



**NO MATTER WHICH
CAREER THEY CHOOSE,
YOU BE READY.**





**PRESENTING
BARODA BNP PARIBAS CHILDREN'S FUND**

[An open-ended scheme for investment for children, having a lock-in of at least 5 years or till the child attains age of majority (whichever is earlier)]

NFO PERIOD | 6TH - 20TH DECEMBER, 2024

Every parent dreams of giving their child a world of opportunities. **BARODA BNP PARIBAS CHILDREN'S FUND** aims to help you take a step towards securing that dream, building a brighter and financially secure future.

**BENEFITS OF
CHILDREN'S
FUND**

-  **Aims at financial security:** seeks to ensure your child's financial future is well-planned.
-  **Helps Long-term wealth growth:** lock-in period encourages disciplined, long-term investment for potential wealth creation.
-  **Equity-driven growth:** well diversified equity investment offer potential for higher returns to support ambitious goals.
-  **Flexible investment options:** choose between SIP[#] and Lumpsum investments as per your financial convenience.

FUND FACTS | November 2024

 1800 2670 189 (Toll free)

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 www.barodabnpparibasmf.in

Baroda BNP Paribas Children's Fund

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

This product is suitable for investors who are seeking*:

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

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



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

Offer of units at Rs. 10 each during the New Fund Offer period and continuous offer for units at NAV based prices.

[^]The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

[#]SIP: Systematic Investment Plan

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

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Market Outlook - Equity

Indian equity markets remained volatile in the month of November 2024. The Nifty 50 Index managed to close above the 24,100 level after falling below 23,400 level during the month. It made a minor loss of 0.3% in this month, outperforming the emerging markets index. Sector-wise IT (+6%) was one of the best-performing sector, followed by consumer durables (+3%) and capital goods (+2.3%). Power, metals and oil & gas indices declined 4.3%, 2.4% and 2.3% respectively. Foreign Portfolio Investors (FPIs) sold USD 4.7 bn of Indian equities in the secondary market, whereas Domestic Institutional Investors (DIIs) bought USD5.3 bn. In Nov 2024, the INR weakened significantly against the USD. FPI flows were negative for most of the emerging markets.

In US both Nasdaq and S&P 500 rallied by 3% each led by positive sentiments around Donald Trump winning the US presidential elections. US Core PCE (Personal Consumption Expenditure) Index based inflation rose 2.8% YoY in October – the highest since April. This was driven by services and core services ex-housing components, indicating inflationary pressures moderating but remaining alive. The unemployment rate has settled at 4 -4.1% for the past six months. US Federal Reserve cut interest rates by 25 bps. President Donald Trump intends to impose a 25% tariff on all goods coming from Mexico and Canada and an additional 10% tariff on China, until they clamped down on drugs, particularly fentanyl, and migrants crossing the border.

India's CPI (Consumer Price Index) inflation came in at 6.2% in October 2024, crossing the upper limit of 6% of the RBI's inflation band. WPI (Wholesale Price Index) accelerated to 2.4% in October as against 1.8% in September. Industrial activity slowed down to 3.9% YoY vs 8.4% YoY in Q1. This dragged down overall GDP (Gross Domestic Product) growth in Q2FY25. GDP growth slowed to a near two years low of 5.4% YoY in Q2FY25. Sluggish manufacturing & mining growth and weak urban consumption were key components impacting GDP growth. Decline in Government capex and lower credit growth impacted GDP numbers too. Economic indicators like electricity consumption, Index of Industrial Production or IIP, Purchasing Managers' Index or PMI and loan growth show that India is witnessing a cyclical slowdown, with urban consumption slowing down and the recovery in rural markets being gradual.

Domestic economic activity picked up momentum around the festival weeks at the end of Oct/early Nov 2024, as seen from indicators like automobile retail sales, and online sales GMV (gross merchandise value) scaling a new peak during the festivals. The improvement in the consumer sentiment around Oct 2024 festivals as highlighted by RBI data, especially in rural areas helped drive good festive retail demand across segments, albeit with a trend of rising discounts.

The 2QFY25 Nifty-50 EPS posted a 4% rise YoY, lower than consensus estimates. High single-digit EBITDA growth was seen in telecom, financials, IT and FMCG sectors. In the last two months of the results season, Nifty-50 Bloomberg consensus EPS (Earnings Per Share) witnessed a 3-4% cut for FY25F-26F while the reduction in Nifty-200 was limited to 2%. Major downgrades are in commodity, FMCG and capital goods sectors while upgrades are restricted to utilities and pharmaceutical sectors.

Focus now likely to shift to upcoming RBI policy and whether Governor will cut rates given weak GDP print. There are challenges, however: inflation is still running hot at over 6% and the DXY (US Dollar Index) strength puts the RBI in a tricky spot for the next 1-2 quarters. Weak 2QFY25 corporate results season, ongoing geopolitical tensions and potential policy shifts under the incoming US administration are likely to weigh on investor sentiments. Bright spots seem to be on higher water reservoir levels which can help drive rural growth. A potential increase in Government Capex in 2H may aid economic recovery in coming quarters.

Source : Kotak Securities Ltd & Incred Research . Data as of Nov 29, 2024. Kindly refer the last page of the factsheet for disclaimers.

Equity Market Performance (as on November 30, 2024)

| Index Name | 1 Month | 3 Months | 6 Months | 1 Year | YTD |
|------------------------------|---------|----------|----------|--------|--------|
| Broad based Indexes | | | | | |
| Nifty 50 TRI | -1.30 | -3.91 | 7.07 | 21.43 | 12.28 |
| NIFTY Large Midcap 250 TRI | -0.36 | -3.95 | 7.29 | 29.17 | 19.20 |
| Nifty Midcap 150 TRI | 0.26 | -3.73 | 8.06 | 32.61 | 22.95 |
| Nifty Smallcap 250 TRI | 2.61 | -1.84 | 12.75 | 35.84 | 26.79 |
| Sector Indexes | | | | | |
| Nifty Auto TRI | -0.90 | -10.17 | -0.95 | 34.58 | 26.31 |
| Nifty Bank TRI | -0.51 | 1.77 | 7.69 | 17.79 | 8.70 |
| Nifty Commodities TRI | -3.94 | -9.56 | -4.40 | 26.12 | 11.39 |
| Nifty Energy TRI | -4.52 | -13.92 | -6.90 | 29.43 | 13.36 |
| Nifty Financial Services TRI | -1.39 | 1.87 | 11.47 | 21.18 | 12.78 |
| Nifty FMCG TRI | -1.84 | -8.00 | 6.67 | 11.93 | 3.57 |
| Nifty Healthcare TRI | -1.66 | -1.29 | 16.74 | 40.41 | 33.36 |
| Nifty Infrastructure TRI | -0.44 | -6.67 | 0.75 | 34.43 | 20.41 |
| Nifty IT TRI | 2.75 | 1.87 | 30.34 | 34.80 | 23.73 |
| Nifty Media TRI | 3.34 | -5.17 | 6.20 | -12.11 | -15.81 |
| Nifty Metal TRI | -3.21 | -3.43 | -7.77 | 29.39 | 13.76 |
| Nifty MNC TRI | -0.99 | -6.25 | -0.06 | 29.17 | 20.16 |
| Nifty Oil & Gas TRI | -2.63 | -17.13 | -4.56 | 32.84 | 17.70 |
| Nifty Pharma TRI | -1.58 | -2.76 | 15.60 | 39.89 | 32.82 |
| Nifty Private Bank TRI | -1.15 | -1.09 | 5.89 | 10.11 | 2.61 |
| Nifty PSE TRI | -0.54 | -10.99 | -3.76 | 53.73 | 31.00 |
| Nifty PSU Bank TRI | 0.81 | -2.17 | -6.85 | 34.54 | 20.00 |
| Nifty Realty TRI | 1.83 | -1.37 | 2.17 | 45.26 | 30.45 |
| Nifty Services Sector TRI | -0.73 | 0.36 | 13.67 | 26.58 | 16.77 |

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

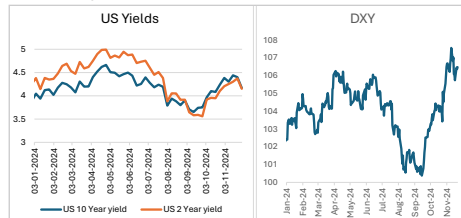
Source: Nifty Indices

Market Outlook - Fixed Income

Global Economy -

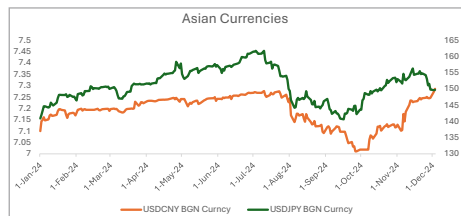
As we mark the end of November and begin the countdown to the upcoming year, during an average or a normal year this month would have been about Thanksgiving in the west coupled with Black Friday sales and of course International Men's Day. But this time November-2024 has been more about riding the tides of election anxieties both in anticipation and then on actual realization of US elections results. Its not about international men's day, its about the Man itself this time. The newly elected US President Donald Trump, a man, or 'The Man', has been driving the markets crazy or must say keeping the markets excited with his intentions of 'America First' and resultant changes in US trade and fiscal policies. These may be potent enough to disrupt the global flows and trades which in hindsight have not been that stable for quite some time. Fears of fiercer trade wars hung over the outlook on tariff proposals and potential retaliation - the International Monetary Fund (IMF) cautioned in its World Economic Outlook that higher tariffs could wipe out 0.8% of output in 2025 and 1.3% in 2026.

Looking deeper into November, post US elections and economic releases in US, Japan, China etc. the world markets, be it currency, commodity, equities and bonds, all have had their share of volatilities. Therefore, the level of uncertainty surrounding the outlook remained elevated.



US yields have been swinging both ways post releases of US economic data points. Reflecting the issues of soaring debt levels, alongside a stronger economy but normalising labor market conditions and fear of inflation resurgence. Similarly DXY got stronger initially before correcting from the highs pricing in stronger US economy and likely impact on Euro and CNY (once actual Tariff War play out)

On the flip side, China continues to face economic challenges. The challenges warranted economic measures, which therefore weighed on the currencies. China's expansionary fiscal policies along with dollar strength has been weighing on other emerging market currencies.



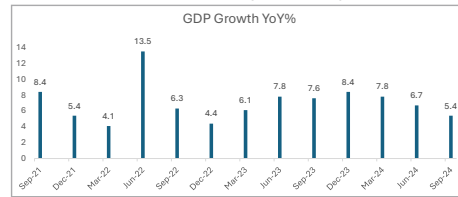
Source: Bloomberg, Data as on 01.12.2024

On commodities front, gold prices touched its all-time high in November, whereas Brent prices remained range bound irrespective of global geopolitical tensions. Majorly the fundamentals of demand supply dynamics keeping a cap at the volatility.

Domestic Economy -

Certain momentum loss and earnings downgrades along with lower-than-expected Q2 FY25 GDP added to the worries of slowing economic activity. Previously the concerns were visible in the rural economy and eventually an industrial output drag in Q2, resulted in a sharper drag on growth. India's GDP growth

came at 5.4% y/y in Q2 FY25 vs market expectations ranging between 6.3% -6.5%. The growth rate slowed from 6.7% in Q1 FY25 and long-term trend of 6.6%. The divide in expectations was led by slowed manufacturing and mining activity.



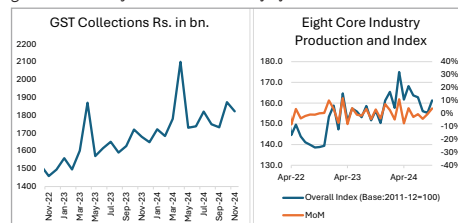
Source: Bloomberg, Data as on 01.12.2024

After a slow Q2 FY25, the trend in high frequency indicators for the month of Oct/Nov have again reflected a pickup in economic activity. The pickup was led by festive boost, strong rural recovery, and improving industrial output.

India's Composite Output PMI Index posted 58.6 in Nov-24, down only marginally from 59.1 in October-24 and therefore indicating a sharp rate of expansion. The Purchasing managers index (PMI) surveys highlighted cost pressures to have weighed on domestic sales, but international order growth remained strong.

Industrial activity too reflected an upturn, with eight core industries sequentially growing by 4.2% after declining for four consecutive months.

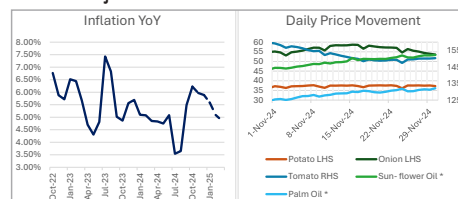
Along with the pickup in economic activity, the uptick in government spending, improving rural demand & easing financial conditions are likely to be key drivers to sustain the growth recovery in the second half of FY25.



Source: Bloomberg, Data as on 01.12.2024

On the fiscal front, fiscal deficit touched 46.5% of budget estimates with internals showing a robust revenue collection despite the big state transfer to states in Oct-24. Revenues remained supported on back of strong income taxes (53% of budget estimates and 20% y/y) and indirect taxes (56% of budget estimates and 10% y/y). On the expenditure side, revenue is getting more focus (54% of budget estimates and 9% y/y). In contrast, capex is distinctly lagging (42% of BE and -15% y-o-y). Overall, while fiscal deficit in control is a good sign, it is not if it is at the cost of capex.

Domestic Inflation -



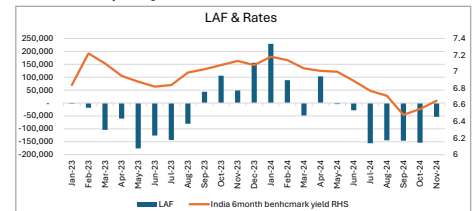
Source: Bloomberg, Data as on 01.12.2024

- Headline inflation picked up sharply from 5.5% in Sep-2024 to 6.21% in Oct-2024. The pickup has been attributed to shocks to food inflation which became sharper in Oct-24.
- The expectations of headline inflation in Q3 FY25 is tracking above 5.5%, diminishing any expectations of rate cut in

December-2024.

- Having said that, we expect the volatility in perishable food prices to continue and the decline to be sharper in Q4 FY25 with the arrival of winter crops.
- But the question is whether the decline might be able to offset the current shocks to headline inflation.
- Over the coming months, we could see core trending back to 4% plus into FY25 as super core (ex. precious metals) is also rising. Which means it is critical for food inflation to come down, to get to a durable 4% target.

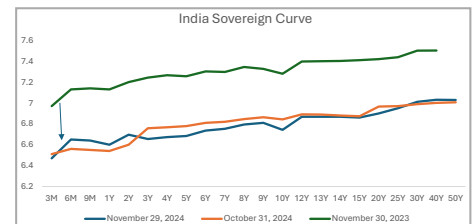
Domestic Liquidity -



Source: Bloomberg, Data as on 01.12.2024

- India's interbank liquidity turned into a deficit by end of November-24.
- The expectations that liquidity could worsen heading into end-FY25 (ends March 2025) have risen led by expectations of increase in Currency In Circulation (CIC) and an increase in banks' CRR requirement. Additionally volatile FPI flows have added to concerns on BOP.
- The above acts as a counter to the RBI's 'neutral' monetary policy stance. As a result, market expectations of liquidity injection measures may have picked up ahead of 6 December Monetary Policy Committee (MPC) announcement.

Fixed Income Outlook -



Source: Bloomberg, Data as on 01.12.2024

- Global headwinds have been weighing on INR and will be a key watch.
- On the domestic front inflation remains a key watch for RBI's monetary policy decision making. With October print higher than 6%, and expectations of November inflation to be closer to 6% number.
- Recent weakness in growth indicators have once again raised the need and expectations of rate cuts. The key here is the dynamics between inflation and growth.
- We expect RBI to continue with the pause in December policy and the policy language to focus more on liquidity conditions through potential reduction in CRR.
- Our base case scenario of rate cut expectations remains the same. We expect RBI MPC policy to follow the inflation trajectory and any space for a domestic pivot is expected in Q4 FY25.
- Our view on rates remain constructive on account of favorable demand supply dynamics as well as positive real rate conditions.

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

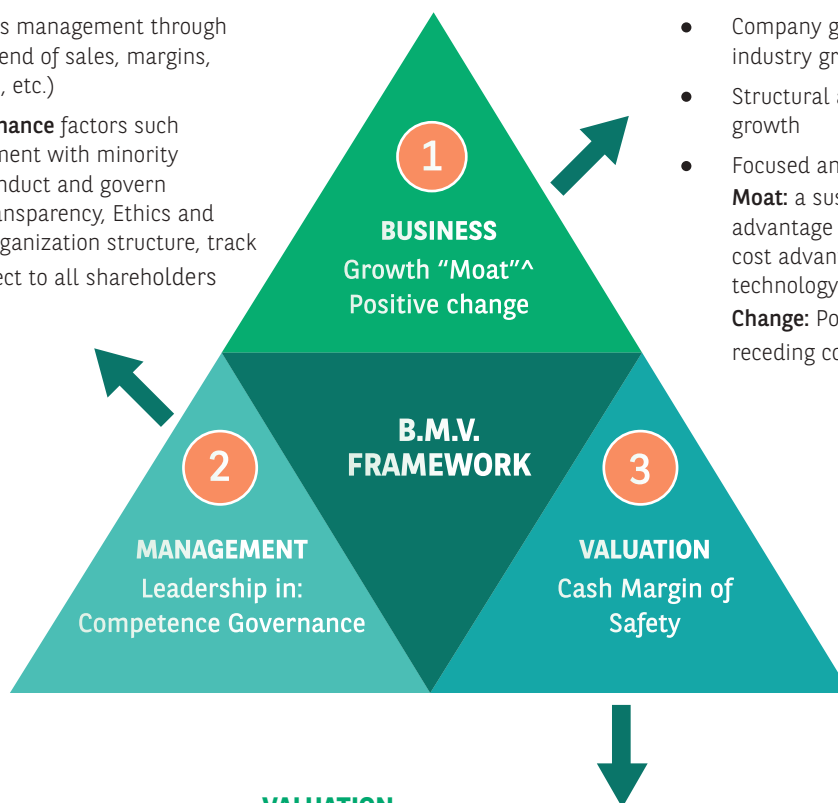
Leadership in:

- **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

| | Nov 23 | Dec 23 | Jan 24 | Feb 24 | Mar 24 | Apr 24 | May 24 | Jun 24 | Jul 24 | Aug 24 | Sep 24 | Oct 24 | Nov 24 |
|--|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Banking | | | | | | | | | | | | | |
| Currency in circulation (% YoY) | 4.3 | 4.0 | 3.9 | 3.7 | 4.1 | 3.2 | 3.7 | 6.0 | 6.4 | 5.5 | 5.9 | 7.0 | |
| M3 (% YoY) | 11.8 | 11.1 | 11.0 | 10.9 | 11.2 | 10.9 | 12.1 | 9.7 | 10.0 | 10.2 | 10.8 | 11.1 | |
| Bank non-food credit growth (%YoY) | 15.8 | 15.8 | 16.2 | 16.5 | 16.3 | 15.3 | 16.2 | 13.9 | 15.0 | 14.9 | 14.1 | 13.1 | |
| Personal credit (%YoY) | 18.6 | 17.7 | 18.4 | 18.1 | 17.7 | 17.4 | 17.8 | 16.6 | 17.8 | 16.9 | 16.4 | 15.8 | |
| Credit to industry (%YoY) | 6.1 | 8.1 | 7.8 | 8.6 | 8.5 | 5.4 | 8.9 | 7.7 | 10.2 | 9.8 | 9.1 | 8.0 | |
| Credit to services (%YoY) | 21.9 | 19.6 | 20.7 | 21.2 | 20.2 | 19.7 | 20.7 | 15.1 | 15.4 | 15.6 | 15.2 | 14.1 | |
| Deposit growth (%YoY) | 12.7 | 12.6 | 12.5 | 12.5 | 12.9 | 11.7 | 12.2 | 10.6 | 11.0 | 11.3 | 12.2 | 12.2 | |
| Credit to deposit ratio (%) | 77.0 | 77.1 | 77.7 | 78.0 | 78.1 | 77.3 | 77.5 | 77.3 | 77.3 | 77.5 | 77.0 | 77.2 | |
| 10 year G-Sec yields (%) | 7.28 | 7.17 | 7.14 | 7.08 | 7.06 | 7.19 | 6.98 | 7.01 | 6.93 | 6.86 | 6.75 | 6.85 | 6.74 |
| Weighted average deposit rate of banks (%) | 6.78 | 6.83 | 6.84 | 6.86 | 6.88 | 6.91 | 6.93 | 6.91 | 6.92 | 6.93 | 6.95 | 6.96 | |
| Weighted average lending rate of banks (%) | 9.80 | 9.85 | 9.85 | 9.83 | 9.85 | 9.83 | 9.83 | 9.91 | 9.91 | 9.91 | 9.90 | 9.90 | |
| Median MCLR (%) | 8.70 | 8.75 | 8.80 | 8.80 | 8.80 | 8.85 | 8.79 | 8.85 | 8.85 | 8.90 | 8.95 | 8.95 | 9.00 |
| Commercial Paper issuance (%YoY) | 9.0 | 1.3 | 3.8 | 11.9 | 9.9 | (2.4) | (6.8) | (2.5) | 3.2 | 4.7 | (3.6) | 7.6 | |
| Industry | | | | | | | | | | | | | |
| Cement production (%YoY) | (4.0) | 3.8 | 5.7 | 9.1 | 10.6 | (0.8) | (1.7) | 2.4 | 5.5 | (3.0) | 7.2 | 3.3 | |
| Steel production (%YoY) | 9.4 | 8.3 | 9.2 | 9.4 | 7.5 | 9.8 | 8.9 | 6.3 | 6.4 | 3.9 | 1.6 | 4.2 | |
| IIP (%YoY) | 2.4 | 4.2 | 3.8 | 5.6 | 5.4 | 5.0 | 6.2 | 4.7 | 4.7 | (0.1) | 3.1 | | |
| Mining (%YoY) | 7.0 | 5.2 | 5.9 | 8.1 | 1.3 | 6.8 | 6.6 | 10.3 | 3.8 | (4.3) | 0.2 | | |
| Manufacturing (%YoY) | 1.2 | 4.5 | 3.2 | 4.9 | 5.8 | 3.9 | 5.0 | 3.2 | 4.4 | 1.0 | 3.9 | | |
| Electricity (%YoY) | 5.8 | 1.2 | 5.6 | 7.5 | 8.6 | 10.2 | 13.7 | 8.6 | 7.9 | (3.7) | 0.5 | | |
| Capital goods production (%YoY) | (1.1) | 3.6 | 4.1 | 1.0 | 6.6 | 2.7 | 2.9 | 3.8 | 11.8 | 0.5 | 2.8 | | |
| Consumer durable production (%YoY) | (5.5) | 5.3 | 11.9 | 12.3 | 9.5 | 10.0 | 12.6 | 8.7 | 8.3 | 5.3 | 6.5 | | |
| Consumer non-durable production (%YoY) | (3.3) | 2.4 | (0.2) | (3.8) | 4.9 | (2.5) | 2.5 | (1.5) | (4.3) | (4.5) | 2.0 | | |
| PMI Manufacturing Index | 56.0 | 54.9 | 56.5 | 56.9 | 59.1 | 58.8 | 57.5 | 58.3 | 58.1 | 57.5 | 56.5 | 57.5 | 56.5 |
| PMI Services Index | 56.9 | 59.0 | 61.8 | 60.6 | 61.2 | 60.8 | 60.2 | 60.5 | 60.3 | 60.9 | 57.7 | 58.5 | 58.4 |
| PMI Composite Index | 57.4 | 58.5 | 61.2 | 60.6 | 61.8 | 61.5 | 60.5 | 60.9 | 60.7 | 60.7 | 58.3 | 59.1 | 58.6 |
| Consumer | | | | | | | | | | | | | |
| Rural wage (%YoY) | 6.9 | 7.0 | 6.8 | 6.7 | 6.7 | 6.6 | 6.2 | 6.0 | 5.6 | 6.3 | 6.7 | | |
| Urban unemployment (%) | 9.4 | 9.3 | 8.9 | 8.5 | 8.2 | 9.8 | 8.6 | 8.9 | 7.9 | 8.7 | 9.2 | 8.6 | |
| Rural unemployment (%) | 9.1 | 8.0 | 5.8 | 7.8 | 7.4 | 7.3 | 6.3 | 9.3 | 7.5 | 8.4 | 7.0 | 8.8 | |
| Naukri job speak index (%YoY) | (23.3) | (15.6) | (11.1) | (7.5) | (10.8) | (2.7) | (1.8) | (7.6) | 11.8 | (3.4) | (3.8) | 10.0 | |
| Motorvehicle sales (%YoY) | 28.3 | 15.8 | 26.0 | 31.2 | 22.0 | 24.6 | 8.9 | 16.9 | 8.4 | 6.5 | 11.8 | 11.4 | |
| Passenger vehicle (%YoY) | 21.0 | 21.7 | 31.9 | 27.0 | 26.0 | 1.3 | 4.0 | 3.1 | (2.5) | (1.8) | (1.4) | 0.9 | |
| Commercial vehicle (%YoY) | 2.0 | (4.4) | 0.3 | (0.1) | 8.0 | 13.6 | 7.9 | 0.2 | (10.2) | (11.0) | (12.5) | (3.4) | |
| Two wheeler (%YoY) | 31.3 | 16.0 | 26.2 | 34.6 | 15.3 | 30.8 | 10.1 | 21.3 | 12.5 | 9.3 | 15.8 | 14.2 | |
| Tractor sales | 6.4 | (19.8) | (15.3) | (30.6) | (23.1) | (3.0) | 0.0 | 3.6 | 1.6 | (5.8) | 3.7 | 22.4 | |
| Petrol consumption (%YoY) | 9.4 | 0.2 | 9.6 | 8.9 | 6.9 | 14.1 | 2.4 | 4.6 | 10.5 | 8.6 | 3.0 | 8.7 | |
| Diesel consumption (%YoY) | (3.1) | (2.3) | 3.5 | 6.2 | 3.1 | 1.4 | 1.8 | 1.0 | 4.5 | (2.5) | (1.9) | 0.1 | |
| Air traffic (%YoY) | 9.0 | 8.3 | 4.6 | 4.8 | 3.7 | 2.4 | 4.4 | 5.8 | 7.3 | 5.7 | 6.4 | 8.1 | |
| Foreign tourist arrivals (%YoY) | 16.8 | 7.8 | 10.4 | 15.8 | 8.0 | 7.7 | 0.3 | 9.0 | (1.3) | | | | |
| Freight | | | | | | | | | | | | | |
| Major port traffic (%YoY) | 17.0 | 0.7 | 3.2 | 2.4 | 3.6 | 1.3 | 3.7 | 6.8 | 6.0 | 6.7 | 5.9 | (3.4) | |
| Rail freight traffic (%YoY) | 4.3 | 6.4 | 6.4 | 10.1 | 8.6 | 1.4 | 3.7 | 10.1 | 4.5 | 0.0 | | 1.5 | |
| E-way bills generated (%YoY) | 8.5 | 13.2 | 16.4 | 18.9 | 13.9 | 14.5 | 17.0 | 16.3 | 19.2 | 12.9 | 18.5 | 16.9 | |
| Foreign Trade | | | | | | | | | | | | | |
| Export growth (%YoY) | (3.2) | 0.8 | 3.1 | 11.8 | (0.7) | 1.1 | 9.1 | 2.6 | (1.5) | (9.3) | 0.5 | 17.3 | |
| Import growth (%YoY) | (4.3) | (4.8) | 1.0 | 12.2 | (6.0) | 10.3 | 7.7 | 5.0 | 7.5 | 3.3 | 1.6 | 3.9 | |
| Non-oil, non-gold imports (%YoY) | (3.4) | (1.0) | (0.9) | 8.8 | (2.7) | 0.5 | 1.1 | 5.9 | 6.1 | 5.4 | 5.7 | 1.0 | |
| Capital goods imports (%YoY) | 4.0 | 2.0 | (8.5) | 1.1 | 5.7 | (1.5) | 0.7 | 12.9 | 3.0 | 9.0 | 19.4 | 8.1 | |
| Fiscal | | | | | | | | | | | | | |
| Central Government expenditure (%YoY) | (13.8) | 7.1 | (14.0) | 20.4 | (0.6) | 39.3 | (37.9) | (18.4) | 0.12 | 20.9 | 2.6 | 31.7 | |
| Indirect tax (%YoY) | 11.5 | 3.1 | 9.8 | 12.7 | 28.5 | 19.8 | 2.5 | 4.8 | 13.9 | 17.6 | 4.3 | 11.8 | |
| GST Collections (Rs.bn) | 1679 | 1649 | 1721 | 1683 | 1780 | 2103 | 1730 | 1740 | 1820 | 1750 | 1732 | 1873 | 1823 |
| GST collections (YoY) | 15.1% | 10.3% | 10.4% | 12.5% | 11.2% | 12.4% | 10.1% | 7.7% | 10.2% | 10.0% | 6.5% | 8.9% | 8.5% |
| Inflation | | | | | | | | | | | | | |
| CPI (%YoY) | 5.58 | 5.75 | 5.13 | 5.07 | 4.85 | 4.83 | 4.75 | 5.08 | 3.60 | 3.65 | 5.49 | 6.2 | |
| Core CPI (%YoY) | 4.11 | 3.89 | 3.59 | 3.34 | 3.25 | 3.23 | 3.12 | 3.14 | 3.39 | 3.40 | 3.50 | 3.67 | |
| WPI (%YoY) | 0.39 | 0.86 | 0.27 | 0.20 | 0.53 | 1.26 | 2.61 | 3.36 | 2.04 | 1.31 | 1.84 | 2.36 | |
| Negative (+) | | | | | | | | | | | | | |
| | 18 | 17 | 13 | 11 | 14 | 18 | 15 | 14 | 12 | 19 | 16 | 13 | 1 |
| Positive (+) | | | | | | | | | | | | | |
| | 32 | 33 | 37 | 39 | 36 | 32 | 35 | 36 | 38 | 30 | 32 | 28 | 4 |

India 10 year yield softened to 6.74% after a lower than expected GDP print for Q2 FY25.

Tight banking liquidity conditions is reflected in the median mclr rate at 9%. MCLR at 9% or above was last seen in Dec-2016 during demonetisation.

PMI surveys have reflected input cost pressures weighing on headline index numbers and domestic sales, whereas international order book remained strong.

Government expenditure saw a pickup in October-2024. The expenditure pattern has been skewed to revenue expenditure.

Source: Baroda BNP Paribas AMC, RBI, Central Statistical Organisation, Government of India, Bloomberg, Nirmal Bang Institutional Equities Research, Livemint.com
The data mentioned above is as per their date of release and availability as on December 06, 2024.

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.

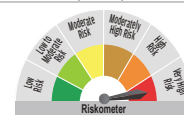
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 100 TRI): basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital 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 November 29, 2024)

| | |
|------------------------------|--------------|
| Regular Plan - Growth Option | : ₹ 219.6564 |
| Regular Plan - IDCW Option | : ₹ 25.6694 |
| Direct Plan - Growth Option | : ₹ 251.4734 |
| Direct Plan - IDCW Option | : ₹ 30.6123 |

Benchmark Index (Tier 1)

Nifty 100 TRI

Date of Allotment

September 23, 2004

Monthly AUM## As on November 30, 2024 : ₹ 2,349.23 Crores
AUM## As on November 30, 2024 : ₹ 2,402.85 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 |

^ Mr. Kushant Arora was appointed as Fund Manager from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.00% |
| TER - Direct Plan (%) | : 0.82% |
| Portfolio Turnover Ratio | : 0.61 |
| Standard Deviation*** | : 12.24% |
| Beta*** | : 0.91 |
| Sharpe Ratio*** | : 0.85 |

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

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 54 |
| Portfolio RoE (%) | : 18.68 |
| EPS Growth (%) | : 29.39 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 1.00% |
| Escorts Kubota Limited | 1.00% |
| AUTO COMPONENTS | 2.23% |
| Bosch Limited | 2.23% |
| AUTOMOBILES | 5.95% |
| Hero MotoCorp Limited | 1.34% |
| Hyundai Motor India Ltd | 1.72% |
| Maruti Suzuki India Limited | 1.12% |
| Tata Motors Limited | 1.77% |
| BANKS | 17.57% |
| ✓ HDFC Bank Limited | 7.27% |
| ✓ ICICI Bank Limited | 6.91% |
| Kotak Mahindra Bank Limited | 1.98% |
| State Bank of India | 1.41% |
| BEVERAGES | 2.45% |
| United Spirits Limited | 1.43% |
| Varun Beverages Limited | 1.02% |
| CEMENT & CEMENT PRODUCTS | 3.01% |
| Ambuja Cements Limited | 1.00% |
| Grasim Industries Limited | 1.00% |
| UltraTech Cement Limited | 1.01% |
| CONSTRUCTION | 4.19% |
| ✓ Larsen & Toubro Limited | 4.19% |
| CONSUMABLE FUELS | 1.04% |
| Coal India Limited | 1.04% |
| DIVERSIFIED FMCG | 4.24% |
| Hindustan Unilever Limited | 1.12% |
| ✓ ITC Limited | 3.12% |
| DIVERSIFIED METALS | 1.70% |
| Vedanta Limited | 1.70% |
| ELECTRICAL EQUIPMENT | 3.37% |
| Bharat Heavy Electricals Limited | 0.99% |
| Hitachi Energy India Limited | 2.38% |
| FINANCE | 2.97% |
| Bajaj Finance Limited | 0.99% |
| Cholamandalam Investment and Finance Company Ltd | 0.97% |
| Jio Financial Services Limited | 1.01% |
| FOOD PRODUCTS | 0.95% |
| Nestle India Limited | 0.95% |
| GAS | 0.93% |
| GAIL (India) Limited | 0.93% |
| INDUSTRIAL MANUFACTURING | 0.87% |
| Honeywell Automation India Limited | 0.87% |
| INSURANCE | 1.93% |
| ICICI Lombard General Insurance Company Limited | 0.91% |
| ICICI Prudential Life Insurance Company Limited | 1.02% |
| IT - SOFTWARE | 8.27% |
| HCL Technologies Limited | 1.59% |
| ✓ Infosys Limited | 2.85% |
| ✓ Tata Consultancy Services Limited | 3.83% |
| OIL | 1.29% |
| Oil India Limited | 1.29% |
| PETROLEUM PRODUCTS | 6.05% |
| Bharat Petroleum Corporation Limited | 0.82% |
| ✓ Reliance Industries Limited | 5.23% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 5.45% |
| Cipla Limited | 0.98% |
| Divi's Laboratories Limited | 1.85% |
| Dr. Reddy's Laboratories Limited | 0.95% |
| Sun Pharmaceutical Industries Limited | 1.67% |
| POWER | 3.56% |
| ✓ NTPC Limited | 2.59% |
| Power Grid Corporation of India Limited | 0.97% |
| RETAILING | 6.93% |
| Swiggy Limited | 2.29% |
| ✓ Trent Limited | 2.65% |

EQUITY HOLDINGS

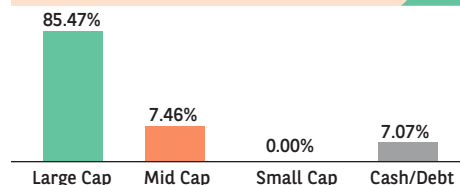
| | % of Net Assets |
|-----------------------------------|-----------------|
| Zomato Limited | 1.99% |
| TELECOM - SERVICES | 2.44% |
| ✓ Bharti Airtel Limited | 2.44% |
| FUTURES LONG POSITION | 2.15% |
| Bajaj Finserv Limited | 0.71% |
| Tata Power Company Limited | 0.63% |
| Power Finance Corporation Limited | 0.61% |
| Vedanta Limited | 0.20% |
| LESS THAN 0.75% EXPOSURE | 2.94% |
| Total Equity Holdings | 93.48% |

FIXED INCOME HOLDINGS

| | Rating | % of Net Assets |
|--|-----------|-----------------|
| TREASURY BILL | | 1.50% |
| 364 Days Tbill (MD 05/12/2024) | Sovereign | 0.50% |
| 364 Days Tbill (MD 04/09/2025) | Sovereign | 0.48% |
| 182 Days Tbill (MD 14/02/2025) | Sovereign | 0.31% |
| 364 Days Tbill (MD 13/02/2025) | Sovereign | 0.21% |
| Total Fixed Income Holdings | | 1.50% |
| TREPS, Cash & Other Net | | 5.02% |
| Current Assets including Short futures | | |
| GRAND TOTAL | | 100.00% |

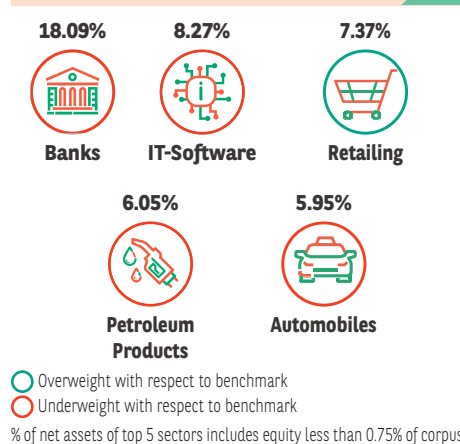
Investment in Top 10 scrips constitutes 41.08% of the portfolio

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)



** 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. 59

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. 56.

Baroda BNP Paribas Large & Mid Cap Fund

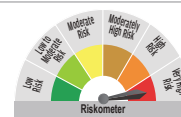
(An Open ended Equity Scheme investing in both large cap and mid cap stocks)

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.

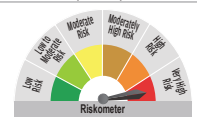
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^A



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^ARiskometer For Benchmark (BSE 250 Large Midcap TRI): basis it's constituents; as on November 30, 2024

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 November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 27.5184 |
| Regular Plan - IDCW Option | : ₹ 21.7573 |
| Direct Plan - Growth Option | : ₹ 29.3281 |
| Direct Plan - IDCW Option | : ₹ 24.6499 |

Benchmark Index (Tier 1)

BSE 250 Large & Mid Cap TRI

Date of Allotment

September 04, 2020

Monthly AAUM## As on November 30, 2024 : ₹ 1,449.90 Crores

AAUM## As on November 30, 2024 : ₹ 1,497.70 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Sanjay Chawla | 04-Sep-20 | 33 years |

Load Structure

Entry Load : Not Applicable

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 (%) | : 0.82% |
| Portfolio Turnover Ratio | : 0.93 |
| Standard Deviation* | : 14.21% |
| Beta* | : 0.97 |
| Sharpe Ratio* | : 0.90 |

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

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 51 |
| Portfolio RoE (%) | : 18.99 |
| EPS Growth (%) | : 42.88 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

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. 59

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. 56.

