	3.07%
GE Vernova T&D India Limited	2.17%
<b>Retailing</b>	<b>5.11%</b>
Info Edge (India) Limited	2.06%
Zomato Limited	2.01%
FSN E-Commerce Ventures Limited	1.04%
<b>Auto Components</b>	<b>3.89%</b>
Bosch Limited	1.93%
ZF Commercial Vehicle Control Systems India Limited	1.19%
Schaeffler India Limited	0.77%
<b>Financial Technology (Fintech)</b>	<b>3.58%</b>
✓ PB Fintech Limited	3.58%
<b>Power</b>	<b>2.81%</b>
Power Grid Corporation of India Limited	1.71%
NTPC Green Energy Limited	1.10%
<b>Construction</b>	<b>2.70%</b>
Larsen & Toubro Limited	1.58%
Afcos Infrastructure Limited	1.12%
<b>Industrial Manufacturing</b>	<b>2.63%</b>
✓ Kaynes Technology India Limited	2.63%
<b>Telecom - Services</b>	<b>2.49%</b>
Bharti Airtel Limited	2.49%
<b>Chemicals &amp; Petrochemicals</b>	<b>2.15%</b>
Linde India Limited	2.15%
<b>Capital Markets</b>	<b>1.81%</b>
Multi Commodity Exchange of India Limited	1.81%
<b>Textiles &amp; Apparels</b>	<b>1.75%</b>
Page Industries Limited	1.75%
<b>Oil</b>	<b>1.71%</b>
Oil India Limited	1.71%
<b>Food Products</b>	<b>1.50%</b>
Mrs. Bectors Food Specialities Limited	1.50%
<b>Beverages</b>	<b>1.22%</b>
Radico Khaitan Limited	1.22%

EQUITY HOLDINGS	% of Net Assets
<b>Agricultural Food &amp; other Products</b>	<b>1.21%</b>
Adani Wilmar Limited	1.21%
<b>Consumer Durables</b>	<b>1.11%</b>
Century Plyboards (India) Limited	1.11%
<b>Insurance</b>	<b>1.07%</b>
ICICI Lombard General Insurance Company Limited	1.07%
<b>Industrial Products</b>	<b>0.92%</b>
Grindwell Norton Limited	0.92%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.52%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>94.99%</b>

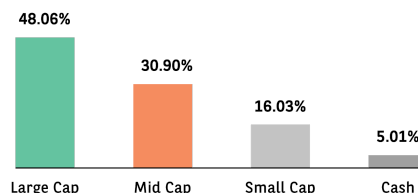
### Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets	5.01%
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**GRAND TOTAL 100.00%**

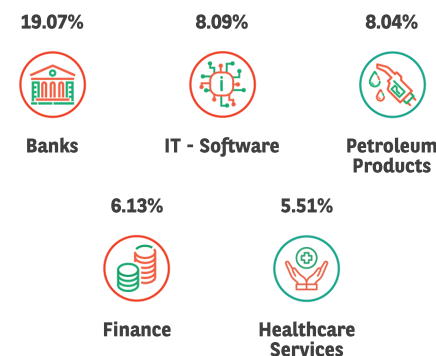
Investment in Top 10 scrips constitutes 41.20% of the portfolio

## 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 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 February 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 February 28, 2025)

Regular Plan - IDCW Option	₹ 48.6443
Regular Plan - Growth Option	₹ 245.3787
Direct Plan - IDCW Option	₹ 51.4605
Direct Plan - Growth Option	₹ 274.3035

### Benchmark Index (AMFI Tier 1)

Nifty 500 Multicap 50 25 25 TRI

### Date of Allotment

September 12, 2003

Monthly AAUM## As on February 28, 2025	₹2,567.38 Crores
AUM## As on February 28, 2025	₹2,400.75 Crores

### Fund Manager

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

### Load Structure

Exit Load: • 1% if redeemed on or before 12 months from the date of allotment of units. NIL if redeemed after 12 months from the date of allotment of units

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	1.99%
TER - Direct Plan (%)	0.95%
Portfolio Turnover Ratio	1.15
Standard Deviation***	15.33%
Beta**	0.94
Sharpe Ratio**	0.52

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

### Key Statistics

No of Stocks	59
Portfolio RoE (%)	15.90
EPS Growth (%)	36.40

## 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

\*\* 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 page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 58.

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

## PORTFOLIO (✓ Top 10 Holdings)

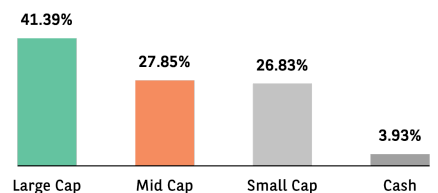
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>12.40%</b>
✓ ICICI Bank Limited	4.19%
✓ HDFC Bank Limited	3.61%
Kotak Mahindra Bank Limited	1.94%
Karur Vysya Bank Limited	1.66%
State Bank of India	1.00%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>7.37%</b>
✓ Divi's Laboratories Limited	2.28%
✓ Sun Pharmaceutical Industries Limited	2.26%
Concord Biotech Limited	1.72%
IPCA Laboratories Limited	1.11%
<b>Finance</b>	<b>5.92%</b>
PNB Housing Finance Limited	1.94%
CRISIL Limited	1.44%
Power Finance Corporation Limited	1.37%
Cholamandalam Investment and Finance Company Ltd	1.17%
<b>IT - Software</b>	<b>5.72%</b>
✓ Infosys Limited	2.04%
Persistent Systems Limited	1.66%
Hexaware Technologies Limited	1.17%
Mastek Limited	0.85%
<b>Electrical Equipment</b>	<b>5.44%</b>
Hitachi Energy India Limited	1.67%
GE Vernova T&D India Limited	1.39%
Bharat Heavy Electricals Limited	1.37%
CG Power and Industrial Solutions Limited	1.01%
<b>Healthcare Services</b>	<b>4.98%</b>
Max Healthcare Institute Limited	1.83%
Rainbow Childrens Medicare Limited	1.80%
Dr. Lal Path Labs Limited	1.35%
<b>Automobiles</b>	<b>4.78%</b>
Mahindra & Mahindra Limited	1.78%
TVS Motor Company Limited	1.51%
Maruti Suzuki India Limited	1.49%
<b>Chemicals &amp; Petrochemicals</b>	<b>4.10%</b>
✓ Navin Fluorine International Limited	2.19%
Linde India Limited	1.91%
<b>Consumer Durables</b>	<b>4.03%</b>
Dixon Technologies (India) Limited	1.74%
Amber Enterprises India Limited	1.17%
Blue Star Limited	1.12%
<b>Petroleum Products</b>	<b>3.75%</b>
✓ Reliance Industries Limited	3.75%
<b>Beverages</b>	<b>3.54%</b>
✓ Radico Khaitan Limited	2.15%
Varun Beverages Limited	1.39%
<b>IT - Services</b>	<b>3.34%</b>
✓ Sagility India Limited	2.24%
Protean eGov Technologies Limited	1.10%
<b>Retailing</b>	<b>3.15%</b>
Zomato Limited	1.84%
Trent Limited	1.31%
<b>Industrial Manufacturing</b>	<b>2.69%</b>
Tega Industries Limited	1.66%
Jyoti CNC Automation Ltd	1.03%
<b>Insurance</b>	<b>2.52%</b>
Max Financial Services Limited	1.43%
ICICI Lombard General Insurance Company Limited	1.09%
<b>Food Products</b>	<b>2.09%</b>
✓ Mrs. Bectors Food Specialities Limited	2.09%
<b>Telecom - Services</b>	<b>1.96%</b>
Bharti Airtel Limited	1.96%
<b>Personal Products</b>	<b>1.85%</b>
Dabur India Limited	1.85%
<b>Agricultural Food &amp; other Products</b>	<b>1.77%</b>
Adani Wilmar Limited	1.77%
<b>Realty</b>	<b>1.63%</b>
The Phoenix Mills Limited	1.63%
<b>Industrial Products</b>	<b>1.57%</b>
KEI Industries Limited	1.57%

EQUITY HOLDINGS	% of Net Assets
<b>Construction</b>	<b>1.57%</b>
Larsen & Toubro Limited	1.57%
<b>Leisure Services</b>	<b>1.46%</b>
Jubilant Foodworks Limited	1.46%
<b>Commercial Services &amp; Supplies</b>	<b>1.44%</b>
Firstsource Solutions Limited	1.44%
<b>Textiles &amp; Apparels</b>	<b>1.27%</b>
Page Industries Limited	1.27%
<b>Auto Components</b>	<b>1.22%</b>
Amara Raja Energy & Mobility Ltd	1.22%
<b>Financial Technology (Fintech)</b>	<b>1.22%</b>
PB Fintech Limited	1.22%
<b>Power</b>	<b>1.04%</b>
Power Grid Corporation of India Limited	1.04%
<b>Cement &amp; Cement Products</b>	<b>1.03%</b>
UltraTech Cement Limited	1.03%
<b>Capital Markets</b>	<b>0.98%</b>
Computer Age Management Services Limited	0.98%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.24%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>96.07%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.79%</b>
364 Days Tbill (MD 18/12/2025)	SOV	0.79%
<b>Total Fixed Income Holdings</b>		<b>0.79%</b>
TREPS, Cash & Other Net Current Assets		3.14%
<b>GRAND TOTAL</b>		<b>100.00%</b>

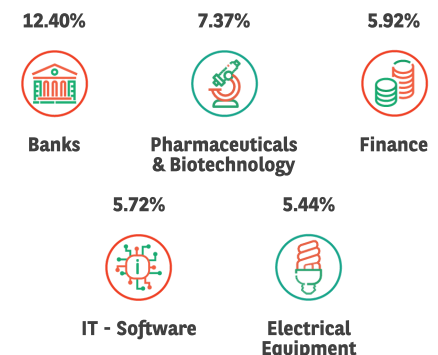
Investment in Top 10 scrips constitutes 26.80% of the portfolio

## 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

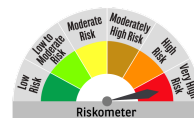
(An open ended equity scheme following a value investment strategy)

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

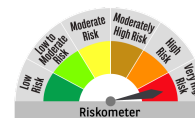
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 February 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 February 28, 2025)

Regular Plan-IDCW	: ₹ 12.3361
Regular Plan-Growth Option	: ₹ 12.3361
Direct Plan-IDCW	: ₹ 12.6520
Direct Plan-Growth Option	: ₹ 12.6520

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

June 07, 2023

Monthly AAUM## As on February 28, 2025 : ₹1,302.28 Crores

AUM## As on February 28, 2025 : ₹1,227.86 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	07-Jun-23	24 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 (%)	: 2.19%
TER - Direct Plan (%)	: 1.32%
Portfolio Turnover Ratio	: 0.69

### Key Statistics

No of Stocks	: 52
Portfolio RoE (%)	: 18.34
EPS Growth (%)	: 24.52

## 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 page no. 60

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

## PORTFOLIO (✓ Top 10 Holdings)

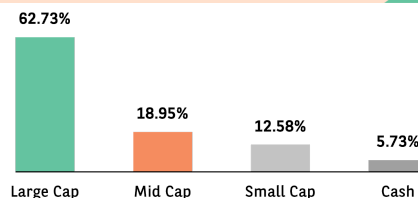
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>16.69%</b>
✓ ICICI Bank Limited	6.47%
✓ HDFC Bank Limited	6.35%
✓ Kotak Mahindra Bank Limited	3.87%
<b>IT - Software</b>	<b>11.92%</b>
✓ Infosys Limited	6.53%
✓ Tata Consultancy Services Limited	4.26%
Wipro Limited	1.13%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.82%</b>
Alkem Laboratories Limited	2.27%
Divi's Laboratories Limited	2.23%
Lupin Limited	1.71%
Sun Pharmaceutical Industries Limited	1.56%
Cipla Limited	1.15%
Sanofi India Limited	0.90%
<b>Power</b>	<b>6.07%</b>
✓ NTPC Limited	2.79%
SJVN Limited	1.85%
Power Grid Corporation of India Limited	1.43%
<b>Finance</b>	<b>5.95%</b>
Power Finance Corporation Limited	1.88%
Mas Financial Services Limited	1.62%
India Shelter Finance Corporation Limited	1.60%
Jio Financial Services Limited	0.85%
<b>Petroleum Products</b>	<b>5.85%</b>
✓ Reliance Industries Limited	4.89%
Hindustan Petroleum Corporation Limited	0.96%
<b>Gas</b>	<b>4.65%</b>
✓ Mahanagar Gas Limited	2.82%
Petronet LNG Limited	0.98%
Gujarat State Petronet Limited	0.85%
<b>Consumer Durables</b>	<b>3.67%</b>
Blue Star Limited	2.23%
Crompton Greaves Consumer Electricals Limited	1.44%
<b>Electrical Equipment</b>	<b>3.19%</b>
Bharat Heavy Electricals Limited	1.75%
GE Vernova T&D India Limited	1.44%
<b>Auto Components</b>	<b>3.16%</b>
Exide Industries Limited	1.13%
Jtekt India Limited	1.10%
Sundaram Clayton Limited	0.93%
<b>Construction</b>	<b>3.02%</b>
✓ Larsen & Toubro Limited	3.02%
<b>Consumable Fuels</b>	<b>2.86%</b>
✓ Coal India Limited	2.86%
<b>Insurance</b>	<b>2.81%</b>
ICICI Prudential Life Insurance Company Limited	1.57%
HDFC Life Insurance Company Limited	1.24%
<b>Automobiles</b>	<b>2.61%</b>
TVS Motor Company Limited	0.91%
Maruti Suzuki India Limited	0.88%
Eicher Motors Limited	0.82%
<b>Aerospace &amp; Defense</b>	<b>1.70%</b>
Bharat Electronics Limited	1.70%
<b>Telecom - Services</b>	<b>1.63%</b>

EQUITY HOLDINGS	% of Net Assets
Indus Towers Limited	1.63%
<b>Non - Ferrous Metals</b>	<b>1.45%</b>
National Aluminium Company Limited	1.45%
<b>Oil</b>	<b>1.40%</b>
Oil India Limited	1.40%
<b>Cement &amp; Cement Products</b>	<b>1.40%</b>
UltraTech Cement Limited	1.40%
<b>Agricultural Food &amp; other Products</b>	<b>1.08%</b>
Adani Wilmar Limited	1.08%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>3.33%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>94.26%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>1.59%</b>
364 Days Tbill (MD 10/07/2025)	SOV	0.80%
364 Days Tbill (MD 23/05/2025)	SOV	0.40%
364 Days Tbill (MD 04/09/2025)	SOV	0.39%
<b>Total Fixed Income Holdings</b>		<b>1.59%</b>
TREPS, Cash & Other Net Current Assets		4.15%
<b>GRAND TOTAL</b>		<b>100.00%</b>

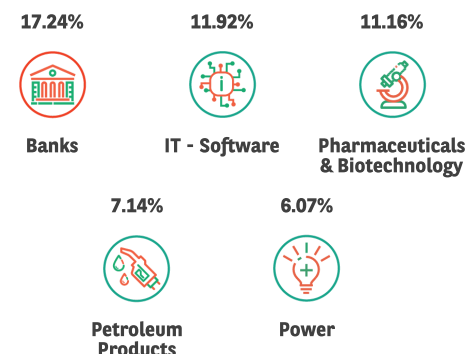
Investment in Top 10 scrips constitutes 43.86% of the portfolio

## 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 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 February 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 February 28, 2025)

Regular IDCW	: ₹ 8.3402
Regular Growth	: ₹ 8.3402
Direct IDCW	: ₹ 8.4065
Direct Growth	: ₹ 8.4065

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

September 11, 2024

Monthly AAUM## As on February 28, 2025	: ₹945.51 Crores
AUM## As on February 28, 2025	: ₹899.08 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	11-Sep-24	24 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 (%)	: 0.47%
Portfolio Turnover Ratio	: 0.74

### Key Statistics

No of Stocks	: 56
Portfolio RoE (%)	: 18.04
EPS Growth (%)	: 20.36

## 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 page no. 60

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

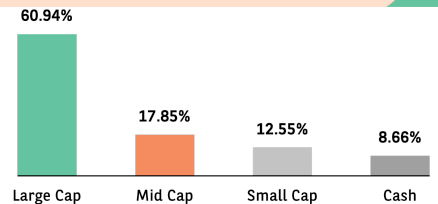
EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>16.41%</b>
✓ HDFC Bank Limited	5.78%
✓ Kotak Mahindra Bank Limited	5.29%
✓ ICICI Bank Limited	4.02%
City Union Bank Limited	1.32%
<b>IT - Software</b>	<b>10.46%</b>
✓ Infosys Limited	4.32%
HCL Technologies Limited	2.10%
Tata Consultancy Services Limited	1.94%
Wipro Limited	1.24%
Oracle Financial Services Software Limited	0.86%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.02%</b>
Sun Pharmaceutical Industries Limited	2.13%
Dr. Reddy's Laboratories Limited	2.05%
Torrent Pharmaceuticals Limited	1.97%
GlaxoSmithKline Pharmaceuticals Limited	1.65%
Divi's Laboratories Limited	1.22%
<b>Petroleum Products</b>	<b>8.43%</b>
✓ Reliance Industries Limited	4.00%
Gulf Oil Lubricants India Limited	1.75%
Hindustan Petroleum Corporation Limited	1.73%
Bharat Petroleum Corporation Limited	0.95%
<b>Power</b>	<b>5.39%</b>
✓ NTPC Limited	2.60%
Power Grid Corporation of India Limited	0.98%
Tata Power Company Limited	0.94%
SJVN Limited	0.87%
<b>Finance</b>	<b>4.45%</b>
Cholamandalam Investment and Finance Company Ltd	1.56%
Power Finance Corporation Limited	1.47%
Bajaj Finance Limited	1.42%
<b>Gas</b>	<b>3.91%</b>
✓ Mahanagar Gas Limited	2.89%
Petronet LNG Limited	1.02%
<b>Automobiles</b>	<b>3.86%</b>
Hyundai Motor India Ltd	1.81%
Mahindra & Mahindra Limited	1.15%
Hero MotoCorp Limited	0.90%
<b>Leisure Services</b>	<b>3.43%</b>
✓ The Indian Hotels Company Limited	2.39%
Jubilant Foodworks Limited	1.04%
<b>Insurance</b>	<b>3.17%</b>
ICICI Lombard General Insurance Company Limited	1.88%
ICICI Prudential Life Insurance Company Limited	1.29%
<b>Electrical Equipment</b>	<b>2.74%</b>
GE Vernova T&D India Limited	1.92%
Siemens Limited	0.82%
<b>Oil</b>	<b>1.98%</b>
Oil & Natural Gas Corporation Limited	1.03%
Oil India Limited	0.95%
<b>Consumer Durables</b>	<b>1.96%</b>
Havells India Limited	1.03%
Crompton Greaves Consumer Electricals Limited	0.93%
<b>Non - Ferrous Metals</b>	<b>1.59%</b>
Hindalco Industries Limited	1.59%
<b>Healthcare Services</b>	<b>1.41%</b>
Max Healthcare Institute Limited	1.41%
<b>Cement &amp; Cement Products</b>	<b>1.41%</b>
UltraTech Cement Limited	1.41%
<b>Capital Markets</b>	<b>1.24%</b>
ICRA Limited	1.24%
<b>Food Products</b>	<b>1.12%</b>
Britannia Industries Limited	1.12%

EQUITY HOLDINGS	% of Net Assets
<b>Construction</b>	<b>1.06%</b>
Larsen & Toubro Limited	1.06%
<b>Beverages</b>	<b>1.04%</b>
Radico Khaitan Limited	1.04%
<b>Consumable Fuels</b>	<b>1.03%</b>
Coal India Limited	1.03%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.02%</b>
Escorts Kubota Limited	1.02%
<b>Industrial Manufacturing</b>	<b>0.99%</b>
Cochin Shipyard Limited	0.99%
<b>Industrial Products</b>	<b>0.94%</b>
SKF India Limited	0.94%
<b>Household Products</b>	<b>0.90%</b>
Jyothy Labs Limited	0.90%
<b>Chemicals &amp; Petrochemicals</b>	<b>0.86%</b>
BASF India Limited	0.86%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.52%</b>
<b>FUTURES LONG POSITION</b>	<b>1.46%</b>
Bank Nifty Index	1.46%
<b>TOTAL EQUITY HOLDING</b>	<b>92.80%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>6.52%</b>
364 Days Tbill (MD 06/03/2025)	SOV	3.33%
364 Days Tbill (MD 21/11/2025)	SOV	3.19%
<b>Total Fixed Income Holdings</b>		<b>6.52%</b>
TREPS, Cash & Other Net Current Assets		0.68%
<b>GRAND TOTAL</b>		<b>100.00%</b>

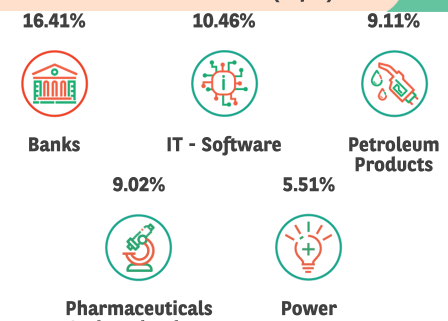
Investment in Top 10 scrips constitutes 37.81% of the portfolio

## 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

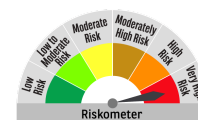
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 February 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 February 28, 2025)

Regular Plan - IDCW Option	: ₹ 14.5817
Regular Plan - Growth Option	: ₹ 18.4530
Direct Plan - IDCW Option	: ₹ 16.3624
Direct Plan - Growth Option	: ₹ 20.7522

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

October 06, 2017

Monthly AAUM## As on February 28, 2025 : ₹619.86 Crores

AUM## As on February 28, 2025 : ₹580.08 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	: 1.45
Standard Deviation*	: 14.93%
Beta*	: 0.97
Sharpe Ratio*	: 0.24

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

### Key Statistics

No of Stocks	: 26
Portfolio RoE (%)	: 14.87
EPS Growth (%)	: 20.02

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 58.

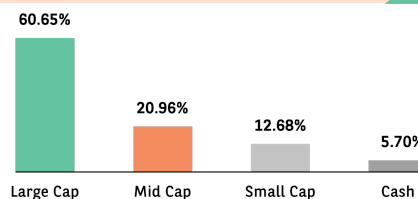
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>22.69%</b>
✓ HDFC Bank Limited	9.71%
✓ ICICI Bank Limited	6.75%
✓ Bank of Baroda	4.59%
Kotak Mahindra Bank Limited	1.64%
<b>Power</b>	<b>8.85%</b>
Power Grid Corporation of India Limited	4.76%
✓ Tata Power Company Limited	4.09%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.92%</b>
Zydu Lifesciences Limited	3.17%
Sun Pharmaceutical Industries Limited	2.75%
<b>Finance</b>	<b>5.92%</b>
✓ PNB Housing Finance Limited	5.92%
<b>IT - Software</b>	<b>5.27%</b>
✓ Wipro Limited	5.27%
<b>Consumer Durables</b>	<b>4.90%</b>
✓ Havells India Limited	4.90%
<b>Retailing</b>	<b>4.89%</b>
Zomato Limited	3.25%
Vishal Mega Mart Limited	1.64%
<b>Petroleum Products</b>	<b>4.81%</b>
Hindustan Petroleum Corporation Limited	4.81%
<b>Insurance</b>	<b>4.37%</b>
ICICI Lombard General Insurance Company Limited	4.37%
<b>Capital Markets</b>	<b>3.87%</b>
Multi Commodity Exchange of India Limited	3.87%
<b>Automobiles</b>	<b>3.79%</b>
Mahindra & Mahindra Limited	2.45%
TVS Motor Company Limited	1.34%
<b>Financial Technology (Fintech)</b>	<b>3.53%</b>
PB Fintech Limited	3.53%
<b>Oil</b>	<b>3.25%</b>
Oil India Limited	3.25%
<b>Healthcare Services</b>	<b>2.89%</b>
Metropolis Healthcare Limited	2.89%
<b>Construction</b>	<b>2.73%</b>
Larsen & Toubro Limited	2.73%
<b>Electrical Equipment</b>	<b>2.31%</b>
GE Vernova T&D India Limited	2.31%
<b>Aerospace &amp; Defense</b>	<b>2.12%</b>

EQUITY HOLDINGS	% of Net Assets
Bharat Electronics Limited	2.12%
<b>Beverages</b>	<b>1.13%</b>
Varun Beverages Limited	1.13%
<b>Industrial Manufacturing</b>	<b>1.05%</b>
Kaynes Technology India Limited	1.05%
<b>TOTAL EQUITY HOLDING</b>	<b>94.29%</b>
<b>Total Fixed Income Holdings</b>	
TREPS, Cash & Other Net Current Assets	5.71%
<b>GRAND TOTAL</b>	<b>100.00%</b>

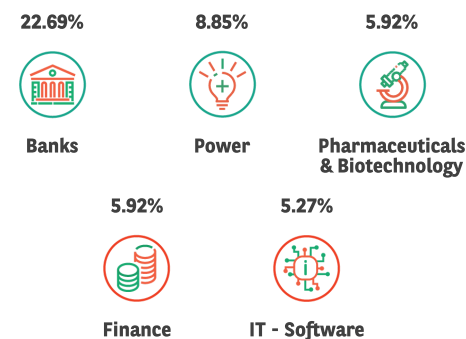
Investment in Top 10 scrips constitutes 55.17% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 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

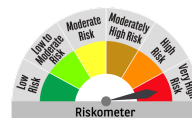
(An Open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)

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 February 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 February 28, 2025)

Regular Plan - IDCW Option	: ₹ 21.5029
Regular Plan - Growth Option	: ₹ 81.6353
Direct Plan - IDCW Option	: ₹ 27.1598
Direct Plan - Growth Option	: ₹ 91.5819

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

January 05, 2006

Monthly AUM## As on February 28, 2025	: ₹867.63 Crores
AUM## As on February 28, 2025	: ₹813.78 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 (%)	: 2.21%
TER - Direct Plan (%)	: 1.01%
Portfolio Turnover Ratio	: 0.80
Standard Deviation***	: 14.50%
Beta***	: 0.95
Sharpe Ratio***	: 0.44

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

### Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 15.38
EPS Growth (%)	: 35.62

## 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 page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

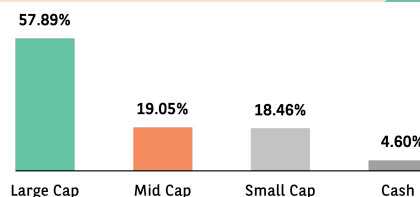
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>17.86%</b>
✓ HDFC Bank Limited	6.99%
✓ ICICI Bank Limited	6.08%
✓ State Bank of India	2.06%
Kotak Mahindra Bank Limited	1.52%
Bank of Baroda	1.21%
<b>IT - Software</b>	<b>6.92%</b>
✓ Infosys Limited	3.34%
LTIMindtree Limited	1.36%
Oracle Financial Services Software Limited	1.24%
Mastek Limited	0.98%
<b>Automobiles</b>	<b>5.47%</b>
Maruti Suzuki India Limited	2.06%
Mahindra & Mahindra Limited	1.76%
TVS Motor Company Limited	1.65%
<b>Finance</b>	<b>4.77%</b>
Cholamandlam Investment and Finance Company Ltd	2.07%
PNB Housing Finance Limited	1.53%
Power Finance Corporation Limited	1.17%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.48%</b>
Sun Pharmaceutical Industries Limited	1.99%
Divi's Laboratories Limited	1.35%
Concord Biotech Limited	1.14%
<b>Retailing</b>	<b>4.37%</b>
✓ Zomato Limited	2.51%
Trent Limited	1.86%
<b>Petroleum Products</b>	<b>4.19%</b>
✓ Reliance Industries Limited	4.19%
<b>Electrical Equipment</b>	<b>4.04%</b>
Hitachi Energy India Limited	1.70%
GE Vernova T&D India Limited	1.24%
Bharat Heavy Electricals Limited	1.10%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.62%</b>
Navin Fluorine International Limited	1.93%
Linde India Limited	1.69%
<b>Power</b>	<b>3.21%</b>
NTPC Limited	1.97%
NLC India Limited	1.24%
<b>Telecom - Services</b>	<b>3.10%</b>
✓ Bharti Airtel Limited	3.10%
<b>Industrial Manufacturing</b>	<b>3.07%</b>
Jyoti CNC Automation Ltd	1.57%
Tega Industries Limited	1.50%
<b>Capital Markets</b>	<b>2.58%</b>
Computer Age Management Services Limited	1.43%
BSE Limited	1.15%
<b>Construction</b>	<b>2.49%</b>
✓ Larsen & Toubro Limited	2.49%
<b>IT - Services</b>	<b>2.43%</b>
✓ Sagility India Limited	2.43%
<b>Beverages</b>	<b>2.39%</b>
Varun Beverages Limited	1.37%
Radico Khaitan Limited	1.02%
<b>Financial Technology (Fintech)</b>	<b>2.04%</b>
PB Fintech Limited	2.04%
<b>Personal Products</b>	<b>1.94%</b>
Dabur India Limited	1.94%
<b>Insurance</b>	<b>1.94%</b>
Max Financial Services Limited	1.94%
<b>Consumer Durables</b>	<b>1.92%</b>
Dixon Technologies (India) Limited	1.92%
<b>Food Products</b>	<b>1.90%</b>
Mrs. Bectors Food Specialities Limited	1.90%
<b>Leisure Services</b>	<b>1.76%</b>

EQUITY HOLDINGS	% of Net Assets
The Indian Hotels Company Limited	1.76%
<b>Agricultural Food &amp; other Products</b>	<b>1.59%</b>
Adani Wilmar Limited	1.59%
<b>Non - Ferrous Metals</b>	<b>1.56%</b>
Hindalco Industries Limited	1.56%
<b>Cement &amp; Cement Products</b>	<b>1.56%</b>
UltraTech Cement Limited	1.56%
<b>Healthcare Services</b>	<b>1.54%</b>
Rainbow Childrens Medicare Limited	1.54%
<b>Auto Components</b>	<b>0.78%</b>
Amara Raja Energy & Mobility Ltd	0.78%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.88%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>95.4%</b>
<b>Total Fixed Income Holdings</b>	
TREPS, Cash & Other Net Current Assets	4.60%
<b>GRAND TOTAL</b>	<b>100.00%</b>

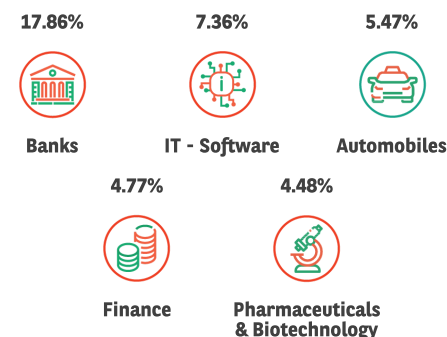
Investment in Top 10 scripts constitutes 35.26% of the portfolio

## 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 page no. 58.

# 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)

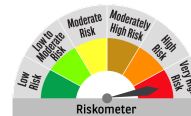
This product is suitable for investors who are seeking\*:

- 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.

