

BARODA BNP PARIBAS BALANCED ADVANTAGE FUND

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HEADS & TAILS
BY YOUR SIDE.



A fund that dynamically adjusts your investments in equity or debt to manage market ups and downs.

Benefits of Balanced Advantage Fund



- Saves from timing the market
- Asset allocation based on the market trend
- Diversification with investment in equity and debt
- Equity taxation benefit

FUND FACTS | January 2025

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or **Financial Advisor**



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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 January 31, 2025

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

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Market Outlook - Equity

The Nifty Index declined 0.6% in the month of January 2025, registering its fourth consecutive monthly loss. Mid-cap and small-cap indices experienced sharper declines, falling 6% and 10%, respectively. Sector-wise, all sectors ended in red, with real estate, consumer durables and healthcare declining 13%, 10% and 8%, respectively. Concerns about US trade policies, geopolitical tensions; depreciating rupee and high crude oil prices during the month weighed on investor sentiment. Global markets ended mixed. The Philippines (-10%), Thailand (-6%) and Malaysia (-5%) declined the most, whereas Germany (+9%), France (+8%) and the UK (+6%) gained the most. Foreign Portfolio Investor (FPI's) sold USD8.6 bn of Indian equities in the secondary market, whereas Domestic institutional investor(DIIs) bought USD 10 bn (until Jan 31, 2025).

The US Fed maintained status quo on policy rates. As feared US imposed tariffs on three major exporters to the US. The US administration's decision to impose 25% import tariffs on imports of goods from Canada (10% on oil and related items) and Mexico and an additional 10% import tariff on imports of goods from China will likely lead to a sharp increase in global macroeconomic uncertainty (growth, inflation), micro-level uncertainty for US companies and exporters affected by the tariffs and risk-off sentiment among global markets.

Locally, the high-frequency data improvement seen till Nov 2024 in the Index of Industrial Production, vehicle sales, and consumer sentiment has started to fizzle, as seen in Dec 2024 data points on Goods and Services Tax collections, rising channel inventory and credit growth slowdown. On the economy front, Consumer Price Index (CPI) inflation for December 2024 softened to 5.2% from 5.5% in November 2024. Wholesale Price Index (WPI) inflation for December 2024 was at 2.4% YoY compared to 1.9% in November 2024.

The FY2026 Union Budget reflected government's continued focus on gradual consolidation, while providing a boost to consumption. The government budgeted Gross Fiscal Deficit (GFD)/GDP at 4.4%, led by a 10.8% increase in gross tax revenues, a 6.7% increase in revenue expenditure and a 10% increase in capex. The government left corporate tax rates unchanged but raised the exemption and upper limit of various tax slabs for individual income tax. Addressing the urban consumption demand slowdown challenges by reducing income-tax rates across tax slabs is a good move. This should help improve the credit rating of individuals, improve discretionary spending, help fill capacities and drive private capex in the coming quarters. Improving the quality of Fiscal Deficit (FD) by cutting subsidies provide comfort.

The large Rs1tn income-tax concession spread across brackets is a bold move; however, expecting a 14% collection growth looks ambitious. The capital expenditure is projected to rise by 9.8% YoY, driven by spending on defence while the flattish trend for road and railway sectors disappoints. Policy initiatives to allow 100% Foreign direct investment (FDI) in the insurance sector, new income-tax code and incentives for the labour-intensive Micro, Small, and Medium Enterprises (MSME) sector provide comfort.

The government did not make any major changes to customs duty rates or taxation policies for sectors, with minor changes in a few emerging sectors. Other sector-specific announcements are supporting urban housing, supporting the manufacturing of emerging technologies, incentivizing states to undertake power sector reforms, custom duty changes for a few sectors and higher outlay for metro projects, among others. At the same time, moderation in capex intensity is visible across a number of sectors such as railways and roads.

133 companies in BSE200 (73% of market cap) have reported their Q3 FY25 results so far. IT, Energy, Banks and NBFC are largely done. Net sales growth held up at 5.5% YoY vs 4.6% in Q3 FY 25, while EBIT growth improved to 9% YoY vs a decline of 4% in Q2 FY 25. Ex-Energy/ Metals, the trend is better with sales growth at 10% and EBIT growth at 13% in Q3 FY 25(12% in Q2 FY 25). EBIT margin was up 60 bps QoQ in FY 25 (50 bps YoY) but declined 10 bps QoQ in ex-Oil/ Metals (up 70 bps YoY). Nifty indices have corrected over the last one month, underperforming emerging markets over the last one year. Valuations are below averages on one year forward basis. While FY25 earnings have disappointed, FY26 earnings are estimated to grow in double digits. Remain cautiously optimistic on markets.

Source: Kotak Securities Ltd & Incred Research. Data as of Jan 31st, 2025. Kindly refer to the last page of the factsheet of Baroda BNP Paribas Mutual Fund for the month ending January 2025 for disclaimers.

Equity Market Performance (as on January 31, 2025)

Index Name	1 Month	3 Months	6 Months	1 Year	YTD
Broad Based Indices					
Nifty 50 TRI	-0.45	-2.71	-5.31	9.55	-0.45
NIFTY Large Midcap 250 TRI	-3.90	-4.30	-8.04	11.03	-3.90
Nifty Midcap 150 TRI	-6.09	-4.84	-9.01	11.57	-6.09
Nifty Smallcap 250 TRI	-10.69	-10.62	-11.41	5.87	-10.69
Sector Based Indices					
Nifty Auto TRI	0.15	-2.72	-14.06	19.78	0.15
Nifty Bank TRI	-2.50	-3.67	-3.60	8.74	-2.50
Nifty Commodities TRI	-0.24	-8.78	-15.71	2.44	-0.24
Nifty Energy TRI	-3.45	-13.41	-22.36	-6.34	-3.45
Nifty Financial Services TRI	-1.23	-2.74	-0.56	14.38	-1.23
Nifty FMCG TRI	-0.19	-3.98	-8.33	4.87	-0.19
Nifty Healthcare TRI	-7.76	-4.40	0.47	21.38	-7.76
Nifty Infrastructure TRI	-1.29	-5.24	-11.71	7.10	-1.29
Nifty IT TRI	-0.99	6.19	5.64	19.02	-0.99
Nifty Media TRI	-13.04	-21.48	-26.17	-26.02	-13.04
Nifty Metal TRI	-2.89	-9.68	-11.83	6.14	-2.89
Nifty MNC TRI	-1.67	-5.73	-11.71	14.17	-1.67
Nifty Oil & Gas TRI	-1.29	-6.49	-19.67	-0.41	-1.29
Nifty Pharma TRI	-8.40	-5.65	-1.32	20.29	-8.40
Nifty Private Bank TRI	-1.59	-3.31	-4.88	4.17	-1.59
Nifty PSE TRI	-2.37	-8.27	-19.62	9.26	-2.37
Nifty PSU Bank TRI	-3.42	-6.07	-14.60	1.45	-3.42
Nifty Realty TRI	-12.44	-7.80	-15.68	7.89	-12.44
Nifty Services Sector TRI	-2.09	-2.45	-1.82	13.59	-2.09

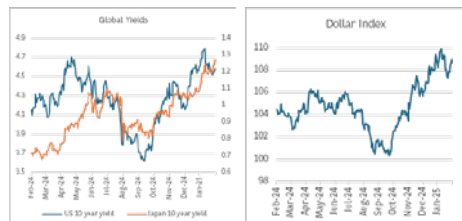
Less than 1 year Absolute returns, Greater than 1 year Compound Annualized returns

Source: Nifty Indices

Market Outlook - Fixed Income

Global Economy -

The year 2025 has begun with global economic landscape navigating jittery waters, with the lingering fears of Trump-era tariff threats. The situation feels uneasy as these tariff threats are not the only alarming situation today. Stronger growth momentum in US and interest rate differential across emerging markets are redirecting the capital flows. Both Trump tariff threats and stronger US economy have added to the dollar strength. The dollar index surpassed 110 at start of January 2025 and is trading closer to 108 by end of it. The dollar strength and any tariffs announcement by the Trump government send shock waves across the currency markets.



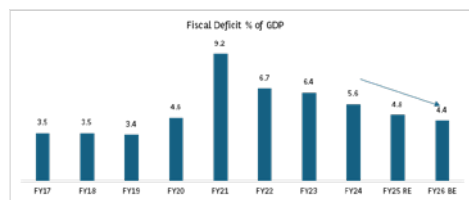
Source: Bloomberg, Data as on 03.02.2025

Global monetary policy dynamics are no longer sailing in the same boat. Economies like US, UK have changed their outlook on rates and have continued with pause starting 2025. Whereas Japan went with an expected rate hike given higher inflation. China's Central Bank continues with an expansionary monetary policy keeping the yields at historic lows. The divergence in global monetary policy dynamics have widened.

Global commodity prices have been the behaving elements in the turbulent global economy. Brent prices continue to hover around 75-76 \$/bl. Gold prices have reached an all-time high of \$2,810 per ounce as tariff jitters prompted safe-haven spending.

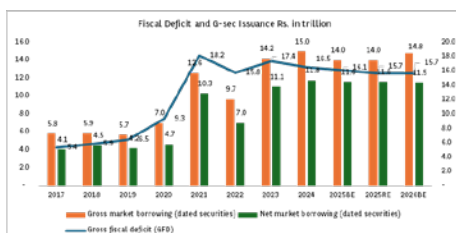
Rising inflationary pressures, and faltering growth momentum converge to create a perfect storm of uncertainty. With major economies teetering on the brink of stagnation, and trade tensions simmering just below the surface, policymakers and investors alike are bracing for a potentially turbulent ride ahead.

Domestic Economy -



Source: Bloomberg, Data as on 01.02.2025

Union Budget 2025-26 is the key event of the month. The budget was about stimulating growth through consumption and investments. The significant announcements were related to personal income tax; no income tax payable for total incomes up to Rs.12 Lacs and the upward revision in the slabs of income tax. Secondly, the rationalization of TDS / TCS - both rates and thresholds, is also a welcome step for the individual tax payer



Source: Union Budget Documents FY26, Data as on 01.02.2025

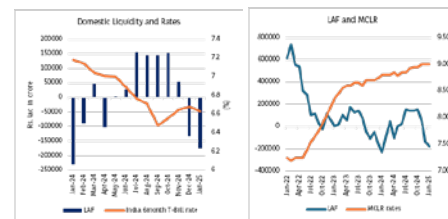
In FY26, Centre has projected the fiscal deficit at 4.4% of the GDP. In absolute terms, the fiscal deficit is projected at Rs 15.68 lac crore tad lower than Rs. 15.69 lac crore in FY25 revised estimates. The net borrowing numbers in FY26 to be tad lower by ~1% from FY25 revised estimates. Whereas the gross borrowing numbers for FY26 are higher by 6% from FY25 revised estimates. The centre's fiscal math has highlighted an increase in direct tax collections of about 12.7% from FY25 revised budget estimates. This comes after foregoing ~Rs.1 lac crore of direct tax revenue through income tax exemptions. The expectations for corporate tax collections remain stagnant compared to the last two fiscals with an average growth rate of 9%. Income tax collections after adjusting for the tax exemptions is expected to grow by 14% from FY25 revised budget estimates.

The key concerns have started emerging out for domestic growth outlook and the same have reflected in increasing expectations of rate cut in Feb-2025 monetary policy. The key arguments are around slowing growth in certain areas of economy, even though the economic survey has highlighted healthy growth expectations for FY26 and notes that the focus should be on grassroots-level structural reforms to unleash productivity growth and push medium-term growth higher. The survey pegs real GDP growth at 6.3-6.8% in FY 2026, and expects growth at 6.4% in F2025. The survey highlights that the economic fundamentals remain robust, but the need to be watchful of risks from external factors. Therefore the confusion regarding domestic growth persists and the Feb-2025 RBI policy remains a key watch.

Domestic Inflation -

- Inflation has shown signs of moderation led by the decline in food prices.
- Looking at the trajectory of inflation, Q4 FY25 monthly inflation is expected to track lower than 5% led by favourable base and continued decline in food prices led by winter crop arrival.
- We expect domestic inflation at 4.8% y/y in FY25.
- Going forward, Domestic inflation is expected to align progressively with the target, as per RBI estimates.
- Further, for long-term price stability focus on managing food inflation through measures to improve agriculture productivity and robust data collection/monitoring mechanics.

Domestic Liquidity -



MCLR- Marginal cost of lending rate
Source: Bloomberg, Data as on 31.01.2025

- Liquidity continued to remain in the deficit zone but the deficit narrowed by end of Jan-25 due to month-end government spending alongside RBI's Open Market Operations (OMOs). US FOMC's shift in the forward guidance and the recent pickup in inflation must be carefully monitored.
- Net LAF deficit eased to Rs1.8 tn at the end of last week as compared to ~Rs2.82 tn at the end of the week prior.
- Overnight rates fell by 5bps to 6.54%, aided by RBI's liquidity easing measures.
- Going forward, we expect liquidity to continue to remain in deficit zone, but the tightness should moderate amid buy/sell swap related liquidity and government spending.

Fixed Income Outlook -

- Global monetary policy dynamics have started witnessing bumps in their path to recalibrate the monetary rates. US economic strength needs to be carefully monitored as it will be driving the course of US FED going ahead.
- US FOMC's shift in the forward guidance and the recent pickup in inflation must be carefully monitored.
- Trumps tariff threats and spillovers on currencies is the existing risk that is driving the markets volatile.
- On the domestic front, evolving growth dynamics have taken center stage. The expectations of rate cut in the Feb-2025 policy have started to increase as some pockets of the economy have witnessed slowing growth.
- The recent Union Budget FY26 has tried to boost consumption through tax exemptions without foregoing fiscal discipline.
- The overall fiscal math remains credible in terms of tax collection and has followed the path towards disciplined fiscal consolidation.
- When an economy takes measures to boost economy with out upsetting the debt discipline, it aligns with an optimistic debt market outlook in the long term.
- Having said that external headwinds continue weigh on INR which will have spillovers over domestic liquidity.
- Recent moves by RBI give us confidence that liquidity will be managed in spirit of the stance.
- We expect RBI to use different methods of liquidity management to offset any major set back from global headwinds.
- Having said that, the fundamentals of India's fiscal demand supply remain balanced and that is expected to maintain a downside bias on yields.

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

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

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

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

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

MANAGEMENT

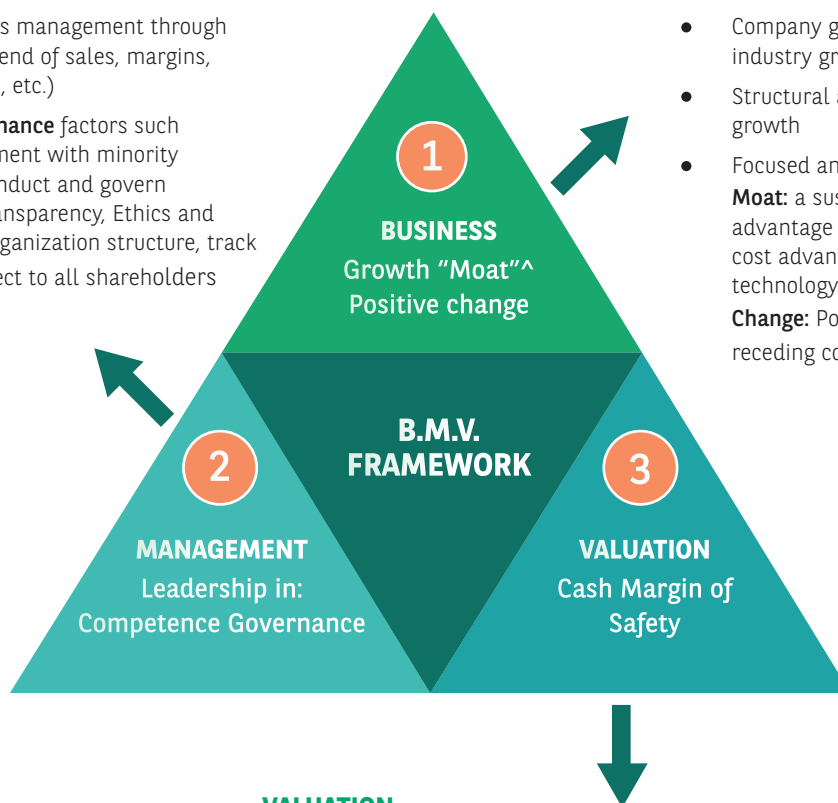
Leadership in:

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

BUSINESS

Growth:

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



VALUATION

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

^A sustainable competitive advantage

Macro-Economic Dashboard

	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24	Nov 24	Dec 24	Jan 25
Banking													
Currency in circulation (% YoY)	3.9	3.7	4.1	3.2	3.7	6.0	6.4	5.5	5.9	7.0	5.7	5.9	
M3 (% YoY)	11.0	10.9	11.2	10.9	12.1	9.7	10.0	10.2	10.8	11.1	11.1	9.3	
Bank non-food credit growth (%YoY)	16.2	16.5	16.3	15.3	16.2	13.9	15.0	14.9	14.1	13.1	11.8	12.5	
Personal credit (%YoY)	18.4	18.1	17.7	17.4	17.8	16.6	17.8	16.9	16.4	15.8	16.3		
Credit to Industry (%YoY)	7.8	8.6	8.5	5.4	8.9	7.7	10.2	9.8	9.1	8.0	8.1		
Credit to services (%YoY)	20.7	21.2	20.2	19.7	20.7	15.1	15.4	15.6	15.2	14.1	14.4		
Deposit growth (%YoY)	12.5	12.5	12.9	11.7	12.2	10.6	11.0	11.3	12.2	12.2	11.1	10.2	
Credit to deposit ratio (%)	77.7	78.0	78.1	77.3	77.5	77.3	77.3	77.5	77.0	77.2	77.7	78.7	
10year G-Sec yields (%)	7.14	7.08	7.06	7.19	6.98	7.01	6.93	6.86	6.75	6.85	6.74	6.76	6.70
Weighted average deposit rate of banks (%)	6.84	6.86	6.88	6.91	6.93	6.91	6.92	6.93	6.95	6.96	6.98	7.00	
Weighted average lending rate of banks (%)	9.85	9.83	9.85	9.83	9.83	9.91	9.91	9.91	9.90	9.90	9.89	9.87	
Median MCLR (%)	8.80	8.80	8.80	8.85	8.79	8.85	8.85	8.90	8.95	8.95	9.00	9.00	9.00
Commercial Paper Issuance (%YoY)	3.8	11.9	9.9	(2.4)	(6.8)	(2.5)	3.2	4.7	(3.6)	7.6	12.7	19.7	
Industry													
Cement production (% YoY)	5.7	9.1	10.6	(0.8)	(1.7)	2.4	5.5	(3.0)	7.2	3.1	13.0	4.0	
Steel production (% YoY)	9.2	9.4	7.5	9.8	8.9	6.3	6.4	3.9	1.6	5.2	4.8	5.1	
IIP (%YoY)	3.8	5.6	5.4	5.0	6.2	4.7	4.7	(0.1)	3.1	3.5	5.2		
Mining (% YoY)	5.9	8.1	1.3	6.8	6.6	10.3	3.8	(4.3)	0.2	0.9	1.9		
Manufacturing (%YoY)	3.2	4.9	5.8	3.9	5.0	3.2	4.4	1.0	3.9	4.1	5.8		
Electricity (%YoY)	5.6	7.5	8.6	10.2	13.7	8.6	7.9	(3.7)	0.5	2.0	4.4		
Capital goods production (%YoY)	4.1	1.0	6.6	2.7	2.9	3.8	11.8	0.7	3.6	3.1	9.0		
Consumer durable production (% YoY)	11.9	12.3	9.5	10.0	12.6	8.7	8.3	5.2	6.5	5.9	13.1		
Consumer non-durable production (% YoY)	(0.2)	(3.8)	4.9	(2.5)	2.5	(1.5)	(4.3)	(4.5)	2.2	2.7	0.6		
PMI Manufacturing Index	56.5	56.9	59.1	58.8	57.5	58.3	58.1	57.5	56.5	57.5	56.5	56.4	57.7
PMI Services Index	61.8	60.6	61.2	60.8	60.2	60.5	60.3	60.9	57.7	58.5	58.4	59.3	
PMI Composite Index	61.2	60.6	61.8	61.5	60.5	60.9	60.7	60.7	58.3	59.1	58.6	59.2	
Consumer													
Rural wage (% YoY)	6.8	6.7	6.7	6.6	6.2	6.0	5.6	6.3	6.7	6.6	6.4		
Urban unemployment (%)	8.9	8.5	8.2	9.8	8.6	8.9	7.9	8.7	9.2	8.6	8.4		
Rural unemployment (%)	5.8	7.8	7.4	7.3	6.3	9.3	7.5	8.4	7.0	8.8	7.9		
Naukri job speak index (%YoY)	(11.1)	(7.5)	(10.8)	(2.7)	(1.8)	(7.6)	11.8	(3.4)	(3.8)	10.0	2.0	8.7	3.9
Motorvehicle sales (%YoY)	26.0	31.2	22.0	24.6	8.9	16.9	8.4	6.5	11.8	11.4	(0.2)	(4.7)	
Passenger vehicle (% YoY)	31.9	27.0	26.0	1.3	4.0	3.1	(2.5)	(1.8)	(1.4)	0.9	4.0	10.0	
Commercial vehicle (% YoY)	0.3	(0.1)	8.0	13.6	7.9	0.2	(10.2)	(11.0)	(12.5)	(3.4)	1.3	4.7	
Two wheeler (% YoY)	26.2	34.6	15.3	30.8	10.1	21.3	12.5	9.3	15.8	14.2	(1.1)	(8.8)	
Tractor sales	(15.3)	(30.6)	(23.1)	(3.0)	0.0	3.6	1.6	(5.8)	3.7	22.4	(1.3)	14.0	
Petrol consumption (% YoY)	9.6	8.9	6.9	14.1	2.4	4.6	10.5	8.6	3.0	8.7	9.6	10.8	
Diesel consumption (%YoY)	3.5	6.2	3.1	1.4	1.8	1.0	4.5	(2.5)	(1.9)	0.1	8.5	6.0	
Air traffic (% YoY)	4.6	4.8	3.7	2.4	4.4	5.8	7.3	5.7	6.4	8.1	11.9		
Foreign tourist arrivals (%YoY)	10.4	15.8	8.0	7.7	0.3	9.0	(1.3)	(4.2)	0.4	(1.4)			
Freight													
Major port traffic (%YoY)	3.2	2.4	3.6	1.3	3.7	6.8	6.0	6.7	5.9	(3.4)	(5.0)	3.4	
Rail freight traffic (% YoY)	6.4	10.1	8.6	1.4	3.7	10.1	4.5	0.0		1.5			
E-way bills generated (%YoY)	16.4	18.9	13.9	14.5	17.0	16.3	19.2	12.9	18.5	16.9	16.3	17.6	
Foreign Trade													
Export growth (% YoY)	3.1	11.8	(0.7)	1.1	9.1	2.6	(1.5)	(9.3)	0.5	17.3	(4.9)	(1.0)	
Import growth (% YoY)	1.0	12.2	(6.0)	10.3	7.7	5.0	7.5	3.3	1.6	3.9	27.0	4.9	
Non-oil, non-gold imports (%YoY)	(0.9)	8.8	(2.7)	0.5	1.1	5.9	6.1	5.4	5.7	1.0	6.3	2.0	
Capital goods Imports (%YoY)	(8.5)	1.1	5.7	(1.5)	0.7	12.9	3.0	9.0	19.4	8.1	12.9	12.8	
Fiscal													
Central Government expenditure (%YoY)	(14.0)	20.4	(0.6)	39.3	(37.9)	(18.4)	0.12	20.9	2.6	31.7	3.6	22.1	
Indirect tax (%YoY)	9.8	12.7	28.5	19.8	2.5	4.8	13.9	17.6	4.3	11.8	9.3	4.0	
GST collections (Rs.bn)	1741.1	1683.4	1780.0	2102.7	1730.0	1740.0	1820.0	1749.6	1732.4	1873.5	1822.7	1768.6	1955.1
GST collections (YoY)	11.7%	12.5%	11.2%	12.4%	10.1%	7.7%	10.2%	10.0%	6.5%	8.9%	8.5%	7.3%	12.3%
Inflation													
CPI (%YoY)	5.13	5.07	4.85	4.83	4.75	5.08	3.60	3.65	5.49	6.2	5.48	5.22	
Core CPI (%YoY)	3.59	3.34	3.25	3.23	3.12	3.14	3.39	3.40	3.50	3.67	3.64	3.58	
WPI (%YoY)	0.27	0.20	0.53	1.26	2.61	3.36	2.04	1.31	1.84	2.36	1.89	2.37	
Negative (■ + ■)	13	11	14	18	15	14	12	20	16	14	15	8	1
Positive (■ + ■)	37	39	36	32	35	36	38	30	32	36	33	30	3

India 10 year benchmark yield softened to 6.7% supported by RBI operations and increased expectations of rate cut in Feb-2025 monetary policy meeting.

India's manufacturing PMI marked a six month high in January supported by both domestic and export demand.

Centre's expenditure saw a sharp pickup in Dec-2024, with capital expenditure making a much needed come back with a Rs.1.7 Tm. spend.

GST collections remained robust in Jan-2025, increasing by 12.3% y/y. The collection numbers remain inline with the monthly runrate.

Source: Baroda BNP Paribas AMC, RBI, Central Statistical Organisation, Government of India, Bloomberg, Nirmal Bang Institutional Equities Research, Livemint.com, PIB, MOSPI, SIAM, Office of Economic Advisor. The data mentioned above is as per their date of release and availability as on February 4, 2025.

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

Baroda BNP Paribas Large Cap Fund

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

This product is suitable for investors who are seeking*:

- Wealth Creation in long term.
- Investments in diversified and actively managed portfolio of equity and equity related securities with bias to large cap companies

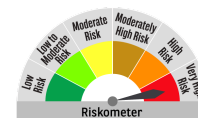
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities by predominantly investing in large market capitalization companies. However, there 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 24.3510
Regular Plan - Growth Option	: ₹ 208.3740
Direct Plan - IDCW Option	: ₹ 29.0996
Direct Plan - Growth Option	: ₹ 239.0465

Benchmark Index (Tier 1)

Nifty 100 TRI

Date of Allotment

September 23, 2004

Monthly AUM## As on January 31, 2025	: ₹2,373.28 Crores
AUM## As on January 31, 2025	: ₹2,347.68 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 of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.01%
TER - Direct Plan (%)	: 0.82%
Portfolio Turnover Ratio	: 0.68
Standard Deviation***	: 12.69%
Beta***	: 0.92
Sharpe Ratio***	: 0.60
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 48
Portfolio RoE (%)	: 17.78
EPS Growth (%)	: 30.58

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

PORTFOLIO (✓ Top 10 Holdings)

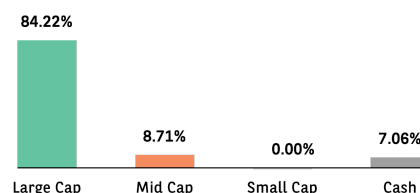
EQUITY HOLDINGS	% of Net Assets
Banks	20.26%
✓ HDFC Bank Limited	8.01%
✓ ICICI Bank Limited	7.20%
✓ Kotak Mahindra Bank Limited	3.72%
State Bank of India	1.33%
IT - Software	9.64%
✓ Infosys Limited	4.11%
✓ Tata Consultancy Services Limited	3.94%
HCL Technologies Limited	1.59%
Petroleum Products	6.48%
✓ Reliance Industries Limited	5.58%
Bharat Petroleum Corporation Limited	0.90%
Retailing	5.80%
Trent Limited	2.21%
Swiggy Limited	1.99%
Zomato Limited	1.60%
Automobiles	5.71%
Tata Motors Limited	1.65%
Hyundai Motor India Ltd	1.54%
Maruti Suzuki India Limited	1.27%
Hero MotoCorp Limited	1.25%
Pharmaceuticals & Biotechnology	5.71%
Divi's Laboratories Limited	1.71%
Sun Pharmaceutical Industries Limited	1.67%
Dr. Reddy's Laboratories Limited	1.31%
Cipla Limited	1.02%
Power	4.31%
NTPC Limited	2.36%
Power Grid Corporation of India Limited	1.04%
Tata Power Company Limited	0.91%
Diversified FMCG	4.14%
✓ ITC Limited	3.00%
Hindustan Unilever Limited	1.14%
Construction	4.10%
✓ Larsen & Toubro Limited	4.10%
Electrical Equipment	3.57%
✓ Hitachi Energy India Limited	2.61%
Bharat Heavy Electricals Limited	0.96%
Finance	3.43%
Bajaj Finance Limited	1.21%
Bajaj Finserv Limited	1.20%
Power Finance Corporation Limited	1.02%
Cement & Cement Products	3.10%
Grasim Industries Limited	1.06%
UltraTech Cement Limited	1.06%
Ambuja Cements Limited	0.98%
Telecom - Services	2.81%
✓ Bharti Airtel Limited	2.81%
Beverages	2.27%
United Spirits Limited	1.36%
Varun Beverages Limited	0.91%
Insurance	2.01%
ICICI Lombard General Insurance Company Limited	1.07%
ICICI Prudential Life Insurance Company Limited	0.94%
Diversified Metals	1.89%
Vedanta Limited	1.89%
Auto Components	1.87%
Bosch Limited	1.87%
Agricultural, Commercial & Construction Vehicles	1.18%
Escorts Kubota Limited	1.18%
Oil	1.13%
Oil India Limited	1.13%
Food Products	1.10%
Nestle India Limited	1.10%
Industrial Manufacturing	1.01%
Honeywell Automation India Limited	1.01%

EQUITY HOLDINGS	% of Net Assets
Agricultural Food & other Products	0.77%
Adani Wilmar Limited	0.77%
LESS THAN 0.75% EXPOSURE	0.64%
FUTURES LONG POSITION	0.7%
Persistent Systems Limited	0.70%
TOTAL EQUITY HOLDING	93.63%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		1.02%
364 Days Tbill (MD 13/02/2025)	SOV	0.21%
182 Days Tbill (MD 14/02/2025)	SOV	0.32%
364 Days Tbill (MD 04/09/2025)	SOV	0.49%
Total Fixed Income Holdings		1.02%
TREPS, Cash & Other Net Current Assets Including Short Futures		5.35%
GRAND TOTAL		100.00%

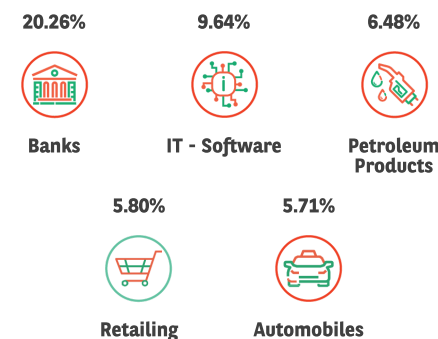
Investment in Top 10 scrips constitutes 45.08% of the portfolio

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

excluding 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 6.65%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 57

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 January 31, 2025

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid cap stocks. However, there 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 20.1854
Regular Plan - Growth Option	: ₹ 25.5302
Direct Plan - IDCW Option	: ₹ 22.9196
Direct Plan - Growth Option	: ₹ 27.2694

Benchmark Index (Tier 1)

BSE 250 Large & Mid Cap TRI

Date of Allotment

September 04, 2020

Monthly AAUM## As on January 31, 2025 : ₹1,480.95 Crores

AUM## As on January 31, 2025 : ₹1,445.39 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: • Upto 365 days • Redeemed or switched out upto 10% of the allotment: **NIL**
 • Redeemed or switched out more than 10% of the allotment: 1% After 365 days - **NIL**

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.11%
TER - Direct Plan (%)	: 0.83%
Portfolio Turnover Ratio	: 0.92
Standard Deviation*	: 14.80%
Beta*	: 0.99
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	: 45
Portfolio RoE (%)	: 17.12
EPS Growth (%)	: 32.81

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	17.31%
✓ HDFC Bank Limited	6.46%
✓ ICICI Bank Limited	4.55%
✓ The Federal Bank Limited	2.98%
Bank of Baroda	2.07%
AU Small Finance Bank Limited	1.25%
IT - Software	9.41%
✓ Infosys Limited	4.68%
Tata Consultancy Services Limited	1.99%
Mphasis Limited	1.39%
Wipro Limited	1.35%
Pharmaceuticals & Biotechnology	8.91%
Concord Biotech Limited	2.46%
Ajanta Pharma Limited	1.96%
Alkem Laboratories Limited	1.93%
Divi's Laboratories Limited	1.35%
Sun Pharmaceutical Industries Limited	1.21%
Finance	8.59%
✓ CRISIL Limited	3.48%
✓ PNB Housing Finance Limited	2.66%
Shriram Finance Limited	2.45%
Petroleum Products	7.29%
✓ Reliance Industries Limited	4.81%
Hindustan Petroleum Corporation Limited	2.48%
Consumer Durables	5.12%
✓ Dixon Technologies (India) Limited	3.11%
Blue Star Limited	2.01%
Telecom - Services	3.79%
✓ Bharti Airtel Limited	2.81%
Bharti Hexacom Limited	0.98%
Financial Technology (Fintech)	3.58%
✓ PB Fintech Limited	3.58%
Power	3.36%
NTPC Green Energy Limited	1.69%
Power Grid Corporation of India Limited	1.67%
Electrical Equipment	3.23%
GE Vernova T&D India Limited	2.21%
ABB India Limited	1.02%
Retailing	3.19%
Zomato Limited	1.14%
FSN E-Commerce Ventures Limited	1.05%
Trent Limited	1.00%
Insurance	3.15%
Max Financial Services Limited	2.12%
ICICI Lombard General Insurance Company Limited	1.03%
Textiles & Apparels	2.48%
Page Industries Limited	2.48%
Construction	2.39%
Larsen & Toubro Limited	1.41%
Afcons Infrastructure Limited	0.98%
Capital Markets	1.99%
Computer Age Management Services Limited	1.99%
Leisure Services	1.98%
The Indian Hotels Company Limited	1.98%
Oil	1.60%
Oil India Limited	1.60%
Industrial Manufacturing	1.49%
Kaynes Technology India Limited	1.49%
Healthcare Services	1.44%
Jupiter Life Line Hospitals Limited	1.44%
Agricultural, Commercial & Construction Vehicles	1.38%
Escorts Kubota Limited	1.38%
Auto Components	1.15%
ZF Commercial Vehicle Control Systems India Limited	1.15%

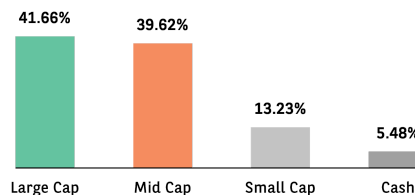
EQUITY HOLDINGS	% of Net Assets
Agricultural Food & other Products	1.00%
Adani Wilmar Limited	1.00%
LESS THAN 0.75% EXPOSURE	0.68%
TOTAL EQUITY HOLDING	94.51%

Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets	5.49%
GRAND TOTAL	100.00%

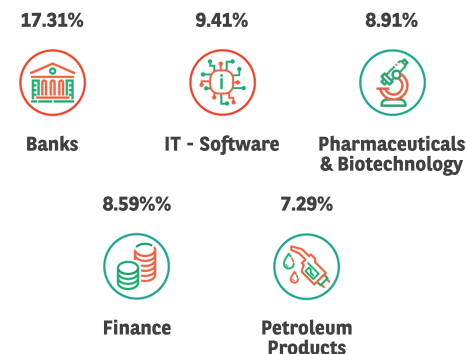
Investment in Top 10 scrips constitutes 39.12% of the portfolio

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 6.65%, as per 1 day MIBOR rate on the last business day of the month.