PORTFOLIO (✓ Top 10 Holdings)

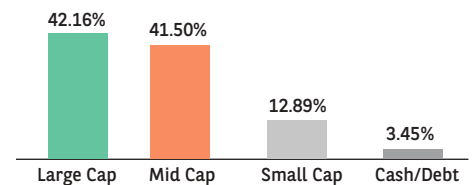
| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 1.31% |
| Escorts Kubota Limited | 1.31% |
| AUTO COMPONENTS | 4.00% |
| Motherson Sumi Wiring India Limited | 1.07% |
| Sona BLW Precision Forgings Limited | 1.68% |
| ZF Commercial Vehicle Control Systems India Limited | 1.25% |
| AUTOMOBILES | 0.92% |
| Tata Motors Limited | 0.92% |
| BANKS | 14.87% |
| AU Small Finance Bank Limited | 1.17% |
| Bank of Baroda | 1.81% |
| ✓ HDFC Bank Limited | 5.10% |
| ✓ ICICI Bank Limited | 3.04% |
| Kotak Mahindra Bank Limited | 0.94% |
| ✓ The Federal Bank Limited | 2.81% |
| CAPITAL MARKETS | 2.47% |
| Computer Age Management Services Limited | 2.47% |
| CONSTRUCTION | 1.43% |
| Larsen & Toubro Limited | 1.43% |
| CONSUMER DURABLES | 3.17% |
| ✓ Dixon Technologies (India) Limited | 3.17% |
| ELECTRICAL EQUIPMENT | 4.84% |
| ABB India Limited | 1.49% |
| GE Vernova T&D India Limited | 2.09% |
| Siemens Limited | 1.26% |
| FINANCE | 8.10% |
| ✓ CRISIL Limited | 2.87% |
| ✓ PNB Housing Finance Limited | 2.61% |
| ✓ Shriram Finance Limited | 2.62% |
| FINANCIAL TECHNOLOGY (FINTECH) | 4.08% |
| ✓ PB Fintech Limited | 4.08% |
| HEALTHCARE SERVICES | 1.21% |
| Jupiter Life Line Hospitals Limited | 1.21% |
| INDUSTRIAL MANUFACTURING | 3.16% |
| Cochin Shipyard Limited | 1.36% |
| Kaynes Technology India Limited | 1.80% |
| INSURANCE | 1.89% |
| Max Financial Services Limited | 1.89% |
| IT - SERVICES | 0.78% |
| Tata Technologies Limited | 0.78% |
| IT - SOFTWARE | 10.25% |
| ✓ Infosys Limited | 4.03% |
| KPIT Technologies Limited | 1.74% |
| Mphasis Limited | 2.48% |
| Tata Consultancy Services Limited | 2.00% |
| LEISURE SERVICES | 1.32% |
| The Indian Hotels Company Limited | 1.32% |
| OIL | 2.05% |
| Oil India Limited | 2.05% |
| PERSONAL PRODUCTS | 3.05% |
| Colgate Palmolive (India) Limited | 1.93% |
| Godrej Consumer Products Limited | 1.12% |
| PETROLEUM PRODUCTS | 6.70% |
| Hindustan Petroleum Corporation Limited | 2.56% |
| ✓ Reliance Industries Limited | 4.14% |

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| PHARMACEUTICALS & BIOTECHNOLOGY | 7.71% |
| Ajanta Pharma Limited | 1.86% |
| Alkem Laboratories Limited | 2.07% |
| Concord Biotech Limited | 2.34% |
| Divi's Laboratories Limited | 1.44% |
| POWER | 5.24% |
| NTPC Green Energy Limited | 1.78% |
| NTPC Limited | 1.70% |
| Power Grid Corporation of India Limited | 1.76% |
| RETAILING | 4.54% |
| FSN E-Commerce Ventures Limited | 1.55% |
| Trent Limited | 1.59% |
| Zomato Limited | 1.40% |
| TELECOM - SERVICES | 1.36% |
| Bharti Airtel Limited | 1.36% |
| TRANSPORT SERVICES | 1.24% |
| InterGlobe Aviation Limited | 1.24% |
| LESS THAN 0.75% EXPOSURE | 0.86% |
| Total Equity Holdings | 96.55% |

| FIXED INCOME HOLDINGS | % of Net Assets |
|--|-----------------|
| TREPS, Cash & Other Net Current Assets | 3.45% |
| GRAND TOTAL | 100.00% |

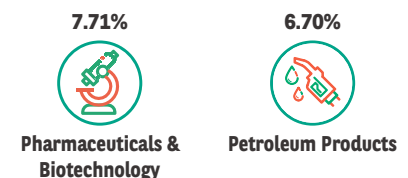
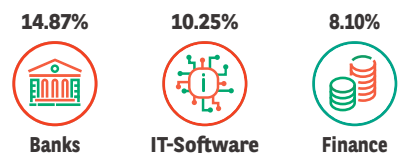
Investment in Top 10 scrips constitutes 34.47% of the portfolio

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 Mid Cap Fund

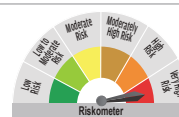
(An Open ended Equity Scheme predominantly investing in mid cap stocks)

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^A



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|------------------------------|--------------|
| Regular Plan - Growth Option | : ₹ 100.8256 |
| Regular Plan - IDCW Option | : ₹ 62.8823 |
| Direct Plan - Growth Option | : ₹ 118.9243 |
| Direct Plan - IDCW Option | : ₹ 78.7639 |

Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

Date of Allotment

May 02, 2006

Monthly AAUM## As on November 30, 2024 : ₹ 2,117.29 Crores

AAUM## As on November 30, 2024 : ₹ 2,144.54 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Shiv Chanani | 13-Jul-22 | 23 years |
| Mr. Himanshu Singh^ | 21-Oct-24 | 10 years |

^ Mr. Himanshu Singh was appointed as Fund Manager from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 1.98% |
| TER - Direct Plan (%) | : 0.53% |
| Portfolio Turnover Ratio | : 0.79 |
| Standard Deviation*** | : 12.98% |
| Beta** | : 0.79 |
| Sharpe Ratio** | : 1.09 |

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

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 66 |
| Portfolio RoE (%) | : 18.26 |
| EPS Growth (%) | : 49.12 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

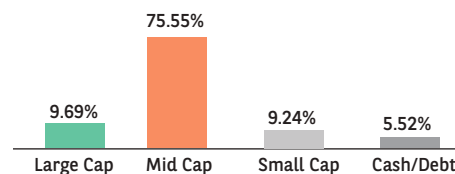
PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 3.13% |
| Ashok Leyland Limited | 1.14% |
| Escorts Kubota Limited | 1.99% |
| AUTO COMPONENTS | 7.75% |
| Bharat Forge Limited | 0.99% |
| Bosch Limited | 1.47% |
| Exide Industries Limited | 1.37% |
| Jtekt India Limited | 1.05% |
| Schaeffler India Limited | 1.42% |
| ZF Commercial Vehicle Control Systems India Limited | 1.45% |
| AUTOMOBILES | 3.02% |
| Ola Electric Mobility Ltd | 1.07% |
| TVS Motor Company Limited | 1.95% |
| BANKS | 4.60% |
| ✓ Indian Bank | 2.14% |
| ✓ The Federal Bank Limited | 2.46% |
| BEVERAGES | 1.00% |
| United Breweries Limited | 1.00% |
| CEMENT & CEMENT PRODUCTS | 1.16% |
| JK Lakshmi Cement Limited | 1.16% |
| CHEMICALS & PETROCHEMICALS | 1.02% |
| Deepak Nitrite Limited | 1.02% |
| CONSUMER DURABLES | 5.15% |
| ✓ Dixon Technologies (India) Limited | 2.40% |
| Metro Brands Limited | 1.44% |
| Voltas Limited | 1.31% |
| DIVERSIFIED | 1.05% |
| 3M India Limited | 1.05% |
| ELECTRICAL EQUIPMENT | 6.41% |
| Bharat Heavy Electricals Limited | 0.76% |
| GE Vernova T&D India Limited | 1.84% |
| ✓ Hitachi Energy India Limited | 2.42% |
| Thermax Limited | 1.39% |
| FERTILIZERS & AGROCHEMICALS | 1.17% |
| Coromandel International Limited | 1.17% |
| FINANCE | 9.71% |
| ✓ CRISIL Limited | 2.50% |
| LIC Housing Finance Limited | 1.61% |
| Mahindra & Mahindra Financial Services Limited | 1.47% |
| Poonawalla Fincorp Limited | 1.49% |
| Shriram Finance Limited | 0.92% |
| Sundaram Finance Limited | 1.72% |
| FINANCIAL TECHNOLOGY (FINTECH) | 4.42% |
| ✓ PB Fintech Limited | 4.42% |
| FOOD PRODUCTS | 0.95% |
| Hatsun Agro Product Limited | 0.95% |
| GAS | 1.01% |
| Petronet LNG Limited | 1.01% |
| HEALTHCARE SERVICES | 1.16% |
| Max Healthcare Institute Limited | 1.16% |
| INDUSTRIAL MANUFACTURING | 1.04% |
| Cochin Shipyard Limited | 1.04% |
| INDUSTRIAL PRODUCTS | 3.80% |
| AIA Engineering Limited | 1.22% |
| Ratnamani Metals & Tubes Limited | 1.60% |
| Supreme Industries Limited | 0.98% |
| INSURANCE | 2.45% |
| ICICI Lombard General Insurance Company Limited | 1.04% |
| ICICI Prudential Life Insurance Company Limited | 1.41% |
| IT - SERVICES | 1.38% |
| Tata Technologies Limited | 1.38% |
| IT - SOFTWARE | 4.36% |
| HCL Technologies Limited | 1.00% |
| KPIIT Technologies Limited | 1.18% |
| ✓ Oracle Financial Services Software Limited | 2.18% |
| LEISURE SERVICES | 2.59% |
| ✓ The Indian Hotels Company Limited | 2.59% |
| NON - FERROUS METALS | 2.48% |
| ✓ National Aluminium Company Limited | 2.48% |
| PERSONAL PRODUCTS | 1.37% |
| Procter & Gamble Hygiene and Health Care Limited | 1.37% |
| PETROLEUM PRODUCTS | 1.00% |
| Hindustan Petroleum Corporation Limited | 1.00% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 10.05% |
| Abbott India Limited | 1.68% |
| Alkem Laboratories Limited | 1.58% |
| GlaxoSmithKline Pharmaceuticals Limited | 1.42% |

| EQUITY HOLDINGS | % of Net Assets | |
|--|-----------------|-----------------|
| IPCA Laboratories Limited | 1.80% | |
| JB Chemicals & Pharmaceuticals Limited | 0.76% | |
| Lupin Limited | 1.91% | |
| Zydus Lifesciences Limited | 0.90% | |
| POWER | 1.00% | |
| NLC India Limited | 1.00% | |
| REALTY | 2.32% | |
| ✓ The Phoenix Mills Limited | 2.32% | |
| RETAILING | 2.05% | |
| Trent Limited | 2.05% | |
| TELECOM - SERVICES | 1.71% | |
| Indus Towers Limited | 1.71% | |
| TEXTILES & APPARELS | 1.04% | |
| Page Industries Limited | 1.04% | |
| LESS THAN 0.75% EXPOSURE | 3.12% | |
| Total Equity Holdings | 94.47% | |
| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
| TREASURY BILL | | 1.38% |
| 182 Days Tbill (MD 14/02/2025) | Sovereign | 0.92% |
| 364 Days Tbill (MD 27/02/2025) | Sovereign | 0.46% |
| Total Fixed Income Holdings | | 1.38% |
| TREPS, Cash & Other Net Current Assets | | 4.15% |
| GRAND TOTAL | | 100.00% |

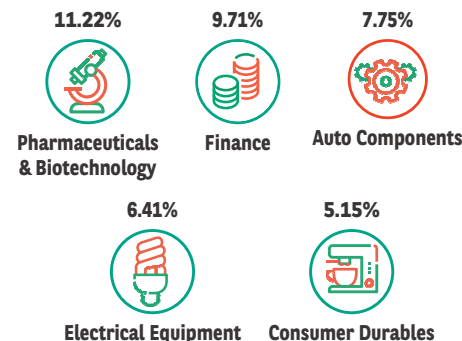
Investment in Top 10 scrips constitutes 25.91% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



Market Capitalization as per SEBI - Large Cap: 1st - 25th 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

** 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

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. 56.

* refer page no. 59

Baroda BNP Paribas Small Cap Fund

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

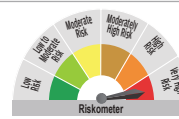
This product is suitable for investors who are seeking*:

- ▶ 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.

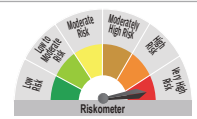
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Small Cap 250 TR Index): basis it's constituents; as on November 30, 2024

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 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 November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 13.4864 |
| Regular Plan - IDCW Option | : ₹ 13.4864 |
| Direct Plan - Growth Option | : ₹ 13.7359 |
| Direct Plan - IDCW Option | : ₹ 13.7359 |

Benchmark Index (Tier 1)

Nifty Small Cap 250 TR Index

Date of Allotment

October 30, 2023

Monthly AAUM## As on November 30, 2024 : ₹ 1,440.31 Crores
AUM## As on November 30, 2024 : ₹ 1,439.93 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Shiv Chanani | 30-Oct-23 | 23 years |
| Mr. Himanshu Singh^ | 21-Oct-24 | 10 years |

^ Mr. Himanshu Singh was appointed as Fund Manager from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.06% |
| TER - Direct Plan (%) | : 0.52% |
| Portfolio Turnover Ratio | : 0.77 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 62 |
| Portfolio RoE (%) | : 16.37 |
| EPS Growth (%) | : 55.83 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AGRICULTURAL FOOD & OTHER PRODUCTS | 1.10% |
| Balrampur Chini Mills Limited | 1.10% |
| AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 1.91% |
| BEML Limited | 1.91% |
| AUTO COMPONENTS | 6.28% |
| Amara Raja Energy & Mobility Ltd | 0.98% |
| Exide Industries Limited | 1.18% |
| ✓ Jtekt India Limited | 2.30% |
| Sundaram Clayton Limited | 0.97% |
| ZF Commercial Vehicle Control Systems India Limited | 0.85% |
| BANKS | 3.09% |
| City Union Bank Limited | 1.12% |
| Karur Vysya Bank Limited | 1.97% |
| CAPITAL MARKETS | 11.28% |
| Central Depository Services (India) Limited | 2.28% |
| Computer Age Management Services Limited | 1.39% |
| ✓ ICICI Securities Limited | 2.42% |
| ICRA Limited | 1.55% |
| ✓ KFin Technologies Limited | 3.64% |
| CEMENT & CEMENT PRODUCTS | 0.90% |
| JK Lakshmi Cement Limited | 0.90% |
| CHEMICALS & PETROCHEMICALS | 3.41% |
| Aarti Industries Limited | 1.32% |
| BASF India Limited | 2.09% |
| COMMERCIAL SERVICES & SUPPLIES | 3.26% |
| eClerx Services Limited | 1.45% |
| TeamLease Services Limited | 1.81% |
| CONSTRUCTION | 3.60% |
| KEC International Limited | 2.05% |
| Larsen & Toubro Limited | 1.55% |
| CONSUMER DURABLES | 6.47% |
| Blue Star Limited | 1.53% |
| Crompton Greaves Consumer Electricals Limited | 1.56% |
| V-Guard Industries Limited | 2.10% |
| Whirlpool of India Limited | 1.28% |
| ELECTRICAL EQUIPMENT | 7.17% |
| Bharat Heavy Electricals Limited | 1.05% |
| ✓ GE Vernova T&D India Limited | 3.40% |
| ✓ Hitachi Energy India Limited | 2.72% |
| FINANCE | 4.37% |
| Can Fin Homes Limited | 2.00% |
| India Shelter Finance Corporation Limited | 1.02% |
| Mas Financial Services Limited | 1.35% |
| FOOD PRODUCTS | 3.47% |
| ✓ Mrs. Bectors Food Specialities Limited | 2.71% |
| Zydus Wellness Limited | 0.76% |
| GAS | 4.01% |
| Gujarat State Petronet Limited | 1.03% |
| ✓ Mahanagar Gas Limited | 2.98% |
| HOUSEHOLD PRODUCTS | 1.46% |
| Jyothy Labs Limited | 1.46% |
| INDUSTRIAL MANUFACTURING | 2.37% |
| ✓ Jyoti CNC Automation Ltd | 2.37% |
| INDUSTRIAL PRODUCTS | 5.25% |
| Finollex Cables Limited | 0.96% |
| Ingersoll Rand (India) Limited | 1.98% |
| ✓ KSB Limited | 2.31% |
| IT - SERVICES | 5.42% |
| Affle (India) Limited | 1.12% |
| Protean eGov Technologies Limited | 1.54% |
| Sagility India Limited | 1.36% |
| Tata Technologies Limited | 1.40% |
| LEISURE SERVICES | 0.86% |
| Westlife Foodworld Limited | 0.86% |

EQUITY HOLDINGS

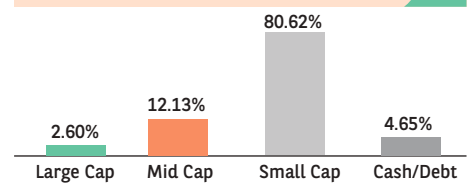
| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| NON - FERROUS METALS | 1.68% |
| National Aluminium Company Limited | 1.68% |
| PAPER, FOREST & JUTE PRODUCTS | 1.72% |
| Aditya Birla Real Estate Limited | 1.72% |
| PERSONAL PRODUCTS | 1.05% |
| Emami Limited | 1.05% |
| PETROLEUM PRODUCTS | 1.69% |
| Gulf Oil Lubricants India Limited | 1.69% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 4.79% |
| ✓ Alembic Pharmaceuticals Limited | 2.45% |
| JB Chemicals & Pharmaceuticals Limited | 1.01% |
| Sanofi India Limited | 1.33% |
| POWER | 1.76% |
| SJVN Limited | 1.76% |
| REALTY | 1.29% |
| Brigade Enterprises Limited | 1.29% |
| TEXTILES & APPARELS | 1.90% |
| Vardhman Textiles Limited | 1.90% |
| LESS THAN 0.75% EXPOSURE | 3.78% |
| Total Equity Holdings | 95.34% |

FIXED INCOME HOLDINGS

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|------------------------------------|-----------|-----------------|
| TREASURY BILL | | 1.03% |
| 182 Days Tbill (MD 14/02/2025) | Sovereign | 1.03% |
| Total Fixed Income Holdings | | 1.03% |
| TREPS, Cash & Other Net | | 3.63% |
| Current Assets | | |
| GRAND TOTAL | | 100.00% |

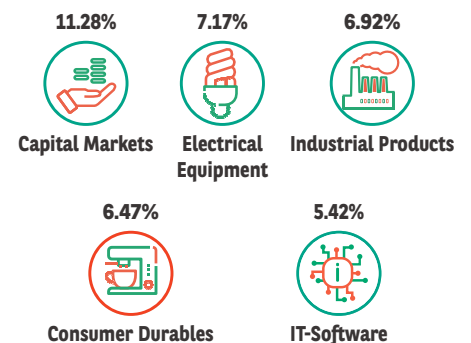
Investment in Top 10 scrips constitutes 27.30% of the portfolio

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

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

* refer page no. 59

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)

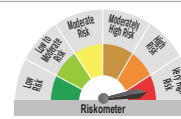
This product is suitable for investors who are seeking*:

- ▶ 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.

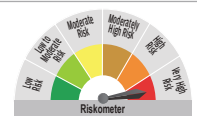
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 Total Return Index (TRI)): basis it's constituents; as on November 30, 2024

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 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 November 29, 2024)

| | |
|----------------------------|-------------|
| Regular Plan-Growth Option | : ₹ 15.5838 |
| Regular Plan-IDCW | : ₹ 15.5838 |
| Direct Plan-Growth Option | : ₹ 16.1254 |
| Direct Plan-IDCW | : ₹ 16.1254 |

Benchmark Index (Tier 1)

Nifty 500 Total Return Index

Date of Allotment

August 17, 2022

| | |
|--|---------------------|
| Monthly AAUM## As on November 30, 2024 | : ₹ 1,295.80 Crores |
| AUM## As on November 30, 2024 | : ₹ 1,313.95 Crores |

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------|---------------------|------------|
| Sanjay Chawla | 17-Aug-22 | 33 years |

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.14% |
| TER - Direct Plan (%) | : 0.92% |
| Portfolio Turnover Ratio | : 0.91 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 48 |
| Portfolio RoE (%) | : 16.14 |
| EPS Growth (%) | : 41.34 |

Portfolio Return and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

PORTFOLIO (✓ Top 10 Holdings)

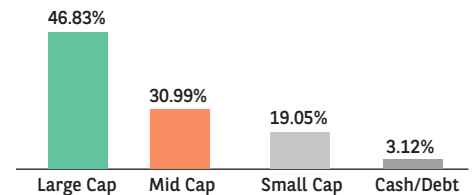
| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AUTO COMPONENTS | 4.03% |
| Bosch Limited | 2.13% |
| Schaeffler India Limited | 0.76% |
| ZF Commercial Vehicle Control Systems India Limited | 1.14% |
| AUTOMOBILES | 1.05% |
| Tata Motors Limited | 1.05% |
| BANKS | 15.71% |
| Bank of Baroda | 2.06% |
| ✓ HDFC Bank Limited | 5.47% |
| ✓ ICICI Bank Limited | 3.96% |
| Kotak Mahindra Bank Limited | 1.01% |
| ✓ The Federal Bank Limited | 3.21% |
| BEVERAGES | 0.96% |
| Radico Khaitan Limited | 0.96% |
| CAPITAL MARKETS | 1.54% |
| Indian Energy Exchange Limited | 1.54% |
| CHEMICALS & PETROCHEMICALS | 2.11% |
| Linde India Limited | 2.11% |
| CONSTRUCTION | 1.56% |
| Larsen & Toubro Limited | 1.56% |
| ELECTRICAL EQUIPMENT | 5.12% |
| GE Vernova T&D India Limited | 2.39% |
| ✓ Hitachi Energy India Limited | 2.73% |
| FINANCE | 5.17% |
| ✓ PNB Housing Finance Limited | 2.64% |
| Shriram Finance Limited | 2.53% |
| FINANCIAL TECHNOLOGY (FINTECH) | 4.52% |
| ✓ PB Fintech Limited | 4.52% |
| FOOD PRODUCTS | 1.73% |
| Mrs. Bectors Food Specialities Limited | 1.73% |
| HEALTHCARE SERVICES | 4.53% |
| Indegene Limited | 1.00% |
| Max Healthcare Institute Limited | 1.86% |
| Metropolis Healthcare Limited | 1.67% |
| INDUSTRIAL MANUFACTURING | 4.35% |
| Cochin Shipyard Limited | 1.16% |
| ✓ Kaynes Technology India Limited | 3.19% |
| INDUSTRIAL PRODUCTS | 1.04% |
| Grindwell Norton Limited | 1.04% |
| IT - SERVICES | 1.25% |
| Tata Technologies Limited | 1.25% |
| IT - SOFTWARE | 9.20% |
| ✓ Infosys Limited | 4.45% |
| Mphasis Limited | 2.15% |
| Tata Consultancy Services Limited | 2.60% |
| OIL | 2.15% |
| Oil India Limited | 2.15% |
| PERSONAL PRODUCTS | 1.23% |
| Godrej Consumer Products Limited | 1.23% |
| PETROLEUM PRODUCTS | 6.98% |
| Hindustan Petroleum Corporation Limited | 2.55% |
| ✓ Reliance Industries Limited | 4.43% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 4.64% |
| Ajanta Pharma Limited | 1.87% |
| Alembic Pharmaceuticals Limited | 1.35% |
| Sun Pharmaceutical Industries Limited | 1.42% |

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| POWER | 5.69% |
| NTPC Green Energy Limited | 1.32% |
| NTPC Limited | 2.49% |
| Power Grid Corporation of India Limited | 1.88% |
| RETAILING | 7.68% |
| FSN E-Commerce Ventures Limited | 1.64% |
| Info Edge (India) Limited | 1.88% |
| Trent Limited | 1.71% |
| Zomato Limited | 2.45% |
| TELECOM - SERVICES | 3.10% |
| ✓ Bharti Airtel Limited | 3.10% |
| LESS THAN 0.75% EXPOSURE | 1.57% |
| Total Equity Holdings | 96.91% |

| FIXED INCOME HOLDINGS | % of Net Assets |
|--|-----------------|
| TREPS, Cash & Other Net Current Assets | 3.09% |
| GRAND TOTAL | 100.00% |

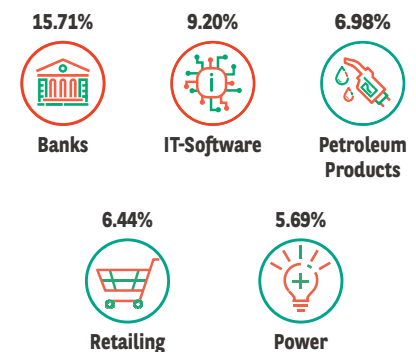
Investment in Top 10 scrips constitutes 37.70% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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

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

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

* refer page no. 59

The scheme currently does not have Distribution History.

Baroda BNP Paribas Multi Cap Fund

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

This product is suitable for investors who are seeking*:

- Capital appreciation over long term.
- Investments predominantly in equity and equity related instruments.

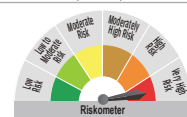
***Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**

Scheme Riskometer^{^^}



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^{^^}



Benchmark riskometer is at Very High risk

^{^^}Riskometer For Scheme: basis it's portfolio, ^{^^}Riskometer For Benchmark (Nifty 500 Multicap 50:25:25 TRI): basis it's constituents; as on November 30, 2024

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 November 29, 2024)

| | |
|------------------------------|--------------|
| Regular Plan - Growth Option | : ₹ 292.2438 |
| Regular Plan - IDCW Option | : ₹ 59.3322 |
| Direct Plan - Growth Option | : ₹ 325.8452 |
| Direct Plan - IDCW Option | : ₹ 62.5906 |

Benchmark Index (Tier 1)

Nifty 500 Multicap 50:25:25 TRI

Date of Allotment

September 12, 2003

Monthly AAM# As on November 30, 2024 : ₹ 2,722.77 Crores

AUM## As on November 30, 2024 : ₹ 2,790.73 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------|---------------------|------------|
| Sanjay Chawla | 01-Nov-15 | 33 years |
| Sandeep Jain | 14-Mar-22 | 17 years |

Load Structure

Entry Load : Not Applicable

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 (%) | : 1.98% |
| TER - Direct Plan (%) | : 0.93% |
| Portfolio Turnover Ratio | : 1.14 |
| Standard Deviation*** | : 13.35% |
| Beta** | : 0.88 |
| Sharpe Ratio*** | : 0.99 |

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

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 56 |
| Portfolio RoE (%) | : 18.36 |
| EPS Growth (%) | : 52.14 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

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. 59

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. 56.

PORTFOLIO (✓ Top 10 Holdings)

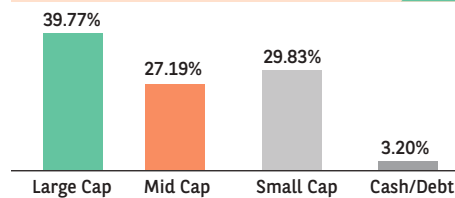
| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AUTO COMPONENTS | 2.88% |
| Amara Raja Energy & Mobility Ltd | 1.38% |
| Bosch Limited | 1.50% |
| AUTOMOBILES | 1.90% |
| TVS Motor Company Limited | 1.90% |
| BANKS | 10.17% |
| AU Small Finance Bank Limited | 1.72% |
| ✓ HDFC Bank Limited | 3.22% |
| ✓ ICICI Bank Limited | 3.73% |
| State Bank of India | 1.50% |
| BEVERAGES | 2.74% |
| Radico Khaitan Limited | 1.71% |
| Varun Beverages Limited | 1.03% |
| CAPITAL MARKETS | 4.79% |
| 360 One WAM Limited | 1.64% |
| Angel One Limited | 1.38% |
| Computer Age Management Services Limited | 1.77% |
| CEMENT & CEMENT PRODUCTS | 1.04% |
| Ambuja Cements Limited | 1.04% |
| CHEMICALS & PETROCHEMICALS | 2.83% |
| Linde India Limited | 1.45% |
| Navin Fluorine International Limited | 1.38% |
| COMMERCIAL SERVICES & SUPPLIES | 2.04% |
| Firstsource Solutions Limited | 2.04% |
| CONSTRUCTION | 1.59% |
| Larsen & Toubro Limited | 1.59% |
| CONSUMER DURABLES | 2.21% |
| ✓ Dixon Technologies (India) Limited | 2.21% |
| ELECTRICAL EQUIPMENT | 6.44% |
| Bharat Heavy Electricals Limited | 1.11% |
| CG Power and Industrial Solutions Limited | 1.31% |
| ✓ GE Vernova T&D India Limited | 2.50% |
| Hitachi Energy India Limited | 1.52% |
| FERROUS METALS | 1.14% |
| Jindal Stainless Limited | 1.14% |
| FINANCE | 5.25% |
| CRISIL Limited | 2.02% |
| PNB Housing Finance Limited | 1.63% |
| Power Finance Corporation Limited | 1.60% |
| FINANCIAL TECHNOLOGY (FINTECH) | 2.71% |
| ✓ PB Fintech Limited | 2.71% |
| FOOD PRODUCTS | 2.47% |
| ✓ Mrs. Bectors Food Specialities Limited | 2.47% |
| HEALTHCARE SERVICES | 2.96% |
| Max Healthcare Institute Limited | 1.40% |
| Rainbow Childrens Medicare Limited | 1.56% |
| HOUSEHOLD PRODUCTS | 1.15% |
| Jyothy Labs Limited | 1.15% |
| INDUSTRIAL MANUFACTURING | 4.98% |
| Cochin Shipyard Limited | 1.27% |
| Jyoti CNC Automation Ltd | 2.15% |
| Tega Industries Limited | 1.56% |
| INDUSTRIAL PRODUCTS | 1.89% |
| KEI Industries Limited | 1.89% |
| INSURANCE | 2.90% |
| ICICI Lombard General Insurance Company Limited | 1.50% |
| Max Financial Services Limited | 1.40% |
| IT - SERVICES | 3.38% |
| Protean eGov Technologies Limited | 1.78% |
| Sagility India Limited | 1.60% |
| IT - SOFTWARE | 5.50% |
| Infosys Limited | 2.13% |
| Oracle Financial Services Software Limited | 2.10% |
| Tata Consultancy Services Limited | 1.27% |
| NON - FERROUS METALS | 1.04% |
| National Aluminium Company Limited | 1.04% |
| PERSONAL PRODUCTS | 1.70% |
| Dabur India Limited | 1.70% |

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| PETROLEUM PRODUCTS | 2.89% |
| ✓ Reliance Industries Limited | 2.89% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 5.90% |
| Concord Biotech Limited | 1.52% |
| ✓ Divi's Laboratories Limited | 2.21% |
| Sun Pharmaceutical Industries Limited | 2.17% |
| POWER | 2.91% |
| NTPC Green Energy Limited | 1.36% |
| Power Grid Corporation of India Limited | 1.55% |
| REALTY | 1.36% |
| The Phoenix Mills Limited | 1.36% |
| RETAILING | 4.52% |
| ✓ Trent Limited | 2.19% |
| ✓ Zomato Limited | 2.33% |
| TELECOM - SERVICES | 1.75% |
| Bharti Airtel Limited | 1.75% |
| FUTURES LONG POSITION | 0.76% |
| Hindustan Petroleum Corporation Limited | 0.76% |
| LESS THAN 0.75% EXPOSURE | 1.01% |
| Total Equity Holdings | 96.80% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|-----------|-----------------|
| TREASURY BILL | | 0.35% |
| 182 Days Tbill (MD 14/02/2025) | Sovereign | 0.35% |
| Total Fixed Income Holdings | | 0.35% |
| TREPS, Cash & Other Net Current Assets | | 2.85% |
| GRAND TOTAL | | 100.00% |

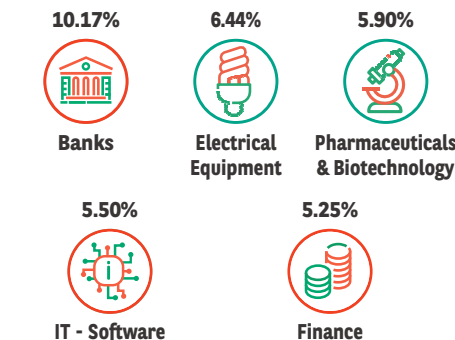
Investment in Top 10 scrips constitutes 26.46% of the portfolio

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)

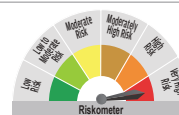
This product is suitable for investors who are seeking*:

- 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.

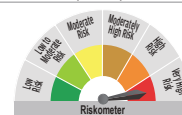
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation 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 November 29, 2024)

| | |
|----------------------------|-------------|
| Regular Plan-Growth Option | : ₹ 14.2836 |
| Regular Plan-IDCW | : ₹ 14.2836 |
| Direct Plan-Growth Option | : ₹ 14.6160 |
| Direct Plan-IDCW | : ₹ 14.6160 |

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

June 7, 2023

Monthly AUM## As on November 30, 2024 : ₹ 1,494.49 Crores

AUM## As on November 30, 2024 : ₹ 1,499.83 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Shiv Chanani | 07-Jun-23 | 23 years |
| Mr. Himanshu Singh^ | 21-Oct-24 | 10 years |

^ Mr. Himanshu Singh was appointed as Fund Manager from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.09% |
| TER - Direct Plan (%) | : 0.84% |
| Portfolio Turnover Ratio | : 0.75 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 49 |
| Portfolio RoE (%) | : 19.46 |
| EPS Growth (%) | : 31.84 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

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)

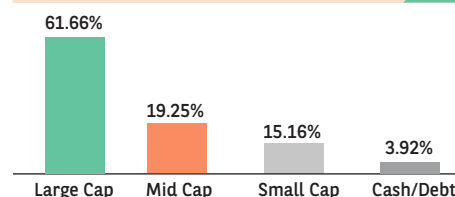
| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AEROSPACE & DEFENSE | 1.75% |
| Bharat Electronics Limited | 1.75% |
| AUTO COMPONENTS | 3.80% |
| Exide Industries Limited | 1.51% |
| Jtekt India Limited | 1.36% |
| Sundaram Clayton Limited | 0.93% |
| AUTOMOBILES | 1.89% |
| Tata Motors Limited | 1.89% |
| BANKS | 14.85% |
| ✓ HDFC Bank Limited | 7.19% |
| ✓ ICICI Bank Limited | 5.72% |
| Kotak Mahindra Bank Limited | 1.94% |
| CONSTRUCTION | 2.92% |
| ✓ Larsen & Toubro Limited | 2.92% |
| CONSUMABLE FUELS | 2.64% |
| ✓ Coal India Limited | 2.64% |
| CONSUMER DURABLES | 3.27% |
| Blue Star Limited | 1.77% |
| Crompton Greaves Consumer Electricals Limited | 1.50% |
| DIVERSIFIED FMCG | 3.40% |
| Hindustan Unilever Limited | 1.17% |
| ITC Limited | 2.23% |
| ELECTRICAL EQUIPMENT | 3.13% |
| Bharat Heavy Electricals Limited | 1.59% |
| GE Vernova T&D India Limited | 1.54% |
| FINANCE | 8.78% |
| Can Fin Homes Limited | 2.25% |
| India Shelter Finance Corporation Limited | 1.28% |
| Jio Financial Services Limited | 1.58% |
| Mas Financial Services Limited | 1.57% |
| Power Finance Corporation Limited | 2.10% |
| GAS | 4.36% |
| Gujarat State Petronet Limited | 1.03% |
| Mahanagar Gas Limited | 2.22% |
| Petronet LNG Limited | 1.11% |
| INSURANCE | 2.73% |
| HDFC Life Insurance Company Limited | 1.10% |
| ICICI Prudential Life Insurance Company Limited | 1.63% |
| IT - SERVICES | 1.38% |
| Tata Technologies Limited | 1.38% |
| IT - SOFTWARE | 9.72% |
| ✓ Infosys Limited | 5.88% |
| ✓ Tata Consultancy Services Limited | 3.84% |
| NON - FERROUS METALS | 1.61% |
| National Aluminium Company Limited | 1.61% |
| OIL | 1.64% |
| Oil India Limited | 1.64% |
| PETROLEUM PRODUCTS | 7.08% |
| Bharat Petroleum Corporation Limited | 1.75% |
| Hindustan Petroleum Corporation Limited | 1.02% |
| ✓ Reliance Industries Limited | 4.31% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 9.82% |
| ✓ Alkem Laboratories Limited | 2.26% |
| Cipla Limited | 1.02% |
| ✓ Divi's Laboratories Limited | 2.68% |
| Lupin Limited | 1.50% |
| Sanofi India Limited | 0.94% |
| Sun Pharmaceutical Industries Limited | 1.42% |

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| POWER | 8.17% |
| ✓ NTPC Limited | 4.12% |
| Power Grid Corporation of India Limited | 1.98% |
| SJVN Limited | 2.07% |
| TELECOM - SERVICES | 1.45% |
| Indus Towers Limited | 1.45% |
| LESS THAN 0.75% EXPOSURE | 1.72% |
| Total Equity Holdings | 96.11% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|-----------|-----------------|
| TREASURY BILL | | 1.23% |
| 364 Days Tbill (MD 10/07/2025) | Sovereign | 0.64% |
| 364 Days Tbill (MD 06/02/2025) | Sovereign | 0.59% |
| Total Fixed Income Holdings | | 1.23% |
| TREPS, Cash & Other Net Current Assets | | 2.66% |
| GRAND TOTAL | | 100.00% |

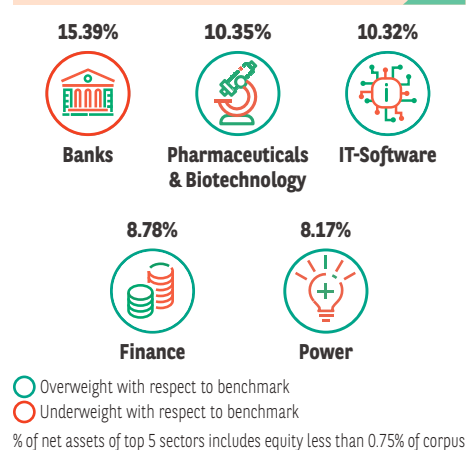
Investment in Top 10 scrips constitutes 41.56% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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.

Baroda BNP Paribas Dividend Yield Fund

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

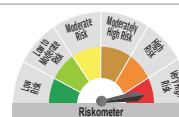
This product is suitable for investors who are seeking*:

- ▶ 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.