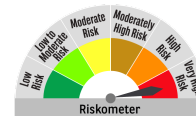
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on February 28, 2025

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 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 February 28, 2025)

Regular Plan - IDCW Option	: ₹ 20.5709
Regular Plan - Growth Option	: ₹ 27.8256
Direct Plan - IDCW Option	: ₹ 23.3810
Direct Plan - Growth Option	: ₹ 30.6498

### Benchmark Index (AMFI Tier 1)

Nifty India Consumption TRI

### Date of Allotment

September 07, 2018

Monthly AAUM## As on February 28, 2025	: ₹1,377.49 Crores
AUM## As on February 28, 2025	: ₹1,289.67 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	13-Jul-22	24 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 (%)	: 2.10%
TER - Direct Plan (%)	: 0.66%
Portfolio Turnover Ratio	: 0.64
Standard Deviation*	: 14.66%
Beta*	: 0.88
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	: 48
Portfolio RoE (%)	: 18.94
EPS Growth (%)	: 32.00

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 58.

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Automobiles</b>	<b>15.91%</b>	<b>Financial Technology (Fintech)</b>	<b>1.70%</b>
✓ Mahindra & Mahindra Limited	5.01%	PB Fintech Limited	1.70%
✓ TVS Motor Company Limited	3.80%	<b>Healthcare Services</b>	<b>1.21%</b>
✓ Eicher Motors Limited	3.33%	Max Healthcare Institute Limited	1.21%
✓ Maruti Suzuki India Limited	3.01%	<b>Textiles &amp; Apparels</b>	<b>1.10%</b>
Hyundai Motor India Ltd	0.76%	Page Industries Limited	1.10%
<b>Consumer Durables</b>	<b>14.10%</b>	<b>Entertainment</b>	<b>0.84%</b>
✓ Titan Company Limited	3.10%	PVR INOX Limited	0.84%
Blue Star Limited	2.23%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.18%</b>
Metro Brands Limited	1.65%	<b>TOTAL EQUITY HOLDING</b>	<b>91.89%</b>
Crompton Greaves Consumer Electricals Limited	1.49%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
Havells India Limited	1.27%	<b>Treasury Bill</b>	<b>0.66%</b>
V-Guard Industries Limited	1.20%	364 Days Tbill (MD 18/12/2025)	SOV
Voltas Limited	1.18%	<b>Total Fixed Income Holdings</b>	<b>0.66%</b>
Bata India Limited	1.14%	TREPS, Cash & Other Net Current Assets	7.45%
TTK Prestige Limited	0.84%	<b>GRAND TOTAL</b>	<b>100.00%</b>
<b>Telecom - Services</b>	<b>8.25%</b>	Investment in Top 10 scrips constitutes 39.12% of the portfolio	
✓ Bharti Airtel Limited	6.57%	<b>MARKET CAPITALIZATION (% of Net Assets)</b>	
Indus Towers Limited	1.68%		
<b>Beverages</b>	<b>7.84%</b>	<p>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</p>	
United Breweries Limited	2.72%	<b>SECTORAL COMPOSITION (Top 5)</b>	
United Spirits Limited	2.30%	<p>15.91% 14.90% 8.25%</p> <p>Automobiles Consumer Durables Telecom - Services</p> <p>7.84% 7.36%</p> <p>Beverages Diversified FMCG</p> <p>○ 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>	
Varun Beverages Limited	1.69%		
Radico Khaitan Limited	1.13%		
<b>Diversified FMCG</b>	<b>7.36%</b>		
✓ ITC Limited	4.13%		
✓ Hindustan Unilever Limited	3.23%		
<b>Personal Products</b>	<b>7.26%</b>		
Dabur India Limited	2.20%		
Godrej Consumer Products Limited	1.56%		
Procter & Gamble Hygiene and Health Care Limited	1.37%		
Gillette India Limited	1.10%		
Emami Limited	1.03%		
<b>Retailing</b>	<b>7.15%</b>		
✓ Trent Limited	3.76%		
Zomato Limited	2.07%		
Avenue Supermarts Limited	1.32%		
<b>Leisure Services</b>	<b>6.46%</b>		
The Indian Hotels Company Limited	2.92%		
Jubilant Foodworks Limited	2.43%		
Westlife Foodworld Limited	1.11%		
<b>Food Products</b>	<b>4.37%</b>		
Britannia Industries Limited	2.24%		
Mrs. Bectors Food Specialities Limited	1.37%		
Zydus Wellness Limited	0.76%		
<b>Agricultural Food &amp; other Products</b>	<b>3.98%</b>		
Adani Wilmar Limited	2.00%		
Marico Limited	1.16%		
Tata Consumer Products Limited	0.82%		
<b>Realty</b>	<b>3.18%</b>		
✓ The Phoenix Mills Limited	3.18%		

# Baroda BNP Paribas Business Cycle Fund

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

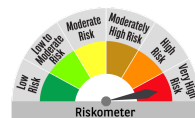
This product is suitable for investors who are seeking\*:

- 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.

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

Regular Plan - IDCW Option	: ₹ 13.5535
Regular Plan - Growth Option	: ₹ 13.5535
Direct Plan - IDCW Option	: ₹ 14.2517
Direct Plan - Growth Option	: ₹ 14.2517

### Benchmark Index (AMFI Tier 1)

BSE 500 TRI

### Date of Allotment

September 15, 2021

Monthly AAUM## As on February 28, 2025	: ₹544.76 Crores
AAUM## As on February 28, 2025	: ₹512.56 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	01-Nov-23	26 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 (%)	: 2.37%
TER - Direct Plan (%)	: 0.83%
Portfolio Turnover Ratio	: 0.59
Standard Deviation***	: 15.49%
Beta***	: 1.04
Sharpe Ratio***	: 0.39
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 64
Portfolio RoE (%)	: 18.36
EPS Growth (%)	: 34.64

## 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 page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

The scheme currently does not have Distribution History.

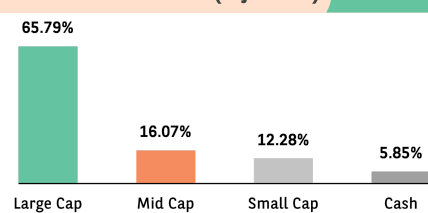
For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

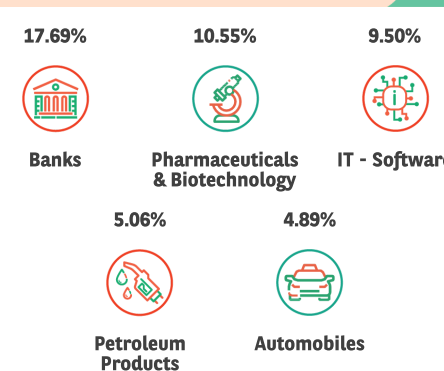
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>17.69%</b>	Ingersoll Rand (India) Limited	0.95%
✓ HDFC Bank Limited	7.00%	<b>Entertainment</b>	<b>0.89%</b>
✓ ICICI Bank Limited	5.71%	Sun TV Network Limited	0.89%
✓ Kotak Mahindra Bank Limited	4.01%	<b>Insurance</b>	<b>0.87%</b>
State Bank of India	0.97%	ICICI Prudential Life Insurance Company Limited	0.87%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>9.56%</b>	<b>LESS THAN 0.75% EXPOSURE</b>	<b>6.73%</b>
✓ Sun Pharmaceutical Industries Limited	2.80%	<b>FUTURES LONG POSITION</b>	<b>0.39%</b>
✓ Divi's Laboratories Limited	2.41%	NIFTY	0.39%
Torrent Pharmaceuticals Limited	1.55%	<b>TOTAL EQUITY HOLDING</b>	<b>94.69%</b>
Concord Biotech Limited	1.00%		
Cipla Limited	0.99%		
Natco Pharma Limited	0.81%		
<b>IT - Software</b>	<b>8.42%</b>		
✓ Tata Consultancy Services Limited	3.06%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b> <b>% of Net Assets</b>
✓ Persistent Systems Limited	2.14%	Treasury Bill	<b>1.11%</b>
Infosys Limited	2.07%	364 Days Tbill (MD 18/12/2025)	SOV 1.11%
Oracle Financial Services Software Limited	1.15%	<b>Total Fixed Income Holdings</b>	<b>1.11%</b>
<b>Petroleum Products</b>	<b>5.06%</b>	TREPS, Cash & Other Net Current Assets Including Short Futures	4.20%
✓ Reliance Industries Limited	5.06%	<b>GRAND TOTAL</b>	<b>100.00%</b>
<b>Automobiles</b>	<b>4.89%</b>		
TVS Motor Company Limited	1.48%		
Maruti Suzuki India Limited	1.26%		
Tata Motors Limited	1.09%		
Hyundai Motor India Ltd	1.06%		
<b>Construction</b>	<b>4.17%</b>		
✓ Larsen & Toubro Limited	4.17%		
<b>Electrical Equipment</b>	<b>3.72%</b>		
Hitachi Energy India Limited	1.68%		
GE Vernova T&D India Limited	1.06%		
Bharat Heavy Electricals Limited	0.98%		
<b>Auto Components</b>	<b>3.71%</b>		
Bosch Limited	1.63%		
ZF Commercial Vehicle Control Systems India Limited	1.25%		
Jtekt India Limited	0.83%		
<b>Retailing</b>	<b>3.61%</b>		
✓ Trent Limited	2.56%		
Zomato Limited	1.05%		
<b>Beverages</b>	<b>2.66%</b>		
Varun Beverages Limited	1.53%		
United Spirits Limited	1.13%		
<b>Diversified FMCG</b>	<b>2.49%</b>		
ITC Limited	1.53%		
Hindustan Unilever Limited	0.96%		
<b>Power</b>	<b>2.25%</b>		
NTPC Limited	1.37%		
Power Grid Corporation of India Limited	0.88%		
<b>Industrial Manufacturing</b>	<b>1.88%</b>		
Honeywell Automation India Limited	0.95%		
Tega Industries Limited	0.93%		
<b>Food Products</b>	<b>1.73%</b>		
Nestle India Limited	1.73%		
<b>Telecom - Services</b>	<b>1.65%</b>		
Bharti Airtel Limited	1.65%		
<b>Cement &amp; Cement Products</b>	<b>1.51%</b>		
UltraTech Cement Limited	1.51%		
<b>Capital Markets</b>	<b>1.46%</b>		
BSE Limited	1.46%		
<b>Realty</b>	<b>1.41%</b>		
The Phoenix Mills Limited	1.41%		
<b>IT - Services</b>	<b>1.30%</b>		
Protean eGov Technologies Limited	1.30%		
<b>Financial Technology (Fintech)</b>	<b>1.26%</b>		
PB Fintech Limited	1.26%		
<b>Chemicals &amp; Petrochemicals</b>	<b>1.25%</b>		
Linde India Limited	1.25%		
<b>Aerospace &amp; Defense</b>	<b>1.17%</b>		
Bharat Electronics Limited	1.17%		
<b>Agricultural Food &amp; other Products</b>	<b>1.04%</b>		
Adani Wilmar Limited	1.04%		
<b>Healthcare Services</b>	<b>0.97%</b>		
Fortis Healthcare Limited	0.97%		
<b>Industrial Products</b>	<b>0.95%</b>		

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark  
○ Underweight with respect to benchmark  
% of net assets of top 5 sectors includes equity less than 0.75% of corpus

# Baroda BNP Paribas Banking & Financial Services Fund

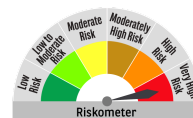
(An open ended equity scheme investing in the Banking and Financial Services sector)

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

- Capital appreciation over long term.
- Investment predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.

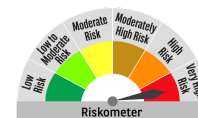
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Financial Services TRI): basis it's constituents; as on February 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 & 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 February 28, 2025)

Regular Plan - IDCW Option	: ₹ 20.1877
Regular Plan - Growth Option	: ₹ 41.0231
Direct Plan - IDCW Option	: ₹ 22.9412
Direct Plan - Growth Option	: ₹ 45.6289

### Benchmark Index (AMFI Tier 1)

Nifty Financial Services TRI

### Date of Allotment

June 22, 2012

Monthly AAUM## As on February 28, 2025	: ₹213.98 Crores
AUM## As on February 28, 2025	: ₹210.53 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.42%
TER - Direct Plan (%)	: 0.92%
Portfolio Turnover Ratio	: 1.15
Standard Deviation***	: 14.11%
Beta***	: 0.94
Sharpe Ratio***	: 0.51

### Key Statistics

No of Stocks	: 27
Portfolio RoE (%)	: 16.04
EPS Arjun (%)	: 17.78

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer page no. 60

For Distribution History kindly refer page no. 58.

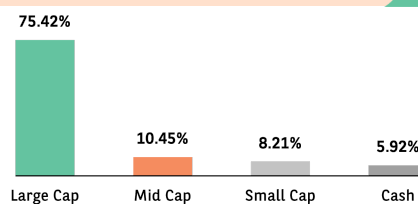
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>64.66%</b>
✓ HDFC Bank Limited	22.83%
✓ ICICI Bank Limited	19.45%
✓ Kotak Mahindra Bank Limited	6.63%
✓ Axis Bank Limited	5.55%
✓ State Bank of India	4.96%
Karur Vysya Bank Limited	1.67%
Indian Bank	1.33%
City Union Bank Limited	1.23%
The Federal Bank Limited	1.01%
<b>Finance</b>	<b>17.82%</b>
✓ Bajaj Finance Limited	4.85%
✓ Cholamandalam Investment and Finance Company Ltd	2.33%
✓ Muthoot Finance Limited	2.03%
✓ Bajaj Finserv Limited	2.00%
Power Finance Corporation Limited	1.73%
REC Limited	1.32%
Shriram Finance Limited	1.25%
CRISIL Limited	1.22%
PNB Housing Finance Limited	1.09%
<b>Insurance</b>	<b>5.19%</b>
SBI Life Insurance Company Limited	1.36%
Star Health And Allied Insurance Company Limited	1.34%
ICICI Lombard General Insurance Company Limited	1.33%
HDFC Life Insurance Company Limited	1.16%
<b>Capital Markets</b>	<b>4.95%</b>
✓ HDFC Asset Management Company Limited	2.07%
Multi Commodity Exchange of India Limited	1.07%
Prudent Corporate Advisory Services Limited	0.98%
KFin Technologies Limited	0.83%
<b>Financial Technology (Fintech)</b>	<b>1.46%</b>
PB Fintech Limited	1.46%
<b>TOTAL EQUITY HOLDING</b>	<b>94.08%</b>

Treasury Bill	0.32%
364 Days Tbill (MD 18/12/2025) SOV	0.32%
<b>Total Fixed Income Holdings</b>	<b>0.32%</b>
TREPS, Cash & Other Net Current Assets	5.60%
<b>GRAND TOTAL</b>	<b>100.00%</b>

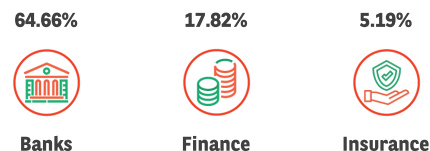
Investment in Top 10 scrips constitutes 72.70% of the portfolio

## 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 February 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 February 28, 2025)

Regular Plan-IDCW	: ₹ 10.3115
Regular Plan-Growth Option	: ₹ 10.3115
Direct Plan-IDCW	: ₹ 10.4895
Direct Plan-Growth Option	: ₹ 10.4895

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

March 05, 2024

Monthly AAUM## As on February 28, 2025 : ₹1,017.06 Crores

AUM## As on February 28, 2025 : ₹936.99 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 (%)	: 2.14%
TER - Direct Plan (%)	: 0.55%
Portfolio Turnover Ratio	: 0.64

### Key Statistics

No of Stocks	: 48
Portfolio RoE (%)	: 17.47
EPS Growth (%)	: 46.37

## 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 page no. 60

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

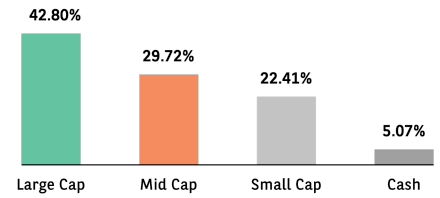
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Retailing</b>	<b>10.88%</b>
✓ Info Edge (India) Limited	3.93%
✓ Zomato Limited	3.16%
Trent Limited	2.28%
FSN E-Commerce Ventures Limited	1.51%
<b>Capital Markets</b>	<b>8.64%</b>
✓ Multi Commodity Exchange of India Limited	2.88%
BSE Limited	2.51%
Computer Age Management Services Limited	1.95%
KFin Technologies Limited	1.30%
<b>IT - Software</b>	<b>8.50%</b>
✓ Infosys Limited	2.97%
Tata Consultancy Services Limited	1.95%
KPIT Technologies Limited	1.87%
Oracle Financial Services Software Limited	1.71%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>8.34%</b>
✓ Sun Pharmaceutical Industries Limited	2.89%
Divi's Laboratories Limited	2.56%
JB Chemicals & Pharmaceuticals Limited	1.57%
Concord Biotech Limited	1.32%
<b>Automobiles</b>	<b>7.09%</b>
✓ TVS Motor Company Limited	3.16%
Maruti Suzuki India Limited	2.55%
Mahindra & Mahindra Limited	1.38%
<b>Electrical Equipment</b>	<b>6.15%</b>
✓ Hitachi Energy India Limited	2.63%
ABB India Limited	1.88%
GE Vernova T&D India Limited	1.64%
<b>Chemicals &amp; Petrochemicals</b>	<b>5.74%</b>
✓ Linde India Limited	3.65%
Navin Fluorine International Limited	2.09%
<b>Industrial Manufacturing</b>	<b>4.63%</b>
Jyoti CNC Automation Ltd	1.60%
Tega Industries Limited	1.59%
Honeywell Automation India Limited	1.44%
<b>Telecom - Services</b>	<b>4.15%</b>
✓ Bharti Airtel Limited	4.15%
<b>Auto Components</b>	<b>3.65%</b>
Bosch Limited	1.29%
Amara Raja Energy & Mobility Ltd	1.23%
Sona BLW Precision Forgings Limited	1.13%
<b>Banks</b>	<b>3.28%</b>
✓ ICICI Bank Limited	3.28%
<b>Financial Technology (Fintech)</b>	<b>2.63%</b>
PB Fintech Limited	2.63%
<b>Consumer Durables</b>	<b>2.50%</b>
Dixon Technologies (India) Limited	2.50%
<b>Food Products</b>	<b>2.23%</b>
Mrs. Bectors Food Specialities Limited	2.23%
<b>Petroleum Products</b>	<b>2.10%</b>
Reliance Industries Limited	2.10%
<b>Diversified</b>	<b>1.95%</b>
3M India Limited	1.95%
<b>IT - Services</b>	<b>1.95%</b>
Protean eGov Technologies Limited	1.95%
<b>Insurance</b>	<b>1.70%</b>
Max Financial Services Limited	1.70%
<b>Finance</b>	<b>1.55%</b>
Bajaj Finance Limited	1.55%
<b>Leisure Services</b>	<b>1.52%</b>
TBO Tek Limited	1.52%
<b>Fertilizers &amp; Agrochemicals</b>	<b>1.17%</b>
PI Industries Limited	1.17%
<b>Industrial Products</b>	<b>1.16%</b>
Cummins India Limited	1.16%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.47%</b>
<b>FUTURES LONG POSITION</b>	<b>0.95%</b>
Bharat Heavy Electricals Limited	0.95%
<b>TOTAL EQUITY HOLDING</b>	<b>94.93%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		1.04%
364 Days Tbill (MD 10/07/2025)	SOV	1.04%
<b>Total Fixed Income Holdings</b>		<b>1.04%</b>
TREPS, Cash & Other Net Current Assets		4.03%
<b>GRAND TOTAL</b>		<b>100.00%</b>

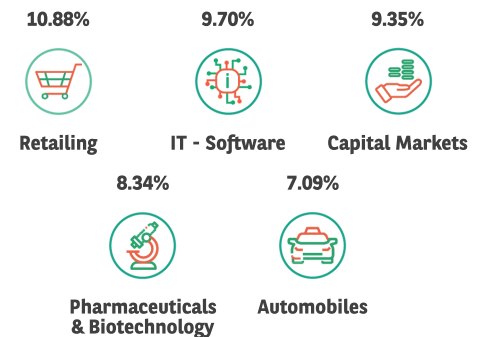
Investment in Top 10 scrips constitutes 32.70% of the portfolio

## 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.

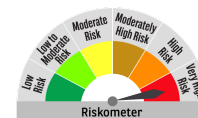
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 February 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 February 28, 2025)

Regular IDCW	: ₹ 8.0695
Regular Growth	: ₹ 8.0695
Direct IDCW	: ₹ 8.1572
Direct Growth	: ₹ 8.1572

### Benchmark Index (AMFI Tier 1)

Nifty India Manufacturing TRI

### Date of Allotment

June 28, 2024

Monthly AAUM## As on February 28, 2025 : ₹1,237.44 Crores

AUM## As on February 28, 2025 : ₹1,150.64 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 (%)	: 2.10%
TER - Direct Plan (%)	: 0.59%
Portfolio Turnover Ratio	: 0.43

### Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 16.60
EPS Growth (%)	: 35.82

## MINIMUM INVESTMENT AMOUNT

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

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

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

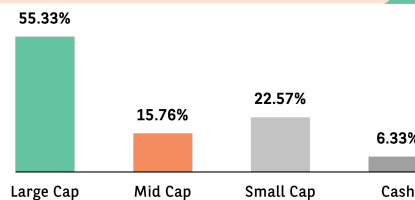
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>21.92%</b>
✓ Divi's Laboratories Limited	8.14%
✓ Sun Pharmaceutical Industries Limited	5.48%
✓ Dr. Reddy's Laboratories Limited	2.62%
Cipla Limited	2.10%
AstraZeneca Pharma India Limited	1.99%
IPCA Laboratories Limited	1.59%
<b>Automobiles</b>	<b>13.77%</b>
✓ Mahindra & Mahindra Limited	3.84%
✓ Maruti Suzuki India Limited	2.80%
✓ Hero MotoCorp Limited	2.59%
✓ Tata Motors Limited	2.18%
Hyundai Motor India Ltd	1.49%
TVS Motor Company Limited	0.87%
<b>Petroleum Products</b>	<b>10.74%</b>
✓ Reliance Industries Limited	7.51%
Bharat Petroleum Corporation Limited	1.86%
Gulf Oil Lubricants India Limited	1.37%
<b>Auto Components</b>	<b>7.38%</b>
✓ Bosch Limited	4.15%
ZF Commercial Vehicle Control Systems India Limited	1.28%
Amara Raja Energy & Mobility Ltd	1.07%
Jtekt India Limited	0.88%
<b>Industrial Products</b>	<b>5.15%</b>
Cummins India Limited	1.17%
SKF India Limited	1.14%
Ingersoll Rand (India) Limited	0.98%
KSB Limited	0.97%
Grindwell Norton Limited	0.89%
<b>Electrical Equipment</b>	<b>4.76%</b>
Hitachi Energy India Limited	2.07%
Bharat Heavy Electricals Limited	1.54%
GE Vernova T&D India Limited	1.15%
<b>Industrial Manufacturing</b>	<b>4.16%</b>
Tega Industries Limited	1.43%
Honeywell Automation India Limited	0.98%
Kennametal India Limited	0.88%
Jyoti CNC Automation Ltd	0.87%
<b>Chemicals &amp; Petrochemicals</b>	<b>4.11%</b>
Linde India Limited	1.76%
BASF India Limited	1.34%
Vinati Organics Limited	1.01%
<b>Diversified Metals</b>	<b>3.52%</b>
✓ Vedanta Limited	3.52%
<b>Fertilizers &amp; Agrochemicals</b>	<b>3.03%</b>
Dhanuka Agritech Limited	1.59%
Sumitomo Chemical India Limited	1.44%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>2.02%</b>
Escorts Kubota Limited	2.02%
<b>Aerospace &amp; Defense</b>	<b>1.93%</b>
Bharat Electronics Limited	1.93%
<b>Non - Ferrous Metals</b>	<b>1.81%</b>
National Aluminium Company Limited	1.81%
<b>Cement &amp; Cement Products</b>	<b>1.58%</b>
UltraTech Cement Limited	1.58%
<b>Beverages</b>	<b>1.41%</b>
United Spirits Limited	1.41%
<b>Diversified</b>	<b>1.34%</b>
3M India Limited	1.34%
<b>Gas</b>	<b>1.26%</b>
Mahanagar Gas Limited	1.26%
<b>Power</b>	<b>0.81%</b>

EQUITY HOLDINGS	% of Net Assets
NLC India Limited	0.81%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.87%</b>
<b>FUTURES LONG POSITION</b>	<b>0.99%</b>
NIFTY	0.70%
Hindustan Aeronautics Limited	0.29%
<b>TOTAL EQUITY HOLDING</b>	<b>94.56%</b>
FIXED INCOME HOLDINGS	Rating % of Net Assets
<b>Treasury Bill</b>	<b>2.10%</b>
364 Days Tbill (MD 07/08/2025)	SOV 1.27%
364 Days Tbill (MD 18/12/2025)	SOV 0.83%
<b>Total Fixed Income Holdings</b>	<b>2.10%</b>
TREPS, Cash & Other Net Current Assets	3.34%
<b>GRAND TOTAL</b>	<b>100.00%</b>

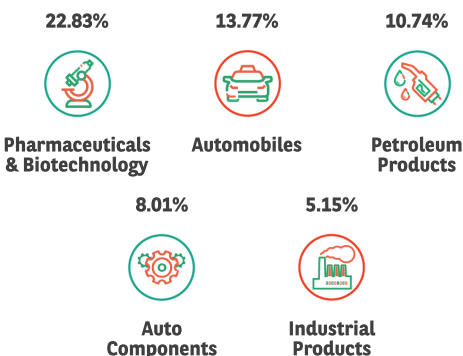
Investment in Top 10 scrips constitutes 42.83% of the portfolio

## 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

\* refer page no. 60

The scheme currently does not have Distribution History.

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

# Baroda BNP Paribas Energy Opportunities Fund

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

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

- Long term capital appreciation and growth.
- Investing in predominantly in equity and equity related securities of energy companies

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

Regular IDCW	: ₹ 9.7189
Regular Growth	: ₹ 9.7189
Direct IDCW	: ₹ 9.7270
Direct Growth	: ₹ 9.7270

### Benchmark Index (AMFI Tier 1)

Nifty Energy TRI

### Date of Allotment

February 10, 2025

Monthly AUM## As on February 28, 2025	: ₹679.12 Crores
AUM## As on February 28, 2025	: ₹668.32 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.32%
TER - Direct Plan (%)	: 0.72%
Portfolio Turnover Ratio	: -

## 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 page no. 60

The scheme currently does not have Distribution History.