Distribution History kindly refer page no. 57

Baroda BNP Paribas Mid Cap Fund

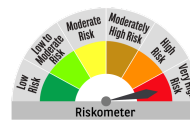
(An Open ended Equity Scheme predominantly investing in mid cap stocks)

This product is suitable for investors who are seeking*:

- Wealth Creation in long term.
- Investments in companies in mid capitalization segment.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

INVESTMENT OBJECTIVE

The investment objective of the Scheme seeks to generate long-term capital appreciation by investing primarily in companies with high growth opportunities in the mid capitalization segment. The fund will emphasize on companies that appear to offer opportunities for longterm growth and will be inclined towards companies that are driven by dynamic style of management and entrepreneurial air. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not warrant/indicate any returns.

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - IDCW Option	: ₹ 59.4403
Regular Plan - Growth Option	: ₹ 95.3067
Direct Plan - IDCW Option	: ₹ 74.6371
Direct Plan - Growth Option	: ₹ 112.6933

Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

Date of Allotment

May 02, 2006

Monthly AAUM## As on January 31, 2025 : ₹2,090.50 Crores

AUM## As on January 31, 2025 : ₹2,046.02 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: • Within 12 months • Redeemed or switched out upto 10% of the allotment: **NIL**
 • Redeemed or switched out more than 10% from the date of allotment : 1% After 12 months - **NIL**

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.99%
TER - Direct Plan (%)	: 0.56%
Portfolio Turnover Ratio	: 0.86
Standard Deviation***	: 13.86%
Beta***	: 0.82
Sharpe Ratio***	: 0.81

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

Key Statistics

No of Stocks	: 69
Portfolio RoE (%)	: 17.23
EPS Growth (%)	: 43.6

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025..

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

excluding 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 6.65%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 57

PORTFOLIO (✓ Top 10 Holdings)

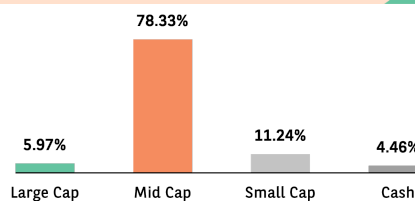
EQUITY HOLDINGS	% of Net Assets
Finance	9.02%
✓ CRISIL Limited	2.66%
Sundaram Finance Limited	1.81%
Mahindra & Mahindra Financial Services Limited	1.60%
LIC Housing Finance Limited	1.58%
Poonawalla Fincorp Limited	1.37%
Pharmaceuticals & Biotechnology	8.91%
✓ Lupin Limited	2.19%
Alkem Laboratories Limited	1.98%
IPCA Laboratories Limited	1.76%
Abbott India Limited	1.66%
GlaxoSmithKline Pharmaceuticals Limited	1.32%
Electrical Equipment	7.45%
✓ Hitachi Energy India Limited	2.72%
GE Vernova T&D India Limited	1.97%
Bharat Heavy Electricals Limited	1.53%
Thermax Limited	1.23%
Auto Components	6.96%
Exide Industries Limited	1.83%
Schaeffler India Limited	1.51%
ZF Commercial Vehicle Control Systems India Limited	1.35%
Bosch Limited	1.26%
Jtekt India Limited	1.01%
IT - Software	4.64%
Oracle Financial Services Software Limited	1.44%
Persistent Systems Limited	1.33%
HCL Technologies Limited	0.97%
KPIT Technologies Limited	0.90%
Banks	4.46%
✓ The Federal Bank Limited	2.29%
✓ Indian Bank	2.17%
Consumer Durables	3.78%
Dixon Technologies (India) Limited	1.46%
Metro Brands Limited	1.27%
Voltas Limited	1.05%
Industrial Products	3.44%
Ratnamani Metals & Tubes Limited	1.40%
AIA Engineering Limited	1.17%
Supreme Industries Limited	0.87%
Financial Technology (Fintech)	3.38%
✓ PB Fintech Limited	3.38%
Agricultural, Commercial & Construction Vehicles	3.24%
✓ Escorts Kubota Limited	2.13%
Ashok Leyland Limited	1.11%
Leisure Services	2.62%
✓ The Indian Hotels Company Limited	2.62%
Realty	2.41%
✓ The Phoenix Mills Limited	2.41%
Insurance	2.39%
ICICI Prudential Life Insurance Company Limited	1.30%
ICICI Lombard General Insurance Company Limited	1.09%
Chemicals & Petrochemicals	2.39%
Navin Fluorine International Limited	1.42%
Deepak Nitrite Limited	0.97%
Fertilizers & Agrochemicals	2.26%
Coromandel International Limited	1.24%
PI Industries Limited	1.02%
Non - Ferrous Metals	2.17%
✓ National Aluminium Company Limited	2.17%
Agricultural Food & other Products	2.05%
Adani Wilmar Limited	2.05%
Automobiles	2.04%
TVS Motor Company Limited	1.08%
Ola Electric Mobility Ltd	0.96%
Telecom - Services	1.87%
Indus Towers Limited	1.87%
Healthcare Services	1.32%
Max Healthcare Institute Limited	1.32%
Personal Products	1.31%
Procter & Gamble Hygiene and Health Care Limited	1.31%
Cement & Cement Products	1.26%
JK Lakshmi Cement Limited	1.26%
Petroleum Products	1.16%
Hindustan Petroleum Corporation Limited	1.16%
Beverages	1.15%
United Breweries Limited	1.15%
Retailing	1.13%
Info Edge (India) Limited	1.13%

EQUITY HOLDINGS	% of Net Assets
Textiles & Apparels	1.09%
Page Industries Limited	1.09%
Industrial Manufacturing	1.06%
Cochin Shipyard Limited	1.06%
IT - Services	1.04%
Inventurus Knowledge Solutions Limited	1.04%
Oil	1.03%
Oil India Limited	1.03%
Aerospace & Defense	1.02%
Bharat Dynamics Limited	1.02%
Diversified	1.02%
3M India Limited	1.02%
Power	1.00%
NLC India Limited	1.00%
Gas	1.00%
Petronet LNG Limited	1.00%
Food Products	0.97%
Hatsun Agro Product Limited	0.97%
Minerals & Mining	0.97%
NMDC Limited	0.97%
LESS THAN 0.75% EXPOSURE TOTAL EQUITY HOLDING	2.53%
TOTAL EQUITY HOLDING	95.54%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		1.47%
182 Days Tbill (MD 14/02/2025)	SOV	0.98%
364 Days Tbill (MD 27/02/2025)	SOV	0.49%
Total Fixed Income Holdings		1.47%
TREPS, Cash & Other Net Current Assets		2.99%
GRAND TOTAL		100.00%

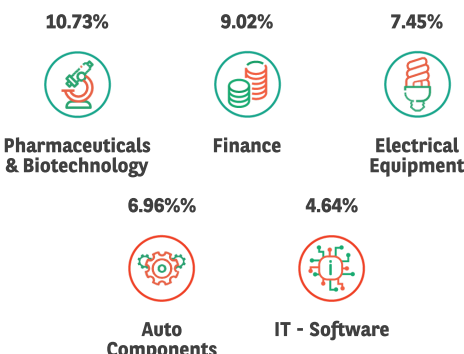
Investment in Top 10 scrips constitutes 24.74% of the portfolio

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 Small Cap Fund

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

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 January 31, 2025

INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 12.3140
Regular Plan - Growth Option	: ₹ 12.3140
Direct Plan - IDCW Option	: ₹ 12.5641
Direct Plan - Growth Option	: ₹ 12.5641

Benchmark Index (Tier 1)

Nifty Small Cap 250 TRI

Date of Allotment

October 30, 2023

Monthly AAUM## As on January 31, 2025 : ₹1,318.68 Crores

AUM## As on January 31, 2025 : ₹1,255.25 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 of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.19%
TER - Direct Plan (%)	: 1.27%
Portfolio Turnover Ratio	: 0.69

Key Statistics

No of Stocks	: 62
Portfolio RoE (%)	: 15.86
EPS Growth (%)	: 52.96

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025. .

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

PORTFOLIO (✓ Top 10 Holdings)

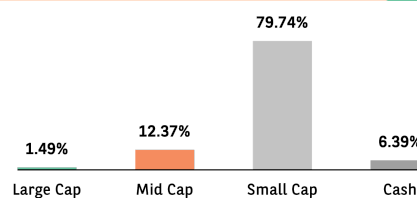
EQUITY HOLDINGS	% of Net Assets
Capital Markets	8.75%
✓ IICI Securities Limited	2.31%
KFin Technologies Limited	2.17%
Central Depository Services (India) Limited	1.77%
ICRA Limited	1.64%
Computer Age Management Services Limited	0.86%
Electrical Equipment	8.52%
✓ GE Vernova T&D India Limited	3.93%
✓ Hitachi Energy India Limited	3.10%
Bharat Heavy Electricals Limited	1.49%
Auto Components	6.58%
✓ Jtekt India Limited	2.34%
Amara Raja Energy & Mobility Ltd	1.24%
Exide Industries Limited	1.12%
Sundaram Clayton Limited	1.02%
ZF Commercial Vehicle Control Systems India Limited	0.86%
Consumer Durables	6.23%
V-Guard Industries Limited	2.10%
Blue Star Limited	1.72%
Crompton Greaves Consumer Electricals Limited	1.50%
Whirlpool of India Limited	0.91%
Industrial Products	6.21%
✓ KSB Limited	2.24%
Ingersoll Rand (India) Limited	1.88%
SKF India Limited	1.13%
Finolex Cables Limited	0.96%
IT - Services	5.51%
Sagility India Limited	2.08%
Affle (India) Limited	1.20%
Protean eGov Technologies Limited	1.13%
Inventurus Knowledge Solutions Limited	1.10%
Gas	5.12%
✓ Mahanagar Gas Limited	3.96%
Gujarat State Petronet Limited	1.16%
Pharmaceuticals & Biotechnology	4.61%
✓ Alembic Pharmaceuticals Limited	2.37%
Sanofi India Limited	1.32%
AstraZeneca Pharma India Limited	0.92%
Banks	3.57%
✓ Karur Vysya Bank Limited	2.32%
City Union Bank Limited	1.25%
Chemicals & Petrochemicals	3.35%
BASF India Limited	1.84%
Aarti Industries Limited	1.51%
Food Products	3.35%
✓ Mrs. Bectors Food Specialities Limited	2.47%
Zydus Wellness Limited	0.88%
Commercial Services & Supplies	3.21%
TeamLease Services Limited	1.75%
eClerx Services Limited	1.46%
Finance	2.63%
Mas Financial Services Limited	1.42%
India Shelter Finance Corporation Limited	1.21%
Industrial Manufacturing	2.36%
✓ Jyoti CNC Automation Ltd	2.36%
Agricultural, Commercial & Construction Vehicles	2.14%
BEML Limited	2.14%
Textiles & Apparels	2.09%
Vardhman Textiles Limited	2.09%
Leisure Services	2.01%
Lemon Tree Hotels Limited	2.01%
Petroleum Products	1.79%
Gulf Oil Lubricants India Limited	1.79%
Power	1.71%
SJVN Limited	1.71%
Construction	1.67%
KEC International Limited	1.67%
Non - Ferrous Metals	1.61%
National Aluminium Company Limited	1.61%
Household Products	1.59%

EQUITY HOLDINGS	% of Net Assets
Jyothy Labs Limited	1.59%
Paper, Forest & Lute Products	1.54%
Aditya Birla Real Estate Limited	1.54%
Realty	1.37%
Brigade Enterprises Limited	1.37%
Personal Products	1.17%
Emami Limited	1.17%
Agricultural Food & other Products	1.15%
Adani Wilmar Limited	1.15%
Cement & Cement Products	1.15%
JK Lakshmi Cement Limited	1.15%
LESS THAN 0.75% EXPOSURE	2.61%
TOTAL EQUITY HOLDING	93.6%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		1.19%
182 Days Tbill (MD 14/02/2025)	SOV	1.19%
Total Fixed Income Holdings		1.19%
TREPS, Cash & Other Net Current Assets		5.21%
GRAND TOTAL		100.00%

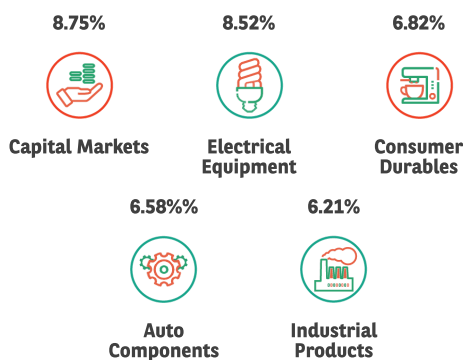
Investment in Top 10 scrips constitutes 27.40% of the portfolio

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.

Baroda BNP Paribas Flexi Cap Fund

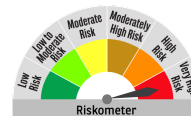
(An Open ended dynamic equity scheme investing across large cap, mid cap, small cap companies)

This product is suitable for investors who are seeking*:

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

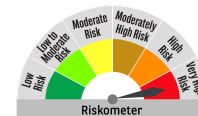
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 January 31, 2025

INVESTMENT OBJECTIVE

The Scheme seeks to generate long term capital appreciation by investing in a dynamic mix of equity and equity related instruments across market capitalizations. However, there 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 January 31, 2025)

Regular Plan-IDCW	: ₹ 14.4966
Regular Plan-Growth Option	: ₹ 14.4966
Direct Plan-IDCW	: ₹ 15.0318
Direct Plan-Growth Option	: ₹ 15.0318

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

August 17, 2022

Monthly AAUM## As on January 31, 2025 : ₹1,252.88 Crores

AUM## As on January 31, 2025 : ₹1,212.50 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: • Upto 12 months • Redeemed or switched out upto 10% of the allotment: **Nil**

• Redeemed or switched out more than 10% of the allotment: 1% After 12 months - **Nil**

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.16%
TER - Direct Plan (%)	: 0.95%
Portfolio Turnover Ratio	: 0.84

Key Statistics

No of Stocks	: 45
Portfolio RoE (%)	: 15.44
EPS Growth (%)	: 35.63

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025. .

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

excluding 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.

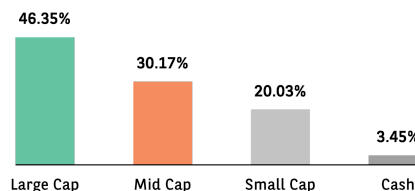
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	17.02%
✓ HDFC Bank Limited	6.65%
✓ ICICI Bank Limited	5.17%
✓ The Federal Bank Limited	3.09%
Bank of Baroda	2.11%
IT - Software	9.12%
✓ Infosys Limited	5.19%
Tata Consultancy Services Limited	2.71%
Wipro Limited	1.22%
Petroleum Products	8.07%
✓ Reliance Industries Limited	5.48%
Hindustan Petroleum Corporation Limited	2.59%
Retailing	6.21%
Zomato Limited	2.09%
Info Edge (India) Limited	2.07%
Trent Limited	1.04%
FSN E-Commerce Ventures Limited	1.01%
Electrical Equipment	5.81%
✓ Hitachi Energy India Limited	3.18%
GE Vernova T&D India Limited	2.63%
Pharmaceuticals & Biotechnology	5.60%
Sun Pharmaceutical Industries Limited	2.16%
Ajanta Pharma Limited	2.00%
Alembic Pharmaceuticals Limited	1.44%
Healthcare Services	5.45%
Max Healthcare Institute Limited	2.19%
Indegene Limited	1.74%
Metropolis Healthcare Limited	1.52%
Finance	5.28%
✓ PNB Housing Finance Limited	2.81%
Shriram Finance Limited	2.47%
Financial Technology (Fintech)	3.85%
✓ PB Fintech Limited	3.85%
Auto Components	3.77%
Bosch Limited	1.90%
ZF Commercial Vehicle Control Systems India Limited	1.09%
Schaeffler India Limited	0.78%
Telecom - Services	3.35%
✓ Bharti Airtel Limited	3.35%
Power	3.19%
Power Grid Corporation of India Limited	1.87%
NTPC Green Energy Limited	1.32%
Industrial Manufacturing	2.77%
✓ Kaynes Technology India Limited	2.77%
Construction	2.69%
Larsen & Toubro Limited	1.62%
Afcons Infrastructure Limited	1.07%
Chemicals & Petrochemicals	2.07%
Linde India Limited	2.07%
Oil	1.56%
Oil India Limited	1.56%
Food Products	1.52%
Mrs. Bectors Food Specialities Limited	1.52%
Textiles & Apparels	1.29%
Page Industries Limited	1.29%
Agricultural Food & other Products	1.19%
Adani Wilmar Limited	1.19%
Capital Markets	1.18%

EQUITY HOLDINGS	% of Net Assets
Multi Commodity Exchange of India Limited	1.18%
Beverages	1.17%
Radico Khaitan Limited	1.17%
IT - Services	1.14%
Tata Technologies Limited	1.14%
Insurance	1.07%
ICICI Lombard General Insurance Company Limited	1.07%
Industrial Products	1.03%
Grindwell Norton Limited	1.03%
Consumer Durables	0.82%
Century Plyboards (India) Limited	0.82%
LESS THAN 0.75% EXPOSURE	0.33%
TOTAL EQUITY HOLDING	96.55%
Total Fixed Income Holdings	
TREPS, Cash & Other Net Current Assets	3.45%
GRAND TOTAL	100.00%

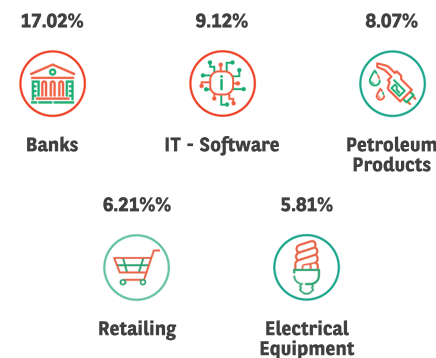
Investment in Top 10 scrips constitutes 41.54% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 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

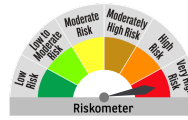
(An open ended equity scheme investing across large cap, mid-cap and small cap stocks)

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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation from an actively managed portfolio of equity & equity related 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 54.5585
Regular Plan - Growth Option	: ₹ 273.0235
Direct Plan - IDCW Option	: ₹ 57.6683
Direct Plan - Growth Option	: ₹ 304.9635

Benchmark Index (Tier 1)

Nifty 500 Multicap 50:25:25 TRI

Date of Allotment

September 12, 2003

Monthly AAUM## As on January 31, 2025	: ₹2,719.98 Crores
AUM## As on January 31, 2025	: ₹2,649.94 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: • Redeemed or switched out from the date of allotment: upto 12 month: 1% • after 12 month: Nil
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.99%
TER - Direct Plan (%)	: 0.95%
Portfolio Turnover Ratio	: 1.10
Standard Deviation***	: 14.26%
Beta***	: 0.90
Sharpe Ratio***	: 0.69

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

Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 17.36
EPS Growth (%)	: 44.04

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

excluding 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 6.65%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

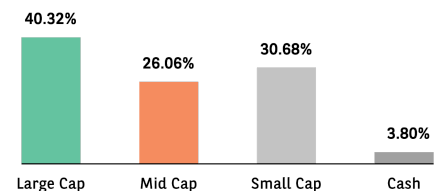
EQUITY HOLDINGS	% of Net Assets
Banks	10.13%
✓ ICICI Bank Limited	3.78%
✓ HDFC Bank Limited	3.20%
Karur Vysya Bank Limited	1.69%
State Bank of India	1.46%
Pharmaceuticals & Biotechnology	6.26%
✓ Sun Pharmaceutical Industries Limited	2.24%
✓ Divi's Laboratories Limited	2.10%
Concord Biotech Limited	1.92%
Electrical Equipment	5.98%
GE Vernova T&D India Limited	2.02%
Hitachi Energy India Limited	1.72%
CG Power and Industrial Solutions Limited	1.19%
Bharat Heavy Electricals Limited	1.05%
IT - Software	5.70%
✓ Infosys Limited	2.27%
Oracle Financial Services Software Limited	1.72%
Persistent Systems Limited	1.71%
Capital Markets	5.33%
BSE Limited	1.70%
Angel One Limited	1.31%
360 One WAM Limited	1.30%
Computer Age Management Services Limited	1.02%
Finance	5.30%
PNB Housing Finance Limited	2.02%
CRISIL Limited	1.85%
Power Finance Corporation Limited	1.43%
Healthcare Services	4.72%
Rainbow Childrens Medicare Limited	1.88%
Max Healthcare Institute Limited	1.60%
Dr. Lal. Path Labs Limited	1.24%
Automobiles	4.72%
Mahindra & Mahindra Limited	1.86%
TVS Motor Company Limited	1.70%
Maruti Suzuki India Limited	1.16%
Chemicals & Petrochemicals	4.02%
✓ Navin Fluorine International Limited	2.19%
Linde India Limited	1.83%
Retailing	3.88%
Trent Limited	1.95%
Zomato Limited	1.93%
Petroleum Products	3.58%
✓ Reliance Industries Limited	3.58%
Industrial Manufacturing	3.41%
Tega Industries Limited	1.72%
Jyoti CNC Automation Ltd	1.69%
IT - Services	3.40%
✓ Sagility India Limited	2.25%
Protean eGov Technologies Limited	1.15%
Beverages	3.39%
✓ Radico Khaitan Limited	2.05%
Varun Beverages Limited	1.34%
Insurance	2.40%
Max Financial Services Limited	1.45%
ICICI Lombard General Insurance Company Limited	0.95%
Food Products	2.10%
✓ Mrs. Bectors Food Specialities Limited	2.10%
Commercial Services & Supplies	1.96%
Firstsource Solutions Limited	1.96%
Consumer Durables	1.95%
Dixon Technologies (India) Limited	1.95%
Industrial Products	1.86%
KEI Industries Limited	1.86%
Telecom - Services	1.84%
Bharti Airtel Limited	1.84%
Personal Products	1.80%
Dabur India Limited	1.80%
Agricultural Food & other Products	1.74%
Adani Wilmar Limited	1.74%
Construction	1.60%

EQUITY HOLDINGS	% of Net Assets
Larsen & Toubro Limited	1.60%
Power	1.50%
Power Grid Corporation of India Limited	1.50%
Realty	1.42%
The Phoenix Mills Limited	1.42%
Financial Technology (Fintech)	1.30%
PB Fintech Limited	1.30%
Auto Components	1.17%
Amara Raja Energy & Mobility Ltd	1.17%
Cement & Cement Products	1.15%
Ambuja Cements Limited	1.15%
Leisure Services	1.06%
Jubilant Foodworks Limited	1.06%
Textiles & Apparels	1.01%
Page Industries Limited	1.01%
LESS THAN 0.75% EXPOSURE	0.51%
FUTURES LONG POSITION	0.87%
UltraTech Cement Limited	0.87%
TOTAL EQUITY HOLDING	97.06%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.38%
182 Days Tbill (MD 14/02/2025)	SOV	0.38%
Total Fixed Income Holdings		0.38%
TREPS, Cash & Other Net Current Assets		2.56%
GRAND TOTAL		100.00%

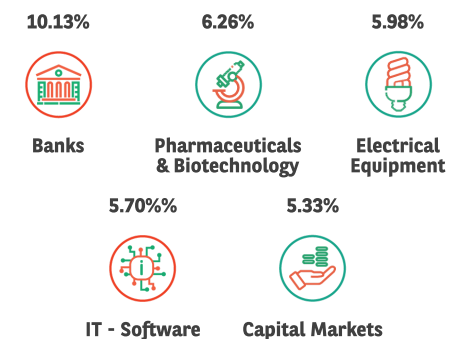
Investment in Top 10 scrips constitutes 25.76% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

Baroda BNP Paribas 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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments by following a value investment strategy. However, there 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 January 31, 2025)

Regular Plan-IDCW Option	: ₹ 13.4303
Regular Plan-Growth Option	: ₹ 13.4303
Direct Plan-IDCW Option	: ₹ 13.7651
Direct Plan-Growth Option	: ₹ 13.7651

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

June 07, 2023

Monthly AAUM## As on January 31, 2025 : ₹1,380.56 Crores

AUM## As on January 31, 2025 : ₹1,352.64 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: • Upto 1 year: Redeemed or switched out up to 10% of the allotment: **NIL**

• Redeemed or switched out more than 10% of the allotment: 1%

• After 1 year: **NIL**

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.19%
TER - Direct Plan (%)	: 1.32%
Portfolio Turnover Ratio	: 0.66

Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 19.14
EPS Growth (%)	: 25.34

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

* 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.