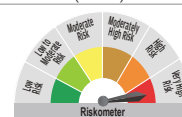
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on November 30, 2024

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

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|----------------------------|------------|
| Regular Plan-Growth Option | : ₹ 9.4375 |
| Regular Plan-IDCW | : ₹ 9.4375 |
| Direct Plan-Growth Option | : ₹ 9.4728 |
| Direct Plan-IDCW | : ₹ 9.4728 |

Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

Date of Allotment

September 11, 2024

Monthly AAUM## As on November 30, 2024 : ₹ 1,032.25 Crores

AAUM## As on November 30, 2024 : ₹ 1,039.79 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Shiv Chanani | 11-Sep-24 | 23 years |
| Mr. Himanshu Singh^ | 21-Oct-24 | 10 years |

^ Mr. Himanshu Singh was appointed as Fund Manager from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.13% |
| TER - Direct Plan (%) | : 0.43% |
| Portfolio Turnover Ratio | : 0.49 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 56 |
| Portfolio RoE (%) | : 19.83 |
| EPS Growth (%) | : 33.37 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

PORTFOLIO (✓ Top 10 Holdings)

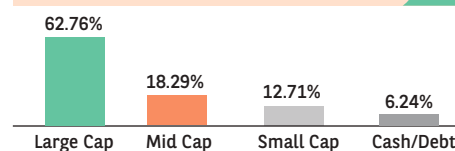
| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 0.99% |
| Escorts Kubota Limited | 0.99% |
| AUTOMOBILES | 4.91% |
| Hero MotoCorp Limited | 1.01% |
| Hyundai Motor India Ltd | 1.74% |
| Mahindra & Mahindra Limited | 1.14% |
| Tata Motors Limited | 1.02% |
| BANKS | 13.03% |
| ✓ HDFC Bank Limited | 6.22% |
| ✓ ICICI Bank Limited | 3.75% |
| ✓ Kotak Mahindra Bank Limited | 3.06% |
| BEVERAGES | 1.06% |
| Radico Khaitan Limited | 1.06% |
| CAPITAL MARKETS | 1.38% |
| ICRA Limited | 1.38% |
| CHEMICALS & PETROCHEMICALS | 1.04% |
| BASF India Limited | 1.04% |
| CONSTRUCTION | 1.07% |
| Larsen & Toubro Limited | 1.07% |
| CONSUMABLE FUELS | 1.00% |
| Coal India Limited | 1.00% |
| CONSUMER DURABLES | 2.09% |
| Crompton Greaves Consumer Electricals Limited | 1.02% |
| Havells India Limited | 1.07% |
| DIVERSIFIED FMCG | 5.67% |
| Hindustan Unilever Limited | 1.08% |
| ✓ ITC Limited | 4.59% |
| ELECTRICAL EQUIPMENT | 3.34% |
| GE Vernova T&D India Limited | 2.18% |
| Siemens Limited | 1.16% |
| FERROUS METALS | 1.39% |
| JSW Steel Limited | 1.39% |
| FINANCE | 2.68% |
| Cholamandalam Investment and Finance Company Ltd | 1.01% |
| Power Finance Corporation Limited | 1.67% |
| FOOD PRODUCTS | 1.05% |
| Britannia Industries Limited | 1.05% |
| GAS | 3.45% |
| ✓ Mahanagar Gas Limited | 2.41% |
| Petronet LNG Limited | 1.04% |
| HEALTHCARE SERVICES | 1.22% |
| Max Healthcare Institute Limited | 1.22% |
| HOUSEHOLD PRODUCTS | 1.01% |
| Jyothy Labs Limited | 1.01% |
| INDUSTRIAL MANUFACTURING | 1.06% |
| Cochin Shipyard Limited | 1.06% |
| INDUSTRIAL PRODUCTS | 1.01% |
| SKF India Limited | 1.01% |
| INSURANCE | 3.20% |
| ICICI Lombard General Insurance Company Limited | 1.79% |
| ICICI Prudential Life Insurance Company Limited | 1.41% |
| IT - SOFTWARE | 11.55% |
| HCL Technologies Limited | 2.13% |
| ✓ Infosys Limited | 4.11% |
| Oracle Financial Services Software Limited | 1.12% |
| ✓ Tata Consultancy Services Limited | 3.08% |
| Wipro Limited | 1.11% |
| LEISURE SERVICES | 3.79% |
| Jubilant Foodworks Limited | 1.12% |
| ✓ The Indian Hotels Company Limited | 2.67% |
| NON - FERROUS METALS | 1.42% |
| Hindalco Industries Limited | 1.42% |
| OIL | 1.01% |
| Oil & Natural Gas Corporation Limited | 1.01% |
| PETROLEUM PRODUCTS | 8.28% |
| Bharat Petroleum Corporation Limited | 1.01% |
| Gulf Oil Lubricants India Limited | 1.59% |
| Hindustan Petroleum Corporation Limited | 1.95% |
| ✓ Reliance Industries Limited | 3.73% |

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| PHARMACEUTICALS & BIOTECHNOLOGY | 8.33% |
| Divi's Laboratories Limited | 1.19% |
| Dr. Reddy's Laboratories Limited | 1.91% |
| GlaxoSmithKline Pharmaceuticals Limited | 1.41% |
| Sun Pharmaceutical Industries Limited | 2.06% |
| Torrent Pharmaceuticals Limited | 1.76% |
| POWER | 6.75% |
| NLC India Limited | 1.00% |
| ✓ NTPC Limited | 2.62% |
| Power Grid Corporation of India Limited | 1.11% |
| SJVN Limited | 1.02% |
| Tata Power Company Limited | 1.00% |
| FUTURES LONG POSITION | 2.34% |
| NIFTY | 2.34% |
| LESS THAN 0.75% EXPOSURE | 0.96% |
| Total Equity Holdings | 96.08% |

| FIXED INCOME HOLDINGS | % of Net Assets |
|--|-----------------|
| TREASURY BILL | 2.84% |
| 364 Days Tbill (MD 06/03/2025) Sovereign | 2.84% |
| Total Fixed Income Holdings | 2.84% |
| TREPS, Cash & Other Net | 1.08% |
| Current Assets | |
| GRAND TOTAL | 100.00% |

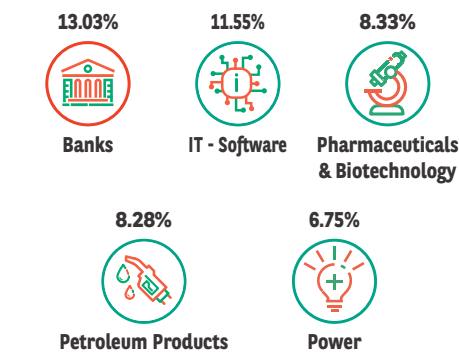
Investment in Top 10 scrips constitutes 36.24% of the portfolio

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

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.

Baroda BNP Paribas Focused Fund

[An Open ended Equity Scheme investing in maximum 25 stocks across market capitalization (i.e. multi cap stocks)]

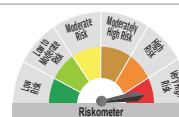
This product is suitable for investors who are seeking*:

- ▶ Wealth Creation in long term.
- ▶ Investment primarily in equity and equity-related securities of upto 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.

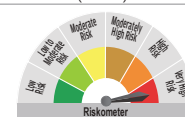
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on November 30, 2024

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 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 November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 22.0662 |
| Regular Plan - IDCW Option | : ₹ 17.4368 |
| Direct Plan - Growth Option | : ₹ 24.7042 |
| Direct Plan - IDCW Option | : ₹ 19.4784 |

Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

Date of Allotment

October 06, 2017

Monthly AUM## As on November 30, 2024 : ₹ 672.92 Crores
AUM## As on November 30, 2024 : ₹ 689.04 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------|---------------------|------------|
| Sanjay Chawla | 14-Mar-22 | 33 years |

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.26% |
| TER - Direct Plan (%) | : 0.43% |
| Portfolio Turnover Ratio | : 1.44 |
| Standard Deviation* | : 13.02% |
| Beta* | : 0.90 |
| Sharpe Ratio* | : 0.67 |

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

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 23 |
| Portfolio RoE (%) | : 15.85 |
| EPS Growth (%) | : 28.35 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

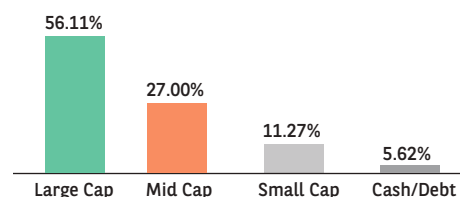
PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AEROSPACE & DEFENSE | 2.24% |
| Bharat Electronics Limited | 2.24% |
| AUTOMOBILES | 9.17% |
| Mahindra & Mahindra Limited | 3.87% |
| ✓ TVS Motor Company Limited | 5.30% |
| BANKS | 16.66% |
| Bank of Baroda | 3.04% |
| ✓ HDFC Bank Limited | 6.52% |
| ICICI Bank Limited | 3.77% |
| Kotak Mahindra Bank Limited | 3.33% |
| CONSUMER DURABLES | 4.99% |
| ✓ Havells India Limited | 4.99% |
| ELECTRICAL EQUIPMENT | 6.39% |
| GE Vernova T&D India Limited | 2.55% |
| Siemens Limited | 3.84% |
| FINANCE | 5.71% |
| ✓ PNB Housing Finance Limited | 5.71% |
| FINANCIAL TECHNOLOGY (FINTECH) | 8.62% |
| ✓ PB Fintech Limited | 8.62% |
| HEALTHCARE SERVICES | 2.82% |
| Metropolis Healthcare Limited | 2.82% |
| INDUSTRIAL PRODUCTS | 1.65% |
| KEI Industries Limited | 1.65% |
| INSURANCE | 3.92% |
| ICICI Lombard General Insurance Company Limited | 3.92% |
| IT - SOFTWARE | 3.97% |
| KPIT Technologies Limited | 3.97% |
| OIL | 3.56% |
| Oil India Limited | 3.56% |
| PETROLEUM PRODUCTS | 5.28% |
| ✓ Hindustan Petroleum Corporation Limited | 5.28% |
| POWER | 14.75% |
| ✓ NTPC Limited | 5.28% |
| ✓ Power Grid Corporation of India Limited | 5.26% |
| ✓ Tata Power Company Limited | 4.21% |
| RETAILING | 4.47% |
| ✓ Zomato Limited | 4.47% |
| LESS THAN 0.75% EXPOSURE | 0.20% |
| Total Equity Holdings | 94.40% |

| FIXED INCOME HOLDINGS | % of Net Assets |
|--|-----------------|
| TREPS, Cash & Other Net Current Assets | 5.60% |
| GRAND TOTAL | 100.00% |

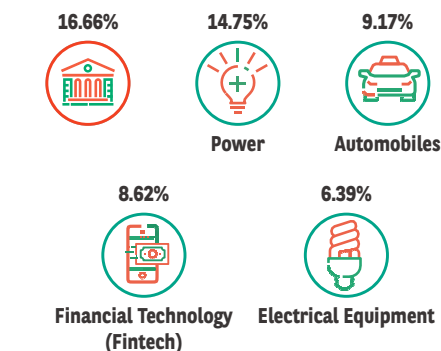
Investment in Top 10 scrips constitutes 55.64% of the portfolio

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. 59

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. 56.

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)

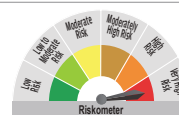
This product is suitable for investors who are seeking*:

- ▶ 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.

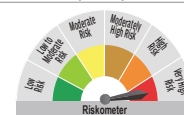
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital 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 November 29, 2024)

| | |
|------------------------------|--------------|
| Regular Plan - Growth Option | : ₹ 95.1196 |
| Regular Plan - IDCW Option | : ₹ 25.0547 |
| Direct Plan - Growth Option | : ₹ 106.3895 |
| Direct Plan - IDCW Option | : ₹ 31.5512 |

Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

Date of Allotment

January 05, 2006

Monthly AAUM## As on November 30, 2024 : ₹ 936.18 Crores

AUM## As on November 30, 2024 : ₹ 951.68 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|------------------|---------------------|------------|
| Sanjay Chawla | 14-Mar-22 | 33 years |
| Pratish Krishnan | 14-Mar-22 | 24 years |

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

| | |
|--------------------------|----------|
| TER - Regular Plan (%) | : 2.19% |
| TER - Direct Plan (%) | : 0.96% |
| Portfolio Turnover Ratio | : 0.91 |
| Standard Deviation* ** | : 13.05% |
| Beta* ** | : 0.92 |
| 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 | : 54 |
| Portfolio RoE (%) | : 17.26 |
| EPS Growth (%) | : 37.24 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 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.

** 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)

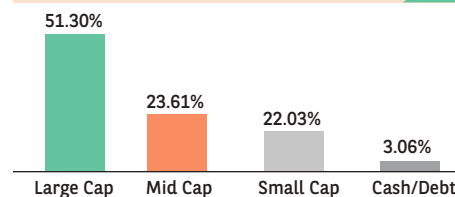
| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| AUTO COMPONENTS | 2.34% |
| Amara Raja Energy & Mobility Ltd | 1.21% |
| UNO Minda Limited | 1.13% |
| AUTOMOBILES | 3.35% |
| Mahindra & Mahindra Limited | 1.73% |
| TVS Motor Company Limited | 1.62% |
| BANKS | 17.06% |
| AU Small Finance Bank Limited | 1.26% |
| Axis Bank Limited | 1.23% |
| Bank of Baroda | 1.29% |
| ✓ HDFC Bank Limited | 5.53% |
| ✓ ICICI Bank Limited | 5.61% |
| ✓ State Bank of India | 2.14% |
| BEVERAGES | 1.51% |
| Varun Beverages Limited | 1.51% |
| CAPITAL MARKETS | 3.69% |
| BSE Limited | 1.77% |
| Computer Age Management Services Limited | 1.92% |
| CEMENT & CEMENT PRODUCTS | 2.44% |
| Ambuja Cements Limited | 1.12% |
| Grasim Industries Limited | 1.32% |
| CHEMICALS & PETROCHEMICALS | 3.23% |
| Linde India Limited | 1.69% |
| Navin Fluorine International Limited | 1.54% |
| CONSTRUCTION | 1.88% |
| Larsen & Toubro Limited | 1.88% |
| CONSUMER DURABLES | 3.22% |
| Dixon Technologies (India) Limited | 1.96% |
| V-Guard Industries Limited | 1.26% |
| DIVERSIFIED FMCG | 1.13% |
| Hindustan Unilever Limited | 1.13% |
| ELECTRICAL EQUIPMENT | 4.33% |
| Bharat Heavy Electricals Limited | 0.94% |
| GE Vernova T&D India Limited | 1.85% |
| Hitachi Energy India Limited | 1.54% |
| FINANCE | 4.19% |
| Cholamandalam Investment and Finance Company Ltd | 1.56% |
| PNB Housing Finance Limited | 1.53% |
| Power Finance Corporation Limited | 1.10% |
| FINANCIAL TECHNOLOGY (FINTECH) | 2.64% |
| ✓ PB Fintech Limited | 2.64% |
| FOOD PRODUCTS | 2.23% |
| ✓ Mrs. Bectors Food Specialities Limited | 2.23% |
| HEALTHCARE SERVICES | 1.42% |
| Rainbow Childrens Medicare Limited | 1.42% |
| INDUSTRIAL MANUFACTURING | 4.08% |
| ✓ Jyoti CNC Automation Ltd | 2.41% |
| Tega Industries Limited | 1.67% |
| INSURANCE | 1.88% |
| Max Financial Services Limited | 1.88% |
| IT - SERVICES | 2.95% |
| Sagility India Limited | 1.80% |
| Tata Technologies Limited | 1.15% |
| IT - SOFTWARE | 8.46% |
| ✓ Infosys Limited | 4.00% |
| Mastek Limited | 1.20% |
| Mphasis Limited | 1.66% |
| Oracle Financial Services Software Limited | 1.60% |
| LEISURE SERVICES | 1.67% |
| The Indian Hotels Company Limited | 1.67% |
| NON - FERROUS METALS | 1.16% |
| National Aluminium Company Limited | 1.16% |
| PERSONAL PRODUCTS | 1.77% |
| Dabur India Limited | 1.77% |

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| PETROLEUM PRODUCTS | 4.56% |
| Hindustan Petroleum Corporation Limited | 1.05% |
| ✓ Reliance Industries Limited | 3.51% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 4.55% |
| Concord Biotech Limited | 1.35% |
| Divi's Laboratories Limited | 1.30% |
| Sun Pharmaceutical Industries Limited | 1.90% |
| POWER | 3.34% |
| NLC India Limited | 1.47% |
| NTPC Limited | 1.87% |
| RETAILING | 5.33% |
| ✓ Trent Limited | 2.62% |
| ✓ Zomato Limited | 2.71% |
| TELECOM - SERVICES | 1.89% |
| Bharti Airtel Limited | 1.89% |
| LESS THAN 0.75% EXPOSURE | 0.66% |
| Total Equity Holdings | 96.96% |

| FIXED INCOME HOLDINGS | % of Net Assets |
|--|-----------------|
| TREPS, Cash & Other Net Current Assets | 3.04% |
| GRAND TOTAL | 100.00% |

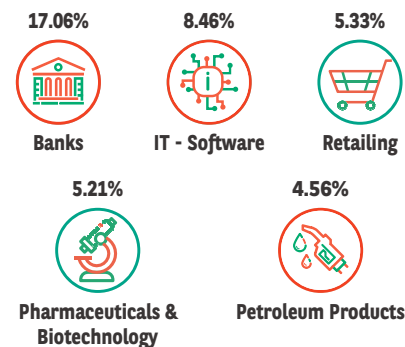
Investment in Top 10 scripts constitutes 33.40% of the portfolio

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

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

* refer page no. 59

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. 56.

Baroda BNP Paribas India Consumption Fund

(An open ended equity scheme following consumption theme)

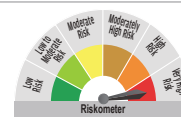
This product is suitable for investors who are seeking*:

- ▶ 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.

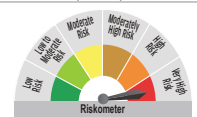
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on November 30, 2024

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 November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 31.9167 |
| Regular Plan - IDCW Option | : ₹ 23.5954 |
| Direct Plan - Growth Option | : ₹ 35.0299 |
| Direct Plan - IDCW Option | : ₹ 26.7223 |

Benchmark Index (Tier 1)

Nifty India Consumption Total Return Index (TRI)

Date of Allotment

September 07, 2018

Monthly AUM## As on November 30, 2024 : ₹ 1,433.58 Crores

AUM## As on November 30, 2024 : ₹ 1,466.07 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Shiv Chanani | 13-Jul-22 | 23 years |
| Mr. Himanshu Singh^ | 21-Oct-24 | 10 years |

^ Mr. Himanshu Singh was appointed as Fund Manager from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.06% |
| TER - Direct Plan (%) | : 0.61% |
| Portfolio Turnover Ratio | : 0.60 |
| Standard Deviation* | : 13.44% |
| Beta* | : 0.86 |
| Sharpe Ratio* | : 0.85 |

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

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 47 |
| Portfolio RoE (%) | : 22.6 |
| EPS Growth (%) | : 32.11 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

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. 59

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. 56.

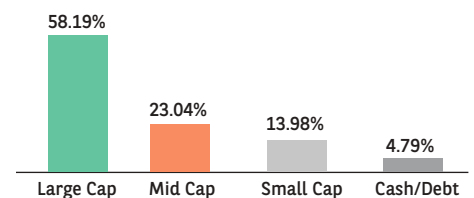
PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| AGRICULTURAL FOOD & OTHER PRODUCTS | 2.08% |
| Marico Limited | 1.10% |
| Tata Consumer Products Limited | 0.98% |
| AUTOMOBILES | 12.54% |
| Eicher Motors Limited | 1.32% |
| ✓ Mahindra & Mahindra Limited | 5.06% |
| ✓ Maruti Suzuki India Limited | 2.45% |
| ✓ TVS Motor Company Limited | 3.71% |
| BEVERAGES | 6.68% |
| Radico Khaitan Limited | 1.00% |
| United Breweries Limited | 2.05% |
| United Spirits Limited | 2.04% |
| Varun Beverages Limited | 1.59% |
| CONSUMER DURABLES | 14.01% |
| Asian Paints Limited | 0.85% |
| Bata India Limited | 0.96% |
| Blue Star Limited | 1.90% |
| Crompton Greaves Consumer Electricals Limited | 1.40% |
| Havells India Limited | 1.35% |
| Metro Brands Limited | 1.60% |
| Titan Company Limited | 2.22% |
| TTK Prestige Limited | 1.01% |
| V-Guard Industries Limited | 1.42% |
| Voltas Limited | 1.30% |
| DIVERSIFIED FMCG | 11.96% |
| ✓ Hindustan Unilever Limited | 5.11% |
| ✓ ITC Limited | 6.85% |
| ENTERTAINMENT | 1.47% |
| PVR INOX Limited | 1.47% |
| FINANCIAL TECHNOLOGY (FINTECH) | 1.94% |
| PB Fintech Limited | 1.94% |
| FOOD PRODUCTS | 4.69% |
| Britannia Industries Limited | 2.12% |
| Mrs. Bectors Food Specialities Limited | 1.66% |
| Nestle India Limited | 0.91% |
| HEALTHCARE SERVICES | 1.07% |
| Max Healthcare Institute Limited | 1.07% |
| LEISURE SERVICES | 5.90% |
| Jubilant Foodworks Limited | 2.13% |
| ✓ The Indian Hotels Company Limited | 2.84% |
| Westlife Foodworld Limited | 0.93% |
| PERSONAL PRODUCTS | 8.34% |
| Colgate Palmolive (India) Limited | 0.79% |
| Dabur India Limited | 2.07% |
| Emami Limited | 1.03% |
| Gillette India Limited | 1.34% |
| Godrej Consumer Products Limited | 1.70% |
| Procter & Gamble Hygiene and Health Care Limited | 1.41% |
| REALTY | 2.26% |
| ✓ The Phoenix Mills Limited | 2.26% |

| EQUITY HOLDINGS | % of Net Assets | |
|--|-----------------|-----------------|
| RETAILING | 11.14% | |
| ✓ Trent Limited | 7.42% | |
| ✓ Zomato Limited | 3.72% | |
| TELECOM - SERVICES | 7.58% | |
| ✓ Bharti Airtel Limited | 5.99% | |
| Indus Towers Limited | 1.59% | |
| TEXTILES & APPARELS | 1.07% | |
| Page Industries Limited | 1.07% | |
| LESS THAN 0.75% EXPOSURE | 2.51% | |
| Total Equity Holdings | 95.24% | |
| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
| TREASURY BILL | | 0.95% |
| 182 Days Tbill (MD 14/02/2025) | Sovereign | 0.61% |
| 364 Days Tbill (MD 27/02/2025) | Sovereign | 0.34% |
| Total Fixed Income Holdings | | 0.95% |
| TREPS, Cash & Other Net Current Assets | | 3.81% |
| GRAND TOTAL | | 100.00% |

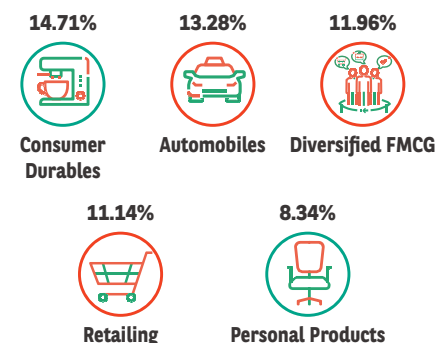
Investment in Top 10 scrips constitutes 45.41% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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

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

Baroda BNP Paribas Business Cycle Fund

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

This product is suitable for investors who are seeking*:

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

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (BSE 500 TRI): basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long term capital appreciation for investors by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 16.0460 |
| Regular Plan - IDCW Option | : ₹ 16.0460 |
| Direct Plan - Growth Option | : ₹ 16.8082 |
| Direct Plan - IDCW Option | : ₹ 16.8082 |

Benchmark Index (Tier 1)

BSE 500 TRI

Date of Allotment

September 15, 2021

Monthly AAUM## As on November 30, 2024 : ₹ 587.25 Crores

AAUM## As on November 30, 2024 : ₹ 597.77 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Jitendra Sriram | 1-Nov-23 | 26 years |
| Mr. Kushant Arora^ | 21-Oct-24 | 11 years |

^ Mr. Kushant Arora was appointed as Fund Manager from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 0.85% |
| Portfolio Turnover Ratio | : 0.57 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 66 |
| Portfolio RoE (%) | : 20.75 |
| EPS Growth (%) | : 42.1 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

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. 59

The scheme currently does not have Distribution History.

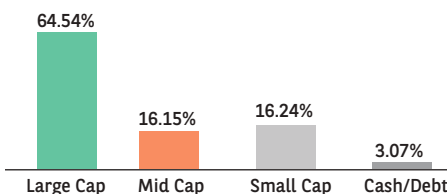
PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AEROSPACE & DEFENSE | 1.25% |
| Bharat Electronics Limited | 1.25% |
| AUTO COMPONENTS | 4.04% |
| Bosch Limited | 1.84% |
| Jtekt India Limited | 1.07% |
| ZF Commercial Vehicle Control Systems India Limited | 1.13% |
| AUTOMOBILES | 4.90% |
| Hyundai Motor India Ltd | 1.01% |
| Maruti Suzuki India Limited | 1.00% |
| Tata Motors Limited | 1.42% |
| TVS Motor Company Limited | 1.47% |
| BANKS | 13.13% |
| ✓ HDFC Bank Limited | 6.22% |
| ✓ ICICI Bank Limited | 5.29% |
| Kotak Mahindra Bank Limited | 1.62% |
| BEVERAGES | 3.21% |
| United Spirits Limited | 1.15% |
| ✓ Varun Beverages Limited | 2.06% |
| CAPITAL MARKETS | 1.55% |
| BSE Limited | 1.55% |
| CEMENT & CEMENT PRODUCTS | 1.01% |
| UltraTech Cement Limited | 1.01% |
| CHEMICALS & PETROCHEMICALS | 0.99% |
| Linde India Limited | 0.99% |
| CONSTRUCTION | 4.21% |
| ✓ Larsen & Toubro Limited | 4.21% |
| CONSUMABLE FUELS | 1.00% |
| Coal India Limited | 1.00% |
| CONSUMER DURABLES | 0.78% |
| VIP Industries Limited | 0.78% |
| DIVERSIFIED FMCG | 2.52% |
| Hindustan Unilever Limited | 0.94% |
| ITC Limited | 1.58% |
| ELECTRICAL EQUIPMENT | 3.85% |
| Bharat Heavy Electricals Limited | 1.13% |
| GE Vernova T&D India Limited | 1.19% |
| Hitachi Energy India Limited | 1.53% |
| ENTERTAINMENT | 1.03% |
| Sun TV Network Limited | 1.03% |
| FINANCE | 2.89% |
| Acme Solar Holdings Ltd | 0.95% |
| Home First Finance Company India Limited | 0.95% |
| Jio Financial Services Limited | 0.99% |
| FINANCIAL TECHNOLOGY (FINTECH) | 1.40% |
| PB Fintech Limited | 1.40% |
| FOOD PRODUCTS | 1.68% |
| Nestle India Limited | 1.68% |
| GAS | 0.80% |
| Gujarat State Petronet Limited | 0.80% |
| HEALTHCARE SERVICES | 0.99% |
| Fortis Healthcare Limited | 0.99% |
| INDUSTRIAL MANUFACTURING | 3.16% |
| Honeywell Automation India Limited | 0.98% |
| Jyoti CNC Automation Ltd | 1.14% |
| Tega Industries Limited | 1.04% |
| INDUSTRIAL PRODUCTS | 2.03% |
| Finotex Cables Limited | 0.87% |
| Ingersoll Rand (India) Limited | 1.16% |
| INSURANCE | 0.95% |
| ICICI Prudential Life Insurance Company Limited | 0.95% |
| IT - SERVICES | 1.50% |
| Protean eGov Technologies Limited | 1.50% |
| IT - SOFTWARE | 8.87% |
| ✓ Infosys Limited | 1.96% |
| Mphasis Limited | 1.12% |
| Oracle Financial Services Software Limited | 1.41% |
| Persistent Systems Limited | 1.16% |
| ✓ Tata Consultancy Services Limited | 3.22% |
| LEISURE SERVICES | 0.99% |
| Juniper Hotels Limited | 0.99% |
| PETROLEUM PRODUCTS | 4.47% |
| ✓ Reliance Industries Limited | 4.47% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 8.64% |
| Cipla Limited | 0.92% |

| EQUITY HOLDINGS | % of Net Assets |
|---|------------------------|
| Concord Biotech Limited | 1.22% |
| ✓ Divi's Laboratories Limited | 2.32% |
| ✓ Sun Pharmaceutical Industries Limited | 2.68% |
| Torrent Pharmaceuticals Limited | 1.50% |
| POWER | 2.36% |
| NTPC Limited | 1.37% |
| Power Grid Corporation of India Limited | 0.99% |
| REALTY | 1.30% |
| The Phoenix Mills Limited | 1.30% |
| RETAILING | 4.79% |
| ✓ Trent Limited | 3.53% |
| Zomato Limited | 1.26% |
| TELECOM - SERVICES | 2.28% |
| Bharti Airtel Limited | 1.36% |
| Tata Communications Limited | 0.92% |
| FUTURES LONG POSITION | 0.59% |
| Tata Power Company Limited | 0.59% |
| LESS THAN 0.75% EXPOSURE | 3.80% |
| Total Equity Holdings | 96.96% |
| FIXED INCOME HOLDINGS | Rating |
| TREASURY BILL | % of Net Assets |
| 182 Days Tbill (MD 14/02/2025) | Sovereign |
| Total Fixed Income Holdings | 0.99% |
| TREPS, Cash & Other Net Current Assets | 2.05% |
| GRAND TOTAL | 100.00% |

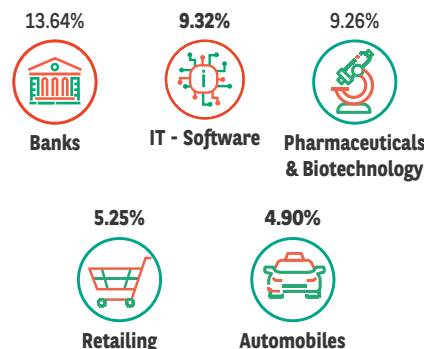
Investment in Top 10 scrips constitutes 35.96% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark
Underweight with respect to benchmark

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

Baroda BNP Paribas Banking and Financial Services Fund

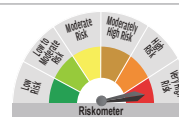
(An open ended equity scheme investing in the Banking and Financial Services sector)

This product is suitable for investors who are seeking*:

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

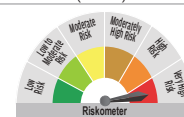
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^A



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Financial Services TRI): basis it's constituents; as on November 30, 2024

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 November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 44.2154 |
| Regular Plan - IDCW Option | : ₹ 21.7587 |
| Direct Plan - Growth Option | : ₹ 48.9974 |
| Direct Plan - IDCW Option | : ₹ 24.6348 |

Benchmark Index (Tier 1)

Nifty Financial Services TRI

Date of Allotment

June 22, 2012

Monthly AAUM## As on November 30, 2024 : ₹ 195.17 Crores

AAUM## As on November 30, 2024 : ₹ 204.47 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|------------------|---------------------|------------|
| Mr. Sandeep Jain | 14-Mar-22 | 17 years |
| Mr. Arjun Bagga^ | 21-Oct-24 | 7 years |

^ Mr. Arjun Bagga was appointed as Fund Manager from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.43% |
| TER - Direct Plan (%) | : 0.98% |
| Portfolio Turnover Ratio | : 1.14 |
| Standard Deviation* | : 14.29% |
| Beta* | : 0.94 |
| Sharpe Ratio* | : 0.68 |

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

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 31 |
| Portfolio RoE (%) | : 16.85 |
| EPS Growth (%) | : 26.93 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

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.

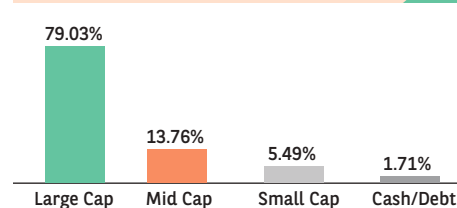
PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| BANKS | 62.44% |
| AU Small Finance Bank Limited | 1.93% |
| ✓ Axis Bank Limited | 5.56% |
| City Union Bank Limited | 1.10% |
| ✓ HDFC Bank Limited | 22.00% |
| ✓ ICICI Bank Limited | 18.12% |
| IndusInd Bank Limited | 0.75% |
| ✓ Kotak Mahindra Bank Limited | 4.44% |
| Punjab National Bank | 1.50% |
| ✓ State Bank of India | 7.04% |
| CAPITAL MARKETS | 5.68% |
| 360 One WAM Limited | 1.31% |
| Angel One Limited | 1.28% |
| Computer Age Management Services Limited | 1.45% |
| HDFC Asset Management Company Limited | 1.64% |
| FINANCE | 21.91% |
| ✓ Bajaj Finance Limited | 2.40% |
| ✓ Bajaj Finserv Limited | 2.90% |
| ✓ Bajaj Housing Finance Limited | 2.49% |
| Cholamandalam Investment and Finance Company Ltd | 1.21% |
| CRISIL Limited | 2.23% |
| Jio Financial Services Limited | 0.80% |
| Muthoot Finance Limited | 1.88% |
| Poonawalla Fincorp Limited | 1.21% |
| ✓ Power Finance Corporation Limited | 2.42% |
| REC Limited | 2.01% |
| ✓ Shriram Finance Limited | 2.36% |
| FINANCIAL TECHNOLOGY (FINTECH) | 3.37% |
| One 97 Communications Limited | 1.10% |
| PB Fintech Limited | 2.27% |
| INSURANCE | 2.79% |
| HDFC Life Insurance Company Limited | 1.29% |
| ICICI Lombard General Insurance Company Limited | 1.50% |
| FUTURES LONG POSITION | 1.74% |
| HDFC Bank Limited | 1.16% |
| ICICI Bank Limited | 0.58% |
| LESS THAN 0.75% EXPOSURE | 0.36% |
| Total Equity Holdings | 98.29% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|-----------|-----------------|
| TREASURY BILL | | 0.34% |
| 182 Days Tbill (MD 14/02/2025) | Sovereign | 0.34% |
| Total Fixed Income Holdings | | 0.34% |
| TREPS, Cash & Other Net Current Assets | | 1.37% |
| GRAND TOTAL | | 100.00% |

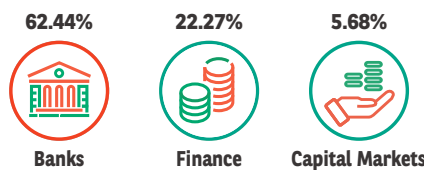
Investment in Top 10 scrips constitutes 69.73% of the portfolio

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

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

* refer page no. 59

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. 56.

Baroda BNP Paribas Innovation Fund

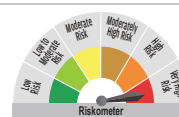
(An open-ended equity scheme investing in innovation theme)

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^A



Benchmark riskometer is at Very High Risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 500 TRI): basis it's constituents; as on November 30, 2024

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 November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 12.5329 |
| Regular Plan - IDCW | : ₹ 12.5329 |
| Direct Plan - Growth Option | : ₹ 12.6977 |
| Direct Plan - IDCW | : ₹ 12.6977 |

Benchmark Index (Tier 1)

Nifty 500 TRI

Date of Allotment

March 5, 2024

Monthly AAUM## As on November 30, 2024 : ₹ 1,133.39 Crores
 AAUM## As on November 30, 2024 : ₹ 1,148.03 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|----------------------|---------------------|------------|
| Mr. Pratish Krishnan | 5-Mar-24 | 24 years |

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.08% |
| TER - Direct Plan (%) | : 0.25% |
| Portfolio Turnover Ratio | : 0.44 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 43 |
| Portfolio RoE (%) | : 17.86 |
| EPS Growth (%) | : 70.3 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

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)

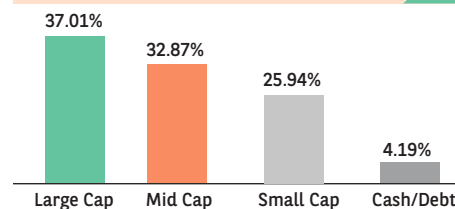
| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| AUTO COMPONENTS | 5.65% |
| Amara Raja Energy & Mobility Ltd | 1.21% |
| ✓ Bosch Limited | 2.95% |
| Sona BLW Precision Forgings Limited | 1.49% |
| AUTOMOBILES | 3.57% |
| Tata Motors Limited | 0.75% |
| TVS Motor Company Limited | 2.82% |
| BANKS | 2.89% |
| ICICI Bank Limited | 2.89% |
| CAPITAL MARKETS | 8.62% |
| BSE Limited | 1.62% |
| Computer Age Management Services Limited | 2.70% |
| KFin Technologies Limited | 1.93% |
| Multi Commodity Exchange of India Limited | 2.37% |
| CHEMICALS & PETROCHEMICALS | 2.58% |
| Linde India Limited | 2.58% |
| CONSUMER DURABLES | 2.31% |
| Dixon Technologies (India) Limited | 2.31% |
| DIVERSIFIED | 1.96% |
| 3M India Limited | 1.96% |
| ELECTRICAL EQUIPMENT | 7.77% |
| ABB India Limited | 2.30% |
| ✓ GE Vernova T&D India Limited | 3.04% |
| Hitachi Energy India Limited | 2.43% |
| FERTILIZERS & AGROCHEMICALS | 2.25% |
| PI Industries Limited | 2.25% |
| FINANCIAL TECHNOLOGY (FINTECH) | 4.02% |
| ✓ PB Fintech Limited | 4.02% |
| FOOD PRODUCTS | 2.50% |
| Mrs. Bectors Food Specialities Limited | 2.50% |
| INDUSTRIAL MANUFACTURING | 5.70% |
| Honeywell Automation India Limited | 1.60% |
| Jyoti CNC Automation Ltd | 2.42% |
| Tega Industries Limited | 1.68% |
| INSURANCE | 1.58% |
| Max Financial Services Limited | 1.58% |
| IT - SERVICES | 4.17% |
| ✓ Protean eGov Technologies Limited | 3.07% |
| Tata Technologies Limited | 1.10% |
| IT - SOFTWARE | 12.75% |
| ✓ Infosys Limited | 4.09% |
| KPIT Technologies Limited | 1.74% |
| Latent View Analytics Limited | 1.30% |
| Oracle Financial Services Software Limited | 2.61% |
| ✓ Tata Consultancy Services Limited | 3.01% |
| LEISURE SERVICES | 2.35% |
| TBO Tek Limited | 1.50% |
| Westlife Foodworld Limited | 0.85% |
| PETROLEUM PRODUCTS | 1.85% |
| Reliance Industries Limited | 1.85% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 6.34% |
| Divi's Laboratories Limited | 2.35% |
| JB Chemicals & Pharmaceuticals Limited | 1.35% |
| Sun Pharmaceutical Industries Limited | 2.64% |
| POWER | 1.53% |
| NTPC Green Energy Limited | 1.53% |

| EQUITY HOLDINGS | % of Net Assets |
|---------------------------------|-----------------|
| RETAILING | 11.92% |
| FSN E-Commerce Ventures Limited | 1.41% |
| ✓ Info Edge (India) Limited | 4.18% |
| ✓ Trent Limited | 3.08% |
| ✓ Zomato Limited | 3.25% |
| TELECOM - SERVICES | 3.25% |
| ✓ Bharti Airtel Limited | 3.25% |
| LESS THAN 0.75% EXPOSURE | 0.25% |
| Total Equity Holdings | 95.81% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|------------------------------------|-----------|-----------------|
| TREASURY BILL | | 0.84% |
| 364 Days Tbill (MD 10/07/2025) | Sovereign | 0.84% |
| Total Fixed Income Holdings | | 0.84% |
| TREPS, Cash & Other Net | | 3.35% |
| Current Assets | | |
| GRAND TOTAL | | 100.00% |

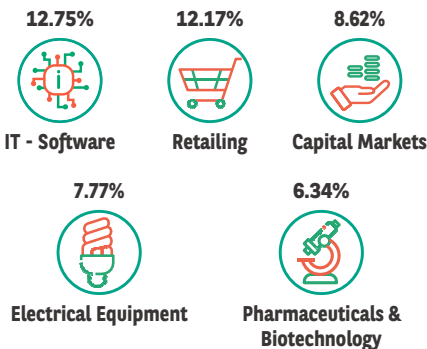
Investment in Top 10 scrips constitutes 33.94% of the portfolio

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. 59

The scheme currently does not have Distribution History.