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

## PORTFOLIO (✓ Top 10 Holdings)

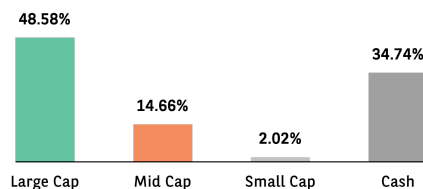
EQUITY HOLDINGS	% of Net Assets
<b>Power</b>	<b>18.32%</b>
✓ NTPC Limited	8.06%
✓ Power Grid Corporation of India Limited	4.88%
✓ Tata Power Company Limited	4.29%
NHPC Limited	1.09%
<b>Petroleum Products</b>	<b>12.56%</b>
✓ Reliance Industries Limited	7.09%
✓ Hindustan Petroleum Corporation Limited	3.87%
Bharat Petroleum Corporation Limited	1.60%
<b>Electrical Equipment</b>	<b>7.69%</b>
ABB India Limited	2.28%
Bharat Heavy Electricals Limited	1.61%
GE Vernova T&D India Limited	1.50%
Hitachi Energy India Limited	1.27%
Siemens Limited	1.03%
<b>Oil</b>	<b>7.62%</b>
✓ Oil & Natural Gas Corporation Limited	5.06%
✓ Oil India Limited	2.56%
<b>Consumable Fuels</b>	<b>6.52%</b>
✓ Coal India Limited	6.52%
<b>Gas</b>	<b>5.76%</b>
✓ GAIL (India) Limited	3.74%
Mahanagar Gas Limited	2.02%
<b>Industrial Products</b>	<b>3.85%</b>
Cummins India Limited	2.55%
KEI Industries Limited	1.30%
<b>Chemicals &amp; Petrochemicals</b>	<b>1.46%</b>
Linde India Limited	1.46%
<b>Cement &amp; Cement Products</b>	<b>0.91%</b>
UltraTech Cement Limited	0.91%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.57%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>65.26%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		2.86%
✓ 364 Days Tbill (MD 21/11/2025)	SOV	2.86%
<b>Total Fixed Income Holdings</b>		<b>2.86%</b>
TREPS, Cash & Other Net Current Assets		31.88%
<b>GRAND TOTAL</b>		<b>100.00%</b>

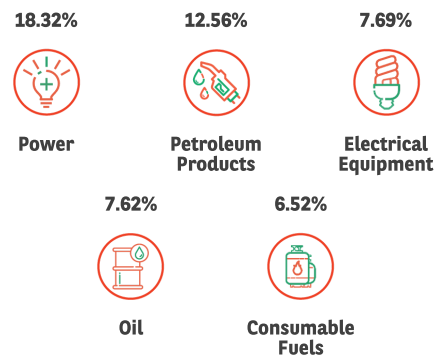
Investment in Top 10 scrips constitutes 48.93% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

# Baroda BNP Paribas Aqua Fund of Fund

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

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

- Wealth creation in long term.
- Investments predominantly in units of BNP Paribas Funds Aqua (Lux).

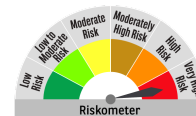
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (MSCI World Index (TRI)): basis it's constituents; as on February 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 February 28, 2025)

Regular Plan - IDCW Option	₹ 12.4220
Regular Plan - Growth Option	₹ 12.4220
Direct Plan - IDCW Option	₹ 12.9427
Direct Plan - Growth Option	₹ 12.9427

### Benchmark Index (AMFI Tier 1)

MSCI World Index (TRI)

### Date of Allotment

May 07, 2021

Monthly AAUM## As on February 28, 2025 : ₹42.25 Crores

AUM## As on February 28, 2025 : ₹41.76 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 (%)	1.57%
TER - Direct Plan (%)	0.53%
Portfolio Turnover Ratio	-

## 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 page no. 60

The scheme currently does not have Distribution History.

## PORTFOLIO

NAME OF INSTRUMENT	% of Net Assets
BNP PARIBAS FUNDS SICAV - AQUA	99.14%
TREPS, Cash & Other Net Current Assets	0.86%
<b>GRAND TOTAL</b>	<b>100.00%</b>

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

Top 10 Holdings (%)	Geographical Composition (%)		
VEOLIA ENVIRON. SA	5.38	United States	50.15
LINDE PLC	3.89	United Kingdom	11.70
AMERICAN WATER WORKS INC	3.85	Switzerland	6.90
SEVERN TRENT PLC	3.75	France	5.38
IDEX CORP	3.23	Japan	4.47
NOVONESIS CLASS B B	3.02	Netherlands	3.88
UNITED UTILITIES GROUP PLC	2.84	Denmark	3.02
A O SMITH CORP	2.84	Sweden	2.61
PENTAIR PLC	2.73	Germany	2.46
GEORG FISCHER AG	2.65	Austria	2.00
<b>No. of Holdings in Portfolio</b>	<b>44</b>	Other	5.87
		Cash	1.54
		<b>Total</b>	<b>100.00</b>

## SECTORAL COMPOSITION (%)\*\*

Industrials	57.74
Utilities	18.93
Materials	14.33
Health care	4.95
Information technology	2.50
Cash	1.54
<b>Total</b>	<b>100.00</b>

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

# 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 February 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 February 28, 2025)

Regular Plan - IDCW Option	: ₹ 15.5301
Regular Plan - Growth Option	: ₹ 21.3232
Direct Plan - IDCW Option	: ₹ 16.9363
Direct Plan - Growth Option	: ₹ 23.1969

### Benchmark Index (AMFI Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

### Date of Allotment

November 14, 2018

Monthly AAUM## As on February 28, 2025 : ₹3,994.10 Crores

AAUM## As on February 28, 2025 : ₹3,832.93 Crores

### Fund Manager

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

### Load Structure

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 1.89%
TER - Direct Plan (%)	: 0.77%
Portfolio Turnover Ratio	: 2.26
Standard Deviation*	: 10.01%
Beta*	: 1.30
Sharpe Ratio*	: 0.40
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 4.90
Modified Duration (years)	: 3.14
YTM (%)	: 7.97%
Macaulay Duration* (years)	: 3.28

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Derivatives Assets	EQUITY HOLDINGS	% of Net Derivatives Assets
<b>Banks</b>	<b>15.43%</b>	Page Industries Limited	1.48%
✓ HDFC Bank Limited	7.09%	<b>Power</b>	<b>1.13%</b>
✓ ICICI Bank Limited	4.63%	Power Grid Corporation of India Limited	1.13%
Bank of Baroda	1.47%	<b>Beverages</b>	<b>1.08%</b>
Kotak Mahindra Bank Limited	1.41%	Radico Khaitan Limited	1.08%
The Federal Bank Limited	0.83%	<b>Transport Services</b>	<b>1.05%</b>
<b>Petroleum Products</b>	<b>6.70%</b>	InterGlobe Aviation Limited	1.05%
✓ Reliance Industries Limited	5.17%	<b>Insurance</b>	<b>0.99%</b>
Hindustan Petroleum Corporation Limited	1.53%	ICICI Lombard General Insurance Company Limited	0.99%
<b>IT - Software</b>	<b>5.99%</b>	<b>Healthcare Services</b>	<b>0.97%</b>
✓ Tata Consultancy Services Limited	2.36%	Jupiter Life Line Hospitals Limited	0.97%
✓ Infosys Limited	2.33%	<b>Auto Components</b>	<b>0.90%</b>
Wipro Limited	1.30%	Samvardhana Mothercon International Limited	0.90%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>5.30%</b>	<b>Oil</b>	<b>0.89%</b>
✓ Sun Pharmaceutical Industries Limited	1.97%	Oil India Limited	0.89%
Ajanta Pharma Limited	1.30%	<b>Industrial Products</b>	<b>0.88%</b>
Concord Biotech Limited	1.03%	KEI Industries Limited	0.88%
Divi's Laboratories Limited	1.00%	<b>Household Products</b>	<b>0.82%</b>
<b>Finance</b>	<b>3.64%</b>	Doms Industries Limited	0.82%
✓ Shriram Finance Limited	2.01%	<b>Cement &amp; Cement Products</b>	<b>0.79%</b>
PNB Housing Finance Limited	1.63%	UltraTech Cement Limited	0.79%
<b>Construction</b>	<b>3.45%</b>	<b>Agricultural Food &amp; other Products</b>	<b>0.77%</b>
✓ Larsen & Toubro Limited	2.35%	Adani Wilmar Limited	0.77%
Afcons Infrastructure Limited	1.10%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>4.55%</b>
<b>Retailing</b>	<b>3.37%</b>	<b>FUTURES LONG POSITION</b>	<b>0.14%</b>
Zomato Limited	1.91%	Page Industries Limited	0.14%
Info Edge (India) Limited	1.46%	<b>TOTAL EQUITY HOLDING</b>	<b>72.20%</b>
<b>Telecom - Services</b>	<b>2.36%</b>	<b>REITs/InvTs Holdings</b>	<b>% of Net Assets</b>
✓ Bharti Airtel Limited	2.36%	IndiGrid Infrastructure Trust	1.84%
<b>Consumer Durables</b>	<b>2.18%</b>	NXT Infra Trust (NIT)	1.43%
Amber Enterprises India Limited	1.25%	Indus Infra Trust	1.39%
Havells India Limited	0.93%	Brookfield India Real Estate Trust	1.34%
<b>Capital Markets</b>	<b>2.09%</b>	Embassy Office Parks REIT	1.28%
360 One WAM Limited	1.05%	Intelligent Supply Chain Infrastructure Trust	0.92%
Multi Commodity Exchange of India Limited	1.04%	Capital Infra Trust	0.67%
<b>Electrical Equipment</b>	<b>2.04%</b>	<b>Total REITs/InvTs Holdings</b>	<b>8.87%</b>
GE Vernova T&D India Limited	1.14%	<b>MUTUAL FUND UNITS</b>	<b>% of Net Assets</b>
CG Power and Industrial Solutions Limited	0.90%	Baroda BNP Paribas Mutual Fund	1.04%
<b>Aerospace &amp; Defense</b>	<b>1.61%</b>	<b>Total MUTUAL FUND UNITS</b>	<b>1.04%</b>
Bharat Electronics Limited	1.61%		
<b>Financial Technology (Fintech)</b>	<b>1.60%</b>		
PB Fintech Limited	1.60%		
<b>Textiles &amp; Apparels</b>	<b>1.48%</b>		



# Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

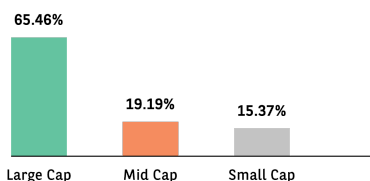
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on February 28, 2025

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>9.11%</b>
✓ Piramal Capital & Housing Finance Limited	ICRA AA	2.76%
IndoStar Capital Finance Limited	CRISIL AA-	0.78%
REC Limited	CRISIL AAA	0.77%
Muthoot Finance Limited	CRISIL AA+	0.58%
IndoStar Capital Finance Limited	CARE AA-	0.52%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	0.48%
Larsen & Toubro Limited	CRISIL AAA	0.40%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.39%
National Bank For Agriculture and Rural Development	ICRA AAA	0.39%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.37%
REC Limited	ICRA AAA	0.34%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.26%
JSW Steel Limited	ICRA AA	0.26%
Motilal Oswal Home Finance Limited	ICRA AA	0.21%
Nuvoco Vistas Corporation Limited	CRISIL AA	0.16%
GAIL (India) Limited	CARE AAA	0.13%
Adani Ports and Special Economic Zone Limited	ICRA AAA	0.13%
Shriram Finance Limited	CRISIL AA+	0.13%
Tata Projects Limited	FITCH AA	0.05%
<b>GOVERNMENT BOND</b>		<b>5.24%</b>
6.79% GOI (MD 07/10/2034)	Sovereign	1.90%
7.18% GOI (MD 14/08/2033)	Sovereign	1.15%
7.1% GOI (MD 08/04/2034)	Sovereign	1.07%
7.38% GOI (MD 20/06/2027)	Sovereign	0.66%
7.32% GOI (MD 13/11/2030)	Sovereign	0.46%
<b>PTC</b>		<b>1.78%</b>
Sansar Trust	CRISIL AAA(SO)	1.62%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
India Universal Trust	CRISIL AAA(SO)	0.16%
<b>STATE GOVERNMENT BOND</b>		<b>0.32%</b>
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	0.21%
8.57% Rajasthan SDL (MD 11/07/2028)	Sovereign	0.05%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.05%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	0.01%
<b>Total Fixed Income Holdings</b>		<b>16.45%</b>

## MARKET CAPITALIZATION (% of Equity Holdings)



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

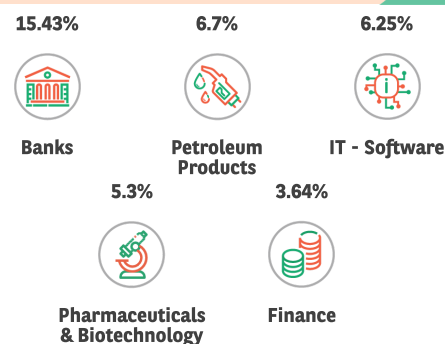
## COMPOSITION BY ASSETS

Equity Holdings	72.1%
Debt Holdings	16.5%
REITS/INVITS	8.9%
PTC	1.8%
Cash & Cash Equivalent	1.4%
MF Units	1.0%
Derivatives	0.1%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREPS, Cash & Other Net		1.44%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 33.03% of the portfolio  
Net equity holdings is 72.20% 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	41.1%
REIT/INVIT	33.1%
AA	12.9%
Cash & Cash Equivalent	5.4%
AA-	4.9%
AA+	2.7%

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

\* refer page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

† Kindly refer page no. 60 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 58.

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

# Baroda BNP Paribas Aggressive Hybrid Fund

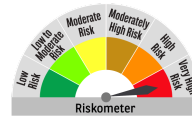
(An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments)

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 Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on February 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 February 28, 2025)

Regular Plan - IDCW Option	: ₹ 15.5834
Regular Plan - Growth Option	: ₹ 24.9220
Direct Plan - IDCW Option	: ₹ 17.6721
Direct Plan - Growth Option	: ₹ 28.3158

### Benchmark Index (AMFI Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

### Date of Allotment

April 07, 2017

Monthly AAUM## As on February 28, 2025	: ₹1,132.90 Crores
AUM## As on February 28, 2025	: ₹1,090.67 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Jitendra Sriram	16-Jun-22	27 years
Equity	Mr. Pratihash 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 (%)	: 2.14%
TER - Direct Plan (%)	: 0.59%
Portfolio Turnover Ratio	: 0.94
Standard Deviation*	: 10.28%
Beta*	: 1.04
Sharpe Ratio*	: 0.54

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

### Debt Quants

Average Maturity (years)	: 3.78
Modified Duration (years)	: 2.60
YTM (%)	: 7.82%
Macaulay Duration* (years)	: 2.73

## 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 page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

\* Kindly refer page no. 60 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 58.

For complete portfolio, kindly refer the website

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

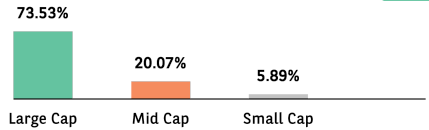
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS		% of Net Assets
<b>Banks</b>		<b>14.39%</b>
✓ HDFC Bank Limited		6.43%
✓ ICICI Bank Limited		5.76%
✓ Kotak Mahindra Bank Limited		2.20%
<b>IT - Software</b>		<b>7.63%</b>
✓ Tata Consultancy Services Limited		2.87%
✓ Infosys Limited		2.37%
✓ HCL Technologies Limited		1.56%
✓ Persistent Systems Limited		0.83%
<b>Petroleum Products</b>		<b>4.65%</b>
✓ Reliance Industries Limited		4.65%
<b>Construction</b>		<b>3.92%</b>
✓ Larsen & Toubro Limited		3.92%
<b>Retailing</b>		<b>2.92%</b>
✓ Trent Limited		1.80%
✓ Zomato Limited		1.12%
<b>Diversified FMCG</b>		<b>2.54%</b>
✓ ITC Limited		2.54%
<b>Auto Components</b>		<b>2.51%</b>
✓ Bosch Limited		1.75%
✓ Jtekt India Limited		0.76%
<b>Electrical Equipment</b>		<b>2.22%</b>
✓ Hitachi Energy India Limited		1.44%
✓ Bharat Heavy Electricals Limited		0.78%
<b>Automobiles</b>		<b>2.07%</b>
✓ Tata Motors Limited		1.28%
✓ Hyundai Motor India Ltd		0.79%
<b>Telecom - Services</b>		<b>1.94%</b>
✓ Bharti Airtel Limited		1.94%
<b>Capital Markets</b>		<b>1.91%</b>
✓ BSE Limited		1.91%
<b>Cement &amp; Cement Products</b>		<b>1.88%</b>
✓ UltraTech Cement Limited		1.09%
✓ Grasim Industries Limited		0.79%
<b>Industrial Manufacturing</b>		<b>1.65%</b>
✓ Honeywell Automation India Limited		0.89%
✓ Tega Industries Limited		0.76%
<b>Pharmaceuticals &amp; Biotechnology</b>		<b>1.31%</b>
✓ Sun Pharmaceutical Industries Limited		1.31%
<b>Finance</b>		<b>1.27%</b>
✓ Bajaj Finance Limited		1.27%
<b>Chemicals &amp; Petrochemicals</b>		<b>1.27%</b>
✓ Linde India Limited		1.27%
<b>Agricultural, Commercial &amp; Construction Vehicles</b>		<b>1.07%</b>
✓ Escorts Kubota Limited		1.07%
<b>Aerospace &amp; Defense</b>		<b>1.02%</b>
✓ Bharat Electronics Limited		1.02%
<b>Oil</b>		<b>1.02%</b>
✓ Oil India Limited		1.02%
<b>Personal Products</b>		<b>0.98%</b>
✓ Gillette India Limited		0.98%
<b>Leisure Services</b>		<b>0.89%</b>
✓ The Indian Hotels Company Limited		0.89%
<b>Insurance</b>		<b>0.75%</b>
✓ HDFC Life Insurance Company Limited		0.75%
<b>LESS THAN 0.75% EXPOSURE</b>		<b>9.71%</b>
<b>FUTURES LONG POSITION</b>		<b>0.37%</b>
✓ NIFTY		0.37%
<b>TOTAL EQUITY HOLDING</b>		<b>69.89%</b>
<b>REITS/InvT's Holdings</b>		<b>% of Net Assets</b>
✓ Brookfield India Real Estate Trust		0.54%
✓ Indus Infra Trust		0.40%
✓ Intelligent Supply Chain Infrastructure Trust		0.40%
<b>Total REITs/InvT's Holdings</b>		<b>1.34%</b>
<b>FIXED INCOME HOLDINGS</b>		<b>Rating</b>
<b>CORPORATE BOND</b>		<b>16.30%</b>
✓ IndoStar Capital Finance Limited	CARE AA-	2.11%
✓ Piramal Capital & Housing Finance Limited	ICRA AA	1.78%
✓ Reliance Industries Limited	CRISIL AAA	1.43%
✓ Jannagar Utilities & Power Private Limited	CRISIL AAA	1.39%
✓ REC Limited	CRISIL AAA	1.19%
✓ Bharti Telecom Limited	CRISIL AA+	0.92%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	0.92%
✓ Muthoot Finance Limited	CRISIL AA+	0.92%
✓ National Bank for Agriculture and Rural Development	ICRA AAA	0.92%
✓ Power Finance Corporation Limited	CRISIL AAA	0.91%
✓ 380 One Prime Limited	CRISIL AA	0.82%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	0.74%
✓ Mindspace Business Parks REIT	CRISIL AAA	0.73%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	0.69%
✓ IndoStar Capital Finance Limited	CRISIL AA-	0.37%
✓ National Highways Authority Of India	CRISIL AAA	0.28%
✓ State Bank of India	CRISIL AAA	0.18%
<b>GOVERNMENT BOND</b>		<b>5.60%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	2.07%
7.38% GOI (MD 20/06/2027)	Sovereign	1.03%
5.74% GOI (MD 15/11/2026)	Sovereign	0.90%
7.32% GOI (MD 13/11/2030)	Sovereign	0.47%
7.1% GOI (MD 08/04/2034)	Sovereign	0.47%
7.02% GOI (MD 18/06/2031)	Sovereign	0.47%
7.18% GOI (MD 24/07/2037)	Sovereign	0.19%
<b>PTC</b>		<b>2.74%</b>
✓ Sansar Trust	CRISIL AAA(SO)	1.83%
✓ India Universal Trust	CRISIL AAA(SO)	0.91%
<b>COMPULSORY CONVERTIBLE DEBENTURE</b>		<b>0.52%</b>
✓ Cholamandalam Investment and Finance Company Ltd		0.52%
<b>TREASURY BILL</b>		<b>0.27%</b>
✓ 364 Days Tbill (MD 04/09/2025)	Sovereign	0.27%
<b>STATE GOVERNMENT BOND</b>		<b>0.18%</b>
✓ 6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	0.18%
<b>Total Fixed Income Holdings</b>		<b>25.61%</b>
✓ TREPS, Cash & Other Net Current Assets		3.16%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 34.92% 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

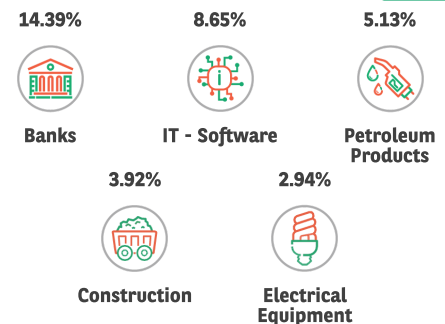
## COMPOSITION BY ASSETS

Equity Holdings	: 69.5%
Debt Holdings	: 25.6%
Cash & Cash Equivalent	: 3.2%
PTC	: 2.7%
REITS/INVITS	: 1.3%
Derivatives	: 0.3%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	: 61.4%
Cash & Cash Equivalent	: 10.7%
AA	: 8.8%
AA-	: 8.4%
AA+	: 6.2%
REIT/INVIT	: 4.5%

## SECTORAL COMPOSITION (Top 5)



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

# Baroda BNP Paribas Multi Asset Fund

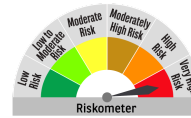
(An Open-ended Scheme investing in Equity, Debt and Gold ETF)

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

- Wealth creation in long term.
- Investment in equity and equity related securities debt and money market instruments and Gold ETF

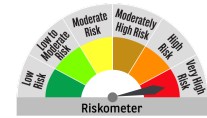
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold): basis it's constituents; as on February 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 February 28, 2025)

Regular IDCW	: ₹ 13.1967
Regular Growth	: ₹ 13.1967
Direct IDCW	: ₹ 13.6347
Direct Growth	: ₹ 13.6347

### Benchmark Index (AMFI 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 February 28, 2025 : ₹1,126.26 Crores

AAUM## As on February 28, 2025 : ₹1,086.23 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.11%
TER - Direct Plan (%)	: 1.05%
Portfolio Turnover Ratio	: 0.63

### Debt Quants

Average Maturity (years)	: 3.49
Modified Duration (years)	: 2.80
YTM (%)	: 7.32%
Macaulay Duration* (years)	: 2.97

## 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.

\* refer page no. 60

† Kindly refer page no. 60 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

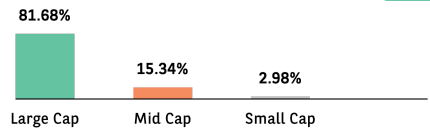
For complete portfolio, kindly refer the website <https://www.barodabnpbaribasmf.in/>

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Banks</b>	<b>16.25%</b>	REC Limited	CRISIL AAA	1.83%
✓ HDFC Bank Limited	7.18%	Indian Railway Finance Corporation Limited	CRISIL AAA	1.38%
✓ ICICI Bank Limited	6.68%	MindSpace Business Parks REIT	CRISIL AAA	1.38%
Kotak Mahindra Bank Limited	1.36%	Muthoot Finance Limited	CRISIL AA+	0.93%
State Bank of India	1.03%	Export Import Bank of India	CRISIL AAA	0.92%
<b>IT - Software</b>	<b>8.49%</b>	<b>GOVERNMENT BOND</b>		<b>0.95%</b>
✓ Tata Consultancy Services Limited	4.16%	7.32% GOI (MD 13/11/2030)	Sovereign	0.95%
✓ Infosys Limited	3.50%	<b>TREASURY BILL</b>		<b>0.90%</b>
Persistent Systems Limited	0.83%	364 Days Tbill (MD 10/07/2025)	Sovereign	0.45%
<b>Petroleum Products</b>	<b>5.47%</b>	182 Days Tbill (MD 19/06/2025)	Sovereign	0.45%
✓ Reliance Industries Limited	5.47%	<b>Total Fixed Income Holdings</b>		<b>28.60%</b>
<b>Construction</b>	<b>4.19%</b>	TREPS, Cash & Other Net Current Assets		1.15%
✓ Larsen & Toubro Limited	4.19%	<b>GRAND TOTAL</b>		<b>100.00%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.48%</b>			
Sun Pharmaceutical Industries Limited	1.85%			
Cipla Limited	1.63%			
<b>Power</b>	<b>3.09%</b>			
NTPC Limited	1.55%			
NLC India Limited	1.54%			
<b>Telecom - Services</b>	<b>2.86%</b>			
✓ Bharti Airtel Limited	2.86%			
<b>Cement &amp; Cement Products</b>	<b>2.56%</b>			
Grasim Industries Limited	1.39%			
UltraTech Cement Limited	1.17%			
<b>Chemicals &amp; Petrochemicals</b>	<b>2.21%</b>			
Linde India Limited	2.21%			
<b>Automobiles</b>	<b>2.19%</b>			
Hero MotoCorp Limited	1.37%			
Tata Motors Limited	0.82%			
<b>Retailing</b>	<b>2.09%</b>			
Trent Limited	2.09%			
<b>Auto Components</b>	<b>1.98%</b>			
Bosch Limited	1.98%			
<b>Electrical Equipment</b>	<b>1.96%</b>			
Hitachi Energy India Limited	1.96%			
<b>Finance</b>	<b>1.63%</b>			
Bajaj Finance Limited	1.63%			
<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.43%</b>			
Escorts Kubota Limited	1.43%			
<b>Diversified FMCG</b>	<b>1.38%</b>			
Hindustan Unilever Limited	1.38%			
<b>Food Products</b>	<b>1.27%</b>			
Nestle India Limited	1.27%			
<b>Capital Markets</b>	<b>0.83%</b>			
Multi Commodity Exchange of India Limited	0.83%			
<b>LESS THAN 0.75% EXPOSURE</b>	<b>5.14%</b>			
<b>FUTURES LONG POSITION</b>	<b>0.37%</b>			
NIFTY	0.37%			
<b>TOTAL EQUITY HOLDING</b>	<b>68.87%</b>			
<b>REITs/INVITs Holdings</b>	<b>% of Net Assets</b>			
Brookfield India Real Estate Trust	0.85%			
Intelligent Supply Chain Infrastructure Trust	0.41%			
Indus Infra Trust	0.12%			
<b>Total REITs/INVITs Holdings</b>	<b>1.38%</b>			
<b>Gold ETF</b>	<b>% of Net Assets</b>			
✓ Baroda BNP Paribas Mutual Fund	7.29%			
✓ Nippon India Mutual Fund	7.28%			
HDFC Mutual Fund	1.61%			
<b>Total ETF</b>	<b>16.18%</b>			
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>		
<b>CORPORATE BOND</b>		<b>10.57%</b>		
✓ National Bank For Agriculture and Rural Development	ICRA AAA	2.30%		
Power Finance Corporation Limited	CRISIL AAA	1.83%		

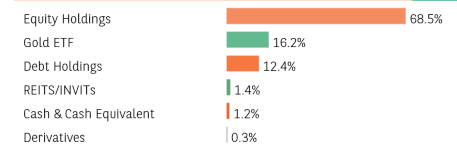
Investment in Top 10 scrips constitutes 50.91% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

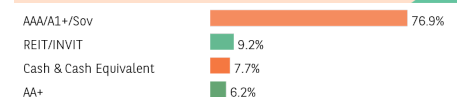


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

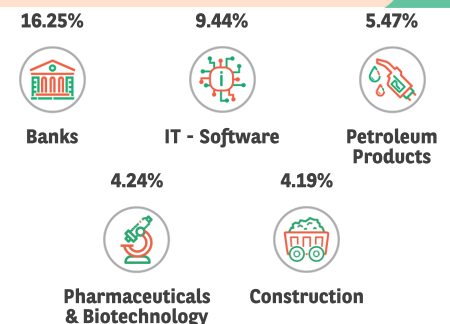
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## SECTORAL COMPOSITION (Top 5)



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

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

# Baroda BNP Paribas Equity Savings Fund

(An open ended scheme investing in equity, arbitrage and debt instruments)

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

- Long term capital appreciation and income generation.
- Investment in equity and equity related securities, arbitrage opportunities, and debt and money market instruments.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Equity Savings Index TRI): basis it's constituents; as on February 28, 2025

## 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 February 28, 2025)

Regular Plan - IDCW Option	: ₹ 13.3714
Regular Plan - Growth Option	: ₹ 15.3139
Direct Plan - IDCW Option	: ₹ 14.2037
Direct Plan - Growth Option	: ₹ 16.2695

### Benchmark Index (AMFI Tier 1)

Nifty Equity Savings Index TRI

### Date of Allotment

July 25, 2019

Monthly AAUM## As on February 28, 2025 : ₹247.09 Crores

AUM## As on February 28, 2025 : ₹244.46 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratiksh 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 (%)	: 2.48%
TER - Direct Plan (%)	: 1.31%
Portfolio Turnover Ratio	: 4.79
Standard Deviation*	: 5.33%
Beta*	: 1.06
Sharpe Ratio*	: 0.27
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 4.39
Modified Duration (years)	: 3.35
YTM (%)	: 7.13%
Macaulay Duration* (years)	: 3.52

## 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 page no. 60

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>Banks</b>	<b>12.03%</b>	<b>-5.53%</b>
✓ HDFC Bank Limited	5.08%	-2.50%
✓ ICICI Bank Limited	3.07%	-0.94%
Kotak Mahindra Bank Limited	2.04%	-1.03%
IndusInd Bank Limited	1.05%	-1.06%
State Bank of India	0.79%	
<b>Automobiles</b>	<b>6.61%</b>	<b>-5.18%</b>
✓ Maruti Suzuki India Limited	3.84%	-2.87%
✓ Mahindra & Mahindra Limited	2.77%	-2.31%
<b>Petroleum Products</b>	<b>5.09%</b>	<b>-2.86%</b>
✓ Reliance Industries Limited	5.09%	-2.86%
<b>Power</b>	<b>3.69%</b>	<b>-2.91%</b>
✓ Tata Power Company Limited	2.90%	-2.91%
NTPC Limited	0.79%	
<b>Finance</b>	<b>2.52%</b>	<b>-0.83%</b>
Bajaj Finance Limited	1.75%	-0.83%
Chofamandalam Investment and Finance Company Ltd	0.77%	
<b>Construction</b>	<b>2.30%</b>	<b>-1.35%</b>
✓ Larsen & Toubro Limited	2.30%	-1.35%
<b>IT - Software</b>	<b>2.11%</b>	<b>-1.08%</b>
Infosys Limited	2.11%	-1.08%
<b>Telecom - Services</b>	<b>1.80%</b>	<b>-0.74%</b>
Bharti Airtel Limited	1.80%	-0.74%
<b>Ferrous Metals</b>	<b>1.73%</b>	<b>-1.73%</b>
Tata Steel Limited	1.73%	-1.73%
<b>Cement &amp; Cement Products</b>	<b>1.71%</b>	<b>-1.72%</b>
Ambuja Cements Limited	1.71%	-1.72%
<b>Realty</b>	<b>1.69%</b>	<b>-1.70%</b>
DLF Limited	1.69%	-1.70%
<b>Transport Infrastructure</b>	<b>1.33%</b>	<b>-1.33%</b>
Adani Ports and Special Economic Zone Limited	1.33%	-1.33%
<b>Insurance</b>	<b>0.82%</b>	
Max Financial Services Limited	0.82%	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>0.81%</b>	
Sun Pharmaceutical Industries Limited	0.81%	
<b>Retailing</b>	<b>0.81%</b>	
Trent Limited	0.81%	
<b>Chemicals &amp; Petrochemicals</b>	<b>0.78%</b>	
Navin Fluorine International Limited	0.78%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>20.49%</b>	<b>-1.69%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>66.32%</b>	<b>-28.65%</b>

REITs/InvTis Holdings	% of Net Assets
Brookfield India Real Estate Trust	3.45%
IndiGrid Infrastructure Trust	1.08%
<b>Total REITs/InvTis Holdings</b>	<b>4.53%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>14.48%</b>
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	6.32%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	4.11%
5.15% GOI (MD 09/11/2025)	Sovereign	2.03%
5.63% GOI (MD 12/04/2026)	Sovereign	2.02%
<b>CORPORATE BOND</b>		<b>12.44%</b>
✓ Power Finance Corporation Limited	CRISIL AAA	4.07%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.05%
REC Limited	CRISIL AAA	2.05%
Export Import Bank of India	CRISIL AAA	1.27%
Muthoot Finance Limited	CRISIL AA+	1.24%
360 One Prime Limited	CRISIL AA	1.23%
Piramal Capital & Housing Finance Limited	ICRA AA	0.53%
<b>Total Fixed Income Holdings</b>		<b>26.92%</b>

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 58.

