

Baroda BNP Paribas Low Duration Fund – Portfolio as on 6th December 2024

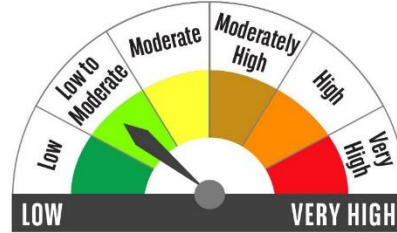
Baroda BNP Paribas Low Duration Fund

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

This product is suitable for investors who are seeking*:

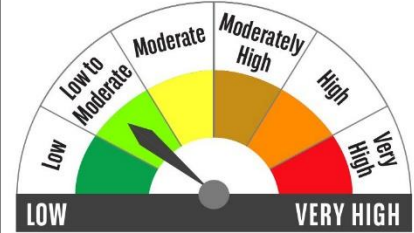
- ▶ Regular income in short term.
- ▶ Investments in portfolio comprising of debt & money market instruments and derivatives.

Scheme Riskometer^{^^}



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

Benchmark (Tier 1) Riskometer^{^^}



Benchmark riskometer is at Low to Moderate risk.

^{^^}Riskometer For Scheme: basis it's portfolio. For Benchmark (CRISIL Low Duration Debt A-I Index): basis it's constituents; as on November 30, 2024.

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

[^]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.

#Name change w.e.f. 14th March 2022. For further details, please refer to page 2.

Security Name	% of Net Assets	Ratings
Corporate Bond	46.35%	
Bharti Telecom Limited	4.48%	CRISIL AA+
IndoStar Capital Finance Limited	2.23%	CARE AA-
Mindspace Business Parks REIT	3.13%	CRISIL AAA
National Bank For Agriculture and Rural Development	6.68%	FITCH A1+
National Housing Bank	6.67%	CRISIL AAA
Power Finance Corporation Limited	8.88%	CRISIL AAA
Reliance Industries Limited	4.45%	CRISIL A1+
Shriram Finance Limited	4.48%	CRISIL AA+
Hero Fincorp Limited	0.89%	CRISIL A1+
PNB Housing Finance Limited	4.46%	CRISIL A1+
Certificate of Deposit	27.43%	
Axis Bank Limited	2.58%	CRISIL A1+
HDFC Bank Limited	6.38%	CRISIL A1+
ICICI Bank Limited	3.42%	ICRA A1+
Kotak Mahindra Bank Limited	8.65%	CRISIL A1+
Punjab National Bank	6.40%	CRISIL A1+
Commercial Paper	10.53%	
Export Import Bank of India	6.24%	CRISIL A1+
Birla Group Holdings Private Limited	4.29%	CRISIL A1+

Government Bond	10.07%	
Government of India	10.07%	SOV
PTC	2.23%	
India Universal Trust (Issued by HDFC Bank)	2.23%	CRISIL AAA(SO)
CBLO	1.17%	
Clearing Corporation of India Ltd	1.17%	
CDMDF	0.24%	
Corporate Debt Market Development Fund	0.24%	
Cash	1.98%	
Total	100%	

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 above PRC matrix denotes the maximum risk that the 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).

This is present portfolio mix and portfolio scripts may vary depending on the availability of the relevant papers from time to time and the credit view and interest rate scenario in the opinion of the Fund Manager of the Scheme. It may be noted that the above investment is subject to the Fund Manager's discretion as per prevailing market conditions, in line with Scheme objectives as mentioned in the Scheme Information Document (SID) and Key Information Memorandum (KIM).

Baroda BNP Paribas Low Duration Fund (An Open-ended Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months. **A relatively low interest rate risk and moderate credit risk**): 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 objective of the Scheme will be realized. The Scheme does not guarantee / indicate any returns.

Note on Change in Control of AMC and consequential changes: With effect from March 14, 2022 the following key events/changes had taken place viz : (i) Merger of Baroda Asset Management India Limited ("Baroda AMC") into BNP Paribas Asset Management India Private Limited ("BNPP AMC"), proposed to be named as Baroda BNP Paribas Asset Management India Private Limited, subject to ROC approval, with BNPP AMC acting as the asset management company of Baroda BNP Paribas Mutual Fund (erstwhile Baroda Mutual Fund) (the surviving mutual fund),(ii) Merger of BNP Paribas Trustee India Private Limited ("BNPP TC"), into Baroda Trustee India Private Limited ("Baroda TC"), proposed to be named as Baroda BNP Paribas Trustee India Private Limited, subject to ROC approval, with Baroda TC acting as the trustee company of Baroda BNP Paribas Mutual Fund,(iii) Change of trusteeship of the schemes of BNP Paribas Mutual Fund ("BNPP MF") from BNPP TC to Baroda TC, (iv) Change in control of Baroda AMC and BNPP AMC, the asset management company(ies) of Baroda Mutual Fund and BNP Paribas Mutual Fund, respectively, (v) Merger between certain schemes of BNP Paribas Mutual Fund and Baroda Mutual Fund, and (vi)Change in names and fundamental attributes of certain schemes of BNP Paribas Mutual Fund and Baroda Mutual Fund. SEBI has approved the above changes/events and issued no objection via letter "SEBI vide its letter no. SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002171/1 dated January 17, 2022, SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002307/1 dated January 19, 2022, SEBI/HO/IMD-II/DOF-10/P/OW/3575/1/2022 dated January 28, 2022 and SEBI/HO/IMD-II/DOF-3/P/OW/3593/2022 dated January 28, 2022. Notice cum Addendum no 07/2022 and 04/2022 dated January 30, 2022, were issued by both Baroda Asset Management India Limited and BNP Paribas Asset Management India Private Limited respectively in this regard which is available on our website www.barodabnpparibasmf.in. Investors are requested to kindly visit the website for more details.

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

Registered Office: Baroda BNP Paribas Asset Management India Private Limited, 7th floor, Crescenzo, Plot No. C – 38/39, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, Maharashtra, India. Corporate Identity Number (CIN): U65991MH2003PTC142972