Baroda BNP Paribas Manufacturing Fund

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

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty India Manufacturing TRI): basis it's constituents; as on November 30, 2024

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 November 29, 2024)

| | |
|----------------------------|------------|
| Regular Plan-Growth Option | : ₹ 9.5311 |
| Regular Plan-IDCW | : ₹ 9.5311 |
| Direct Plan-Growth Option | : ₹ 9.5982 |
| Direct Plan-IDCW | : ₹ 9.5982 |

Benchmark Index (Tier 1)

Nifty India Manufacturing TRI

Date of Allotment

June 28, 2024

Monthly AAUM## As on November 30, 2024 : ₹ 1,397.36 Crores

AAUM## As on November 30, 2024 : ₹ 1,397.24 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|---------------------|---------------------|------------|
| Mr. Jitendra Sriram | 28-June-24 | 26 years |
| Mr. Kushant Arora^ | 21-Oct-24 | 11 years |

^ Mr. Kushant Arora was appointed as Fund Manager from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.04% |
| TER - Direct Plan (%) | : 0.39% |
| Portfolio Turnover Ratio | : 0.32 |

Key Statistics

| | |
|-------------------|--------|
| No of Stocks | : 52 |
| Portfolio RoE (%) | : 17.8 |
| EPS Growth (%) | : 50.7 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

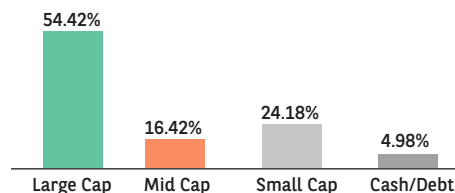
PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AEROSPACE & DEFENSE | 1.98% |
| Bharat Electronics Limited | 1.98% |
| AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 2.10% |
| Escorts Kubota Limited | 2.10% |
| AUTO CUBOTAS | 8.11% |
| Amara Raja Energy & Mobility Ltd | 1.24% |
| ✓ Bosch Limited | 4.73% |
| Jtekt India Limited | 1.09% |
| ZF Commercial Vehicle Control Systems India Limited | 1.05% |
| AUTOMOBILES | 13.65% |
| ✓ Hero MotoCorp Limited | 2.76% |
| Hyundai Motor India Ltd | 1.36% |
| ✓ Mahindra & Mahindra Limited | 3.82% |
| ✓ Maruti Suzuki India Limited | 2.14% |
| ✓ Tata Motors Limited | 2.79% |
| TVS Motor Company Limited | 0.78% |
| BEVERAGES | 1.38% |
| United Spirits Limited | 1.38% |
| CEMENT & CEMENT PRODUCTS | 1.44% |
| UltraTech Cement Limited | 1.44% |
| CHEMICALS & PETROCHEMICALS | 3.91% |
| BASF India Limited | 1.55% |
| Linde India Limited | 1.34% |
| Vinati Organics Limited | 1.02% |
| DIVERSIFIED | 1.35% |
| 3M India Limited | 1.35% |
| DIVERSIFIED METALS | 3.33% |
| ✓ Vedanta Limited | 3.33% |
| ELECTRICAL EQUIPMENT | 4.83% |
| Bharat Heavy Electricals Limited | 1.78% |
| GE Vernova T&D India Limited | 1.24% |
| Hitachi Energy India Limited | 1.81% |
| FERTILIZERS & AGROCHEMICALS | 2.98% |
| Dhanuka Agritech Limited | 1.56% |
| Sumitomo Chemical India Limited | 1.42% |
| GAS | 2.14% |
| Gujarat State Petronet Limited | 0.91% |
| Mahanagar Gas Limited | 1.23% |
| INDUSTRIAL MANUFACTURING | 6.46% |
| Cochin Shipyard Limited | 1.09% |
| Honeywell Automation India Limited | 0.97% |
| Jyoti CNC Automation Ltd | 1.80% |
| Kennametal India Limited | 1.07% |
| Tega Industries Limited | 1.53% |
| INDUSTRIAL PRODUCTS | 5.79% |
| Cummins India Limited | 1.23% |
| Grindwell Norton Limited | 1.07% |
| Ingersoll Rand (India) Limited | 1.15% |
| KSB Limited | 1.07% |
| SKF India Limited | 1.27% |
| NON - FERROUS METALS | 2.03% |
| National Aluminium Company Limited | 2.03% |
| PETROLEUM PRODUCTS | 9.80% |
| Bharat Petroleum Corporation Limited | 1.79% |
| Gulf Oil Lubricants India Limited | 1.35% |
| ✓ Reliance Industries Limited | 6.66% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 20.30% |
| AstraZeneca Pharma India Limited | 1.61% |
| Cipla Limited | 1.89% |

| EQUITY HOLDINGS | % of Net Assets | |
|---|-----------------|------------------------|
| ✓ Divi's Laboratories Limited | 7.95% | |
| ✓ Dr. Reddy's Laboratories Limited | 2.20% | |
| IPCA Laboratories Limited | 1.49% | |
| ✓ Sun Pharmaceutical Industries Limited | 5.16% | |
| POWER | 0.93% | |
| NLC India Limited | 0.93% | |
| FUTURES LONG POSITION | 1.03% | |
| Dixon Technologies (India) Limited | 1.03% | |
| LESS THAN 0.75% EXPOSURE | 1.46% | |
| Total Equity Holdings | 95.00% | |
| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
| TREASURY BILL | | 1.77% |
| 364 Days Tbill (MD 13/02/2025) | Sovereign | 1.77% |
| Total Fixed Income Holdings | | 1.77% |
| TREPS, Cash & Other Net | | 3.23% |
| Current Assets | | |
| GRAND TOTAL | | 100.00% |

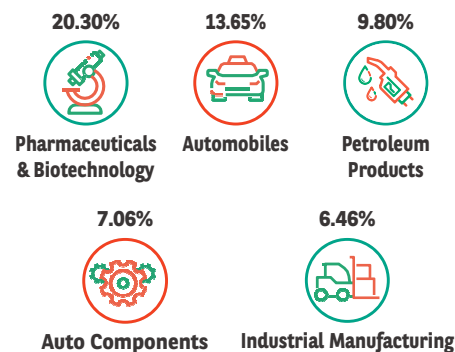
Investment in Top 10 scrips constitutes 41.54% of the portfolio

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

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

* refer page no. 59

The scheme currently does not have Distribution History.

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.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark [MSCI World Index (TRI)]: basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Very High risk

INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to 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 November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 12.5461 |
| Regular Plan - IDCW Option | : ₹ 12.5461 |
| Direct Plan - Growth Option | : ₹ 13.0380 |
| Direct Plan - IDCW Option | : ₹ 13.0380 |

Benchmark Index (Tier 1)

MSCI World Index (TRI)

Date of Allotment

May 7, 2021

Monthly AAUM## As on November 30, 2024 : ₹ 45.15 Crores

AUM## As on November 30, 2024 : ₹ 45.42 Crores

Fund Manager

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

^ Ms. Swapna Shelar was appointed as new Fund Manager in place of Mr. Miten Vora with effect from October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 1.60% |
| TER - Direct Plan (%) | : 0.54% |
| Portfolio Turnover Ratio | : - |

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)

| NAME OF INSTRUMENT | % of Net Assets |
|--|-----------------|
| INTERNATIONAL MUTUAL FUND | 99.02% |
| BNP Paribas Funds SICAV - Aqua | 99.02% |
| Total Fixed Income Holdings | 99.02% |
| TREPS, Cash & Other Net Current Assets | 0.98% |
| GRAND TOTAL | 100.00% |

Investment in Top 10 scrips constitutes 99.02% of the portfolio

HOLDINGS OF THE UNDERLYING FUND (As on October 31, 2024)

TOP 10 HOLDINGS (%)

| | |
|-------------------------------------|-----------|
| VEOLIA ENVIRON. SA | 5.51 |
| AMERICAN WATER WORKS INC | 4.57 |
| SEVERN TRENT PLC | 4.03 |
| LINDE PLC | 3.64 |
| IDEX CORP | 3.01 |
| A O SMITH CORP | 2.90 |
| UNITED UTILITIES GROUP PLC | 2.86 |
| NOVONESIS CLASS B B | 2.84 |
| PENTAIR PLC | 2.81 |
| FERGUSON ENTERPRISES INC | 2.63 |
| No. of Holdings in Portfolio | 44 |

SECTORAL COMPOSITION (%)**

| | |
|------------------------|---------------|
| Industrials | 56.08 |
| Utilities | 19.92 |
| Materials | 13.59 |
| Health care | 4.60 |
| Information technology | 1.76 |
| Consumer discretionary | 1.42 |
| Forex contracts | 0.04 |
| Cash | 2.59 |
| Total | 100.00 |

** Data as per Global Industry Classification Standard sector classification

GEOGRAPHICAL COMPOSITION (%)

| | |
|-----------------|---------------|
| United States | 50.34 |
| United Kingdom | 11.47 |
| Switzerland | 7.08 |
| France | 5.51 |
| Japan | 4.15 |
| Netherlands | 3.88 |
| Denmark | 2.84 |
| Sweden | 2.50 |
| Germany | 2.41 |
| Austria | 2.00 |
| Forex contracts | 0.04 |
| Other | 5.21 |
| Cash | 2.59 |
| Total | 100.00 |

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. 59

The scheme currently does not have a Distribution track record.

Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

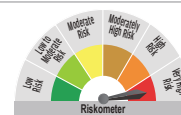
This product is suitable for investors who are seeking*:

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

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

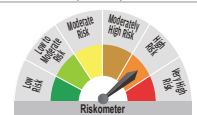
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at High risk

INVESTMENT OBJECTIVE

The primary 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 November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 23.5960 |
| Regular Plan - IDCW Option | : ₹ 17.1854 |
| Direct Plan - Growth Option | : ₹ 25.5975 |
| Direct Plan - IDCW Option | : ₹ 18.6890 |

Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

Date of Allotment

November 14, 2018

Monthly AAUM## As on November 30, 2024 : ₹ 4,131.00 Crores

AAUM## As on November 30, 2024 : ₹ 4,212.51 Crores

Fund Manager

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

^ Mr. Neeraj Saxena was appointed as Fund manager for Equity Category w.e.f October 21, 2024

^^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager for Fixed Income Category w.e.f October 21, 2024 in place of Mr. Prashant Pimple.

Load Structure

Entry Load : Not Applicable

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 (%) | : 0.72% |
| Portfolio Turnover Ratio | : 2.42 |
| Standard Deviation* | : 9.07% |
| Beta* | : 1.25 |
| Sharpe Ratio* | : 0.75 |
| Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points. | |

Debt Quants

| | |
|----------------------------|---------|
| Average Maturity (years) | : 3.78 |
| Modified Duration (years) | : 2.66 |
| YTM (%) | : 7.75% |
| Macaulay Duration* (years) | : 2.79 |

Key Statistics

| | |
|---|---------|
| No of Stocks | : 55 |
| Portfolio RoE (%) | : 11.99 |
| EPS Growth (%) | : 44.08 |
| Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024. | |

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets | Derivatives |
|---|-----------------|---------------|
| AEROSPACE & DEFENSE | 1.83% | |
| Bharat Electronics Limited | 1.83% | |
| AUTO COMPONENTS | 0.75% | |
| Samvardhana Motherson International Limited | 0.75% | |
| AUTOMOBILES | 0.84% | |
| Tata Motors Limited | 0.84% | |
| BANKS | 11.76% | |
| Bank of Baroda | 1.11% | |
| ✓ HDFC Bank Limited | 6.61% | |
| ✓ ICICI Bank Limited | 4.04% | |
| BEVERAGES | 0.99% | |
| Radico Khaitan Limited | 0.99% | |
| CAPITAL MARKETS | 1.03% | |
| 360 One WAM Limited | 1.03% | |
| CONSTRUCTION | 3.23% | -0.73% |
| Afcons Infrastructure Limited | 1.07% | |
| ✓ Larsen & Toubro Limited | 2.16% | -0.73% |
| CONSUMER DURABLES | 0.90% | |
| Havells India Limited | 0.90% | |
| ELECTRICAL EQUIPMENT | 3.30% | |
| CG Power and Industrial Solutions Limited | 1.04% | |
| GE Vernova T&D India Limited | 1.36% | |
| Siemens Limited | 0.90% | |
| FINANCE | 2.81% | |
| ✓ PNB Housing Finance Limited | 1.56% | |
| Shriram Finance Limited | 1.25% | |
| FINANCIAL TECHNOLOGY (FINTECH) | 1.89% | |
| PB Fintech Limited | 1.89% | |
| HEALTHCARE SERVICES | 0.83% | |
| Jupiter Life Line Hospitals Limited | 0.83% | |
| INDUSTRIAL MANUFACTURING | 1.53% | |
| Jyoti CNC Automation Ltd | 0.75% | |
| Tega Industries Limited | 0.78% | |
| INDUSTRIAL PRODUCTS | 1.13% | |
| KEI Industries Limited | 1.13% | |
| IT - SOFTWARE | 6.57% | |
| ✓ Infosys Limited | 2.62% | |
| Mphasis Limited | 1.31% | |
| ✓ Tata Consultancy Services Limited | 2.64% | |

| EQUITY HOLDINGS | % of Net Assets | Derivatives |
|---|------------------------|------------------------|
| PETROLEUM PRODUCTS | 6.73% | -0.49% |
| Hindustan Petroleum Corporation Limited | 1.66% | |
| ✓ Reliance Industries Limited | 5.07% | -0.49% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 4.32% | |
| Ajanta Pharma Limited | 1.11% | |
| Concord Biotech Limited | 0.92% | |
| Divi's Laboratories Limited | 0.81% | |
| Sun Pharmaceutical Industries Limited | 1.48% | |
| POWER | 3.62% | |
| ✓ NTPC Limited | 2.33% | |
| Power Grid Corporation of India Limited | 1.29% | |
| RETAILING | 3.42% | |
| Info Edge (India) Limited | 1.08% | |
| ✓ Zomato Limited | 2.34% | |
| TELECOM - SERVICES | 2.12% | |
| ✓ Bharti Airtel Limited | 2.12% | |
| TRANSPORT SERVICES | 0.78% | |
| InterGlobe Aviation Limited | 0.78% | |
| LESS THAN 0.75% EXPOSURE | 9.32% | -0.33% |
| Total Equity Holdings | 69.70% | -1.55% |
| REITs/InvITs Holdings | % of Net Assets | |
| INVIT | 5.04% | |
| India Grid Trust InvIT Fund | 1.73% | |
| Bharat Highways Invit | 1.27% | |
| NXT Infra Trust (NIT) | 1.20% | |
| Intelligent Supply Chain Infrastructure Trust | 0.84% | |
| Total InvITs Holdings | 5.04% | |
| REIT | 2.09% | |
| Embassy Office Parks REIT | 1.18% | |
| Brookfield India Real Estate Trust | 0.91% | |
| Total REITs Holdings | 2.09% | |
| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
| CERTIFICATE OF DEPOSIT | | 1.14% |
| Small Industries Dev Bank of India | CRISIL A1+ | 0.32% |
| Axis Bank Limited | CRISIL A1+ | 0.27% |
| Kotak Mahindra Bank Limited | CRISIL A1+ | 0.23% |
| ICICI Bank Limited | ICRA A1+ | 0.16% |
| HDFC Bank Limited | CRISIL A1+ | 0.16% |

Baroda BNP Paribas Balanced Advantage Fund

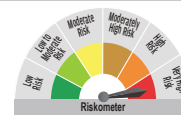
(An open ended balanced advantage fund)

This product is suitable for investors who are seeking*:

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

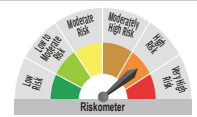
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index); basis it's constituents; as on November 30, 2024

PORTFOLIO (✓ Top 10 Holdings)

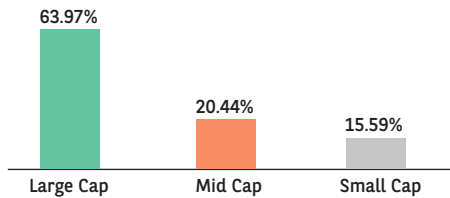
| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|----------------|-----------------|
| COMMERCIAL PAPER | | 0.39% |
| Kotak Mahindra Prime Limited | CRISIL A1+ | 0.21% |
| LIC Housing Finance Limited | CRISIL A1+ | 0.18% |
| CORPORATE BOND | | 10.78% |
| Piramal Capital & Housing Finance Limited | ICRA AA | 2.71% |
| IndoStar Capital Finance Limited | CRISIL AA- | 1.04% |
| Muthoot Finance Limited | CRISIL AA+ | 1.00% |
| Power Finance Corporation Limited | CRISIL AAA | 0.64% |
| REC Limited | CRISIL AAA | 0.59% |
| IndoStar Capital Finance Limited | CARE AA- | 0.48% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.48% |
| Jamnagar Utilities & Power Private Limited | CRISIL AAA | 0.43% |
| Bharat Sanchar Nigam Limited | CRISIL AAA(CE) | 0.43% |
| Larsen & Toubro Limited | CRISIL AAA | 0.36% |
| Torrent Power Limited | CRISIL AA+ | 0.36% |
| Godrej Industries Limited | CRISIL AA+ | 0.36% |
| Hindustan Petroleum Corporation Limited | CRISIL AAA | 0.34% |
| REC Limited | ICRA AAA | 0.31% |
| JSW Steel Limited | ICRA AA | 0.24% |
| Indian Railway Finance Corporation Limited | CRISIL AAA | 0.24% |
| Export Import Bank of India | CRISIL AAA | 0.15% |
| Nuvoco Vistas Corporation Limited | CRISIL AA | 0.14% |
| GAIL (India) Limited | CARE AAA | 0.12% |
| Adani Ports and Special Economic Zone Limited | ICRA AAA | 0.12% |
| Bajaj Finance Limited | CRISIL AAA | 0.12% |
| Godrej Housing Finance Limited | CRISIL AA+ | 0.07% |
| Tata Projects Limited | FITCH AA | 0.05% |
| GOVERNMENT BOND | | 5.81% |
| 7.32% GOI (MD 13/11/2030) | Sovereign | 1.71% |
| 7.1% GOI (MD 08/04/2034) | Sovereign | 1.33% |
| 6.79% GOI (MD 07/10/2034) | Sovereign | 0.95% |
| 7.18% GOI (MD 14/08/2033) | Sovereign | 0.92% |
| 7.38% GOI (MD 20/06/2027) | Sovereign | 0.60% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|-------------------------------------|-----------|-----------------|
| 7.06% GOI (MD 10/04/2028) | Sovereign | 0.08% |
| 7.37% GOI (MD 23/10/2028) | Sovereign | 0.08% |
| 6.68% GOI (MD 17/09/2031) | Sovereign | 0.06% |
| 7.26% GOI (MD 14/01/2029) | Sovereign | 0.05% |
| 7.17% GOI (MD 08/01/2028) | Sovereign | 0.03% |
| STATE GOVERNMENT BOND | | 0.19% |
| 8.08% Gujarat SDL (MD 26/12/2028) | Sovereign | 0.09% |
| 8.57% Rajasthan SDL (MD 11/07/2028) | Sovereign | 0.05% |
| 8.08% Karnataka SDL (MD 26/12/2028) | Sovereign | 0.05% |
| TREASURY BILL | | 1.17% |
| 364 Days Tbill (MD 06/02/2025) | Sovereign | 0.38% |
| 364 Days Tbill (MD 05/12/2024) | Sovereign | 0.24% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|----------------|-----------------|
| 364 Days Tbill (MD 07/08/2025) | Sovereign | 0.23% |
| 364 Days Tbill (MD 04/09/2025) | Sovereign | 0.23% |
| 182 Days Tbill (MD 14/02/2025) | Sovereign | 0.09% |
| PTC | | 0.14% |
| India Universal Trust AL1 (Issued by HDFC Bank) | CRISIL AAA(SO) | 0.14% |
| Total Fixed Income Holdings | | 19.62% |
| TREPS, Cash & Other Net Current Assets including Short futures | | 3.55% |
| GRAND TOTAL | | 100.00% |

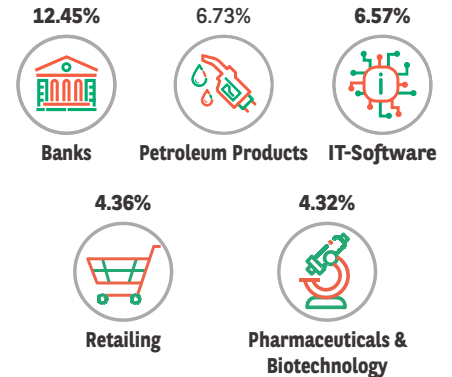
Investment in Top 10 scrips constitutes 31.82% of the portfolio
Net equity holdings is 68.15% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)



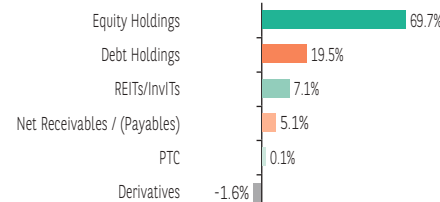
Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

EQUITY SECTORAL COMPOSITION (Top 5)

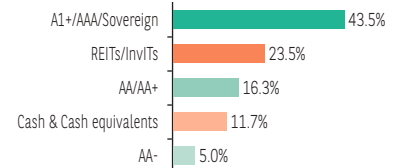


% of net assets of top 5 sectors includes equity less than 0.75% of corpus

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. 59

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

† Kindly refer page no. 58 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

Baroda BNP Paribas Aggressive Hybrid Fund

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

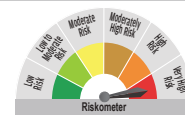
This product is suitable for investors who are seeking*:

- ▶ 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.

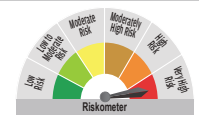
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on November 30, 2024

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 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 November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 27.6256 |
| Regular Plan - IDCW Option | : ₹ 17.6769 |
| Direct Plan - Growth Option | : ₹ 31.2657 |
| Direct Plan - IDCW Option | : ₹ 19.9786 |

Benchmark Index (Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

Date of Allotment

April 07, 2017

| | |
|---------------------------------------|---------------------|
| Monthly AUM## As on November 30, 2024 | : ₹ 1,164.98 Crores |
| AUM## As on November 30, 2024 | : ₹ 1,179.67 Crores |

Fund Manager

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

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager for Fixed Income Category w.e.f October 21, 2024 in place of Mr. Prashant Pimple and Mr. Vikram Pamnani.

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.11% |
| TER - Direct Plan (%) | : 0.47% |
| Portfolio Turnover Ratio | : 0.93 |
| Standard Deviation* | : 9.38% |
| Beta* | : 1.00 |
| Sharpe Ratio* | : 0.90 |

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

Debt Quants

| | |
|----------------------------|---------|
| Average Maturity (years) | : 4.15 |
| Modified Duration (years) | : 2.97 |
| YTM (%) | : 7.75% |
| Macaulay Duration* (years) | : 3.12 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 48 |
| Portfolio RoE (%) | : 19.96 |
| EPS Growth (%) | : 40.08 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

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. 59

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.

+ Kindly refer page no. 58 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| AEROSPACE & DEFENSE | 1.17% |
| Bharat Electronics Limited | 1.17% |
| AGRICULTURAL, COMMERCIAL & CONSTRUCTION | 1.22% |
| VEHICLES | |
| Escorts Kubota Limited | 1.22% |
| AUTO COMPONENTS | 3.19% |
| ✓ Bosch Limited | 2.13% |
| Jtekt India Limited | 1.06% |
| AUTOMOBILES | 3.16% |
| Hero MotoCorp Limited | 0.80% |
| Hyundai Motor India Ltd | 0.80% |
| Tata Motors Limited | 1.56% |
| BANKS | 12.45% |
| ✓ HDFC Bank Limited | 5.89% |
| ✓ ICICI Bank Limited | 5.55% |
| Kotak Mahindra Bank Limited | 1.01% |
| CAPITAL MARKETS | 1.96% |
| ✓ BSE Limited | 1.96% |
| CEMENT & CEMENT PRODUCTS | 0.82% |
| Grasim Industries Limited | 0.82% |
| CONSTRUCTION | 4.26% |
| ✓ Larsen & Toubro Limited | 4.26% |
| CONSUMABLE FUELS | 0.83% |
| Coal India Limited | 0.83% |
| DIVERSIFIED FMCG | 2.84% |
| ✓ ITC Limited | 2.84% |
| ELECTRICAL EQUIPMENT | 3.14% |
| Bharat Heavy Electricals Limited | 0.92% |
| GE Vernova T&D India Limited | 0.80% |
| Hitachi Energy India Limited | 1.42% |
| FINANCE | 1.86% |
| Acme Solar Holdings Ltd | 0.96% |
| Bajaj Finance Limited | 0.90% |
| FINANCIAL TECHNOLOGY (FINTECH) | 0.87% |
| PB Fintech Limited | 0.87% |
| INDUSTRIAL MANUFACTURING | 2.75% |
| Honeywell Automation India Limited | 1.00% |
| Jyoti CNC Automation Ltd | 0.83% |
| Tega Industries Limited | 0.92% |
| INSURANCE | 0.75% |
| HDFC Life Insurance Company Limited | 0.75% |
| IT - SOFTWARE | 7.36% |
| HCL Technologies Limited | 1.69% |
| ✓ Infosys Limited | 2.41% |
| ✓ Tata Consultancy Services Limited | 3.26% |
| LEISURE SERVICES | 2.14% |
| Juniper Hotels Limited | 1.23% |
| The Indian Hotels Company Limited | 0.91% |
| OIL | 1.35% |
| Oil India Limited | 1.35% |
| PERSONAL PRODUCTS | 1.12% |
| Gillette India Limited | 1.12% |
| PETROLEUM PRODUCTS | 4.53% |
| ✓ Reliance Industries Limited | 4.53% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 1.36% |
| Sun Pharmaceutical Industries Limited | 1.36% |
| RETAILING | 4.28% |
| ✓ Trent Limited | 2.83% |
| Zomato Limited | 1.45% |
| TELECOM - SERVICES | 1.74% |
| Bharti Airtel Limited | 1.74% |
| FUTURES LONG POSITION | 0.96% |
| Tata Power Company Limited | 0.52% |
| Hindustan Petroleum Corporation Limited | 0.44% |
| LESS THAN 0.75% EXPOSURE | 5.19% |
| Total Equity Holdings | 71.30% |

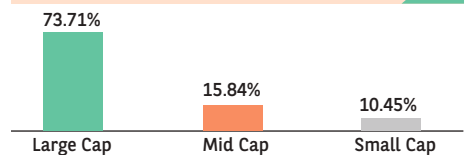
| REITS/InvTs Holdings | % of Net Assets |
|---|-----------------|
| Brookfield India Real Estate Trust | 0.49% |
| Intelligent Supply Chain Infrastructure Trust | 0.37% |
| Bharat Highways Invit | 0.37% |
| Total REITS/InvTs Holdings | 1.23% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|------------|-----------------|
| CORPORATE BOND | | 15.12% |
| IndoStar Capital Finance Limited | CARE AA- | 1.95% |
| Piramal Capital & Housing Finance Limited | ICRA AA | 1.63% |
| Jamnagar Utilities & Power Private Limited | CRISIL AAA | 1.29% |
| Bharti Telecom Limited | CRISIL AA+ | 1.28% |
| Power Finance Corporation Limited | CRISIL AAA | 1.27% |
| REC Limited | CRISIL AAA | 1.10% |
| Reliance Industries Limited | CRISIL AAA | 0.89% |
| Muthoot Finance Limited | CRISIL AA+ | 0.85% |
| Indian Railway Finance Corporation Limited | CRISIL AAA | 0.85% |
| 360 One Prime Limited | CRISIL AA | 0.76% |
| Hindustan Petroleum Corporation Limited | CRISIL AAA | 0.69% |
| Mindspace Business Parks REIT | CRISIL AAA | 0.68% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 0.64% |
| IndoStar Capital Finance Limited | CRISIL AA- | 0.59% |
| National Highways Authority Of India | CRISIL AAA | 0.27% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|----------------|-----------------|
| ICICI Bank Limited | ICRA AAA | 0.21% |
| State Bank of India | CRISIL AAA | 0.17% |
| GOVERNMENT BOND | | 7.78% |
| 7.1% GOI (MD 08/04/2034) | Sovereign | 2.17% |
| 7.32% GOI (MD 13/11/2030) | Sovereign | 1.92% |
| 7.18% GOI (MD 24/07/2037) | Sovereign | 1.91% |
| 7.38% GOI (MD 20/06/2027) | Sovereign | 0.95% |
| 5.74% GOI (MD 15/11/2026) | Sovereign | 0.83% |
| STATE GOVERNMENT BOND | | 0.17% |
| 6.91% Maharashtra SDL (MD 15/09/2033) | Sovereign | 0.17% |
| TREASURY BILL | | 0.74% |
| 364 Days Tbill (MD 05/12/2024) | Sovereign | 0.25% |
| 182 Days Tbill (MD 14/02/2025) | Sovereign | 0.25% |
| 364 Days Tbill (MD 04/09/2025) | Sovereign | 0.24% |
| COMPULSORY CONVERTIBLE DEBENTURE | | 0.43% |
| Cholamandalam Investment and Finance Company Ltd | Finance | 0.43% |
| PTC | | 0.85% |
| India Universal Trust AL1 (Issued by HDFC Bank) | CRISIL AAA(SO) | 0.85% |
| Total Fixed Income Holdings | | 25.09% |
| TREPS, Cash & Other Net Current Assets | | 2.38% |
| GRAND TOTAL | | 100.00% |

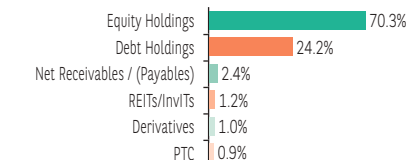
Investment in Top 10 scrips constitutes 35.66% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)

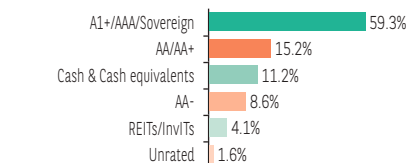


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

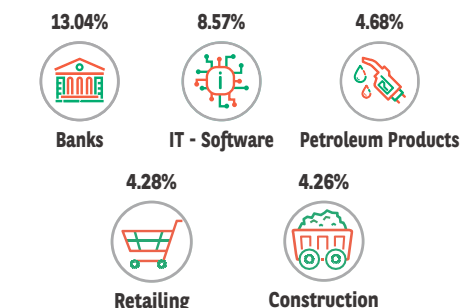
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE (% of Debt Holdings)



SECTORAL COMPOSITION (Top 5)



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

Baroda BNP Paribas Multi Asset Fund

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

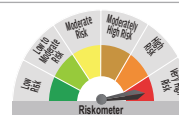
This product is suitable for investors who are seeking*:

- ▶ 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.

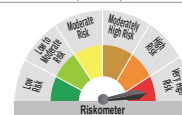
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold): basis it's constituents; as on November 30, 2024

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

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|----------------------------|-------------|
| Regular Plan-Growth Option | : ₹ 14.2499 |
| Regular Plan-IDCW | : ₹ 14.2499 |
| Direct Plan-Growth Option | : ₹ 14.6833 |
| Direct Plan-IDCW | : ₹ 14.6833 |

Benchmark Index (Tier 1)

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

Date of Allotment

December 19, 2022

Monthly AAUM## As on November 30, 2024 : ₹ 1,178.75 Crores

AAUM## As on November 30, 2024 : ₹ 1,193.09 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 | 24 years |
| Fixed Income | Mr. Vikram Pamnani | 19-Dec-22 | 14 years |

* Mr. Pratish Krishnan was appointed as Fund manager for Equity Category w.e.f October 21, 2024

Load Structure

Entry Load: NA

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 (%) | : 0.90% |
| Portfolio Turnover Ratio | : 0.54 |

Debt Quants

| | |
|----------------------------|---------|
| Average Maturity (years) | : 3.07 |
| Modified Duration (years) | : 2.47 |
| YTM (%) | : 7.36% |
| Macaulay Duration* (years) | : 2.61 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 37 |
| Portfolio RoE (%) | : 21.1 |
| EPS Growth (%) | : 44.72 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

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. 59

† Kindly refer page no. 58 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 1.61% |
| Escorts Kubota Limited | 1.61% |
| AUTO COMPONENTS | 2.37% |
| Bosch Limited | 2.37% |
| AUTOMOBILES | 2.57% |
| Hero MotoCorp Limited | 1.62% |
| Tata Motors Limited | 0.95% |
| BANKS | 14.48% |
| ✓ HDFC Bank Limited | 6.77% |
| ✓ ICICI Bank Limited | 6.57% |
| State Bank of India | 1.14% |
| CAPITAL MARKETS | 0.93% |
| Multi Commodity Exchange of India Limited | 0.93% |
| CEMENT & CEMENT PRODUCTS | 2.26% |
| Grasim Industries Limited | 1.41% |
| UltraTech Cement Limited | 0.85% |
| CHEMICALS & PETROCHEMICALS | 2.35% |
| Linde India Limited | 2.35% |
| CONSTRUCTION | 4.78% |
| ✓ Larsen & Toubro Limited | 4.78% |
| DIVERSIFIED FMCG | 1.43% |
| Hindustan Unilever Limited | 1.43% |
| ELECTRICAL EQUIPMENT | 1.90% |
| Hitachi Energy India Limited | 1.90% |
| FINANCE | 3.03% |
| Acme Solar Holdings Ltd | 0.95% |
| Bajaj Finance Limited | 1.14% |
| Jio Financial Services Limited | 0.94% |
| FOOD PRODUCTS | 1.31% |
| Nestle India Limited | 1.31% |
| IT - SOFTWARE | 8.83% |
| ✓ Infosys Limited | 3.92% |
| Mphasis Limited | 0.79% |
| ✓ Tata Consultancy Services Limited | 4.12% |
| PETROLEUM PRODUCTS | 5.26% |
| ✓ Reliance Industries Limited | 5.26% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 3.50% |
| Cipla Limited | 1.62% |
| Sun Pharmaceutical Industries Limited | 1.88% |
| POWER | 3.60% |
| NLC India Limited | 1.95% |
| NTPC Limited | 1.65% |
| RETAILING | 2.92% |
| ✓ Trent Limited | 2.92% |
| TELECOM - SERVICES | 2.70% |
| ✓ Bharti Airtel Limited | 2.70% |
| FUTURES LONG POSITION | 0.47% |
| Tata Power Company Limited | 0.47% |
| LESS THAN 0.75% EXPOSURE | 3.18% |
| Total Equity Holdings | 69.01% |

| Mutual Fund Units & Gold ETF Holding | % of Net Assets |
|--|-----------------|
| ✓ Baroda BNP Paribas Gold ETF | 5.99% |
| HDFC Gold ETF | 3.13% |
| ✓ Nippon India ETF Gold Bees | 6.06% |
| Total Mutual Fund Units & Gold ETF Holdings | 15.18% |

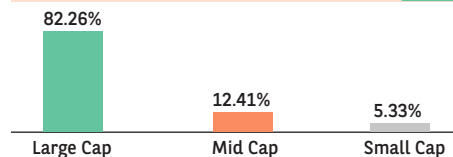
| REITs/InvITs Holdings | % of Net Assets |
|---|-----------------|
| Brookfield India Real Estate Trust | 0.75% |
| Intelligent Supply Chain Infrastructure Trust | 0.37% |
| Bharat Highways Invit | 0.11% |
| Total REITs/InvITs Holdings | 1.23% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|------------|-----------------|
| CORPORATE BOND | | 10.48% |
| Tata Capital Housing Finance Limited | CRISIL AAA | 2.10% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 1.68% |
| Power Finance Corporation Limited | CRISIL AAA | 1.67% |
| REC Limited | CRISIL AAA | 1.67% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|------------|-----------------|
| Indian Railway Finance Corporation Limited | CRISIL AAA | 1.26% |
| Mindspace Business Parks REIT | CRISIL AAA | 1.26% |
| Muthoot Finance Limited | CRISIL AA+ | 0.84% |
| GOVERNMENT BOND | | 0.86% |
| 7.32% GOI (MD 13/11/2030) | Sovereign | 0.86% |
| TREASURY BILL | | 1.23% |
| 364 Days Tbill (MD 16/01/2025) | Sovereign | 0.42% |
| 364 Days Tbill (MD 27/02/2025) | Sovereign | 0.41% |
| 364 Days Tbill (MD 10/07/2025) | Sovereign | 0.40% |
| Total Fixed Income Holdings | | 12.57% |
| TREPS, Cash & Other Net Current Assets | | 1.54% |
| GRAND TOTAL | | 100.00% |

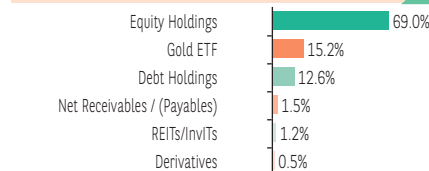
Investment in Top 10 scrips constitutes 49.09% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)

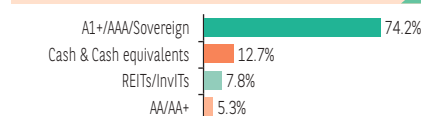


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

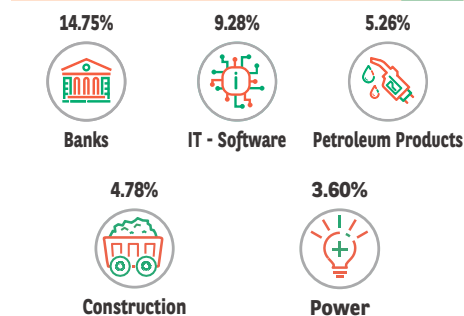
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE (% of Debt Holdings)



SECTORAL COMPOSITION (Top 5)



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

Baroda BNP Paribas Equity Savings Fund

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

This product is suitable for investors who are seeking*:

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

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty Equity Savings TRI): basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation and income by using arbitrage opportunities, investment in equity / equity related instruments and debt/ money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|------------------------------|-----------|
| Regular Plan - Growth Option | ₹ 15.9969 |
| Regular Plan - IDCW Option | ₹ 13.9677 |
| Direct Plan - Growth Option | ₹ 16.9460 |
| Direct Plan - IDCW Option | ₹ 14.7943 |

Benchmark Index (Tier 1)

Nifty Equity Savings Index TRI

Date of Allotment

July 25, 2019

Monthly AAUM## As on November 30, 2024 : ₹ 251.76 Crores
AAUM## As on November 30, 2024 : ₹ 253.69 Crores

Fund Manager

| Category | Fund Manager | Managing fund since | Experience |
|--------------|-----------------------------|---------------------|------------|
| Equity | Mr. Pratih Krishnan | 05-Sep-19 | 24 years |
| Equity | Mr. Neeraj Saxena^ | 21-Oct-24 | 20 years |
| Fixed Income | Mr. Gurvinder Singh Wasan^^ | 21-Oct-24 | 21 years |

^ Mr. Neeraj Saxena was appointed as Fund manager for Equity Category w.e.f October 21, 2024

^^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager for Fixed Income Category w.e.f Oct 21, 2024 in place of Mr. Prashant Pimple and Mr. Vikram Pannani.

Load Structure

(w.e.f. January 17, 2024)

Entry Load : Not Applicable

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 (%) | : 2.49% |
| TER - Direct Plan (%) | : 1.40% |
| Portfolio Turnover Ratio | : 4.85 |
| Standard Deviation* | : 4.80% |
| Beta* | : 1.01 |
| Sharpe Ratio* | : 0.55 |

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

Debt Quants

| | |
|----------------------------|---------|
| Average Maturity (years) | : 3.57 |
| Modified Duration (years) | : 2.81 |
| YTM (%) | : 7.26% |
| Macaulay Duration* (years) | : 2.95 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 51 |
| Portfolio RoE (%) | : 17.96 |
| EPS Growth (%) | : 48.03 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMPsum DETAILS:

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

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

For 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

* refer page no. 59

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.