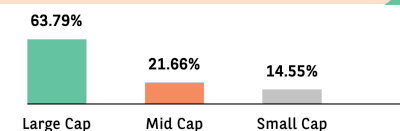
\* Kindly refer page no. 60 for the concept of Macaulay Duration

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

FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREPS, Cash & Other Net Current Assets		2.23%
<b>GRAND TOTAL</b>		<b>100.00%</b>

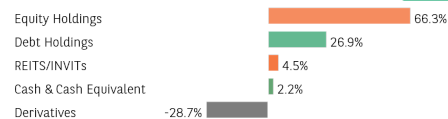
Investment in Top 10 scrips constitutes 39.55% of the portfolio  
Net equity holdings is 37.67% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

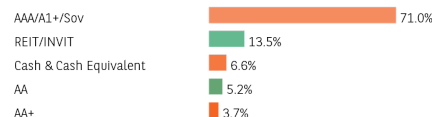


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

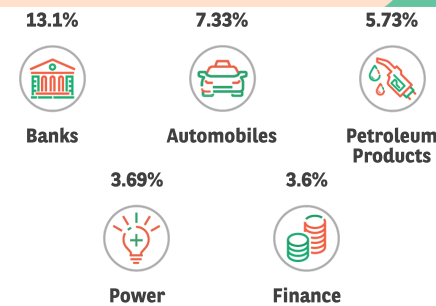
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## EQUITY SECTORAL COMPOSITION (Top 5)



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

# Baroda BNP Paribas Conservative Hybrid Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

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

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on February 28, 2025)

Regular Plan - Quarterly IDCW Option	₹ 11.0253
Regular Plan - Monthly IDCW Option	₹ 10.7338
Regular Plan - Growth Option	₹ 42.2320
Direct Plan - Quarterly IDCW Option	₹ 12.7148
Direct Plan - Monthly IDCW Option	₹ 12.9475
Direct Plan - Growth Option	₹ 51.1903

### Benchmark Index (AMFI Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on February 28, 2025	: ₹733.53 Crores
AUM## As on February 28, 2025	: ₹724.36 Crores

### Fund Manager

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

### Load Structure

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

For detailed load structure please refer Scheme Information Document.

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.04%
TER - Direct Plan (%)	: 0.61%
Portfolio Turnover Ratio	: 1.47

### Debt Quants

Average Maturity (years)	: 3.85
Modified Duration (years)	: 2.84
YTM (%)	: 7.59%
Macaualay Duration+ (years)	: 3.00

## MINIMUM INVESTMENT AMOUNT

Minimum Amount: Lumpsum investment: ₹ 1,000 and in multiples of ₹ 1 thereafter.  
Minimum Additional Purchase 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 page no. 60

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>2.78%</b>
ICICI Bank Limited	1.41%
HDFC Bank Limited	1.37%
<b>Petroleum Products</b>	<b>0.85%</b>
Reliance Industries Limited	0.85%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>17.34%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>20.97%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>53.88%</b>
✓ REC Limited	CRISIL AAA	7.61%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	5.73%
✓ Reliance Industries Limited	CRISIL AAA	3.88%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	3.54%
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	3.48%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	3.11%
✓ National Housing Bank	CRISIL AAA	2.76%
JSW Steel Limited	ICRA AA	2.34%
Muthoot Finance Limited	CRISIL AA+	2.09%
Nomura Capital India Pvt Limited	FITCH AAA	2.08%
Bajaj Finance Limited	CRISIL AAA	2.07%
Piramal Capital & Housing Finance Limited	ICRA AA	1.99%
Shriram Finance Limited	CRISIL AA+	1.80%
Bharti Telecom Limited	CRISIL AA+	1.39%
Small Industries Dev Bank of India	CRISIL AAA	1.39%
Motilal Oswal Home Finance Limited	ICRA AA	1.38%
IndoStar Capital Finance Limited	CARE AA-	1.38%
Mindspace Business Parks REIT	CRISIL AAA	1.38%
Export Import Bank of India	CRISIL AAA	1.11%
Hindustan Petroleum Corporation Limited	CRISIL AAA	1.11%
IndoStar Capital Finance Limited	CRISIL AA-	0.83%
LIC Housing Finance Limited	CRISIL AAA	0.69%
Power Finance Corporation Limited	CRISIL AAA	0.41%
360 One Prime Limited	CRISIL AA	0.21%
Nirma Limited	CRISIL AA	0.12%

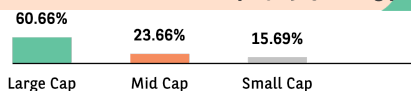
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>14.76%</b>
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	5.96%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	4.86%
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	2.82%
7.38% GOI (MD 20/06/2027)	Sovereign	0.70%
7.18% GOI (MD 24/07/2037)	Sovereign	0.42%
6.45% GOI (MD 07/10/2029)	Sovereign	0.00%
<b>PTC</b>		<b>2.85%</b>
Sansar Trust	CRISIL AAA(SO)	2.07%
India Universal Trust	CRISIL AAA(SO)	0.78%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Corporate Debt Market Development Fund Class A2</b>		<b>0.28%</b>
Corporate Debt Market Development Fund	CRISIL AAA(SO)	0.28%
<b>STATE GOVERNMENT BOND</b>		<b>0.21%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.14%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.07%
<b>Total Fixed Income Holdings</b>		<b>71.98%</b>
TREPS, Cash & Other Net Current Assets		7.05%
<b>GRAND TOTAL</b>		<b>100.00%</b>

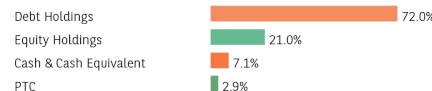
Investment in Top 10 scrips constitutes 43.75% of the portfolio

### MARKET CAPITALIZATION (% of Equity Holdings)

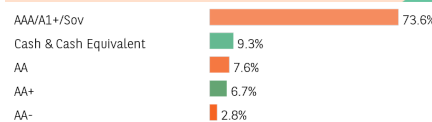


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

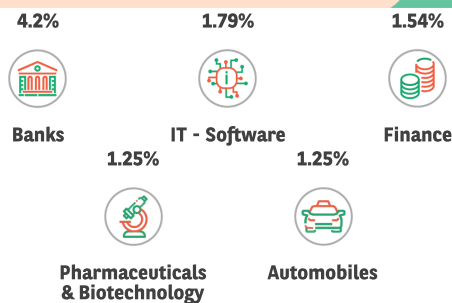
### COMPOSITION BY ASSETS



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



### SECTORAL COMPOSITION (Top 5)



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

For Distribution History kindly refer page no. 58.  
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 February 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 February 28, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.4794
Regular Plan - Monthly IDCW Option	: ₹ 10.3647
Regular Plan - Growth Option	: ₹ 15.7110
Regular Plan - Adhoc IDCW Option	: ₹ 11.7537
Direct Plan - Quarterly IDCW Option	: ₹ 10.9892
Direct Plan - Monthly IDCW Option	: ₹ 10.8520
Direct Plan - Growth Option	: ₹ 16.5507
Direct Plan - Adhoc IDCW Option	: ₹ 12.1273

### Benchmark Index (AMFI Tier 1)

Nifty 50 Arbitrage Index

### Date of Allotment

December 28, 2016

Monthly AAUM## As on February 28, 2025 : ₹1,151.74 Crores

AUM## As on February 28, 2025 : ₹1,144.44 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 (%)	: 1.15%
TER - Direct Plan (%)	: 0.35%
Portfolio Turnover Ratio	: 18.26
Standard Deviation*	: 0.66%
Beta*	: 0.73
Beta Ratio*	: -0.31
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 0.62
Modified Duration (years)	: 0.45
YTM (%)	: 6.77%
Macaulay Duration* (years)	: 0.46

## MINIMUM INVESTMENT AMOUNT

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

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

For Distribution History kindly refer page no. 58.

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>Banks</b>	<b>19.88%</b>	<b>-20.00%</b>
✓ Axis Bank Limited	4.43%	-4.46%
✓ ICICI Bank Limited	4.38%	-4.41%
✓ HDFC Bank Limited	2.77%	-2.78%
✓ Bank of Baroda	2.27%	-2.28%
Punjab National Bank	1.63%	-1.64%
State Bank of India	1.63%	-1.64%
Bandhan Bank Limited	1.61%	-1.62%
Canara Bank	1.16%	-1.17%
<b>Retailing</b>	<b>4.98%</b>	<b>-4.99%</b>
Aditya Birla Fashion and Retail Limited	4.17%	-4.18%
Trent Limited	0.81%	-0.81%
<b>Finance</b>	<b>4.52%</b>	<b>-2.03%</b>
Manappuram Finance Limited	2.01%	-2.03%
REC Limited	1.39%	-1.40%
LIC Housing Finance Limited	1.12%	-1.13%
<b>Diversified FMCG</b>	<b>3.69%</b>	<b>-3.71%</b>
✓ ITC Limited	3.69%	-3.71%
<b>Petroleum Products</b>	<b>3.57%</b>	<b>-3.58%</b>
✓ Reliance Industries Limited	3.57%	-3.58%
<b>Power</b>	<b>3.46%</b>	<b>-3.46%</b>
✓ Tata Power Company Limited	2.18%	-2.18%
JSW Energy Limited	1.28%	-1.28%
<b>Transport Infrastructure</b>	<b>3.35%</b>	<b>-3.36%</b>
✓ GMR Airports Limited	2.52%	-2.52%
Adani Ports and Special Economic Zone Limited	0.83%	-0.84%
<b>Automobiles</b>	<b>2.31%</b>	<b>-1.20%</b>
Tata Motors Limited	1.20%	-1.20%
Bajaj Auto Limited	1.11%	-1.11%
<b>Non - Ferrous Metals</b>	<b>2.11%</b>	<b>-2.12%</b>
Hindustan Copper Limited	2.11%	-2.12%
<b>Gas</b>	<b>1.91%</b>	<b>-1.92%</b>
Mahanagar Gas Limited	1.91%	-1.92%
<b>Cement &amp; Cement Products</b>	<b>1.63%</b>	<b>-1.64%</b>
UltraTech Cement Limited	1.63%	-1.64%
<b>Electrical Equipment</b>	<b>1.21%</b>	
ABB India Limited	1.21%	-1.22%
<b>Metals &amp; Minerals Trading</b>	<b>1.18%</b>	<b>-1.18%</b>
Adani Enterprises Limited	1.18%	-1.18%
<b>Capital Markets</b>	<b>1.16%</b>	<b>-1.16%</b>
Multi Commodity Exchange of India Limited	1.16%	-1.16%
<b>Minerals &amp; Mining</b>	<b>1.03%</b>	<b>-1.04%</b>
NMDC Limited	1.03%	-1.04%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>10.74%</b>	<b>-11.19%</b>
<b>TOTAL EQUITY HOLDING</b>	<b>66.73%</b>	<b>-66.98%</b>
<b>MUTUAL FUND UNITS</b>		<b>% of Net Assets</b>
Baroda BNP Paribas Mutual Fund		8.90%
<b>TOTAL MUTUAL FUND UNITS</b>		<b>8.90%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>14.51%</b>
✓ 364 Days Tbill (MD 31/07/2025)	Sovereign	2.55%
364 Days Tbill (MD 19/06/2025)	Sovereign	2.14%
364 Days Tbill (MD 07/08/2025)	Sovereign	2.12%
364 Days Tbill (MD 15/08/2025)	Sovereign	2.12%
364 Days Tbill (MD 15/05/2025)	Sovereign	1.72%
364 Days Tbill (MD 08/05/2025)	Sovereign	1.30%
364 Days Tbill (MD 02/05/2025)	Sovereign	0.86%
364 Days Tbill (MD 04/09/2025)	Sovereign	0.85%
364 Days Tbill (MD 12/06/2025)	Sovereign	0.43%
364 Days Tbill (MD 30/10/2025)	Sovereign	0.42%
<b>CORPORATE BOND</b>		<b>2.80%</b>
Bharti Telecom Limited	CRISIL AA+	1.31%
Piramal Capital & Housing Finance Limited	ICRA AA	1.14%
Hero Fincorp Limited	CRISIL AA+	0.35%
<b>CERTIFICATE OF DEPOSIT</b>		<b>0.82%</b>
Canara Bank	CRISIL A1+	0.41%
Union Bank of India	FITCH A1+	0.41%
<b>Total Fixed Income Holdings</b>		<b>18.13%</b>
TREPS, Cash & Other Net Current Assets		6.24%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 32.53% of the portfolio

## COMPOSITION BY ASSETS

Equity Holdings	66.7%
Debt Holdings	18.1%
MF Units	8.9%
Cash & Cash Equivalent	6.2%
Derivatives	-67.0%

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

\* refer page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.40%, as per 1 day MIBOR rate on the last business day of the month.

† Kindly refer page no. 60 for the concept of Macaulay Duration

# Baroda BNP Paribas Retirement Fund

(An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

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

- Capital appreciation and Income generation over long term.
- Investment in diversified portfolio of equity & equity related securities and Fixed Income securities.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65 Aggressive Index): basis it's constituents; as on February 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 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 February 28, 2025)

Regular IDCW	:	₹ 9.8195
Regular Growth	:	₹ 9.8195
Direct IDCW	:	₹ 9.9715
Direct Growth	:	₹ 9.9715

### Benchmark Index (AMFI Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

### Date of Allotment

May 28, 2024

Monthly AAUM## As on February 28, 2025 : ₹345.76 Crores

AAUM## As on February 28, 2025 : ₹330.09 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratiksh 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 (%)	:	2.27%
TER - Direct Plan (%)	:	0.30%
Portfolio Turnover Ratio	:	0.76

### Debt Quants

Average Maturity (years)	:	23.30
Modified Duration (years)	:	8.25
YTM (%)	:	7.14%
Macaulay Duration* (years)	:	8.56

## 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 page no. 60

+ Kindly refer page no. 60 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

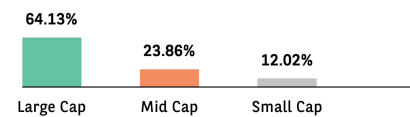
For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

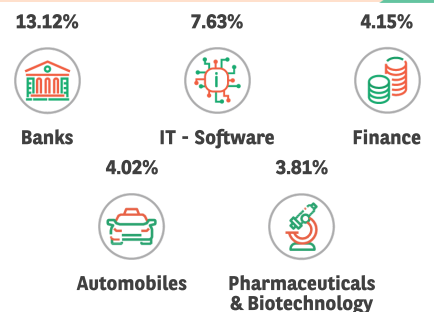
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>13.12%</b>	<b>Beverages</b>	<b>1.16%</b>
✓ HDFC Bank Limited	5.25%	Varun Beverages Limited	1.16%
✓ ICICI Bank Limited	3.54%	<b>IT - Services</b>	<b>1.07%</b>
Bank of Baroda	1.16%	Sagility India Limited	1.07%
AU Small Finance Bank Limited	1.13%	<b>Construction</b>	<b>1.04%</b>
Kotak Mahindra Bank Limited	1.10%	Larsen & Toubro Limited	1.04%
State Bank of India	0.94%	<b>Healthcare Services</b>	<b>1.01%</b>
<b>IT - Software</b>	<b>6.59%</b>	Max Healthcare Institute Limited	1.01%
✓ Infosys Limited	3.72%	<b>Insurance</b>	<b>0.97%</b>
Persistent Systems Limited	1.00%	Max Financial Services Limited	0.97%
Mastek Limited	0.94%	<b>Non - Ferrous Metals</b>	<b>0.92%</b>
LTIMindtree Limited	0.93%	Hindalco Industries Limited	0.92%
<b>Finance</b>	<b>4.15%</b>	<b>Industrial Manufacturing</b>	<b>0.88%</b>
Cholamandalam Investment and Finance Company Ltd	1.27%	Jyoti CNC Automation Ltd	0.88%
PNB Housing Finance Limited	1.16%	<b>Financial Technology (Fintech)</b>	<b>0.85%</b>
Power Finance Corporation Limited	0.94%	PB Fintech Limited	0.85%
Bajaj Finance Limited	0.78%	<b>Industrial Products</b>	<b>0.84%</b>
<b>Automobiles</b>	<b>4.02%</b>	KEI Industries Limited	0.84%
✓ Maruti Suzuki India Limited	1.81%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>4.55%</b>
Mahindra & Mahindra Limited	1.33%	<b>TOTAL EQUITY HOLDING</b>	<b>73.81%</b>
TVS Motor Company Limited	0.88%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
<b>Electrical Equipment</b>	<b>3.52%</b>	<b>GOVERNMENT BOND</b>	<b>17.07%</b>
GE Vernova T&D India Limited	1.56%	✓ 7.34% GOI (MD 22/04/2064)	Sovereign
Bharat Heavy Electricals Limited	1.00%	✓ 6.79% GOI (MD 07/10/2034)	Sovereign
Hitachi Energy India Limited	0.96%	<b>CORPORATE BOND</b>	<b>4.38%</b>
<b>Chemicals &amp; Petrochemicals</b>	<b>3.26%</b>	✓ Jamnagar Utilities & Power	
Navin Fluorine International Limited	1.33%	Private Limited	CRISIL AAA
Linde India Limited	1.01%	Piramal Capital & Housing Finance Limited	ICRA AA
Vinati Organics Limited	0.92%	<b>Total Fixed Income Holdings</b>	<b>21.45%</b>
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>3.13%</b>	TREPS, Cash & Other Net Current Assets	4.74%
✓ Divi's Laboratories Limited	2.19%	<b>GRAND TOTAL</b>	<b>100.00%</b>
Cipla Limited	0.94%	<b>Investment in Top 10 scrips constitutes 41.70% of the portfolio</b>	
<b>Petroleum Products</b>	<b>2.87%</b>	<b>MARKET CAPITALIZATION (% of Equity Holdings)</b>	
✓ Reliance Industries Limited	2.87%	64.13%	23.86%
<b>Retailing</b>	<b>2.73%</b>		12.02%
Zomato Limited	1.18%	Large Cap	Mid Cap
Trent Limited	0.79%		Small Cap
Info Edge (India) Limited	0.76%		
<b>Capital Markets</b>	<b>2.69%</b>		
360 One WAM Limited	1.76%		
BSE Limited	0.93%		
<b>Cement &amp; Cement Products</b>	<b>2.31%</b>		
UltraTech Cement Limited	1.41%		
Ambuja Cements Limited	0.90%		
<b>Consumer Durables</b>	<b>2.26%</b>		
Dixon Technologies (India) Limited	1.27%		
Havells India Limited	0.99%		
<b>Telecom - Services</b>	<b>2.19%</b>		
✓ Bharti Airtel Limited	2.19%		
<b>Power</b>	<b>1.99%</b>		
NTPC Limited	1.23%		
Power Grid Corporation of India Limited	0.76%		
<b>Agricultural Food &amp; other Products</b>	<b>1.54%</b>		
Adani Wilmar Limited	1.54%		
<b>Diversified FMCG</b>	<b>1.50%</b>		
ITC Limited	1.50%		
<b>Personal Products</b>	<b>1.49%</b>		
Dabur India Limited	1.49%		
<b>Food Products</b>	<b>1.16%</b>		
Mrs. Bectors Food Specialities Limited	1.16%		

## 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

## SECTORAL COMPOSITION (Top 5)



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

# Baroda BNP Paribas Children's Fund

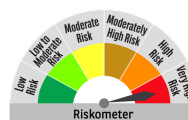
(An open ended scheme for investment, for children having a lock-in of atleast 5 years or till the child attain the age of majority (whichever is earlier).)

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

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

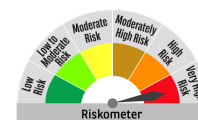
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 February 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 February 28, 2025)

Regular IDCW	:	₹ 9.0306
Regular Growth	:	₹ 9.0306
Direct Growth	:	₹ 9.0623

### Benchmark Index (AMFI Tier 1)

Nifty 500 TRI

### Date of Allotment

December 27, 2024

Monthly AAUM## As on February 28, 2025 : ₹72.45 Crores

AUM## As on February 28, 2025 : ₹68.78 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratih 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 (%)	:	2.33%
TER - Direct Plan (%)	:	0.33%
Portfolio Turnover Ratio	:	0.43

### Debt Quants

Average Maturity (years)	:	4.21
Modified Duration (years)	:	3.12
YTM (%)	:	6.52%
Macaulay Duration* (years)	:	3.23

## MINIMUM INVESTMENT AMOUNT

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

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

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

The scheme currently does not have Distribution History.

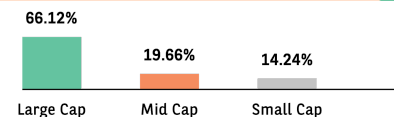
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>19.15%</b>
✓ ICICI Bank Limited	5.60%
✓ HDFC Bank Limited	5.54%
✓ Kotak Mahindra Bank Limited	2.77%
Karur Vysya Bank Limited	1.90%
State Vysya of India	1.90%
IndusInd Bank Limited	1.44%
<b>IT - Software</b>	<b>10.80%</b>
✓ Infosys Limited	3.97%
✓ Wipro Limited	2.34%
LTIMindtree Limited	1.70%
Mastek Limited	1.40%
KPIT Technologies Limited	1.39%
<b>Petroleum Products</b>	<b>7.39%</b>
✓ Reliance Industries Limited	6.11%
Hindustan Petroleum Corporation Limited	1.28%
<b>Finance</b>	<b>6.41%</b>
Cholamandalam Investment and Finance Company Ltd	2.04%
Bajaj Finance Limited	1.61%
Power Finance Corporation Limited	1.43%
PNB Housing Finance Limited	1.33%
<b>Telecom - Services</b>	<b>5.42%</b>
✓ Bharti Airtel Limited	3.54%
Indus Towers Limited	1.88%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.53%</b>
Divi's Laboratories Limited	2.15%
Torrent Pharmaceuticals Limited	1.29%
Concord Biotech Limited	1.09%
<b>Automobiles</b>	<b>4.38%</b>
✓ Maruti Suzuki India Limited	2.61%
Mahindra & Mahindra Limited	1.77%
<b>Capital Markets</b>	<b>3.39%</b>
Multi Commodity Exchange of India Limited	1.23%
BSE Limited	1.21%
Angel One Limited	0.95%
<b>Retailing</b>	<b>3.26%</b>
Info Edge (India) Limited	2.03%
Zomato Limited	1.23%
<b>Electrical Equipment</b>	<b>3.20%</b>
Bharat Heavy Electricals Limited	1.72%
Hitachi Energy India Limited	1.48%
<b>Beverages</b>	<b>3.16%</b>
Radico Khaitan Limited	1.96%
Varun Beverages Limited	1.20%
<b>Chemicals &amp; Petrochemicals</b>	<b>3.02%</b>
Navin Fluorine International Limited	1.64%
Linde India Limited	1.38%
<b>Cement &amp; Cement Products</b>	<b>2.95%</b>
✓ UltraTech Cement Limited	2.95%
<b>Insurance</b>	<b>2.91%</b>
SBI Life Insurance Company Limited	1.46%
Max Financial Services Limited	1.45%
<b>Healthcare Services</b>	<b>2.32%</b>
Apollo Hospitals Enterprise Limited	1.32%
Max Healthcare Institute Limited	1.00%
<b>Construction</b>	<b>1.84%</b>
Larsen & Toubro Limited	1.84%
<b>Agricultural Food &amp; other Products</b>	<b>1.79%</b>
Adani Wilmar Limited	1.79%
<b>Power</b>	<b>1.67%</b>

EQUITY HOLDINGS	% of Net Assets	
NTPC Limited	1.67%	
<b>Non - Ferrous Metals</b>	<b>1.57%</b>	
Hindalco Industries Limited	1.57%	
<b>Industrial Products</b>	<b>1.56%</b>	
KEI Industries Limited	1.56%	
<b>Textiles &amp; Apparels</b>	<b>1.47%</b>	
Page Industries Limited	1.47%	
<b>Industrial Manufacturing</b>	<b>0.78%</b>	
Tega Industries Limited	0.78%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.11%</b>	
<b>TOTAL EQUITY HOLDING</b>	<b>94.08%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>GOVERNMENT BOND</b>		<b>2.98%</b>
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	2.98%
<b>Total Fixed Income Holdings</b>		<b>2.98%</b>
TREPS, Cash & Other Net Current Assets		2.94%
<b>GRAND TOTAL</b>		<b>100.00%</b>

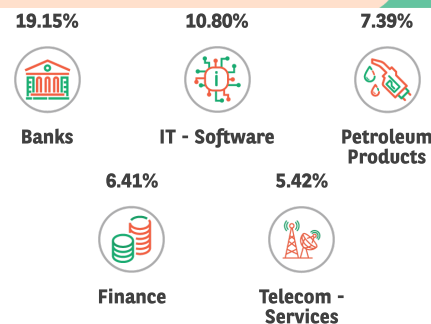
Investment in Top 10 scrips constitutes 38.41% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)



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

## SECTORAL COMPOSITION (Top 5)



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



# 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 February 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 February 28, 2025)

Regular Plan - Weekly IDCW Option	₹ 1000.7631
Regular Plan - Growth Option	₹ 2934.7175
Regular Plan - Daily IDCW Option	₹ 1001.1996
Direct Plan - Weekly IDCW Option	₹ 1219.1106
Direct Plan - Growth Option	₹ 2970.5176
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 February 28, 2025	₹11,446.37 Crores
AAUM## As on February 28, 2025	₹10,428.96 Crores

### Fund Manager

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

### Load Structure

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	0.31%
TER - Direct Plan (%)	0.17%

### Debt Quants

Average Maturity (days)	47
Modified Duration (days)	47
YTM (%)	7.23%
Macaulay Duration* (days)	47