The scheme currently does not have Distribution History

PORTFOLIO (✓ Top 10 Holdings)

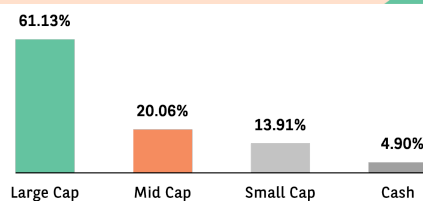
EQUITY HOLDINGS	% of Net Assets
Banks	14.08%
✓ ICICI Bank Limited	6.11%
✓ HDFC Bank Limited	5.65%
✓ Kotak Mahindra Bank Limited	2.32%
IT - Software	11.85%
✓ Infosys Limited	6.60%
✓ Tata Consultancy Services Limited	4.10%
Wipro Limited	1.15%
Pharmaceuticals & Biotechnology	9.54%
Alkem Laboratories Limited	2.25%
Divi's Laboratories Limited	2.06%
Lupin Limited	1.69%
Sun Pharmaceutical Industries Limited	1.55%
Cipla Limited	1.09%
Sanofi India Limited	0.90%
Petroleum Products	8.27%
✓ Reliance Industries Limited	4.68%
Bharat Petroleum Corporation Limited	1.74%
Hindustan Petroleum Corporation Limited	1.06%
Mangalore Refinery and Petrochemicals Limited	0.79%
Power	8.03%
✓ NTPC Limited	4.07%
Power Grid Corporation of India Limited	2.01%
SJVN Limited	1.95%
Finance	5.93%
Power Finance Corporation Limited	1.98%
Mas Financial Services Limited	1.59%
India Shelter Finance Corporation Limited	1.47%
Jio Financial Services Limited	0.89%
Gas	5.14%
✓ Mahanagar Gas Limited	2.86%
Petronet LNG Limited	1.17%
Gujarat State Petronet Limited	1.11%
Electrical Equipment	3.59%
Bharat Heavy Electricals Limited	1.85%
GE Vernova T&D India Limited	1.74%
Auto Components	3.38%
Jtekt India Limited	1.33%
Exide Industries Limited	1.11%
Sundaram Clayton Limited	0.94%
Consumer Durables	3.32%
Blue Star Limited	1.92%
Crompton Greaves Consumer Electricals Limited	1.40%
Construction	3.10%
✓ Larsen & Toubro Limited	3.10%
Consumable Fuels	2.78%
✓ Coal India Limited	2.78%
Insurance	2.77%
ICICI Prudential Life Insurance Company Limited	1.59%
HDFC Life Insurance Company Limited	1.18%
Aerospace & Defense	1.84%
Bharat Electronics Limited	1.84%
Diversified FMCG	1.65%
ITC Limited	1.65%
Telecom - Services	1.59%

EQUITY HOLDINGS	% of Net Assets
Indus Towers Limited	1.59%
Oil	1.55%
Oil India Limited	1.55%
Non - Ferrous Metals	1.50%
National Aluminium Company Limited	1.50%
Cement & Cement Products	1.10%
UltraTech Cement Limited	1.10%
Agricultural Food & other Products	1.06%
Adani Wilmar Limited	1.06%
Automobiles	1.06%
Tata Motors Limited	1.06%
LESS THAN 0.75% EXPOSURE	2.05%
TOTAL EQUITY HOLDING	95.18%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		2.10%
364 Days Tbill (MD 10/07/2025)	SOV	0.72%
364 Days Tbill (MD 06/02/2025)	SOV	0.66%
364 Days Tbill (MD 04/09/2025)	SOV	0.36%
364 Days Tbill (MD 23/05/2025)	SOV	0.36%
Total Fixed Income Holdings		2.10%
TREPS, Cash & Other Net Current Assets		2.72%
GRAND TOTAL		100.00%

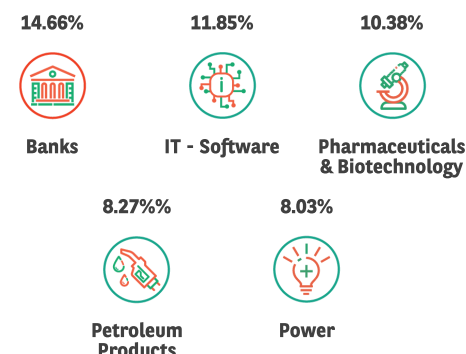
Investment in Top 10 scrips constitutes 42.27% of the portfolio

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 January 31, 2025

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - IDCW Option	: ₹ 8.9917
Regular Plan - Growth Option	: ₹ 8.9917
Direct Plan - IDCW Option	: ₹ 9.0515
Direct Plan - Growth Option	: ₹ 9.0515

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

September 11, 2024

Monthly AAUM## As on January 31, 2025	: ₹989.07 Crores
AUM## As on January 31, 2025	: ₹972.95 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 (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 of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.15%
TER - Direct Plan (%)	: 0.47%
Portfolio Turnover Ratio	: 0.66

Key Statistics

No of Stocks	: 58
Portfolio RoE (%)	: 18.6
EPS Growth (%)	: 21.06

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025..

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

* 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.

PORTFOLIO (✓ Top 10 Holdings)

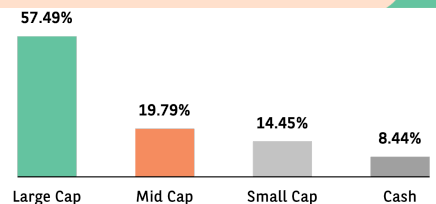
EQUITY HOLDINGS	% of Net Assets
Banks	14.05%
✓ HDFC Bank Limited	5.24%
✓ ICICI Bank Limited	3.86%
✓ Kotak Mahindra Bank Limited	3.52%
City Union Bank Limited	1.43%
IT - Software	10.90%
✓ Infosys Limited	4.44%
HCL Technologies Limited	2.13%
Tata Consultancy Services Limited	2.11%
Wipro Limited	1.28%
Oracle Financial Services Software Limited	0.94%
Petroleum Products	9.16%
✓ Reliance Industries Limited	3.90%
Hindustan Petroleum Corporation Limited	1.95%
Gulf Oil Lubricants India Limited	1.57%
Bharat Petroleum Corporation Limited	0.97%
Mangalore Refinery and Petrochemicals Limited	0.77%
Pharmaceuticals & Biotechnology	8.43%
Sun Pharmaceutical Industries Limited	2.15%
Dr. Reddy's Laboratories Limited	2.06%
Torrent Pharmaceuticals Limited	1.85%
GlaxoSmithKline Pharmaceuticals Limited	1.22%
Divi's Laboratories Limited	1.15%
Power	6.37%
✓ NTPC Limited	2.50%
Power Grid Corporation of India Limited	1.09%
Tata Power Company Limited	0.94%
SJVN Limited	0.93%
NLC India Limited	0.91%
Automobiles	4.83%
Hyundai Motor India Ltd	1.63%
Mahindra & Mahindra Limited	1.23%
Tata Motors Limited	0.99%
Hero MotoCorp Limited	0.98%
Gas	4.04%
✓ Mahanagar Gas Limited	2.98%
Petronet LNG Limited	1.06%
Leisure Services	3.45%
✓ The Indian Hotels Company Limited	2.36%
Jubilant Foodworks Limited	1.09%
Electrical Equipment	3.37%
✓ GE Vernova T&D India Limited	2.37%
Siemens Limited	1.00%
Insurance	3.24%
ICICI Lombard General Insurance Company Limited	1.91%
ICICI Prudential Life Insurance Company Limited	1.33%
Finance	2.64%
Power Finance Corporation Limited	1.52%
Cholamandalam Investment and Finance Company Ltd	1.12%
Oil	2.19%
Oil & Natural Gas Corporation Limited	1.11%
Oil India Limited	1.08%
Consumer Durables	1.97%
Havells India Limited	1.05%
Crompton Greaves Consumer Electricals Limited	0.92%
Diversified FMCG	1.84%
ITC Limited	1.84%
Healthcare Services	1.42%
Max Healthcare Institute Limited	1.42%
Non - Ferrous Metals	1.37%
Hindalco Industries Limited	1.37%
Capital Markets	1.34%
ICRA Limited	1.34%

EQUITY HOLDINGS	% of Net Assets
Agricultural, Commercial & Construction Vehicles	1.19%
Escorts Kubota Limited	1.19%
Cement & Cement Products	1.18%
UltraTech Cement Limited	1.18%
Food Products	1.16%
Britannia Industries Limited	1.16%
Industrial Manufacturing	1.10%
Cochin Shipyard Limited	1.10%
Construction	1.10%
Larsen & Toubro Limited	1.10%
Consumable Fuels	1.02%
Coal India Limited	1.02%
Household Products	1.02%
Jyothy Labs Limited	1.02%
Beverages	1.01%
Radico Khaitan Limited	1.01%
Industrial Products	0.96%
SKF India Limited	0.96%
Chemicals & Petrochemicals	0.85%
BASF India Limited	0.85%
LESS THAN 0.75% EXPOSURE	0.53%
TOTAL EQUITY HOLDING	91.73%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		3.07%
364 Days Tbill (MD 06/03/2025)	SOV	3.07%
Total Fixed Income Holdings		3.07%
TREPS, Cash & Other Net Current Assets		5.20%
GRAND TOTAL		100.00%

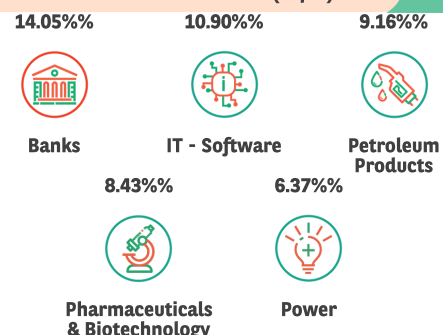
Investment in Top 10 scrips constitutes 34.24% of the portfolio

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 Focused Fund*****

(An Open ended Equity Scheme investing in maximum 25 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 up to 25 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 January 31, 2025

INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital growth by investing in a concentrated portfolio of equity & equity related instruments of up to 25 companies across market capitalization. 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 16.1992
Regular Plan - Growth Option	: ₹ 20.5000
Direct Plan - IDCW Option	: ₹ 18.1524
Direct Plan - Growth Option	: ₹ 23.0225

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

October 06, 2017

Monthly AAUM## As on January 31, 2025	: ₹654.26 Crores
AUM## As on January 31, 2025	: ₹642.35 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: • Upto 12 months • Redeemed or switched out upto 10% of the allotment: **NIL**

• Redeemed or switched out more than 10% of the allotment : 1% After 12 months - **NIL**

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.28%
TER - Direct Plan (%)	: 0.48%
Portfolio Turnover Ratio	: 1.45
Standard Deviation*	: 13.73%
Beta*	: 0.93
Sharpe Ratio*	: 0.43
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 24
Portfolio RoE (%)	: 16.1
EPS Growth (%)	: 21.44

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

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

***** Kindly note that the scheme has undergone a fundamental attribute change and accordingly, effective February 06, 2025, the scheme can invest in maximum of 30 stocks across market capitalization (i.e. multi cap stocks) instead of 25 stocks earlier.

excluding 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 6.65%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 57.

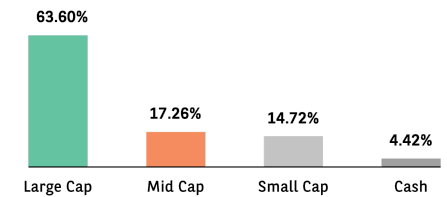
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	18.92%
✓ HDFC Bank Limited	8.59%
✓ ICICI Bank Limited	5.85%
✓ Bank of Baroda	4.48%
IT - Software	9.66%
✓ Wipro Limited	4.98%
✓ Infosys Limited	4.68%
Power	9.14%
✓ Power Grid Corporation of India Limited	5.17%
Tata Power Company Limited	3.97%
Automobiles	6.29%
Mahindra & Mahindra Limited	4.19%
TVS Motor Company Limited	2.10%
Finance	6.03%
✓ PNB Housing Finance Limited	6.03%
Pharmaceuticals & Biotechnology	5.88%
Zydus Lifesciences Limited	3.17%
Sun Pharmaceutical Industries Limited	2.71%
Petroleum Products	5.30%
Hindustan Petroleum Corporation Limited	5.30%
Consumer Durables	4.88%
✓ Havells India Limited	4.88%
Retailing	4.85%
Zomato Limited	3.77%
Vishal Mega Mart Limited	1.08%
Insurance	4.34%
ICICI Lombard General Insurance Company Limited	4.34%
Financial Technology (Fintech)	3.76%
PB Fintech Limited	3.76%
Healthcare Services	2.96%
Metropolis Healthcare Limited	2.96%
Capital Markets	2.95%
Multi Commodity Exchange of India Limited	2.95%
Electrical Equipment	2.78%
GE Vernova T&D India Limited	2.78%
Construction	2.78%
Larsen & Toubro Limited	2.78%
Oil	2.78%
Oil India Limited	2.78%
Aerospace & Defense	2.28%

EQUITY HOLDINGS	% of Net Assets
Bharat Electronics Limited	2.28%
TOTAL EQUITY HOLDING	95.58%
Total Fixed Income Holdings	
TREPS, Cash & Other Net Current Assets	4.42%
GRAND TOTAL	100.00%

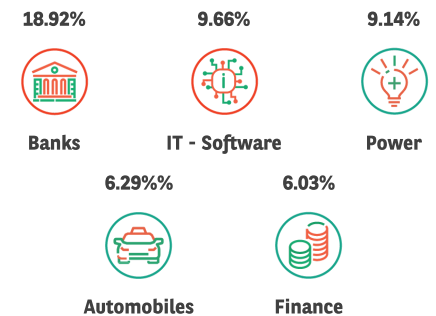
Investment in Top 10 scrips constitutes 54.30% of the portfolio

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

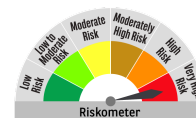
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time. However, there 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 23.5476
Regular Plan - Growth Option	: ₹ 89.3980
Direct Plan - IDCW Option	: ₹ 29.7151
Direct Plan - Growth Option	: ₹ 100.1981

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

January 05, 2006

Monthly AAUM## As on January 31, 2025 : ₹913.00 Crores

AUM## As on January 31, 2025 : ₹892.99 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 of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.20%
TER - Direct Plan (%)	: 1.00%
Portfolio Turnover Ratio	: 0.87
Standard Deviation***	: 13.70%
Beta***	: 0.93
Sharpe Ratio***	: 0.57

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

Key Statistics

No of Stocks	: 49
Portfolio RoE (%)	: 16.05
EPS Growth (%)	: 42.81

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

Minimum Application Amount: ₹ 500 and in multiples of ₹ 500 thereafter

Minimum Additional Application 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.

excluding 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 7.15%, as per 1 day MIBOR rate on the last business day of the month

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

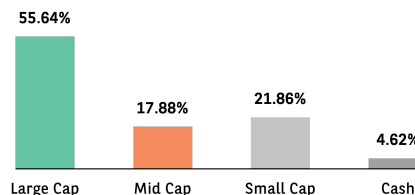
EQUITY HOLDINGS	% of Net Assets
Banks	16.68%
✓ HDFC Bank Limited	6.24%
✓ ICICI Bank Limited	5.77%
State Bank of India	2.10%
Kotak Mahindra Bank Limited	1.38%
Bank of Baroda	1.19%
IT - Software	8.27%
✓ Infosys Limited	4.32%
LTMindtree Limited	1.57%
Oracle Financial Services Software Limited	1.33%
Mastek Limited	1.05%
Automobiles	5.46%
Maruti Suzuki India Limited	1.93%
Mahindra & Mahindra Limited	1.86%
TVS Motor Company Limited	1.67%
Petroleum Products	5.18%
✓ Reliance Industries Limited	4.03%
Hindustan Petroleum Corporation Limited	1.15%
Pharmaceuticals & Biotechnology	4.72%
Sun Pharmaceutical Industries Limited	1.98%
Concord Biotech Limited	1.49%
Divi's Laboratories Limited	1.25%
Electrical Equipment	4.45%
Hitachi Energy India Limited	1.77%
GE Vernova T&D India Limited	1.51%
Bharat Heavy Electricals Limited	1.17%
Finance	4.34%
Cholamandalam Investment and Finance Company Ltd	1.74%
PNB Housing Finance Limited	1.60%
Power Finance Corporation Limited	1.00%
Retailing	4.28%
✓ Zomato Limited	2.27%
Trent Limited	2.01%
Industrial Manufacturing	3.78%
✓ Jyoti CNC Automation Ltd	2.22%
Tega Industries Limited	1.56%
Chemicals & Petrochemicals	3.57%
Navin Fluorine International Limited	1.94%
Linde India Limited	1.63%
Power	3.12%
NTPC Limited	1.78%
NLC India Limited	1.34%
Consumer Durables	3.05%
Dixon Technologies (India) Limited	1.88%
V-Guard Industries Limited	1.17%
Telecom - Services	2.92%
✓ Bharti Airtel Limited	2.92%
Capital Markets	2.83%
Computer Age Management Services Limited	1.49%
BSE Limited	1.34%
Construction	2.56%
✓ Larsen & Toubro Limited	2.56%
IT - Services	2.56%
✓ Sagility India Limited	2.56%
Beverages	2.37%
Varun Beverages Limited	1.39%
Radico Khaitan Limited	0.98%
Financial Technology (Fintech)	2.19%
✓ PB Fintech Limited	2.19%
Insurance	1.97%
Max Financial Services Limited	1.97%
Food Products	1.93%
Mrs. Bectors Food Specialities Limited	1.93%
Personal Products	1.90%

EQUITY HOLDINGS	% of Net Assets
Dabur India Limited	1.90%
Leisure Services	1.71%
The Indian Hotels Company Limited	1.71%
Healthcare Services	1.61%
Rainbow Childrens Medicare Limited	1.61%
Cement & Cement Products	1.61%
UltraTech Cement Limited	1.61%
Agricultural Food & other Products	1.57%
Adani Wilmar Limited	1.57%
Auto Components	0.75%
Amara Raja Energy & Mobility Ltd	0.75%
TOTAL EQUITY HOLDING	95.38%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Total Fixed Income Holdings		
TREPS, Cash & Other Net Current Assets		4.62%
GRAND TOTAL		100.00%

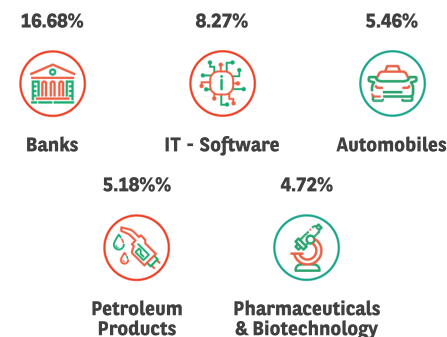
Investment in Top 10 scrips constitutes 35.08% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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

Baroda BNP Paribas India Consumption Fund

(An open ended equity scheme following consumption theme)

This product is suitable for investors who are seeking*:

- Wealth Creation in long term.
- Investment primarily in equity and equity related securities and the rest in debt securities & money market instruments to generate capital appreciation and provide long-term growth opportunities by investing in companies expected to benefit by providing products and services to the growing consumption needs of Indian consumers.

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing in equity/equity related instruments of the companies that are likely to benefit directly or indirectly from the domestic consumption led demand; or are related to selling of products or rendering of services that go directly to the consumer; or have products or services which have distinct brand identity, thereby enabling choice. There is no assurance that the investment objective of the Scheme will be achieved.

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - IDCW Option	: ₹ 22.4397
Regular Plan - Growth Option	: ₹ 30.3535
Direct Plan - IDCW Option	: ₹ 25.4769
Direct Plan - Growth Option	: ₹ 33.3972

Benchmark Index (Tier 1)

Nifty India Consumption TRI

Date of Allotment

September 07, 2018

Monthly AAUM## As on January 31, 2025	: ₹1,427.75 Crores
AUM## As on January 31, 2025	: ₹1,404.66 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: • Upto 12 months • Redeemed or switched out upto 10% of the allotment: Nil
 • Redeemed or switched out more than 10% of the allotment: 1% After 12 months - Nil
 For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.09%
TER - Direct Plan (%)	: 0.65%
Portfolio Turnover Ratio	: 0.62
Standard Deviation*	: 13.88%
Beta*	: 0.88
Sharpe Ratio*	: 0.71
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Key Statistics

No of Stocks	: 50
Portfolio RoE (%)	: 20.82
EPS Growth (%)	: 35.59

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025. December 31, 2024.

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

Minimum Application Amount: ₹ 500 and in multiples of ₹ 500 thereafter

Minimum Additional Application Amount: ₹ 500 and in multiples of ₹ 500 thereafter

excluding 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 6.65%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Automobiles	13.89%	The Phoenix Mills Limited	2.34%
✓ Mahindra & Mahindra Limited	5.32%	Financial Technology (Fintech)	1.84%
✓ TVS Motor Company Limited	3.50%	PB Fintech Limited	1.84%
✓ Maruti Suzuki India Limited	2.85%	Entertainment	1.24%
Eicher Motors Limited	2.22%	PVR INOX Limited	1.24%
Consumer Durables	13.70%	Healthcare Services	1.21%
Titan Company Limited	2.48%	Max Healthcare Institute Limited	1.21%
Blue Star Limited	1.94%	Textiles & Apparels	1.11%
Metro Brands Limited	1.60%	Page Industries Limited	1.11%
V-Guard Industries Limited	1.30%	LESS THAN 0.75% EXPOSURE	2.18%
Havells India Limited	1.28%	FUTURES LONG POSITION	1.05%
Crompton Greaves Consumer Electricals Limited	1.22%	Maruti Suzuki India Limited	1.05%
Bata India Limited	1.11%	TOTAL EQUITY HOLDING	95.00%
Volta Limited	1.03%	FIXED INCOME HOLDINGS	Rating
TTK Prestige Limited	0.92%	Treasury Bill	% of Net Assets
Asian Paints Limited	0.82%	182 Days Tbill (MD 14/02/2025)	SOV
Diversified FMCG	8.76%	364 Days Tbill (MD 27/02/2025)	SOV
✓ ITC Limited	5.42%	Total Fixed Income Holdings	0.99%
✓ Hindustan Unilever Limited	3.34%	TREPS, Cash & Other Net Current Assets	4.01%
Personal Products	8.19%	GRAND TOTAL	100.00%
Dabur India Limited	2.17%	Investment in Top 10 scrips constitutes 40.26% of the portfolio	
Godrej Consumer Products Limited	1.60%	MARKET CAPITALIZATION (% of Net Assets)	
Procter & Gamble Hygiene and Health Care Limited	1.34%	57.15%	
Gillette India Limited	1.23%	24.70%	
Emami Limited	1.05%	13.18%	
Colgate Palmolive (India) Limited	0.80%	5.00%	
Retailing	7.97%	Large Cap	Mid Cap
✓ Trent Limited	4.91%	Small Cap	Cash
✓ Zomato Limited	3.06%	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	
Telecom - Services	7.90%	SECTORAL COMPOSITION (Top 5)	
✓ Bharti Airtel Limited	6.25%	14.57%	14.31%
Indus Towers Limited	1.65%	8.76%	
Beverages	7.61%		
✓ United Breweries Limited	2.75%	Automobiles	Consumer Durables
United Spirits Limited	2.34%	8.36%	8.19%
Varun Beverages Limited	1.43%		
Radico Khaitan Limited	1.09%	Retailing	Personal Products
Leisure Services	6.23%	○ 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	
✓ The Indian Hotels Company Limited	2.86%		
Jubilant Foodworks Limited	2.43%		
Westlife Foodworld Limited	0.94%		
Food Products	5.51%		
Britannia Industries Limited	2.30%		
Mrs. Bectors Food Specialities Limited	1.40%		
Nestle India Limited	0.99%		
Zydus Wellness Limited	0.82%		
Agricultural Food & other Products	4.27%		
Adani Wilmar Limited	1.99%		
Marico Limited	1.19%		
Tata Consumer Products Limited	1.09%		
Realty	2.34%		

Baroda BNP Paribas Business Cycle Fund

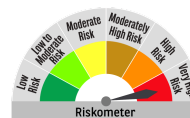
(An open-ended equity scheme following the Business Cycles theme)

This product is suitable for investors who are seeking*:

- Long term wealth creation.
- Investment predominantly in equity & equity related securities, including equity derivatives in Indian markets with focus on riding business cycles through dynamic allocation between various sectors & stocks at different stages of business cycles in the economy.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

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

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capital appreciation for investors by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 14.9393
Regular Plan - Growth Option	: ₹ 14.9393
Direct Plan - IDCW Option	: ₹ 15.6904
Direct Plan - Growth Option	: ₹ 15.6904

Benchmark Index (Tier 1)

BSE 500 TRI

Date of Allotment

September 15, 2021

Monthly AAUM## As on January 31, 2025 : ₹576.38 Crores

AAUM## As on January 31, 2025 : ₹563.00 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: • Upto 1 year • Redeemed or switched out upto 10% of the allotment: NIL

• Redeemed or switched out more than 10% of the allotment: 1% After 1 year - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.36%
TER - Direct Plan (%)	: 0.82%
Portfolio Turnover Ratio	: 0.56
Standard Deviation***	: 14.43%
Beta***	: 1.01
Sharpe Ratio***	: 0.58

Key Statistics

No of Stocks	: 58
Portfolio RoE (%)	: 19.24
EPS Growth (%)	: 41.62

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

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

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

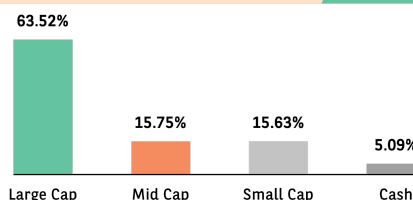
* refer page no. 60

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

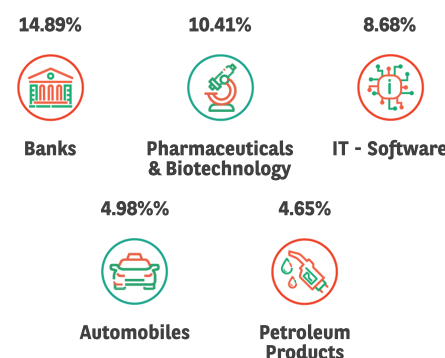
EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	14.40%	Agricultural Food & other Products	0.98%
✓ HDFC Bank Limited	6.25%	Adani Wilmar Limited	0.98%
✓ ICICI Bank Limited	5.41%	Finance	0.96%
✓ Kotak Mahindra Bank Limited	2.74%	Home First Finance Company India Limited	0.96%
Pharmaceuticals & Biotechnology	9.79%	Healthcare Services	0.92%
✓ Sun Pharmaceutical Industries Limited	2.79%	Fortis Healthcare Limited	0.92%
✓ Divi's Laboratories Limited	2.23%	Insurance	0.89%
✓ Torrent Pharmaceuticals Limited	1.57%	ICICI Prudential Life Insurance Company Limited	0.89%
Concord Biotech Limited	1.31%	Entertainment	0.89%
Cipla Limited	0.95%	Sun TV Network Limited	0.89%
Natco Pharma Limited	0.94%	Gas	0.83%
IT - Software	8.68%	Gujarat State Petronet Limited	0.83%
✓ Tata Consultancy Services Limited	3.29%	LESS THAN 0.75% EXPOSURE	4.40%
✓ Infosys Limited	2.10%	FUTURES LONG POSITION	1.52%
Persistent Systems Limited	1.25%	Persistent Systems Limited	0.97%
Oracle Financial Services Software Limited	1.17%	Tata Power Company Limited	0.55%
Mastek Limited	0.87%	TOTAL EQUITY HOLDING	96.42%
Automobiles	4.98%		
TVS Motor Company Limited	1.49%	FIXED INCOME HOLDINGS	Rating % of Net Assets
Tata Motors Limited	1.37%	Treasury Bill	1.06%
Maruti Suzuki India Limited	1.18%	182 Days Tbill (MD 14/02/2025)	SOV 1.06%
Hyundai Motor India Ltd	0.94%	Total Fixed Income Holdings	1.06%
Petroleum Products	4.65%	TREPS, Cash & Other Net Current Assets Including Short Futures	2.52%
✓ Reliance Industries Limited	4.65%	GRAND TOTAL	100.00%
Construction	4.28%		
✓ Larsen & Toubro Limited	4.28%		
Retailing	4.19%		
✓ Trent Limited	3.13%		
Zomato Limited	1.06%		
Electrical Equipment	4.04%		
Hitachi Energy India Limited	1.75%		
GE Vernova T&D India Limited	1.29%		
Bharat Heavy Electricals Limited	1.00%		
Auto Components	3.67%		
Bosch Limited	1.61%		
ZF Commercial Vehicle Control Systems India Limited	1.06%		
Jtekt India Limited	1.00%		
Industrial Manufacturing	3.04%		
Honeywell Automation India Limited	1.04%		
Jyoti CNC Automation Ltd	1.03%		
Tega Industries Limited	0.97%		
Beverages	2.86%		
Varun Beverages Limited	1.72%		
United Spirits Limited	1.14%		
Diversified FMCG	2.56%		
ITC Limited	1.57%		
Hindustan Unilever Limited	0.99%		
Telecom - Services	2.47%		
Bharti Airtel Limited	1.56%		
Tata Communications Limited	0.91%		
Power	2.25%		
NTPC Limited	1.29%		
Power Grid Corporation of India Limited	0.96%		
Capital Markets	1.87%		
BSE Limited	1.87%		
Food Products	1.85%		
Nestle India Limited	1.85%		
Industrial Products	1.82%		
Ingersoll Rand (India) Limited	1.02%		
Finolex Cables Limited	0.80%		
IT - Services	1.36%		
Protean eGov Technologies Limited	1.36%		
Realty	1.36%		
The Phoenix Mills Limited	1.36%		
Financial Technology (Fintech)	1.35%		
PB Fintech Limited	1.35%		
Aerospace & Defense	1.26%		
Bharat Electronics Limited	1.26%		
Chemicals & Petrochemicals	1.20%		
Linde India Limited	1.20%		
Cement & Cement Products	1.10%		
UltraTech Cement Limited	1.10%		

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

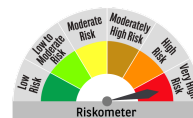
(An open ended equity scheme investing in the Banking and Financial Services sector)

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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector. 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 20.8920
Regular Plan - Growth Option	: ₹ 42.4542
Direct Plan - IDCW Option	: ₹ 23.7143
Direct Plan - Growth Option	: ₹ 47.1666

Benchmark Index (Tier 1)

Nifty Financial Services TRI

Date of Allotment

June 22, 2012

Monthly AUM## As on January 31, 2025	: ₹210.18 Crores
AUM## As on January 31, 2025	: ₹214.42 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 or switched out after 30 days of allotment - Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.42%
TER - Direct Plan (%)	: 0.92%
Portfolio Turnover Ratio	: 1.15

Key Statistics

No of Stocks	: 29
Portfolio RoE (%)	: 16.39
EPS Growth (%)	: 18.67

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

excluding 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 6.65%, as per 1 day MIBOR rate on the last business day of the month. For Distribution History kindly refer page no. 57.

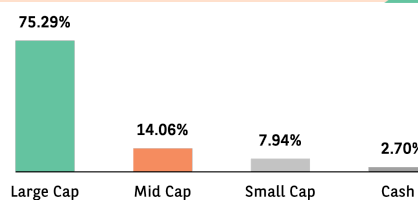
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	65.32%
✓ HDFC Bank Limited	21.03%
✓ ICICI Bank Limited	19.87%
✓ State Bank of India	7.26%
✓ Kotak Mahindra Bank Limited	6.51%
✓ Axis Bank Limited	5.29%
Karur Vysya Bank Limited	1.94%
City Union Bank Limited	1.42%
Indian Bank	1.04%
The Federal Bank Limited	0.96%
Finance	19.07%
✓ Bajaj Finance Limited	5.32%
✓ Muthoot Finance Limited	2.11%
Cholamandalam Investment and Finance Company Ltd	2.10%
✓ Power Finance Corporation Limited	1.97%
CRISIL Limited	1.62%
REC Limited	1.62%
PNB Housing Finance Limited	1.23%
Shriram Finance Limited	1.08%
Bajaj Finserv Limited	1.01%
Poonawalla Fincorp Limited	1.01%
Capital Markets	6.29%
BSE Limited	1.86%
Multi Commodity Exchange of India Limited	1.20%
360 One WAM Limited	1.13%
HDFC Asset Management Company Limited	1.08%
KFin Technologies Limited	1.02%
Insurance	3.66%
ICICI Lombard General Insurance Company Limited	1.43%
HDFC Life Insurance Company Limited	1.19%
SBI Life Insurance Company Limited	1.04%
Financial Technology (Fintech)	2.95%
✓ One 97 Communications Limited	2.06%
PB Fintech Limited	0.89%
TOTAL EQUITY HOLDING	97.29%

Treasury Bill	0.33%
182 Days Tbill (MD 14/02/2025) SOV	0.33%
Total Fixed Income Holdings	0.33%
TREPS, Cash & Other Net Current Assets	2.38%
GRAND TOTAL	100.00%

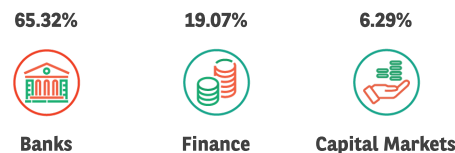
Investment in Top 10 scrips constitutes 73.52% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital appreciation by investing atleast 80% of its net assets in equity/equity related instruments of companies focusing and benefitting from innovation.