† Kindly refer page no. 58 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

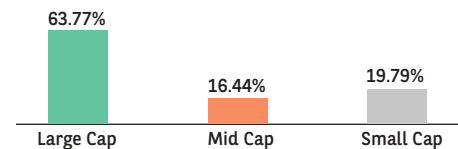
PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets | Derivatives |
|---|------------------------|------------------------|
| AUTOMOBILES | 6.37% | -5.13% |
| ✓ Mahindra & Mahindra Limited | 3.06% | -2.56% |
| ✓ Maruti Suzuki India Limited | 2.55% | -2.57% |
| TVS Motor Company Limited | 0.76% | |
| BANKS | 10.09% | -4.40% |
| Axis Bank Limited | 0.90% | |
| ✓ HDFC Bank Limited | 5.07% | -2.50% |
| ✓ ICICI Bank Limited | 3.20% | -0.97% |
| IndusInd Bank Limited | 0.92% | -0.93% |
| CEMENT & CEMENT PRODUCTS | 1.89% | -1.90% |
| Ambuja Cements Limited | 1.89% | -1.90% |
| CONSTRUCTION | 2.24% | -1.53% |
| ✓ Larsen & Toubro Limited | 2.24% | -1.53% |
| DIVERSIFIED FMCG | 2.10% | -2.12% |
| ITC Limited | 2.10% | -2.12% |
| FERROUS METALS | 1.75% | -1.77% |
| Tata Steel Limited | 1.75% | -1.77% |
| FINANCE | 3.36% | -2.99% |
| Bajaj Finance Limited | 1.49% | -1.11% |
| Bajaj Finserv Limited | 1.87% | -1.88% |
| FINANCIAL TECHNOLOGY (FINTECH) | 1.06% | |
| PB Fintech Limited | 1.06% | |
| INDUSTRIAL MANUFACTURING | 0.79% | |
| Jyoti CNC Automation Ltd | 0.79% | |
| INSURANCE | 0.89% | |
| Max Financial Services Limited | 0.89% | |
| IT - SOFTWARE | 4.00% | -1.92% |
| ✓ Infosys Limited | 2.35% | -1.15% |
| LTIMindtree Limited | 0.77% | -0.77% |
| Tata Consultancy Services Limited | 0.88% | |
| PETROLEUM PRODUCTS | 4.01% | -2.20% |
| ✓ Reliance Industries Limited | 4.01% | -2.20% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 0.88% | |
| Sun Pharmaceutical Industries Limited | 0.88% | |
| POWER | 4.27% | -3.44% |
| NTPC Limited | 0.85% | |
| ✓ Tata Power Company Limited | 3.42% | -3.44% |
| RETAILING | 1.93% | |
| Trent Limited | 1.10% | |
| Zomato Limited | 0.83% | |
| TELECOM - SERVICES | 1.35% | -0.74% |
| Bharti Airtel Limited | 1.35% | -0.74% |
| TRANSPORT INFRASTRUCTURE | 1.43% | -1.44% |
| Adani Ports and Special Economic Zone Limited | 1.43% | -1.44% |
| LESS THAN 0.75% EXPOSURE | 18.43% | -0.98% |
| Equity | 66.84% | -30.56% |
| REITs/InvITs Holdings | % of Net Assets | |
| ✓ Brookfield India Real Estate Trust | 3.21% | |
| India Grid Trust InvIT Fund | 1.07% | |
| Total REITs / InvITs Holdings | 4.28% | |
| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
| CORPORATE BOND | | 11.18% |
| Indian Railway Finance Corporation Limited | CRISIL AAA | 1.98% |
| REC Limited | CRISIL AAA | 1.97% |
| Power Finance Corporation Limited | CRISIL AAA | 1.96% |
| Export Import Bank of India | CRISIL AAA | 1.23% |
| 360 One Prime Limited | CRISIL AA | 1.18% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|------------|-----------------|
| IndoStar Capital Finance Limited | CRISIL AA- | 1.18% |
| Muthoot Finance Limited | CRISIL AA+ | 1.18% |
| Piramal Capital & Housing Finance Limited | ICRA AA | 0.50% |
| GOVERNMENT BOND | | 11.98% |
| ✓ 7.32% GOI (MD 13/11/2030) | Sovereign | 8.10% |
| 5.15% GOI (MD 09/11/2025) | Sovereign | 1.94% |
| 5.63% GOI (MD 12/04/2026) | Sovereign | 1.94% |
| Total Fixed Income Holdings | | 23.16% |
| TREPS, Cash & Other Net Current Assets including Short futures | | 5.72% |
| GRAND TOTAL | | 100.00% |

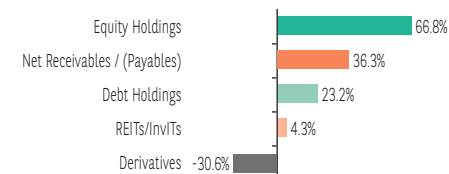
Investment in Top 10 scrips constitutes 37.21% of the portfolio
Net equity holdings is 36.28% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)

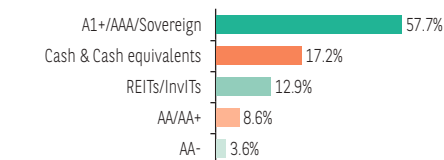


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

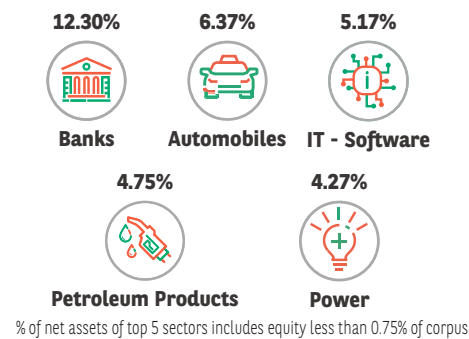
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE (% of Debt Holdings)



EQUITY SECTORAL COMPOSITION (Top 5)



Baroda BNP Paribas Conservative Hybrid Fund

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

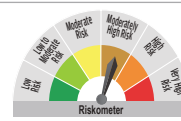
This product is suitable for investors who are seeking*:

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

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

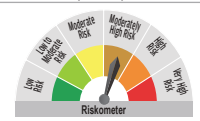
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 85+15 - Conservative Index): basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderately High risk

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|--------------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 43.1372 |
| Regular Plan - Monthly IDCW Option | : ₹ 11.1859 |
| Regular Plan - Quarterly IDCW Option | : ₹ 11.4902 |
| Direct Plan - Growth Option | : ₹ 52.1003 |
| Direct Plan - Monthly IDCW Option | : ₹ 13.4394 |
| Direct Plan - Quarterly IDCW Option | : ₹ 13.2088 |

Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on November 30, 2024 : ₹ 743.52 Crores

AAUM## As on November 30, 2024 : ₹ 747.10 Crores

Fund Manager

| Category | Fund Manager | Managing fund since | Experience |
|--------------|----------------------------|---------------------|------------|
| Equity | Mr. Pratish Krishnan | 14-Mar-22 | 24 years |
| Fixed Income | Mr. Gurvinder Singh Wasan^ | 21-Oct-24 | 21 years |
| Fixed Income | Mr. Prashant Pimple | 21-Oct-22 | 25 years |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager for Fixed Income Category w.e.f October 21, 2024.

Load Structure

Entry Load : Not Applicable

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 (%) | : 2.02% |
| TER - Direct Plan (%) | : 0.51% |
| Portfolio Turnover Ratio | : 1.65 |
| Average Maturity (years) | : 3.77 |
| Modified Duration (years) | : 2.87 |
| YTM (%) | : 7.55% |
| Macaulay Duration† (years) | : 3.03 |

Key Statistics

| | |
|-------------------|---------|
| No of Stocks | : 55 |
| Portfolio RoE (%) | : 18.25 |
| EPS Growth (%) | : 48.99 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

* refer page no. 59

† Kindly refer page no. 58 for the concept of Macaulay Duration For Distribution History kindly refer page no. 56.

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---------------------------------|-----------------|
| BANKS | 2.86% |
| HDFC Bank Limited | 1.38% |
| ICICI Bank Limited | 1.48% |
| IT - SOFTWARE | 0.90% |
| Infosys Limited | 0.90% |
| PETROLEUM PRODUCTS | 0.81% |
| Reliance Industries Limited | 0.81% |
| LESS THAN 0.75% EXPOSURE | 19.26% |
| Total Equity Holdings | 23.83% |

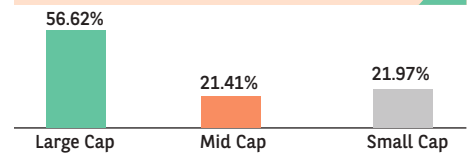
| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|----------------|-----------------|
| CORPORATE BOND | | 49.63% |
| ✓ REC Limited | CRISIL AAA | 6.72% |
| ✓ Jamnagar Utilities & Power Private Limited | CRISIL AAA | 4.33% |
| ✓ Bharat Sanchar Nigam Limited | CRISIL AAA(CE) | 3.41% |
| ✓ Power Finance Corporation Limited | CRISIL AAA | 3.35% |
| ✓ Reliance Industries Limited | CRISIL AAA | 3.08% |
| ✓ Indian Railway Finance Corporation Limited | CRISIL AAA | 3.03% |
| ✓ National Bank For Agriculture and Rural Development | CRISIL AAA | 2.88% |
| ✓ National Housing Bank | CRISIL AAA | 2.68% |
| ✓ JSW Steel Limited | ICRA AA | 2.28% |
| Indian Oil Corporation Limited | CRISIL AAA | 2.02% |
| Nomura Capital India Pvt Limited | FITCH AAA | 2.02% |
| Shriram Finance Limited | CRISIL AA+ | 2.01% |
| Muthoot Finance Limited | CRISIL AA+ | 2.01% |
| Piramal Capital & Housing Finance Limited | ICRA AA | 1.90% |
| Small Industries Dev Bank of India | CRISIL AAA | 1.35% |
| Bharti Telecom Limited | CRISIL AA+ | 1.34% |
| IndoStar Capital Finance Limited | CRISIL AA- | 1.34% |
| IndoStar Capital Finance Limited | CARE AA- | 1.34% |
| Mindspace Business Parks REIT | CRISIL AAA | 1.34% |
| Hindustan Petroleum Corporation Limited | CRISIL AAA | 1.08% |
| Nirma Limited | CRISIL AA | 0.12% |

| GOVERNMENT BOND | | 17.49% |
|---|----------------|--------------|
| ✓ 7.32% GOI (MD 13/11/2030) | Sovereign | 10.73% |
| 7.18% GOI (MD 14/08/2033) | Sovereign | 2.05% |
| 7.1% GOI (MD 08/04/2034) | Sovereign | 2.05% |
| 7.18% GOI (MD 24/07/2037) | Sovereign | 1.10% |
| 7.38% GOI (MD 20/06/2027) | Sovereign | 0.68% |
| 6.79% GOI (MD 07/10/2034) | Sovereign | 0.67% |
| 7.37% GOI (MD 23/10/2028) | Sovereign | 0.21% |
| 6.45% GOI (MD 07/10/2029) | Sovereign | 0.00% |
| 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% |
| PTC | | 0.80% |
| India Universal Trust AL1 (Issued by HDFC Bank) | CRISIL AAA(SO) | 0.80% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|--------|-----------------|
| CORPORATE DEBT MARKET DEVELOPMENT FUND | | 0.23% |
| Corporate Debt Market Development Fund Class A2 | Others | 0.23% |
| Total Fixed Income Holdings | | 68.36% |
| TREPS, Cash & Other Net Current Assets | | 7.81% |
| GRAND TOTAL | | 100.00% |

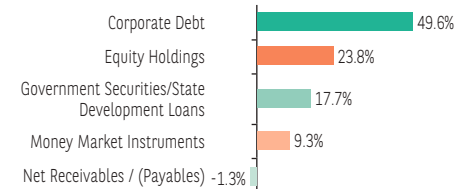
Investment in Top 10 scrips constitutes 42.49% of the portfolio

MARKET CAPITALIZATION (% of Equity Holdings)

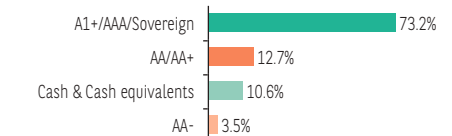


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

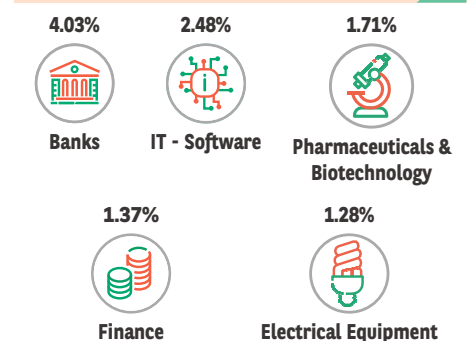
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE (% of Debt Holdings)



EQUITY SECTORAL COMPOSITION (Top 5)



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

Baroda BNP Paribas Arbitrage Fund

(An Open ended Scheme investing in arbitrage opportunities)

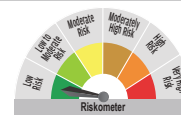
This product is suitable for investors who are seeking*:

- ▶ Wealth creation in long term.
- ▶ Investment in a diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt & money market instruments.

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

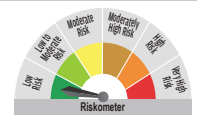
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty 50 Arbitrage Index): basis it's constituents; as on November 30, 2024

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 November 29, 2024)

| | |
|--------------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 15.4689 |
| Regular Plan - Monthly IDCW Option | : ₹ 10.3834 |
| Regular Plan - Quarterly IDCW Option | : ₹ 10.4972 |
| Regular Plan - Adhoc IDCW Option | : ₹ 11.5726 |
| Direct Plan - Growth Option | : ₹ 16.2631 |
| Direct Plan - Monthly IDCW Option | : ₹ 10.8414 |
| Direct Plan - Quarterly IDCW Option | : ₹ 10.9873 |
| Direct Plan - Adhoc IDCW Option | : ₹ 11.9166 |

Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

Date of Allotment

December 28, 2016

Monthly AAUM## As on November 30, 2024 : ₹ 1,297.15 Crores
AAUM## As on November 30, 2024 : ₹ 1,375.64 Crores

Fund Manager

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

Load Structure

Entry Load : Not Applicable

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 | : 20.18 |
| Standard Deviation* | : 0.70% |
| Beta* | : 0.81 |
| Sharpe Ratio* | : -1.14 |
| Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points. | |

Debt Quants

| | |
|----------------------------|---------|
| Average Maturity (years) | : 0.42 |
| Modified Duration (years) | : 0.38 |
| YTM (%) | : 6.77% |
| Macaulay Duration* (years) | : 0.39 |

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.

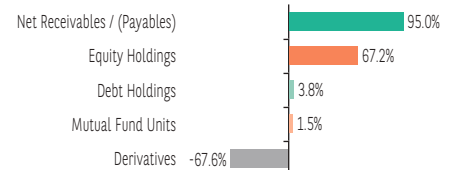
PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets | Derivatives |
|--|------------------------|----------------|
| AUTOMOBILES | 7.91% | -7.97% |
| ✓ Mahindra & Mahindra Limited | 2.38% | -2.40% |
| ✓ Tata Motors Limited | 5.53% | -5.57% |
| BANKS | 14.76% | -14.85% |
| Axis Bank Limited | 1.69% | -1.70% |
| Bandhan Bank Limited | 1.49% | -1.50% |
| ✓ Bank of Baroda | 2.72% | -2.74% |
| Canara Bank | 1.20% | -1.21% |
| City Union Bank Limited | 1.87% | -1.88% |
| ICICI Bank Limited | 1.77% | -1.78% |
| IndusInd Bank Limited | 0.79% | -0.79% |
| ✓ Punjab National Bank | 3.23% | -3.25% |
| CHEMICALS & PETROCHEMICALS | 1.25% | -1.25% |
| Gujarat Narmada Valley Fertilizers and Chemicals Limited | 1.25% | -1.25% |
| DIVERSIFIED METALS | 1.53% | -1.54% |
| Vedanta Limited | 1.53% | -1.54% |
| FINANCE | 2.23% | -2.23% |
| LIC Housing Finance Limited | 1.38% | -1.38% |
| Muthoot Finance Limited | 0.85% | -0.85% |
| METALS & MINERALS TRADING | 1.20% | -1.21% |
| Adani Enterprises Limited | 1.20% | -1.21% |
| NON - FERROUS METALS | 2.25% | -2.27% |
| ✓ Hindustan Copper Limited | 2.25% | -2.27% |
| PETROLEUM PRODUCTS | 5.06% | -5.09% |
| ✓ Reliance Industries Limited | 5.06% | -5.09% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 1.51% | -1.52% |
| Granules India Limited | 1.51% | -1.52% |
| POWER | 1.92% | -1.93% |
| Tata Power Company Limited | 1.92% | -1.93% |
| REALTY | 0.99% | -1.00% |
| DLF Limited | 0.99% | -1.00% |
| RETAILING | 5.11% | -5.12% |
| ✓ Aditya Birla Fashion and Retail Limited | 5.11% | -5.12% |
| TELECOM - SERVICES | 2.67% | -2.69% |
| Bharti Airtel Limited | 0.85% | -0.86% |
| Indus Towers Limited | 1.82% | -1.83% |
| TRANSPORT INFRASTRUCTURE | 2.82% | -2.83% |
| ✓ GMR Airports Infrastructure Limited | 2.82% | -2.83% |
| LESS THAN 0.75% EXPOSURE | 15.99% | -16.07% |
| Total Equity Holdings | 67.20% | -67.57% |
| Mutual Fund Units & ETF Holding | % of Net Assets | |
| Baroda BNP Paribas Mutual Fund | 1.53% | |
| Total Mutual Fund Units & ETF Holdings | 1.53% | |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|------------|-----------------|
| CORPORATE BOND | | 3.82% |
| REC Limited | CRISIL AAA | 2.14% |
| Bharti Telecom Limited | CRISIL AA+ | 1.10% |
| Hero Fincorp Limited | CRISIL AA+ | 0.29% |
| Piramal Capital & Housing Finance Limited | ICRA AA | 0.29% |
| TREASURY BILL | | 21.61% |
| 364 Days Tbill (MD 02/05/2025) | Sovereign | 2.12% |
| 364 Days Tbill (MD 31/07/2025) | Sovereign | 2.09% |
| 364 Days Tbill (MD 27/02/2025) | Sovereign | 1.79% |
| 364 Days Tbill (MD 19/06/2025) | Sovereign | 1.75% |
| 364 Days Tbill (MD 15/08/2025) | Sovereign | 1.74% |
| 364 Days Tbill (MD 07/08/2025) | Sovereign | 1.74% |
| 364 Days Tbill (MD 15/05/2025) | Sovereign | 1.41% |
| 364 Days Tbill (MD 05/12/2024) | Sovereign | 1.09% |
| 364 Days Tbill (MD 02/01/2025) | Sovereign | 1.08% |
| 364 Days Tbill (MD 23/01/2025) | Sovereign | 1.08% |
| 364 Days Tbill (MD 06/02/2025) | Sovereign | 1.08% |
| 364 Days Tbill (MD 08/05/2025) | Sovereign | 1.06% |
| 364 Days Tbill (MD 16/01/2025) | Sovereign | 0.72% |
| 364 Days Tbill (MD 13/02/2025) | Sovereign | 0.72% |
| 364 Days Tbill (MD 26/12/2024) | Sovereign | 0.72% |
| 364 Days Tbill (MD 27/03/2025) | Sovereign | 0.71% |
| 364 Days Tbill (MD 09/01/2025) | Sovereign | 0.36% |
| 364 Days Tbill (MD 12/06/2025) | Sovereign | 0.35% |
| Total Fixed Income Holdings | | 25.43% |
| TREPS, Cash & Other Net | | 5.84% |
| Current Assets including Short futures | | |
| GRAND TOTAL | | 100.00% |

Investment in Top 10 scrips constitutes 33.36% of the portfolio
Net equity holdings is -0.37% 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. 59

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.

† Kindly refer page no. 58 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

Baroda BNP Paribas Retirement Fund

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

This product is suitable for investors who are seeking*:

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

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

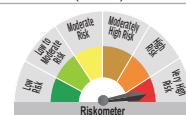
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Hybrid 35+65 Aggressive Index): basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments with a view to provide a retirement solution to investors. However, there can be no assurance that the investment objective of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|----------------------------|-------------|
| Regular Plan-Growth Option | : ₹ 10.9055 |
| Regular Plan-IDCW | : ₹ 10.9055 |
| Direct Plan-Growth Option | : ₹ 11.0199 |
| Direct Plan-IDCW | : ₹ 11.0199 |

Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

Date of Allotment

May 28, 2024

Monthly AAUM## As on November 30, 2024 : ₹ 337.18 Crores

AUM## As on November 30, 2024 : ₹ 348.04 Crores

Fund Manager

| Category | Fund Manager | Managing fund since | Experience |
|--------------|----------------------------|---------------------|------------|
| Equity | Mr. Pratih Krishnan | 28-May-24 | 24 years |
| Fixed Income | Mr. Gurvinder Singh Wasan^ | 21-Oct-24 | 21 years |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager for Fixed Income Category w.e.f October 21, 2024 in place of Mr. Prashant Pimple and Mr. Vikram Pamnani.

Load Structure

Entry Load: Not Applicable.

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 (%) | : 0.27% |
| Portfolio Turnover Ratio | : 0.67 |
| Average Maturity (years) | : 22.22 |
| Modified Duration (years) | : 8.28 |
| YTM (%) | : 7.15% |
| Macaulay Duration* (years) | : 8.58 |

Key Statistics

| | |
|-------------------|--------|
| No of Stocks | : 54 |
| Portfolio RoE (%) | : 17 |
| EPS Growth (%) | : 51.8 |

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of November 30, 2024.

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

PORTFOLIO (✓ Top 10 Equity Holdings)

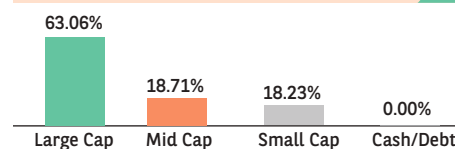
| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| AUTO COMPONENTS | 0.85% |
| UNO Minda Limited | 0.85% |
| AUTOMOBILES | 2.36% |
| Mahindra & Mahindra Limited | 1.45% |
| TVS Motor Company Limited | 0.91% |
| BANKS | 13.33% |
| AU Small Finance Bank Limited | 1.11% |
| Axis Bank Limited | 0.98% |
| Bank of Baroda | 1.38% |
| ✓ HDFC Bank Limited | 5.16% |
| ✓ ICICI Bank Limited | 3.62% |
| State Bank of India | 1.08% |
| BEVERAGES | 1.43% |
| Varun Beverages Limited | 1.43% |
| CAPITAL MARKETS | 2.85% |
| ✓ 360 One WAM Limited | 1.86% |
| BSE Limited | 0.99% |
| CHEMICALS & PETROCHEMICALS | 3.15% |
| Linde India Limited | 0.91% |
| Navin Fluorine International Limited | 1.18% |
| Vinati Organics Limited | 1.06% |
| CONSTRUCTION | 1.16% |
| Larsen & Toubro Limited | 1.16% |
| CONSUMER DURABLES | 2.50% |
| Dixon Technologies (India) Limited | 1.36% |
| Havells India Limited | 1.14% |
| DIVERSIFIED | 0.83% |
| 3M India Limited | 0.83% |
| DIVERSIFIED FMCG | 3.14% |
| Hindustan Unilever Limited | 1.43% |
| ✓ ITC Limited | 1.71% |
| ELECTRICAL EQUIPMENT | 4.88% |
| Bharat Heavy Electricals Limited | 1.33% |
| ✓ GE Vernova T&D India Limited | 2.59% |
| Hitachi Energy India Limited | 0.96% |
| FINANCE | 2.50% |
| PNB Housing Finance Limited | 1.28% |
| Power Finance Corporation Limited | 1.22% |
| FINANCIAL TECHNOLOGY (FINTECH) | 1.22% |
| PB Fintech Limited | 1.22% |
| FOOD PRODUCTS | 1.51% |
| ✓ Mrs. Bectors Food Specialities Limited | 1.51% |
| HEALTHCARE SERVICES | 0.96% |
| Max Healthcare Institute Limited | 0.96% |
| INDUSTRIAL MANUFACTURING | 1.43% |
| Jyoti CNC Automation Ltd | 1.43% |
| INDUSTRIAL PRODUCTS | 1.12% |
| KEI Industries Limited | 1.12% |
| INSURANCE | 1.05% |
| Max Financial Services Limited | 1.05% |
| IT - SERVICES | 0.88% |
| Sagility India Limited | 0.88% |
| IT - SOFTWARE | 6.53% |
| ✓ Infosys Limited | 4.27% |
| Mastek Limited | 1.28% |
| Mphasis Limited | 0.98% |
| NON - FERROUS METALS | 0.90% |
| Hindalco Industries Limited | 0.90% |
| PERSONAL PRODUCTS | 2.51% |
| Dabur India Limited | 1.51% |
| Godrej Consumer Products Limited | 1.00% |

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| PETROLEUM PRODUCTS | 2.67% |
| ✓ Reliance Industries Limited | 2.67% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 3.31% |
| Cipla Limited | 0.97% |
| ✓ Divi's Laboratories Limited | 2.34% |
| POWER | 2.08% |
| NTPC Limited | 1.13% |
| Power Grid Corporation of India Limited | 0.95% |
| RETAILING | 2.99% |
| Info Edge (India) Limited | 0.85% |
| Trent Limited | 1.05% |
| Zomato Limited | 1.09% |
| TELECOM - SERVICES | 2.15% |
| ✓ Bharti Airtel Limited | 2.15% |
| LESS THAN 0.75% EXPOSURE | 4.04% |
| Total Equity Holdings | 74.33% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|------------|-----------------|
| CORPORATE BOND | | 4.15% |
| Jamnagar Utilities & Power Private Limited | CRISIL AAA | 2.91% |
| Piramal Capital & Housing Finance Limited | ICRA AA | 1.24% |
| GOVERNMENT BOND | | 17.24% |
| 7.34% GOI (MD 22/04/2064) | Sovereign | 12.92% |
| 6.79% GOI (MD 07/10/2034) | Sovereign | 4.32% |
| Total Fixed Income Holdings | | 21.39% |
| TREPS, Cash & Other Net Current Assets | | 4.28% |
| GRAND TOTAL | | 100.00% |

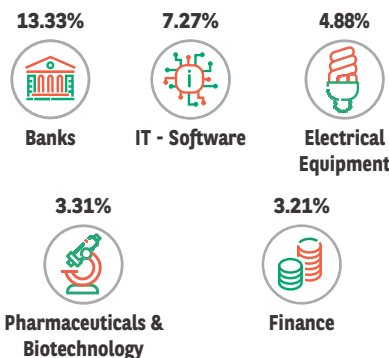
Investment in Top 10 scrips constitutes 27.88% of the portfolio

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

EQUITY SECTORAL COMPOSITION (Top 5)



% 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. 59

† Kindly refer page no. 58 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

Baroda BNP Paribas Liquid Fund

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

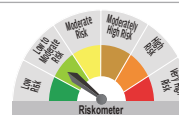
This product is suitable for investors who are seeking*:

- ▶ 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.

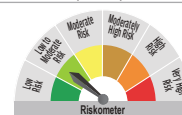
^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Liquid Debt A-I Index): basis it's constituents; as on November 30, 2024

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low to Moderate risk.

INVESTMENT OBJECTIVE

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



SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|-----------------------------------|-------------|
| Regular Plan - Growth Option | ₹ 2885.3750 |
| Regular Plan - Daily IDCW Option | ₹ 1001.1996 |
| Regular Plan - Weekly IDCW Option | ₹ 1000.8077 |
| Direct Plan - Growth Option | ₹ 2919.5917 |
| Direct Plan - Daily IDCW Option | ₹ 1002.0849 |
| Direct Plan - Weekly IDCW Option | ₹ 1219.3858 |

Benchmark Index (Tier 1)

CRISIL Liquid Debt A-I Index

Date of Allotment

February 21, 2002

Monthly AUM## As on November 30, 2024 : ₹ 11,515.94 Crores

AUM## As on November 30, 2024 : ₹ 11,193.07 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 |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Mr. Prashant Pimple.

Load Structure

Entry Load : Not Applicable

| 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% |
| Average Maturity (days) | : 39 |
| Modified Duration (days) | : 39 |
| YTM (%) | : 7.12% |
| 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.

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

* refer page no. 59

^ Kindly refer page no. 58 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 |
|---|------------|-----------------|--|------------|-----------------|
| CERTIFICATE OF DEPOSIT | | 32.55% | DMI Finance Private Limited | ICRA A1+ | 1.47% |
| ✓ HDFC Bank Limited | CARE A1+ | 4.41% | Kisetsu Saison Fin Ind Pvt Ltd | CRISIL A1+ | 1.34% |
| ✓ Canara Bank | CRISIL A1+ | 4.23% | Standard Chartered Capital Limited | CRISIL A1+ | 1.34% |
| ✓ State Bank of India | CRISIL A1+ | 4.00% | TVS Credit Services Limited | CRISIL A1+ | 1.32% |
| ✓ Punjab National Bank | FITCH A1+ | 3.97% | 360 One Prime Limited | CRISIL A1+ | 0.89% |
| ICICI Bank Limited | ICRA A1+ | 2.45% | Adani Ports and Special Economic Zone Limited | CRISIL A1+ | 0.89% |
| Small Industries Dev Bank of India | CRISIL A1+ | 2.42% | SBICAP Securities Limited | CRISIL A1+ | 0.89% |
| HDFC Bank Limited | CRISIL A1+ | 2.23% | Aditya Birla Housing Finance Limited | ICRA A1+ | 0.89% |
| Union Bank of India | ICRA A1+ | 2.20% | Barclays Investments & Loans (India) Private Limited | CRISIL A1+ | 0.66% |
| Punjab National Bank | CRISIL A1+ | 1.33% | Deutsche Investments India Pvt Limited | CRISIL A1+ | 0.66% |
| Union Bank of India | FITCH A1+ | 1.32% | Hinduja Leyland Finance Limited | CRISIL A1+ | 0.44% |
| Kotak Mahindra Bank Limited | CRISIL A1+ | 1.11% | TREASURY BILL | | 15.79% |
| Axis Bank Limited | CRISIL A1+ | 0.89% | ✓ 91 Days Tbill (MD 05/12/2024) | Sovereign | 4.54% |
| Small Industries Dev Bank of India | CARE A1+ | 0.89% | ✓ 91 Days Tbill (MD 13/02/2025) | Sovereign | 3.53% |
| National Bank For Agriculture and Rural Development | CRISIL A1+ | 0.66% | 364 Days Tbill (MD 06/02/2025) | Sovereign | 2.65% |
| Punjab National Bank | ICRA A1+ | 0.44% | 364 Days Tbill (MD 30/01/2025) | Sovereign | 2.17% |
| COMMERCIAL PAPER | | 46.14% | 182 Days Tbill (MD 19/12/2024) | Sovereign | 1.56% |
| ✓ Export Import Bank of India | CRISIL A1+ | 4.15% | 91 Days Tbill (MD 12/12/2024) | Sovereign | 1.34% |
| ✓ ICICI Securities Limited | CRISIL A1+ | 3.97% | CORPORATE DEBT MARKET DEVELOPMENT FUND | | 0.18% |
| ✓ Grasim Industries Limited | CRISIL A1+ | 3.57% | Corporate Debt Market | Others | 0.18% |
| ✓ Hero Fincorp Limited | CRISIL A1+ | 3.40% | Development Fund Class A2 | | |
| Piramal Capital & Housing Finance Limited | CRISIL A1+ | 3.00% | Total Fixed Income Holdings | | 94.66% |
| Adani Ports and Special Economic Zone Limited | CARE A1+ | 2.67% | TREPS, Cash & Other Net Current Assets | | 5.34% |
| Reliance Retail Ventures Limited | CRISIL A1+ | 2.64% | GRAND TOTAL | | 100.00% |
| Reliance Jio Infocomm Limited | CRISIL A1+ | 2.23% | | | |
| PNB Housing Finance Limited | CRISIL A1+ | 2.21% | | | |
| UltraTech Cement Limited | CRISIL A1+ | 2.21% | | | |
| Motilal Oswal Financial Services Limited | ICRA A1+ | 1.78% | | | |
| Larsen & Toubro Limited | CRISIL A1+ | 1.76% | | | |
| Reliance Industries Limited | CRISIL A1+ | 1.76% | | | |

Investment in Top 10 scrips constitutes 39.77% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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.

^^ 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 Scheme)

This product is suitable for investors who are seeking*:

- ▶ Generate returns, commensurate with low risk and high level of liquidity.
- ▶ Invest in overnight securities having maturity of one business day.

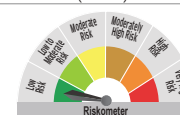
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low risk

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Liquid Overnight Index): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

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



SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|---|---------------|
| Regular Plan - Growth Option | : ₹ 1308.0814 |
| Regular Plan - Daily IDCW Option | : ₹ 1000.0018 |
| Regular Plan - Weekly IDCW Option | : ₹ 1001.2944 |
| Direct Plan - Growth Option | : ₹ 1312.7271 |
| Direct Plan - Daily IDCW Option | : ₹ 1000.0028 |
| Direct Plan - Weekly IDCW Option | : ₹ 1000.8284 |
| Unclaimed Redemption - Up to 3 Yrs | : ₹ 1177.7861 |
| Unclaimed Redemption - Greater than 3 years | : ₹ 1000.0000 |
| Unclaimed IDCW - Up to 3 Yrs | : ₹ 1177.7756 |
| Unclaimed IDCW - Greater than 3 years | : ₹ 1000.0000 |

Benchmark Index (Tier 1)

CRISIL Liquid Overnight Index

Date of Allotment

April 25, 2019

Monthly AAUM## As on November 30, 2024 : ₹ 879.44 Crores
AUM## As on November 30, 2024 : ₹ 653.48 Crores

Fund Manager

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

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024.

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

| | |
|---------------------------|---------|
| TER - Regular Plan (%) | : 0.17% |
| TER - Direct Plan (%) | : 0.09% |
| Average Maturity (days) | : 2 |
| Modified Duration (days) | : 2 |
| YTM (%) | : 6.66% |
| 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.

PORTFOLIO

FIXED INCOME HOLDINGS

TREASURY BILL

| | Rating | % of Net Assets |
|--------------------------------|-----------|-----------------|
| 182 Days Tbill (MD 05/12/2024) | Sovereign | 1.53% |
| 182 Days Tbill (MD 26/12/2024) | Sovereign | 0.76% |

Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets : 97.71%

GRAND TOTAL

100.00%

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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. 59

+ Kindly refer page no. 58 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.

** 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 Scheme)

This product is suitable for investors who are seeking*:

- Regular income with convenience of liquidity over ultra-short term.
- Investments in a basket of debt and money market instruments such that the Macaulay duration* of the portfolio is between 3 months and 6 months.

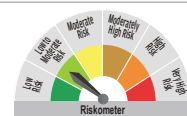
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 Ultra Short Duration Debt A-I Index): basis it's constituents; as on November 30, 2024

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.

CARE AAAMfS**

ICRA A1+mfs**

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|-----------------------------------|---------------|
| Regular Plan - Growth Option | : ₹ 1476.8343 |
| Regular Plan - Daily IDCW Option | : ₹ 1006.2583 |
| Regular Plan - Weekly IDCW Option | : ₹ 1000.9696 |
| Direct Plan - Growth Option | : ₹ 1494.4503 |
| Direct Plan - Daily IDCW Option | : ₹ 1007.0751 |
| Direct Plan - Weekly IDCW Option | : ₹ 1001.1769 |

Benchmark Index (Tier 1)

CRISIL Ultra Short Duration Debt A-I Index

Date of Allotment

June 01, 2018

Monthly AUM## As on November 30, 2024 : ₹ 1,318.10 Crores

AUM## As on November 30, 2024 : ₹ 1,339.32 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 |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024.

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

| | |
|----------------------------|---------|
| TER - Regular Plan (%) | : 0.48% |
| TER - Direct Plan (%) | : 0.30% |
| Average Maturity (years) | : 0.59 |
| Modified Duration (years) | : 0.41 |
| YTM (%) | : 7.48% |
| Macaulay Duration* (years) | : 0.42 |

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. 59

† Kindly refer page no. 58 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

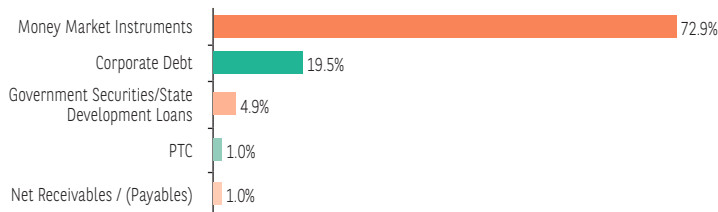
†† The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any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

PORTFOLIO (✓ Top 10 Holdings)

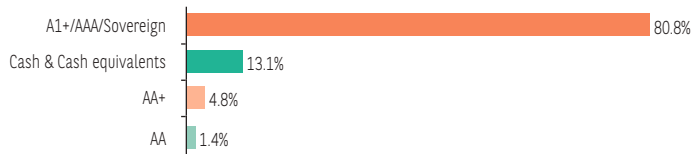
| FIXED INCOME HOLDINGS | Rating | % of Net Assets | FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|------------|-----------------|---|----------------|-----------------|
| CERTIFICATE OF DEPOSIT | | 45.26% | ✓ Export Import Bank of India | CRISIL AAA | 3.71% |
| ✓ ICICI Bank Limited | ICRA A1+ | 7.61% | ✓ National Housing Bank | CRISIL AAA | 2.61% |
| ✓ Kotak Mahindra Bank Limited | CRISIL A1+ | 7.24% | Bharti Telecom Limited | CRISIL AA+ | 1.88% |
| ✓ Canara Bank | CRISIL A1+ | 6.86% | Hero Fincorp Limited | CRISIL AA+ | 1.79% |
| ✓ Punjab National Bank | CRISIL A1+ | 4.72% | Shriram Finance Limited | CRISIL AA+ | 1.12% |
| ✓ Union Bank of India | FITCH A1+ | 4.02% | Reliance Industries Limited | CRISIL AAA | 1.12% |
| ✓ Axis Bank Limited | CRISIL A1+ | 3.45% | 360 One Prime Limited | CRISIL AA | 0.60% |
| IndusInd Bank Limited | CRISIL A1+ | 2.16% | FLOATING RATE NOTE | | 0.75% |
| National Bank For Agriculture and Rural Development | FITCH A1+ | 1.84% | Piramal Capital & Housing Finance Limited | ICRA AA | 0.75% |
| Punjab National Bank | FITCH A1+ | 1.83% | GOVERNMENT BOND | | 1.92% |
| National Bank For Agriculture and Rural Development | CRISIL A1+ | 1.79% | 4.7% GOI FRB (MD 22/09/2033) | Sovereign | 1.92% |
| Export Import Bank of India | CRISIL A1+ | 1.46% | PTC | | 0.97% |
| HDFC Bank Limited | CARE A1+ | 1.42% | India Universal Trust AL1 (Issued by HDFC Bank) | CRISIL AAA(SO) | 0.97% |
| Small Industries Dev Bank of India | CRISIL A1+ | 0.86% | STATE GOVERNMENT BOND | | 3.02% |
| COMMERCIAL PAPER | | 15.45% | 8.15% Madhya Pradesh SDL (MD 13/11/2025) | Sovereign | 1.89% |
| ✓ Bahadur Chand Investments Pvt Limited | ICRA A1+ | 2.58% | 6.9% Tamilnadu SDL (MD 16/10/2025) | Sovereign | 0.75% |
| DMI Finance Private Limited | ICRA A1+ | 1.86% | 7.96% Maharashtra SDL (14/10/2025) | Sovereign | 0.38% |
| Piramal Capital & Housing Finance Limited | CRISIL A1+ | 1.80% | Corporate Debt Market Development Fund | | 0.21% |
| Birla Group Holdings Private Limited | CRISIL A1+ | 1.79% | Corporate Debt Market Development Fund Class A2 | Others | 0.21% |
| Muthoot Finance Limited | CRISIL A1+ | 1.79% | Total Fixed Income Holdings | | 87.11% |
| Motilal Oswal Financial Services Limited | CRISIL A1+ | 1.78% | TREPS, Cash & Other Net Current Assets | | 12.89% |
| Small Industries Dev Bank of India | CRISIL A1+ | 1.47% | Net Assets | | 100.00% |
| Tata Projects Limited | CRISIL A1+ | 0.95% | | | |
| Bajaj Finance Limited | CRISIL A1+ | 0.73% | | | |
| Export Import Bank of India | CRISIL A1+ | 0.70% | | | |
| CORPORATE BOND | | 19.53% | | | |
| ✓ Power Finance Corporation Limited | CRISIL AAA | 6.70% | | | |

Investment in Top 10 scripts constitutes 49.50% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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 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.

Baroda BNP Paribas Low Duration Fund

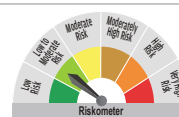
(An Open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months. A relatively low interest rate risk and moderate credit risk scheme)

This product is suitable for investors who are seeking*:

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

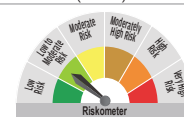
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^A



Benchmark riskometer is at Low to Moderate risk.

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

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.