## 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 page no. 60

† Kindly refer page no. 60 for the concept of Macaulay Duration

The Scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>COMMERCIAL PAPER</b>		<b>46.13%</b>	✓ Canara Bank	CRISIL A1+	5.45%
✓ Export Import Bank of India	CRISIL A1+	5.49%	✓ Indian Bank	CRISIL A1+	4.76%
✓ National Bank For Agriculture and Rural Development	ICRA A1+	4.75%	✓ Union Bank of India	FITCH A1+	3.53%
Indian Railway Finance Corporation Limited	CRISIL A1+	2.87%	Punjab National Bank	CRISIL A1+	3.32%
Grasim Industries Limited	CRISIL A1+	2.86%	HDFC Bank Limited	CRISIL A1+	2.36%
Reliance Industries Limited	CRISIL A1+	2.39%	Export Import Bank of India	CRISIL A1+	2.15%
Birla Group Holdings Private Limited	CRISIL A1+	2.38%	Punjab National Bank	ICRA A1+	1.88%
Aditya Birla Finance Limited	ICRA A1+	2.35%	Kotak Mahindra Bank Limited	CRISIL A1+	1.44%
HDFC Securities Limited	CRISIL A1+	2.13%	HDFC Bank Limited	CARE A1+	1.19%
SBICAP Securities Limited	CRISIL A1+	1.92%	Punjab National Bank	FITCH A1+	0.72%
Reliance Jio Infocomm Limited	CRISIL A1+	1.91%	ICICI Bank Limited	ICRA A1+	0.48%
Kisetsu Season Fin Ind Pvt Ltd	CRISIL A1+	1.91%	<b>TREASURY BILL</b>		<b>21.61%</b>
Motilal Oswal Financial Services Limited	CRISIL A1+	1.91%	✓ 91 Days Tbill (MD 28/03/2025)	Sovereign	4.77%
Cholamandalam Investment and Finance Company Ltd	CRISIL A1+	1.89%	✓ 91 Days Tbill (MD 24/04/2025)	Sovereign	4.27%
Reliance Retail Ventures Limited	CRISIL A1+	1.89%	✓ 364 Days Tbill (MD 27/03/2025)	Sovereign	3.82%
Piramal Capital & Housing Finance Limited	CRISIL A1+	1.88%	✓ 91 Days Tbill (MD 30/05/2025)	Sovereign	3.78%
Standard Chartered Capital Limited	CRISIL A1+	1.41%	91 Days Tbill (MD 01/05/2025)	Sovereign	3.08%
360 One Prime Limited	CRISIL A1+	1.19%	91 Days Tbill (MD 15/05/2025)	Sovereign	1.89%
ICICI Securities Limited	CRISIL A1+	0.95%	<b>CORPORATE BOND</b>		<b>3.46%</b>
National Bank For Agriculture and Rural Development	CRISIL A1+	0.95%	Indian Oil Corporation Limited	CRISIL AAA	2.02%
Network18 Media & Investments Limited	CARE A1+	0.95%	Shriram Finance Limited	CRISIL AA+	1.44%
Deutsche Investments India Pvt Limited	CRISIL A1+	0.48%	<b>Corporate Debt Market Development Fund</b>		<b>0.22%</b>
Hinduja Leyland Finance Limited	CRISIL A1+	0.48%	<b>Total Fixed Income Holdings</b>		<b>105.34%</b>
Small Industries Dev Bank of India	CRISIL A1+	0.47%	TREPS, Cash & Other Net Current Assets		-5.34%
Bajaj Finance Limited	ICRA A1+	0.24%	<b>GRAND TOTAL</b>		<b>100.00%</b>
LIC Housing Finance Limited	CRISIL A1+	0.24%	<b>Investment in Top 10 scrips constitutes 47.26% of the portfolio</b>		
Muthoot Finance Limited	CRISIL A1+	0.24%			
<b>CERTIFICATE OF DEPOSIT</b>		<b>33.92%</b>			
✓ Axis Bank Limited	CRISIL A1+	6.64%			

## COMPOSITION BY ASSETS

Money Market Instruments	101.7%
Corporate	3.5%
Cash & Cash Equivalent	-5.1%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	103.7%
AA+	1.4%
Cash & Cash Equivalent	-5.1%

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

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)		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 February 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 February 28, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1001.0900
Regular Plan - Growth Option	: ₹ 1328.8331
Regular Plan - Daily IDCW Option	: ₹ 1000.0018
Direct Plan - Weekly IDCW Option	: ₹ 1000.6163
Direct Plan - Growth Option	: ₹ 1333.8156
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 February 28, 2025	: ₹816.91 Crores
AAUM## As on February 28, 2025	: ₹577.28 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

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

### Debt Quants

Average Maturity (days)	: 3
Modified Duration (days)	: 3
YTM (%)	: 6.33%
Macaulay Duration* (days)	: 0

## MINIMUM INVESTMENT AMOUNT

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

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

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

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>4.32%</b>
91 Days Tbill (MD 13/03/2025)	Sovereign	2.59%
364 Days Tbill (MD 06/03/2025)	Sovereign	1.73%
<b>Total Fixed Income Holdings</b>		<b>4.32%</b>
TREPS, Cash & Other Net Current Assets		95.68%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## COMPOSITION BY ASSETS

Cash & Cash Equivalent	95.7%
Money Market Instruments	4.3%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

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

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

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)	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 page no. 60

† Kindly refer page no. 60 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

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

# 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)

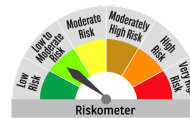
This product is suitable for investors who are seeking\*:

- 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 February 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 February 28, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1000.9859
Regular Plan - Growth Option	: ₹ 1502.3355
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Direct Plan - Weekly IDCW Option	: ₹ 1001.1349
Direct Plan - Growth Option	: ₹ 1520.9402
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 February 28, 2025	: ₹1,432.66 Crores
AAUM## As on February 28, 2025	: ₹1,407.51 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 (%)	: 0.48%
TER - Direct Plan (%)	: 0.30%

### Debt Quants

Average Maturity (years)	: 0.50
Modified Duration (years)	: 0.47
YTM (%)	: 7.44%
Macaulay Duration* (years)	: 0.48

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer page no. 60

+ Kindly refer page no. 60 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

\*\* Care Mutual Fund ratings are not recommended for the purpose of buying, selling or holding a fund or scheme.

These ratings do not comment on the volatility of the Net Asset Value (NAV) of the scheme or the level of NAV compared to the face value during the tenure of the scheme any time before maturity.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>			<b>45.13%</b>		
✓ Canara Bank	CRISIL A1+	9.24%	Julius Baer Capital India Pvt Ltd	CRISIL A1+	2.00%
✓ Axis Bank Limited	CRISIL A1+	6.62%	Piramal Capital & Housing Finance Limited	CRISIL A1+	1.75%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	5.80%	Birla Group Holdings Private Limited	CRISIL A1+	1.74%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	5.41%	Motilal Oswal Financial Services Limited	CRISIL A1+	1.73%
✓ Indusind Bank Limited	CRISIL A1+	3.83%	Hero Fincorp Limited	CRISIL A1+	0.66%
✓ Punjab National Bank	CRISIL A1+	3.35%	Motilal Oswal Financial Services Limited	ICRA A1+	0.35%
Union Bank of India	FITCH A1+	3.10%	Tata Projects Limited	CRISIL A1+	0.33%
HDFC Bank Limited	CRISIL A1+	2.75%	<b>TREASURY BILL</b>		<b>3.46%</b>
HDFC Bank Limited	CARE A1+	1.87%	✓ 182 Days Tbill (MD 31/07/2025)	Sovereign	3.46%
Punjab National Bank	FITCH A1+	1.77%	<b>STATE GOVERNMENT BOND</b>		<b>2.86%</b>
ICICI Bank Limited	ICRA A1+	1.39%	8.15% Madhya Pradesh SDL (MD 13/11/2025)	Sovereign	1.79%
<b>CORPORATE BOND</b>			<b>20.69%</b>		
✓ Power Finance Corporation Limited	CRISIL AAA	3.90%	6.9% Tamilnadu SDL (MD 16/10/2025)	Sovereign	0.71%
✓ Export Import Bank of India	CRISIL AAA	3.53%	7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.36%
National Housing Bank	CRISIL AAA	2.48%	<b>PTC</b>		<b>0.79%</b>
Indian Railway Finance Corporation Limited	CRISIL AAA	2.12%	India Universal Trust	CRISIL AAA(SO)	0.79%
Bharti Telecom Limited	CRISIL AA+	1.78%	<b>Corporate Debt Market Development Fund</b>		<b>0.22%</b>
Embassy Office Parks REIT	CRISIL AAA	1.76%	Corporate Debt Market Development Fund		0.22%
Hero Fincorp Limited	CRISIL AA+	1.70%	<b>Total Fixed Income Holdings</b>		<b>87.58%</b>
Godrej Industries Limited	CRISIL AA+	1.07%	TREPS, Cash & Other Net Current Assets		12.42%
Shriram Finance Limited	CRISIL AA+	1.07%	<b>GRAND TOTAL</b>		<b>100.00%</b>
REC Limited	CRISIL AAA	0.71%	Investment in Top 10 scrips constitutes 48.60% of the portfolio		
360 One Prime Limited	CRISIL AAA	0.57%			
<b>COMMERCIAL PAPER</b>			<b>14.43%</b>		
✓ Export Import Bank of India	CRISIL A1+	3.46%			
Muthoot Finance Limited	CRISIL A1+	2.41%			

## COMPOSITION BY ASSETS

Money Market Instruments	63.0%
Corporate	20.7%
Cash & Cash Equivalent	12.6%
Govt Securities/SD Loans	2.9%
PTC	0.8%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	81.2%
Cash & Cash Equivalent	12.6%
AA+	5.6%
AA	0.6%

## 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)		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 scheme)

	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Regular income in short term.</li> <li>Investments in portfolio comprising of debt &amp; money market instruments and derivatives.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Investors understand that their principal will be at Low To Moderate risk</p>	<p>Benchmark riskometer is at Low To Moderate risk</p>
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Low Duration Debt A-I Index): basis it's constituents; as on February 28, 2025		

## INVESTMENT OBJECTIVE

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



## SCHEME DETAILS

### NAV Details (As on February 28, 2025)

Regular Plan - Weekly IDCW Option	₹ 10.0145
Regular Plan - Monthly IDCW Option	₹ 10.2982
Regular Plan - Growth Option	₹ 39.0014
Regular Plan - Daily IDCW Option	₹ 10.0604
Direct Plan - Weekly IDCW Option	₹ 10.0152
Direct Plan - Monthly IDCW Option	₹ 10.3293
Direct Plan - Growth Option	₹ 42.5999
Direct Plan - Daily IDCW Option	₹ 10.0943

### Benchmark Index (AMFI Tier 1)

CRISIL Low Duration Debt A-I Index

### Date of Allotment

October 21, 2005

Monthly AAUM## As on February 28, 2025 : ₹243.58 Crores

AAUM## As on February 28, 2025 : ₹283.98 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 (%)	: 1.10%
TER - Direct Plan (%)	: 0.31%

### Debt Quants

Average Maturity (years)	: 0.98
Modified Duration (years)	: 0.87
YTM (%)	: 7.64%
Macaulay Duration+ (years)	: 0.92

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer page no. 60

+ Kindly refer page no. 60 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 58.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>			<b>COMMERCIAL PAPER</b>		
		<b>48.88%</b>			<b>11.84%</b>
Indian Railway Finance Corporation Limited	CRISIL AAA	7.01%	✓ Export Import Bank of India	CRISIL A1+	5.01%
✓ Power Finance Corporation Limited	CRISIL AAA	7.00%	Birla Group Holdings Private Limited	CRISIL A1+	3.45%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	5.28%	Piramal Capital & Housing Finance Limited	CRISIL A1+	3.38%
✓ REC Limited	CRISIL AAA	5.28%	<b>PTC</b>		<b>1.50%</b>
✓ National Housing Bank	CRISIL AAA	5.27%		CRISIL	
Bharti Telecom Limited	CRISIL AA+	3.53%	India Universal Trust	AAA(SO)	1.50%
Godrej Industries Limited	CRISIL AA+	3.53%	<b>GOVERNMENT BOND</b>		<b>0.72%</b>
Shriram Finance Limited	CRISIL AA+	3.53%	7.38% GOI (MD 20/06/2027)	Sovereign	0.72%
PNB Housing Finance Limited	CARE AA+	3.52%	<b>Corporate Debt Market Development Fund</b>		<b>0.21%</b>
Mindspace Business Parks REIT	CRISIL AAA	2.47%	Corporate Debt Market Development Fund		0.21%
IndoStar Capital Finance Limited	CARE AA-	1.76%	<b>Total Fixed Income Holdings</b>		<b>86.42%</b>
Hero Fincorp Limited	CRISIL AA+	0.70%	TREPS, Cash & Other Net Current Assets		13.58%
<b>CERTIFICATE OF DEPOSIT</b>			<b>GRAND TOTAL</b>		
		<b>23.27%</b>			<b>100.00%</b>
✓ Union Bank of India	FITCH A1+	6.59%	<b>Investment in Top 10 scrips constitutes 58.12% of the portfolio</b>		
✓ Kotak Mahindra Bank Limited	CRISIL A1+	6.55%			
✓ Axis Bank Limited	CRISIL A1+	5.18%			
✓ Canara Bank	CRISIL A1+	4.95%			

## COMPOSITION BY ASSETS

Corporate	48.9%
Money Market Instruments	35.1%
Cash & Cash Equivalent	13.8%
PTC	1.5%
Govt Securities/SD Loans	0.7%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	69.6%
AA+	14.8%
Cash & Cash Equivalent	13.8%
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

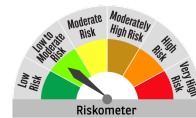
((An open-ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk))

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 February 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 February 28, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1000.7033
Regular Plan - Monthly IDCW Option	: ₹ 1014.6653
Regular Plan - Growth Option	: ₹ 1341.3597
Regular Plan - Daily IDCW Option	: ₹ 1005.9752
Direct Plan - Weekly IDCW Option	: ₹ 1000.6724
Direct Plan - Monthly IDCW Option	: ₹ 1031.5370
Direct Plan - Growth Option	: ₹ 1359.9331
Direct Plan - Daily IDCW Option	: ₹ 1000.0000

### Benchmark Index (AMFI Tier 1)

CRISIL Money Market A-I Index

### Date of Allotment

June 19, 2019

Monthly AAUM## As on February 28, 2025	: ₹641.01 Crores
AUM## As on February 28, 2025	: ₹1,032.74 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 0.43%
TER - Direct Plan (%)	: 0.23%

### Debt Quants

Average Maturity (years)	: 0.53
Modified Duration (years)	: 0.53
YTM (%)	: 7.45%
Macaulay Duration* (years)	: 0.53

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer page no. 60

+ Kindly refer page no. 60 for the concept of Macaulay Duration

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

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>		<b>59.09%</b>
✓ Small Industries Dev Bank of India	CRISIL A1+	9.13%
✓ ICICI Bank Limited	ICRA A1+	7.56%
✓ Indian Bank	CRISIL A1+	6.86%
✓ Axis Bank Limited	CRISIL A1+	5.94%
✓ HDFC Bank Limited	CRISIL A1+	5.49%
✓ Union Bank of India	FITCH A1+	5.00%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	4.55%
✓ Canara Bank	CRISIL A1+	4.16%
National Bank For Agriculture and Rural Development	CRISIL A1+	3.73%
IndusInd Bank Limited	CRISIL A1+	2.37%
Punjab National Bank	CRISIL A1+	2.29%
HDFC Bank Limited	CARE A1+	2.01%
<b>COMMERCIAL PAPER</b>		<b>23.29%</b>
✓ Export Import Bank of India	CRISIL A1+	5.48%
✓ LIC Housing Finance Limited	CRISIL A1+	4.51%
Embassy Office Parks REIT	CRISIL A1+	2.25%
Motilal Oswal Financial Services Limited	ICRA A1+	1.89%
Tata Projects Limited	CRISIL A1+	1.82%
Julius Baer Capital India Pvt Ltd	CRISIL A1+	1.81%
Birla Group Holdings Private Limited	CRISIL A1+	1.42%
Piramal Capital & Housing Finance Limited	CRISIL A1+	1.39%
Muthoot Finance Limited	CRISIL A1+	1.37%
Hero Fincorp Limited	CRISIL A1+	1.35%
<b>STATE GOVERNMENT BOND</b>		<b>4.38%</b>
8.15% Madhya Pradesh SDL (MD 13/11/2025)	Sovereign	2.93%
6.9% Tamilnadu SDL (MD 16/10/2025)	Sovereign	1.45%
<b>Corporate Debt Market Development Fund</b>		<b>0.11%</b>
Corporate Debt Market Development Fund		0.11%
<b>Total Fixed Income Holdings</b>		<b>86.87%</b>
TREPS, Cash & Other Net Current Assets		13.13%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 58.68% of the portfolio

## COMPOSITION BY ASSETS

Money Market Instruments	82.4%
Cash & Cash Equivalent	13.2%
Govt Securities/SD Loans	4.4%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	86.8%
Cash & Cash Equivalent	13.2%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

For Distribution History kindly refer page no. 58.

# Baroda BNP Paribas Banking and PSU Bond Fund

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

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

- Generate returns over short to medium term.
- Invest primarily in debt instruments of Banks, PFIs, PSUs and Municipal Bonds.

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Banking and PSU Debt A-II Index): basis it's constituents; as on February 28, 2025

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on February 28, 2025)

Regular Plan - Quarterly IDCW Option	:	₹ 10.2584
Regular Plan - Monthly IDCW Option	:	₹ 10.1425
Regular Plan - Growth Option	:	₹ 12.1914
Direct Plan - Quarterly IDCW Option	:	₹ 10.4588
Direct Plan - Monthly IDCW Option	:	₹ 10.2976
Direct Plan - Growth Option	:	₹ 12.4453

### Benchmark Index (AMFI Tier 1)

CRISIL Banking and PSU Debt A-II Index

### Date of Allotment

December 17, 2020

Monthly AAUM## As on February 28, 2025	:	₹25.65 Crores
AAUM## As on February 28, 2025	:	₹25.40 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 (%)	:	0.79%
TER - Direct Plan (%)	:	0.39%

### Debt Quants

Average Maturity (years)	:	5.00
Modified Duration (years)	:	3.72
YTM (%)	:	7.20%
Macaulay Duration* (years)	:	3.91

## MINIMUM INVESTMENT AMOUNT

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

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

\* refer page no. 60

† Kindly refer page no. 60 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 58.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>			<b>GOVERNMENT BOND</b>		
<b>73.56%</b>			<b>18.23%</b>		
✓ Power Grid Corporation of India Limited	CRISIL AAA	8.22%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	18.23%
✓ Export Import Bank of India	CRISIL AAA	8.14%	<b>Corporate Debt Market</b>		
✓ National Highways Authority Of India	CRISIL AAA	8.14%	<b>Development Fund</b>		
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	7.90%	Corporate Debt Market		
✓ State Bank of India	CRISIL AAA	7.78%	Development Fund		
✓ REC Limited	CRISIL AAA	7.64%	<b>Total Fixed Income Holdings</b>		
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	7.63%	<b>92.37%</b>		
✓ Housing & Urban Development Corporation Limited	ICRA AAA	6.13%	TREPS, Cash & Other Net Current Assets		
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	6.01%	<b>GRAND TOTAL</b>		
Hindustan Petroleum Corporation Limited	CRISIL AAA	5.97%	<b>100.00%</b>		
<b>Investment in Top 10 scrips constitutes 85.82% of the portfolio</b>					

## COMPOSITION BY ASSETS

Corporate	73.6%
Govt Securities/SD Loans	18.2%
Cash & Cash Equivalent	8.2%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	91.8%
Cash & Cash Equivalent	8.2%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas Short Duration Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at 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 February 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 February 28, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.6985
Regular Plan - Monthly IDCW Option	: ₹ 10.2087
Regular Plan - Growth Option	: ₹ 28.2603
Direct Plan - Quarterly IDCW Option	: ₹ 11.2273
Direct Plan - Monthly IDCW Option	: ₹ 10.3868
Direct Plan - Growth Option	: ₹ 30.6060

### Benchmark Index (AMFI Tier 1)

CRISIL Short Duration Debt A-II Index

### Date of Allotment

June 30, 2010

Monthly AAUM## As on February 28, 2025	: ₹209.02 Crores
AUM## As on February 28, 2025	: ₹211.10 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pannani	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 (%)	: 1.05%
TER - Direct Plan (%)	: 0.38%

### Debt Quants

Average Maturity (years)	: 3.38
Modified Duration (years)	: 2.77
YTM (%)	: 7.44%
Macaulay Duration* (years)	: 2.93

## 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 page no. 60

+ Kindly refer page no. 60 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 58.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>			<b>69.82%</b>		
✓ National Housing Bank	CRISIL AAA	7.13%	REC Limited	CRISIL AAA	4.72%
✓ Power Finance Corporation Limited	CRISIL AAA	7.10%	Shriram Finance Limited	CRISIL AA+	3.33%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	5.71%	Export Import Bank of India	CRISIL AAA	3.32%
✓ Larsen & Toubro Limited	CRISIL AAA	4.79%	Bharti Telecom Limited	CRISIL AA+	2.38%
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	4.78%	IndoStar Capital Finance Limited	CARE AA-	2.37%
✓ Nomura Capital India Pvt Limited	FITCH AAA	4.75%	Housing & Urban Development Corporation Limited	ICRA AAA	0.49%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	4.74%	<b>GOVERNMENT BOND</b>		
✓ LIC Housing Finance Limited	CRISIL AAA	4.74%	<b>22.40%</b>		
✓ PNB Housing Finance Limited	CARE AA+	4.74%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	19.99%
National Bank For Agriculture and Rural Development	CRISIL AAA	4.73%	7.38% GOI (MD 20/06/2027)	Sovereign	2.41%
			<b>PTC</b>		
			<b>2.23%</b>		
			India Universal Trust	CRISIL AAA(SO)	2.23%
			<b>Corporate Debt Market</b>		
			<b>Development Fund</b>		
			<b>0.33%</b>		
			Corporate Debt Market		0.33%
			Development Fund		
			<b>Total Fixed Income Holdings</b>		
			<b>94.78%</b>		
			TREPS, Cash & Other Net Current Assets		5.22%
			<b>GRAND TOTAL</b>		
			<b>100.00%</b>		

Investment in Top 10 scrips constitutes 68.47% of the portfolio

## COMPOSITION BY ASSETS

Corporate	69.8%
Govt Securities/SD Loans	22.4%
Cash & Cash Equivalent	5.6%
PTC	2.2%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	81.6%
AA+	10.5%
Cash & Cash Equivalent	5.6%
AA-	2.4%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither commentson 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 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 Relatively High Credit Risk)

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over medium term.</li> <li>Investment in a mix of debt and money market instruments across the credit and maturity spectrum.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer^^</p> <p>Investors understand that their principal will be at Moderately High risk</p>	<p>Benchmark (Tier 1) Riskometer^</p> <p>Benchmark riskometer is at Moderately High risk</p>
	<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Credit Risk Debt B-II Index): basis it's constituents; as on February 28, 2025</p>	

## 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 February 28, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 11.8072
Regular Plan - Monthly IDCW Option	: ₹ 11.2099
Regular Plan - Growth Option	: ₹ 21.4792
Direct Plan - Quarterly IDCW Option	: ₹ 12.7744
Direct Plan - Monthly IDCW Option	: ₹ 14.1814
Direct Plan - Growth Option	: ₹ 23.5841

### Benchmark Index (AMFI Tier 1)

CRISIL Credit Risk Debt B-II Index

### Date of Allotment

January 23, 2015

Monthly AUM## As on February 28, 2025	: ₹174.44 Crores
AUM## As on February 28, 2025	: ₹175.93 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: • 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 (%)	: 1.60%
TER - Direct Plan (%)	: 0.79%

### Debt Quants

Average Maturity (years)	: 3.40
Modified Duration (years)	: 2.32
YTM (%)	: 8.09%
Macaulay Duration* (years)	: 2.44

## 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 page no. 60

† Kindly refer page no. 60 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 58.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>			<b>GOVERNMENT BOND</b>		
✓ Nirma Limited	CRISIL AA	8.04%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	7.61%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	7.94%	7.18% GOI (MD 24/07/2037)	Sovereign	2.90%
✓ 360 One Prime Limited	CRISIL AA	7.67%	6.79% GOI (MD 07/10/2034)	Sovereign	2.86%
✓ Piramal Capital & Housing Finance Limited	ICRA AA	7.60%	7.38% GOI (MD 20/06/2027)	Sovereign	0.58%
✓ JSW Steel Limited	ICRA AA	7.38%	<b>STATE GOVERNMENT BOND</b>		<b>2.24%</b>
✓ Tata Projects Limited	FITCH AA	7.38%	6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	2.24%
✓ Adani Ports and Special Economic Zone Limited	ICRA AAA	5.76%	<b>Corporate Debt Market Development Fund</b>		<b>0.35%</b>
✓ Vedanta Limited	ICRA AA	5.66%	Corporate Debt Market Development Fund		0.35%
✓ Motilal Oswal Home Finance Limited	ICRA AA	3.98%	<b>Total Fixed Income Holdings</b>		<b>86.87%</b>
Small Industries Dev Bank of India	CRISIL AAA	2.85%			
REC Limited	CRISIL AAA	1.49%	<b>REITs/InvTs Holdings</b>		<b>% of Net Assets</b>
Power Grid Corporation of India Limited	CRISIL AAA	1.19%	Brookfield India Real Estate Trust		1.84%
IndoStar Capital Finance Limited	CARE AA-	1.14%	Embassy Office Parks REIT		1.35%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.86%	Indus Infra Trust		0.36%
Bharat Sanchar Nigam Limited	AAA(CE)	0.83%	<b>Total REITs/InvTs Holdings</b>		<b>3.55%</b>
State Bank of India	CRISIL AAA	0.56%	TREPS, Cash & Other Net Current Assets		9.58%
			<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 69.02% of the portfolio

## COMPOSITION BY ASSETS

Corporate	70.3%
Govt Securities/SD Loans	16.2%
Cash & Cash Equivalent	9.9%
REITs/INVITs	3.6%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AA	55.7%
AAA/A1+/Sov	29.7%
Cash & Cash Equivalent	9.9%
REIT/INVIT	3.6%
AA-	1.1%

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

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

\$The Bonus Option in the Schemes has been discontinued effective June 08, 2015

<b>Segregated portfolio 1</b>	
<b>BONDS &amp; NCDs</b>	
Listed / awaiting listing on the stock exchanges	
Yes Bank Ltd.N@B@S& [ICRA]D	0.00%
<b>TOTAL</b>	<b>0.00%</b>

<b>Segregated portfolio 1</b>	
<b>BONDS &amp; NCDs</b>	
Listed / awaiting listing on the stock exchanges	
Yes Bank Ltd.N@B@S& [ICRA]D	0.00%
<b>TOTAL</b>	<b>0.00%</b>

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.

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 Corporate Debt A-II Index): basis it's constituents; as on February 28, 2025

## 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 February 28, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.3864
Regular Plan - Monthly IDCW Option	: ₹ 10.2855
Regular Plan - Growth Option	: ₹ 26.4471
Regular Plan - Annual IDCW Option	: ₹ 10.9466
Direct Plan - Quarterly IDCW Option	: ₹ 10.5843
Direct Plan - Monthly IDCW Option	: ₹ 10.4165
Direct Plan - Growth Option	: ₹ 28.0920
Direct Plan - Annual IDCW Option	: ₹ 11.2602

### Benchmark Index (AMFI Tier 1)

CRISIL Corporate Debt A-II Index

### Date of Allotment

November 08, 2008

Monthly AAUM## As on February 28, 2025 : ₹207.78 Crores

AUM## As on February 28, 2025 : ₹210.10 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

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

### Debt Quants

Average Maturity (years)	: 4.74
Modified Duration (years)	: 3.45
YTM (%)	: 7.40%
Macaulay Duration* (years)	: 3.66

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer page no. 60

† Kindly refer page no. 60 for the concept of Macaulay Duration

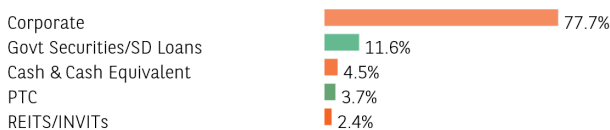
For Distribution History kindly refer page no. 58.