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan-IDCW Option	: ₹ 11.5419
Regular Plan-Growth Option	: ₹ 11.5419
Direct Plan-IDCW Option	: ₹ 11.7268
Direct Plan-Growth Option	: ₹ 11.7268

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

March 05, 2024

Monthly AAUM## As on January 31, 2025	: ₹1,103.87 Crores
AUM## As on January 31, 2025	: ₹1,054.04 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: • 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 gurantee/indicate any returns.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.13%
TER - Direct Plan (%)	: 0.54%
Portfolio Turnover Ratio	: 0.56

Key Statistics

No of Stocks	: 43
Portfolio RoE (%)	: 17.58
EPS Growth (%)	: 48.82

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025. .

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.

excluding 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.

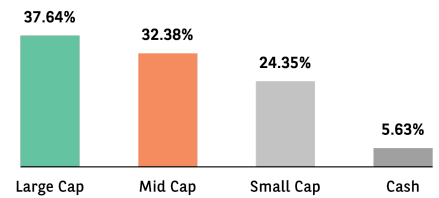
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
IT - Software	12.09%
✓ Infosys Limited	4.51%
Tata Consultancy Services Limited	2.82%
KPIT Technologies Limited	1.95%
Oracle Financial Services Software Limited	1.79%
Latent View Analytics Limited	1.02%
Retailing	11.32%
✓ Info Edge (India) Limited	4.26%
✓ Trent Limited	2.84%
Zomato Limited	2.79%
FSN E-Commerce Ventures Limited	1.43%
Capital Markets	9.38%
✓ BSE Limited	3.01%
✓ Multi Commodity Exchange of India Limited	2.94%
Computer Age Management Services Limited	1.98%
KFin Technologies Limited	1.45%
Pharmaceuticals & Biotechnology	7.83%
Sun Pharmaceutical Industries Limited	2.81%
Divi's Laboratories Limited	2.31%
JB Chemicals & Pharmaceuticals Limited	1.50%
Concord Biotech Limited	1.21%
Electrical Equipment	7.53%
✓ Hitachi Energy India Limited	2.84%
GE Vernova T&D India Limited	2.71%
ABB India Limited	1.98%
Automobiles	6.86%
✓ TVS Motor Company Limited	3.10%
Maruti Suzuki India Limited	2.34%
Mahindra & Mahindra Limited	1.42%
Industrial Manufacturing	5.62%
Jyoti CNC Automation Ltd	2.28%
Honeywell Automation India Limited	1.73%
Tega Industries Limited	1.61%
Telecom - Services	3.82%
✓ Bharti Airtel Limited	3.82%
Chemicals & Petrochemicals	3.44%
✓ Linde India Limited	3.44%
Auto Components	3.42%
Bosch Limited	1.24%
Amara Raja Energy & Mobility Ltd	1.16%
Sona BLW Precision Forgings Limited	1.02%
Banks	3.03%
✓ ICICI Bank Limited	3.03%
Financial Technology (Fintech)	2.76%
PB Fintech Limited	2.76%
Consumer Durables	2.39%
Dixon Technologies (India) Limited	2.39%
IT - Services	2.28%
Protean eGov Technologies Limited	2.28%
Food Products	2.21%
Mrs. Bectors Food Specialities Limited	2.21%
Fertilizers & Agrochemicals	2.10%
PI Industries Limited	2.10%
Diversified	1.97%
3M India Limited	1.97%
Petroleum Products	1.97%
Reliance Industries Limited	1.97%
Insurance	1.69%
Max Financial Services Limited	1.69%
Leisure Services	1.60%
TBO Tek Limited	1.60%
LESS THAN 0.75% EXPOSURE	1.06%
TOTAL EQUITY HOLDING	94.37%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		0.92%
364 Days Tbill (MD 10/07/2025)	SOV	0.92%
Total Fixed Income Holdings		0.92%
TREPS, Cash & Other Net Current Assets		4.71%
GRAND TOTAL		100.00%

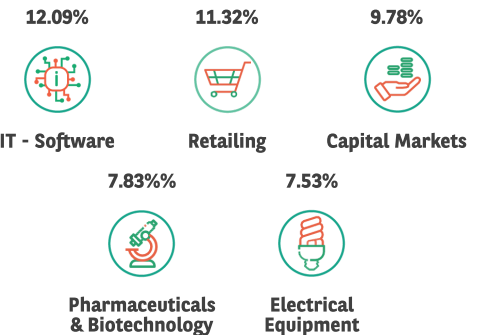
Investment in Top 10 scrips constitutes 33.79% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

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.

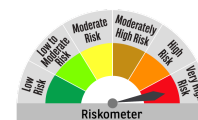
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective is to generate long-term capital appreciation from a portfolio invested predominantly in equity and equity related securities of companies engaged in 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 8.9091
Regular Plan - Growth Option	: ₹ 8.9091
Direct Plan - IDCW Option	: ₹ 8.9955
Direct Plan - Growth Option	: ₹ 8.9955

Benchmark Index (Tier 1)

Nifty India Manufacturing TRI

Date of Allotment

June 28, 2024

Monthly AAUM## As on January 31, 2025 : ₹1,315.26 Crores

AUM## As on January 31, 2025 : ₹1,283.86 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	28-Jun-24	26 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 of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.10%
TER - Direct Plan (%)	: 0.59%
Portfolio Turnover Ratio	: 0.37

Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 16.55
EPS Growth (%)	: 44.74

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025..

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

excluding 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)

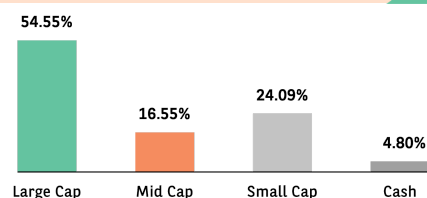
EQUITY HOLDINGS	% of Net Assets
Pharmaceuticals & Biotechnology	20.99%
✓ Divi's Laboratories Limited	7.62%
✓ Sun Pharmaceutical Industries Limited	5.38%
✓ Dr. Reddy's Laboratories Limited	2.56%
Cipla Limited	1.98%
AstraZeneca Pharma India Limited	1.93%
IPCA Laboratories Limited	1.52%
Automobiles	13.87%
✓ Mahindra & Mahindra Limited	3.98%
✓ Hero MotoCorp Limited	2.74%
✓ Maruti Suzuki India Limited	2.59%
✓ Tata Motors Limited	2.41%
Hyundai Motor India Ltd	1.29%
TVS Motor Company Limited	0.86%
Petroleum Products	10.28%
✓ Reliance Industries Limited	7.09%
Bharat Petroleum Corporation Limited	1.83%
Gulf Oil Lubricants India Limited	1.36%
Auto Components	7.17%
✓ Bosch Limited	4.03%
ZF Commercial Vehicle Control Systems India Limited	1.07%
Jtekt India Limited	1.05%
Amara Raja Energy & Mobility Ltd	1.02%
Industrial Products	5.32%
Cummins India Limited	1.12%
SKF India Limited	1.12%
Grindwell Norton Limited	1.06%
Ingersoll Rand (India) Limited	1.04%
KSB Limited	0.98%
Industrial Manufacturing	5.12%
Jyoti CNC Automation Ltd	1.66%
Tega Industries Limited	1.47%
Honeywell Automation India Limited	1.05%
Kennametal India Limited	0.94%
Electrical Equipment	5.10%
Hitachi Energy India Limited	2.12%
Bharat Heavy Electricals Limited	1.60%
GE Vernova T&D India Limited	1.38%
Chemicals & Petrochemicals	3.96%
Linde India Limited	1.67%
BASF India Limited	1.29%
Vinati Organics Limited	1.00%
Diversified Metals	3.53%
✓ Vedanta Limited	3.53%
Aerospace & Defense	3.15%
Bharat Electronics Limited	2.05%
Bharat Dynamics Limited	1.10%
Fertilizers & Agrochemicals	3.05%
Dhanuka Agritech Limited	1.62%
Sumitomo Chemical India Limited	1.43%
Agricultural, Commercial & Construction Vehicles	2.29%
Escorts Kubota Limited	2.29%
Gas	2.23%
Mahanagar Gas Limited	1.26%
Gujarat State Petronet Limited	0.97%
Non - Ferrous Metals	1.84%
National Aluminium Company Limited	1.84%
Cement & Cement Products	1.61%
UltraTech Cement Limited	1.61%
Beverages	1.40%
United Spirits Limited	1.40%
Diversified	1.36%

EQUITY HOLDINGS	% of Net Assets
3M India Limited	1.36%
Power	0.87%
NLC India Limited	0.87%
LESS THAN 0.75% EXPOSURE	2.05%
TOTAL EQUITY HOLDING	95.19%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Treasury Bill		1.94%
364 Days Tbill (MD 13/02/2025)	SOV	1.94%
Total Fixed Income Holdings		1.94%
TREPS, Cash & Other Net Current Assets		2.87%
GRAND TOTAL		100.00%

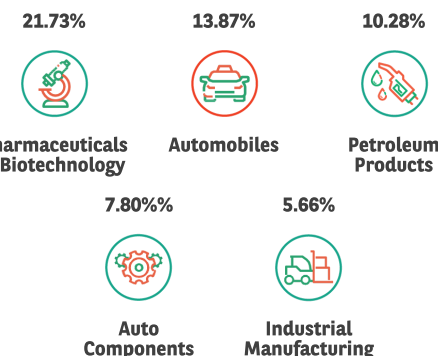
Investment in Top 10 scrips constitutes 41.93% of the portfolio

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 January 31, 2025

INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BNP Paribas Funds Aqua (Lux). 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 January 31, 2025)

Regular Plan - IDCW Option	₹ 12.4870
Regular Plan - Growth Option	₹ 12.4870
Direct Plan - IDCW Option	₹ 13.0000
Direct Plan - Growth Option	₹ 13.0000

Benchmark Index (Tier 1)

MSCI World Index (TRI)

Date of Allotment

May 07, 2021

Monthly AAUM## As on January 31, 2025 : ₹41.57 Crores

AUM## As on January 31, 2025 : ₹42.82 Crores

Fund Manager

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

Load Structure

Exit Load: • Redeemed or switched out from the date of allotment: upto 12 month: 1% after 12 month: Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.57%
TER - Direct Plan (%)	: 0.53%
Portfolio Turnover Ratio	: -

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.

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.

excluding 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 a Distribution track record.

PORTFOLIO (✓ Top 10 Holdings)

NAME OF INSTRUMENT	% of Net Assets
✓ BNP PARIBAS FUNDS SICAV - AQUA	98.68%
TREPS, Cash & Other Net Current Assets	1.32%
GRAND TOTAL	100.00%

Investment in Top 10 scrips constitutes 98.68% of the portfolio

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

Top 10 Holdings (%)	Geographical Composition (%)		
VEOLIA ENVIRON. SA	5.48 United States	50.13	
AMERICAN WATER WORKS INC	4.00 United Kingdom	11.95	
SEVERN TRENT PLC	3.89 Switzerland	6.91	
LINDE PLC	3.80 France	5.48	
IDEX CORP	3.13 Japan	4.57	
NOVONESIS CLASS B B	3.09 Netherlands	3.89	
UNITED UTILITIES GROUP PLC	3.06 Denmark	3.09	
A O SMITH CORP	2.99 Sweden	2.54	
PENTAIR PLC	2.75 Germany	2.22	
GEORG FISCHER AG	2.62 Austria	1.97	
No. of Holdings in Portfolio	44	Forex contracts	0.05
		Other	5.26
		Cash	1.60
		Total	100.00

SECTORAL COMPOSITION (%)**

Industrials	58.04
Utilities	19.52
Materials	14.06
Health care	4.66
Information technology	2.07
Forex contracts	0.05
Cash	1.60
Total	100.00

** 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 January 31, 2025

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation. However, there 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 January 31, 2025)

Regular Plan - IDCW Option	₹ 16.5269
Regular Plan - Growth Option	₹ 22.6919
Direct Plan - IDCW Option	₹ 18.0079
Direct Plan - Growth Option	₹ 24.6646

Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

Date of Allotment

November 14, 2018

Monthly AAUM## As on January 31, 2025 : ₹4,123.52 Crores

AAUM## As on January 31, 2025 : ₹4,078.03 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: • Upto 1 year • Redeemed or switched out upto 10% of the allotment: **NIL** • Redeemed or switched out more than 10% of the allotment: 1% After 1 year - **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	: 2.30
Standard Deviation*	: 9.31%
Beta*	: 1.25
Sharpe Ratio*	: 0.57
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 6.00
Modified Duration (years)	: 3.59
YTM (%)	: 7.85%
Macaulay Duration* (years)	: 3.74

Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 16.54
EPS Growth (%)	: 32.48
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.	

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
Banks	12.32%	-0.08%
✓ HDFC Bank Limited	6.53%	-0.08%
✓ ICICI Bank Limited	4.30%	
Bank of Baroda	1.49%	
IT - Software	7.33%	
✓ Infosys Limited	2.90%	
✓ Tata Consultancy Services Limited	2.62%	
Mphasis Limited	1.05%	
Wipro Limited	0.76%	
Petroleum Products	6.88%	
✓ Reliance Industries Limited	5.12%	
Hindustan Petroleum Corporation Limited	1.76%	
Pharmaceuticals & Biotechnology	5.53%	
✓ Sun Pharmaceutical Industries Limited	2.03%	
Ajanta Pharma Limited	1.32%	
Concord Biotech Limited	1.22%	
Divi's Laboratories Limited	0.96%	
Construction	3.68%	-0.72%
✓ Larsen & Toubro Limited	2.49%	-0.72%
Afcons Infrastructure Limited	1.19%	
Finance	3.19%	
PNB Housing Finance Limited	1.72%	
Shriram Finance Limited	1.47%	
Retailing	3.05%	
Zomato Limited	1.91%	
Info Edge (India) Limited	1.14%	
Telecom - Services	2.59%	
✓ Bharti Airtel Limited	2.59%	
Electrical Equipment	2.36%	
GE Vernova T&D India Limited	1.43%	
CG Power and Industrial Solutions Limited	0.93%	
Consumer Durables	2.00%	
Amber Enterprises India Limited	1.04%	
Havells India Limited	0.96%	
Aerospace & Defense	1.79%	
Bharat Electronics Limited	1.79%	
Financial Technology (Fintech)	1.78%	
PB Fintech Limited	1.78%	
Power	1.22%	
Power Grid Corporation of India Limited	1.22%	

EQUITY HOLDINGS	% of Net Assets
Industrial Products	1.09%
KEI Industries Limited	1.09%
Textiles & Apparels	1.04%
Page Industries Limited	1.04%
Healthcare Services	1.01%
Jupiter Life Line Hospitals Limited	1.01%
Capital Markets	1.00%
360 One WAM Limited	1.00%
Beverages	0.99%
Radico Khaitan Limited	0.99%
Insurance	0.91%
ICICI Lombard General Insurance Company Limited	0.91%
Transport Services	0.80%
InterGlobe Aviation Limited	0.80%
Household Products	0.79%
Doms Industries Limited	0.79%
Agricultural Food & other Products	0.78%
Adani Wilmar Limited	0.78%
Personal Products	0.76%
Godrej Consumer Products Limited	0.76%
Industrial Manufacturing	0.75%
Tega Industries Limited	0.75%
LESS THAN 0.75% EXPOSURE	6.66%
TOTAL EQUITY HOLDING	70.3%

REITs/InvTs Holdings	% of Net Assets
IndiGrid Infrastructure Trust	1.76%
Indus Infra Trust	1.29%
Brookfield India Real Estate Trust	1.26%
NXT Infra Trust (NIT)	1.24%
Embassy Office Parks REIT	1.22%
Intelligent Supply Chain Infrastructure Trust	0.86%
Capital Infra Trust	0.61%
Total REITs/InvTs Holdings	8.24%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		10.34%
✓ Piramal Capital & Housing Finance Limited	ICRA AA	2.58%
Muthoo Finance Limited	CRISIL AA+	0.79%
IndoStar Capital Finance Limited	CRISIL AA-	0.74%

Baroda BNP Paribas Balanced Advantage Fund

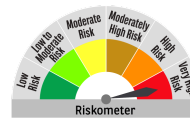
(An open ended balanced advantage fund)

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 January 31, 2025

PORTFOLIO (✓ Top 10 Holdings)

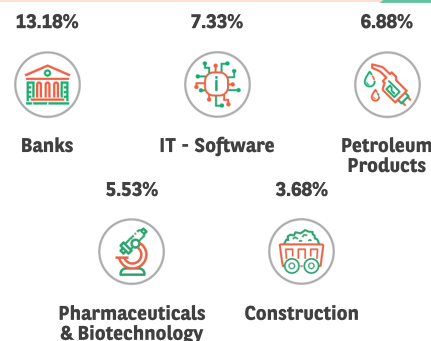
FIXED INCOME HOLDINGS	Rating	% of Net Assets
REC Limited	CRISIL AAA	0.73%
IndoStar Capital Finance Limited	CARE AA-	0.49%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	0.45%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.44%
Godrej Industries Limited	CRISIL AA+	0.37%
Larsen & Toubro Limited	CRISIL AAA	0.37%
Torrent Power Limited	CRISIL AA+	0.37%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.36%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.35%
Power Finance Corporation Limited	CRISIL AAA	0.32%
REC Limited	ICRA AAA	0.32%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.25%
LIC Housing Finance Limited	CRISIL AAA	0.25%
JSW Steel Limited	ICRA AA	0.24%
Motilal Oswal Home Finance Limited	ICRA AA	0.20%
Export Import Bank of India	CRISIL AAA	0.16%
Nuvoco Vistas Corporation Limited	CRISIL AA	0.15%
GAIL (India) Limited	CARE AAA	0.12%
Adani Ports and Special Economic Zone Limited	ICRA AAA	0.12%
Shriram Finance Limited	CRISIL AA+	0.12%
Tata Projects Limited	FITCH AA	0.05%
GOVERNMENT BOND		6.76%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	3.41%
7.18% GOI (MD 14/08/2033)	Sovereign	1.08%
7.32% GOI (MD 13/11/2030)	Sovereign	1.01%
7.34% GOI (MD 22/04/2064)	Sovereign	0.64%
7.38% GOI (MD 20/06/2027)	Sovereign	0.62%
PTC		1.67%
Sansar Trust	CRISIL AAA(SO)	1.52%
India Universal Trust	CRISIL AAA(SO)	0.15%
TREASURY BILL		0.77%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
364 Days Tbill (MD 07/08/2025)	Sovereign	0.24%
364 Days Tbill (MD 04/09/2025)	Sovereign	0.24%
364 Days Tbill (MD 06/02/2025)	Sovereign	0.20%
182 Days Tbill (MD 14/02/2025)	Sovereign	0.09%
STATE GOVERNMENT BOND		0.31%
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	0.20%
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%
COMMERCIAL PAPER		0.19%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
LIC Housing Finance Limited	CRISIL A1+	0.19%
CERTIFICATE OF DEPOSIT		0.17%
ICICI Bank Limited	ICRA A1+	0.17%
Total Fixed Income Holdings		20.21%
TREPS, Cash & Other Net		1.25%
Current Assets		
GRAND TOTAL		100.00%

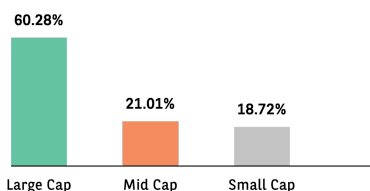
Investment in Top 10 scrips constitutes 34.57% of the portfolio
Net equity holdings is 69.02% of the portfolio

EQUITY SECTORAL COMPOSITION (Top 5)



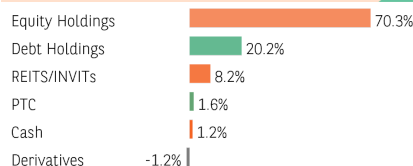
% of net assets of top 5 sectors includes equity less than 0.75% of corpus

MARKET CAPITALIZATION (% of Equity Holdings)

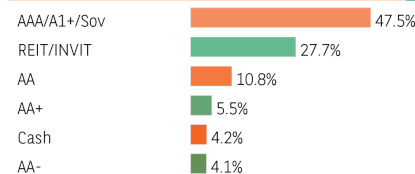


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE (% of Debt Holdings)



excluding 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 6.65%, as per 1 day MIBOR rate on the last business day of the month.

† Kindly refer page no. 59 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

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

Baroda BNP Paribas Aggressive Hybrid Fund

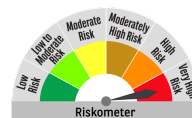
(An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments)

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.

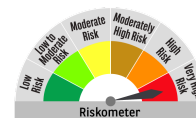
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 January 31, 2025

INVESTMENT OBJECTIVE

The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments. 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 January 31, 2025)

Regular Plan - IDCW Option	₹ 16.7189
Regular Plan - Growth Option	₹ 26.5335
Direct Plan - IDCW Option	₹ 18.9414
Direct Plan - Growth Option	₹ 30.1111

Benchmark Index (Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

Date of Allotment

April 07, 2017

Monthly AAUM## As on January 31, 2025 : ₹1,164.29 Crores

AUM## As on January 31, 2025 : ₹1,155.07 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Jitendra Sriram	16-Jun-22	26 years
Equity	Mr. Pratish Krishnan	14-Mar-22	23 years
Fixed Income	Mr. Gurvinder Singh Wasan	21-Oct-24	21 years

Load Structure

Exit Load: • Upto 12 months • Redeemed or switched out upto 10% of the allotment: NIL
• Redeemed or switched out more than 10% of the allotment: 1% After 12 months - NIL

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	2.13%
TER - Direct Plan (%)	0.58%
Portfolio Turnover Ratio	0.93
Standard Deviation*	9.78%
Beta*	1.03
Sharpe Ratio*	0.64

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

Debt Quants

Average Maturity (years)	3.39
Modified Duration (years)	2.37
YTM (%)	7.89%
Macaulay Duration* (years)	2.51

Key Statistics

No of Stocks	48
Portfolio RoE (%)	19.38
EPS Growth (%)	42.48

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

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.

excluding 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 6.65%, as per 1 day MIBOR rate on the last business day of the month.

* Kindly refer page no. 59 for the concept of Macaulay Duration

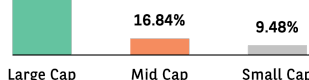
For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
Banks	13.69%	National Highways Authority Of India	CRISIL AAA	0.27%
✓ HDFC Bank Limited	5.96%	State Bank of India	CRISIL AAA	0.17%
✓ ICICI Bank Limited	5.66%	GOVERNMENT BOND		3.49%
✓ Kotak Mahindra Bank Limited	2.07%	7.38% GOI (MD 20/06/2027)	Sovereign	0.97%
IT - Software	8.15%	6.79% GOI (MD 07/10/2034)	Sovereign	0.87%
✓ Tata Consultancy Services Limited	3.20%	5.74% GOI (MD 15/11/2026)	Sovereign	0.85%
✓ Infosys Limited	2.49%	7.02% GOI (MD 18/09/2031)	Sovereign	0.44%
✓ HCL Technologies Limited	1.61%	7.18% GOI (MD 24/07/2037)	Sovereign	0.18%
✓ Mastek Limited	0.85%	7.32% GOI (MD 13/11/2030)	Sovereign	0.16%
Petroleum Products	4.53%	PTC		2.59%
✓ Reliance Industries Limited	4.53%	Sansar Trust	CRISIL AAA(SO)	1.73%
Construction	4.17%	India Universal Trust	CRISIL AAA(SO)	0.86%
✓ Larsen & Toubro Limited	4.17%	TREASURY BILL		0.51%
Retailing	3.41%	182 Days Tbill (MD 14/02/2025)	Sovereign	0.26%
✓ Trent Limited	2.24%	364 Days Tbill (MD 04/09/2025)	Sovereign	0.25%
✓ Zomato Limited	1.17%	COMPULSORY CONVERTIBLE DEBENTURE		0.46%
Electrical Equipment	3.20%	Cholamandalam Investment and Finance Company Ltd		0.46%
✓ Hitachi Energy India Limited	1.55%	STATE GOVERNMENT BOND		0.17%
✓ GE Vernova T&D India Limited	0.84%	6.91% Maharashtra SDI (MD 15/09/2033)	Sovereign	0.17%
✓ Bharat Heavy Electricals Limited	0.81%	Total Fixed Income Holdings		25.19%
Auto Components	2.74%	TREPS, Cash & Other Net Current Assets		2.80%
✓ Bosch Limited	1.79%	GRAND TOTAL		100.00%
✓ Jtekt India Limited	0.95%			
Diversified FMCG	2.72%			
✓ ITC Limited	2.72%			
Capital Markets	2.07%			
✓ BSE Limited	2.07%			
Telecom - Services	1.90%			
✓ Bharti Airtel Limited	1.90%			
Industrial Manufacturing	1.84%			
✓ Honeywell Automation India Limited	1.01%			
✓ Tega Industries Limited	0.83%			
Leisure Services	1.80%			
✓ Juniper Hotels Limited	0.91%			
✓ The Indian Hotels Company Limited	0.89%			
Automobiles	1.45%			
✓ Tata Motors Limited	1.45%			
Pharmaceuticals & Biotechnology	1.36%			
✓ Sun Pharmaceutical Industries Limited	1.36%			
Chemicals & Petrochemicals	1.27%			
✓ Linde India Limited	1.27%			
Agricultural, Commercial & Construction Vehicles	1.27%			
✓ Escorts Kubota Limited	1.27%			
Oil	1.18%			
✓ Oil India Limited	1.18%			
Aerospace & Defense	1.14%			
✓ Bharat Electronics Limited	1.14%			
Finance	1.11%			
✓ Bajaj Finance Limited	1.11%			
Personal Products	1.01%			
✓ Gillette India Limited	1.01%			
Financial Technology (Fintech)	0.81%			
✓ PB Fintech Limited	0.81%			
Cement & Cement Products	0.81%			
✓ Grasim Industries Limited	0.81%			
Insurance	0.75%			
✓ HDFC Life Insurance Company Limited	0.75%			
LESS THAN 0.75% EXPOSURE	7.14%			
FUTURES LONG POSITION	1.22%			
✓ Persistent Systems Limited	0.71%			
✓ Tata Power Company Limited	0.51%			
TOTAL EQUITY HOLDING	70.74%			
REITs/InvTIs Holdings	% of Net Assets			
✓ Brookfield India Real Estate Trust	0.51%			
✓ Indus Infra Trust	0.38%			
✓ Intelligent Supply Chain Infrastructure Trust	0.38%			
Total REITs/InvTIs Holdings	1.27%			
FIXED INCOME HOLDINGS	Rating	% of Net Assets		
CORPORATE BOND		17.97%		
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	2.81%		
✓ IndoStar Capital Finance Limited	CARE AA-	1.99%		
✓ Piramal Capital & Housing Finance Limited	ICRA AA-	1.67%		
✓ Bharti Telecom Limited	CRISIL AA+	1.31%		
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.31%		
✓ LIC Housing Finance Limited	CRISIL AAA	1.30%		
✓ REC Limited	CRISIL AAA	1.12%		
✓ Reliance Industries Limited	CRISIL AAA	0.90%		
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	0.87%		
✓ Muthoot Finance Limited	CRISIL AA+	0.87%		
✓ Power Finance Corporation Limited	CRISIL AAA	0.86%		
✓ 360 One Prime Limited	CRISIL AA	0.78%		
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	0.70%		
✓ Mindspace Business Parks REIT	CRISIL AAA	0.69%		
✓ IndoStar Capital Finance Limited	CRISIL AA-	0.95%		

MARKET CAPITALIZATION (% of Equity Holdings)

71.97%



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

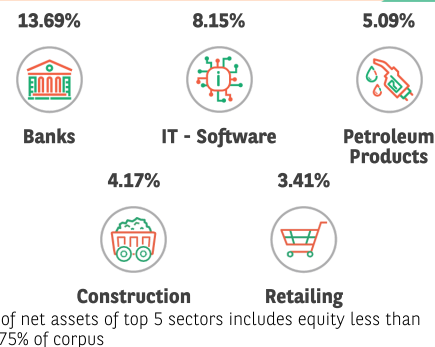
COMPOSITION BY ASSETS

Equity Holdings	69.5%
Debt Holdings	25.1%
Cash	2.8%
PTC	2.5%
REITs/INVITs	1.2%
Derivatives	0.8%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	61.6%
Cash	9.7%
AA	8.5%
AA-	8.1%
AA+	7.5%
REIT/INVIT	4.4%

SECTORAL COMPOSITION (Top 5)



Baroda BNP Paribas Multi Asset Fund

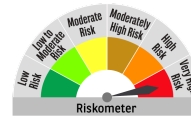
(An Open-ended Scheme investing in Equity, Debt and Gold ETF)

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

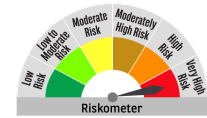
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek to generate long term capital growth by investing in equity and equity related securities, debt & money market instruments, REITs / INVITs and Gold ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular IDCW	: ₹ 13.8664
Regular Growth	: ₹ 13.8664
Direct IDCW	: ₹ 14.3150
Direct Growth	: ₹ 14.3150

Benchmark Index (Tier 1)

65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold

Date of Allotment

December 19, 2022

Monthly AAUM## As on January 31, 2025 : ₹1,148.46 Crores

AAUM## As on January 31, 2025 : ₹1,147.15 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Jitendra Sriram	19-Dec-22	26 years
Equity	Mr. Pratish Krishnan	21-Oct-24	23 years
Fixed Income	Mr. Vikram Pamnani	19-Dec-22	14 years

Load Structure

Exit Load: • Upto 12 months • Redeemed or switched out upto 10% of the allotment: **NIL**
 • Redeemed or switched out more than 10% of the allotment: 1% After 12 months - **NIL** The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units. For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.10%
TER - Direct Plan (%)	: 1.04%
Portfolio Turnover Ratio	: 0.60

Debt Quants

Average Maturity (years)	: 3.55
Modified Duration (years)	: 2.86
YTM (%)	: 7.27%
Macaulay Duration* (years)	: 3.03

Key Statistics

No of Stocks	: 37
Portfolio RoE (%)	: 19.43
EPS Growth (%)	: 39.72
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.	