CARE AAAmfs**

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|------------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 38.3865 |
| Regular Plan - Daily IDCW Option | : ₹ 10.0604 |
| Regular Plan - Weekly IDCW Option | : ₹ 10.0140 |
| Regular Plan - Monthly IDCW Option | : ₹ 10.3139 |
| Direct Plan - Growth Option | : ₹ 41.8464 |
| Direct Plan - Daily IDCW Option | : ₹ 10.0958 |
| Direct Plan - Weekly IDCW Option | : ₹ 10.0146 |
| Direct Plan - Monthly IDCW Option | : ₹ 10.3209 |

Benchmark Index (Tier 1)

CRISIL Low Duration Debt A-I Index

Date of Allotment

October 21, 2005

Monthly AAUM## As on November 30, 2024 : ₹ 235.37 Crores
AUM## As on November 30, 2024 : ₹ 228.03 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 |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Prashant Pimple.

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

| | |
|----------------------------|---------|
| TER - Regular Plan (%) | : 1.10% |
| TER - Direct Plan (%) | : 0.31% |
| Average Maturity (years) | : 1.64 |
| Modified Duration (years) | : 0.79 |
| YTM (%) | : 7.76% |
| Macaulay Duration* (years) | : 0.82 |

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.

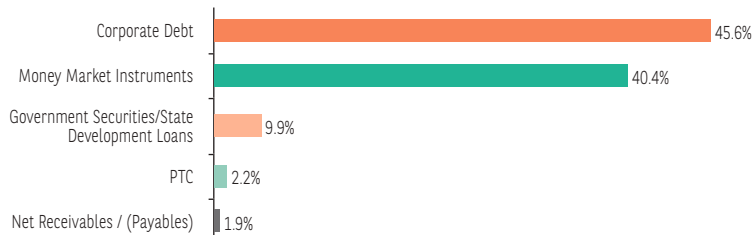
PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|------------|-----------------|
| CERTIFICATE OF DEPOSIT | | 26.96% |
| ✓ Kotak Mahindra Bank Limited | CRISIL A1+ | 8.50% |
| ✓ Punjab National Bank | CRISIL A1+ | 6.29% |
| ✓ HDFC Bank Limited | CARE A1+ | 6.27% |
| ICICI Bank Limited | ICRA A1+ | 3.37% |
| Axis Bank Limited | CRISIL A1+ | 2.53% |
| COMMERCIAL PAPER | | 10.34% |
| ✓ Export Import Bank of India | CRISIL A1+ | 6.13% |
| Birla Group Holdings Private Limited | CRISIL A1+ | 4.21% |
| CORPORATE BOND | | 45.60% |
| ✓ Power Finance Corporation Limited | CRISIL AAA | 8.74% |
| ✓ National Bank For Agriculture and Rural Development | CRISIL AAA | 6.57% |
| ✓ National Housing Bank | CRISIL AAA | 6.56% |
| ✓ Bharti Telecom Limited | CRISIL AA+ | 4.41% |
| ✓ Shriram Finance Limited | CRISIL AA+ | 4.40% |
| PNB Housing Finance Limited | CARE AA+ | 4.39% |
| Reliance Industries Limited | CRISIL AAA | 4.38% |

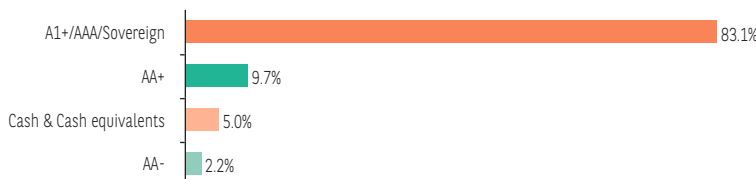
| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|----------------|-----------------|
| Mindspace Business Parks REIT | CRISIL AAA | 3.08% |
| IndoStar Capital Finance Limited | CARE AA- | 2.19% |
| Hero Fincorp Limited | CRISIL AA+ | 0.88% |
| GOVERNMENT BOND | | 9.92% |
| ✓ 4.7% GOI FRB (MD 22/09/2033) | Sovereign | 9.03% |
| 7.38% GOI (MD 20/06/2027) | Sovereign | 0.89% |
| PTC | | 2.19% |
| India Universal Trust AL1 (Issued by HDFC Bank) | CRISIL AAA(SO) | 2.19% |
| CORPORATE DEBT MARKET DEVELOPMENT FUND | | 0.24% |
| Corporate Debt Market | Others | 0.24% |
| Development Fund Class A2 | | |
| Total Fixed Income Holdings | | 95.25% |
| TREPS, Cash & Other Net Current Assets | | 4.75% |
| GRAND TOTAL | | 100.00% |

Investment in Top 10 scrips constitutes 66.90% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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)

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

* refer page no. 59

† Kindly refer page no. 58 for the concept of Macaulay Duration For Distribution History kindly refer page no. 57.

** 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 Money Market Fund

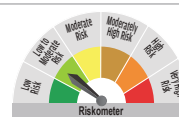
(An open-ended debt scheme investing in money market instruments.
A Relatively Low Interest Rate Risk and Moderate Credit Risk Scheme)

This product is suitable for investors who are seeking*:

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

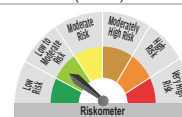
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Money Market A-I Index): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

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

ICRA A1+mfs**

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|------------------------------------|---------------|
| Regular Plan - Growth Option | : ₹ 1318.5539 |
| Regular Plan - Daily IDCW Option | : ₹ 1005.9754 |
| Regular Plan - Weekly IDCW Option | : ₹ 1000.7106 |
| Regular Plan - Monthly IDCW Option | : ₹ 1015.0125 |
| Direct Plan - Growth Option | : ₹ 1336.1622 |
| Direct Plan - Daily IDCW Option | : ₹ 1000.0000 |
| Direct Plan - Weekly IDCW Option | : ₹ 1000.6827 |
| Direct Plan - Monthly IDCW Option | : ₹ 1031.4197 |

Benchmark Index (Tier 1)

CRISIL Money Market A-I Index

Date of Allotment

June 19, 2019

Monthly AAUM## As on November 30, 2024 : ₹ 437.25 Crores
AUM## As on November 30, 2024 : ₹ 463.78 Crores

Fund Manager

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

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Prashant Pimple.

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

| | |
|----------------------------|---------|
| TER - Regular Plan (%) | : 0.43% |
| TER - Direct Plan (%) | : 0.23% |
| Average Maturity (years) | : 0.42 |
| Modified Duration (years) | : 0.41 |
| YTM (%) | : 7.42% |
| Macaulay Duration+ (years) | : 0.42 |

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 inter-scheme investment.

* refer page no. 59

+ Kindly refer page no. 58 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 |
|---|------------|-----------------|--|------------|-----------------|
| CERTIFICATE OF DEPOSIT | | 60.76% | Birla Group Holdings Private Limited | CRISIL A1+ | 3.11% |
| ✓ Export Import Bank of India | CRISIL A1+ | 6.33% | Tata Projects Limited | CRISIL A1+ | 2.54% |
| ✓ Canara Bank | CRISIL A1+ | 6.28% | DMI Finance Private Limited | ICRA A1+ | 2.15% |
| ✓ ICICI Bank Limited | ICRA A1+ | 6.21% | Piramal Capital & Housing Finance Limited | CRISIL A1+ | 2.15% |
| ✓ Indian Bank | CRISIL A1+ | 5.28% | Small Industries Dev Bank of India | CRISIL A1+ | 1.06% |
| ✓ National Bank For Agriculture and Rural Development | CRISIL A1+ | 5.18% | STATE GOVERNMENT BOND | | 8.70% |
| ✓ Small Industries Dev Bank of India | CRISIL A1+ | 4.98% | ✓ 8.15% Madhya Pradesh SDL (MD 13/11/2025) | Sovereign | 5.46% |
| ✓ Union Bank of India | FITCH A1+ | 4.22% | 6.9% Tamilnadu SDL (MD 16/10/2025) | Sovereign | 3.24% |
| ✓ Kotak Mahindra Bank Limited | CRISIL A1+ | 4.18% | CORPORATE DEBT MARKET DEVELOPMENT FUND | | 0.11% |
| ✓ Punjab National Bank | CRISIL A1+ | 4.17% | Corporate Debt Market Development Fund Class A2 | Others | 0.11% |
| IndusInd Bank Limited | CRISIL A1+ | 4.15% | Total Fixed Income Holdings | | 97.13% |
| HDFC Bank Limited | CRISIL A1+ | 3.73% | TREPS, Cash & Other Net Current Assets | | 2.87% |
| HDFC Bank Limited | CARE A1+ | 3.08% | GRAND TOTAL | | 100.00% |
| Axis Bank Limited | CRISIL A1+ | 2.97% | Investment in Top 10 scrips constitutes 52.29% of the portfolio | | |
| COMMERCIAL PAPER | | 27.56% | | | |
| LIC Housing Finance Limited | CRISIL A1+ | 3.55% | | | |
| Kotak Mahindra Prime Limited | CRISIL A1+ | 3.40% | | | |
| Hero Fincorp Limited | CRISIL A1+ | 3.23% | | | |
| Bahadur Chand Investments Pvt Limited | ICRA A1+ | 3.20% | | | |
| Bajaj Finance Limited | CRISIL A1+ | 3.17% | | | |

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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 Banking and PSU Bond Fund

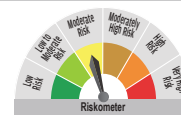
(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively High Interest Rate Risk and Moderate Credit Risk scheme)

This product is suitable for investors who are seeking*:

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

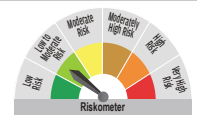
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Banking and PSU Debt A-II Index): basis it's constituents; as on November 30, 2024

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 November 29, 2024)

| | |
|--------------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 12.0180 |
| Regular Plan - Monthly IDCW Option | : ₹ 10.1765 |
| Regular Plan - Quarterly IDCW Option | : ₹ 10.2917 |
| Direct Plan - Growth Option | : ₹ 12.2560 |
| Direct Plan - Monthly IDCW Option | : ₹ 10.3189 |
| Direct Plan - Quarterly IDCW Option | : ₹ 10.4787 |

Benchmark Index (Tier 1)

CRISIL Banking and PSU Debt A-II Index

Date of Allotment

December 17, 2020

Monthly AAUM## As on November 30, 2024 : ₹ 26.68 Crores

AAUM## As on November 30, 2024 : ₹ 26.67 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 |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Prashant Pimple.

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

| | |
|----------------------------|---------|
| TER - Regular Plan (%) | : 0.79% |
| TER - Direct Plan (%) | : 0.39% |
| Average Maturity (years) | : 4.77 |
| Modified Duration (years) | : 3.50 |
| YTM (%) | : 7.25% |
| Macaulay Duration* (years) | : 3.68 |

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

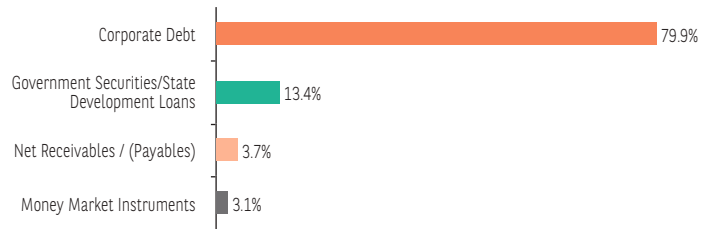
PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|----------------|-----------------|
| CORPORATE BOND | | 79.86% |
| ✓ ICICI Bank Limited | ICRA AAA | 9.39% |
| ✓ Power Grid Corporation of India Limited | CRISIL AAA | 8.11% |
| ✓ Export Import Bank of India | CRISIL AAA | 7.81% |
| ✓ National Highways Authority Of India | CRISIL AAA | 7.81% |
| ✓ National Bank For Agriculture and Rural Development | CRISIL AAA | 7.53% |
| ✓ State Bank of India | CRISIL AAA | 7.38% |
| ✓ REC Limited | CRISIL AAA | 7.27% |
| ✓ Bharat Sanchar Nigam Limited | CRISIL AAA(CE) | 7.22% |
| ✓ Housing & Urban Development Corporation Limited | ICRA AAA | 5.87% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|------------|-----------------|
| Indian Railway Finance Corporation Limited | CRISIL AAA | 5.76% |
| Hindustan Petroleum Corporation Limited | CRISIL AAA | 5.71% |
| GOVERNMENT BOND | | 13.37% |
| ✓ 7.17% GOI (MD 17/04/2030) | Sovereign | 13.37% |
| CORPORATE DEBT MARKET DEVELOPMENT FUND | | 0.52% |
| Corporate Debt Market Development Fund Class A2 | Others | 0.52% |
| Total Fixed Income Holdings | | 93.75% |
| TREPS, Cash & Other Net Current Assets | | 6.25% |
| GRAND TOTAL | | 100.00% |

Investment in Top 10 scrips constitutes 81.76% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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)

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

* refer page no. 59

† Kindly refer page no. 58 for the concept of Macaulay Duration For Distribution History kindly refer page no. 57.

Baroda BNP Paribas Short Duration Fund

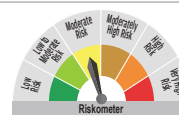
(An open-ended short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk Scheme)

This product is suitable for investors who are seeking*:

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

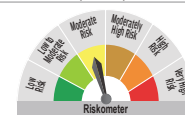
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Short Duration Debt A-II Index): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

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



SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|--------------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 27.8172 |
| Regular Plan - Monthly IDCW Option | : ₹ 10.2266 |
| Regular Plan - Quarterly IDCW Option | : ₹ 10.7181 |
| Direct Plan - Growth Option | : ₹ 30.0754 |
| Direct Plan - Monthly IDCW Option | : ₹ 10.3847 |
| Direct Plan - Quarterly IDCW Option | : ₹ 11.2317 |

Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

Date of Allotment

June 30, 2010

Monthly AAUM## As on November 30, 2024 : ₹ 197.65 Crores

AAUM## As on November 30, 2024 : ₹ 197.71 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 |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Prashant Pimple.

Load Structure

Entry Load : Not Applicable

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% |
| Average Maturity (years) | : 3.36 |
| Modified Duration (years) | : 2.77 |
| YTM (%) | : 7.46% |
| Macaulay Duration* (years) | : 2.93 |

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. 59

^ Kindly refer page no. 58 for the concept of Macaulay Duration For Distribution History kindly refer page no. 57.

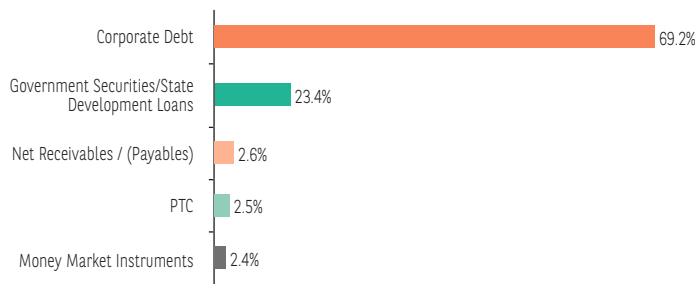
** CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), or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

PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS | Rating | % of Net Assets | FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|------------|-----------------|---|----------------|-----------------|
| CORPORATE BOND | | 69.16% | IndoStar Capital Finance Limited | CARE AA- | 2.52% |
| ✓ National Housing Bank | CRISIL AAA | 7.62% | REC Limited | CRISIL AAA | 2.52% |
| ✓ Power Grid Corporation of India Limited | CRISIL AAA | 6.14% | Housing & Urban Development Corporation Limited | ICRA AAA | 0.53% |
| ✓ Hindustan Petroleum Corporation Limited | CRISIL AAA | 6.13% | GOVERNMENT BOND | | 23.35% |
| ✓ Jamnagar Utilities & Power Private Limited | CRISIL AAA | 5.11% | ✓ 7.32% GOI (MD 13/11/2030) | Sovereign | 20.78% |
| ✓ Larsen & Toubro Limited | CRISIL AAA | 5.11% | 7.38% GOI (MD 20/06/2027) | Sovereign | 2.57% |
| ✓ Nomura Capital India Pvt Limited | FITCH AAA | 5.08% | PTC | | 2.53% |
| ✓ Indian Railway Finance Corporation Limited | CRISIL AAA | 5.08% | India Universal Trust AL1 (Issued by HDFC Bank) | CRISIL AAA(SO) | 2.53% |
| ✓ Indian Oil Corporation Limited | CRISIL AAA | 5.08% | CORPORATE DEBT MARKET DEVELOPMENT FUND | | 0.33% |
| ✓ Shriram Finance Limited | CRISIL AA+ | 5.07% | Corporate Debt Market Development Fund Class A2 | Others | 0.33% |
| National Bank For Agriculture and Rural Development | CRISIL AAA | 5.06% | Total Fixed Income Holdings | | 95.37% |
| PNB Housing Finance Limited | CARE AA+ | 5.06% | TREPS, Cash & Other Net Current Assets | | 4.63% |
| Power Finance Corporation Limited | CRISIL AAA | 3.05% | GRAND TOTAL | | 100.00% |

Investment in Top 10 scrips constitutes 71.20% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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)

Baroda BNP Paribas Credit Risk Fund

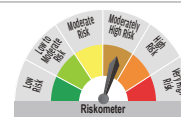
(Scheme has two*** segregated portfolios)
(An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and Relatively High Credit Risk Scheme)

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.

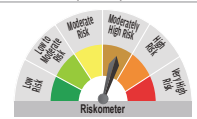
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 30, 2024

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|--------------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 21.1250 |
| Regular Plan - Monthly IDCW Option | : ₹ 11.2527 |
| Regular Plan - Quarterly IDCW Option | : ₹ 11.8515 |
| Direct Plan - Growth Option | : ₹ 23.1485 |
| Direct Plan - Monthly IDCW Option | : ₹ 14.1862 |
| Direct Plan - Quarterly IDCW Option | : ₹ 12.7971 |

Benchmark Index (Tier 1)

CRISIL Credit Risk Debt B-II Index

Date of Allotment

January 23, 2015

Monthly AAUM# As on November 30, 2024 : ₹ 164.67 Crores

AAUM# As on November 30, 2024 : ₹ 161.79 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 |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Prashant Pimple.

Load Structure

Entry Load : Not Applicable

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% |
| Average Maturity (years) | : 3.32 |
| Modified Duration (years) | : 2.25 |
| YTM (%) | : 8.23% |
| Macaulay Duration+ (years) | : 2.37 |

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. 59

+ Kindly refer page no. 58 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

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 filed 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.

***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.

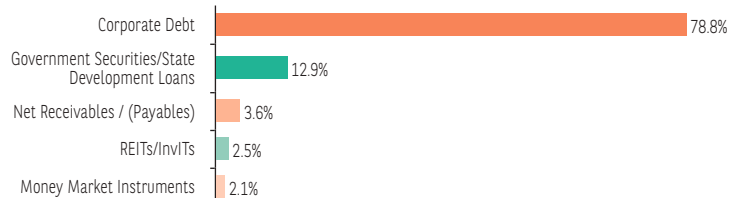
PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|----------------|-----------------|
| CORPORATE BOND | | 78.84% |
| ✓ Nirma Limited | CRISIL AA | 8.78% |
| ✓ Nuvocon Vistas Corporation Limited | CRISIL AA | 8.63% |
| ✓ Piramal Capital & Housing Finance Limited | ICRA AA | 8.14% |
| ✓ Tata Projects Limited | FITCH AA | 8.07% |
| ✓ JSW Steel Limited | ICRA AA | 8.04% |
| ✓ IndoStar Capital Finance Limited | CRISIL AA- | 6.80% |
| ✓ Adani Ports and Special Economic Zone Limited | ICRA AAA | 6.28% |
| ✓ Godrej Industries Limited | CRISIL AA+ | 6.23% |
| ✓ 360 One Prime Limited | CRISIL AA | 6.19% |
| Small Industries Dev Bank of India | CRISIL AAA | 3.11% |
| Power Grid Corporation of India Limited | CRISIL AAA | 2.03% |
| REC Limited | CRISIL AAA | 1.63% |
| Godrej Housing Finance Limited | CRISIL AA+ | 1.24% |
| IndoStar Capital Finance Limited | CARE AA- | 1.23% |
| Hindustan Petroleum Corporation Limited | CRISIL AAA | 0.94% |
| Bharat Sanchar Nigam Limited | CRISIL AAA(CE) | 0.89% |
| State Bank of India | CRISIL AAA | 0.61% |

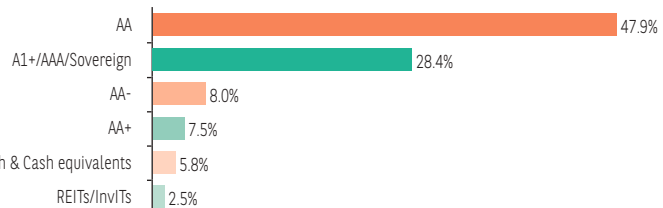
| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|--------------------------|-----------------|
| GOVERNMENT BOND | | 10.46% |
| ✓ 7.32% GOI (MD 13/11/2030) | Sovereign | 6.35% |
| 7.18% GOI (MD 24/07/2037) | Sovereign | 3.17% |
| 7.38% GOI (MD 20/06/2027) | Sovereign | 0.63% |
| 7.17% GOI (MD 17/04/2030) | Sovereign | 0.31% |
| STATE GOVERNMENT BOND | | 2.43% |
| 6.91% Maharashtra SDL (MD 15/09/2033) | Sovereign | 2.43% |
| INVIT | | 0.39% |
| Bharat Highways Invit | Transport Infrastructure | 0.39% |
| REIT | | 2.12% |
| Embassy Office Parks REIT | Realty | 1.49% |
| Brookfield India Real Estate Trust | Realty | 0.63% |
| CORPORATE DEBT MARKET | | 0.36% |
| DEVELOPMENT FUND | | |
| Corporate Debt Market | Others | 0.36% |
| Development Fund Class A2 | | |
| Total Fixed Income Holdings | | 94.60% |
| TREPS, Cash & Other Net Current Assets | | 5.40% |
| GRAND TOTAL | | 100.00% |

Investment in Top 10 scrips constitutes 73.51% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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)

^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####* [ICRA]D 0.00%

Total 0.00%

Segregated portfolio 2

BONDS & NCDS

Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N####*- [ICRA]D 0.00%

Total 0.00%

All corporate ratings are assigned by rating agencies like CRISIL; CARE; ICRA; IND; N## -> Non Traded Securities; B## -> Below Investment Grade Security

^ Note on Below Investment Grade Security Yes Bank Perpetual Bond classified separately as "Segregated Portfolio".

^ The perpetual bonds of Yes Bank under segregated portfolio 1 having market value of Rs 11,87,47,500 and interest accumulated Rs 86,06,557.38 as of 6th March 2020 were downgraded to D.

-The perpetual bonds of Yes Bank under segregated portfolio 2 having market value of Rs 15,91,21,650 and interest accumulated Rs 1,15,32,786.89 as of 6th March 2020 were downgraded to D.

Baroda BNP Paribas Corporate Bond Fund

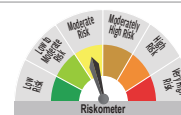
(An Open ended Debt Scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate risk and moderate credit risk scheme)

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 November 30, 2024

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income and capital gains through investments predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|--------------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 26.0230 |
| Regular Plan - Monthly IDCW Option | : ₹ 10.2983 |
| Regular Plan - Quarterly IDCW Option | : ₹ 10.3979 |
| Regular Plan - Annual IDCW Option | : ₹ 10.7710 |
| Direct Plan - Growth Option | : ₹ 27.6155 |
| Direct Plan - Monthly IDCW Option | : ₹ 10.4166 |
| Direct Plan - Quarterly IDCW Option | : ₹ 10.5927 |
| Direct Plan - Annual IDCW Option | : ₹ 11.0692 |

Benchmark Index (Tier 1)

CRISIL Corporate Debt A-II Index

Date of Allotment

November 08, 2008

Monthly AUM## As on November 30, 2024 : ₹ 203.12 Crores

AUM## As on November 30, 2024 : ₹ 207.19 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 |

[^] Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Prashant Pimple.

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

| | |
|----------------------------|---------|
| TER - Regular Plan (%) | : 0.58% |
| TER - Direct Plan (%) | : 0.20% |
| Average Maturity (years) | : 5.20 |
| Modified Duration (years) | : 3.79 |
| YTM (%) | : 7.31% |
| Macaulay Duration* (years) | : 4.01 |

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

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

* refer page no. 59

[^] Kindly refer page no. 58 for the concept of Macaulay Duration

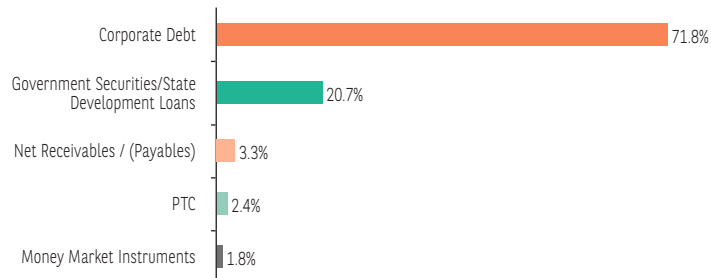
For Distribution History kindly refer page no. 57.

PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS | Rating | % of Net Assets | FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|----------------|-----------------|---|----------------|-----------------|
| CORPORATE BOND | | 71.77% | Housing & Urban Development Corporation Limited | ICRA AAA | 1.26% |
| ✓ National Bank For Agriculture and Rural Development | CRISIL AAA | 6.77% | GOVERNMENT BOND | | 19.26% |
| ✓ REC Limited | ICRA AAA | 5.83% | ✓ 7.1% GOI (MD 08/04/2034) | Sovereign | 12.33% |
| ✓ Indian Railway Finance Corporation Limited | CRISIL AAA | 5.44% | ✓ 7.32% GOI (MD 13/11/2030) | Sovereign | 5.95% |
| ✓ Export Import Bank of India | CRISIL AAA | 5.08% | 7.17% GOI (MD 17/04/2030) | Sovereign | 0.49% |
| ✓ Power Finance Corporation Limited | CRISIL AAA | 4.94% | 7.38% GOI (MD 20/06/2027) | Sovereign | 0.49% |
| ✓ Hindustan Petroleum Corporation Limited | CRISIL AAA | 4.94% | PTC | | 2.41% |
| ✓ Tata Capital Limited | ICRA AAA | 4.85% | India Universal Trust AL1 (Issued by HDFC Bank) | CRISIL AAA(SO) | 2.41% |
| ✓ Sundaram Home Finance Limited | ICRA AAA | 4.85% | STATE GOVERNMENT BOND | | 1.48% |
| Small Industries Dev Bank of India | CRISIL AAA | 4.85% | 7.76% Karnataka SDL (MD 13/12/2027) | Sovereign | 1.48% |
| HDFC Bank Limited | CRISIL AAA | 4.83% | CORPORATE DEBT MARKET DEVELOPMENT FUND | | 0.19% |
| GAIL (India) Limited | CARE AAA | 4.83% | Corporate Debt Market Development Fund Class A2 | Others | 0.19% |
| Bajaj Finance Limited | CRISIL AAA | 4.83% | Total Fixed Income Holdings | | 95.11% |
| Power Grid Corporation of India Limited | CRISIL AAA | 4.17% | TREPS, Cash & Other Net Current Assets | | 4.89% |
| Bharat Sanchar Nigam Limited | CRISIL AAA(CE) | 2.79% | GRAND TOTAL | | 100.00% |
| Reliance Industries Limited | CRISIL AAA | 1.51% | | | |

Investment in Top 10 scrips constitutes 60.98% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



SCHEME WISE POTENTIAL RISK CLASS (PRC) MATRIX*

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

Baroda BNP Paribas Dynamic Bond Fund

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

This product is suitable for investors who are seeking*:

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Dynamic Bond A-III Index): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximising income while maintaining an optimum balance between yield, safety and liquidity. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|--|-------------|
| Regular Plan - Growth Option | : ₹ 43.8455 |
| Regular Plan - Daily IDCW Option | : ₹ 10.1148 |
| Regular Plan - Weekly IDCW Option | : ₹ 10.1158 |
| Regular Plan - Monthly IDCW Option | : ₹ 10.3748 |
| Regular Plan - Quarterly IDCW Option | : ₹ 10.4508 |
| Regular Plan - Half Yearly IDCW Option | : ₹ 10.3270 |
| Direct Plan - Growth Option | : ₹ 48.5624 |
| Direct Plan - Daily IDCW Option | : ₹ 10.1148 |
| Direct Plan - Weekly IDCW Option | : ₹ 10.1281 |
| Direct Plan - Monthly IDCW Option | : ₹ 10.7445 |
| Direct Plan - Quarterly IDCW Option | : ₹ 10.8178 |
| Direct Plan - Half Yearly IDCW Option | : ₹ 10.0000 |

Benchmark Index (Tier 1)

CRISIL Dynamic Bond A-III Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on November 30, 2024 : ₹ 167.11 Crores
AUM## As on November 30, 2024 : ₹ 168.38 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|----------------------------|---------------------|------------|
| Mr. Prashant Pimple | 11-Jul-24 | 25 years |
| Mr. Gurvinder Singh Wasan^ | 21-Oct-24 | 21 years |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Vikrant Pamnani.

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

| | |
|----------------------------|---------|
| TER - Regular Plan (%) | : 1.69% |
| TER - Direct Plan (%) | : 0.71% |
| Average Maturity (years) | : 8.81 |
| Modified Duration (years) | : 6.39 |
| YTM (%) | : 6.77% |
| Macaulay Duration* (years) | : 6.61 |

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. 59

+ Kindly refer page no. 58 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 57.

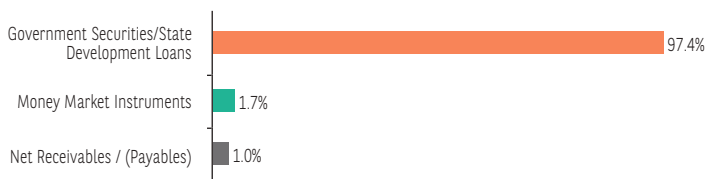
PORTFOLIO (✓ Top 10 Holdings)

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---------------------------------------|-----------|-----------------|
| GOVERNMENT BOND | | 97.37% |
| ✓ 7.1% GOI (MD 08/04/2034) | Sovereign | 60.68% |
| ✓ 6.79% GOI (MD 07/10/2034) | Sovereign | 20.84% |
| ✓ 7.32% GOI (MD 13/11/2030) | Sovereign | 14.03% |
| ✓ 7.18% GOI (MD 14/08/2033) | Sovereign | 1.82% |
| STATE GOVERNMENT BOND | | 0.00% |
| 7.64% Haryana SDL (MD 29/03/2027) | Sovereign | 0.00% |
| 8.26% Maharashtra SDL (MD 02/01/2029) | Sovereign | 0.00% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---|--------|-----------------|
| CORPORATE DEBT MARKET DEVELOPMENT FUND | | 0.23% |
| ✓ Corporate Debt Market Development Fund Class A2 | Others | 0.23% |
| Total Fixed Income Holdings | | 97.60% |
| TREPS, Cash & Other Net Current Assets | | 2.40% |
| Net Assets | | 100.00% |

Investment in Top 10 scrips constitutes 97.60% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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

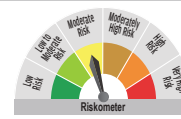
(An open-ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Relatively Low Credit Risk Scheme)

This product is suitable for investors who are seeking*:

- ▶ Credit risk free regular Income over long term.
- ▶ Investment only in Government (both Central and State Government) Securities.

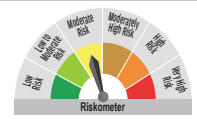
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate income by investing in a portfolio of government securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 40.5271 |
| Regular Plan - IDCW Option | : ₹ 24.0548 |
| Direct Plan - Growth Option | : ₹ 44.3871 |
| Direct Plan - IDCW Option | : ₹ 32.5837 |

Benchmark Index (Tier 1)

CRISIL Dynamic Gilt Index

Date of Allotment

March 21, 2002

Monthly AAUM## As on November 30, 2024 : ₹ 1,678.28 Crores
AUM## As on November 30, 2024 : ₹ 1,804.02 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|--|---------------------|------------|
| Mr. Gurvinder Singh Wasan [^] | 21-Oct-24 | 21 years |
| Mr. Prashant Pimple | 11-Jul-24 | 25 years |

[^] Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Vikrant Pamnani.

Load Structure

Entry Load : Not Applicable

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% |
| Average Maturity (years) | : 9.04 |
| Modified Duration (years) | : 6.46 |
| YTM (%) | : 6.88% |
| Macaulay Duration ⁺ (years) | : 6.68 |

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. 59

⁺ Kindly refer page no. 58 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 |
|---|-----------|-----------------|
| GOVERNMENT BOND | | 71.11% |
| ✓ 7.1% GOI (MD 08/04/2034) | Sovereign | 46.33% |
| ✓ 6.79% GOI (MD 07/10/2034) | Sovereign | 11.95% |
| ✓ 7.18% GOI (MD 14/08/2033) | Sovereign | 7.70% |
| ✓ 7.32% GOI (MD 13/11/2030) | Sovereign | 5.13% |
| STATE GOVERNMENT BOND | | 25.92% |
| ✓ 6.91% Maharashtra SDL (MD 15/09/2033) | Sovereign | 3.49% |
| ✓ 7.74% Karnataka SDL (MD 10/01/2036) | Sovereign | 3.18% |
| ✓ 7.72% Karnataka SDL (MD 06/12/2035) | Sovereign | 2.89% |
| ✓ 7.65% Gujarat SDL (MD 01/02/2033) | Sovereign | 2.85% |
| ✓ 7.74% Maharashtra SDL (MD 01/03/2033) | Sovereign | 2.58% |
| ✓ 7.81% Gujarat SDL (MD 12/10/2032) | Sovereign | 2.30% |

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|-----------|-----------------|
| 7.74% Karnataka SDL (MD 03/01/2034) | Sovereign | 2.01% |
| 7.47% Maharashtra SDL (MD 13/09/2034) | Sovereign | 1.98% |
| 7.46% Maharashtra SDL (MD 13/09/2033) | Sovereign | 1.41% |
| 7.43% Maharashtra SDL (MD 28/02/2035) | Sovereign | 1.41% |
| 7.22% Maharashtra SDL (MD 07/08/2034) | Sovereign | 1.23% |
| 7.46% Maharashtra SDL (MD 21/02/2035) | Sovereign | 0.57% |
| 8.05% Rajasthan SDL (MD 27/07/2037) | Sovereign | 0.02% |
| Total Fixed Income Holdings | | 97.03% |
| TREPS, Cash & Other Net Current Assets | | 2.97% |
| GRAND TOTAL | | 100.00% |

Investment in Top 10 scrips constitutes 88.40% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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)

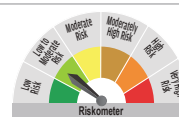
Baroda BNP Paribas Nifty SDL December 2026 Index Fund

(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 Scheme)

This product is suitable for investors who are seeking*:

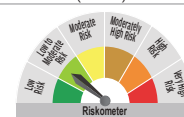
- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2026 Index

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.

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (Nifty SDL December 2026 Index): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 11.3974 |
| Regular Plan - IDCW Option | : ₹ 11.3975 |
| Direct Plan - Growth Option | : ₹ 11.4608 |
| Direct Plan - IDCW Option | : ₹ 10.0000 |

Benchmark Index (Tier 1)

NIFTY SDL December 2026 Index

Date of Allotment

January 25, 2023

Monthly AAUM## As on November 30, 2024 : ₹ 114.24 Crores

AUM## As on November 30, 2024 : ₹ 113.99 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 |

[^] Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Prashant Pimple.

Load Structure

Entry Load : Not Applicable

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% |
| Average Maturity (years) | : 1.98 |
| Modified Duration (years) | : 1.76 |
| YTM (%) | : 6.91% |
| Macaulay Duration* (years) | : 1.82 |
| Tracking Error - Regular | : 0.74% |
| Direct | : 0.74% |

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. 59

[^] Kindly refer page no. 58 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO

FIXED INCOME HOLDINGS

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|---------------------------------------|-----------|-----------------|
| STATE GOVERNMENT BOND | | 92.66% |
| 7.24% GUJARAT SDL (MD 28/12/2026) | Sovereign | 44.12% |
| 7.28% Haryana SDL (MD 28/12/2026) | Sovereign | 26.49% |
| 7.25% Maharashtra SDL (MD 28/12/2026) | Sovereign | 17.65% |

FIXED INCOME HOLDINGS

| FIXED INCOME HOLDINGS | Rating | % of Net Assets |
|--|-----------|-----------------|
| 7.07% Tamilnadu SDL (MD 14/12/2026) | Sovereign | 4.40% |
| Total Fixed Income Holdings | | 92.66% |
| TREPS, Cash & Other Net Current Assets | | 7.34% |
| GRAND TOTAL | | 100.00% |

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



EXPOSURE TO TOP SEVEN GROUPS

| Management Group | % to NAV |
|---------------------------------|--------------|
| STATE GOVERNMENT OF GUJARAT | 44.12 |
| STATE GOVERNMENT OF HARYANA | 26.49 |
| STATE GOVERNMENT OF MAHARASHTRA | 17.65 |
| STATE GOVERNMENT OF TAMIL NADU | 4.40 |
| Grand Total | 92.66 |

TRACKING DIFFERENCE DATA

as of November 30, 2024

| | 1 Year | Since Inception |
|--------------|--------|-----------------|
| Regular Plan | -0.69% | -0.61% |
| Direct Plan | -0.36% | -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)

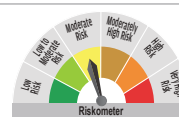
Baroda BNP Paribas Nifty SDL December 2028 Index Fund

(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 Scheme)

This product is suitable for investors who are seeking*:

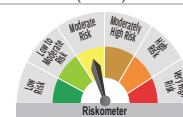
- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2028 Index

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at Moderate risk

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

^^Riskometer For Scheme: basis it's portfolio, ^Riskometer For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|------------------------------|-------------|
| Regular Plan - Growth Option | : ₹ 11.4384 |
| Regular Plan - IDCW Option | : ₹ 10.6658 |
| Direct Plan - Growth Option | : ₹ 11.4966 |
| Direct Plan - IDCW Option | : ₹ 10.7862 |

Benchmark Index (Tier 1)

NIFTY SDL December 2028 Index

Date of Allotment

March 24, 2023

Monthly AAUM## As on November 30, 2024 : ₹ 31.31 Crores

AUM## As on November 30, 2024 : ₹ 31.11 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 |

^ Mr. Gurvinder Singh Wasan was appointed as Fund Manager w.e.f October 21, 2024 in place of Prashant Pimple.

Load Structure

Entry Load : Not Applicable

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% |
| Average Maturity (years) | : 3.89 |
| Modified Duration (years) | : 3.18 |
| YTM (%) | : 6.97% |
| Macaulay Duration* (years) | : 3.29 |
| Tracking Error - Regular | : 1.18% |
| Direct | : 1.18% |

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. 59

† Kindly refer page no. 58 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

PORTFOLIO

FIXED INCOME HOLDINGS

| Rating | % of Net Assets |
|---------------------------------------|------------------|
| STATE GOVERNMENT BOND | 92.57% |
| 8.08% Maharashtra SDL (MD 26/12/2028) | Sovereign 36.70% |
| 8.08% Tamilnadu SDL (MD 26/12/2028) | Sovereign 23.35% |
| 8.08% Gujarat SDL (MD 26/12/2028) | Sovereign 20.85% |

FIXED INCOME HOLDINGS

| Rating | % of Net Assets |
|--|------------------|
| 8.08% Karnataka SDL (MD 26/12/2028) | Sovereign 11.67% |
| Total Fixed Income Holdings | 92.57% |
| TREPS, Cash & Other Net Current Assets | 7.43% |
| GRAND TOTAL | 100.00% |

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



EXPOSURE TO TOP SEVEN GROUPS

| Management Group | % to NAV |
|---------------------------------|--------------|
| STATE GOVERNMENT OF MAHARASHTRA | 36.70 |
| STATE GOVERNMENT OF TAMIL NADU | 23.35 |
| STATE GOVERNMENT OF GUJARAT | 20.85 |
| STATE GOVERNMENT OF KARNATAKA | 11.67 |
| Grand Total | 92.58 |

TRACKING DIFFERENCE DATA

as of November 30, 2024

| | 1 Year | Since Inception |
|--------------|--------|-----------------|
| Regular Plan | -0.60% | -0.67% |
| Direct Plan | -0.27% | -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

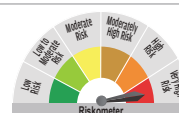
(An open-ended scheme replicating / tracking the NIFTY 50 Total Return Index)

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

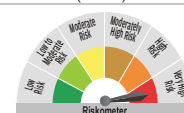
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 30, 2024

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 50 Total Returns Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.