## PORTFOLIO (✓ Top 10 Holdings)

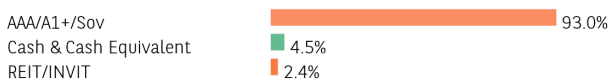
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>77.74%</b>	Housing & Urban Development Corporation Limited	ICRA AAA	1.24%
✓ Power Finance Corporation Limited	CRISIL AAA	7.23%	<b>GOVERNMENT BOND</b>		<b>10.16%</b>
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	6.68%	✓ 7.1% GOI (MD 08/04/2034)	Sovereign	7.29%
✓ REC Limited	ICRA AAA	5.73%	6.79% GOI (MD 07/10/2034)	Sovereign	2.39%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.33%	7.38% GOI (MD 20/06/2027)	Sovereign	0.48%
✓ Export Import Bank of India	CRISIL AAA	4.98%	<b>PTC</b>		<b>3.67%</b>
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	4.84%	India Universal Trust	CRISIL AAA(SO)	2.24%
✓ Small Industries Dev Bank of India	CRISIL AAA	4.78%	Sansar Trust	CRISIL AAA(SO)	1.43%
✓ Sundaram Home Finance Limited	ICRA AAA	4.78%	<b>STATE GOVERNMENT BOND</b>		<b>1.46%</b>
✓ LIC Housing Finance Limited	CRISIL AAA	4.77%	7.76% Karnataka SDL (MD 13/12/2027)	Sovereign	1.46%
Bajaj Finance Limited	CRISIL AAA	4.76%	<b>Corporate Debt Market Development Fund</b>		<b>0.27%</b>
GAIL (India) Limited	CARE AAA	4.76%	Corporate Debt Market Development Fund		0.27%
HDFC Bank Limited	CRISIL AAA	4.76%	<b>Total Fixed Income Holdings</b>		<b>93.30%</b>
Reliance Industries Limited	CRISIL AAA	3.97%			
Power Grid Corporation of India Limited	CRISIL AAA	3.97%	<b>REITs/InvTs Holdings</b>		<b>% of Net Assets</b>
Bharat Sanchar Nigam Limited	AAA(CE)	2.77%	Embassy Office Parks REIT		1.40%
Tata Capital Limited	ICRA AAA	2.39%	Brookfield India Real Estate Trust		1.04%
			<b>Total REITs/InvTs Holdings</b>		<b>2.44%</b>
			TREPS, Cash & Other Net Current Assets		4.26%
			<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 56.41% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## 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))

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Regular income in long term.</li> <li>Investments in debt and money market instruments .</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	<p>Scheme Riskometer^^</p> <p>Riskometer</p> <p>Investors understand that their principal will be at Moderate risk</p>	<p>Benchmark (Tier 1) Riskometer^</p> <p>Riskometer</p> <p>Benchmark riskometer is at Moderate risk</p>
	<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Dynamic Bond A-III Index): basis it's constituents; as on February 28, 2025</p>	

## 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 February 28, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 10.0653
Regular Plan - Quarterly IDCW Option	: ₹ 10.3903
Regular Plan - Monthly IDCW Option	: ₹ 10.3146
Regular Plan - Half Yearly IDCW Option	: ₹ 10.4469
Regular Plan - Growth Option	: ₹ 44.3546
Regular Plan - Daily IDCW Option	: ₹ 10.0920
Direct Plan - Weekly IDCW Option	: ₹ 10.0681
Direct Plan - Quarterly IDCW Option	: ₹ 10.7795
Direct Plan - Monthly IDCW Option	: ₹ 10.7151
Direct Plan - Growth Option	: ₹ 49.2461
Direct Plan - Daily IDCW Option	: ₹ 10.0976

### Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Bond A-III Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on February 28, 2025	: ₹180.13 Crores
AUM## As on February 28, 2025	: ₹178.18 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 (%)	: 1.69%
TER - Direct Plan (%)	: 0.71%

### Debt Quants

Average Maturity (years)	: 12.22
Modified Duration (years)	: 7.09
YTM (%)	: 6.75%
Macaulay Duration* (years)	: 7.33

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer page no. 60

† Kindly refer page no. 60 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 58.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>			<b>Total Fixed Income Holdings</b>		
			95.61%		
6.79% GOI (MD 07/10/2034)	Sovereign	63.15%	TREPS, Cash & Other Net Current		
7.1% GOI (MD 08/04/2034)	Sovereign	14.33%	Assets		
7.34% GOI (MD 22/04/2064)	Sovereign	10.35%	4.39%		
7.32% GOI (MD 13/11/2030)	Sovereign	5.78%	<b>GRAND TOTAL</b>		
7.18% GOI (MD 14/08/2033)	Sovereign	1.73%	<b>100.00%</b>		
<b>Corporate Debt Market</b>			<b>Investment in Top 10 scrips constitutes 95.61% of the portfolio</b>		
<b>Development Fund</b>			0.27%		
Corporate Debt Market			0.27%		
Development Fund			0.27%		

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	95.3%
Cash & Cash Equivalent	4.7%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	95.3%
Cash & Cash Equivalent	4.7%

## 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 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 February 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 February 28, 2025)

Regular Plan - IDCW Option	₹ 24.4262
Regular Plan - Growth Option	₹ 41.1528
Direct Plan - IDCW Option	₹ 33.1130
Direct Plan - Growth Option	₹ 45.1072

### Benchmark Index (AMFI Tier 1)

CRISIL Dynamic Gilt Index

### Date of Allotment

March 21, 2002

Monthly AAUM## As on February 28, 2025 : ₹1,738.97 Crores

AAUM## As on February 28, 2025 : ₹1,762.07 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)	: 11.48
Modified Duration (years)	: 6.90
YTM (%)	: 6.89%
Macaulay Duration* (years)	: 7.13

## 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 page no. 60

† Kindly refer page no. 60 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 58.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>65.52%</b>	7.74% Maharashtra SDL (MD 01/03/2033)	Sovereign	2.64%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	26.80%	7.81% Gujarat SDL (MD 12/10/2032)	Sovereign	2.36%
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	23.36%	7.74% Karnataka SDL (MD 03/01/2034)	Sovereign	2.06%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	8.14%	7.47% Maharashtra SDL (MD 13/09/2034)	Sovereign	2.03%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	6.13%	7.7% Maharashtra SDL (MD 15/11/2034)	Sovereign	1.76%
7.18% GOI (MD 14/08/2033)	Sovereign	1.09%	7.46% Maharashtra SDL (MD 13/09/2033)	Sovereign	1.44%
<b>STATE GOVERNMENT BOND</b>		<b>31.07%</b>	6.61% Karnataka SDL (MD 02/09/2035)	Sovereign	1.36%
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	3.57%	7.22% Maharashtra SDL (MD 07/08/2034)	Sovereign	1.26%
✓ 7.74% Karnataka SDL (MD 10/01/2036)	Sovereign	3.25%	7.46% Maharashtra SDL (MD 21/02/2035)	Sovereign	0.58%
✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	2.95%	<b>Total Fixed Income Holdings</b>		<b>96.59%</b>
✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	2.92%	TREPS, Cash & Other Net Current Assets		3.41%
✓ 7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	2.89%	<b>GRAND TOTAL</b>		<b>100.00%</b>
			Investment in Top 10 scrips constitutes 82.65% of the portfolio		

## COMPOSITION BY ASSETS

Govt. Securities/SD Loans	96.6%
Cash & Cash Equivalent	3.4%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	96.6%
Cash & Cash Equivalent	3.4%

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

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)	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 February 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 February 28, 2025)

Regular IDCW	: ₹ 11.6100
Regular Growth	: ₹ 11.6099
Direct Growth	: ₹ 11.6832

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2026 Index

### Date of Allotment

January 25, 2023

Monthly AAUM## As on February 28, 2025	: ₹115.44 Crores
AUM## As on February 28, 2025	: ₹115.20 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)	: 1.78
Modified Duration (years)	: 1.62
YTM (%)	: 6.75%
Macaulay Duration* (years)	: 1.68
Tracking Error Regular	: 0.71%
Tracking Error Direct	: 0.71%

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer page no. 60

+ Kindly refer page no. 60 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>96.24%</b>	TREPS, Cash & Other Net Current Assets		3.76%
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	43.74%	<b>GRAND TOTAL</b>		<b>100.00%</b>
7.28% Haryana SDL (MD 28/12/2026)	Sovereign	26.26%			
7.25% Maharashtra SDL (MD 28/12/2026)	Sovereign	17.50%			
7.27% Karnataka SDL (MD 28/12/2026)	Sovereign	4.38%			
7.07% Tamilnadu SDL (MD 14/12/2026)	Sovereign	4.36%			

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	96.2%
Cash & Cash Equivalent	3.8%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	96.2%
Cash & Cash Equivalent	3.8%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT OF GUJARAT	43.74
STATE GOVERNMENT OF HARYANA	26.26
STATE GOVERNMENT OF MAHARASHTRA	17.50
STATE GOVERNMENT OF KARNATAKA	4.38
STATE GOVERNMENT OF TAMIL NADU	4.36
<b>Grand Total</b>	<b>96.24</b>

## TRACKING DIFFERENCE DATA

as of Feb 28, 2025

	1 Year	Since Inception
Regular Plan	-0.55%	-0.63%
Direct Plan	-0.23%	-0.28%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas NIFTY SDL December 2028 Index Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

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

Regular IDCW	:	₹ 10.8795
Regular Growth	:	₹ 11.6677
Direct IDCW	:	₹ 11.0110
Direct Growth	:	₹ 11.7357

### Benchmark Index (AMFI Tier 1)

NIFTY SDL December 2028 Index

### Date of Allotment

March 24, 2023

Monthly AAUM## As on February 28, 2025 : ₹33.13 Crores

AUM## As on February 28, 2025 : ₹33.38 Crores

### Fund Manager

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

### Load Structure

Exit Load: • Nil.

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	:	0.49%
TER - Direct Plan (%)	:	0.19%

### Debt Quants

Average Maturity (years)	:	3.69
Modified Duration (years)	:	3.10
YTM (%)	:	6.84%
Macaulay Duration* (years)	:	3.21
Tracking Error Regular	:	1.18%
Tracking Error Direct	:	1.19%

## 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 page no. 60

+ Kindly refer page no. 60 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>95.12%</b>	TREPS, Cash & Other Net Current Assets		4.88%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	36.77%	<b>GRAND TOTAL</b>		<b>100.00%</b>
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	25.18%			
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	22.27%			
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	10.90%			

## COMPOSITION BY ASSETS

Govt Securities/SD Loans	95.1%
Cash & Cash Equivalent	4.9%

## CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	95.1%
Cash & Cash Equivalent	4.9%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT OF MAHARASHTRA	36.77
STATE GOVERNMENT OF TAMIL NADU	25.18
STATE GOVERNMENT OF GUJARAT	22.27
STATE GOVERNMENT OF KARNATAKA	10.90
<b>Grand Total</b>	<b>95.12</b>

## TRACKING DIFFERENCE DATA

as of Feb 28, 2025

	1 Year	Since Inception
Regular Plan	-0.54%	-0.71%
Direct Plan	-0.21%	-0.36%

## 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 February 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 February 28, 2025)

Regular Plan-IDCW	: ₹ 10.2578
Regular Plan-Growth Option	: ₹ 10.2578
Direct Plan-IDCW	: ₹ 10.3020
Direct Plan-Growth Option	: ₹ 10.3020

### Benchmark Index (AMFI Tier 1)

Nifty 50 TRI

### Date of Allotment

January 29, 2024

Monthly AAUM## As on February 28, 2025

: ₹65.23 Crores

AAUM## As on February 28, 2025

: ₹61.73 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	: 0.96
Tracking Error Regular	: 0.18%
Tracking Error Direct	: 0.17%

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer page no. 60

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

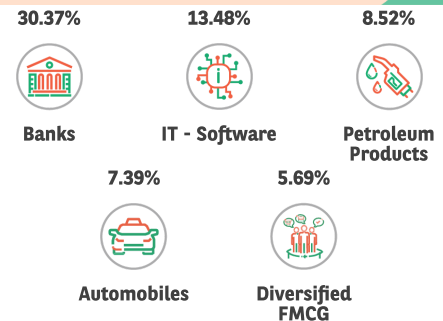
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>29.68%</b>
✓ HDFC Bank Limited	12.84%
✓ ICICI Bank Limited	8.49%
✓ Axis Bank Limited	2.85%
✓ Kotak Mahindra Bank Limited	2.82%
State Bank of India	2.68%
<b>IT - Software</b>	<b>13.48%</b>
✓ Infosys Limited	6.30%
✓ Tata Consultancy Services Limited	3.66%
HCL Technologies Limited	1.71%
Tech Mahindra Limited	0.99%
Wipro Limited	0.82%
<b>Petroleum Products</b>	<b>8.05%</b>
✓ Reliance Industries Limited	8.05%
<b>Automobiles</b>	<b>6.24%</b>
Mahindra & Mahindra Limited	2.39%
Maruti Suzuki India Limited	1.62%
Tata Motors Limited	1.33%
Bajaj Auto Limited	0.90%
<b>Diversified FMCG</b>	<b>5.69%</b>
✓ ITC Limited	3.72%
Hindustan Unilever Limited	1.97%
<b>Telecom - Services</b>	<b>4.36%</b>
✓ Bharti Airtel Limited	4.36%
<b>Finance</b>	<b>4.27%</b>
Bajaj Finance Limited	2.39%
Bajaj Finserv Limited	1.04%
Shriram Finance Limited	0.84%
<b>Construction</b>	<b>3.74%</b>
✓ Larsen & Toubro Limited	3.74%
<b>Power</b>	<b>2.63%</b>
NTPC Limited	1.47%
Power Grid Corporation of India Limited	1.16%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>2.53%</b>
Sun Pharmaceutical Industries Limited	1.75%
Cipla Limited	0.78%
<b>Consumer Durables</b>	<b>2.30%</b>
Titan Company Limited	1.32%
Asian Paints Limited	0.98%
<b>Ferrous Metals</b>	<b>2.06%</b>

EQUITY HOLDINGS	% of Net Assets	
Tata Steel Limited	1.14%	
JSW Steel Limited	0.92%	
<b>Cement &amp; Cement Products</b>	<b>2.02%</b>	
UltraTech Cement Limited	1.17%	
Grasim Industries Limited	0.85%	
<b>Retailing</b>	<b>1.06%</b>	
Trent Limited	1.06%	
<b>Non - Ferrous Metals</b>	<b>0.91%</b>	
Hindalco Industries Limited	0.91%	
<b>Aerospace &amp; Defense</b>	<b>0.90%</b>	
Bharat Electronics Limited	0.90%	
<b>Oil</b>	<b>0.89%</b>	
Oil & Natural Gas Corporation Limited	0.89%	
<b>Consumable Fuels</b>	<b>0.81%</b>	
Coal India Limited	0.81%	
<b>Food Products</b>	<b>0.80%</b>	
Nestle India Limited	0.80%	
<b>Transport Infrastructure</b>	<b>0.79%</b>	
Adani Ports and Special Economic Zone Limited	0.79%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>6.64%</b>	
<b>TOTAL EQUITY HOLDING</b>	<b>99.85%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
TREPS, Cash & Other Net Current Assets		0.15%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 56.83% of the portfolio

## SECTORAL COMPOSITION (Top 5)



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

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	13.49
ICICI GROUP	8.49
RELIANCE Group	8.05
TATA GROUP	7.84
Public Sector Unit	7.57
Infosys Group	6.30
Bharti	4.36
<b>Grand Total</b>	<b>56.10</b>

## TRACKING DIFFERENCE DATA

as of Feb 28, 2025

	1 Year	Since Inception
Regular Plan	-0.65%	-0.69%
Direct Plan	-0.25%	-0.28%

# 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 February 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 February 28, 2025)

Gold ETF-RG : ₹ 83.4053

### Benchmark Index (AMFI Tier 1)

Domestic Price of Gold

### Date of Allotment

December 13, 2023

Monthly AAUM## As on February 28, 2025 : ₹82.50 Crores

AUM## As on February 28, 2025 : ₹82.40 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Madhav Vyasa	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 (%) : 0.48%  
Tracking Error : 0.39%

## MINIMUM INVESTMENT AMOUNT

**Minimum Amount: Lumpsum investment:** Application for subscription/redemption of BBNPGETF 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 BBNPGETF 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 BBNPGETF 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 page no. 60

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

## PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOLD</b>		<b>97.76%</b>
Gold		97.76%
TREPS, Cash & Other Net Current Assets		2.24%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Gold	97.76
Grand Total	97.76

## TRACKING DIFFERENCE DATA

as of Feb 28, 2025

	1 Year	Since Inception
Regular Plan	-1.90%	-1.72%

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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

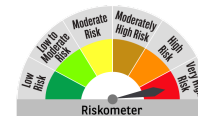
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 February 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 February 28, 2025)

Nifty Bank ETF-RG : ₹ 48.2959

### Benchmark Index (AMFI Tier 1)

Nifty Bank TRI

### Date of Allotment

June 18, 2024

Monthly AAUM## As on February 28, 2025 : ₹4.18 Crores

AUM## As on February 28, 2025 : ₹3.80 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 (%)	: 0.15%
Portfolio Turnover Ratio	: 1.95
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 page no. 60

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## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Banks</b>		<b>99.82%</b>
✓ HDFC Bank Limited		28.23%
✓ ICICI Bank Limited		24.75%
✓ Kotak Mahindra Bank Limited		9.97%
✓ Axis Bank Limited		8.44%
✓ State Bank of India		7.81%
✓ IndusInd Bank Limited		5.16%
✓ The Federal Bank Limited		3.22%
✓ Bank of Baroda		2.80%
✓ IDFC First Bank Limited		2.72%
✓ Punjab National Bank		2.33%
AU Small Finance Bank Limited		2.31%
Canara Bank		2.08%
<b>TOTAL EQUITY HOLDING</b>		<b>99.82%</b>
TREPS, Cash & Other Net Current Assets		0.18%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 95.43% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC GROUP	28.23
ICICI GROUP	24.75
Kotak Group	9.97
Axis Group	8.44
Public Sector Unit	7.81
Public Sector Bank	7.21
HINDUJA GROUP	5.16
<b>Grand Total</b>	<b>91.57</b>

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The scheme currently does not have Distribution History.



# Baroda BNP Paribas Nifty200 Momentum 30 Index Fund

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

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

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

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

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

Regular Plan Growth	:	₹ 7.1013
Direct Plan Growth	:	₹ 7.1172

### Benchmark Index (AMFI Tier 1)

Nifty 200 Momentum 30 TRI

### Date of Allotment

October 15, 2024

Monthly AAUM## As on February 28, 2025 : ₹24.02 Crores

AUM## As on February 28, 2025 : ₹22.22 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 (%)	:	1.13%
TER - Direct Plan (%)	:	0.61%
Portfolio Turnover Ratio	:	1.20
Tracking Error Regular	:	0.29%
Tracking Error Direct	:	0.29%

## MINIMUM INVESTMENT AMOUNT

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

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

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

\* refer page no. 60

The scheme currently does not have Distribution History.

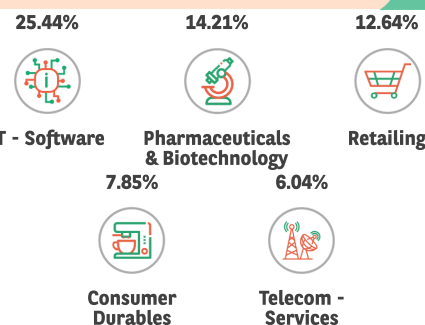
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>IT - Software</b>	<b>25.44%</b>
✓ Infosys Limited	5.44%
✓ Tech Mahindra Limited	5.41%
✓ HCL Technologies Limited	5.04%
✓ Persistent Systems Limited	4.61%
Coforge Limited	3.43%
Oracle Financial Services Software Limited	1.51%
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>14.21%</b>
✓ Sun Pharmaceutical Industries Limited	5.25%
✓ Divi's Laboratories Limited	4.98%
Lupin Limited	2.50%
Torrent Pharmaceuticals Limited	1.48%
<b>Retailing</b>	<b>12.64%</b>
✓ Zomato Limited	4.96%
Trent Limited	4.01%
Info Edge (India) Limited	3.67%
<b>Consumer Durables</b>	<b>7.85%</b>
✓ Dixon Technologies (India) Limited	4.57%
Volta Limited	1.70%
Kalyan Jewellers India Limited	1.58%
<b>Telecom - Services</b>	<b>6.04%</b>
✓ Bharti Airtel Limited	6.04%
<b>Automobiles</b>	<b>5.39%</b>
✓ Mahindra & Mahindra Limited	5.39%
<b>Financial Technology (Fintech)</b>	<b>4.29%</b>
PB Fintech Limited	3.08%
One 97 Communications Limited	1.21%
<b>Leisure Services</b>	<b>4.11%</b>
The Indian Hotels Company Limited	4.11%
<b>Aerospace &amp; Defense</b>	<b>3.86%</b>
Bharat Electronics Limited	3.86%
<b>Capital Markets</b>	<b>3.57%</b>
BSE Limited	3.57%
<b>Diversified Metals</b>	<b>2.67%</b>
Vedanta Limited	2.67%
<b>Auto Components</b>	<b>2.52%</b>
Samvardhana Motherson International Limited	1.42%
Bosch Limited	1.10%
<b>Beverages</b>	<b>2.16%</b>
United Spirits Limited	2.16%

EQUITY HOLDINGS	% of Net Assets
<b>Banks</b>	<b>2.05%</b>
The Federal Bank Limited	2.05%
<b>Electrical Equipment</b>	<b>2.05%</b>
Siemens Limited	2.05%
<b>Oil</b>	<b>0.93%</b>
Oil India Limited	0.93%
<b>TOTAL EQUITY HOLDING</b>	<b>99.78%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
TREPS, Cash & Other Net Current Assets	0.22%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 51.69% of the portfolio

## SECTORAL COMPOSITION (Top 5)



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

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
TATA GROUP	9.82
Bharti	6.04
Infosys Group	5.44
Mahindra & Mahindra	5.41
MAHINDRA & MAHINDRA LTD.	5.39
SUN PHARMACEUTICAL GROUP	5.25
HCL GROUP	5.04
<b>Grand Total</b>	<b>42.39</b>

# Baroda BNP Paribas NIFTY Midcap 150 Index Fund

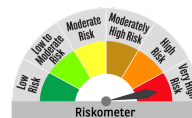
(An open-ended scheme replicating / tracking the Nifty Midcap 150 Total Returns Index)

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 Total Returns Index): basis it's constituents; as on February 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 Midcap 150 Total Returns Index before expenses, subject to tracking errors, fees, and expenses.

## SCHEME DETAILS

### NAV Details (As on February 28, 2025)

Regular Plan Growth	:	₹ 8.5388
Direct Plan Growth	:	₹ 8.5580

### Benchmark Index (AMFI Tier 1)

Nifty Midcap 150 Total Returns Index

### Date of Allotment

November 04, 2024

Monthly AAUM## As on February 28, 2025

: ₹7.84 Crores

AUM## As on February 28, 2025

: ₹7.43 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 (%)	:	1.09%
TER - Direct Plan (%)	:	0.39%
Portfolio Turnover Ratio	:	0.46
Tracking Error Regular	:	0.24%
Tracking Error Direct	:	0.24%

## 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 page no. 60

The scheme currently does not have Distribution History.

For complete portfolio, kindly refer the website

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets	
<b>Banks</b>	<b>4.87%</b>	<b>Fertilizers &amp; Agrochemicals</b>	<b>1.98%</b>	
✓ The Federal Bank Limited	1.47%	UPL Limited	1.16%	
IDFC First Bank Limited	1.24%	PI Industries Limited	0.82%	
Yes Bank Limited	1.10%	<b>Realty</b>	<b>1.94%</b>	
AU Small Finance Bank Limited	1.06%	Godrej Properties Limited	0.99%	
<b>IT - Software</b>	<b>4.62%</b>	The Phoenix Mills Limited	0.95%	
✓ Persistent Systems Limited	2.00%	<b>Telecom - Services</b>	<b>1.41%</b>	
✓ Coforge Limited	1.71%	Indus Towers Limited	1.41%	
Mphasis Limited	0.91%	<b>Chemicals &amp; Petrochemicals</b>	<b>1.39%</b>	
<b>Pharmaceuticals &amp; Biotechnology</b>	<b>4.22%</b>	SRF Limited	1.39%	
✓ Lupin Limited	1.54%	<b>Personal Products</b>	<b>1.11%</b>	
Aurobindo Pharma Limited	1.02%	Colgate Palmolive (India) Limited	1.11%	
Alkem Laboratories Limited	0.84%	<b>Agricultural Food &amp; other Products</b>	<b>1.10%</b>	
Mankind Pharma Limited	0.82%	Marico Limited	1.10%	
<b>Industrial Products</b>	<b>3.70%</b>	<b>Agricultural, Commercial &amp; Construction Vehicles</b>	<b>1.07%</b>	
Cummins India Limited	1.27%	Ashok Leyland Limited	1.07%	
APL Apollo Tubes Limited	0.88%	<b>Petroleum Products</b>	<b>0.99%</b>	
Polycab India Limited	0.80%	Hindustan Petroleum Corporation Limited	0.99%	
Supreme Industries Limited	0.75%	<b>Insurance</b>	<b>0.89%</b>	
<b>Capital Markets</b>	<b>3.61%</b>	Max Financial Services Limited	0.89%	
✓ BSE Limited	2.35%	<b>Textiles &amp; Apparels</b>	<b>0.87%</b>	
HDFC Asset Management Company Limited	1.26%	Page Industries Limited	0.87%	
<b>Healthcare Services</b>	<b>3.58%</b>	<b>Transport Infrastructure</b>	<b>0.84%</b>	
✓ Max Healthcare Institute Limited	2.49%	GMR Airports Limited	0.84%	
Fortis Healthcare Limited	1.09%	<b>Power</b>	<b>0.84%</b>	
<b>Electrical Equipment</b>	<b>3.33%</b>	Torrent Power Limited	0.84%	
✓ Suzlon Energy Limited	2.07%	<b>Gas</b>	<b>0.75%</b>	
CG Power and Industrial Solutions Limited	1.26%	Petronet LNG Limited	0.75%	
<b>Leisure Services</b>	<b>3.01%</b>	<b>Minerals &amp; Mining</b>	<b>0.75%</b>	
✓ The Indian Hotels Company Limited	2.15%	NMDC Limited	0.75%	
Jubilant Foodworks Limited	0.86%	<b>LESS THAN 0.75% EXPOSURE</b>	<b>42.02%</b>	
<b>Consumer Durables</b>	<b>2.81%</b>	<b>TOTAL EQUITY HOLDING</b>	<b>99.43%</b>	
✓ Dixon Technologies (India) Limited	1.80%	<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	
Volta Limited	1.01%	TREPS, Cash & Other Net Current Assets	0.57%	
<b>Finance</b>	<b>2.73%</b>	<b>GRAND TOTAL</b>	<b>100.00%</b>	
Sundaram Finance Limited	1.07%	Investment in Top 10 scrips constitutes 19.24% of the portfolio		
SBI Cards and Payment Services Limited	0.86%	<b>SECTORAL COMPOSITION (Top 5)</b>		
Muthoot Finance Limited	0.80%	<b>7.02%</b>	<b>6.97%</b>	<b>6.75%</b>
<b>Auto Components</b>	<b>2.58%</b>			
Bharat Forge Limited	0.91%	<b>Pharmaceuticals &amp; Biotechnology</b>	<b>Auto Components</b>	<b>Banks</b>
Tube Investments of India Limited	0.91%	<b>6.61</b>	<b>6.49%</b>	
Sona BLW Precision Forgings Limited	0.76%			
<b>Financial Technology (Fintech)</b>	<b>2.49%</b>	<b>IT - Software</b>	<b>Industrial Products</b>	
✓ PB Fintech Limited	1.66%			
One 97 Communications Limited	0.83%			

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
TATA GROUP	5.16
Public Sector Unit	3.55
PRIVATE (INDIAN)	2.66
Abhay Soi Group	2.49
BSE Group	2.35
Suzlon Group	2.07
Persistent Systems Limited	2.00
<b>Grand Total</b>	<b>20.28</b>

Pharmaceuticals & Biotechnology

Auto Components

Banks

IT - Software

Industrial Products

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

# SIP Performance of Equity & Hybrid Schemes

(as on February 28, 2025)

If investor had invested ₹10,000 on the first working day of every month. The valuations that are mentioned as on February 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)	120,000	360,000	600,000	1,200,000	2,460,000
Market Value as on Month end (Regular)	108,481	423,412	851,444	2,361,731	11,426,390
Scheme Return (% CAGR*) (Regular)	-17.42	10.85	13.99	12.99	13.23
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,460,000
Market Value as on Month end (Direct)	109,182	431,970	881,737	2,538,624	3,788,900
Scheme Return (% CAGR*) (Direct)	-16.39	12.23	15.41	14.34	14.70
Nifty 100 TRI (% CAGR*)	-14.64	8.87	13.20	12.91	12.91

# 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)	120,000	360,000	N.A.	N.A.	530,000
Market Value as on Month end (Regular)	106,623	432,188	N.A.	N.A.	740,633
Scheme Return (% CAGR*) (Regular)	-20.13	12.26	N.A.	N.A.	14.72
Total Amount Invested (Direct)	120,000	360,000	N.A.	N.A.	530,000
Market Value as on Month end (Direct)	107,407	442,024	N.A.	N.A.	751,871
Scheme Return (% CAGR*) (Direct)	-18.99	13.82	N.A.	N.A.	15.93
BSE 250 Large Midcap TRI (% CAGR*)	-16.35	9.72	N.A.	N.A.	12.35

# 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)	120,000	360,000	600,000	1,200,000	2,580,000
Market Value as on Month end (Regular)	107,195	435,957	926,445	2,595,399	13,348,617
Scheme Return (% CAGR*) (Regular)	-19.30	12.86	14.73	14.76	13.39
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,460,000
Market Value as on Month end (Direct)	107,829	443,807	956,183	2,773,509	4,132,764
Scheme Return (% CAGR*) (Direct)	-18.38	14.10	18.73	15.99	15.99
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	-20.07	11.57	17.42	15.16	N.A.