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

* refer page no. 60

+ Kindly refer page no. 59 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets				
Banks	15.62%	Power Finance Corporation Limited	CRISIL AAA	1.74%				
✓ HDFC Bank Limited	6.66%	REC Limited	CRISIL AAA	1.74%				
✓ ICICI Bank Limited	6.59%	Indian Railway Finance Corporation Limited	CRISIL AAA	1.31%				
Kotak Mahindra Bank Limited	1.28%	MindSpace Business Parks REIT	CRISIL AAA	1.31%				
State Bank of India	1.09%	Muthoot Finance Limited	CRISIL AA+	0.88%				
IT - Software	9.01%	Export Import Bank of India	CRISIL AAA	0.87%				
✓ Infosys Limited	4.13%	TREASURY BILL		1.28%				
✓ Tata Consultancy Services Limited	4.13%	364 Days Tbill (MD 27/02/2025)	Sovereign	0.43%				
Mastek Limited	0.75%	182 Days Tbill (MD 19/06/2025)	Sovereign	0.43%				
Petroleum Products	5.36%	364 Days Tbill (MD 10/07/2025)	Sovereign	0.42%				
✓ Reliance Industries Limited	5.36%	GOVERNMENT BOND		0.90%				
Construction	4.48%	7.32% GOI (MD 13/11/2030)	Sovereign	0.90%				
✓ Larsen & Toubro Limited	4.48%	Total Fixed Income Holdings		28.31%				
Pharmaceuticals & Biotechnology	3.54%	TREPS, Cash & Other Net Current Assets		1.01%				
Sun Pharmaceutical Industries Limited	1.92%	GRAND TOTAL		100.00%				
Cipla Limited	1.62%	Investment in Top 10 scrips constitutes 50.26% of the portfolio						
Power	3.27%	MARKET CAPITALIZATION (% of Equity Holdings)						
NLC India Limited	1.74%	81.24%						
NTPC Limited	1.53%	<table border="1"> <tr> <td>Large Cap</td> <td>12.18%</td> <td>Mid Cap</td> <td>4.95%</td> </tr> </table>			Large Cap	12.18%	Mid Cap	4.95%
Large Cap	12.18%	Mid Cap	4.95%					
Telecom - Services	2.81%	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						
✓ Bharti Airtel Limited	2.81%	COMPOSITION BY ASSETS						
Retailing	2.53%	Equity Holdings 68.2%						
Trent Limited	2.53%	ETF 16.1%						
Automobiles	2.43%	Debt Holdings 12.2%						
Hero MotoCorp Limited	1.53%	REITs/INVITs 1.3%						
Tata Motors Limited	0.90%	Cash 1.0%						
Cement & Cement Products	2.33%	Derivatives 0.7%						
Grasim Industries Limited	1.43%	CREDIT QUALITY PROFILE (% of Debt Holdings)						
UltraTech Cement Limited	0.90%	AAA/A1+/Sov 78.0%						
Chemicals & Petrochemicals	2.21%	REIT/INVIT 8.9%						
Linde India Limited	2.21%	Cash 6.9%						
Electrical Equipment	2.12%	AA+ 6.0%						
Hitachi Energy India Limited	2.12%	SECTORAL COMPOSITION (Top 5)						
Auto Components	2.03%	15.62%						
Bosch Limited	2.03%	9.01%						
Agricultural, Commercial & Construction Vehicles	1.71%	5.36%						
Escorts Kubota Limited	1.71%	4.48%						
Diversified FMCG	1.47%	4.02%						
Hindustan Unilever Limited	1.47%	Construction						
Finance	1.42%	Pharmaceuticals & Biotechnology						
Bajaj Finance Limited	1.42%	%						
Food Products	1.42%	% of net assets of top 5 sectors includes equity less than 0.75% of corpus						
Nestle India Limited	1.42%	# of excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable						
Capital Markets	0.90%							
Multi Commodity Exchange of India Limited	0.90%							
LESS THAN 0.75% EXPOSURE	3.58%							
FUTURES LONG POSITION	1.14%							
Persistent Systems Limited	0.71%							
Tata Power Company Limited	0.43%							
TOTAL EQUITY HOLDING	69.38%							
REITs/INVITs Holdings	% of Net Assets							
Brookfield India Real Estate Trust	0.81%							
Intelligent Supply Chain Infrastructure Trust	0.38%							
Indus Infra Trust	0.11%							
Total REITs/INVITs Holdings	1.30%							
ETF	% of Net Assets							
Nippon India Mutual Fund	6.69%							
Baroda BNP Paribas Mutual Fund	6.65%							
HDFC Mutual Fund	2.76%							
Total ETF	16.10%							
FIXED INCOME HOLDINGS	Rating	% of Net Assets						
CORPORATE BOND		10.03%						
National Bank For Agriculture and Rural Development	ICRA AAA	2.18%						

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 January 31, 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 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 January 31, 2025)

Regular Plan - IDCW Option	: ₹ 13.8210
Regular Plan - Growth Option	: ₹ 15.8289
Direct Plan - IDCW Option	: ₹ 14.6682
Direct Plan - Growth Option	: ₹ 16.8015

Benchmark Index (Tier 1)

Nifty Equity Savings Index TRI

Date of Allotment

July 25, 2019

Monthly AAUM## As on January 31, 2025	: ₹250.75 Crores
AUM## As on January 31, 2025	: ₹249.48 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 or switched out after 30 days of allotment - **NIL** The above Exit Load will be applicable to all subscription transactions, excluding switch-ins

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.48%
TER - Direct Plan (%)	: 1.31%
Portfolio Turnover Ratio	: 4.80
Standard Deviation*	: 4.91%
Beta*	: 1.01
Sharpe Ratio*	: 0.41

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

Debt Quants

Average Maturity (years)	: 4.51
Modified Duration (years)	: 3.44
YTM (%)	: 7.12%
Macaulay Duration* (years)	: 3.60

Key Statistics

No of Stocks	: 50
Portfolio RoE (%)	: 17.91
EPS Growth (%)	: 42.92

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

For complete portfolio, kindly refer the website

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

excluding 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	Derivatives
Banks	10.80%	-4.30%
✓ HDFC Bank Limited	4.88%	-2.41%
✓ ICICI Bank Limited	3.13%	-0.95%
Kotak Mahindra Bank Limited	0.99%	
IndusInd Bank Limited	0.93%	-0.94%
State Bank of India	0.87%	
Automobiles	7.79%	-5.51%
✓ Maruti Suzuki India Limited	3.87%	-2.89%
✓ Mahindra & Mahindra Limited	3.14%	-2.62%
TVS Motor Company Limited	0.78%	
Petroleum Products	5.26%	-2.95%
✓ Reliance Industries Limited	5.26%	-2.95%
Finance	3.91%	-3.45%
Bajaj Finserv Limited	2.09%	-2.10%
Bajaj Finance Limited	1.82%	-1.35%
Power	3.83%	-3.07%
✓ Tata Power Company Limited	3.06%	-3.07%
NTPC Limited	0.77%	
IT - Software	3.74%	-1.93%
✓ Infosys Limited	2.42%	-1.18%
LTI Mindtree Limited	1.32%	-0.75%
Construction	2.54%	-1.48%
✓ Larsen & Toubro Limited	2.54%	-1.48%
Realty	1.95%	-1.96%
DLF Limited	1.95%	-1.96%
Cement & Cement Products	1.85%	-1.86%
Ambuja Cements Limited	1.85%	-1.86%
Telecom - Services	1.83%	-0.75%
Bharti Airtel Limited	1.83%	-0.75%
Ferrous Metals	1.66%	-1.67%
Tata Steel Limited	1.66%	-1.67%
Transport Infrastructure	1.34%	-1.34%
Adani Ports and Special Economic Zone Limited	1.34%	-1.34%
Retailing	0.95%	
Trent Limited	0.95%	
Insurance	0.89%	
Max Financial Services Limited	0.89%	
Pharmaceuticals & Biotechnology	0.87%	
Sun Pharmaceutical Industries Limited	0.87%	
Chemicals & Petrochemicals	0.85%	
Navin Fluorine International Limited	0.85%	
Financial Technology (Fintech)	0.84%	
PB Fintech Limited	0.84%	
LESS THAN 0.75% EXPOSURE	18.10%	-1.04%
TOTAL EQUITY HOLDING	69%	-31.31%

REITS/InvTs Holdings	% of Net Assets
Brookfield India Real Estate Trust	3.37%
IndiGrid Infrastructure Trust	1.08%
Total REITS/InvTs Holdings	4.45%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND		14.19%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	6.20%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	4.03%
5.15% GOI (MD 09/11/2025)	Sovereign	1.98%
5.63% GOI (MD 12/04/2026)	Sovereign	1.98%
CORPORATE BOND		10.19%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.01%
REC Limited	CRISIL AAA	2.01%
Power Finance Corporation Limited	CRISIL AAA	2.00%
Export Import Bank of India	CRISIL AAA	1.25%

* refer page no. 60

The risk free rate of return considered for calculation of Sharpe ratio is 6.76%, as per 1 day MIBOR rate on the last business day of the month

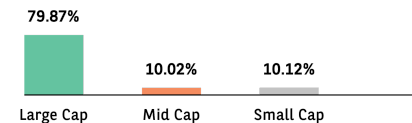
For Distribution History kindly refer page no. 57.

* Kindly refer page no. 59 for the concept of Macaulay Duration

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Muthoot Finance Limited	CRISIL AA+	1.21%
360 One Prime Limited	CRISIL AA	1.20%
Piramal Capital & Housing Finance Limited	ICRA AA	0.51%
Total Fixed Income Holdings		24.38%
TREPS, Cash & Other Net Current Assets		2.17%
GRAND TOTAL		100.00%

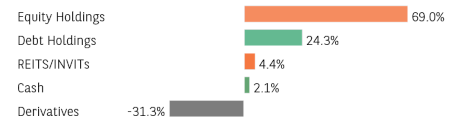
Investment in Top 10 scrips constitutes 38.53% of the portfolio
 Net equity holdings is 37.69% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)

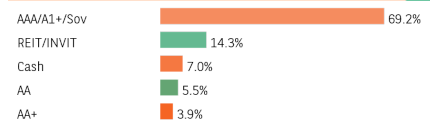


Market Capitalization as per SEBI - **Large Cap:** 1st - 100th company, **Mid Cap:** 101st - 250th company and **Small Cap:** 251st company onwards in terms of full market capitalization

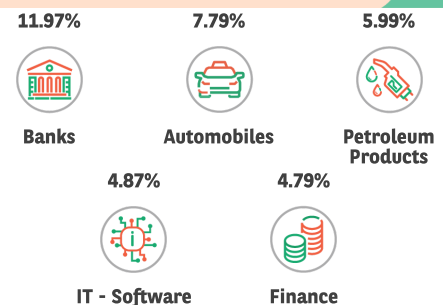
COMPOSITION BY ASSETS



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 January 31, 2025

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate regular returns through investments primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities. 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 January 31, 2025)

Regular Plan - Quarterly IDCW Option	₹ 11.2016
Regular Plan - Monthly IDCW Option	₹ 10.9765
Regular Plan - Growth Option	₹ 42.9070
Direct Plan - Quarterly IDCW Option	₹ 12.9039
Direct Plan - Monthly IDCW Option	₹ 13.2212
Direct Plan - Growth Option	₹ 51.9516

Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on January 31, 2025	₹ 740.86 Crores
AUM## As on January 31, 2025	₹ 737.37 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: • Redeemed or switched out from the date of allotment: upto 6 months: 1% after 6 months: Nil
For detailed load structure please refer Scheme Information Document of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	2.04%
TER - Direct Plan (%)	0.61%
Portfolio Turnover Ratio	1.48

Debt Quants

Average Maturity (years)	3.80
Modified Duration (years)	2.86
YTM (%)	7.62%
Macaulay Duration* (years)	3.02

Key Statistics

No of Stocks	54
Portfolio RoE (%)	16.83
EPS Growth (%)	46.14

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

Minimum Additional Application Amount: ₹ 500 and in multiples of ₹ 1 thereafter.

excluding 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. 59 for the concept of Macaulay Duration

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	2.76%
ICICI Bank Limited	1.44%
HDFC Bank Limited	1.32%
IT - Software	0.93%
Infosys Limited	0.93%
Petroleum Products	0.89%
Reliance Industries Limited	0.89%
LESS THAN 0.75% EXPOSURE	18.68%
TOTAL EQUITY HOLDING	23.26%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		52.10%

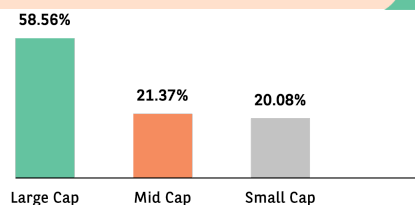
✓ REC Limited	CRISIL AAA	7.48%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	5.62%
✓ Jannagar Utilities & Power Private Limited	CRISIL AAA	4.37%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	3.49%
✓ Reliance Industries Limited	CRISIL AAA	3.11%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	3.07%
✓ National Housing Bank	CRISIL AAA	2.72%
✓ JSW Steel Limited	ICRA AA	2.30%
✓ Muthoot Finance Limited	CRISIL AA+	2.04%
Nomura Capital India Pvt Limited	FITCH AAA	2.04%
Power Finance Corporation Limited	CRISIL AAA	2.03%
Piramal Capital & Housing Finance Limited	ICRA AA	1.94%
Shriram Finance Limited	CRISIL AA+	1.77%
Bharti Telecom Limited	CRISIL AA+	1.37%
Motilal Oswal Home Finance Limited	ICRA AA	1.36%
IndoStar Capital Finance Limited	CARE AA-	1.36%
Mindspace Business Parks REIT	CRISIL AAA	1.36%
Small Industries Dev Bank of India	CRISIL AAA	1.36%
Export Import Bank of India	CRISIL AAA	1.09%
Hindustan Petroleum Corporation Limited	CRISIL AAA	1.09%
IndoStar Capital Finance Limited	CRISIL AA-	0.81%
360 One Prime Limited	CRISIL AA	0.20%
Nirma Limited	CRISIL AA	0.12%
GOVERNMENT BOND		16.57%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	13.69%
6.79% GOI (MD 07/10/2034)	Sovereign	1.77%
7.38% GOI (MD 20/06/2027)	Sovereign	0.69%
7.18% GOI (MD 24/07/2037)	Sovereign	0.42%
6.45% GOI (MD 07/10/2029)	Sovereign	0.00%
PTC		2.81%
Sansar Trust	CRISIL AAA(SO)	2.03%
India Universal Trust	CRISIL AAA(SO)	0.78%

CERTIFICATE OF DEPOSIT		1.33%
Axis Bank Limited	CRISIL A1+	1.33%
Corporate Debt Market Development Fund Class A2		0.27%
Corporate Debt Market Development Fund		0.27%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
STATE GOVERNMENT BOND		0.21%
7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.14%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.07%
Total Fixed Income Holdings		73.29%
TREPS, Cash & Other Net Current Assets		3.45%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 47.89% 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

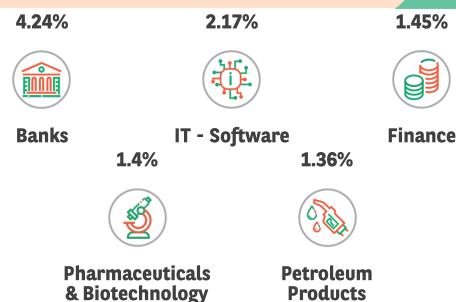
COMPOSITION BY ASSETS

Debt Holdings	73.2%
Equity Holdings	23.2%
Cash	3.4%
PTC	2.8%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	78.1%
AA	7.7%
AA+	6.7%
Cash	4.5%
AA-	2.8%

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. 57.

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 January 31, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low risk

INVESTMENT OBJECTIVE

The primary investment objective of the scheme is to generate income and capital appreciation by investing in a combination of diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.4338
Regular Plan - Monthly IDCW Option	: ₹ 10.3794
Regular Plan - Growth Option	: ₹ 15.6427
Regular Plan - Adhoc IDCW Option	: ₹ 11.7026
Direct Plan - Quarterly IDCW Option	: ₹ 10.9346
Direct Plan - Monthly IDCW Option	: ₹ 10.8578
Direct Plan - Growth Option	: ₹ 16.4685
Direct Plan - Adhoc IDCW Option	: ₹ 12.0671

Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

Date of Allotment

December 28, 2016

Monthly AAUM## As on January 31, 2025 : ₹1,286.74 Crores

AUM## As on January 31, 2025 : ₹1,145.91 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: • 0.25% if redeemed on or before 15 days from the date of allotment of units. Nil if redeemed after 15 days from the date of allotment of units.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.18%
TER - Direct Plan (%)	: 0.38%
Portfolio Turnover Ratio	: 18.66
Standard Deviation*	: 0.66%
Beta*	: 0.72
Sharpe Ratio*	: -0.69
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 0.38
Modified Duration (years)	: 0.33
YTM (%)	: 6.73%
Macaulay Duration+ (years)	: 0.34

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.

*****Kindly note that the scheme has undergone a fundamental attribute change in its asset allocation (under defensive circumstances), wherein the equity allocation range is between 0% to 65%; debt and money market securities range is 25-100% and scheme can now invest in Units issued by REITs & InvITs upto 10%.

+ Kindly refer page no. 59 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

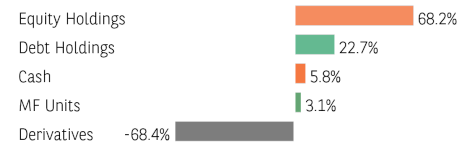
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
Banks	24.48%	-24.59%
✓ Axis Bank Limited	4.39%	-4.41%
✓ ICICI Bank Limited	3.82%	-3.83%
✓ HDFC Bank Limited	3.42%	-3.43%
✓ IndusInd Bank Limited	2.71%	-2.73%
Bank of Baroda	2.48%	-2.49%
Punjab National Bank	2.11%	-2.13%
City Union Bank Limited	2.01%	-2.02%
Canara Bank	1.35%	-1.35%
State Bank of India	1.35%	-1.36%
Bandhan Bank Limited	0.84%	-0.84%
Retailing	5.47%	-5.49%
✓ Aditya Birla Fashion and Retail Limited	4.71%	-4.73%
Trent Limited	0.76%	-0.76%
Diversified FMCG	4.06%	-4.03%
✓ ITC Limited	4.06%	-4.03%
Transport Infrastructure	3.62%	-3.63%
✓ GMR Airports Limited	2.65%	-2.66%
Adani Ports and Special Economic Zone Limited	0.97%	-0.97%
Non - Ferrous Metals	3.52%	-3.54%
✓ Hindustan Copper Limited	2.66%	-2.67%
Hindalco Industries Limited	0.86%	-0.87%
Automobiles	3.03%	-3.05%
Tata Motors Limited	1.58%	-1.59%
Bajaj Auto Limited	1.45%	-1.46%
Finance	2.79%	-2.81%
LIC Housing Finance Limited	1.49%	-1.50%
Manappuram Finance Limited	1.30%	-1.31%
Power	2.62%	-2.64%
✓ Tata Power Company Limited	2.62%	-2.64%
Gas	2.17%	-2.16%
Mahanagar Gas Limited	2.17%	-2.16%
Metals & Minerals Trading	1.77%	-1.78%
Adani Enterprises Limited	1.77%	-1.78%
Minerals & Mining	1.23%	-1.24%
NMDC Limited	1.23%	-1.24%
Realty	1.14%	-1.14%
DLF Limited	1.14%	-1.14%
Chemicals & Petrochemicals	1.02%	-1.03%
Gujarat Narmada Valley Fertilizers and Chemicals Limited	1.02%	-1.03%
Diversified Metals	0.92%	-0.92%
Vedanta Limited	0.92%	-0.92%
Cement & Cement Products	0.80%	-0.81%
ACC Limited	0.80%	-0.81%
LESS THAN 0.75% EXPOSURE	9.58%	-9.59%
TOTAL EQUITY HOLDING	68.22%	-68.45%
MUTUAL FUND UNITS	% of Net Assets	
Baroda BNP Paribas Mutual Fund	3.18%	
Total MUTUAL FUND UNITS	3.18%	

FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREASURY BILL		20.30%
364 Days Tbill (MD 02/05/2025)	Sovereign	2.58%
364 Days Tbill (MD 31/07/2025)	Sovereign	2.54%
364 Days Tbill (MD 27/02/2025)	Sovereign	2.17%
364 Days Tbill (MD 19/06/2025)	Sovereign	2.13%
364 Days Tbill (MD 07/08/2025)	Sovereign	2.11%
364 Days Tbill (MD 15/08/2025)	Sovereign	2.11%
364 Days Tbill (MD 15/05/2025)	Sovereign	1.71%
364 Days Tbill (MD 08/05/2025)	Sovereign	1.29%
364 Days Tbill (MD 27/03/2025)	Sovereign	0.86%
182 Days Tbill (MD 05/06/2025)	Sovereign	0.85%
364 Days Tbill (MD 04/09/2025)	Sovereign	0.84%
364 Days Tbill (MD 12/06/2025)	Sovereign	0.43%
364 Days Tbill (MD 30/10/2025)	Sovereign	0.42%
364 Days Tbill (MD 06/02/2025)	Sovereign	0.26%
CORPORATE BOND		2.01%
Bharti Telecom Limited	CRISIL AA+	1.31%
Hero Fincorp Limited	CRISIL AA+	0.35%
Piramal Capital & Housing Finance Limited	ICRA AA	0.35%
CERTIFICATE OF DEPOSIT		0.41%
Canara Bank	CRISIL A1+	0.41%
Total Fixed Income Holdings		22.72%
TREPS, Cash & Other Net Current Assets		5.88%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 33.62% of the portfolio

COMPOSITION BY ASSETS



excluding 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 6.65%, as per 1 day MIBOR rate on the last business day of the month.

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.

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 January 31, 2025

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 realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - IDCW Option	: ₹ 10.5119
Regular Plan - Growth Option	: ₹ 10.5119
Direct Plan - IDCW Option	: ₹ 10.6585
Direct Plan - Growth Option	: ₹ 10.6585

Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

Date of Allotment

May 28, 2024

Monthly AAUM## As on January 31, 2025 : ₹352.66 Crores

AAUM## As on January 31, 2025 : ₹351.17 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratih 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: • NIL

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.27%
TER - Direct Plan (%)	: 0.30%
Portfolio Turnover Ratio	: 0.73

Debt Quants

Average Maturity (years)	: 24.21
Modified Duration (years)	: 8.81
YTM (%)	: 7.16%
Macaulay Duration+ (years)	: 9.13

Key Statistics

No of Stocks	: 54
Portfolio RoE (%)	: 16.52
EPS Growth (%)	: 47.1

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of January 31, 2025.

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

excluding 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. 59 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
Banks	12.63%	Varun Beverages Limited	1.22%
✓ HDFC Bank Limited	4.84%	Food Products	1.21%
✓ ICICI Bank Limited	3.46%	Mrs. Bectors Food Specialities Limited	1.21%
Bank of Baroda	1.18%	IT - Services	1.16%
AU Small Finance Bank Limited	1.13%	Sagility India Limited	1.16%
Kotak Mahindra Bank Limited	1.03%	Construction	1.10%
State Bank of India	0.99%	Larsen & Toubro Limited	1.10%
IT - Software	7.49%	Industrial Products	1.03%
✓ Infosys Limited	4.28%	KEI Industries Limited	1.03%
LTIMindtree Limited	1.11%	Healthcare Services	1.03%
Persistent Systems Limited	1.07%	Max Healthcare Institute Limited	1.03%
Mastek Limited	1.03%	Insurance	1.02%
Automobiles	4.11%	Max Financial Services Limited	1.02%
Maruti Suzuki India Limited	1.75%	Financial Technology (Fintech)	0.94%
Mahindra & Mahindra Limited	1.45%	PB Fintech Limited	0.94%
TVS Motor Company Limited	0.91%	Non - Ferrous Metals	0.81%
Electrical Equipment	4.09%	Hindalco Industries Limited	0.81%
✓ GE Vernova T&D India Limited	1.96%	Diversified	0.77%
Bharat Heavy Electricals Limited	1.10%	3M India Limited	0.77%
Hitachi Energy India Limited	1.03%	Auto Components	0.75%
Capital Markets	3.57%	UNO Minda Limited	0.75%
360 One WAM Limited	1.67%	LESS THAN 0.75% EXPOSURE	2.18%
BSE Limited	1.12%	TOTAL EQUITY HOLDING	73.94%
Multi Commodity Exchange of India Limited	0.78%	FIXED INCOME HOLDINGS	Rating
Chemicals & Petrochemicals	3.14%	GOVERNMENT BOND	19.15%
Navin Fluorine International Limited	1.38%	✓ 7.34% GOI (MD 22/04/2064)	Sovereign 14.85%
Vinati Organics Limited	0.94%	✓ 6.79% GOI (MD 07/10/2034)	Sovereign 4.80%
Linde India Limited	0.82%	CORPORATE BOND	4.11%
Pharmaceuticals & Biotechnology	3.03%	✓ Jambhagar Utilities & Power	CRISIL AAA 2.87%
✓ Divi's Laboratories Limited	2.10%	Private Limited	ICRA AA 1.24%
Cipla Limited	0.93%	TREPS, Cash & Other Net	2.80%
Petroleum Products	2.85%	Current Assets	2.80%
✓ Reliance Industries Limited	2.85%	GRAND TOTAL	100.00%
Retailing	2.77%	Investment in Top 10 scrips constitutes 43.64% of the portfolio	
Zomato Limited	1.10%	MARKET CAPITALIZATION (% of Net Assets)	
Trent Limited	0.88%		
Info Edge (India) Limited	0.79%	<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>	
Cement & Cement Products	2.43%	SECTORAL COMPOSITION (Top 5)	
UltraTech Cement Limited	1.50%	12.63%	8.21%
Ambuja Cements Limited	0.93%	Banks	Automobiles
Consumer Durables	2.31%	4.09%	3.57%
Dixon Technologies (India) Limited	1.28%	IT - Software	Capital Markets
Havells India Limited	1.03%	Electrical Equipment	
Finance	2.28%		
PNB Housing Finance Limited	1.25%		
Power Finance Corporation Limited	1.03%		
Telecom - Services	2.13%		
✓ Bharti Airtel Limited	2.13%		
Power	2.00%		
NTPC Limited	1.14%		
Power Grid Corporation of India Limited	0.86%		
Diversified FMCG	1.59%		
ITC Limited	1.59%		
Agricultural Food & other Products	1.57%		
Adani Wilmar Limited	1.57%		
Personal Products	1.51%		
Dabur India Limited	1.51%		
Industrial Manufacturing	1.22%		
Jyoti CNC Automation Ltd	1.22%		
Beverages	1.22%		

% 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

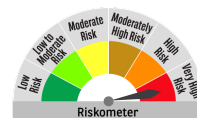
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 January 31, 2025

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - IDCW Option	:	₹ 9.8036
Regular Plan - Growth Option	:	₹ 9.8036
Direct Plan - Growth Option	:	₹ 9.8229

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

December 27, 2024

Monthly AAUM## As on January 31, 2025 : ₹70.74 Crores

AUM## As on January 31, 2025 : ₹72.64 Crores

Fund Manager

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

Load Structure

Exit Load: • **1%** if redeemed or switched out from the scheme within 1 year from the date of allotment.

Nil - if redeemed or switched out from the scheme after 1 year from the date of allotment.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	:	2.33%
TER - Direct Plan (%)	:	0.33%
Portfolio Turnover Ratio	:	0.41
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.		

Debt Quants

Average Maturity (years)	:	2.20
Modified Duration (years)	:	1.59
YTM (%)	:	6.60%
Macaulay Duration+ (years)	:	1.64

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

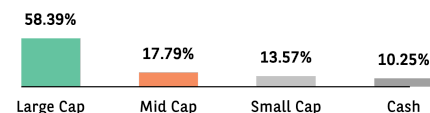
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	18.79%
✓ ICICI Bank Limited	5.52%
✓ HDFC Bank Limited	5.14%
✓ Kotak Mahindra Bank Limited	2.62%
Karur Vysya Bank Limited	2.13%
State Bank of India	2.02%
IndusInd Bank Limited	1.36%
IT - Software	12.28%
✓ Infosys Limited	4.66%
✓ Wipro Limited	2.49%
LTIMindtree Limited	2.04%
KPIT Technologies Limited	1.55%
Mastek Limited	1.54%
Petroleum Products	7.58%
✓ Reliance Industries Limited	6.10%
Hindustan Petroleum Corporation Limited	1.48%
Telecom - Services	5.38%
✓ Bharti Airtel Limited	3.47%
Indus Towers Limited	1.91%
Pharmaceuticals & Biotechnology	4.90%
Divi's Laboratories Limited	2.07%
Concord Biotech Limited	1.48%
Torrent Pharmaceuticals Limited	1.35%
Automobiles	4.47%
✓ Maruti Suzuki India Limited	2.54%
Mahindra & Mahindra Limited	1.93%
Capital Markets	3.46%
BSE Limited	1.46%
Multi Commodity Exchange of India Limited	1.03%
Angel One Limited	0.97%
Retailing	3.28%
Info Edge (India) Limited	2.13%
Zomato Limited	1.15%
Cement & Cement Products	3.16%
✓ UltraTech Cement Limited	3.16%
Beverages	3.06%
Radico Khaitan Limited	1.95%
Varun Beverages Limited	1.11%
Insurance	2.97%
Max Financial Services Limited	1.54%
SBI Life Insurance Company Limited	1.43%
Finance	2.86%
PNB Housing Finance Limited	1.45%
Bajaj Finance Limited	1.41%
Chemicals & Petrochemicals	2.81%
Navin Fluorine International Limited	1.43%
Linde India Limited	1.38%
Healthcare Services	2.43%
Apollo Hospitals Enterprise Limited	1.41%
Max Healthcare Institute Limited	1.02%
Construction	1.96%
Larsen & Toubro Limited	1.96%
Industrial Products	1.94%
KEL Industries Limited	1.94%
Electrical Equipment	1.89%
Bharat Heavy Electricals Limited	1.89%
Agricultural Food & other Products	1.84%
Adani Wilmar Limited	1.84%
Power	1.56%
NTPC Limited	1.56%

EQUITY HOLDINGS	% of Net Assets	
Textiles & Apparels	1.54%	
Page Industries Limited	1.54%	
Industrial Manufacturing	0.84%	
Tega Industries Limited	0.84%	
Consumer Durables	0.75%	
V-Guard Industries Limited	0.75%	
TOTAL EQUITY HOLDING	89.75%	
FIXED INCOME HOLDINGS	Rating	
GOVERNMENT BOND	% of Net Assets	
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	2.83%
CORPORATE BOND	0.00%	
TREPS, Cash & Other Net		
Current Assets	7.42%	
GRAND TOTAL	100.00%	

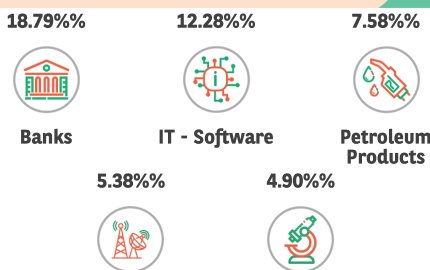
Investment in Top 10 scrips constitutes 38.53% of the portfolio

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)



% 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 January 31, 2025

INVESTMENT OBJECTIVE

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



SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - Weekly IDCW Option	₹ 1000.6843
Regular Plan - Growth Option	₹ 2919.1571
Regular Plan - Daily IDCW Option	₹ 1001.1996
Direct Plan - Weekly IDCW Option	₹ 1219.1870
Direct Plan - Growth Option	₹ 2954.4584
Direct Plan - Daily IDCW Option	₹ 1002.0849

Benchmark Index (Tier 1)

CRISIL Liquid Debt A-I Index

Date of Allotment

February 21, 2002

Monthly AAUM## As on January 31, 2025	₹11,351.70 Crores
AAUM## As on January 31, 2025	₹11,399.04 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 Maturity

Average Maturity (days)	40
Modified Duration (days)	39
YTM (%)	7.24%
Macaulay Duration* (days)	39

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.