SCHEME DETAILS

NAV Details (As on November 29, 2024)

| | |
|----------------------------|-------------|
| Regular Plan-Growth Option | : ₹ 11.1853 |
| Regular Plan-IDCW | : ₹ 11.1853 |
| Direct Plan-Growth Option | : ₹ 11.2222 |
| Direct Plan-IDCW | : ₹ 11.2222 |

Benchmark Index (Tier 1)

Nifty 50 Total Return Index

Date of Allotment

January 29, 2024

| | |
|--|------------------|
| Monthly AAUM## As on November 30, 2024 | : ₹ 59.62 Crores |
| AUM## As on November 30, 2024 | : ₹ 59.97 Crores |

Fund Manager

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

Load Structure

Entry Load: Not Applicable.

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 | : 0.97 |
| Tracking Error - Regular | : 0.18% |
| 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.

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|-------------------------------------|-----------------|
| AEROSPACE & DEFENSE | 1.01% |
| Bharat Electronics Limited | 1.01% |
| AUTOMOBILES | 6.21% |
| Bajaj Auto Limited | 0.93% |
| Mahindra & Mahindra Limited | 2.40% |
| Maruti Suzuki India Limited | 1.34% |
| Tata Motors Limited | 1.54% |
| BANKS | 29.54% |
| Axis Bank Limited | 3.00% |
| HDFC Bank Limited | 12.70% |
| ICICI Bank Limited | 8.43% |
| Kotak Mahindra Bank Limited | 2.41% |
| State Bank of India | 3.00% |
| CEMENT & CEMENT PRODUCTS | 2.06% |
| Grasim Industries Limited | 0.89% |
| UltraTech Cement Limited | 1.17% |
| CONSTRUCTION | 4.01% |
| Larsen & Toubro Limited | 4.01% |
| CONSUMABLE FUELS | 0.88% |
| Coal India Limited | 0.88% |
| CONSUMER DURABLES | 2.27% |
| Asian Paints Limited | 1.03% |
| Titan Company Limited | 1.24% |
| DIVERSIFIED FMCG | 6.15% |
| Hindustan Unilever Limited | 2.04% |
| ITC Limited | 4.11% |
| FERROUS METALS | 1.96% |
| JSW Steel Limited | 0.85% |
| Tata Steel Limited | 1.11% |
| FINANCE | 3.29% |
| Bajaj Finance Limited | 1.70% |
| Bajaj Finserv Limited | 0.80% |
| Shriram Finance Limited | 0.79% |

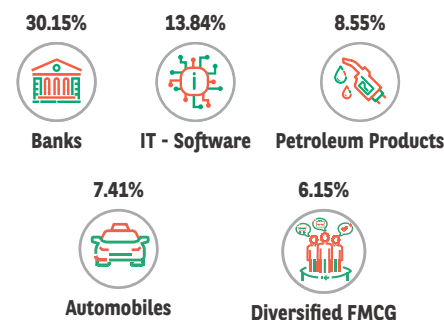
| EQUITY HOLDINGS | % of Net Assets |
|---|------------------------|
| IT - SOFTWARE | 13.84% |
| HCL Technologies Limited | 1.81% |
| Infosys Limited | 6.22% |
| Tata Consultancy Services Limited | 4.04% |
| Tech Mahindra Limited | 1.02% |
| Wipro Limited | 0.75% |
| NON - FERROUS METALS | 0.88% |
| Hindalco Industries Limited | 0.88% |
| OIL | 0.91% |
| Oil & Natural Gas Corporation Limited | 0.91% |
| PETROLEUM PRODUCTS | 8.03% |
| Reliance Industries Limited | 8.03% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 2.50% |
| Cipla Limited | 0.76% |
| Sun Pharmaceutical Industries Limited | 1.74% |
| POWER | 3.01% |
| NTPC Limited | 1.60% |
| Power Grid Corporation of India Limited | 1.41% |
| RETAILING | 1.39% |
| Trent Limited | 1.39% |
| TELECOM - SERVICES | 3.89% |
| Bharti Airtel Limited | 3.89% |
| TRANSPORT INFRASTRUCTURE | 0.80% |
| Adani Ports and Special Economic Zone Limited | 0.80% |
| LESS THAN 0.75% EXPOSURE | 7.28% |
| GRAND TOTAL | 99.91% |
| FIXED INCOME HOLDINGS | % of Net Assets |
| TREPS, Cash & Other Net Current Assets | 0.09% |
| GRAND TOTAL | 100.00% |

Investment in Top 10 scrips constitutes 57.43% of the portfolio

EXPOSURE TO TOP SEVEN GROUPS

| Management Group | % of AUM |
|--------------------|--------------|
| HDFC Group | 13.35 |
| Tata Group | 8.65 |
| ICICI Group | 8.43 |
| Reliance Group | 8.03 |
| Infosys Group | 6.22 |
| Public Sector Unit | 5.45 |
| ITC Group | 4.11 |
| Grand Total | 54.24 |

SECTORAL COMPOSITION (Top 5)



% 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. 59

For NSE Indices Limited disclaimer refer page no. 59

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.

Scheme Riskometer^^



Investors understand that their principal will be at High risk

Benchmark (Tier 1) Riskometer^



Benchmark riskometer is at High risk

*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 (Domestic Price of Gold): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

₹ NAV Details (As on November 29, 2024)

Baroda BNP Paribas Gold ETF : ₹ 75.4301

Benchmark Index (Tier 1)

Domestic Price of Gold

📅 Date of Allotment

December 13, 2023

Monthly AAUM## As on November 30, 2024 : ₹ 73.67 Crores
AUM## As on November 30, 2024 : ₹ 73.83 Crores

👤 Fund Manager

(w.e.f. October 21, 2024)

| Fund Manager | Managing fund since | Experience |
|--|---------------------|------------|
| Mr. Gurvinder Singh Wasan [^] | 21-Oct-24 | 21 years |
| Mr. Vikram Pamnani | 21-Oct-24 | 14 years |

[^] Mr. Gurvinder Singh Wasan and Mr. Vikram Pamnani were appointed as Fund Managers w.e.f October 21, 2024 in place of Mr. Vishnu Soni.

↔️ Load Structure

Entry Load : Not Applicable

Exit Load : Nil

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

% Expense Ratio & Quantitative Data*

TER - Regular Plan (%) : 0.48%
Portfolio Turnover Ratio : 0.05
Tracking Error : 0.4%

MINIMUM INVESTMENT 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

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

PORTFOLIO

| HOLDINGS | % of Net Assets |
|--|-----------------|
| GOLD | 97.36% |
| Gold | 97.36% |
| Total Holdings | 97.36% |
| TREPS, Cash & Other Net Current Assets | 2.64% |
| GRAND TOTAL | 100.00% |

EXPOSURE TO TOP SEVEN GROUPS

| Management Group | % to NAV |
|--------------------|--------------|
| GOLD | 97.36 |
| Grand Total | 97.36 |

Average AUM for November 2024 includes inter-scheme investment.

* refer page no. 59

** refer page no. 59

Baroda BNP Paribas NIFTY BANK ETF

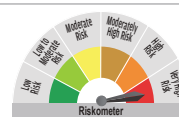
(An open-ended scheme replicating / tracking the Nifty Bank Total Returns Index)

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

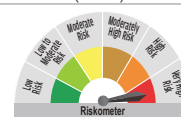
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 Total Returns Index): basis it's constituents; as on November 30, 2024

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Bank Total Returns Index before expenses, subject to tracking errors, fees and expenses.

However there is no assurance that the objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns

SCHEME DETAILS

NAV Details (As on November 29, 2024)

Baroda BNP Paribas Nifty Bank ETF : ₹ 52.0089

Benchmark Index (Tier 1)

Nifty Bank Total Returns Index

Date of Allotment

June 18, 2024

Monthly AAUM## As on November 30, 2024 : ₹ 9.11 Crores

AUM## As on November 30, 2024 : ₹ 9.03 Crores

Fund Manager

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

Load Structure

Entry Load : Not Applicable

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 | : 1.15 |
| Tracking Error | : 0.1% |

MINIMUM INVESTMENT 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

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

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| ✓ HDFC Bank Limited | 29.45% |
| ✓ ICICI Bank Limited | 24.29% |
| ✓ State Bank of India | 10.24% |
| ✓ Kotak Mahindra Bank Limited | 9.01% |
| ✓ Axis Bank Limited | 8.64% |
| ✓ IndusInd Bank Limited | 3.94% |
| ✓ The Federal Bank Limited | 3.10% |
| ✓ Bank of Baroda | 2.78% |
| ✓ IDFC First Bank Limited | 2.53% |
| ✓ Canara Bank | 2.08% |
| AU Small Finance Bank Limited | 1.97% |
| Punjab National Bank | 1.88% |
| Total Equity Holdings | 99.91% |
| FIXED INCOME HOLDINGS | % of Net Assets |
| TREPS, Cash & Other Net Current Assets | 0.09% |
| GRAND TOTAL | 100.00% |

Investment in Top 10 scrips constitutes 96.06% of the portfolio

EXPOSURE TO TOP SEVEN GROUPS

| Management Group | % to NAV |
|--------------------|--------------|
| HDFC Group | 28.88 |
| ICICI Group | 24.34 |
| Public Sector Unit | 16.57 |
| Kotak Group | 9.07 |
| Axis Group | 9.00 |
| Hinduja Group | 4.39 |
| Federal Bank Group | 2.85 |
| Grand Total | 95.10 |

Average AUM for November 2024 includes inter-scheme investment.

* refer page no. 59

** refer page no. 59

Baroda BNP Paribas Nifty200 Momentum 30 Index Fund

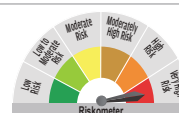
(An open-ended scheme replicating / tracking the Nifty200 Momentum 30 Total Returns Index)

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

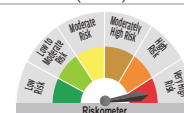
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 200 Momentum 30 TRI): basis it's constituents; as on November 30, 2024

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 November 29, 2024)

| | |
|------------------------------|------------|
| Regular Plan - Growth Option | : ₹ 9.1252 |
| Direct Plan - Growth Option | : ₹ 9.1332 |

Benchmark Index (Tier 1)

Nifty 200 Momentum 30 TRI

Date of Allotment

October 15, 2024

| | |
|--|------------------|
| Monthly AAUM## As on November 30, 2024 | : ₹ 27.21 Crores |
| AUM## As on November 30, 2024 | : ₹ 27.76 Crores |

Fund Manager

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

Load Structure

Entry Load: Not Applicable.

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

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

Expense Ratio & Quantitative Data*

| | |
|--------------------------|---------|
| TER - Regular Plan (%) | : 1.10% |
| TER - Direct Plan (%) | : 0.40% |
| Portfolio Turnover Ratio | : 0.17 |
| Tracking Error - Regular | : 0.22% |
| Direct | : 0.22% |

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AEROSPACE & DEFENSE | 9.40% |
| ✓ Bharat Electronics Limited | 5.09% |
| ✓ Hindustan Aeronautics Limited | 4.31% |
| AUTO AERONAUTICS | 5.32% |
| Bharat Forge Limited | 1.36% |
| Bosch Limited | 1.49% |
| Samvardhana Motherson International Limited | 2.47% |
| AUTOMOBILES | 16.88% |
| ✓ Bajaj Auto Limited | 4.82% |
| Hero MotoCorp Limited | 2.69% |
| ✓ Mahindra & Mahindra Limited | 5.15% |
| ✓ Tata Motors Limited | 4.22% |
| BANKS | 1.83% |
| Punjab National Bank | 1.83% |
| CONSUMABLE FUELS | 4.22% |
| Coal India Limited | 4.22% |
| CONSUMER DURABLES | 3.76% |
| Dixon Technologies (India) Limited | 3.76% |
| DIVERSIFIED METALS | 3.27% |
| Vedanta Limited | 3.27% |
| ELECTRICAL EQUIPMENT | 9.56% |
| ABB India Limited | 2.32% |
| Bharat Heavy Electricals Limited | 2.23% |
| ✓ Siemens Limited | 5.01% |
| FINANCE | 8.39% |
| Power Finance Corporation Limited | 4.13% |
| ✓ REC Limited | 4.26% |

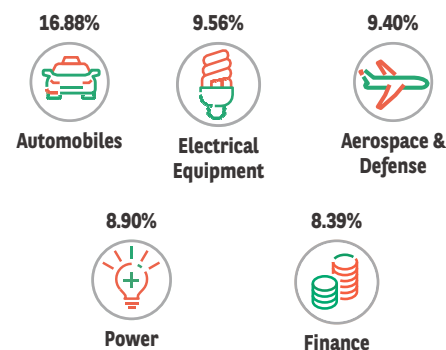
| EQUITY HOLDINGS | % of Net Assets |
|---|------------------------|
| INDUSTRIAL PRODUCTS | 3.44% |
| Cummins India Limited | 3.44% |
| IT - SOFTWARE | 1.34% |
| Oracle Financial Services Software Limited | 1.34% |
| MINERALS & MINING | 1.23% |
| NMDC Limited | 1.23% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 3.53% |
| Lupin Limited | 2.11% |
| Zydu Lifesciences Limited | 1.42% |
| POWER | 8.90% |
| ✓ NTPC Limited | 5.20% |
| Tata Power Company Limited | 3.70% |
| REALTY | 0.89% |
| Oberoi Realty Limited | 0.89% |
| RETAILING | 6.54% |
| ✓ Trent Limited | 6.54% |
| TELECOM - SERVICES | 7.34% |
| ✓ Bharti Airtel Limited | 5.69% |
| Indus Towers Limited | 1.65% |
| TRANSPORT INFRASTRUCTURE | 4.13% |
| Adani Ports and Special Economic Zone Limited | 4.13% |
| Total Equity Holdings | 99.97% |
| FIXED INCOME HOLDINGS | % of Net Assets |
| TREPS, Cash & Other Net Current Assets | 0.03% |
| GRAND TOTAL | 100.00% |

Investment in Top 10 scrips constitutes 50.29% of the portfolio

EXPOSURE TO TOP SEVEN GROUPS

| Management Group | % of AUM |
|--------------------|--------------|
| Public Sector Unit | 28.28 |
| Tata Group | 14.46 |
| Bharti | 5.69 |
| M&M Group | 5.15 |
| Siemens Group | 5.01 |
| Bajaj Group | 4.82 |
| Coal India Ltd | 4.22 |
| Grand Total | 67.63 |

SECTORAL COMPOSITION (Top 5)



% 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. 59

For NSE Indices Limited disclaimer refer page no. 59

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

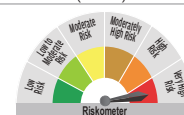
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 November 30, 2024

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 November 29, 2024)

Regular Plan - Growth Option : ₹ 10.0648
Direct Plan - Growth Option : ₹ 10.0699

Benchmark Index (Tier 1)

Nifty Midcap 150 Total Returns Index

Date of Allotment

November 4, 2024

Monthly AAUM## As on November 30, 2024 : ₹ 8.06 Crores
AUM## As on November 30, 2024 : ₹ 8.37 Crores

Fund Manager

| Fund Manager | Managing fund since | Experience |
|-------------------|---------------------|------------|
| Mr. Neeraj Saxena | 4-Nov-24 | 20 years |

Load Structure

Entry Load: Not Applicable.

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 | : 0.08 |
| Tracking Error - Regular | : 0.33% |
| Direct | : 0.32% |

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.

PORTFOLIO (✓ Top 10 Holdings)

| EQUITY HOLDINGS | % of Net Assets |
|---|-----------------|
| AGRICULTURAL FOOD & OTHER PRODUCTS | 1.00% |
| Marico Limited | 1.00% |
| AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES | 0.99% |
| Ashok Leyland Limited | 0.99% |
| AUTO COMPONENTS | 3.76% |
| Bharat Forge Limited | 1.00% |
| MRF Limited | 0.75% |
| Sona BLW Precision Forgings Limited | 0.88% |
| Tube Investments of India Limited | 1.13% |
| BANKS | 4.92% |
| AU Small Finance Bank Limited | 0.98% |
| IDFC First Bank Limited | 1.26% |
| ✓ The Federal Bank Limited | 1.54% |
| Yes Bank Limited | 1.14% |
| CAPITAL MARKETS | 3.12% |
| ✓ BSE Limited | 1.85% |
| HDFC Asset Management Company Limited | 1.27% |
| CHEMICALS & PETROCHEMICALS | 1.75% |
| Solar Industries India Limited | 0.78% |
| SRF Limited | 0.97% |
| CONSTRUCTION | 0.75% |
| Rail Vikas Nigam Limited | 0.75% |
| CONSUMER DURABLES | 2.88% |
| ✓ Dixon Technologies (India) Limited | 1.76% |
| Voltas Limited | 1.12% |
| ELECTRICAL EQUIPMENT | 3.65% |
| CG Power and Industrial Solutions Limited | 1.41% |
| ✓ Suzlon Energy Limited | 2.24% |
| FERTILIZERS & AGROCHEMICALS | 1.82% |
| PI Industries Limited | 0.97% |
| UPL Limited | 0.85% |
| FINANCE | 0.83% |
| Sundaram Finance Limited | 0.83% |
| FINANCIAL TECHNOLOGY (FINTECH) | 2.70% |
| One 97 Communications Limited | 0.93% |
| ✓ PB Fintech Limited | 1.77% |
| HEALTHCARE SERVICES | 3.18% |
| Fortis Healthcare Limited | 1.02% |
| ✓ Max Healthcare Institute Limited | 2.16% |
| INDUSTRIAL PRODUCTS | 4.04% |
| APL Apollo Tubes Limited | 0.79% |
| Cummins India Limited | 1.40% |

| EQUITY HOLDINGS | % of Net Assets |
|--|-----------------|
| Polycab India Limited | 1.00% |
| Supreme Industries Limited | 0.85% |
| INSURANCE | 0.84% |
| Max Financial Services Limited | 0.84% |
| IT - SOFTWARE | 5.34% |
| ✓ Coforge Limited | 1.71% |
| Mphasis Limited | 0.99% |
| Oracle Financial Services Software Limited | 0.81% |
| ✓ Persistent Systems Limited | 1.83% |
| LEISURE SERVICES | 2.02% |
| ✓ The Indian Hotels Company Limited | 2.02% |
| MINERALS & MINING | 0.78% |
| NMDC Limited | 0.78% |
| OIL | 0.81% |
| Oil India Limited | 0.81% |
| PERSONAL PRODUCTS | 1.17% |
| Colgate Palmolive (India) Limited | 1.17% |
| PETROLEUM PRODUCTS | 1.09% |
| Hindustan Petroleum Corporation Limited | 1.09% |
| PHARMACEUTICALS & BIOTECHNOLOGY | 3.31% |
| Alkem Laboratories Limited | 0.85% |
| Aurobindo Pharma Limited | 1.03% |
| ✓ Lupin Limited | 1.43% |
| REALTY | 2.74% |
| Godrej Properties Limited | 0.97% |
| Prestige Estates Projects Limited | 0.84% |
| The Phoenix Mills Limited | 0.93% |
| TELECOM - SERVICES | 1.28% |
| Indus Towers Limited | 1.28% |
| TEXTILES & APPARELS | 0.80% |
| Page Industries Limited | 0.80% |
| TRANSPORT INFRASTRUCTURE | 0.88% |
| GMR Airports Infrastructure Limited | 0.88% |
| LESS THAN 0.75% EXPOSURE | 42.53% |
| Total Equity Holdings | 98.98% |

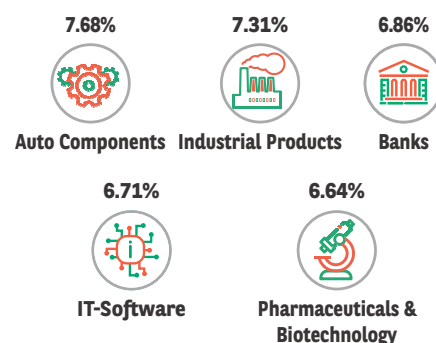
| FIXED INCOME HOLDINGS | % of Net Assets |
|--|-----------------|
| TREPS, Cash & Other Net Current Assets | 1.02% |
| GRAND TOTAL | 100.00% |

Investment in Top 10 scrips constitutes 18.31% of the portfolio

EXPOSURE TO TOP SEVEN GROUPS

| Management Group | % of AUM |
|--------------------|--------------|
| TATA GROUP | 5.29 |
| Public Sector Unit | 3.58 |
| PRIVATE (INDIAN) | 2.84 |
| Suzlon Group | 2.24 |
| Murugappa Group | 2.22 |
| Abhay Soi Group | 2.16 |
| BSE Group | 1.85 |
| Grand Total | 20.18 |

SECTORAL COMPOSITION (Top 5)



% 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. 59

For NSE Indices Limited disclaimer refer page no. 59

SIP Performance of Equity & Hybrid Schemes

(as on November 30, 2024)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on November 30, 2024

| 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[#] |
| Amount Invested (Regular) | 120,000 | 360,000 | 600,000 | 1,200,000 | 2,430,000 |
| Market Value At Month End (Regular) | 129,399 | 496,630 | 1,001,066 | 2,747,573 | 12,948,857 |
| Scheme Return (% CAGR*) (Regular) | 14.81% | 22.0% | 20.6% | 15.8% | 14.5% |
| Amount Invested (Direct) | 120,000 | 360,000 | 600,000 | 1,200,000 | 1,430,000 |
| Market Value At Month End (Direct) | 130,261 | 506,590 | 1,036,463 | 2,952,396 | 4,252,989 |
| Scheme Return (% CAGR*) (Direct) | 16.20% | 23.5% | 22.0% | 17.1% | 17.1% |
| Nifty 100 TRI (% CAGR*) | 11.84% | 18.2% | 18.9% | 15.4% | 14.0% |

[#] 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[#] |
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 510,000 |
| Market Value At Month End (Regular) | 133,920 | 530,692 | NA | NA | 856,687 |
| Scheme Return (% CAGR*) (Regular) | 22.15% | 26.9% | NA | NA | 24.9% |
| Market Value At Month End (Direct) | 134,910 | 542,715 | NA | NA | 886,641 |
| Scheme Return (% CAGR*) (Direct) | 23.78% | 28.5% | NA | NA | 26.6% |
| BSE 250 Large & Midcap TRI (% CAGR*) | 12.72% | 20.2% | NA | NA | 19.7% |

[#] 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[#] |
| Amount Invested (Regular) | 120,000 | 360,000 | 600,000 | 1,200,000 | 2,550,000 |
| Market Value At Month End (Regular) | 136,319 | 539,167 | 1,154,416 | 3,177,342 | 15,882,533 |
| Scheme Return (% CAGR*) (Regular) | 26.10% | 28.04% | 26.50% | 18.50% | 14.95% |
| Amount Invested (Direct) | 120,000 | 360,000 | 600,000 | 1,200,000 | 1,430,000 |
| Market Value At Month End (Direct) | 137,149 | 548,739 | 1,191,199 | 3,394,861 | 4,878,407 |
| Scheme Return (% CAGR*) (Direct) | 27.47% | 29.35% | 27.81% | 19.73% | 19.15% |
| Nifty 500 Multicap 50:25:25 TRI (% CAGR*) | 15.92% | 25.07% | 25.64% | 18.54% | #VALUE! |

[#] 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[#] |
| Amount Invested (Regular) | 120,000 | 360,000 | 600,000 | 1,200,000 | 2,270,000 |
| Market Value At Month End (Regular) | 134,256 | 519,675 | 1,046,222 | 2,780,746 | 10,048,226 |
| Scheme Return (% CAGR*) (Regular) | 22.70% | 25.33% | 22.40% | 16.03% | 13.98% |
| Amount Invested (Direct) | 120,000 | 360,000 | 600,000 | 1,200,000 | 1,430,000 |
| Market Value At Month End (Direct) | 135,176 | 530,225 | 1,083,441 | 2,974,375 | 4,286,043 |
| Scheme Return (% CAGR*) (Direct) | 24.21% | 26.81% | 23.85% | 17.28% | 17.20% |
| Nifty 500 TRI (% CAGR*) | 13.80% | 21.43% | 21.88% | 16.82% | 14.31% |

[#] 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[#] |
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 860,000 |
| Market Value At Month End (Regular) | 127,238 | 482,899 | 969,551 | NA | 1,568,493 |
| Scheme Return (% CAGR*) (Regular) | 11.35% | 20.0% | 19.3% | NA | 16.4% |
| Market Value At Month End (Direct) | 128,547 | 497,750 | 1,020,178 | NA | 1,680,864 |
| Scheme Return (% CAGR*) (Direct) | 13.45% | 22.2% | 21.4% | NA | 18.3% |
| Nifty 500 TRI (% CAGR*) | 13.89% | 21.4% | 21.9% | NA | 18.8% |

[#] 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[#] |
| Amount Invested (Regular) | 120,000 | 360,000 | 600,000 | 1,200,000 | 2,230,000 |
| Market Value At Month End (Regular) | 132,645 | 534,136 | 1,170,161 | 3,302,092 | 14,671,541 |
| Scheme Return (% CAGR*) (Regular) | 20.07% | 27.35% | 27.06% | 19.22% | 17.74% |
| Amount Invested (Direct) | 120,000 | 360,000 | 600,000 | 1,200,000 | 1,430,000 |
| Market Value At Month End (Direct) | 133,757 | 547,850 | 1,224,703 | 3,615,680 | 5,626,009 |
| Scheme Return (% CAGR*) (Direct) | 21.88% | 29.23% | 28.98% | 21.28% | 21.28% |
| Nifty Midcap 150 TRI (% CAGR*) | 17.47% | 30.38% | 30.66% | 21.78% | 18.59% |

[#] 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[#] |
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 750,000 |
| Market Value At Month End (Regular) | 132,804 | 508,662 | 1,043,099 | NA | 1,476,889 |
| Scheme Return (% CAGR*) (Regular) | 20.33% | 23.8% | 22.3% | NA | 21.5% |
| Market Value At Month End (Direct) | 133,922 | 521,331 | 1,089,479 | NA | 1,561,748 |
| Scheme Return (% CAGR*) (Direct) | 22.16% | 25.6% | 24.1% | NA | 23.3% |
| Nifty India Consumption TRI (% CAGR*) | 16.47% | 23.1% | 21.9% | NA | 20.1% |

[#] 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[#] |
| Amount Invested (Regular) | 120,000 | 360,000 | 600,000 | 1,200,000 | 1,500,000 |
| Market Value At Month End (Regular) | 130,890 | 481,015 | 933,557 | 2,385,386 | 3,600,959 |
| Scheme Return (% CAGR*) (Regular) | 17.22% | 19.73% | 17.71% | 13.17% | 13.16% |
| Amount Invested (Direct) | 120,000 | 360,000 | 600,000 | 1,200,000 | 1,430,000 |
| Market Value At Month End (Direct) | 131,881 | 490,782 | 963,011 | 2,519,126 | 3,527,690 |
| Scheme Return (% CAGR*) (Direct) | 18.83% | 21.18% | 18.98% | 14.19% | 14.25% |
| Nifty Financial Services TRI (% CAGR*) | 17.36% | 15.71% | 15.97% | 14.79% | 15.41% |

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

SIP Performance of Equity & Hybrid Schemes

(as on November 30, 2024)

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 [#] |
|--|-----------------|-----------------|-----------------|------------------|------------------------------|
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 730,000 |
| Market Value At Month End (Regular) | 129,463 | 467,016 | 907,328 | NA | 1,201,151 |
| Scheme Return (% CAGR*) (Regular) | 14.92% | 17.6% | 16.5% | NA | 16.2% |
| Market Value At Month End (Direct) | 130,316 | 476,471 | 940,744 | NA | 1,256,972 |
| Scheme Return (% CAGR*) (Direct) | 16.29% | 19.1% | 18.0% | NA | 17.7% |
| NIFTY 50 Hybrid Composite Debt 50:50 Index (% CAGR*) | 9.54% | 12.1% | 12.4% | NA | 12.3% |

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 [#] |
|--|-----------------|-----------------|-----------------|------------------|------------------------------|
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 920,000 |
| Market Value At Month End (Regular) | 130,203 | 481,099 | 946,587 | NA | 1,744,193 |
| Scheme Return (% CAGR*) (Regular) | 16.11% | 19.7% | 18.3% | NA | 16.3% |
| Market Value At Month End (Direct) | 131,408 | 494,462 | 993,094 | NA | 1,878,499 |
| Scheme Return (% CAGR*) (Direct) | 18.06% | 21.7% | 20.2% | NA | 18.2% |
| Nifty CRISIL Hybrid 35+65 - Aggressive Index (% CAGR*) | 11.46% | 15.8% | 15.8% | NA | 14.3% |

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 [#] |
|-------------------------------------|-----------------|-----------------|-----------------|------------------|------------------------------|
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 650,000 |
| Market Value At Month End (Regular) | 126,755 | 428,771 | 772,397 | NA | 851,569 |
| Scheme Return (% CAGR*) (Regular) | 10.58% | 11.7% | 10.0% | NA | 9.9% |
| Market Value At Month End (Direct) | 127,540 | 436,317 | 795,370 | NA | 879,110 |
| Scheme Return (% CAGR*) (Direct) | 11.83% | 12.9% | 11.2% | NA | 11.1% |
| Nifty Equity Savings TRI (% CAGR*) | 8.72% | 10.6% | 10.5% | NA | 10.4% |

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 [#] |
|-------------------------------------|-----------------|-----------------|-----------------|------------------|------------------------------|
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 390,000 |
| Market Value At Month End (Regular) | 130,440 | 512,413 | NA | NA | 560,506 |
| Scheme Return (% CAGR*) (Regular) | 16.49% | 24.3% | NA | NA | 22.9% |
| Market Value At Month End (Direct) | 131,461 | 524,064 | NA | NA | 574,392 |
| Scheme Return (% CAGR*) (Direct) | 18.14% | 25.9% | NA | NA | 24.6% |
| BSE 500 TRI (% CAGR*) | 13.52% | 21.2% | NA | NA | 20.2% |

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 [#] |
|-------------------------------------|-----------------|-----------------|-----------------|------------------|------------------------------|
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 280,000 |
| Market Value At Month End (Regular) | 131,017 | NA | NA | NA | 372,001 |
| Scheme Return (% CAGR*) (Regular) | 17.42% | NA | NA | NA | 25.4% |
| Market Value At Month End (Direct) | 131,926 | NA | NA | NA | 378,748 |
| Scheme Return (% CAGR*) (Direct) | 18.90% | NA | NA | NA | 27.1% |
| Nifty 500 TRI (% CAGR*) | 13.89% | NA | NA | NA | 23.2% |

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 [#] |
|---|-----------------|-----------------|-----------------|------------------|------------------------------|
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 240,000 |
| Market Value At Month End (Regular) | 128,787 | NA | NA | NA | 293,808 |
| Scheme Return (% CAGR*) (Regular) | 13.83% | NA | NA | NA | 20.8% |
| Market Value At Month End (Direct) | 129,666 | NA | NA | NA | 298,481 |
| Scheme Return (% CAGR*) (Direct) | 15.24% | NA | NA | NA | 22.5% |
| 65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*) | 14.33% | NA | NA | NA | 20.6% |

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 [#] |
|-------------------------------------|-----------------|-----------------|-----------------|------------------|------------------------------|
| Amount Invested | 120,000 | 360,000 | 600,000 | 1,200,000 | 180,000 |
| Market Value At Month End (Regular) | 125,569 | NA | NA | NA | 207,724 |
| Scheme Return (% CAGR*) (Regular) | 8.70% | NA | NA | NA | 19.4% |
| Market Value At Month End (Direct) | 126,608 | NA | NA | NA | 210,402 |
| Scheme Return (% CAGR*) (Direct) | 10.35% | NA | NA | NA | 21.3% |
| Nifty 500 TRI (% CAGR*) | 13.89% | NA | NA | NA | 21.8% |

Inception Date : June 7, 2023

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.

* Compounded Annual Growth Rate (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 November 30, 2024)

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 | 13142.09 | 31.42 | 16077.87 | 17.15 | 22664.62 | 17.76 | 219286.89 | 16.52 | -- | -- | 23-Sep-04 |
| | Direct Plan | 13296.61 | 32.97 | 16660.68 | 18.55 | 24035.49 | 19.15 | -- | -- | 63089.48 | 16.71 | 01-Jan-13 |
| | Nifty 100 TRI** | 12533.79 | 25.34 | 15006.88 | 14.49 | 21740.77 | 16.78 | 191807.04 | 15.75 | 49232.26 | 14.31 | |
| | Additional Benchmark Nifty 50 TRI | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 179912.06 | 15.38 | 46936.16 | 13.85 | |
| 2 | Baroda BNP Paribas Business Cycle Fund | | | | | | | | | | | |
| | Regular Plan | 13168.11 | 31.68 | 16740.00 | 18.74 | N.A. | N.A. | 16052.31 | 15.90 | -- | -- | 15-Sep-21 |
| | Direct Plan | 13344.18 | 33.44 | 17463.01 | 20.42 | N.A. | N.A. | -- | -- | 16815.45 | 17.59 | 15-Sep-21 |
| | BSE 500 TRI** | 12701.37 | 27.01 | 15961.35 | 16.87 | N.A. | N.A. | 15573.37 | 14.81 | 15573.37 | 14.81 | |
| | Additional Benchmark Nifty 50 TRI** | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 14302.46 | 11.80 | 14302.46 | 11.80 | |
| 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 (%) | |
| 3 | Baroda BNP Paribas Mid Cap Fund [†] ¶ | | | | | | | | | | | |
| | Regular Plan | 13296.41 | 32.96 | 17674.28 | 20.91 | 31216.99 | 25.54 | 101483.62 | 13.27 | -- | -- | 02-May-06 |
| | Direct Plan | 13491.80 | 34.92 | 18489.60 | 22.74 | 33609.32 | 27.40 | -- | -- | 96548.39 | 20.96 | 01-Jan-13 |
| | Nifty Midcap 150 TRI** | 13168.01 | 31.68 | 19034.11 | 23.93 | 34455.75 | 28.04 | 140426.21 | 15.27 | 87483.77 | 19.96 | |
| | Additional Benchmark Nifty 50 TRI | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 84176.02 | 12.14 | 46936.16 | 13.85 | |
| 4 | Baroda BNP Paribas India Consumption Fund | | | | | | | | | | | |
| | Regular Plan | 12732.00 | 27.32 | 16503.78 | 18.18 | 25150.70 | 20.23 | 31947.04 | 20.48 | -- | -- | 07-Sep-18 |
| | Direct Plan | 12921.58 | 29.22 | 17241.88 | 19.91 | 27123.66 | 22.06 | -- | -- | 35065.87 | 22.30 | 07-Sep-18 |
| | NIFTY India Consumption TRI** | 12859.80 | 28.60 | 16872.85 | 19.05 | 24239.68 | 19.35 | 23527.27 | 14.71 | 23527.27 | 14.71 | |
| | Additional Benchmark Nifty 50 TRI** | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 22411.28 | 13.82 | 22411.28 | 13.82 | |
| 5 | Baroda BNP Paribas Value Fund | | | | | | | | | | | |
| | Regular Plan | 12648.41 | 26.48 | N.A. | N.A. | N.A. | N.A. | 14298.82 | 27.29 | -- | -- | 07-Jun-23 |
| | Direct Plan | 12848.10 | 28.48 | N.A. | N.A. | N.A. | N.A. | -- | -- | 14632.58 | 29.28 | 07-Jun-23 |
| | Nifty 500 TRI** | 12729.38 | 27.29 | N.A. | N.A. | N.A. | N.A. | 14396.10 | 27.87 | 14396.10 | 27.87 | |
| | Additional Benchmark Nifty 50 TRI** | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 13123.34 | 20.13 | 13123.34 | 20.13 | |
| 6 | Baroda BNP Paribas Small Cap Fund | | | | | | | | | | | |
| | Regular Plan | 12807.23 | 28.07 | N.A. | N.A. | N.A. | N.A. | 13502.75 | 31.89 | -- | -- | 30-Oct-23 |
| | Direct Plan | 13022.28 | 30.22 | N.A. | N.A. | N.A. | N.A. | -- | -- | 13753.57 | 34.15 | 30-Oct-23 |
| | Nifty Small Cap 250 TRI** | 16900.24 | 69.00 | N.A. | N.A. | N.A. | N.A. | 14849.64 | 43.97 | 14849.64 | 43.97 | |
| | Additional Benchmark Nifty 50 TRI** | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 12777.52 | 25.35 | 12777.52 | 25.35 | |
| S. No | Scheme managed by Mr. Sanjay Chawla | Last 1 Year | | Last 3 years | | Last 5 years | | Since Inception - Regular/Distributor | | Since Inception - Direct | | Date of Inception of the Scheme |
| | | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | |
| 7 | Baroda BNP Paribas Large and Mid Cap fund | | | | | | | | | | | |
| | Regular Plan | 13647.70 | 36.48 | 17090.04 | 19.56 | N.A. | N.A. | 27533.17 | 26.99 | -- | -- | 04-Sep-20 |
| | Direct Plan | 13824.10 | 38.24 | 17805.69 | 21.20 | N.A. | N.A. | -- | -- | 29344.83 | 28.92 | 04-Sep-20 |
| | BSE 250 Large Midcap TRI | 12635.45 | 26.35 | 15659.02 | 16.12 | N.A. | N.A. | 24548.69 | 23.60 | 24548.69 | 23.60 | |
| | Additional Benchmark Nifty 50 TRI** | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 22380.58 | 20.93 | 22380.58 | 20.93 | |
| 8 | Baroda BNP Paribas Flexi Cap Fund | | | | | | | | | | | |
| | Regular Plan | 12931.22 | 29.31 | N.A. | N.A. | N.A. | N.A. | 15596.94 | 21.45 | -- | -- | 17-Aug-22 |
| | Direct Plan | 13089.54 | 30.90 | N.A. | N.A. | N.A. | N.A. | -- | -- | 16140.04 | 23.28 | 17-Aug-22 |
| | Nifty 500 TRI** | 12729.38 | 27.29 | N.A. | N.A. | N.A. | N.A. | 15067.35 | 19.63 | 15067.35 | 19.63 | |
| | Additional Benchmark Nifty 50 TRI** | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 13788.93 | 15.08 | 13788.93 | 15.08 | |
| 9 | Baroda BNP Paribas Focused Fund | | | | | | | | | | | |
| | Regular Plan | 12567.75 | 25.68 | 15438.19 | 15.58 | 22028.01 | 17.09 | 22081.36 | 11.71 | -- | -- | 06-Oct-17 |
| | Direct Plan | 12796.79 | 27.97 | 16283.67 | 17.65 | 23951.79 | 19.07 | -- | -- | 24723.60 | 13.49 | 06-Oct-17 |
| | Nifty 500 TRI** | 12729.38 | 27.29 | 15976.20 | 16.90 | 24360.43 | 19.47 | 27917.22 | 15.43 | 27917.22 | 15.43 | |
| | Additional Benchmark Nifty 50 TRI** | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 26379.18 | 14.52 | 26379.18 | 14.52 | |
| 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 (%) | |
| 10 | Baroda BNP Paribas Multi Cap Fund [†] | | | | | | | | | | | |
| | Regular Plan | 13735.04 | 37.35 | 17282.44 | 20.01 | 28187.27 | 23.00 | 236292.49 | 16.06 | -- | -- | 12-Sep-03 |
| | Direct Plan | 13879.18 | 38.79 | 17831.89 | 21.26 | 29689.29 | 24.28 | -- | -- | 69017.76 | 17.60 | 01-Jan-13 |
| | Nifty 500 Multicap 50:25:25 TRI** | 12926.78 | 29.27 | 17066.89 | 19.50 | 28373.11 | 23.16 | N.A. | N.A. | 64094.83 | 16.87 | |
| | Additional Benchmark Nifty 50 TRI | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 230723.04 | 15.93 | 46936.16 | 13.85 | |
| 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 (%) | |
| 11 | Baroda BNP Paribas ELSS Tax Saver Fund [†] | | | | | | | | | | | |
| | Regular Plan | 13212.56 | 32.13 | 16180.73 | 17.40 | 24126.82 | 19.24 | 89927.61 | 12.31 | -- | -- | 05-Jan-06 |
| | Direct Plan | 13371.56 | 33.72 | 16771.02 | 18.81 | 25595.81 | 20.65 | -- | -- | 62524.08 | 16.63 | 01-Jan-13 |
| | Nifty 500 TRI** | 12729.38 | 27.29 | 15976.20 | 16.90 | 24360.43 | 19.47 | 112214.21 | 13.64 | 54193.17 | 15.23 | |
| | Additional Benchmark Nifty 50 TRI | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 104818.32 | 13.23 | 46936.16 | 13.85 | |

* Refer page no. 54

** Refer page no. 54

† Refer page no. 54

‡ Refer page no. 54

¶ Refer page no. 54

For fund manager and managing since details, kindly refer page 55.