# 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)	120,000	360,000	600,000	1,200,000	2,300,000
Market Value as on Month end (Regular)	109,031	431,490	864,195	2,327,480	8,645,433
Scheme Return (% CAGR*) (Regular)	-16.62	12.15	14.59	12.72	12.38
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,460,000
Market Value as on Month end (Direct)	109,761	440,380	895,171	2,491,504	3,715,960
Scheme Return (% CAGR*) (Direct)	-15.54	13.56	16.03	13.99	14.42
Nifty 500 TRI (% CAGR*)	-17.55	10.02	14.95	13.89	12.91

# 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)	120,000	360,000	600,000	N.A.	890,000
Market Value as on Month end (Regular)	102,017	392,724	785,083	N.A.	1,340,689
Scheme Return (% CAGR*) (Regular)	-26.73	5.74	10.71	N.A.	10.84
Market Value as on Month end (Direct)	103,084	405,249	826,894	N.A.	1,441,574
Scheme Return (% CAGR*) (Direct)	-25.22	7.86	12.80	N.A.	12.75
Nifty 500 TRI (% CAGR*)	-17.55	10.02	14.95	N.A.	14.37

# 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)	120,000	360,000	600,000	1,200,000	2,260,000
Market Value as on Month end (Regular)	107,237	439,714	953,577	2,745,555	12,611,858
Scheme Return (% CAGR*) (Regular)	-19.24	13.46	18.61	15.81	16.07
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,460,000
Market Value as on Month end (Direct)	108,103	451,040	998,091	3,007,117	4,871,406
Scheme Return (% CAGR*) (Direct)	-17.98	15.23	20.49	17.50	18.41
Nifty Midcap 150 TRI (% CAGR*)	-21.47	15.24	21.54	18.11	16.82

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

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)	120,000	360,000	600,000	N.A.	780,000
Market Value as on Month end (Regular)	109,860	429,210	874,568	N.A.	1,319,000
Scheme Return (% CAGR*) (Regular)	-15.39	11.78	15.08	N.A.	15.97
Market Value as on Month end (Direct)	110,754	440,044	913,464	N.A.	1,398,550
Scheme Return (% CAGR*) (Direct)	-14.07	13.51	16.85	N.A.	17.75
Nifty India Consumption TRI (% CAGR*)	-15.45	12.33	15.56	N.A.	15.21

# 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)	120,000	360,000	600,000	1,200,000	1,530,000
Market Value as on Month end (Regular)	117,218	432,005	848,536	2,168,254	3,370,911
Scheme Return (% CAGR*) (Regular)	-4.30	12.23	13.85	11.39	11.68
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,460,000
Market Value as on Month end (Direct)	118,099	441,206	876,722	2,293,899	3,315,428
Scheme Return (% CAGR*) (Direct)	-2.95	13.69	15.18	12.45	12.72
Nifty Financial Services TRI (% CAGR*)	2.09	11.18	13.42	13.51	14.35

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

# SIP Performance of Equity & Hybrid Schemes

(as on February 28, 2025)

## 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)	120,000	360,000	600,000	N.A.	760,000
Market Value as on Month end (Regular)	112,732	410,270	791,157	N.A.	1,114,183
Scheme Return (% CAGR*) (Regular)	-11.12	8.69	11.02	N.A.	11.94
Market Value as on Month end (Direct)	113,447	418,490	819,925	N.A.	1,167,936
Scheme Return (% CAGR*) (Direct)	-10.04	10.05	12.46	N.A.	13.42
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	-2.23	8.32	9.89	N.A.	10.37

# 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)	120,000	360,000	600,000	N.A.	950,000
Market Value as on Month end (Regular)	112,180	423,558	827,821	N.A.	1,605,101
Scheme Return (% CAGR*) (Regular)	-11.94	10.87	12.85	N.A.	12.93
Market Value as on Month end (Direct)	113,171	435,817	868,849	N.A.	1,733,558
Scheme Return (% CAGR*) (Direct)	-10.46	12.84	14.81	N.A.	14.81
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	-7.98	9.66	11.87	N.A.	11.92

# 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)	120,000	360,000	600,000	N.A.	680,000
Market Value as on Month end (Regular)	118,130	402,018	724,199	N.A.	844,442
Scheme Return (% CAGR*) (Regular)	-2.90	7.32	7.47	N.A.	7.57
Market Value as on Month end (Direct)	118,868	409,204	745,972	N.A.	873,338
Scheme Return (% CAGR*) (Direct)	-1.76	8.52	8.65	N.A.	8.75
Nifty Equity Savings Index TRI (% CAGR*)	0.80	8.09	8.90	N.A.	9.01

# 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)	120,000	360,000	N.A.	N.A.	420,000
Market Value as on Month end (Regular)	104,956	417,788	N.A.	N.A.	499,373
Scheme Return (% CAGR*) (Regular)	-22.54	9.93	N.A.	N.A.	9.90
Market Value as on Month end (Direct)	105,821	427,526	N.A.	N.A.	503,946
Scheme Return (% CAGR*) (Direct)	-21.30	11.51	N.A.	N.A.	10.43
BSE 500 TRI (% CAGR*)	-17.80	9.76	N.A.	N.A.	9.78

# 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)	120,000	N.A.	N.A.	N.A.	310,000
Market Value as on Month end (Regular)	105,695	N.A.	N.A.	N.A.	341,189
Scheme Return (% CAGR*) (Regular)	-21.48	N.A.	N.A.	N.A.	7.38
Market Value as on Month end (Direct)	106,451	N.A.	N.A.	N.A.	347,960
Scheme Return (% CAGR*) (Direct)	-20.38	N.A.	N.A.	N.A.	8.93
Nifty 500 TRI (% CAGR*)	-17.55	N.A.	N.A.	N.A.	8.53

# Inception Date : August 17, 2022

## Baroda BNP Paribas Multi Asset Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	120,000	N.A.	N.A.	N.A.	270,000
Market Value as on Month end (Regular)	114,634	N.A.	N.A.	N.A.	300,364
Scheme Return (% CAGR*) (Regular)	-8.25	N.A.	N.A.	N.A.	9.47
Market Value as on Month end (Direct)	115,367	N.A.	N.A.	N.A.	305,480
Scheme Return (% CAGR*) (Direct)	-7.13	N.A.	N.A.	N.A.	11.02
65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of Nifty Price of Gold (% CAGR*)	-6.01	N.A.	N.A.	N.A.	10.28

# Inception Date : December 19, 2022

## Baroda BNP Paribas Value Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	120,000	N.A.	N.A.	N.A.	210,000
Market Value as on Month end (Regular)	104,609	N.A.	N.A.	N.A.	206,066
Scheme Return (% CAGR*) (Regular)	-23.04	N.A.	N.A.	N.A.	-2.06
Market Value as on Month end (Direct)	105,503	N.A.	N.A.	N.A.	209,043
Scheme Return (% CAGR*) (Direct)	-21.75	N.A.	N.A.	N.A.	-0.50
Nifty 500 TRI (% CAGR*)	-17.55	N.A.	N.A.	N.A.	1.12

# 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)	120,000	N.A.	N.A.	N.A.	160,000
Market Value as on Month end (Regular)	99,581	N.A.	N.A.	N.A.	139,522
Scheme Return (% CAGR*) (Regular)	-30.14	N.A.	N.A.	N.A.	-18.07
Market Value as on Month end (Direct)	100,451	N.A.	N.A.	N.A.	141,135
Scheme Return (% CAGR*) (Direct)	-28.92	N.A.	N.A.	N.A.	-16.66
Nifty Small Cap 250 TRI (% CAGR*)	-30.43	N.A.	N.A.	N.A.	-17.15

# 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)	120,000	N.A.	N.A.	N.A.	140,000
Market Value as on Month end (Regular)	112,448	N.A.	N.A.	N.A.	132,368
Scheme Return (% CAGR*) (Regular)	-11.40	N.A.	N.A.	N.A.	-8.89
Market Value as on Month end (Direct)	112,398	N.A.	N.A.	N.A.	131,674
Scheme Return (% CAGR*) (Direct)	-11.62	N.A.	N.A.	N.A.	-24.89
Nifty 50 TRI (% CAGR*)	-10.79	N.A.	N.A.	N.A.	-8.25

# Inception Date : January 29, 2024

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

Where returns are not available for a particular period, they have not been shown.

\*% CAGR Returns are computed after accounting for the cash flow by using the XIRR method.

For further details on performance of the scheme and performance of other schemes managed by the Fund Manager, please refer to page no. 53. Please note TRI indicates Total Return Index.

# Performance of Schemes

(as on February 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 (%)			
<b>1</b>	<b>Baroda BNP Paribas Large Cap Fund * †</b>													
	Regular Plan	10066.24	0.66	14414.61	12.95	20611.66	15.55	192930.49	15.58	-	-	23-Sep-04		
	Direct Plan	10185.06	1.85	14938.22	14.30	21867.22	16.92	-	-	55732.33	15.17	01-Jan-13		
	Nifty 100 TRI**	10091.49	0.91	13658.18	10.94	21014.45	15.99	172138.01	14.93	44234.14	13.00			
	Additional Benchmark Nifty 50 TRI	10189.46	1.89	13651.86	10.92	20966.19	15.94	165013.66	14.70	43097.81	12.76			
<b>2</b>	<b>Baroda BNP Paribas Business Cycle Fund</b>													
	Regular Plan	9734.96	-2.65	14236.87	12.48	N.A.	N.A.	13553.50	9.19	-	-	15-Sep-21		
	Direct Plan	9872.26	-1.28	14830.07	14.02	N.A.	N.A.	-	-	14251.70	10.79	15-Sep-21		
	BSE 500 TRI**	9958.57	-0.41	14294.63	12.64	N.A.	N.A.	13662.38	9.45	13662.38	9.45			
	Additional Benchmark Nifty 50 TRI**	10189.46	1.89	13651.86	10.92	N.A.	N.A.	13140.35	8.22	13140.35	8.22			
S. No	Scheme managed by Mr. Jitendra Sriram & Mr. Kushant Arora	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>3</b>	<b>Baroda BNP Paribas Manufacturing Fund</b>													
	Regular Plan	8080.25	-38.08	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	7922.47	-29.32	-	-	28-Jun-24
	Direct Plan	8144.74	-36.80	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	8017.04	-28.05	28-Jun-24
	Nifty India Manufacturing TRI	8034.15	-39.00	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8168.21	-26.02	8168.21	-26.02	
	Additional Benchmark BSE SENSEX TRI	8978.20	-20.27	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9305.32	-10.17	9305.32	-10.17	
S. No	Scheme managed by Mr. Shiv Chanani & Mr. Himanshu Singh	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
<b>4</b>	<b>Baroda BNP Paribas Mid Cap Fund * †</b>													
	Regular Plan	10193.20	1.93	15522.66	15.77	25793.52	20.84	86930.52	12.16	-	-	02-May-06		
	Direct Plan	10342.62	3.43	16236.17	17.52	27771.35	22.64	-	-	83066.81	19.01	01-Jan-13		
	Nifty Midcap 150 TRI**	10007.43	0.07	17042.73	19.43	29405.88	24.05	119062.46	14.05	74260.95	17.91			
	Additional Benchmark Nifty 50 TRI	10189.46	1.89	13651.86	10.92	20966.19	15.94	77210.86	11.46	43097.81	12.76			
<b>5</b>	<b>Baroda BNP Paribas India Consumption Fund</b>													
	Regular Plan	10460.32	4.60	15084.90	14.67	20984.62	15.96	27825.60	17.10	-	-	07-Sep-18		
	Direct Plan	10616.63	6.17	15756.63	16.35	22599.76	17.69	-	-	30649.80	18.86	07-Sep-18		
	NIFTY India Consumption TRI**	10463.27	4.63	15445.01	15.58	22065.40	17.13	20904.17	12.05	20904.17	12.05			
	Additional Benchmark Nifty 50 TRI**	10189.46	1.89	13651.86	10.92	20966.19	15.94	20582.83	11.78	20582.83	11.78			
<b>6</b>	<b>Baroda BNP Paribas Value Fund</b>													
	Regular Plan	9399.65	-6.00	N.A.	N.A.	N.A.	N.A.	12336.10	12.89	-	-	07-Jun-23		
	Direct Plan	9527.47	-4.73	N.A.	N.A.	N.A.	N.A.	-	-	12652.00	14.55	07-Jun-23		
	Nifty 500 TRI**	9991.76	-0.08	N.A.	N.A.	N.A.	N.A.	12625.81	14.41	12625.81	14.41			
	Additional Benchmark Nifty 50 TRI**	10189.46	1.89	N.A.	N.A.	N.A.	N.A.	12050.85	11.38	12050.85	11.38			
<b>7</b>	<b>Baroda BNP Paribas Small Cap Fund</b>													
	Regular Plan	9280.70	-7.19	N.A.	N.A.	N.A.	N.A.	10823.01	6.11	-	-	30-Oct-23		
	Direct Plan	9417.57	-5.82	N.A.	N.A.	N.A.	N.A.	-	-	11055.58	7.81	30-Oct-23		
	Nifty Small Cap 250 TRI**	9306.07	-6.94	N.A.	N.A.	N.A.	N.A.	11627.50	11.96	11627.50	11.96			
	Additional Benchmark Nifty 50 TRI**	10189.46	1.89	N.A.	N.A.	N.A.	N.A.	11767.71	12.98	11767.71	12.98			
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 (%)			
<b>8</b>	<b>Baroda BNP Paribas Large and Mid Cap fund</b>													
	Regular Plan	9945.94	-0.54	14884.69	14.16	N.A.	N.A.	23235.00	20.67	-	-	04-Sep-20		
	Direct Plan	10076.13	0.76	15497.32	15.71	N.A.	N.A.	-	-	24842.20	22.48	04-Sep-20		
	BSE 250 Large Midcap TRI	10031.65	0.32	14186.90	12.35	N.A.	N.A.	21794.82	18.96	21794.82	18.96			
	Additional Benchmark Nifty 50 TRI**	10189.46	1.89	13651.86	10.92	N.A.	N.A.	20559.43	17.42	20559.43	17.42			
<b>9</b>	<b>Baroda BNP Paribas Flexi Cap Fund</b>													
	Regular Plan	9988.65	-0.11	N.A.	N.A.	N.A.	N.A.	13205.60	11.58	-	-	17-Aug-22		
	Direct Plan	10110.88	1.11	N.A.	N.A.	N.A.	N.A.	-	-	13705.90	13.23	17-Aug-22		
	Nifty 500 TRI**	9991.76	-0.08	N.A.	N.A.	N.A.	N.A.	13218.58	11.63	13218.58	11.63			
	Additional Benchmark Nifty 50 TRI**	10189.46	1.89	N.A.	N.A.	N.A.	N.A.	12664.59	9.76	12664.59	9.76			
<b>10</b>	<b>Baroda BNP Paribas Focused Fund</b>													
	Regular Plan	9562.18	-4.38	13313.85	10.00	18562.52	13.15	18453.00	8.63	-	-	06-Oct-17		
	Direct Plan	9736.74	-2.63	14049.29	11.99	20198.75	15.08	-	-	20752.20	10.36	06-Oct-17		
	Nifty 500 TRI**	9991.76	-0.08	14319.97	12.70	22682.95	17.78	24489.01	12.86	24489.01	12.86			
	Additional Benchmark Nifty 50 TRI**	10189.46	1.89	13651.86	10.92	20966.19	15.94	24222.62	12.69	24222.62	12.69			
S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Sandeep Jain	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
<b>11</b>	<b>Baroda BNP Paribas Multi Cap Fund * †</b>													
	Regular Plan	10285.78	2.86	14941.40	14.31	24147.59	19.26	197920.29	14.91	-	-	12-Sep-03		
	Direct Plan	10395.12	3.95	15414.90	15.50	25434.22	20.50	-	-	58037.60	15.55	01-Jan-13		
	Nifty 500 Multicap 50:25:25 TRI**	9897.43	-1.03	15093.63	14.69	25228.81	20.31	N.A.	N.A.	54939.43	15.03			
	Additional Benchmark Nifty 50 TRI	10189.46	1.89	13651.86	10.92	20966.19	15.94	211530.41	15.27	43097.81	12.76			

\* Refer page no. 56 \*\* Refer page no. 56 † Refer page no. 56 ‡ Refer page no. 56 ¶ Refer page no. 56

For fund manager and managing since details, kindly refer page 57.

Past performance may or may not be sustained in future and is not a guarantee of future returns

# Performance of Schemes

(as on February 28, 2025)

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 (%)	
12	<b>Baroda BNP Paribas ELSS Tax Saver Fund †</b>											
	Regular Plan	10338.28	3.38	14349.68	12.78	20876.79	15.84	77068.91	11.25	-	-	05-Jan-06
	Direct Plan	10463.33	4.63	14874.08	14.14	22153.19	17.22	-	-	53766.39	14.83	01-Jan-13
	Nifty 500 TRI**	9991.76	-0.08	14319.97	12.70	22682.95	17.78	98366.88	12.67	47535.46	13.67	
	Additional Benchmark Nifty 50 TRI	10189.46	1.89	13651.86	10.92	20966.19	15.94	96182.72	12.54	43097.81	12.76	

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*	CAGR (%)	Returns In INR*	CAGR (%)	
13	<b>Baroda BNP Paribas Innovation Fund</b>													
	Regular Plan	8114.69	-37.40	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10311.43	3.16	-	-	05-Mar-24
	Direct Plan	8185.71	-35.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	10489.34	4.96	05-Mar-24
	Nifty 500 TRI**	8446.70	-30.81	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9848.62	-1.53	9848.62	-1.53	
	Additional Benchmark	8866.36	-22.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10019.23	0.19	10019.23	0.19	

S. No	Scheme managed by Mr. Sandeep Jain & Mr. Arjun Bagga	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
14	<b>Baroda BNP Paribas Banking and Financial Services Fund</b>											
	Regular Plan	10796.06	7.96	14656.34	13.58	16648.99	10.72	41023.10	11.76	-	-	22-Jun-12
	Direct Plan	10945.23	9.45	15174.23	14.90	17522.62	11.86	-	-	37834.91	11.56	01-Jan-13
	Nifty Financial Services TRI**	11398.45	13.98	13986.85	11.82	17603.93	11.96	63257.98	15.64	49332.25	14.02	
	Additional Benchmark Nifty 50 TRI	10189.46	1.89	13651.86	10.92	20966.19	15.94	50127.49	13.54	43097.81	12.76	

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 (%)	
15	<b>Baroda BNP Paribas Aqua Fund of Fund</b>											
	Regular Plan	10464.58	4.65	12594.04	7.98	N.A.	N.A.	12348.20	5.68	-	-	07-May-21
	Direct Plan	10570.80	5.71	12994.96	9.12	N.A.	N.A.	-	-	12865.40	6.82	07-May-21
	MSCI World Index (TRI)	12186.68	21.87	15501.62	15.72	N.A.	N.A.	16020.91	13.14	16020.91	13.14	
	Additional Benchmark Nifty 50 TRI**	10189.46	1.89	13651.86	10.92	N.A.	N.A.	15638.85	12.43	15638.85	12.43	

## HYBRID SCHEMES

S. No	Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	<b>Baroda BNP Paribas Balanced Advantage Fund</b>											
	Regular Plan	10167.75	1.68	13478.63	10.45	19210.09	13.93	21323.20	12.78	-	-	14-Nov-18
	Direct Plan	10286.83	2.87	13990.89	11.83	20473.87	15.39	-	-	23196.90	14.30	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	10496.29	4.96	12903.37	8.86	17477.53	11.80	19609.02	11.29	19609.02	11.29	
	Additional Benchmark Nifty 50 TRI	10189.46	1.89	13651.86	10.92	20966.19	15.94	22517.53	13.76	22517.53	13.76	

S. No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
2	<b>Baroda BNP Paribas Aggressive Hybrid Fund</b>											
	Regular Plan	10268.18	2.68	14031.87	11.94	19250.73	13.98	24922.00	12.25	-	-	07-Apr-17
	Direct Plan	10435.58	4.36	14741.44	13.80	20914.71	15.88	-	-	28315.80	14.08	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	10330.14	3.30	13496.53	10.50	19318.66	14.06	23960.63	11.69	23960.63	11.69	
	Additional Benchmark Nifty 50 TRI**	10189.46	1.89	13651.86	10.92	20966.19	15.94	26506.13	13.13	26506.13	13.13	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio), Mr. Prashant Pimple (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
3	<b>Baroda BNP Paribas Equity Savings Fund</b>											
	Regular Plan	10429.18	4.29	12552.38	7.86	14724.90	8.04	15313.90	7.90	-	-	25-Jul-19
	Direct Plan	10548.92	5.49	12963.75	9.03	15539.16	9.21	-	-	16269.50	9.08	25-Jul-19
	NIFTY Equity Savings Index TRI**	10592.35	5.92	12714.66	8.33	16027.83	9.88	16502.24	9.35	16502.24	9.35	
	Additional Benchmark CRISIL 10 Year Gilt Index	10906.10	9.06	12172.06	6.76	13014.85	5.41	13501.65	5.50	13501.65	5.50	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion), Mr. Prashant Pimple (For Fixed Income Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
4	<b>Baroda BNP Paribas Conservative Hybrid Fund †</b>											
	Regular Plan	10498.50	4.98	12225.37	6.92	13998.49	6.95	40962.41	7.14	-	-	23-Sep-04
	Direct Plan	10656.43	6.56	12789.01	8.54	15113.01	8.60	-	-	29613.00	9.33	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	10685.78	6.86	12398.21	7.42	14895.97	8.29	53566.53	8.55	28206.45	8.90	
	Additional Benchmark CRISIL 10 year Gilt Index	10906.10	9.06	12172.06	6.76	13014.85	5.41	33417.04	6.08	21745.69	6.59	

\* Refer page no. 56 \*\* Refer page no. 56 † Refer page no. 56

For fund manager and managing since details, kindly refer page 57.

Past performance may or may not be sustained in future and is not a guarantee of future returns

# Performance of Schemes

(as on February 28, 2025)

S. No	Scheme managed by Mr. Jitendra Sriram (For Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
5	<b>Baroda BNP Paribas Multi Asset Fund</b>											
	Regular Plan	10568.94	5.69	N.A.	N.A.	N.A.	N.A.	13196.70	13.46	-	-	19-Dec-22
	Direct Plan	10693.13	6.93	N.A.	N.A.	N.A.	N.A.	-	-	13634.70	15.15	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	10672.47	6.72	N.A.	N.A.	N.A.	N.A.	13120.25	13.16	13120.25	13.16	
	Additional Benchmark Nifty 50 TRI	10189.46	1.89	N.A.	N.A.	N.A.	N.A.	12310.53	9.92	12310.53	9.92	

S. No	Scheme managed by Mr. Neeraj Saxena (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
6	<b>Baroda BNP Paribas Arbitrage Fund</b>											
	Regular Plan	10704.50	7.05	11977.59	6.19	12900.07	5.22	15711.00	5.68	-	-	28-Dec-16
	Direct Plan	10786.01	7.86	12228.08	6.93	13340.88	5.93	-	-	16550.70	6.36	28-Dec-16
	Nifty 50 Arbitrage Index	10752.32	7.52	12163.35	6.74	12924.97	5.26	15196.63	5.25	15196.63	5.25	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10750.43	7.50	12029.02	6.35	13150.98	5.62	16145.51	6.03	16145.51	6.03	

S. No	Scheme managed by Mr. Pratish Krishnan (For Equity Portion), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurbinder Singh Wasan (Fixed Income Portfolio)	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	
7	<b>Baroda BNP Paribas Retirement Fund</b>													
	Regular Plan	8997.90	-19.88	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9818.97	-2.39	-	-	28-May-24
	Direct Plan	9088.46	-18.08	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	9971.49	-0.38	28-May-24
	CRISIL Hybrid 35+65 - Aggressive Index	9155.04	-16.76	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9850.42	-1.97	9850.42	-1.97	
	Additional Benchmark	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	

## DEBT SCHEMES

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Gurbinder Singh Wasan	Last 7 Days		Last 15 Days		Last 1 Month		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	<b>Baroda BNP Paribas Liquid Fund<sup>†</sup> &amp;†</b>																	
	Regular Plan	10012.09	6.50	10026.32	6.60	10057.24	6.95	10722.02	7.22	12109.81	6.58	12995.16	5.37	29426.99	6.95	-	-	05-Feb-09
	Direct Plan	10012.34	6.64	10026.85	6.74	10058.34	7.09	10736.30	7.36	12149.96	6.70	13064.40	5.49	-	-	22541.28	6.91	01-Jan-13
	CRISIL Liquid Debt A-I Index	10012.45	6.70	10026.60	6.68	10057.54	6.99	10722.45	7.22	12131.40	6.65	13058.32	5.48	28422.10	6.71	22165.11	6.76	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10013.85	7.48	10026.19	6.57	10063.66	7.76	10750.43	7.50	12029.02	6.35	13150.98	5.62	26056.93	6.14	21530.33	6.51	
2	<b>Baroda BNP Paribas Money Market Fund</b>																	
	Regular Plan	10013.60	7.34	10028.11	7.07	10060.87	7.41	10731.19	7.31	12012.37	6.30	12833.50	5.11	13413.60	5.29	-	-	19-Jun-19
	Direct Plan	10013.95	7.54	10028.86	7.26	10062.43	7.60	10751.75	7.52	12083.00	6.50	12985.40	5.36	-	-	13599.33	5.54	19-Jun-19
	CRISIL Money Market A-I Index	10012.79	6.89	10026.98	6.78	10058.53	7.11	10730.87	7.31	12173.68	6.77	13242.39	5.77	13864.77	5.90	13864.77	5.90	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10013.85	7.48	10026.19	6.57	10063.66	7.76	10750.43	7.50	12029.02	6.35	13149.18	5.62	13761.42	5.76	13761.42	5.76	
3	<b>Baroda BNP Paribas Overnight Fund<sup>†</sup></b>																	
	Regular Plan	10011.33	6.08	10024.43	6.12	10051.35	6.22	10658.40	6.58	11955.65	6.13	12717.37	4.92	13281.45	4.97	-	-	25-Apr-19
	Direct Plan	10011.48	6.16	10024.74	6.20	10052.00	6.30	10666.95	6.67	11981.55	6.21	12762.96	4.99	-	-	13337.72	5.04	25-Apr-19
	CRISIL Liquid Overnight Index	10011.58	6.22	10024.92	6.24	10052.14	6.31	10668.20	6.68	11997.31	6.25	12786.30	5.03	13363.04	5.08	13363.04	5.08	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10013.85	7.48	10026.19	6.57	10063.66	7.76	10750.43	7.50	12029.02	6.35	13150.98	5.62	13930.59	5.83	13930.59	5.83	

<sup>†</sup> 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. Gurbinder 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 (%)	
4	<b>Baroda BNP Paribas Ultra Short Duration Fund</b>											
	Regular Plan	10740.13	7.40	12143.38	6.68	13179.55	5.67	15023.36	6.21	-	-	01-Jun-18
	Direct Plan	10759.43	7.59	12204.79	6.86	13298.98	5.86	-	-	15209.40	6.41	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10754.91	7.55	12197.58	6.84	13353.46	5.95	15238.56	6.44	15238.56	6.44	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10750.43	7.50	12029.02	6.35	13150.98	5.62	14895.80	6.08	14895.80	6.08	
5	<b>Baroda BNP Paribas Low Duration Fund</b>											
	Regular Plan	10690.91	6.91	11892.77	5.94	13113.64	5.56	39001.40	7.28	-	-	21-Oct-05
	Direct Plan	10774.75	7.75	12159.45	6.73	13631.66	6.38	-	-	24410.87	7.61	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10752.82	7.53	12133.09	6.65	13415.51	6.05	38992.38	7.28	24062.84	7.48	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10750.43	7.50	12029.02	6.35	13150.98	5.62	31821.54	6.16	21530.33	6.51	
6	<b>Baroda BNP Paribas Short Duration Fund<sup>†</sup></b>											
	Regular Plan	10741.85	7.42	11918.54	6.02	13223.74	5.74	28596.98	7.42	-	-	30-Jun-10
	Direct Plan	10814.57	8.15	12163.17	6.74	13688.26	6.47	-	-	25271.87	7.92	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10773.23	7.73	12007.33	6.28	13515.63	6.20	29336.47	7.61	24409.90	7.61	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10750.43	7.50	12029.02	6.35	13150.98	5.62	25190.73	6.50	21530.33	6.51	
7	<b>Baroda BNP Paribas Banking and PSU Bond Fund</b>											
	Regular Plan	10716.30	7.16	11693.72	5.35	N.A.	N.A.	12191.40	4.83	-	-	17-Dec-20
	Direct Plan	10759.78	7.60	11877.21	5.90	N.A.	N.A.	-	-	12445.30	5.34	17-Dec-20
	CRISIL Banking and PSU Debt A-II Index	10712.47	7.12	11935.73	6.07	N.A.	N.A.	12452.22	5.36	12452.22	5.36	
	Additional Benchmark CRISIL 10 Year Gilt Index	10906.10	9.06	12172.06	6.76	N.A.	N.A.	12269.70	4.99	12269.70	4.99	

\* Refer page no. 56 \*\* Refer page no. 56 † Refer page no. 56

For fund manager and managing since details, kindly refer page 57.