** 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.

excluding 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. 59 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
COMMERCIAL PAPER			49.45%		
✓ Reliance Retail Ventures Limited	CRISIL A1+	5.24%	✓ Axis Bank Limited	CRISIL A1+	6.05%
✓ Export Import Bank of India	CRISIL A1+	3.27%	✓ Canara Bank	CRISIL A1+	3.92%
✓ NTPC Limited	ICRA A1+	3.06%	✓ Union Bank of India	ICRA A1+	3.06%
✓ National Bank For Agriculture and Rural Development	ICRA A1+	3.04%	ICICI Bank Limited	ICRA A1+	2.22%
Indian Railway Finance Corporation Limited	CRISIL A1+	2.61%	Punjab National Bank	CRISIL A1+	2.17%
Small Industries Dev Bank of India	CRISIL A1+	2.61%	Export Import Bank of India	CRISIL A1+	1.95%
National Bank For Agriculture and Rural Development	CRISIL A1+	2.60%	National Bank For Agriculture and Rural Development	CRISIL A1+	1.75%
Cholamandalam Investment and Finance Company Ltd	CRISIL A1+	2.59%	Kotak Mahindra Bank Limited	CRISIL A1+	1.74%
Bajaj Finance Limited	CRISIL A1+	1.96%	HDFC Bank Limited	CARE A1+	1.09%
Piramal Capital & Housing Finance Limited	CRISIL A1+	1.76%	Punjab National Bank	FITCH A1+	0.65%
Grasim Industries Limited	CRISIL A1+	1.75%	Union Bank of India	FITCH A1+	0.65%
Hero Fincorp Limited	CRISIL A1+	1.75%	TREASURY BILL		
Larsen & Toubro Limited	CRISIL A1+	1.75%	✓ 91 Days Tbill (MD 28/03/2025)	Sovereign	4.34%
Reliance Industries Limited	CRISIL A1+	1.75%	✓ 91 Days Tbill (MD 24/04/2025)	Sovereign	3.89%
Reliance Jio Infocomm Limited	CRISIL A1+	1.74%	✓ 91 Days Tbill (MD 13/02/2025)	Sovereign	3.50%
Kisetsu Saison Fin Ind Pvt Ltd	CRISIL A1+	1.74%	91 Days Tbill (MD 01/05/2025)	Sovereign	2.81%
SBICAP Securities Limited	CRISIL A1+	1.74%	364 Days Tbill (MD 06/02/2025)	Sovereign	2.63%
ICICI Securities Limited	CRISIL A1+	1.53%	CORPORATE BOND		
TVS Credit Services Limited	CRISIL A1+	1.31%	Indian Oil Corporation Limited	CRISIL AAA	1.85%
Birla Group Holdings Private Limited	CRISIL A1+	1.30%	Shriram Finance Limited	CRISIL AA+	1.31%
Deutsche Investments India Pvt Limited	CRISIL A1+	1.09%	Corporate Debt Market Development Fund Class A2		
360 One Prime Limited	CRISIL A1+	1.09%	Corporate Debt Market Development Fund		0.20%
Network18 Media & Investments Limited	CARE A1+	0.87%	Total Fixed Income Holdings		
Hinduja Leyland Finance Limited	CRISIL A1+	0.43%	TREPS, Cash & Other Net Current Assets		4.77%
Motilal Oswal Financial Services Limited	CRISIL A1+	0.43%	GRAND TOTAL		
Bajaj Finance Limited	ICRA A1+	0.22%	100.00%		
HDFC Securities Limited	CRISIL A1+	0.22%	Investment in Top 10 scrips constitutes 39.37% of the portfolio		
CERTIFICATE OF DEPOSIT			25.25%		

COMPOSITION BY ASSETS

Money Market Instruments	91.8%
Net Receivables/Payables	4.9%
Corporate Bond	3.1%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	93.9%
Cash	4.7%
AA+	1.3%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

** 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 January 31, 2025

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate returns, commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of one business day. However, there can be no assurance that the investment objectives of the Scheme will be realized.



SCHEME DETAILS

NAV Details (As on January 31, 2025)

Unclaimed Redemption - Up to 3 Yrs	: ₹ 1190.9815
Unclaimed Redemption - Greater than 3 years	: ₹ 1000.0000
Unclaimed IDCW - Up to 3 Yrs	: ₹ 1190.9809
Unclaimed IDCW - Greater than 3 years	: ₹ 1000.0000
Regular Plan - Weekly IDCW Option	: ₹ 1001.0990
Regular Plan - Growth Option	: ₹ 1322.5556
Regular Plan - Daily IDCW Option	: ₹ 1000.0018
Direct Plan - Weekly IDCW Option	: ₹ 1000.6448
Direct Plan - Growth Option	: ₹ 1327.4330
Direct Plan - Daily IDCW Option	: ₹ 1000.0029

Benchmark Index (Tier 1)

CRISIL Liquid Overnight Index

Date of Allotment

April 25, 2019

Monthly AAUM## As on January 31, 2025 : ₹854.73 Crores

AUM## As on January 31, 2025 : ₹624.73 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 (%)	: 6.72%
Macaulay Duration* (days)	: 1

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.

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

PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
TREASURY BILL		
✓ 182 Days Tbill (MD 06/02/2025)	Sovereign	4.00%
✓ 182 Days Tbill (MD 14/02/2025)	Sovereign	1.60%
✓ 91 Days Tbill (MD 21/02/2025)	Sovereign	0.80%
Total Fixed Income Holdings		4.00%
TREPS, Cash & Other Net Current Assets		96.00%
GRAND TOTAL		100.00%

COMPOSITION BY ASSETS

Net Receivables/Payables	96.0%
Money Market Instruments	4.0%

CREDIT QUALITY PROFILE (% of Debt Holdings)

Cash	96.0%
AAA/A1+/Sov	4.0%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

excluding 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. 59 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 Low Interest Rate Risk and Moderate Credit Risk)

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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. <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 Low To Moderate risk</p>	<p>Benchmark (Tier 1) Riskometer^</p> <p>Riskometer</p> <p>Benchmark riskometer is at Low To Moderate risk</p>
	<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Ultra Short Duration Debt A-I Index): basis it's constituents; as on January 31, 2025</p>	

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 January 31, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1000.8207
Regular Plan - Growth Option	: ₹ 1494.2130
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Direct Plan - Weekly IDCW Option	: ₹ 1001.2722
Direct Plan - Growth Option	: ₹ 1512.5076
Direct Plan - Daily IDCW Option	: ₹ 1007.0751

Benchmark Index (Tier 1)

CRISIL Ultra Short Duration Debt A-I Index

Date of Allotment

June 01, 2018

Monthly AAUM## As on January 31, 2025	: ₹1,337.57 Crores
AAUM## As on January 31, 2025	: ₹1,552.86 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)	: 0.47
Modified Duration (years)	: 0.44
YTM (%)	: 7.46%
Macaulay Duration* (years)	: 0.45

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

*****Kindly note that the scheme has undergone a fundamental attribute change in its Modification of the Potential Risk Class (PRC) matrix from B-I to B-II.

excluding 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. 59 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
CERTIFICATE OF DEPOSIT		41.99%	Julius Baer Capital India Pvt Ltd	CRISIL A1+	1.80%
✓ Canara Bank	CRISIL A1+	8.34%	Piramal Capital & Housing Finance Limited	CRISIL A1+	1.58%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.79%	Birla Group Holdings Private Limited	CRISIL A1+	1.57%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	5.23%	Motilal Oswal Financial Services Limited	CRISIL A1+	1.56%
✓ ICICI Bank Limited	ICRA A1+	4.64%	Motilal Oswal Financial Services Limited	ICRA A1+	0.31%
✓ Axis Bank Limited	CRISIL A1+	3.77%	Tata Projects Limited	CRISIL A1+	0.30%
✓ Indusind Bank Limited	CRISIL A1+	3.45%	TREASURY BILL		3.12%
HDFC Bank Limited	CRISIL A1+	2.48%	✓ 182 Days Tbill (MD 31/07/2025)	Sovereign	3.12%
Punjab National Bank	CRISIL A1+	1.89%	STATE GOVERNMENT BOND		2.59%
Punjab National Bank	FITCH A1+	1.60%	8.15% Madhya Pradesh SDL (MD 13/11/2025)	Sovereign	1.63%
Union Bank of India	FITCH A1+	1.60%	6.9% Tamilnadu SDL (MD 16/10/2025)	Sovereign	0.64%
Union Bank of India	CRISIL A1+	1.20%	7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.32%
CORPORATE BOND		19.70%	PTC		0.75%
✓ Power Finance Corporation Limited	CRISIL AAA	5.13%	India Universal Trust	CRISIL AAA(SO)	0.75%
✓ Export Import Bank of India	CRISIL AAA	3.21%	Corporate Debt Market Development Fund Class A2		0.20%
National Housing Bank	CRISIL AAA	2.25%	Corporate Debt Market Development Fund		0.20%
Bharti Telecom Limited	CRISIL AA+	1.61%	Total Fixed Income Holdings		80.75%
Embassy Office Parks REIT	CRISIL AAA	1.59%	TREPS, Cash & Other Net Current Assets		19.25%
Hero Fincorp Limited	CRISIL AA+	1.54%	GRAND TOTAL		100.00%
Godrej Industries Limited	CRISIL AA+	1.29%	Investment in Top 10 scrips constitutes 47.80% of the portfolio		
Shriram Finance Limited	CRISIL AA+	0.97%			
Indian Railway Finance Corporation Limited	CRISIL AAA	0.96%			
REC Limited	CRISIL AAA	0.64%			
360 One Prime Limited	CRISIL AA	0.51%			
COMMERCIAL PAPER		12.40%			
✓ Export Import Bank of India	CRISIL A1+	3.12%			
Muthoot Finance Limited	CRISIL A1+	2.16%			

COMPOSITION BY ASSETS

Money Market Instruments	57.5%
Corporate Bond	19.7%
Net Receivables/Payables	19.4%
Govt Securities/SD Loans	2.6%
PTC	0.8%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	74.7%
Cash	19.2%
AA+	5.4%
AA	0.5%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

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

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)

	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income in short term. Investments in portfolio comprising of debt & money market instruments and derivatives. <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>
<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Low Duration Debt A-I Index); basis it's constituents; as on January 31, 2025</p>		

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 January 31, 2025)

Regular Plan - Weekly IDCW Option	₹ 10.0168
Regular Plan - Monthly IDCW Option	₹ 10.3070
Regular Plan - Growth Option	₹ 38.8087
Regular Plan - Daily IDCW Option	₹ 10.0604
Direct Plan - Weekly IDCW Option	₹ 10.0174
Direct Plan - Monthly IDCW Option	₹ 10.3305
Direct Plan - Growth Option	₹ 42.3639
Direct Plan - Daily IDCW Option	₹ 10.0958

Benchmark Index (Tier 1)

CRISIL Low Duration Debt A-I Index

Date of Allotment

October 21, 2005

Monthly AAUM## As on January 31, 2025	: ₹224.57 Crores
AAUM## As on January 31, 2025	: ₹226.50 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)	: 1.02
Modified Duration (years)	: 0.91
YTM (%)	: 7.79%
Macaulay Duration* (years)	: 0.96

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.

*****Kindly note that the scheme has undergone a fundamental attribute change in its Modification of the Potential Risk Class (PRC) matrix from B-I to B-III.

excluding 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. 59 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		48.14%	✓ Export Import Bank of India	CRISIL A1+	6.25%
National Bank For Agriculture and Rural Development	CRISIL AAA	6.61%	Birla Group Holdings Private Limited	CRISIL A1+	4.30%
✓ National Housing Bank	CRISIL AAA	6.61%	Piramal Capital & Housing Finance Limited	CRISIL A1+	4.21%
✓ REC Limited	CRISIL AAA	6.61%	PTC		1.99%
✓ Shriram Finance Limited	CRISIL AA+	4.44%		CRISIL	
✓ Bharti Telecom Limited	CRISIL AA+	4.43%	India Universal Trust	AAA(SO)	1.99%
✓ Godrej Industries Limited	CRISIL AA+	4.43%	GOVERNMENT BOND		0.90%
PNB Housing Finance Limited	CARE AA+	4.42%	7.38% GOI (MD 20/06/2027)	Sovereign	0.90%
Indian Railway Finance Corporation Limited	CRISIL AAA	4.40%	Corporate Debt Market		
MindSpace Business Parks REIT	CRISIL AAA	3.10%	Development Fund Class A2		0.26%
IndoStar Capital Finance Limited	CARE AA-	2.21%	Corporate Debt Market Development Fund		0.26%
Hero Fincorp Limited	CRISIL AA+	0.88%	Total Fixed Income Holdings		89.03%
CERTIFICATE OF DEPOSIT		22.98%	TREPS, Cash & Other Net Current Assets		10.97%
✓ Union Bank of India	FITCH A1+	8.22%	GRAND TOTAL		100.00%
✓ ICICI Bank Limited	ICRA A1+	6.43%			
✓ Canara Bank	CRISIL A1+	6.17%	Investment in Top 10 scrips constitutes 60.20% of the portfolio		
Kotak Mahindra Bank Limited	CRISIL A1+	2.16%			
COMMERCIAL PAPER		14.76%			

COMPOSITION BY ASSETS

Corporate	48.1%
Money Market Instruments	37.7%
Net Receivables/Payables	11.2%
PTC	1.9%
Govt Securities/SD Loans	0.9%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	68.1%
AA+	18.6%
Cash	10.9%
AA-	2.2%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

** 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)

	Scheme Riskometer ^{^^}	Benchmark (Tier 1) Riskometer [^]
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income over short term. Investments in money market instruments having maturity upto 1 year. <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>
<p>^{^^}Riskometer For Scheme: basis it's portfolio, [^]Riskometer For Benchmark (CRISIL Money Market A-I Index): basis it's constituents; as on January 31, 2025</p>		

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+mfs⁷⁷

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 1000.8370
Regular Plan - Monthly IDCW Option	: ₹ 1014.9018
Regular Plan - Growth Option	: ₹ 1333.8772
Regular Plan - Daily IDCW Option	: ₹ 1005.9752
Direct Plan - Weekly IDCW Option	: ₹ 1000.8059
Direct Plan - Monthly IDCW Option	: ₹ 1031.6350
Direct Plan - Growth Option	: ₹ 1352.1450
Direct Plan - Daily IDCW Option	: ₹ 1000.0000

Benchmark Index (Tier 1)

CRISIL Money Market A-I Index

Date of Allotment

June 19, 2019

Monthly AAUM## As on January 31, 2025	: ₹468.74 Crores
AUM## As on January 31, 2025	: ₹543.27 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 (%)	: 7.61%
Macaulay Duration* (years)	: 0.53

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

Average AUM for November 2024 includes interscheme investment.

* refer page no. 60

† Kindly refer page no. 59 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

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CERTIFICATE OF DEPOSIT		62.73%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.89%
✓ Canara Bank	CRISIL A1+	7.88%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	7.04%
✓ HDFC Bank Limited	CRISIL A1+	6.05%
✓ Union Bank of India	FITCH A1+	5.99%
✓ Axis Bank Limited	CRISIL A1+	5.39%
✓ ICICI Bank Limited	ICRA A1+	5.36%
✓ Indian Bank	CRISIL A1+	4.57%
IndusInd Bank Limited	CRISIL A1+	4.48%
✓ Small Industries Dev Bank of India	CRISIL A1+	4.48%
Punjab National Bank	CRISIL A1+	3.60%
COMMERCIAL PAPER		23.20%
Motilal Oswal Financial Services Limited	ICRA A1+	3.58%
Tata Projects Limited	CRISIL A1+	3.44%
Julius Baer Capital India Pvt Ltd	CRISIL A1+	3.42%
LIC Housing Finance Limited	CRISIL A1+	3.06%
Birla Group Holdings Private Limited	CRISIL A1+	2.69%
Piramal Capital & Housing Finance Limited	CRISIL A1+	2.63%
Muthoot Finance Limited	CRISIL A1+	2.58%
Export Import Bank of India	CRISIL A1+	1.80%
STATE GOVERNMENT BOND		8.34%
✓ 8.15% Madhya Pradesh SDL (MD 13/11/2025)	Sovereign	5.58%
6.9% Tamilnadu SDL (MD 16/10/2025)	Sovereign	2.76%
Corporate Debt Market Development Fund Class A2		0.20%
Corporate Debt Market Development Fund		0.20%
Total Fixed Income Holdings		94.47%
TREPS, Cash & Other Net Current Assets		5.53%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 60.23% of the portfolio

COMPOSITION BY ASSETS

Money Market Instruments	85.9%
Govt. Securities/SD Loans	8.3%
Net Receivables/Payables	5.7%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	94.4%
Cash	5.5%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

For Distribution History kindly refer page no. 57.

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 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 January 31, 2025

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.2390
Regular Plan - Monthly IDCW Option	: ₹ 10.1832
Regular Plan - Growth Option	: ₹ 12.1683
Direct Plan - Quarterly IDCW Option	: ₹ 10.4357
Direct Plan - Monthly IDCW Option	: ₹ 10.3348
Direct Plan - Growth Option	: ₹ 12.4179

Benchmark Index (Tier 1)

CRISIL Banking and PSU Debt A-II Index

Date of Allotment

December 17, 2020

Monthly AAUM## As on January 31, 2025	: ₹25.99 Crores
AAUM## As on January 31, 2025	: ₹25.84 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)	: 4.91
Modified Duration (years)	: 3.66
YTM (%)	: 7.16%
Macaulay Duration* (years)	: 3.84

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.

excluding 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. 59 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		72.81%	GOVERNMENT BOND		17.83%
Power Grid Corporation of India			✓ 7.17% GOI (MD 17/04/2030)	Sovereign	13.84%
✓ Limited	CRISIL AAA	8.37%	7.32% GOI (MD 13/11/2030)	Sovereign	3.99%
National Highways Authority Of			Corporate Debt Market		
✓ India	CRISIL AAA	8.05%	Development Fund Class A2		0.56%
✓ Export Import Bank of India	CRISIL AAA	8.03%	Corporate Debt Market		
National Bank For Agriculture and			Development Fund		0.56%
✓ Rural Development	CRISIL AAA	7.76%	Total Fixed Income Holdings		91.20%
✓ State Bank of India	CRISIL AAA	7.66%	TREPS, Cash & Other Net Current Assets		8.80%
✓ REC Limited	CRISIL AAA	7.54%	GRAND TOTAL		100.00%
	CRISIL		Investment in Top 10 scrips constitutes 80.76% of the portfolio		
✓ Bharat Sanchar Nigam Limited	AAA(CE)	7.51%			
Housing & Urban Development					
✓ Corporation Limited	ICRA AAA	6.05%			
Indian Railway Finance Corporation					
✓ Limited	CRISIL AAA	5.95%			
Hindustan Petroleum Corporation					
Limited	CRISIL AAA	5.89%			

COMPOSITION BY ASSETS

Corporate Bond	72.8%
Govt Securities/SD Loans	17.8%
Net Receivables/Payables	9.3%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	91.1%
Cash	8.8%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

Baroda BNP Paribas Short Duration Fund*****

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

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low To Moderate risk

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

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.



SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.6528
Regular Plan - Monthly IDCW Option	: ₹ 10.2248
Regular Plan - Growth Option	: ₹ 28.1397
Direct Plan - Quarterly IDCW Option	: ₹ 11.1736
Direct Plan - Monthly IDCW Option	: ₹ 10.3968
Direct Plan - Growth Option	: ₹ 30.4596

Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

Date of Allotment

June 30, 2010

Monthly AAUM## As on January 31, 2025	: ₹197.69 Crores
AUM## As on January 31, 2025	: ₹197.14 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)	: 3.45
Modified Duration (years)	: 2.82
YTM (%)	: 7.43%
Macaulay Duration* (years)	: 2.98

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

*****Kindly note that the scheme has undergone a fundamental attribute change in its Modification of the Potential Risk Class (PRC) matrix from B-II to B-III.

excluding 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. 59 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND			GOVERNMENT BOND		
68.28%			24.53%		
✓ National Housing Bank	CRISIL AAA	7.65%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	21.95%
Power Grid Corporation of India Limited	CRISIL AAA	6.15%	7.38% GOI (MD 20/06/2027)	Sovereign	2.58%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	6.14%	PTC		
✓ Larsen & Toubro Limited	CRISIL AAA	5.12%	2.44%		
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	5.11%	India Universal Trust	CRISIL AAA(SO)	2.44%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.09%	Corporate Debt Market		
✓ Nomura Capital India Pvt Limited	FITCH AAA	5.09%	Development Fund Class A2		
✓ PNB Housing Finance Limited	CARE AA+	5.07%	0.35%		
✓ REC Limited	CRISIL AAA	5.07%	Corporate Debt Market		
National Bank For Agriculture and Rural Development	CRISIL AAA	5.06%	Development Fund		0.35%
Total Fixed Income Holdings			Total Fixed Income Holdings		
95.60%			95.60%		
TREPS, Cash & Other Net Current Assets			4.40%		
GRAND TOTAL			GRAND TOTAL		
100.00%			100.00%		

Investment in Top 10 scrips constitutes 72.44% of the portfolio

COMPOSITION BY ASSETS

Corporate Bond	68.2%
Govt Securities/SD Loans	24.5%
Net Receivables/Payables	4.7%
PTC	2.4%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	81.8%
AA+	11.2%
Cash	4.4%
AA-	2.5%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

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

Baroda BNP Paribas 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)

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

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

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate returns by investing in debt and money market instruments across the credit spectrum. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.



SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 11.7573
Regular Plan - Monthly IDCW Option	: ₹ 11.2323
Regular Plan - Growth Option	: ₹ 21.3885
Direct Plan - Quarterly IDCW Option	: ₹ 12.7126
Direct Plan - Monthly IDCW Option	: ₹ 14.2024
Direct Plan - Growth Option	: ₹ 23.4700

Benchmark Index (Tier 1)

CRISIL Credit Risk Debt B-II Index

Date of Allotment

January 23, 2015

Monthly AUM## As on January 31, 2025	: ₹169.16 Crores
AUM## As on January 31, 2025	: ₹169.08 Crores

Fund Manager

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

Load Structure

Exit Load: • Exit Load: Upto 1 year • Redeemed or switched out upto 10% of the allotment: Nil
• Redeemed or switched out more than 10% of the allotment: 1% After 1 year - Nil Exit load is not applicable for segregated portfolio.

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)	: 3.31
Modified Duration (years)	: 2.25
YTM (%)	: 8.14%
Macaulay Duration* (years)	: 2.36

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.

excluding 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. 59 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		73.93%	GOVERNMENT BOND		14.85%
✓ Nirma Limited	CRISIL AA	8.39%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	8.53%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	8.26%	7.18% GOI (MD 24/07/2037)	Sovereign	3.04%
✓ 360 One Prime Limited	CRISIL AA	7.99%	6.79% GOI (MD 07/10/2034)	Sovereign	2.38%
✓ Piramal Capital & Housing Finance Limited	ICRA AA	7.85%	7.38% GOI (MD 20/06/2027)	Sovereign	0.60%
✓ Tata Projects Limited	FITCH AA	7.70%	7.17% GOI (MD 17/04/2030)	Sovereign	0.30%
✓ JSW Steel Limited	ICRA AA	7.68%	STATE GOVERNMENT BOND		2.34%
✓ Adani Ports and Special Economic Zone Limited	ICRA AAA	6.00%	6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	2.34%
✓ IndoStar Capital Finance Limited	CRISIL AA-	5.92%	Corporate Debt Market Development Fund Class A2		0.36%
✓ Motilal Oswal Home Finance Limited	ICRA AA	4.14%	Corporate Debt Market Development Fund		0.36%
✓ Small Industries Dev Bank of India Power Grid Corporation of India Limited	CRISIL AAA	2.97%	Total Fixed Income Holdings		91.48%
REC Limited	CRISIL AAA	1.94%			
IndoStar Capital Finance Limited	CARE AA-	1.18%	REITs/InvTs Holdings		% of Net Assets
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.90%	Brookfield India Real Estate Trust		1.90%
Bharat Sanchar Nigam Limited	AAA(CE)	0.86%	Embassy Office Parks REIT		1.42%
State Bank of India	CRISIL AAA	0.59%	Indus Infra Trust		0.37%
			Total REITs/InvTs Holdings		3.69%
			TREPS, Cash & Other Net Current Assets		4.83%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 72.46% of the portfolio

COMPOSITION BY ASSETS

Corporate Bond	73.9%
Govt Securities/SD Loans	17.1%
Net Receivables/Payables	5.1%
REITs/INVITs	3.6%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AA	52.1%
AAA/A1+/Sov	32.1%
AA-	7.1%
Cash	4.8%
REIT/INVIT	3.7%

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)			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

Segregated portfolio 1

BONDS & NCDs	
Listed / awaiting listing on the stock exchanges	
Yes Bank Ltd.N@@B@@S& [ICRA]D	0.00%
TOTAL	0.00%

Segregated portfolio 1

BONDS & NCDs	
Listed / awaiting listing on the stock exchanges	
Yes Bank Ltd.N@@B@@S& [ICRA]D	0.00%
TOTAL	0.00%

Note on Segregated Portfolio: Due to credit event (Default of debt servicing by Yes Bank on March 6, 2020), securities of Yes Bank have been segregated from the scheme's portfolio w.e.f March 6, 2020. Yes Bank had, on March 14, 2020, informed the Stock Exchanges that the AT1 bonds were fully written down and had extinguished with immediate effect pursuant to Master Circular-Basel III Capital Regulations dated July 01, 2015 read with Section 45 of the Banking Regulation Act, 1949. On March 16, 2020, Axis Trustee Services Ltd., debenture trustee for the AT1 bonds, had led a writ petition in the Hon'ble High Court, Mumbai, inter alia seeking relief from the Court to set aside the decision to write off the AT1 bonds, and that the matter was sub-judice before the on'ble Court. Kindly refer to SID/KIM for complete details on segregation of portfolio.

Baroda BNP Paribas Corporate Bond Fund

(An Open ended Debt Scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme)

This product is suitable for investors who are seeking*:

- Capital appreciation and regular income in long term.
- Investment primarily in AA+ and above rated corporate bonds and the rest in debt and money market instruments.

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

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 January 31, 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 January 31, 2025)

Regular Plan - Quarterly IDCW Option	: ₹ 10.3561
Regular Plan - Monthly IDCW Option	: ₹ 10.3152
Regular Plan - Growth Option	: ₹ 26.3699
Regular Plan - Annual IDCW Option	: ₹ 10.9146
Direct Plan - Quarterly IDCW Option	: ₹ 10.5500
Direct Plan - Monthly IDCW Option	: ₹ 10.4425
Direct Plan - Growth Option	: ₹ 28.0019
Direct Plan - Annual IDCW Option	: ₹ 11.2241

Benchmark Index (Tier 1)

CRISIL Corporate Debt A-II Index

Date of Allotment

November 08, 2008

Monthly AUM## As on January 31, 2025 : ₹213.10 Crores

AUM## As on January 31, 2025 : ₹207.98 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan	21-Oct-24	21 years
Mr. Vikram Pannani	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)	: 4.82
Modified Duration (years)	: 3.51
YTM (%)	: 7.33%
Macaulay Duration+ (years)	: 3.71

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

excluding 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. 59 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE BOND		71.54%	GOVERNMENT BOND		15.80%
National Bank For Agriculture and Rural Development	CRISIL AAA	6.74%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	7.43%
✓ REC Limited	ICRA AAA	5.81%	✓ 7.1% GOI (MD 08/04/2034)	Sovereign	7.39%
Indian Railway Finance Corporation Limited	CRISIL AAA	5.42%	7.38% GOI (MD 20/06/2027)	Sovereign	0.49%
✓ Export Import Bank of India	CRISIL AAA	5.06%	7.17% GOI (MD 17/04/2030)	Sovereign	0.49%
Hindustan Petroleum Corporation Limited	CRISIL AAA	4.94%	PTC		3.75%
✓ Power Finance Corporation Limited	CRISIL AAA	4.94%		CRISIL	
✓ Small Industries Dev Bank of India	CRISIL AAA	4.84%	India Universal Trust	AAA(SO)	2.31%
Sundaram Home Finance Limited	ICRA AAA	4.83%		CRISIL	
✓ Tata Capital Limited	ICRA AAA	4.83%	Sansar Trust	AAA(SO)	1.44%
GAIL (India) Limited	CARE AAA	4.81%	STATE GOVERNMENT BOND		1.47%
HDFC Bank Limited	CRISIL AAA	4.81%	7.76% Karnataka SDL (MD 13/12/2027)	Sovereign	1.47%
Bajaj Finance Limited	CRISIL AAA	4.80%	Corporate Debt Market		
Power Grid Corporation of India Limited	CRISIL AAA	4.16%	Development Fund Class A2		0.27%
	CRISIL		Corporate Debt Market		
Bharat Sanchar Nigam Limited	AAA(CE)	2.80%	Development Fund		0.27%
Reliance Industries Limited	CRISIL AAA	1.50%	Total Fixed Income Holdings		92.83%
Housing & Urban Development Corporation Limited	ICRA AAA	1.25%			
	CRISIL		REITs/InvTIs Holdings		% of Net Assets
			Embassy Office Parks REIT		1.44%
			Brookfield India Real Estate Trust		1.05%
			Total REITs/InvTIs Holdings		2.49%
			TREPS, Cash & Other Net Current Assets		4.68%
			GRAND TOTAL		100.00%
			Investment in Top 10 scrips constitutes 57.40% of the portfolio		

COMPOSITION BY ASSETS

Corporate Bond	71.5%
Govt Securities/SD Loans	17.2%
Net Receivables/Payables	4.9%
PTC	3.7%
REITs/INVITs	2.4%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	92.8%
Cash	4.6%
REIT/INVIT	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)

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"> Regular income in long term. Investments in debt and money market instruments . <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 Moderate risk</p>	<p>Benchmark (Tier 1) 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 January 31, 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 January 31, 2025)

Regular Plan - Weekly IDCW Option	: ₹ 10.0696
Regular Plan - Quarterly IDCW Option	: ₹ 10.3807
Regular Plan - Monthly IDCW Option	: ₹ 10.3650
Regular Plan - Half Yearly IDCW Option	: ₹ 10.4372
Regular Plan - Growth Option	: ₹ 44.3134
Regular Plan - Daily IDCW Option	: ₹ 10.0997
Direct Plan - Weekly IDCW Option	: ₹ 10.0704
Direct Plan - Quarterly IDCW Option	: ₹ 10.7613
Direct Plan - Monthly IDCW Option	: ₹ 10.7570
Direct Plan - Growth Option	: ₹ 49.1635
Direct Plan - Daily IDCW Option	: ₹ 10.1008

Benchmark Index (Tier 1)

CRISIL Dynamic Bond A-III Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on January 31, 2025	: ₹183.18 Crores
AUM## As on January 31, 2025	: ₹182.04 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)	: 13.11
Modified Duration (years)	: 7.32
YTM (%)	: 6.74%
Macaulay Duration* (years)	: 7.57

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

excluding 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. 59 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND			STATE GOVERNMENT BOND		
		94.26%			0.00%
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	58.06%	7.64% Haryana SDL (MD 29/03/2027)	Sovereign	0.00%
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	19.69%	8.26% Maharashtra SDL (MD 02/01/2029)	Sovereign	0.00%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	13.12%			
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	1.70%			
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	1.69%			
Corporate Debt Market			CORPORATE BOND		
		0.26%			0.00%
Corporate Debt Market			TREPS, Cash & Other Net Current Assets		5.48%
✓ Development Fund		0.26%	GRAND TOTAL 100.00%		
			Investment in Top 10 scrips constitutes 94.52% of the portfolio		

COMPOSITION BY ASSETS

Govt Securities/SD Loans	94.2%
Net Receivables/Payables	5.7%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	94.5%
Cash	5.4%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