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

Performance of Schemes

(as on November 30, 2024)

| S. No | Scheme managed by Mr. Pratish Krishnan | Last 6 Months | | Last 1 Year | | Last 3 years | | Last 5 years | | Since Inception - Regular/Distributor | | Since Inception - Direct | | Date of Inception of the Scheme |
|-------|---|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|---------------------------------------|----------|---------------------------------|-----------|---------------------------------|
| | | Returns In INR* | SAR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | |
| 11 | Baroda BNP Paribas Innovation Fund | | | | | | | | | | | | | |
| | Regular Plan | 11467.56 | 29.43 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 11810.35 | 25.33 | -- | -- | 05-Mar-24 |
| | Direct Plan | 11572.51 | 31.54 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | -- | -- | 11924.60 | 26.98 | 05-Mar-24 |
| | Nifty 500 TRI** | 10807.76 | 16.20 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 10883.50 | 12.17 | 10883.50 | 12.17 | |
| | Additional Benchmark | 10778.98 | 15.62 | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 10657.22 | 9.02 | 10657.22 | 9.02 | |
| 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 (%) | | | |
| 12 | Baroda BNP Paribas Banking and Financial Services Fund | | | | | | | | | | | | | |
| | Regular Plan | 12338.06 | 23.38 | 15814.86 | 16.51 | 17228.09 | 11.48 | 44270.74 | 12.70 | -- | -- | | 22-Jun-12 | |
| | Direct Plan | 12498.67 | 24.99 | 16345.35 | 17.80 | 18105.34 | 12.59 | -- | -- | 40660.06 | 12.49 | | 01-Jan-13 | |
| | Nifty Financial Services TRI** | 12091.70 | 20.92 | 14090.12 | 12.11 | 17529.45 | 11.87 | 66030.25 | 16.38 | 51459.93 | 14.74 | | | |
| | Additional Benchmark Nifty 50 TRI | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 54622.40 | 14.62 | 46936.16 | 13.85 | | | |
| 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 (%) | | | |
| 13 | Baroda BNP Paribas Aqua Fund of Fund⁴ | | | | | | | | | | | | | |
| | Regular Plan | 11510.39 | 15.10 | 11664.43 | 5.27 | N.A. | N.A. | 12550.91 | 6.58 | -- | -- | | 07-May-21 | |
| | Direct Plan | 11627.68 | 16.28 | 12040.74 | 6.39 | N.A. | N.A. | -- | -- | 13043.84 | 7.73 | | 07-May-21 | |
| | MSCI World Index (TRI) | 12958.75 | 29.59 | 14492.55 | 13.17 | N.A. | N.A. | 15483.83 | 13.04 | 15483.83 | 13.04 | | | |
| | Additional Benchmark Nifty 50 TRI** | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 17032.15 | 16.10 | 17032.15 | 16.10 | | | |

⁴ w.e.f. December 01, 2022: Mr. Miten Vora

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 | 12190.35 | 21.90 | 14651.98 | 13.58 | 21236.93 | 16.24 | 23612.46 | 15.27 | -- | -- | 14-Nov-18 |
| | Direct Plan | 12334.84 | 23.35 | 15215.36 | 15.02 | 22652.89 | 17.75 | -- | -- | 25617.05 | 16.83 | 14-Nov-18 |
| | NIFTY 50 Hybrid Composite Debt 50:50 Index | 11529.00 | 15.29 | 13323.79 | 10.04 | 17695.59 | 12.08 | 20308.36 | 12.43 | 20308.36 | 12.43 | |
| | Additional Benchmark Nifty 50 TRI | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 24519.51 | 15.99 | 24519.51 | 15.99 | |
| 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 | 12660.21 | 26.60 | 15297.17 | 15.22 | 21430.91 | 16.45 | 27653.56 | 14.22 | -- | -- | 07-Apr-17 |
| | Direct Plan | 12870.20 | 28.70 | 16076.11 | 17.15 | 23290.78 | 18.40 | -- | -- | 31301.20 | 16.08 | 07-Apr-17 |
| | CRISIL Hybrid 35+65 - Aggressive Index | 12038.84 | 20.39 | 14316.60 | 12.71 | 20066.68 | 14.93 | 25689.98 | 13.12 | 25689.98 | 13.12 | |
| | Additional Benchmark Nifty 50 TRI** | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 28872.16 | 14.86 | 28872.16 | 14.86 | |
| S. No | Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) and 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 | 11403.88 | 14.04 | 13104.75 | 9.43 | 15523.38 | 9.18 | 16009.53 | 9.19 | -- | -- | 25-Jul-19 |
| | Direct Plan | 11530.40 | 15.30 | 13538.94 | 10.63 | 16365.97 | 10.34 | -- | -- | 16961.03 | 10.37 | 25-Jul-19 |
| | NIFTY Equity Savings Index TRI** | 11272.00 | 12.72 | 12986.05 | 9.10 | 16079.79 | 9.95 | 16796.39 | 10.17 | 16796.39 | 10.17 | |
| | Additional Benchmark CRISIL 10 Year Gilt Index | 11039.17 | 10.39 | 11763.64 | 5.56 | 13062.60 | 5.48 | 13254.51 | 5.40 | 13254.51 | 5.40 | |
| S. No | Scheme managed by Mr. Pratish Krishnan (Equity Portfolio) & 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 ⁴ | | | | | | | | | | | |
| | Regular Plan | 11145.90 | 11.46 | 12434.52 | 7.53 | 14421.51 | 7.59 | 41881.75 | 7.35 | -- | -- | 23-Sep-04 |
| | Direct Plan | 11315.60 | 13.16 | 13016.60 | 9.19 | 15571.07 | 9.25 | -- | -- | 30158.12 | 9.70 | 01-Jan-13 |
| | CRISIL Hybrid 85+15 - Conservative Index | 11194.92 | 11.95 | 12438.37 | 7.54 | 15221.66 | 8.76 | 53891.64 | 8.70 | 28361.31 | 9.14 | |
| | Additional Benchmark CRISIL 10 year Gilt Index | 11039.17 | 10.39 | 11763.64 | 5.56 | 13062.60 | 5.48 | 32816.76 | 6.06 | 21346.67 | 6.57 | |
| 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 | 12438.38 | 24.38 | N.A. | N.A. | N.A. | N.A. | 14258.99 | 19.98 | -- | -- | 19-Dec-22 |
| | Direct Plan | 12597.10 | 25.97 | N.A. | N.A. | N.A. | N.A. | -- | -- | 14693.46 | 21.84 | 19-Dec-22 |
| | 65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold | 12326.97 | 23.27 | N.A. | N.A. | N.A. | N.A. | 14012.81 | 18.91 | 14012.81 | 18.91 | |
| | Additional Benchmark Nifty 50 TRI | 12127.22 | 21.27 | 14728.70 | 13.78 | 21225.10 | 16.22 | 13402.33 | 16.22 | 13402.33 | 16.22 | |

⁴ w.e.f. October 21, 2022: Mr. Pratish Krishnan & Mr. Prashant Pimple

* Refer page no. 54 ** Refer page no. 54 † Refer page no. 54

For fund manager and managing since details, kindly refer page 55.

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

Performance of Schemes

(as on November 30, 2024)

| 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 | 10750.13 | 7.50 | 11902.90 | 5.98 | 12919.13 | 5.25 | 15474.51 | 5.66 | -- | -- | 28-Dec-16 | | |
| | Direct Plan | 10828.78 | 8.29 | 12149.71 | 6.71 | 13355.43 | 5.95 | -- | -- | 16269.68 | 6.33 | 28-Dec-16 | | |
| | Nifty 50 Arbitrage Index | 10748.58 | 7.49 | 12056.77 | 6.43 | 12856.39 | 5.15 | 14897.43 | 5.16 | 14897.43 | 5.16 | | | |
| | Additional Benchmark CRISIL 1 Year T-Bill Index | 10756.20 | 7.56 | 11938.07 | 6.08 | 13092.69 | 5.53 | 15885.05 | 6.01 | 15885.05 | 6.01 | | | |
| S. No | Scheme managed by Mr. Pratish Krishnan (For Equity Portion) and Mr. Gurvinder 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 | 10912.05 | 18.29 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 10449.14 | 9.05 | -- | -- | 28-May-24 |
| | Direct Plan | 11024.09 | 20.54 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | -- | -- | 10504.56 | 10.20 | 28-May-24 |
| | CRISIL Hybrid 35+65 - Aggressive Index | 10645.90 | 12.95 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 10276.00 | 5.52 | 10276.00 | 5.52 | |
| | 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. Gurvinder Singh Wasan | Last 7 Days | | Last 15 Days | | Last 1 Month | | Last 1 Year | | Last 3 years | | Last 5 years | | Since Inception - Regular/Distributor | | Since Inception - Direct | | Date of Inception of the Scheme |
|-------|--|-----------------|----------|-----------------|----------|-----------------|----------|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
| | | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | |
| 1 | Baroda BNP Paribas Liquid Fund ^{*†‡} | | | | | | | | | | | | | | | | | |
| | Regular Plan | 10012.72 | 6.63 | 10027.16 | 6.61 | 10055.85 | 6.80 | 10733.25 | 7.31 | 12011.02 | 6.29 | 12943.13 | 5.29 | 28947.68 | 6.95 | -- | -- | 05-Feb-09 |
| | Direct Plan | 10012.98 | 6.77 | 10027.72 | 6.74 | 10056.98 | 6.93 | 10747.08 | 7.45 | 12049.80 | 6.41 | 13011.10 | 5.40 | -- | -- | 22164.69 | 6.90 | 01-Jan-13 |
| | CRISIL Liquid Debt A-I Index | 10013.20 | 6.88 | 10027.56 | 6.71 | 10056.34 | 6.85 | 10736.43 | 7.34 | 12036.88 | 6.37 | 13004.79 | 5.39 | 27958.33 | 6.71 | 21801.66 | 6.76 | |
| | Additional Benchmark CRISIL 1 Year T-Bill Index | 10016.27 | 8.48 | 10031.61 | 7.69 | 10061.63 | 7.50 | 10760.18 | 7.58 | 11940.07 | 6.08 | 13093.18 | 5.53 | 25643.21 | 6.13 | 21187.34 | 6.50 | |
| 2 | Baroda BNP Paribas Money Market Fund | | | | | | | | | | | | | | | | | |
| | Regular Plan | 10012.29 | 6.41 | 10026.69 | 6.49 | 10054.04 | 6.80 | 10728.90 | 7.29 | 11916.94 | 6.02 | 12763.03 | 4.99 | 13190.64 | 5.21 | -- | -- | 19-Jun-19 |
| | Direct Plan | 10012.67 | 6.61 | 10027.49 | 6.69 | 10055.59 | 7.00 | 10749.23 | 7.49 | 11987.44 | 6.23 | 12917.07 | 5.25 | -- | -- | 13367.04 | 5.47 | 19-Jun-19 |
| | CRISIL Money Market A-I Index | 10012.43 | 6.48 | 10027.41 | 6.67 | 10053.47 | 6.73 | 10748.33 | 7.48 | 12088.52 | 6.53 | 13202.67 | 5.71 | 13638.74 | 5.86 | 13638.74 | 5.86 | |
| | Additional Benchmark CRISIL 1 Year T-Bill Index | 10016.28 | 8.49 | 10031.63 | 7.70 | 10059.92 | 7.54 | 10756.20 | 7.56 | 11938.07 | 6.08 | 13092.69 | 5.53 | 13539.95 | 5.72 | 13539.95 | 5.72 | |

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

| S. No | Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan | Last 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 (%) | |
| 3 | Baroda BNP Paribas Overnight Fund [†] | | | | | | | | | | | | | | | | | |
| | Regular Plan | 10012.51 | 6.52 | 10026.35 | 6.41 | 10051.51 | 6.27 | 10666.25 | 6.64 | 11867.14 | 5.87 | 12668.63 | 4.84 | 13079.21 | 4.91 | -- | -- | 25-Apr-19 |
| | Direct Plan | 10012.66 | 6.60 | 10026.68 | 6.49 | 10052.17 | 6.35 | 10674.84 | 6.73 | 11892.47 | 5.94 | 12714.14 | 4.91 | -- | -- | 13132.11 | 4.98 | 25-Apr-19 |
| | CRISIL Liquid Overnight Index | 10012.83 | 6.69 | 10027.06 | 6.58 | 10052.92 | 6.44 | 10677.89 | 6.76 | 11910.59 | 6.00 | 12739.01 | 4.96 | 13157.15 | 5.02 | 13157.15 | 5.02 | |
| | Additional Benchmark CRISIL 1 Year T-Bill Index | 10016.27 | 8.48 | 10031.61 | 7.69 | 10061.63 | 7.50 | 10760.18 | 7.58 | 11940.07 | 6.08 | 13093.18 | 5.53 | 13709.28 | 5.79 | 13709.28 | 5.79 | |

| 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 (%) | |
| 4 | Baroda BNP Paribas Ultra Short Duration Fund | | | | | | | | | | | |
| | Regular Plan | 10743.59 | 7.44 | 12057.69 | 6.44 | 13156.02 | 5.63 | 14774.48 | 6.19 | -- | -- | 01-Jun-18 |
| | Direct Plan | 10762.88 | 7.63 | 12119.07 | 6.62 | 13275.32 | 5.82 | -- | -- | 14950.91 | 6.38 | 01-Jun-18 |
| | CRISIL Ultra Short Duration Debt A-I Index | 10764.04 | 7.64 | 12107.98 | 6.58 | 13312.56 | 5.88 | 14980.50 | 6.41 | 14980.50 | 6.41 | |
| | Additional Benchmark CRISIL 1 Year T-Bill Index | 10756.20 | 7.56 | 11938.07 | 6.08 | 13092.69 | 5.53 | 14655.84 | 6.06 | 14655.84 | 6.06 | |
| 5 | Baroda BNP Paribas Low Duration Fund | | | | | | | | | | | |
| | Regular Plan | 10694.32 | 6.94 | 11809.96 | 5.70 | 13112.11 | 5.56 | 38427.04 | 7.29 | -- | -- | 21-Oct-05 |
| | Direct Plan | 10776.49 | 7.76 | 12077.88 | 6.50 | 13631.20 | 6.38 | -- | -- | 23990.89 | 7.62 | 01-Jan-13 |
| | CRISIL Low Duration Debt A-I Index | 10768.87 | 7.69 | 12047.56 | 6.41 | 13396.11 | 6.02 | 38373.50 | 7.29 | 23667.42 | 7.50 | |
| | Additional Benchmark CRISIL 1 Year T-Bill Index | 10756.20 | 7.56 | 11938.07 | 6.08 | 13092.69 | 5.53 | 31324.20 | 6.15 | 21183.80 | 6.50 | |
| 6 | Baroda BNP Paribas Short Duration Fund [†] | | | | | | | | | | | |
| | Regular Plan | 10787.55 | 7.88 | 11830.15 | 5.76 | 13304.03 | 5.87 | 28175.91 | 7.44 | -- | -- | 30-Jun-10 |
| | Direct Plan | 10860.49 | 8.60 | 12073.14 | 6.48 | 13773.82 | 6.61 | -- | -- | 24846.45 | 7.94 | 01-Jan-13 |
| | CRISIL Short Duration Debt A-II Index | 10804.20 | 8.04 | 11905.16 | 5.99 | 13552.44 | 6.26 | 28867.63 | 7.62 | 24007.78 | 7.63 | |
| | Additional Benchmark CRISIL 1 Year T-Bill Index | 10756.20 | 7.56 | 11938.07 | 6.08 | 13092.69 | 5.53 | 24795.91 | 6.50 | 21183.80 | 6.50 | |
| 7 | Baroda BNP Paribas Banking and PSU Bond Fund | | | | | | | | | | | |
| | Regular Plan | 10793.96 | 7.94 | 11611.97 | 5.11 | N.A. | N.A. | 12019.92 | 4.76 | -- | -- | 17-Dec-20 |
| | Direct Plan | 10837.87 | 8.38 | 11794.58 | 5.66 | N.A. | N.A. | -- | -- | 12258.16 | 5.29 | 17-Dec-20 |
| | CRISIL Banking and PSU Debt A-II Index | 10771.31 | 7.71 | 11782.62 | 5.62 | N.A. | N.A. | 12276.91 | 5.33 | 12276.91 | 5.33 | |
| | Additional Benchmark CRISIL 10 Year Gilt Index | 11039.17 | 10.39 | 11763.64 | 5.56 | 13062.60 | 5.48 | 12041.37 | 4.81 | 12041.37 | 4.81 | |
| 8 | Baroda BNP Paribas Credit Risk Fund ^{§§} (scheme has two segregated portfolios) | | | | | | | | | | | |
| | Regular Plan | 10839.56 | 8.40 | 12126.52 | 6.64 | 14794.48 | 8.14 | 21137.09 | 7.89 | -- | -- | 23-Jan-15 |
| | Direct Plan | 10927.61 | 9.28 | 12422.15 | 7.50 | 15375.74 | 8.97 | -- | -- | 23163.37 | 8.89 | 23-Jan-15 |
| | CRISIL Credit Risk Debt B-II Index | 10822.67 | 8.23 | 12260.81 | 7.03 | 14439.06 | 7.62 | 21760.07 | 8.21 | 21760.07 | 8.21 | |
| | Additional Benchmark CRISIL 10 Year Gilt Index | 11039.17 | 10.39 | 11763.64 | 5.56 | 13062.60 | 5.48 | 18632.51 | 6.52 | 18632.51 | 6.52 | |

* Refer page no. 54 ** Refer page no. 54 † Refer page no. 54

For fund manager and managing since details, kindly refer page 55.

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

Performance of Schemes

(as on November 30, 2024)

| S. No | Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan | Last 1 Year | | Last 3 years | | Last 5 years | | Since Inception - Regular/Distributor | | Since Inception - Direct | | Date of Inception of the Scheme |
|-------|--|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
| | | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | |
| 9 | Baroda BNP Paribas Corporate Bond Fund ^{¶¶} | | | | | | | | | | | |
| | Regular Plan | 10853.91 | 8.54 | 11713.92 | 5.41 | 13150.46 | 5.62 | 26046.50 | 6.79 | -- | -- | 10-May-10 |
| | Direct Plan | 10894.89 | 8.95 | 11843.68 | 5.80 | 13444.58 | 6.09 | -- | -- | 22250.79 | 6.94 | 01-Jan-13 |
| | CRISIL Corporate Debt A-II Index | 10800.29 | 8.00 | 11888.28 | 5.94 | 13698.43 | 6.49 | 31080.30 | 8.10 | 25357.07 | 8.12 | |
| | Additional Benchmark CRISIL 10 year Gilt Index | 11039.17 | 10.39 | 11763.64 | 5.56 | 13062.60 | 5.48 | 25015.58 | 6.50 | 21346.67 | 6.57 | |
| 10 | Baroda BNP Paribas Nifty SDL December 2026 Index Fund | | | | | | | | | | | |
| | Regular Plan | 10825.28 | 8.25 | N.A. | N.A. | N.A. | N.A. | 11399.12 | 7.35 | -- | -- | 25-Jan-23 |
| | Direct Plan | 10857.86 | 8.58 | N.A. | N.A. | N.A. | N.A. | -- | -- | 11462.61 | 7.67 | 25-Jan-23 |
| | NIFTY SDL December 2026 Index | 10888.95 | 8.89 | N.A. | N.A. | N.A. | N.A. | 11505.07 | 7.89 | 11505.07 | 7.89 | |
| | Additional Benchmark CRISIL 1-year T-bill Index | 10756.20 | 7.56 | 11938.07 | 6.08 | 13092.69 | 5.53 | 11381.92 | 7.26 | 11381.92 | 7.26 | |
| 11 | Baroda BNP Paribas NIFTY SDL December 2028 Index Fund | | | | | | | | | | | |
| | Regular Plan | 10922.53 | 9.23 | N.A. | N.A. | N.A. | N.A. | 11444.91 | 8.33 | -- | -- | 24-Mar-23 |
| | Direct Plan | 10955.40 | 9.55 | N.A. | N.A. | N.A. | N.A. | -- | -- | 11503.39 | 8.65 | 24-Mar-23 |
| | NIFTY SDL December 2028 Index | 10981.57 | 9.82 | N.A. | N.A. | N.A. | N.A. | 11553.65 | 8.93 | 11553.65 | 8.93 | |
| | Additional Benchmark CRISIL 1 Year T-Bill Index | 10756.20 | 7.56 | 11938.07 | 6.08 | 13092.69 | 5.53 | 11290.84 | 7.46 | 11290.84 | 7.46 | |

| S. No | Scheme managed by Mr. Prashant Pimple & Mr. Gurvinder Singh Wasan | Last 1 Year | | Last 3 years | | Last 5 years | | Since Inception - Regular/Distributor | | Since Inception - Direct | | Date of Inception of the Scheme |
|-------|---|-----------------|----------|-----------------|----------|-----------------|----------|---------------------------------------|----------|--------------------------|----------|---------------------------------|
| | | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | Returns In INR* | CAGR (%) | |
| 12 | Baroda BNP Paribas Dynamic Bond Fund [†] | | | | | | | | | | | |
| | Regular Plan | 10897.16 | 8.97 | 11893.16 | 5.95 | 13258.15 | 5.80 | 43366.66 | 7.53 | -- | -- | 23-Sep-04 |
| | Direct Plan | 11004.15 | 10.04 | 12254.53 | 7.01 | 13924.51 | 6.84 | -- | -- | 24938.04 | 7.97 | 01-Jan-13 |
| | CRISIL Dynamic Bond A-III Index | 10959.07 | 9.59 | 11816.32 | 5.72 | 13886.24 | 6.78 | 45127.00 | 7.75 | 24858.90 | 7.94 | |
| | Additional Benchmark CRISIL 10 year Gilt Index | 11039.17 | 10.39 | 11763.64 | 5.56 | 13062.60 | 5.48 | 32816.76 | 6.06 | 21346.67 | 6.57 | |
| 13 | Baroda BNP Paribas Gilt Fund | | | | | | | | | | | |
| | Regular Plan | 11021.48 | 10.21 | 11824.83 | 5.75 | 13278.25 | 5.83 | 40578.88 | 6.36 | -- | -- | 21-Mar-02 |
| | Direct Plan | 11055.70 | 10.56 | 12001.39 | 6.27 | 13688.46 | 6.47 | -- | -- | 25983.46 | 8.34 | 01-Jan-13 |
| | CRISIL Dynamic Gilt Index | 11083.12 | 10.83 | 11966.79 | 6.17 | 13891.09 | 6.79 | 51935.85 | 7.52 | 24169.64 | 7.69 | |
| | Additional Benchmark CRISIL 10 Year Gilt Index | 11039.17 | 10.39 | 11763.64 | 5.56 | 13062.60 | 5.48 | 41712.15 | 6.49 | 21346.67 | 6.57 | |

| S. No | Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan | 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 (%) | |
| 14 | Baroda BNP Paribas Gold ETF | | | | | | | | | | | | | |
| | Baroda BNP Paribas Gold ETF | 10551.46 | 11.06 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 12290.34 | 23.84 | -- | -- | 13-Dec-23 |
| | Domestic Price of Gold | 10592.43 | 11.88 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 12436.77 | 25.37 | -- | -- | |

| 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 (%) | |
| 15 | Baroda BNP Paribas Nifty 50 Index Fund | | | | | | | | | | | | | |
| | Regular Plan | 10755.41 | 15.15 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 10981.22 | 11.85 | -- | -- | 29-Jan-24 |
| | Direct Plan | 10776.90 | 15.58 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | -- | -- | 11011.49 | 12.22 | 29-Jan-24 |
| | Nifty 50 Total Return Index | 10778.98 | 15.62 | N.A. | N.A. | N.A. | N.A. | N.A. | N.A. | 11015.59 | 12.27 | 11015.59 | 12.27 | |
| | Additional Benchmark BSE SENSEX TRI | 10864.10 | 17.33 | 12058.60 | 20.59 | 14540.16 | 13.29 | 20799.98 | 15.76 | 11013.93 | 12.25 | 11013.93 | 12.25 | |

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 NIFTY BANK ETF, Baroda BNP Paribas Manufacturing Fund, Baroda BNP Paribas Dividend Yield Fund, Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund & Baroda BNP Paribas Nifty Midcap 150 Index Fund is not provided as the scheme has not completed 6 months.

[§] Impact of segregation Fall in NAV - Mar 6, 2020 w/s Mar 5, 2020 : -21.82%

^{§§} Impact of segregation Fall in NAV - Mar 6, 2020 w/s Mar 5, 2020 : -2.24%

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

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

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

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

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

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

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

For fund manager and managing since details, kindly refer page 55.

Fund Managers & Managing Since Details

(as on November 30, 2024)

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 51-54.

| Scheme Name | Fund Managers | Managing Fund Since |
|--|---|--|
| Equity Schemes | | |
| Baroda BNP Paribas Large Cap Fund | Mr. Jitendra Sriram | June 16, 2022 |
| Baroda BNP Paribas Large & Mid Cap Fund | Mr. Kushant Arora [^] Mr. Sanjay Chawla | October 21, 2024 September 4, 2024 |
| Baroda BNP Paribas Mid Cap Fund | Mr. Shiv Chanani Mr. Himanshu Singh [^] | July 13, 2022 October 21, 2024 |
| Baroda BNP Paribas Small Cap Fund | Mr. Shiv Chanani Mr. Himanshu Singh [^] | October 30, 2023 October 21, 2024 |
| Baroda BNP Paribas Flexi Cap Fund | Mr. Sanjay Chawla | August 17, 2022 |
| Baroda BNP Paribas Multi Cap Fund | Mr. Sanjay Chawla Mr. Sandeep Jain | November 1, 2015 March 14, 2022 |
| Baroda BNP Paribas Value Fund | Mr. Shiv Chanani Mr. Himanshu Singh [^] | June 07, 2023 October 21, 2024 |
| Baroda BNP Paribas Dividend Yield Fund | Mr. Shiv Chanani Mr. Himanshu Singh [^] | September 11, 2024 October 21, 2024 |
| Baroda BNP Paribas ELSS Tax Saver Fund | Mr. Sanjay Chawla Mr. Pratish Krishnan | March 14, 2022 March 14, 2022 |
| Baroda BNP Paribas Focused Fund | Mr. Sanjay Chawla | March 14, 2022 |
| Baroda BNP Paribas India Consumption Fund | Mr. Shiv Chanani Mr. Himanshu Singh [^] | July 13, 2022 October 21, 2024 |
| Baroda BNP Paribas Business Cycle Fund | Mr. Jitendra Sriram Mr. Kushant Arora [^] | November 01, 2023 October 21, 2024 |
| Baroda BNP Paribas Banking and Financial Services Fund | Mr. Sandeep Jain Mr. Arjun Bagga [^] | March 14, 2022 October 21, 2024 |
| Baroda BNP Paribas Innovation Fund | Mr. Pratish Krishnan | March 05, 2024 |
| Baroda BNP Paribas Manufacturing Fund | Mr. Jitendra Sriram Mr. Kushant Arora [^] | June 28, 2024 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) Mr. Pratish Krishnan (Equity Portfolio) Mr. Neeraj Saxena [^] (Equity Portfolio) Mr. Gurvinder Singh Wasan [^] (Fixed Income Portfolio) | November 14, 2018 August 05, 2021 October 21, 2024 October 21, 2024 |
| Baroda BNP Paribas Aggressive Hybrid Fund | Mr. Jitendra Sriram (Equity Portfolio) Mr. Pratish Krishnan (Equity Portfolio) Mr. Gurvinder Singh Wasan [^] (Fixed Income Portfolio) | June 16, 2022 March 14, 2022 October 21, 2024 |
| Baroda BNP Paribas Multi Asset Fund | Mr. Jitendra Sriram (Equity Portfolio) Mr. Pratish Krishnan [^] (Equity Portfolio) Mr. Vikram Pamnani (Fixed Income Portfolio) | December 19, 2022 October 21, 2024 December 19, 2022 |
| Baroda BNP Paribas Equity Savings Fund | Mr. Pratish Krishnan (Equity Portfolio) Mr. Neeraj Saxena [^] (Equity Portfolio) Mr. Gurvinder Singh Wasan [^] (Fixed Income Portfolio) | September 05, 2019 October 21, 2024 October 21, 2024 |
| Baroda BNP Paribas Conservative Hybrid Fund | Mr. Pratish Krishnan (Equity Portfolio) Mr. Gurvinder Singh Wasan [^] (Fixed Income Portfolio) Mr. Prashant Pimple (Fixed Income Portfolio) | March 14, 2022 October 21, 2024 October 21, 2022 |
| Baroda BNP Paribas Arbitrage Fund | Neeraj Saxena (Equity Portfolio) Vikram Pamnani (Fixed Income Portfolio) | March 14, 2022 March 16, 2022 |
| Solution Oriented Fund | | |
| Baroda BNP Paribas Retirement Fund | Mr. Pratish Krishnan (Equity Portfolio) Mr. Gurvinder Singh Wasan [^] (Fixed Income Portfolio) | May 28, 2024 October 21, 2024 |
| Debt Schemes | | |
| Baroda BNP Paribas Liquid Fund | Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan [^] | March 14, 2022 October 21, 2024 |
| Baroda BNP Paribas Overnight Fund | Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan [^] | March 14, 2022 October 21, 2024 |
| Baroda BNP Paribas Ultra Short Duration Fund | Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan [^] | March 14, 2022 October 21, 2024 |
| Baroda BNP Paribas Low Duration Fund | Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan [^] | December 27, 2017 October 21, 2024 |
| Baroda BNP Paribas Money Market Fund | Mr. Vikram Pamnani Mr. Gurvinder Singh Wasan [^] | March 14, 2024 October 21, 2024 |
| Baroda BNP Paribas Banking and PSU Bond Fund | Mr. Gurvinder Singh Wasan [^] Mr. Vikram Pamnani | October 21, 2024 July 11, 2024 |
| Baroda BNP Paribas Short Duration Fund | Mr. Gurvinder Singh Wasan [^] Mr. Vikram Pamnani | October 21, 2024 March 14, 2022 |
| Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios) | Mr. Gurvinder Singh Wasan [^] Mr. Vikram Pamnani | October 21, 2024 July 11, 2024 |
| Baroda BNP Paribas Corporate Bond Fund | Mr. Gurvinder Singh Wasan [^] Mr. Vikram Pamnani | October 21, 2024 July 11, 2024 |
| Baroda BNP Paribas Dynamic Bond Fund | Mr. Prashant Pimple Mr. Gurvinder Singh Wasan [^] | July 11, 2024 October 21, 2024 |
| Baroda BNP Paribas Gilt Fund | Mr. Prashant Pimple Mr. Gurvinder Singh Wasan [^] | July 11, 2024 October 21, 2024 |
| Other Schemes | | |
| Baroda BNP Paribas Nifty SDL December 2026 Index Fund | Mr. Gurvinder Singh Wasan [^] Mr. Vikram Pamnani | October 21, 2024 July 11, 2024 |
| Baroda BNP Paribas Nifty SDL December 2028 Index Fund | Mr. Gurvinder Singh Wasan [^] Mr. Vikram Pamnani | October 21, 2024 July 11, 2024 |
| Baroda BNP Paribas Nifty 50 Index Fund | Mr. Neeraj Saxena Mr. Gurvinder Singh Wasan [^] | January 29, 2024 October 21, 2024 |
| Baroda BNP Paribas Gold ETF | Mr. Gurvinder Singh Wasan [^] Mr. Vikram Pamnani | October 21, 2024 October 21, 2024 |
| Baroda BNP Paribas NIFTY BANK ETF | Mr. Neeraj Saxena | June 18, 2024 |
| Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund | Mr. Neeraj Saxena | October 15, 2024 |
| Baroda BNP Paribas Nifty Midcap 150 Index Fund | Mr. Neeraj Saxena | November 4, 2024 |

[^] w.e.f. October 21, 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-Sep-2024 | 0.47 | 62.4014 |
| 29-Oct-2024 | 0.45 | 58.7566 |
| 27-Nov-2024 | 0.43 | 59.7000 |
| Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends) | | |
| 27-Sep-2024 | 0.49 | 65.7065 |
| 29-Oct-2024 | 0.48 | 61.9285 |
| 27-Nov-2024 | 0.45 | 62.9713 |

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-Sep-2024 | 0.14 | 18.8411 |
| 29-Oct-2024 | 0.14 | 17.8096 |
| 27-Nov-2024 | 0.13 | 17.8379 |

| Record Date | Distribution Rate Per Unit (₹) Individual/ Others | Cum-Distribution NAV (₹) |
|---|--|-----------------------------|
| Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends) | | |
| 27-Sep-2024 | 0.16 | 21.2313 |
| 29-Oct-2024 | 0.15 | 20.0948 |
| 27-Nov-2024 | 0.15 | 20.1619 |

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-Sep-2024 | 0.08 | 11.4853 |
| 29-Oct-2024 | 0.08 | 11.2442 |
| 27-Nov-2024 | 0.07 | 11.2523 |
| Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | |
| 27-Sep-2024 | 0.09 | 13.7573 |
| 29-Oct-2024 | 0.09 | 13.4915 |
| 27-Nov-2024 | 0.09 | 13.5240 |
| Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | |
| 27-Mar-2024 | 0.23 | 11.4605 |
| 27-Jun-2024 | 0.23 | 11.6432 |
| 27-Sep-2024 | 0.24 | 11.8001 |
| Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | |
| 27-Mar-2024 | 0.26 | 13.0315 |
| 27-Jun-2024 | 0.26 | 13.2915 |
| 27-Sep-2024 | 0.27 | 13.5246 |

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) | | |
| 09-Sep-2024 | 0.06 | 10.4327 |
| 09-Oct-2024 | 0.06 | 10.4081 |
| 08-Nov-2024 | 0.06 | 10.8748 |
| Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | |
| 09-Sep-2024 | 0.06 | 10.8657 |
| 09-Oct-2024 | 0.06 | 10.8496 |
| 08-Nov-2024 | 0.06 | 10.8748 |
| 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-Mar-2024 | 0.18 | | 10.5616 |
| 27-Jun-2024 | 0.19 | | 10.5958 |
| 27-Sep-2024 | 0.19 | | 10.5695 |
| Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.19 | | 10.9854 |
| 27-Jun-2024 | 0.19 | | 11.0373 |
| 27-Sep-2024 | 0.19 | | 11.0391 |

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-Sep-2024 | 0.06 | 0.06 | 10.3818 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.3874 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.3721 |
| Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Sep-2024 | 0.06 | 0.06 | 10.3668 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.3800 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.3780 |

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-Sep-2024 | 5.94 | 5.94 | 1020.0812 |
| 29-Oct-2024 | 5.95 | 5.95 | 1020.7323 |
| 27-Nov-2024 | 5.94 | 5.94 | 1020.5801 |
| Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Sep-2024 | 6.04 | 6.04 | 1036.2455 |
| 29-Oct-2024 | 6.04 | 6.04 | 1037.0715 |
| 27-Nov-2024 | 6.04 | 6.04 | 1037.0777 |

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-Sep-2024 | 0.06 | 0.06 | 10.2598 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.2465 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.2300 |
| Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Sep-2024 | 0.06 | 0.06 | 10.3937 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.3846 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.3721 |
| Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.18 | 0.18 | 10.3187 |
| 27-Jun-2024 | 0.18 | 0.18 | 10.2996 |
| 27-Sep-2024 | 0.18 | 0.18 | 10.3748 |
| Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.18 | 0.18 | 10.4687 |
| 27-Jun-2024 | 0.18 | 0.18 | 10.4627 |
| 27-Sep-2024 | 0.18 | 0.18 | 10.5528 |

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-Sep-2024 | 0.06 | 0.06 | 10.2973 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.2901 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.2715 |
| Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Sep-2024 | 0.06 | 0.06 | 10.4417 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.4412 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.4289 |
| Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.19 | 0.19 | 10.7349 |
| 27-Jun-2024 | 0.19 | 0.19 | 10.7278 |
| 27-Sep-2024 | 0.19 | 0.19 | 10.7926 |
| Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.20 | 0.20 | 11.2101 |
| 27-Jun-2024 | 0.20 | 0.20 | 11.2172 |
| 27-Sep-2024 | 0.20 | 0.20 | 11.2996 |

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-Sep-2024 | 0.08 | 0.08 | 11.3588 |
| 29-Oct-2024 | 0.08 | 0.08 | 11.3460 |
| 27-Nov-2024 | 0.08 | 0.08 | 11.3177 |
| Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Sep-2024 | 0.10 | 0.10 | 14.2882 |
| 29-Oct-2024 | 0.10 | 0.10 | 14.2825 |
| 27-Nov-2024 | 0.09 | 0.09 | 14.2567 |
| Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.24 | 0.24 | 11.903 |
| 27-Jun-2024 | 0.24 | 0.24 | 11.9198 |
| 27-Sep-2024 | 0.24 | 0.24 | 11.9519 |
| Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.26 | 0.26 | 12.7568 |
| 27-Jun-2024 | 0.26 | 0.26 | 12.8058 |
| 27-Sep-2024 | 0.26 | 0.26 | 12.8888 |

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-Sep-2024 | 0.06 | 0.06 | 10.3781 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.3662 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.3470 |

| Record Date | Distribution Rate Per Unit (₹) | | Cum-Distribution NAV (₹) |
|--|--------------------------------|--------|--------------------------|
| | Individual | Others | |
| Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Sep-2024 | 0.06 | 0.06 | 10.4878 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.4800 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.4648 |
| Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.18 | 0.18 | 10.3832 |
| 27-Jun-2024 | 0.18 | 0.18 | 10.3765 |
| 27-Sep-2024 | 0.18 | 0.18 | 10.4768 |
| Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.18 | 0.18 | 10.5531 |
| 27-Jun-2024 | 0.18 | 0.18 | 10.5584 |
| 27-Sep-2024 | 0.19 | 0.19 | 10.6732 |
| 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-Sep-2024 | 0.06 | 0.06 | 10.4906 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.4083 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.3914 |
| Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Sep-2024 | 0.06 | 0.06 | 10.8400 |
| 29-Oct-2024 | 0.06 | 0.06 | 10.7659 |
| 27-Nov-2024 | 0.06 | 0.06 | 10.7590 |
| Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.18 | 0.18 | 10.4101 |
| 27-Jun-2024 | 0.18 | 0.18 | 10.4499 |
| 27-Sep-2024 | 0.18 | 0.18 | 10.5661 |
| Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends) | | | |
| 27-Mar-2024 | 0.19 | 0.19 | 10.7192 |
| 27-Jun-2024 | 0.19 | 0.19 | 10.7808 |
| 27-Sep-2024 | 0.19 | 0.19 | 10.9227 |
| 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, its means its range of performance is wide, implying greater volatility.

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

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

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

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

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

Rating Profile: Mutual funds invest in securities after

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

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

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

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

Source: Nirmal Bang Institutional Research, BBNPP AMC

* 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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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://barodabnp-paribasmf.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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