Past performance may or may not be sustained in future and is not a guarantee of future returns

# Performance of Schemes

(as on February 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 (%)	
<b>8</b>	<b>Baroda BNP Paribas Credit Risk Fund <sup>65</sup> (scheme has two segregated portfolios)</b>											
	Regular Plan	10805.46	8.05	12152.31	6.71	14702.52	8.00	21479.20	7.86	-	-	23-Jan-15
	Direct Plan	10893.25	8.93	12449.05	7.57	15281.21	8.84	-	-	23584.10	8.86	23-Jan-15
	CRISIL Credit Risk Debt B-II Index	10807.47	8.07	12309.99	7.17	14314.12	7.43	22130.56	8.18	22130.56	8.18	
	Additional Benchmark CRISIL 10 Year Gilt Index	10906.10	9.06	12172.06	6.76	13014.85	5.41	18979.86	6.55	18979.86	6.55	
<b>9</b>	<b>Baroda BNP Paribas Corporate Bond Fund <sup>66</sup></b>											
	Regular Plan	10778.68	7.79	11838.61	5.78	13115.02	5.57	26446.04	6.78	-	-	10-May-10
	Direct Plan	10819.43	8.19	11968.66	6.17	13410.73	6.04	-	-	22624.55	6.94	01-Jan-13
	CRISIL Corporate Debt A-II Index	10770.69	7.71	11995.91	6.25	13651.03	6.42	31590.75	8.07	25788.84	8.10	
	Additional Benchmark CRISIL 10 year Gilt Index	10906.10	9.06	12172.06	6.76	13014.85	5.41	25471.04	6.51	21745.69	6.59	
<b>10</b>	<b>Baroda BNP Paribas Nifty SDL December 2026 Index Fund</b>											
	Regular Plan	10784.66	7.85	N.A.	N.A.	N.A.	N.A.	11609.90	7.38	-	-	25-Jan-23
	Direct Plan	10816.98	8.17	N.A.	N.A.	N.A.	N.A.	-	-	11683.20	7.70	25-Jan-23
	NIFTY SDL December 2026 Index	10844.80	8.45	N.A.	N.A.	N.A.	N.A.	11735.67	7.94	11735.67	7.94	
	Additional Benchmark CRISIL 1-year T-bill Index	10750.43	7.50	N.A.	N.A.	N.A.	N.A.	11571.26	7.21	11571.26	7.21	
<b>11</b>	<b>Baroda BNP Paribas NIFTY SDL December 2028 Index Fund</b>											
	Regular Plan	10858.42	8.58	N.A.	N.A.	N.A.	N.A.	11667.70	8.29	-	-	24-Mar-23
	Direct Plan	10890.99	8.91	N.A.	N.A.	N.A.	N.A.	-	-	11735.70	8.61	24-Mar-23
	NIFTY SDL December 2028 Index	10909.08	9.09	N.A.	N.A.	N.A.	N.A.	11800.13	8.92	11800.13	8.92	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10750.43	7.50	N.A.	N.A.	N.A.	N.A.	11474.50	7.36	11474.50	7.36	

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 (%)	
<b>12</b>	<b>Baroda BNP Paribas Gold ETF</b>											
	Baroda BNP Paribas Gold ETF	13484.64	34.85	N.A.	N.A.	N.A.	N.A.	13693.70	29.56	-	-	13-Dec-23
	Domestic Price of Gold	13673.44	36.73	N.A.	N.A.	N.A.	N.A.	13913.98	31.28	13913.98	31.28	

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 (%)	
<b>13</b>	<b>Baroda BNP Paribas Dynamic Bond Fund <sup>+</sup></b>											
	Regular Plan	10741.54	7.42	12014.88	6.30	13022.20	5.42	43825.85	7.49	-	-	23-Sep-04
	Direct Plan	10847.04	8.47	12377.11	7.36	13693.01	6.48	-	-	25276.15	7.92	01-Jan-13
	CRISIL Dynamic Bond A-III Index	10769.11	7.69	11974.53	6.18	13624.71	6.37	45617.39	7.71	25142.29	7.87	
	Additional Benchmark CRISIL 10 year Gilt Index	10906.10	9.06	12172.06	6.76	13014.85	5.41	33417.04	6.08	21745.69	6.59	
<b>14</b>	<b>Baroda BNP Paribas Gilt Fund</b>											
	Regular Plan	10834.85	8.35	12081.34	6.50	13201.00	5.70	41152.80	6.36	-	-	21-Mar-02
	Direct Plan	10868.50	8.68	12247.54	6.98	13591.42	6.32	-	-	26390.83	8.30	01-Jan-13
	CRISIL Dynamic Gilt Index	10859.30	8.59	12210.54	6.88	13692.78	6.48	52618.07	7.50	24511.76	7.65	
	Additional Benchmark CRISIL 10 Year Gilt Index	10906.10	9.06	12172.06	6.76	13014.85	5.41	42454.65	6.50	21745.69	6.59	

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 (%)	
<b>15</b>	<b>Baroda BNP Paribas Nifty 50 Index Fund</b>											
	Regular Plan	10124.76	1.25	N.A.	N.A.	N.A.	N.A.	10258.06	2.38	-	-	29-Jan-24
	Direct Plan	10164.88	1.65	N.A.	N.A.	N.A.	N.A.	-	-	10302.35	2.78	29-Jan-24
	Nifty 50 Total Return Index	10189.46	1.89	N.A.	N.A.	N.A.	N.A.	10318.42	2.93	10318.42	2.93	
	Additional Benchmark BSE SENSEX TRI	10218.98	2.19	N.A.	N.A.	N.A.	N.A.	10311.09	2.86	10311.09	2.86	

S. No	Scheme managed by Mr. Neeraj Saxena	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	
<b>16</b>	<b>Baroda BNP Paribas NIFTY BANK ETF</b>													
	Regular Plan	9446.48	-10.86	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9570.74	-6.09	-	-	18-Jun-24
	Nifty Bank TRI	9451.91	-10.76	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9613.60	-5.48	9613.60	-5.48	

Past performance may or may not be sustained in future and is not a guarantee of future returns and should not be used as a basis of comparison with other investments. Returns do not take into account the load and taxes, if any. Returns are for growth option. Different plans shall have a different expense structure.

Where scheme performance for last 3 and 5 years is not available, the same has not been shown. Performance of Baroda BNP Paribas Dividend Yield Fund, Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund, Baroda BNP Paribas Nifty Midcap 150 Index Fund & Baroda BNP Paribas Children's Fund is not provided as the scheme has not completed 6 months.

<sup>1</sup> Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -21.82%.

<sup>2</sup> Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -2.24%.

<sup>3</sup> The inception date of Baroda BNP Paribas Corporate Bond Fund is November 8, 2008. However, since there was no continuous NAV history available for this plan prior to May 10, 2010, the point to point return from since inception may not be the true representation of the performance of the scheme. Hence the returns since May 10, 2010 have been considered for calculating performance for the since inception.

<sup>4</sup> The scheme is a 'Transferee Scheme', and accordingly, the performance is being provided in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 whereby the weighted average performance of both the Transferor Scheme and Transferee Scheme has been considered.

<sup>5</sup> Returns in INR show the value of 10,000/- invested for last 1 year, last 3 years, last 5 years and since inception respectively.

<sup>6</sup> Total Return Index: Total Return Index: The total return index is a type of equity index that tracks both the capital gains of a group of stocks over time, and assumes that any cash distributions, such as dividends, are reinvested back into the index. Looking at an index's total return displays a more accurate representation of the index's performance. By assuming dividends are reinvested, you effectively account for stocks in an index that do not issue dividends and instead, reinvest their earnings within the underlying company. For example, an investment may show an annual yield of 4% along with an increase in share price of 6%. While the yield is only a partial reflection of the growth experienced, the total return includes both yields and the increased value of the shares to show a growth of 10%.

<sup>7</sup> Difference between total return index & price index: A total return index (TRI) is different from a price index. A price index only considers price movements (capital gains or losses) of the securities that make up the index, while a total return index includes dividends, interest, rights offerings and other distributions realized over a given period of time.

<sup>8</sup> The scheme has been in existence since September 23, 2004. The performance given above is the blended performance of erstwhile BNP Paribas Large Cap Fund and erstwhile Baroda Large Cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda Infrastructure Fund to convert it to Baroda Large Cap Fund.

<sup>9</sup> The scheme has been in existence since May 02, 2003. The performance given above is the blended performance of erstwhile BNP Paribas Mid cap Fund and erstwhile Baroda Mid cap Fund in accordance with para 13.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda PSU Equity Fund to convert it to Baroda Mid Cap Fund.

For fund manager and managing since details, kindly refer page 57.



# Fund Managers & Managing Since Details

(as on February 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 pages 53-56.

Scheme Name	Fund Managers	Managing Fund Since
<b>Equity Schemes</b>		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram Mr. Kushant Arora	June 16, 2022 October 21, 2024
Baroda BNP Paribas Large & Mid Cap Fund	Mr. Sanjay Chawla Mr. Kirtan Mehta	September 4, 2020 January 01, 2025
Baroda BNP Paribas Mid Cap Fund	Mr. Shiv Chanani Mr. Himanshu Singh	July 13, 2022 October 21, 2024
Baroda BNP Paribas Small Cap Fund	Mr. Shiv Chanani Mr. Himanshu Singh	October 30, 2023 October 21, 2024
Baroda BNP Paribas Flexi Cap Fund	Mr. Sanjay Chawla Mr. Kirtan Mehta	August 17, 2022 January 01, 2025
Baroda BNP Paribas Multi Cap Fund	Mr. Sanjay Chawla Mr. Sandeep Jain	November 01, 2015 March 14, 2022
Baroda BNP Paribas Value Fund	Mr. Shiv Chanani Mr. Himanshu Singh	June 07, 2023 October 21, 2024
Baroda BNP Paribas Dividend Yield Fund	Mr. Shiv Chanani Mr. Himanshu Singh	September 11, 2024 October 21, 2024
Baroda BNP Paribas ELSS Tax Saver Fund	Mr. Sanjay Chawla Mr. Pratish Krishnan	March 14, 2022 March 14, 2022
Baroda BNP Paribas Focused Fund	Mr. Sanjay Chawla Mr. Kirtan Mehta	March 14, 2022 January 01, 2025
Baroda BNP Paribas India Consumption Fund	Mr. Shiv Chanani Mr. Himanshu Singh	July 13, 2022 October 21, 2024
Baroda BNP Paribas Business Cycle Fund	Mr. Jitendra Sriram Mr. Kushant Arora	November 01, 2023 October 21, 2024
Baroda BNP Paribas Banking and Financial Services Fund	Mr. Sandeep Jain Mr. Arjun Bagga	March 14, 2022 October 21, 2024
Baroda BNP Paribas Innovation Fund	Mr. Pratish Krishnan Mr. Ankeet Pandya	March 05, 2024 January 01, 2025
Baroda BNP Paribas Manufacturing Fund	Mr. Jitendra Sriram Mr. Kushant Arora	June 28, 2024 October 21, 2024
Baroda BNP Paribas Energy Opportunities Fund	Mr. Sanjay Chawla Mr. Sandeep Jain	February 10, 2025 February 10, 2025
<b>Fund of Fund Scheme</b>		
Baroda BNP Paribas Aqua Fund of Fund	Ms. Swapna Shelar	October 21, 2024
<b>Hybrid Schemes</b>		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Sanjay Chawla (Equity Portfolio) Mr. Pratish Krishnan (Equity Portfolio) Mr. Neeraj Saxena (Equity Portfolio)	November 14, 2018 August 05, 2021 October 21, 2024
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) Mr. Jitendra Sriram (Equity Portfolio) Mr. Pratish Krishnan (Equity Portfolio)	October 21, 2024 June 16, 2022 March 14, 2022
Baroda BNP Paribas Multi Asset Fund	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) Mr. Jitendra Sriram (Equity Portfolio) Mr. Pratish Krishnan (Equity Portfolio)	October 21, 2024 December 19, 2022 October 21, 2024
Baroda BNP Paribas Equity Savings Fund	Mr. Vikram Pamnani (Fixed Income Portfolio) Mr. Pratish Krishnan (Equity Portfolio) Mr. Neeraj Saxena (Equity Portfolio)	December 19, 2022 September 05, 2019 October 21, 2024
Baroda BNP Paribas Conservative Hybrid Fund	Mr. Ankeet Pandya (Equity Portfolio) Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) Mr. Pratish Krishnan (Equity Portfolio)	January 01, 2025 October 21, 2024 March 14, 2022
Baroda BNP Paribas Arbitrage Fund	Mr. Gurvinder Singh Wasan (Fixed Income Portfolio) Mr. Prashant Pimple (Fixed Income Portfolio) Mr. Neeraj Saxena (Equity Portfolio)	October 21, 2024 January 01, 2025 October 21, 2022
Baroda BNP Paribas Retirement Fund	Mr. Neeraj Saxena (Equity Portfolio) Mr. Vikram Pamnani (Fixed Income Portfolio)	March 14, 2022 March 16, 2022
Baroda BNP Paribas Children's Fund	Mr. Pratish Krishnan (Equity Portfolio) Mr. Ankeet Pandya (Equity Portfolio) Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	May 28, 2024 January 01, 2025 October 21, 2024
Baroda BNP Paribas Debt Fund	Mr. Pratish Krishnan (Equity Portfolio) Mr. Ankeet Pandya (Equity Portfolio) Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	December 27, 2024 January 01, 2025
<b>Debt Schemes</b>		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan	March 14, 2022 October 21, 2024
Baroda BNP Paribas Overnight Fund	Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan	March 14, 2022 October 21, 2024
Baroda BNP Paribas Ultra Short Duration Fund	Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan	March 14, 2022 October 21, 2024
Baroda BNP Paribas Low Duration Fund	Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan	December 27, 2017 October 21, 2024
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan	March 14, 2022 October 21, 2024
Baroda BNP Paribas Banking and PSU Bond Fund	Mr. Gurvinder Singh Wasan Mr. Vikram Pamnani	October 21, 2024 July 11, 2024
Baroda BNP Paribas Short Duration Fund	Mr. Gurvinder Singh Wasan Mr. Vikram Pamnani	October 21, 2024 March 14, 2022
Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)	Mr. Gurvinder Singh Wasan Mr. Vikram Pamnani	October 21, 2024 July 11, 2024
Baroda BNP Paribas Corporate Bond Fund	Mr. Gurvinder Singh Wasan Mr. Vikram Pamnani	October 21, 2024 July 11, 2024
Baroda BNP Paribas Dynamic Bond Fund	Mr. Prashant Pimple Mr. Gurvinder Singh Wasan	July 11, 2024 October 21, 2024
Baroda BNP Paribas Gilt Fund	Mr. Prashant Pimple Mr. Gurvinder Singh Wasan	July 11, 2024 October 21, 2024
<b>Other Schemes</b>		
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Gurvinder Singh Wasan Mr. Vikram Pamnani	October 21, 2024 July 11, 2024
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Gurvinder Singh Wasan Mr. Vikram Pamnani	October 21, 2024 July 11, 2024
Baroda BNP Paribas Nifty 50 Index Fund	Mr. Neeraj Saxena Mr. Gurvinder Singh Wasan	January 29, 2024 October 21, 2024
Baroda BNP Paribas Gold ETF	Mr. Madhav Vyasa Mr. Neeraj Saxena	January 01, 2025 June 18, 2024
Baroda BNP Paribas NIFTY BANK ETF	Mr. Neeraj Saxena	June 18, 2024
Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund	Mr. Neeraj Saxena	October 15, 2024
Baroda BNP Paribas Nifty Midcap 150 Index Fund	Mr. Neeraj Saxena	November 4, 2024

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

## Baroda BNP Paribas Large Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.24	20.1725
27-Mar-2023	1.53	19.1548
27-Mar-2024	2.20	25.0255
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.43	23.2994
27-Mar-2023	1.79	22.3961
27-Mar-2024	2.60	29.605

## Baroda BNP Paribas Large & Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.18	14.6726
27-Mar-2024	1.75	20.2398
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2024	1.97	22.738

## Baroda BNP Paribas Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	2.75	45.2083
27-Mar-2023	3.39	41.8474
27-Mar-2024	4.98	57.3792
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	3.30	54.3799
27-Mar-2023	4.14	51.1505
27-Mar-2024	6.18	71.1662

## Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.46	60.1770
27-Jan-2025	0.43	53.3489
27-Feb-2025	0.39	50.0998
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.48	63.5327
27-Jan-2025	0.45	56.3788
27-Feb-2025	0.41	52.9962

## Baroda BNP Paribas Focused Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.05	13.0841
27-Mar-2024	1.46	17.0681
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2023	1.14	14.1714
27-Mar-2024	1.60	18.8233

## Baroda BNP Paribas ELSS Tax Saver Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.18	19.2834
27-Mar-2023	1.38	17.2738
27-Mar-2024	2.00	22.9494
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.44	23.5178
27-Mar-2023	1.71	21.3226
27-Mar-2024	2.49	28.6575

## Baroda BNP Paribas India Consumption Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.08	17.5011
27-Mar-2023	1.37	17.0274
27-Mar-2024	1.91	21.7284
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.17	19.0562
27-Mar-2023	1.51	18.8185
27-Mar-2024	2.14	24.365

## Baroda BNP Paribas Banking and Financial Services Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.07	17.199
27-Mar-2023	1.36	17.02
27-Mar-2024	1.81	20.5145
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.17	18.8893
27-Mar-2023	1.51	18.86
27-Mar-2024	2.03	23.0152

## Baroda BNP Paribas Balanced Advantage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.91	14.8498
27-Mar-2023	1.13	14.1474
27-Mar-2024	1.48	16.8405
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.96	15.6206
27-Mar-2023	1.21	15.0808
27-Mar-2024	1.59	18.1616

## Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.13	17.5827
27-Jan-2025	0.13	16.4882
27-Feb-2025	0.12	15.9302

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.15	19.8964
27-Jan-2025	0.15	18.6797
27-Feb-2025	0.14	18.0686

## Baroda BNP Paribas Equity Savings Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.75	12.3004
27-Mar-2023	0.83	11.8049
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	0.77	12.6597
27-Mar-2023	0.86	12.285

## Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.08	11.2552
27-Jan-2025	0.07	10.9552
27-Feb-2025	0.07	10.8477
<b>Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Dec-2024	0.09	13.5379
27-Jan-2025	0.09	13.1991
27-Feb-2025	0.08	13.0799
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Jun-2024	0.23	11.6432
27-Sep-2024	0.23	11.8001
27-Dec-2024	0.23	11.5614
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Jun-2024	0.26	13.2915
27-Sep-2024	0.27	13.5246
27-Dec-2024	0.27	13.3055

## Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
09-Dec-2024	0.06	10.4055
08-Jan-2025	0.06	10.4002
10-Feb-2025	0.06	10.3948
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
09-Dec-2024	0.06	10.8669
08-Jan-2025	0.06	10.8713
10-Feb-2025	0.06	10.8763
<b>Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-Aug-2022	0.03	10.5907
10-Oct-2022	0.03	10.6456
27-Mar-2023	0.65	10.8944
<b>Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-Sep-2022	0.03	10.7901
10-Oct-2022	0.03	10.8111
27-Mar-2023	0.67	11.0956

Pursuant to distribution under Income Distribution cum Capital Withdrawal ('IDCW') option, NAV of the IDCW option of the scheme(s) would fall to the extent of payout and statutory levy (if applicable). The amounts under IDCW options can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains. **Past performance may or may not be sustained in future 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 (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.19		10.5958
27-Sep-2024	0.19		10.5695
27-Dec-2024	0.18		10.5500
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.19		11.0373
27-Sep-2024	0.19		11.0391
27-Dec-2024	0.19		11.0494

## Baroda BNP Paribas Low Duration Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.3590
27-Jan-2025	0.06	0.06	10.3578
27-Feb-2025	0.06	0.06	10.3571
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.3727
27-Jan-2025	0.06	0.06	10.3797
27-Feb-2025	0.06	0.06	10.3873

## Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	5.94	5.94	1019.8871
27-Jan-2025	5.94	5.94	1019.9212
27-Feb-2025	5.94	5.94	1020.4206
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	6.04	6.04	1036.5197
27-Jan-2025	6.04	6.04	1036.7167
27-Feb-2025	6.04	6.04	1037.3867

## Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.2213
27-Jan-2025	0.06	0.06	10.2360
27-Feb-2025	0.06	0.06	10.2068
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.3676
27-Jan-2025	0.06	0.06	10.3869
27-Feb-2025	0.06	0.06	10.3617
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.18	0.18	10.2996
27-Sep-2024	0.18	0.18	10.3748
27-Dec-2024	0.18	0.18	10.3370
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.18	0.18	10.4627
27-Sep-2024	0.18	0.18	10.5528
27-Dec-2024	0.18	0.18	10.5281

## Baroda BNP Paribas Short Duration Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.2673
27-Jan-2025	0.06	0.06	10.2788
27-Feb-2025	0.06	0.06	10.2694
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.4314
27-Jan-2025	0.06	0.06	10.4500
27-Feb-2025	0.06	0.06	10.4474
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.19	0.19	10.7278
27-Sep-2024	0.19	0.19	10.7926
27-Dec-2024	0.19	0.19	10.7607
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.20	0.20	11.2172
27-Sep-2024	0.20	0.20	11.2996
27-Dec-2024	0.20	0.20	11.2822

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

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.08	0.08	11.3010
27-Jan-2025	0.08	0.08	11.2877
27-Feb-2025	0.07	0.07	11.2775
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.09	0.09	14.2561
27-Jan-2025	0.09	0.09	14.2601
27-Feb-2025	0.09	0.09	14.2681
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.24	0.24	11.9198
27-Sep-2024	0.24	0.24	11.9519
27-Dec-2024	0.24	0.24	11.9024
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.26	0.26	12.8058
27-Sep-2024	0.26	0.26	12.8888
27-Dec-2024	0.26	0.26	12.8601

## Baroda BNP Paribas Corporate Bond Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.3482
27-Jan-2025	0.06	0.06	10.3589
27-Feb-2025	0.06	0.06	10.3475

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.4702
27-Jan-2025	0.06	0.06	10.4854
27-Feb-2025	0.06	0.06	10.4781
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.18	0.18	10.3765
27-Sep-2024	0.18	0.18	10.4768
27-Dec-2024	0.18	0.18	10.4484
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.18	0.18	10.5584
27-Sep-2024	0.19	0.19	10.6732
27-Dec-2024	0.19	0.19	10.6475
<b>Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
28-Mar-2022	0.57	0.57	11.1525
27-Mar-2023	0.65	0.65	10.8455
27-Mar-2024	0.77	0.77	10.9808
<b>Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
28-Mar-2022	0.58	0.58	11.3479
27-Mar-2023	0.66	0.66	11.0723
27-Mar-2024	0.79	0.79	11.2568

## Baroda BNP Paribas Dynamic Bond Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.3839
27-Jan-2025	0.06	0.06	10.4405
27-Feb-2025	0.06	0.06	10.3796
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Dec-2024	0.06	0.06	10.7621
27-Jan-2025	0.06	0.06	10.8319
27-Feb-2025	0.06	0.06	10.7800
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.18	0.18	10.4499
27-Sep-2024	0.18	0.18	10.5661
27-Dec-2024	0.18	0.18	10.4600
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Jun-2024	0.19	0.19	10.7808
27-Sep-2024	0.19	0.19	10.9227
27-Dec-2024	0.19	0.19	10.8369
<b>Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Sep-2023	0.31	0.31	10.4264
27-Mar-2024	0.37	0.37	10.4865
27-Sep-2024	0.37	0.37	10.6328
<b>Direct Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Sep-2013	0.29	0.27	10.366
28-Mar-2014	0.30	0.28	10.4254
26-Sep-2014	0.02	0.02	10.0821

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

The above stated distribution rate per unit is net distribution rate after deducting applicable taxes. The above distribution rates are on face value of ₹ 10 per unit, except for Baroda BNP Paribas Liquid Fund where the face value is ₹ 1,000 per unit.

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

## Baroda BNP Paribas Gilt Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
23-Mar-2021	1.00	1.00	23.1807
28-Mar-2022	1.17	1.17	22.8738
27-Mar-2024	1.70	1.70	24.3467
<b>Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
23-Mar-2021	1.00	1.00	30.4458
28-Mar-2022	1.56	1.56	30.5978
27-Mar-2024	2.30	2.30	32.911

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

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

## How to Read Factsheet

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

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

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

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

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

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

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

**Note:** Pursuant to para 1.9 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, uniform structure for benchmarking of schemes has been prescribed by SEBI. These uniform benchmarking of schemes indices are termed as first tier benchmark which reflects the category of the scheme.

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

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

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

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

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

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

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

**Standard Deviation:** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, 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.barodabnpnparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes> on website of mutual fund.

**Tracking Difference:** Tracking Difference is the annualized difference in daily returns between the NAV of the ETF/Index Fund and its underlying index over a period of time.

**Tracking Error:** Tracking error indicates how closely the portfolio return is tracking the benchmark Index return. It measures the deviation between portfolio return and benchmark index return. A lower tracking error indicates portfolio closely tracking benchmark index and higher tracking error indicates portfolio returns with higher deviation from benchmark index returns.

# Glossary

Here's a quick reckoner to know what each indicator measures.

<b>Banking</b>	
<b>Currency in circulation (% YoY)</b>	Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector
<b>M3 (% YoY)</b>	Measures money supply and is linked to real GDP growth and inflation
<b>Bank non-food credit growth (%YoY)</b>	Measures total non-food bank credit growth. The key sub components are personal credit growth (home loan, auto loans, personal loan, credit cards etc.), credit to industry (loans for infrastructure, large corporates and large projects) and credit to services (loans given to NBFCs and service related industry). These are reflective of consumption in economy, industry's demand for credit and services' sector demand for credit respectively.
Personal credit (%YoY)	
Credit to industry (%YoY)	
Credit to services (%YoY)	
<b>Deposit growth (%YoY)</b>	Measures total deposit growth in the banking system
<b>Credit to deposit ratio (%)</b>	Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.
<b>10 year G-Sec yields (%)</b>	G-Secs are securities issued by Central Government to borrow from financial market to meet its fiscal deficit. Gsec yields are determinant of the government's ability to service its debt.
<b>Weighted average lending rate of Banks (%)</b>	Lending rate for all loans
<b>Weighted average deposit rate of banks (%)</b>	Cost of deposits for banks
<b>Median MCLR (%)</b>	Margin lending rate for new loans. Indicator of effectiveness of monetary transmission
<b>Commercial Paper issuance (%YoY)</b>	Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.
<b>Industry</b>	
<b>Cement production (% YoY)</b>	Measures volume of cement production and determines the construction component of GDP
<b>Steel production (% YoY)</b>	Measures volume of steel production determines the construction component of GDP
<b>IIP (%YoY)</b>	
Mining (% YoY)	
Manufacturing (%YoY)	
Electricity (%YoY)	
<b>Capital goods production (%YoY)</b>	These are part of IIP manufacturing. Measures volume of domestic capital goods production which is (1) reflective of the capex cycle, (2) measures volume of consumer durable output including automobiles, and (3) measures volume of consumer non-durable output particularly FMCG products.
<b>Consumer durable production (% YoY)</b>	
<b>Consumer non-durable production (% YoY)</b>	
<b>PMI Manufacturing Index</b>	
<b>PMI Services Index</b>	
<b>PMI Composite Index</b>	
<b>Consumer</b>	
<b>Rural wage (% YoY)</b>	Measures average rural wages which determines rural propensity to consume
<b>Motorvehicle sales (%YoY)</b>	
Passenger Vehicle (% YoY)	
Commercial Vehicle (% YoY)	
Two wheeler (% YoY)	
<b>Tractor sales</b>	
<b>Petrol consumption (% YoY)</b>	Measures volume of motor spirit consumption
<b>Diesel consumption (%YoY)</b>	Measures volume of high speed diesel consumption which reflects industrial activity in the economy
<b>Air traffic (% YoY)</b>	Domestic passengers flown, an important determinant of trade, hotels, transport storage and communication component of GDP.
<b>Foreign tourist arrivals (%YoY)</b>	Measures number of foreign tourist arrivals into the country, an important determinant of trade, hotels, transport storage and communication component of GDP.
<b>Freight</b>	
<b>Major port tariffic (%YoY)</b>	Volume of cargo traffic at ports, proxy for EXIM and Domestic activity in the country
<b>Rail freight traffic (% YoY)</b>	Earnings from railway freight traffic and proxy for movement of goods in the country
<b>Foreign Trade</b>	
<b>Export growth (% YoY)</b>	Measures value of exports
<b>Import growth (% YoY)</b>	Measures value of imports
<b>Capital goods imports (%YoY)</b>	Measures value of capital goods imports and is reflective of the domestic capex cycle.
<b>Fiscal</b>	
<b>Central Government expenditure (%YoY)</b>	Measures total central government expenditure and is an important determinant of the public administration, defence and other services component of GDP.
<b>Indirect tax (%YoY)</b>	Measures total growth in indirect taxes and hence consumption. Also determines the taxes component of GDP.
<b>Inflation</b>	
<b>CPI (%YoY)</b>	Consumer price index (CPI) is defined as the change in the prices of a basket of goods and services that are typically purchased by specific groups of households. Whereas WPI measures change in wholesale prices for goods. Core CPI is
<b>Core CPI (%YoY)</b>	consumer price inflation excluding food and fuel.
<b>WPI (%YoY)</b>	

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

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