Baroda BNP Paribas Gilt Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Credit risk free regular income over long term. Investment only in Government (both Central and State Government) Securities. <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 Moderate risk</p>	<p>Benchmark (Tier 1) Riskometer^</p> <p>Benchmark riskometer is at Moderate risk</p>
	<p>^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on January 31, 2025</p>	

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 January 31, 2025)

Regular Plan - IDCW Option	₹ 24.3904
Regular Plan - Growth Option	₹ 41.0924
Direct Plan - IDCW Option	₹ 33.0564
Direct Plan - Growth Option	₹ 45.0303

Benchmark Index (Tier 1)

CRISIL Dynamic Gilt Index

Date of Allotment

March 21, 2002

Monthly AAUM# As on January 31, 2025	₹ 1,797.28 Crores
AAUM# As on January 31, 2025	₹ 1,758.59 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)	10.21
Modified Duration (years)	6.72
YTM (%)	6.84%
Macaulay Duration* (years)	6.94

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

excluding 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. 59 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT BOND			66.35%		
✓ 6.79% GOI (MD 07/10/2034)	Sovereign	29.19%	✓ 7.74% Maharashtra SDL (MD 01/03/2033)	Sovereign	2.66%
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	27.54%	7.81% Gujarat SDL (MD 12/10/2032)	Sovereign	2.37%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	4.98%	7.74% Karnataka SDL (MD 03/01/2034)	Sovereign	2.07%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	3.54%	7.47% Maharashtra SDL (MD 13/09/2034)	Sovereign	2.04%
7.18% GOI (MD 14/08/2033)	Sovereign	1.10%	7.7% Maharashtra SDL (MD 15/11/2034)	Sovereign	1.78%
STATE GOVERNMENT BOND			31.31%		
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	3.60%	7.46% Maharashtra SDL (MD 13/09/2033)	Sovereign	1.46%
✓ 7.74% Karnataka SDL (MD 10/01/2036)	Sovereign	3.27%	6.61% Karnataka SDL (MD 02/09/2035)	Sovereign	1.37%
✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	2.97%	7.22% Maharashtra SDL (MD 07/08/2034)	Sovereign	1.27%
✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	2.94%	7.46% Maharashtra SDL (MD 21/02/2035)	Sovereign	0.58%
✓ 7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	2.91%	8.05% Rajasthan SDL (MD 27/07/2037)	Sovereign	0.02%
CORPORATE BOND			0.00%		
Total Fixed Income Holdings			97.66%		
TREPS, Cash & Other Net Current Assets			2.34%		
GRAND TOTAL			100.00%		

Investment in Top 10 scrips constitutes 83.60% of the portfolio

COMPOSITION BY ASSETS

Govt Securities/SD Loans	97.6%
Net Receivables/Payables	2.3%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	97.6%
Cash	2.3%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)			
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)	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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2026 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - IDCW Option	: ₹ 11.5402
Regular Plan - Growth Option	: ₹ 11.5401
Direct Plan - Growth Option	: ₹ 11.6103

Benchmark Index (Tier 1)

NIFTY SDL December 2026 Index

Date of Allotment

January 25, 2023

Monthly AAUM## As on January 31, 2025 : ₹114.60 Crores

AUM## As on January 31, 2025 : ₹115.16 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)	: 1.84
Modified Duration (years)	: 1.69
YTM (%)	: 6.81%
Macaulay Duration* (years)	: 1.75
Tracking Error Regular	: 0.72 %
Tracking Error Direct	: 0.72 %

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.

excluding 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. 59 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
STATE GOVERNMENT BOND		96.22%	TREPS, Cash & Other Net Current Assets		3.78%
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	43.73%	GRAND TOTAL		100.00%
7.28% Haryana SDL (MD 28/12/2026)	Sovereign	26.25%			
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%
Net Receivables/Payables	3.7%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	96.2%
Cash	3.7%

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT OF GUJARAT	43.73
STATE GOVERNMENT OF HARYANA	26.25
STATE GOVERNMENT OF MAHARASHTRA	17.50
STATE GOVERNMENT OF KARNATAKA	4.38
STATE GOVERNMENT OF TAMIL NADU	4.36
Grand Total	96.22

TRACKING DIFFERENCE DATA

as of Jan 31, 2025

	1 Year	Since Inception
Regular Plan	-0.57%	-0.25%
Direct Plan	-0.61%	-0.26%

SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

Baroda BNP Paribas NIFTY SDL December 2028 Index Fund

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

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



Investors understand that their principal will be at 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 January 31, 2025

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan - IDCW Option	: ₹ 10.8028
Regular Plan - Growth Option	: ₹ 11.5854
Direct Plan - IDCW Option	: ₹ 10.9307
Direct Plan - Growth Option	: ₹ 11.6503

Benchmark Index (Tier 1)

NIFTY SDL December 2028 Index

Date of Allotment

March 24, 2023

Monthly AAUM## As on January 31, 2025 : ₹32.52 Crores

AUM## As on January 31, 2025 : ₹32.81 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)	: 3.80
Modified Duration (years)	: 3.21
YTM (%)	: 6.91%
Macaulay Duration* (years)	: 3.32
Tracking Error Regular	: 1.17%
Tracking Error Direct	: 1.17%

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

excluding 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. 59 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
STATE GOVERNMENT BOND		96.66%	TREPS, Cash & Other Net Current Assets		3.34%
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign	37.36%	GRAND TOTAL		100.00%
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign	25.58%			
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	22.64%			
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	11.08%			

COMPOSITION BY ASSETS

Govt Securities/SD Loans	96.6%
Net Receivables/Payables	3.3%

CREDIT QUALITY PROFILE (% of Debt Holdings)

AAA/A1+/Sov	96.6%
Cash	3.3%

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT OF MAHARASHTRA	37.36
STATE GOVERNMENT OF TAMIL NADU	25.58
STATE GOVERNMENT OF GUJARAT	22.64
STATE GOVERNMENT OF KARNATAKA	11.08
Grand Total	96.66

TRACKING DIFFERENCE DATA

as of Jan 31, 2025

	1 Year	Since Inception
Regular Plan	-0.62%	-0.29%
Direct Plan	-0.68%	-0.33%

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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 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 January 31, 2025)

Regular Plan-IDCW Option	: ₹ 10.8902
Regular Plan-Growth Option	: ₹ 10.8902
Direct Plan-IDCW Option	: ₹ 10.9336
Direct Plan-Growth Option	: ₹ 10.9336

Benchmark Index (Tier 1)

Nifty 50 TRI

Date of Allotment

January 29, 2024

Monthly AAUM## As on January 31, 2025

: ₹62.41 Crores

AUM## As on January 31, 2025

: ₹66.80 Crores

Fund Manager

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

Load Structure

Entry Load :

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 of the scheme.

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.56%
TER - Direct Plan (%)	: 0.16%
Portfolio Turnover Ratio	: 1.02
Tracking Error Regular	: 0.18%
Tracking Error Direct	: 0.18%

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.

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

* refer page no. 60

For NSE Indices Limited disclaimer refer page no. 60

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
Banks	28.91%
HDFC Bank Limited	12.26%
ICICI Bank Limited	8.50%
State Bank of India	2.80%
Axis Bank Limited	2.68%
Kotak Mahindra Bank Limited	2.67%
IT - Software	13.98%
Infosys Limited	6.39%
Tata Consultancy Services Limited	4.01%
HCL Technologies Limited	1.73%
Tech Mahindra Limited	1.01%
Wipro Limited	0.84%
Petroleum Products	8.15%
Reliance Industries Limited	8.15%
Automobiles	6.33%
Mahindra & Mahindra Limited	2.50%
Maruti Suzuki India Limited	1.51%
Tata Motors Limited	1.40%
Bajaj Auto Limited	0.92%
Diversified FMCG	5.93%
ITC Limited	3.88%
Hindustan Unilever Limited	2.05%
Telecom - Services	4.19%
Bharti Airtel Limited	4.19%
Construction	3.85%
Larsen & Toubro Limited	3.85%
Finance	3.03%
Bajaj Finance Limited	2.11%
Bajaj Finserv Limited	0.92%
Power	2.73%
NTPC Limited	1.46%
Power Grid Corporation of India Limited	1.27%
Pharmaceuticals & Biotechnology	2.54%
Sun Pharmaceutical Industries Limited	1.78%
Cipla Limited	0.76%
Consumer Durables	2.31%
Titan Company Limited	1.33%
Asian Paints Limited	0.98%
Cement & Cement Products	2.12%
UltraTech Cement Limited	1.24%

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC Group	12.91
Public Sector Unit	8.76
ICICI Group	8.50
Tata Group	8.22
Reliance Group	8.15
Infosys Group	6.39
Bharti	4.19
Grand Total	57.12

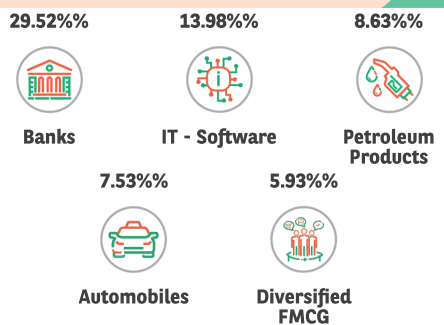
EQUITY HOLDINGS	% of Net Assets	
Grasim Industries Limited	0.88%	
Ferrous Metals	1.91%	
Tata Steel Limited	1.04%	
JSW Steel Limited	0.87%	
Retailing	1.17%	
Trent Limited	1.17%	
Oil	0.96%	
Oil & Natural Gas Corporation Limited	0.96%	
Aerospace & Defense	0.95%	
Bharat Electronics Limited	0.95%	
Consumable Fuels	0.84%	
Coal India Limited	0.84%	
Non - Ferrous Metals	0.82%	
Hindalco Industries Limited	0.82%	
Food Products	0.76%	
Nestle India Limited	0.76%	
Transport Infrastructure	0.76%	
Adani Ports and Special Economic Zone Limited	0.76%	
LESS THAN 0.75% EXPOSURE	7.46%	
TOTAL EQUITY HOLDING	99.7%	
FIXED INCOME HOLDINGS	Rating	% of Net Assets

TREPS, Cash & Other Net Current Assets 0.30%

GRAND TOTAL 100.00%

Investment in Top 10 scripts constitutes 56.71% of the portfolio

SECTORAL COMPOSITION (Top 5)



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

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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees and expenses by investing in physical gold. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

SCHEME DETAILS

₹ NAV Details (As on January 31, 2025)

Baroda BNP Paribas Gold ETF : ₹ 80.5594

📈 Benchmark Index (Tier 1)

Domestic Price of Gold

📅 Date of Allotment

December 13, 2023

Monthly AAUM## As on January 31, 2025 : ₹76.53 Crores

AUM## As on January 31, 2025 : ₹79.59 Crores

👥 Fund Manager

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

📡 Load Structure

Exit Load: • Nil

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

📊 Expense Ratio & Quantitative Data*

TER - Regular Plan (%) : 0.48%

Tracking Error : 0.39%

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

Minimum Application Amount: FOR TRANSACTION DIRECTLY WITH THE FUND: For Market Makers: The creation unit size for the scheme shall be 1,00,000 units and in multiples thereof For Large Investors: Min application amount of 25 crores and in multiples of creation unit size

Minimum Additional Application Amount: FOR TRANSACTION ON STOCK EXCHANGES: Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

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

Average AUM for November 2024 includes inter-scheme investment.

* refer page no. 60

** refer page no. 60

PORTFOLIO

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

Investment in Top 10 scrips constitutes 97.64% of the portfolio

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Gold	96.35
Grand Total	96.35

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

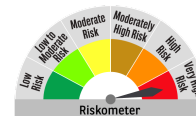
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 January 31, 2025

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Baroda BNP Paribas Nifty Bank ETF : ₹ 49.5422

Benchmark Index (Tier 1)

Nifty Bank TRI

Date of Allotment

June 18, 2024

Monthly AAUM## As on January 31, 2025 : ₹7.19 Crores

AUM## As on January 31, 2025 : ₹4.40 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	: 1.77
Tracking Error	: 0.09%

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

Minimum Application Amount: FOR TRANSACTION DIRECTLY WITH THE FUND: For Market Makers: The creation unit size for the scheme shall be 50,000 units and in multiples thereof For Large Investors: Minimum application amount of 25 crores and in multiples of creation unit size

Minimum Additional Application Amount: FOR TRANSACTION ON STOCK EXCHANGES: Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the NSE and BSE on which the Units are listed. On the Stock Exchange(s), the Units of the Scheme can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof.

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

Average AUM for November 2024 includes inter-scheme investment.

* refer page no. 60

** refer page no. 60

PORTFOLIO

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Banks		99.83%
✓ HDFC Bank Limited		27.63%
✓ ICICI Bank Limited		25.05%
✓ Kotak Mahindra Bank Limited		9.48%
✓ State Bank of India		8.40%
✓ Axis Bank Limited		8.15%
✓ IndusInd Bank Limited		4.74%
✓ The Federal Bank Limited		3.31%
✓ Bank of Baroda		2.90%
✓ IDFC First Bank Limited		2.82%
✓ Punjab National Bank		2.60%
AU Small Finance Bank Limited		2.45%
Canara Bank		2.30%
TOTAL EQUITY HOLDING		99.83%
TREPS, Cash & Other Net Current Assets		0.17%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 95.08% of the portfolio

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC Group	27.63
ICICI Group	25.05
Public Sector Unit	16.20
Kotak Group	9.48
Axis Group	8.15
Hinduja Group	4.74
Federal Bank Group	3.31
Grand Total	94.56

Baroda BNP Paribas Nifty200 Momentum 30 Index Fund

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

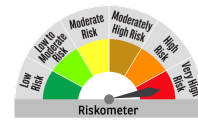
This product is suitable for investors who are seeking*:

- 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 January 31, 2025

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 200 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 realized, and the Scheme does not assure or guarantee any returns

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan-Growth Option	:	₹ 7.8568
Direct Plan-Growth Option	:	₹ 7.8713

Benchmark Index (Tier 1)

Nifty 200 Momentum 30 TRI

Date of Allotment

October 15, 2024

Monthly AAUM## As on January 31, 2025 : ₹25.53 Crores

AUM## As on January 31, 2025 : ₹24.60 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	:	1.06
Tracking Error Regular	:	0.31%
Tracking Error Direct	:	0.31%

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

* refer page no. 60

For NSE Indices Limited disclaimer refer page no. 60

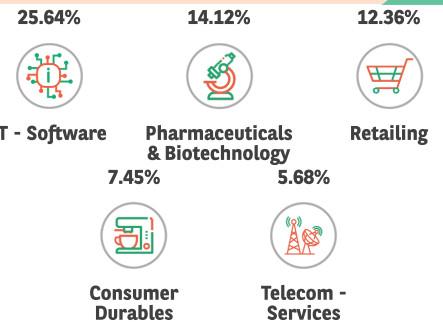
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
IT - Software	25.64%
✓ Infosys Limited	5.41%
✓ Tech Mahindra Limited	5.40%
✓ HCL Technologies Limited	5.00%
✓ Persistent Systems Limited	4.70%
Coforge Limited	3.55%
Oracle Financial Services Software Limited	1.58%
Pharmaceuticals & Biotechnology	14.12%
✓ Sun Pharmaceutical Industries Limited	5.21%
✓ Divi's Laboratories Limited	4.78%
Lupin Limited	2.57%
Torrent Pharmaceuticals Limited	1.56%
Retailing	12.36%
✓ Zomato Limited	4.43%
Trent Limited	4.33%
Info Edge (India) Limited	3.60%
Consumer Durables	7.45%
✓ Dixon Technologies (India) Limited	4.51%
Volta Limited	1.54%
Kalyan Jewellers India Limited	1.40%
Telecom - Services	5.68%
✓ Bharti Airtel Limited	5.68%
Automobiles	5.52%
✓ Mahindra & Mahindra Limited	5.52%
Financial Technology (Fintech)	4.46%
PB Fintech Limited	3.25%
One 97 Communications Limited	1.21%
Leisure Services	4.08%
The Indian Hotels Company Limited	4.08%
Aerospace & Defense	4.01%
Bharat Electronics Limited	4.01%
Capital Markets	3.46%
BSE Limited	3.46%
Diversified Metals	2.72%
Vedanta Limited	2.72%
Auto Components	2.61%
Samvardhana Motherson International Limited	1.50%
Bosch Limited	1.11%
Electrical Equipment	2.41%
Siemens Limited	2.41%

EQUITY HOLDINGS	% of Net Assets
Beverages	2.18%
United Spirits Limited	2.18%
Banks	2.02%
The Federal Bank Limited	2.02%
Oil	1.02%
Oil India Limited	1.02%
TOTAL EQUITY HOLDING	99.74%
FIXED INCOME HOLDINGS	Rating
TREPS, Cash & Other Net Current Assets	0.26%
GRAND TOTAL	100.00%

Investment in Top 10 scrips constitutes 50.64% 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	9.95
Bharti	5.68
M&M Group	5.52
Infosys Group	5.41
Mahindra & Mahindra	5.40
SUN PHARMACEUTICAL GROUP	5.21
HCL GROUP	5.00
Grand Total	42.17

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 January 31, 2025

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Midcap 150 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

SCHEME DETAILS

NAV Details (As on January 31, 2025)

Regular Plan Growth Option	:	₹ 9.5345
Direct Plan Growth Option	:	₹ 9.5508

Benchmark Index (Tier 1)

Nifty Midcap 150 Total Returns Index

Date of Allotment

November 04, 2024

Monthly AAUM## As on January 31, 2025 : ₹8.42 Crores

AUM## As on January 31, 2025 : ₹8.15 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	:	0.37
Tracking Error Regular	:	0.25%
Tracking Error Direct	:	0.25%

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

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

* refer page no. 60

For NSE Indices Limited disclaimer refer page no. 60

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets	
IT - Software	4.89%	UPL Limited	0.97%	
✓ Persistent Systems Limited	2.04%	PI Industries Limited	0.86%	
✓ Coforge Limited	1.79%	Finance	1.73%	
Mphasis Limited	1.06%	Sundaram Finance Limited	0.98%	
Banks	4.75%	Muthoot Finance Limited	0.75%	
✓ The Federal Bank Limited	1.42%	Telecom - Services	1.34%	
IDFC First Bank Limited	1.18%	Indus Towers Limited	1.34%	
Yes Bank Limited	1.11%	Chemicals & Petrochemicals	1.20%	
AU Small Finance Bank Limited	1.04%	SRF Limited	1.20%	
Industrial Products	4.63%	Personal Products	1.14%	
Cummins India Limited	1.22%	Colgate Palmolive (India) Limited	1.14%	
Polycab India Limited	0.95%	Agricultural Food & other Products	1.09%	
APL Apollo Tubes Limited	0.87%	Marico Limited	1.09%	
Supreme Industries Limited	0.80%	Petroleum Products	1.04%	
KEI Industries Limited	0.79%	Hindustan Petroleum Corporation Limited	1.04%	
Pharmaceuticals & Biotechnology	4.15%	Agricultural, Commercial & Construction Vehicles	0.94%	
✓ Lupin Limited	1.56%	Ashok Leyland Limited	0.94%	
Aurobindo Pharma Limited	0.99%	Insurance	0.89%	
Alkem Laboratories Limited	0.83%	Max Financial Services Limited	0.89%	
Mankind Pharma Limited	0.77%	Textiles & Apparels	0.88%	
Capital Markets	3.51%	Page Industries Limited	0.88%	
✓ BSE Limited	2.29%	Power	0.87%	
HDFC Asset Management Company Limited	1.22%	Torrent Power Limited	0.87%	
Healthcare Services	3.42%	Construction	0.82%	
✓ Max Healthcare Institute Limited	2.42%	Rail Vikas Nigam Limited	0.82%	
Fortis Healthcare Limited	1.00%	Transport Infrastructure	0.81%	
Electrical Equipment	3.30%	GMR Airports Limited	0.81%	
✓ Suzlon Energy Limited	1.27%	LESS THAN 0.75% EXPOSURE	43.76%	
CG Power and Industrial Solutions Limited	1.27%	TOTAL EQUITY HOLDING	99.42%	
Leisure Services	2.97%	FIXED INCOME HOLDINGS	Rating	
✓ The Indian Hotels Company Limited	2.13%	TREPS, Cash & Other Net		
Jubilant Foodworks Limited	0.84%	Current Assets	0.58%	
Consumer Durables	2.79%	GRAND TOTAL	100.00%	
✓ Dixon Technologies (India) Limited	1.77%	Investment in Top 10 scrips constitutes 19.27% of the portfolio		
Voltas Limited	1.02%	SECTORAL COMPOSITION (Top 5)		
Financial Technology (Fintech)	2.68%	7.11%	6.96%	6.95%
✓ PB Fintech Limited	1.82%			
One 97 Communications Limited	0.86%	Auto Components	IT - Software	Industrial Products
Auto Components	2.07%	6.67%	6.63%	
Tube Investments of India Limited	1.07%			
Bharat Forge Limited	1.00%	Banks	Pharmaceuticals & Biotechnology	
Realty	1.98%			
Godrej Properties Limited	1.06%			
The Phoenix Mills Limited	0.92%			
Fertilizers & Agrochemicals	1.77%			

EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
Tata Group	5.26
Public Sector Unit	3.60
PRIVATE (INDIAN)	2.85
Abhay Soi Group	2.42
BSE Group	2.29
Murugappa Group	2.13
Persistent Systems Limited	2.04
Grand Total	20.59

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

SIP Performance of Equity & Hybrid Schemes

(as on January 31, 2025)

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

Baroda BNP Paribas Large Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception#
Total Amount Invested (Regular)	120,000	360,000	600,000	1,200,000	2,450,000
Market Value as on Month end (Regular)	117,960	460,321	927,775	2,561,435	12,284,074
Scheme Return (% CAGR*) (Regular)	-3.12	16.60	17.45	14.49	13.89
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,450,000
Market Value as on Month end (Direct)	118,740	469,641	960,820	2,753,103	4,062,899
Scheme Return (% CAGR*) (Direct)	-1.93	18.01	18.88	15.84	15.94
Nifty 100 TRI (% CAGR*)	-1.52	14.01	16.39	14.29	13.52

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.	520,000
Market Value as on Month end (Regular)	118,335	480,196	N.A.	N.A.	803,794
Scheme Return (% CAGR*) (Regular)	-2.55	19.59	N.A.	N.A.	19.61
Total Amount Invested (Direct)	120,000	360,000	N.A.	N.A.	520,000
Market Value as on Month end (Direct)	119,226	491,159	N.A.	N.A.	815,332
Scheme Return (% CAGR*) (Direct)	-1.19	21.20	N.A.	N.A.	21.01
BSE 250 Large Midcap TRI (% CAGR*)	-1.92	15.55	N.A.	N.A.	16.25

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	2,570,000
Market Value as on Month end (Regular)	121,022	490,649	1,046,801	2,912,940	14,842,496
Scheme Return (% CAGR*) (Regular)	1.57	21.13	22.41	16.89	14.26
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,450,000
Market Value as on Month end (Direct)	121,756	499,483	1,080,422	3,112,810	4,584,700
Scheme Return (% CAGR*) (Direct)	2.71	22.42	23.72	18.12	17.73
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	-2.93	18.85	21.87	17.05	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	2,290,000
Market Value as on Month end (Regular)	120,926	477,316	958,697	2,568,626	9,457,527
Scheme Return (% CAGR*) (Regular)	1.43	19.16	18.79	14.55	13.25
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,450,000
Market Value as on Month end (Direct)	121,755	487,149	993,079	2,749,045	4,055,565
Scheme Return (% CAGR*) (Direct)	2.71	20.62	20.24	15.81	15.91
Nifty 500 TRI (% CAGR*)	-2.20	16.29	18.80	15.55	13.69

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.	880,000
Market Value as on Month end (Regular)	114,298	440,386	882,259	N.A.	1,479,412
Scheme Return (% CAGR*) (Regular)	-8.65	13.51	15.40	N.A.	13.87
Market Value as on Month end (Direct)	115,526	454,456	929,206	N.A.	1,589,283
Scheme Return (% CAGR*) (Direct)	-6.81	15.70	17.51	N.A.	15.77
Nifty 500 TRI (% CAGR*)	-2.20	16.29	18.80	N.A.	16.81

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	2,250,000
Market Value as on Month end (Regular)	119,624	490,460	1,067,944	3,053,312	13,878,232
Scheme Return (% CAGR*) (Regular)	-0.58	21.10	23.24	17.76	17.01
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,450,000
Market Value as on Month end (Direct)	120,616	503,134	1,117,890	3,344,052	5,348,534
Scheme Return (% CAGR*) (Direct)	0.95	22.94	25.14	19.44	20.01
Nifty Midcap 150 TRI (% CAGR*)	-1.08	24.15	26.88	20.36	17.89

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.	770,000
Market Value as on Month end (Regular)	121,518	473,829	967,061	N.A.	1,428,829
Scheme Return (% CAGR*) (Regular)	2.34	18.64	19.14	N.A.	19.03
Market Value as on Month end (Direct)	122,534	485,810	1,010,165	N.A.	1,513,914
Scheme Return (% CAGR*) (Direct)	3.92	20.42	20.94	N.A.	20.83
Nifty India Consumption TRI (% CAGR*)	2.92	19.43	19.69	N.A.	18.30

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	1,520,000
Market Value as on Month end (Regular)	122,318	451,303	885,139	2,258,406	3,478,506
Scheme Return (% CAGR*) (Regular)	3.58	15.21	15.53	12.14	12.29
Total Amount Invested (Direct)	120,000	360,000	600,000	1,200,000	1,450,000
Market Value as on Month end (Direct)	123,240	460,796	914,154	2,388,018	3,417,158
Scheme Return (% CAGR*) (Direct)	5.02	16.67	16.84	13.19	13.36
Nifty Financial Services TRI (% CAGR*)	5.77	12.19	14.06	13.81	14.61

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

SIP Performance of Equity & Hybrid Schemes

(as on January 31, 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.	750,000
Market Value as on Month end (Regular)	120,985	440,552	852,111	N.A.	1,175,701
Scheme Return (% CAGR*) (Regular)	1.52	13.53	13.99	N.A.	14.21
Market Value as on Month end (Direct)	121,771	449,443	883,307	N.A.	1,231,833
Scheme Return (% CAGR*) (Direct)	2.73	14.92	15.45	N.A.	15.69
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	4.47	10.71	11.40	N.A.	11.52

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.	940,000
Market Value as on Month end (Regular)	120,731	455,219	891,642	N.A.	1,698,890
Scheme Return (% CAGR*) (Regular)	1.13	15.81	15.83	N.A.	14.72
Market Value as on Month end (Direct)	121,828	468,445	935,984	N.A.	1,833,471
Scheme Return (% CAGR*) (Direct)	2.82	17.83	17.81	N.A.	16.60
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	1.91	13.38	14.18	N.A.	13.28

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.	670,000
Market Value as on Month end (Regular)	122,979	418,313	753,773	N.A.	862,840
Scheme Return (% CAGR*) (Regular)	4.61	9.97	9.05	N.A.	8.97
Market Value as on Month end (Direct)	123,754	425,783	776,412	N.A.	891,895
Scheme Return (% CAGR*) (Direct)	5.82	11.18	10.24	N.A.	10.15
Nifty Equity Savings Index TRI (% CAGR*)	5.43	9.69	9.89	N.A.	9.88

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.	410,000
Market Value as on Month end (Regular)	116,710	465,400	N.A.	N.A.	540,433
Scheme Return (% CAGR*) (Regular)	-5.02	17.37	N.A.	N.A.	16.35
Market Value as on Month end (Direct)	117,679	476,219	N.A.	N.A.	554,819
Scheme Return (% CAGR*) (Direct)	-3.55	19.00	N.A.	N.A.	17.97
BSE 500 TRI (% CAGR*)	-2.62	15.99	N.A.	N.A.	15.18

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.	300,000
Market Value as on Month end (Regular)	117,178	N.A.	N.A.	N.A.	364,545
Scheme Return (% CAGR*) (Regular)	-4.31	N.A.	N.A.	N.A.	15.79
Market Value as on Month end (Direct)	118,035	N.A.	N.A.	N.A.	371,622
Scheme Return (% CAGR*) (Direct)	-3.01	N.A.	N.A.	N.A.	17.42
Nifty 500 TRI (% CAGR*)	-2.20	N.A.	N.A.	N.A.	15.99

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.	260,000
Market Value as on Month end (Regular)	121,614	N.A.	N.A.	N.A.	305,501
Scheme Return (% CAGR*) (Regular)	2.49	N.A.	N.A.	N.A.	15.03
Market Value as on Month end (Direct)	122,420	N.A.	N.A.	N.A.	310,617
Scheme Return (% CAGR*) (Direct)	3.74	N.A.	N.A.	N.A.	16.66
65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of Nifty Price of Gold (% CAGR*)	4.50	N.A.	N.A.	N.A.	15.65

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.	200,000
Market Value as on Month end (Regular)	114,363	N.A.	N.A.	N.A.	214,343
Scheme Return (% CAGR*) (Regular)	-8.55	N.A.	N.A.	N.A.	8.15
Market Value as on Month end (Direct)	115,199	N.A.	N.A.	N.A.	217,222
Scheme Return (% CAGR*) (Direct)	-7.30	N.A.	N.A.	N.A.	9.77
Nifty 500 TRI (% CAGR*)	-2.20	N.A.	N.A.	N.A.	11.37

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.	150,000
Market Value as on Month end (Regular)	114,995	N.A.	N.A.	N.A.	148,863
Scheme Return (% CAGR*) (Regular)	-7.33	N.A.	N.A.	N.A.	-1.13
Market Value as on Month end (Direct)	115,956	N.A.	N.A.	N.A.	150,429
Scheme Return (% CAGR*) (Direct)	-5.94	N.A.	N.A.	N.A.	0.43
Nifty Small Cap 250 TRI (% CAGR*)	-6.72	N.A.	N.A.	N.A.	0.91

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.	130,000
Market Value as on Month end (Regular)	120,857	N.A.	N.A.	N.A.	130,840
Scheme Return (% CAGR*) (Regular)	10.89	N.A.	N.A.	N.A.	10.89
Market Value as on Month end (Direct)	121,139	N.A.	N.A.	N.A.	130,907
Scheme Return (% CAGR*) (Direct)	1.69	N.A.	N.A.	N.A.	-18.80
Nifty 50 TRI (% CAGR*)	1.99	N.A.	N.A.	N.A.	1.85

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. 51. Please note TRI indicates Total Return Index.

Performance of Schemes

(as on January 31, 2025)

Returns in INR represents the value of Rs. 10,000 invested at the beginning of 1 year, 3 years, 5 years and since inception.

EQUITY SCHEMES

S. No	Scheme managed by Mr. Jitendra Sriram & Mr. Kushant Arora	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
1	Baroda BNP Paribas Large Cap Fund * †													
	Regular Plan	11234.11	12.34	14946.19	14.32	21294.24	16.30	207581.02	16.05	-	-	23-Sep-04		
	Direct Plan	11366.97	13.67	15488.95	15.69	22590.98	17.68	-	-	59909.78	15.96	01-Jan-13		
	Nifty 100 TRI**	11032.56	10.33	14180.49	12.34	21040.40	16.02	183993.38	15.37	47280.60	13.71			
	Additional Benchmark Nifty 50 TRI	10957.56	9.58	14058.46	12.01	20844.00	15.80	175145.93	15.09	45744.13	13.40			
2	Baroda BNP Paribas Business Cycle Fund													
	Regular Plan	11022.06	10.22	15228.64	15.04	N.A.	N.A.	14939.30	12.61	-	-	15-Sep-21		
	Direct Plan	11175.42	11.75	15880.97	16.65	N.A.	N.A.	-	-	15690.40	14.25	15-Sep-21		
	BSE 500 TRI**	10973.03	9.73	14883.09	14.16	N.A.	N.A.	14808.48	12.31	14808.48	12.31			
	Additional Benchmark Nifty 50 TRI**	10957.56	9.58	14058.46	12.01	N.A.	N.A.	13947.20	10.34	13947.20	10.34			
S. No	Scheme managed by Mr. Jitendra Sriram & Mr. Kushant Arora	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
3	Baroda BNP Paribas Manufacturing Fund													
	Regular Plan	8748.05	-24.83	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	8819.84	-19.04	-	-	28-Jun-24
	Direct Plan	8818.77	-23.43	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	8910.01	-17.64	28-Jun-24
	Nifty India Manufacturing TRI	8783.79	-24.13	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9023.87	-15.87	9023.87	-15.87	
	Additional Benchmark BSE SENSEX TRI	9519.01	-9.54	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9854.09	-2.44	9854.09	-2.44	
S. No	Scheme managed by Mr. Shiv Chanani & Mr. Himanshu Singh	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
4	Baroda BNP Paribas Mid Cap Fund * †													
	Regular Plan	11486.60	14.87	16401.96	17.91	27427.75	22.33	95728.27	12.79	-	-	02-May-06		
	Direct Plan	11655.61	16.56	17156.07	19.69	29531.16	24.15	-	-	91373.27	20.08	01-Jan-13		
	Nifty Midcap 150 TRI**	11159.95	11.60	17762.82	21.09	31007.06	25.37	133039.54	14.79	82978.66	19.13			
	Additional Benchmark Nifty 50 TRI	10957.56	9.58	14058.46	12.01	20844.00	15.80	81951.80	11.86	45744.13	13.40			
5	Baroda BNP Paribas India Consumption Fund													
	Regular Plan	11663.79	16.64	15806.64	16.47	22880.67	17.98	30353.50	18.93	-	-	07-Sep-18		
	Direct Plan	11838.36	18.38	16511.20	18.18	24652.84	19.75	-	-	33397.20	20.71	07-Sep-18		
	NIFTY India Consumption TRI**	11656.30	16.56	16558.32	18.29	23197.13	18.31	22830.12	13.75	22830.12	13.75			
	Additional Benchmark Nifty 50 TRI**	10957.56	9.58	14058.46	12.01	20844.00	15.80	21846.67	12.98	21846.67	12.98			
6	Baroda BNP Paribas Value Fund													
	Regular Plan	10502.43	5.02	N.A.	N.A.	N.A.	N.A.	13430.30	19.51	-	-	07-Jun-23		
	Direct Plan	10653.85	6.54	N.A.	N.A.	N.A.	N.A.	-	-	13765.10	21.30	07-Jun-23		
	Nifty 500 TRI**	11006.01	10.06	N.A.	N.A.	N.A.	N.A.	13691.91	20.91	13691.91	20.91			
	Additional Benchmark Nifty 50 TRI**	10957.56	9.58	N.A.	N.A.	N.A.	N.A.	12790.81	16.04	12790.81	16.04			
7	Baroda BNP Paribas Small Cap Fund													
	Regular Plan	10505.39	5.05	N.A.	N.A.	N.A.	N.A.	12366.51	18.40	-	-	30-Oct-23		
	Direct Plan	10668.52	6.69	N.A.	N.A.	N.A.	N.A.	-	-	12628.30	20.39	30-Oct-23		
	Nifty Small Cap 250 TRI**	10588.73	5.89	N.A.	N.A.	N.A.	N.A.	13371.70	25.99	13371.70	25.99			
	Additional Benchmark Nifty 50 TRI**	10957.56	9.58	N.A.	N.A.	N.A.	N.A.	12510.32	19.49	12510.32	19.49			
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 (%)			
8	Baroda BNP Paribas Large and Mid Cap fund													
	Regular Plan	11194.80	11.95	15595.72	15.95	N.A.	N.A.	25530.20	23.68	-	-	04-Sep-20		
	Direct Plan	11341.50	13.42	16251.13	17.55	N.A.	N.A.	-	-	27269.40	25.54	04-Sep-20		
	BSE 250 Large Midcap TRI	11018.96	10.19	14753.49	13.83	N.A.	N.A.	23493.77	21.37	23493.77	21.37			
	Additional Benchmark Nifty 50 TRI**	10957.56	9.58	14058.46	12.01	N.A.	N.A.	21821.83	19.35	21821.83	19.35			
9	Baroda BNP Paribas Flexi Cap Fund													
	Regular Plan	11110.80	11.11	N.A.	N.A.	N.A.	N.A.	14496.60	16.29	-	-	17-Aug-22		
	Direct Plan	11247.14	12.47	N.A.	N.A.	N.A.	N.A.	-	-	15031.80	18.02	17-Aug-22		
	Nifty 500 TRI**	11006.01	10.06	N.A.	N.A.	N.A.	N.A.	14334.73	15.76	14334.73	15.76			
	Additional Benchmark Nifty 50 TRI**	10957.56	9.58	N.A.	N.A.	N.A.	N.A.	13442.23	12.78	13442.23	12.78			
10	Baroda BNP Paribas Focused Fund													
	Regular Plan	10945.36	9.45	14277.75	12.59	19686.93	14.49	20500.00	10.29	-	-	06-Oct-17		
	Direct Plan	11145.73	11.46	15065.11	14.62	21420.26	16.44	-	-	23022.50	12.06	06-Oct-17		
	Nifty 500 TRI**	11006.01	10.06	14916.33	14.24	23054.32	18.16	26556.82	14.26	26556.82	14.26			
	Additional Benchmark Nifty 50 TRI**	10957.56	9.58	14058.46	12.01	20844.00	15.80	25709.95	13.76	25709.95	13.76			
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 (%)			
11	Baroda BNP Paribas Multi Cap Fund †													
	Regular Plan	11742.92	17.43	15811.92	16.48	25547.60	20.61	220218.34	15.54	-	-	12-Sep-03		
	Direct Plan	11867.68	18.68	16313.50	17.70	26909.09	21.87	-	-	64524.69	16.67	01-Jan-13		
	Nifty 500 Multicap 50:25:25 TRI**	10964.99	9.65	15664.38	16.12	25941.37	20.98	N.A.	N.A.	60313.96	16.02			
	Additional Benchmark Nifty 50 TRI	10957.56	9.58	14058.46	12.01	20844.00	15.80	224518.92	15.65	45744.13	13.40			

* Refer page no. 55 ** Refer page no. 55 † Refer page no. 55 ‡ Refer page no. 55 ¶ Refer page no. 55

For fund manager and managing since details, kindly refer page 56.

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

Performance of Schemes

(as on January 31, 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	Baroda BNP Paribas ELSS Tax Saver Fund †											
	Regular Plan	11490.63	14.91	15020.77	14.51	21938.62	16.99	84397.39	11.82	-	-	05-Jan-06
	Direct Plan	11629.79	16.30	15569.97	15.89	23277.30	18.39	-	-	58824.83	15.78	01-Jan-13
	Nifty 500 TRI**	11006.01	10.06	14916.33	14.24	23054.32	18.16	106672.82	13.21	51549.28	14.53	
	Additional Benchmark Nifty 50 TRI	10957.56	9.58	14058.46	12.01	20844.00	15.80	102088.59	12.95	45744.13	13.40	

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	Baroda BNP Paribas Innovation Fund													
	Regular Plan	9302.96	-13.83	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11530.75	16.95	-	-	05-Mar-24
	Direct Plan	9386.02	-12.18	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	11712.91	18.98	05-Mar-24
	Nifty 500 TRI**	9208.13	-15.71	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10677.99	7.48	10677.99	7.48	
	Additional Benchmark	9469.29	-10.53	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10632.49	6.97	10632.49	6.97	

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	Baroda BNP Paribas Banking and Financial Services Fund											
	Regular Plan	11041.92	10.42	14435.29	13.00	16564.26	10.61	42454.20	12.14	-	-	22-Jun-12
	Direct Plan	11192.33	11.92	14940.32	14.31	17423.94	11.73	-	-	39109.95	11.94	01-Jan-13
	Nifty Financial Services TRI**	11442.51	14.43	13393.46	10.22	16816.08	10.94	63763.70	15.81	49726.64	14.19	
	Additional Benchmark Nifty 50 TRI	10957.56	9.58	14058.46	12.01	20844.00	15.80	53205.45	14.16	45744.13	13.40	

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	Baroda BNP Paribas Aqua Fund of Fund											
	Regular Plan	11022.27	10.22	12284.83	7.09	N.A.	N.A.	12505.10	6.16	-	-	07-May-21
	Direct Plan	11134.63	11.35	12677.60	8.22	N.A.	N.A.	-	-	13018.50	7.31	07-May-21
	MSCI World Index (TRI)	12660.51	26.61	15191.71	14.94	N.A.	N.A.	15996.88	13.39	15996.88	13.39	
	Additional Benchmark Nifty 50 TRI**	10957.56	9.58	14058.46	12.01	N.A.	N.A.	16599.12	14.51	16599.12	14.51	

HYBRID SCHEMES

S. No	Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Balanced Advantage Fund											
	Regular Plan	11015.27	10.15	14050.71	11.99	20063.57	14.93	22691.90	14.08	-	-	14-Nov-18
	Direct Plan	11145.17	11.45	14585.81	13.39	21391.67	16.41	-	-	24664.60	15.62	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	10925.24	9.25	13123.90	9.48	17584.42	11.94	20174.18	11.95	20174.18	11.95	
	Additional Benchmark Nifty 50 TRI	10957.56	9.58	14058.46	12.01	20844.00	15.80	23900.16	15.04	23900.16	15.04	

S. No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
2	Baroda BNP Paribas Aggressive Hybrid Fund											
	Regular Plan	11300.81	13.01	14404.18	12.92	20050.71	14.91	26533.50	13.28	-	-	07-Apr-17
	Direct Plan	11486.30	14.86	15134.40	14.80	21787.59	16.83	-	-	30111.10	15.13	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	11003.51	10.04	13863.77	11.49	19557.21	14.34	25095.28	12.48	25095.28	12.48	
	Additional Benchmark Nifty 50 TRI**	10957.56	9.58	14058.46	12.01	20844.00	15.80	28133.67	14.13	28133.67	14.13	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
3	Baroda BNP Paribas Equity Savings Fund											
	Regular Plan	10876.65	8.77	12837.71	8.67	15220.10	8.75	15828.90	8.67	-	-	25-Jul-19
	Direct Plan	11000.50	10.00	13271.33	9.88	16047.28	9.91	-	-	16801.50	9.84	25-Jul-19
	NIFTY Equity Savings Index TRI**	10865.51	8.66	12846.27	8.70	16033.96	9.89	16793.38	9.84	16793.38	9.84	
	Additional Benchmark CRISIL 10 Year Gilt Index	10979.87	9.80	12121.18	6.62	13243.72	5.77	13453.81	5.52	13453.81	5.52	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion), Mr. Prashant Pimple (For Fixed Income Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
4	Baroda BNP Paribas Conservative Hybrid Fund †											
	Regular Plan	10759.78	7.60	12336.49	7.24	14223.62	7.29	41617.12	7.25	-	-	23-Sep-04
	Direct Plan	10922.83	9.23	12908.07	8.87	15356.16	8.95	-	-	30053.40	9.53	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	10910.70	9.11	12528.38	7.80	15170.18	8.68	54056.85	8.64	28464.63	9.04	
	Additional Benchmark CRISIL 10 year Gilt Index	10979.87	9.80	12121.18	6.62	13243.72	5.77	33298.65	6.08	21668.65	6.60	

* Refer page no. 55 ** Refer page no. 55 † Refer page no. 55

For fund manager and managing since details, kindly refer page 56.

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

Performance of Schemes

(as on January 31, 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	Baroda BNP Paribas Multi Asset Fund											
	Regular Plan	11234.59	12.35	N.A.	N.A.	N.A.	N.A.	13866.40	16.67	-	-	19-Dec-22
	Direct Plan	11368.15	13.68	N.A.	N.A.	N.A.	N.A.	-	-	14315.00	18.43	19-Dec-22
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	11305.96	13.06	N.A.	N.A.	N.A.	N.A.	13745.38	16.19	13745.38	16.19	
	Additional Benchmark Nifty 50 TRI	10957.56	9.58	N.A.	N.A.	N.A.	N.A.	13066.43	13.44	13066.43	13.44	

S. No	Scheme managed by Mr. Neeraj Saxena (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
6	Baroda BNP Paribas Arbitrage Fund											
	Regular Plan	10714.99	7.15	11976.65	6.19	12950.33	5.30	15642.70	5.68	-	-	28-Dec-16
	Direct Plan	10795.76	7.96	12226.06	6.92	13391.20	6.01	-	-	16468.50	6.35	28-Dec-16
	Nifty 50 Arbitrage Index	10754.54	7.55	12151.71	6.71	12940.00	5.28	15123.46	5.24	15123.46	5.24	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10753.22	7.53	12020.66	6.32	13134.28	5.60	16058.51	6.02	16058.51	6.02	

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	Baroda BNP Paribas Retirement Fund													
	Regular Plan	9768.70	-4.59	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10505.92	7.53	-	-	28-May-24
	Direct Plan	9867.25	-2.63	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	-	-	10648.68	9.69	28-May-24
	CRISIL Hybrid 35+65 - Aggressive Index	9647.61	-6.99	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10314.93	4.67	10314.93	4.67	
	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	Baroda BNP Paribas Liquid Fund *†‡																	
	Regular Plan	10013.02	7.02	10027.04	6.79	10056.49	6.86	10727.64	7.28	12078.18	6.49	12977.62	5.35	29270.97	6.94	-	-	05-Feb-09
	Direct Plan	10013.26	7.16	10027.57	6.93	10057.58	6.99	10741.79	7.42	12117.89	6.61	13046.39	5.46	-	-	22419.42	6.91	01-Jan-13
	CRISIL Liquid Debt A-I Index	10013.25	7.15	10027.54	6.92	10057.51	6.99	10728.75	7.29	12102.26	6.56	13039.49	5.45	28270.60	6.71	22046.96	6.76	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10014.24	7.70	10034.19	8.66	10060.04	7.30	10753.22	7.53	12020.66	6.32	13134.28	5.60	25916.53	6.13	21414.31	6.50	
2	Baroda BNP Paribas Money Market Fund																	
	Regular Plan	10014.59	7.90	10027.84	7.00	10055.64	6.75	10736.46	7.36	11984.05	6.21	12806.84	5.07	13338.77	5.26	-	-	19-Jun-19
	Direct Plan	10014.94	8.09	10028.59	7.19	10057.20	6.95	10757.02	7.57	12054.64	6.42	12959.16	5.32	-	-	13521.45	5.51	19-Jun-19
	CRISIL Money Market A-I Index	10014.67	7.94	10028.59	7.19	10056.54	6.86	10741.08	7.41	12146.63	6.69	13229.29	5.75	13791.00	5.88	13791.00	5.88	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10014.24	7.70	10034.19	8.66	10060.04	7.30	10753.22	7.53	12020.66	6.32	13132.47	5.60	13687.27	5.74	13687.27	5.74	
3	Baroda BNP Paribas Overnight Fund *																	
	Regular Plan	10012.00	6.46	10025.83	6.48	10053.56	6.49	10662.38	6.62	11928.43	6.05	12703.94	4.90	13218.71	4.95	-	-	25-Apr-19
	Direct Plan	10012.15	6.54	10026.14	6.56	10054.20	6.57	10670.94	6.71	11954.13	6.12	12749.44	4.97	-	-	13273.89	5.03	25-Apr-19
	CRISIL Liquid Overnight Index	10012.17	6.55	10026.01	6.53	10053.89	6.53	10672.40	6.72	11970.37	6.17	12773.05	5.01	13298.90	5.06	13298.90	5.06	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10014.24	7.70	10034.19	8.66	10060.04	7.30	10753.22	7.53	12020.66	6.32	13134.28	5.60	13855.52	5.81	13855.52	5.81	

* 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	Baroda BNP Paribas Ultra Short Duration Fund											
	Regular Plan	10745.61	7.46	12113.90	6.59	13182.56	5.68	14942.13	6.20	-	-	01-Jun-18
	Direct Plan	10764.97	7.65	12175.29	6.77	13302.00	5.87	-	-	15125.08	6.40	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10762.39	7.62	12167.85	6.75	13338.19	5.92	15152.10	6.42	15152.10	6.42	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10753.22	7.53	12020.66	6.32	13134.28	5.60	14815.54	6.07	14815.54	6.07	
5	Baroda BNP Paribas Low Duration Fund											
	Regular Plan	10697.08	6.97	11871.48	5.88	13132.30	5.59	38808.70	7.28	-	-	21-Oct-05
	Direct Plan	10780.72	7.81	12138.90	6.67	13651.02	6.42	-	-	24275.64	7.61	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10761.43	7.61	12110.31	6.58	13414.47	6.04	38779.39	7.28	23931.40	7.48	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10753.22	7.53	12020.66	6.32	13134.28	5.60	31650.07	6.15	21414.31	6.50	
6	Baroda BNP Paribas Short Duration Fund *											
	Regular Plan	10772.04	7.72	11916.50	6.01	13314.33	5.89	28474.94	7.43	-	-	30-Jun-10
	Direct Plan	10845.12	8.45	12161.20	6.73	13782.77	6.62	-	-	25150.98	7.93	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10785.45	7.85	12004.71	6.27	13582.73	6.31	29180.87	7.61	24280.44	7.61	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10753.22	7.53	12020.66	6.32	13134.28	5.60	25054.99	6.49	21414.31	6.50	
7	Baroda BNP Paribas Banking and PSU Bond Fund											
	Regular Plan	10795.16	7.95	11740.25	5.49	N.A.	N.A.	12168.30	4.87	-	-	17-Dec-20
	Direct Plan	10839.08	8.39	11924.58	6.04	N.A.	N.A.	-	-	12417.90	5.39	17-Dec-20
	CRISIL Banking and PSU Debt A-II Index	10745.35	7.45	11894.33	5.95	N.A.	N.A.	12409.52	5.37	12409.52	5.37	
	Additional Benchmark CRISIL 10 Year Gilt Index	10979.87	9.80	12121.18	6.62	N.A.	N.A.	12226.23	4.99	12226.23	4.99	

* Refer page no. 55 ** Refer page no. 55 † Refer page no. 55

For fund manager and managing since details, kindly refer page 56.

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

Performance of Schemes

(as on January 31, 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 (%)	
8	Baroda BNP Paribas Credit Risk Fund ⁶⁵ (scheme has two segregated portfolios)											
	Regular Plan	10821.18	8.21	12177.40	6.78	14800.50	8.15	21388.50	7.87	-	-	23-Jan-15
	Direct Plan	10909.38	9.09	12475.08	7.64	15382.60	8.98	-	-	23470.00	8.88	23-Jan-15
	CRISIL Credit Risk Debt B-II Index	10811.40	8.11	12318.72	7.19	14410.05	7.57	21999.52	8.18	21999.52	8.18	
	Additional Benchmark CRISIL 10 Year Gilt Index	10979.87	9.80	12121.18	6.62	13243.72	5.77	18912.61	6.56	18912.61	6.56	
9	Baroda BNP Paribas Corporate Bond Fund ⁶⁶											
	Regular Plan	10848.73	8.49	11879.46	5.90	13206.15	5.71	26368.85	6.80	-	-	10-May-10
	Direct Plan	10889.83	8.90	12010.15	6.29	13503.09	6.18	-	-	22551.99	6.96	01-Jan-13
	CRISIL Corporate Debt A-II Index	10775.27	7.75	11974.66	6.19	13718.82	6.52	31416.76	8.08	25646.80	8.10	
	Additional Benchmark CRISIL 10 year Gilt Index	10979.87	9.80	12121.18	6.62	13243.72	5.77	25380.80	6.52	21668.65	6.60	
10	Baroda BNP Paribas Nifty SDL December 2026 Index Fund											
	Regular Plan	10801.19	8.01	N.A.	N.A.	N.A.	N.A.	11540.10	7.35	-	-	25-Jan-23
	Direct Plan	10833.74	8.34	N.A.	N.A.	N.A.	N.A.	-	-	11610.30	7.67	25-Jan-23
	NIFTY SDL December 2026 Index	10858.29	8.58	N.A.	N.A.	N.A.	N.A.	11656.29	7.89	11656.29	7.89	
	Additional Benchmark CRISIL 1-year T-bill Index	10753.22	7.53	N.A.	N.A.	N.A.	N.A.	11508.90	7.21	11508.90	7.21	
11	Baroda BNP Paribas NIFTY SDL December 2028 Index Fund											
	Regular Plan	10850.39	8.50	N.A.	N.A.	N.A.	N.A.	11585.40	8.23	-	-	24-Mar-23
	Direct Plan	10883.15	8.83	N.A.	N.A.	N.A.	N.A.	-	-	11650.30	8.56	24-Mar-23
	NIFTY SDL December 2028 Index	10912.08	9.12	N.A.	N.A.	N.A.	N.A.	11705.84	8.84	11705.84	8.84	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10753.22	7.53	N.A.	N.A.	N.A.	N.A.	11412.67	7.36	11412.67	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 (%)	
12	Baroda BNP Paribas Gold ETF											
	Baroda BNP Paribas Gold ETF	12903.83	29.04	N.A.	N.A.	N.A.	N.A.	13226.45	27.88	-	-	13-Dec-23
	Domestic Price of Gold	13068.65	30.69	N.A.	N.A.	N.A.	N.A.	13423.15	29.55	13423.15	29.55	

S. No	Scheme managed by Mr. Prashant Pimple & Mr. Gurvinder Singh Wasan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
13	Baroda BNP Paribas Dynamic Bond Fund [†]											
	Regular Plan	10835.05	8.35	12087.51	6.52	13308.20	5.88	43785.14	7.52	-	-	23-Sep-04
	Direct Plan	10941.76	9.42	12452.84	7.58	13988.80	6.94	-	-	25233.76	7.96	01-Jan-13
	CRISIL Dynamic Bond A-III Index	10878.25	8.78	12061.44	6.44	13942.53	6.87	45600.12	7.73	25132.77	7.92	
	Additional Benchmark CRISIL 10 year Gilt Index	10979.87	9.80	12121.18	6.62	13243.72	5.77	33298.65	6.08	21668.65	6.60	
14	Baroda BNP Paribas Gilt Fund											
	Regular Plan	10961.33	9.61	12073.04	6.47	13425.38	6.06	41092.40	6.37	-	-	21-Mar-02
	Direct Plan	10995.47	9.95	12243.48	6.97	13827.74	6.69	-	-	26345.83	8.34	01-Jan-13
	CRISIL Dynamic Gilt Index	10965.98	9.66	12281.90	7.08	14000.59	6.95	52564.73	7.52	24486.91	7.69	
	Additional Benchmark CRISIL 10 Year Gilt Index	10979.87	9.80	12121.18	6.62	13243.72	5.77	42304.24	6.51	21668.65	6.60	

S. No	Scheme managed by Mr. Neeraj Saxena	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
15	Baroda BNP Paribas Nifty 50 Index Fund											
	Regular Plan	10882.26	8.82	N.A.	N.A.	N.A.	N.A.	10890.51	8.83	-	-	29-Jan-24
	Direct Plan	10925.30	9.25	N.A.	N.A.	N.A.	N.A.	-	-	10933.94	9.26	29-Jan-24
	Nifty 50 Total Return Index	10957.56	9.58	N.A.	N.A.	N.A.	N.A.	10951.94	9.44	10951.94	9.44	
	Additional Benchmark BSE SENSEX TRI	10934.37	9.34	N.A.	N.A.	N.A.	N.A.	10905.90	8.98	10905.90	8.98	

S. No	Scheme managed by Mr. Neeraj Saxena	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	SAR (%)	
16	Baroda BNP Paribas NIFTY BANK ETF													
	Regular Plan	9661.61	-6.64	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9820.85	-2.86	-	-	18-Jun-24
	Nifty Bank TRI	9667.94	-6.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9863.43	-2.19	9863.43	-2.19	

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.

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

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

³ 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.

⁴ 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.

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

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

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

⁷ 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.

⁸ 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 56.

Fund Managers & Managing Since Details

(as on January 31, 2025)

The list of fund managers of various schemes and managing since details are provided below. For performance of various schemes and schemes managed by fund managers please refer pages 52-55.

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

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

Baroda BNP Paribas Large Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	1.24	20.1725
27-Mar-2023	1.53	19.1548
27-Mar-2024	2.20	25.0255
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
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 (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2023	1.18	14.6726
27-Mar-2024	1.75	20.2398
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Mar-2024	1.97	22.738

Baroda BNP Paribas Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	2.75	45.2083
27-Mar-2023	3.39	41.8474
27-Mar-2024	4.98	57.3792
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
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 (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Nov-2024	0.43	59.7000
27-Dec-2024	0.46	60.1770
27-Jan-2025	0.43	53.3489
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Nov-2024	0.45	62.9713
27-Dec-2024	0.48	63.5327
27-Jan-2025	0.45	56.3788

Baroda BNP Paribas Focused Fund

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

Baroda BNP Paribas ELSS Tax Saver Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	1.18	19.2834
27-Mar-2023	1.38	17.2738
27-Mar-2024	2.00	22.9494
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
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 (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	1.08	17.5011
27-Mar-2023	1.37	17.0274
27-Mar-2024	1.91	21.7284
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
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 (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	1.07	17.199
27-Mar-2023	1.36	17.02
27-Mar-2024	1.81	20.5145
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
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 (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	0.91	14.8498
27-Mar-2023	1.13	14.1474
27-Mar-2024	1.48	16.8405
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
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 (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Nov-2024	0.13	17.8379
27-Dec-2024	0.13	17.5827
27-Jan-2025	0.13	16.4882

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Nov-2024	0.15	20.1619
27-Dec-2024	0.15	19.8964
27-Jan-2025	0.15	18.6797

Baroda BNP Paribas Equity Savings Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
28-Mar-2022	0.75	12.3004
27-Mar-2023	0.83	11.8049
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)		
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 (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Nov-2024	0.07	11.2523
27-Dec-2024	0.08	11.2552
27-Jan-2025	0.07	10.9552
Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Nov-2024	0.09	13.5240
27-Dec-2024	0.09	13.5379
27-Jan-2025	0.09	13.1991
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
27-Jun-2024	0.23	11.6432
27-Sep-2024	0.23	11.8001
27-Dec-2024	0.23	11.5614
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
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 (₹)
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
08-Nov-2024	0.06	10.8748
09-Dec-2024	0.06	10.4055
08-Jan-2025	0.06	10.4002
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)		
08-Nov-2024	0.06	10.8748
09-Dec-2024	0.06	10.8669
08-Jan-2025	0.06	10.8713
Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)		
8-Aug-2022	0.03	10.5907
10-Oct-2022	0.03	10.6456
27-Mar-2023	0.65	10.8944
Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)		
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	
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Jun-2024	0.19		10.5958
27-Sep-2024	0.19		10.5695
27-Dec-2024	0.18		10.5500
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.3721
27-Dec-2024	0.06	0.06	10.3590
27-Jan-2025	0.06	0.06	10.3578
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.3780
27-Dec-2024	0.06	0.06	10.3727
27-Jan-2025	0.06	0.06	10.3797

Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	5.94	5.94	1020.5801
27-Dec-2024	5.94	5.94	1019.8871
27-Jan-2025	5.94	5.94	1019.9212
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	6.04	6.04	1037.0777
27-Dec-2024	6.04	6.04	1036.5197
27-Jan-2025	6.04	6.04	1036.7167

Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.2300
27-Dec-2024	0.06	0.06	10.2213
27-Jan-2025	0.06	0.06	10.2360
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.3721
27-Dec-2024	0.06	0.06	10.3676
27-Jan-2025	0.06	0.06	10.3869
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.2715
27-Dec-2024	0.06	0.06	10.2673
27-Jan-2025	0.06	0.06	10.2788
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.4289
27-Dec-2024	0.06	0.06	10.4314
27-Jan-2025	0.06	0.06	10.4500
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.08	0.08	11.3177
27-Dec-2024	0.08	0.08	11.3010
27-Jan-2025	0.08	0.08	11.2877
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.09	0.09	14.2567
27-Dec-2024	0.09	0.09	14.2561
27-Jan-2025	0.09	0.09	14.2601
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.3470
27-Dec-2024	0.06	0.06	10.3482
27-Jan-2025	0.06	0.06	10.3589

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.4648
27-Dec-2024	0.06	0.06	10.4702
27-Jan-2025	0.06	0.06	10.4854
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.3914
27-Dec-2024	0.06	0.06	10.3839
27-Jan-2025	0.06	0.06	10.4405
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Nov-2024	0.06	0.06	10.7590
27-Dec-2024	0.06	0.06	10.7621
27-Jan-2025	0.06	0.06	10.8319
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Direct Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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	
Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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
Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)			
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

Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Jun-2024	0.06	0.06	10.2918
29-Jul-2024	0.06	0.06	10.3174
27-Aug-2024	0.06	0.06	10.3226
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Jun-2024	0.06	0.06	10.6864
29-Jul-2024	0.06	0.06	10.7177
27-Aug-2024	0.06	0.06	10.7276
Regular Plan - Calender Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Dec-2023	0.16	0.16	10.42
27-Mar-2024	0.18	0.18	10.4758
27-Jun-2024	0.18	0.18	10.4613

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
Direct Plan - Calender Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Dec-2023	0.15	0.15	10.3198
27-Mar-2024	0.18	0.18	10.3913
27-Jun-2024	0.18	0.18	10.3828
Regular Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)			
27-Mar-2023	0.31	0.31	10.5113
27-Sep-2023	0.32	0.32	10.6092
27-Mar-2024	0.37	0.37	10.6482
Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)			
28-Mar-2019	0.37	0.34	10.6536
28-Mar-2022	0.55	0.55	10.7155
27-Mar-2024	0.79	0.79	11.3691
Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)			
28-Mar-2019	0.16	0.15	10.2928
28-Mar-2022	0.55	0.55	10.8026
27-Mar-2024	0.81	0.81	11.5347

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

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

How to Read Factsheet

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Rating Profile: Mutual funds invest in securities after

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

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

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

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

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

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

Glossary

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

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

* 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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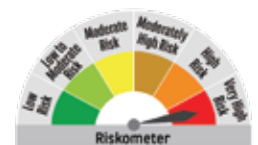
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Benchmark (Tier 1) Riskometer^



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

For detailed portfolio refer page no.7

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Investors are requested to note that pursuant to para 5.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 read with SEBI (Mutual Funds) (Second Amendment) Regulations, 2012 issued on September 26, 2012, the AMC shall disclose portfolio (along with ISIN) as on the last day of the month for all the schemes on its website on or before the tenth day of the succeeding month. <http://barodabnpparibasmf.in/Downloads/index.aspx>

Note: In accordance with the requirements specified by the SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund with effect from August 01, 2009. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

With effect from October 01, 2012; exit load charged, if any, shall be credited to the respective scheme.

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read all scheme related documents carefully.**

