

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





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

[An open-ended fund 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 | 6<sup>TH</sup> - 20<sup>TH</sup> 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 | October 2024**

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 [www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in)

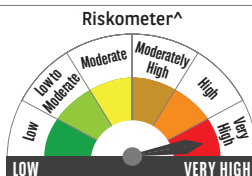
**Baroda BNP Paribas Children's Fund**

(An open-ended fund 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.

<sup>^</sup>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

The Nifty ended with a loss of 6.2% in month of October 2024- largest monthly decline since March 2020. Mid-cap and small-cap fell 6.7% and 3%. Oil & gas (-14%) was the worst-performing sector, followed by auto (-12%) and consumer durables (-10%). Geopolitical conflicts in Middle East, China stimulus, caution ahead of US elections weighed on investors mind. India saw massive FPI (Foreign Portfolio Investment) outflows. Globally, India was the worst-performing market, followed by France (-4%), Hong Kong (-4%) and Mexico (-3.5%). US S&P 500 Index and Dow Jones declined around 1% each. FPIs sold USD12.4 bn (until Oct 30) of Indian equities in the secondary market, whereas DII (Domestic Institutional Investors) bought USD12.8 bn (until Oct 31).

Economic data points in US deteriorated for the latest month. The US economy grew by an annualized 2.8% in the third quarter of CY24, lower than market expectations of 3%. This was largely led by slower growth in consumer spending and business investment. On the other hand, the inflation for the United States was in the US Federal Reserve target range. US PCE (Personal Consumption Expenditure) inflation for September came in at 0.2% mom (2.1% yoy), in line with expectations and accelerating from 0.1% in August. 12,000 jobs were added in October, weaker than consensus expectations. The Bank of Japan (BoJ) unanimously held rates at 0.25%, amid domestic political uncertainty.

Economic data points for India too saw weakening. September CPI (Consumer Price Index) inflation rose to 5.5% Y-o-Y compared to 3.6% in August, WPI (Wholesale Price Index) rose to 1.8% in September from 1.3% in August. August IIP (Index of Industrial Production) witnessed a contraction of 0.1% against a growth of 4.7% in July. Non-food credit growth moderated to +12.8% Y-o-Y (+1.2% M-o-M) in Sep'24; slowdown seen across major segments. Retail loan growth moderated to 13.4% Y-o-Y in September 2024 compared to 13.9% Y-o-Y in August 2024, largely driven by slower growth in housing, credit cards and unsecured personal loans.

Consumer sentiments were mixed with some recovery in rural spends countered by deterioration in urban spends. Festive season retail sales (Navratri-Diwali) surprised positively for passenger vehicles, growing 9% y-o-y; 2-Wheeler maintained momentum and grew by 14% y-o-y. Demand was subdued for the urban market, while rural growth contributed positively to overall growth. GST collection for September was at Rs1,873 bn (August: Rs1,732 bn) and 8.9% higher than September 2023.

We are amid 2Q FY25 results season. Results declared so far suggest a broad-based slowdown. For 34 out of Nifty-50 companies results reported so far, net income increased 1.9% yoy compared to market expectations of a 4.5% yoy increase. While the number of companies reporting below expectation versus above expectation was almost evenly placed, the magnitude of miss in earnings was much higher. About 15 companies reported in-line results. The modest earnings growth was driven once again by BFSI, with positive contributions from Technology, Real Estate, Utilities, Telecom and Healthcare. Conversely, earnings growth was weighed down by global cyclicals, such as Oil & Gas, which saw a dip of 58% YoY, along with Metals; Cement; Chemicals, and Consumer (+3%).

The outlook for the coming two months is positive for two-wheelers and tractors due to rural demand and weddings, while passenger vehicles are expected to see minimal growth as most sales made during the festival were due to discounting. Key events to watch out for are the festive demand trend and assembly election results in some states in coming weeks.

Nifty-50 index has corrected by 6% with valuations now in fair range. The focus is on near term earnings which is likely to be weak and recovery in 2H led by festive spends. Near term recovery in China economy and FPI outflows can be headwind to Indian markets. Long-term markets are likely to track earnings growth, which may see continued growth over next 2-3 years.

Sourcing: Kotak and Incred research, Report as of October 31, 2024

## Equity Market Performance (as on October 31, 2024)

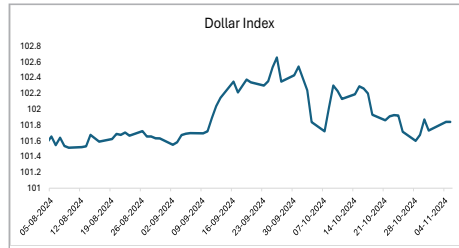
Index Name	1 Month	3 Months	6 Months	1 Year	YTD
<b>Broad based Indexes</b>					
Nifty 50 TRI	-6.12	-2.67	8.10	28.30	12.56
Nifty Midcap 150 TRI	-6.42	-4.38	10.86	44.01	22.68
NIFTY Large Midcap 250 TRI	-6.57	-3.90	9.37	38.47	19.05
Nifty Smallcap 250 TRI	-3.58	-0.89	12.58	48.41	26.94
<b>Sector Indexes</b>					
Nifty Auto TRI	-12.99	-11.65	5.31	48.66	27.05
Nifty Bank TRI	-2.84	0.07	5.14	21.15	7.49
Nifty Commodities TRI	-9.49	-7.59	1.54	42.99	15.94
Nifty Energy TRI	-10.63	-10.34	-2.05	48.75	18.62
Nifty Financial Services TRI	-2.42	2.24	10.34	25.56	12.15
Nifty FMCG TRI	-9.65	-4.54	10.30	17.67	5.52
Nifty Healthcare TRI	-2.20	5.10	20.94	56.61	36.16
Nifty Infrastructure TRI	-7.81	-6.83	3.42	45.83	21.52
Nifty IT TRI	-3.12	-0.51	23.73	34.76	15.91
Nifty Media TRI	-5.57	-5.97	6.80	-7.80	-15.11
Nifty Metal TRI	-8.55	-2.38	2.07	45.16	17.35
Nifty MNC TRI	-10.27	-6.35	8.65	35.81	21.51
Nifty Oil & Gas TRI	-12.95	-14.10	-3.69	50.07	20.19
Nifty Pharma TRI	-2.34	4.59	20.36	55.69	35.72
Nifty Private Bank TRI	-4.84	-1.63	3.61	14.29	2.18
Nifty PSE TRI	-9.76	-12.38	2.53	76.11	31.29
Nifty PSU Bank TRI	-0.46	-9.08	-10.94	37.16	18.44
Nifty Realty	-9.05	-8.61	2.70	65.53	27.47
Nifty Services Sector TRI	-4.26	0.65	11.84	31.21	15.20

Source: Nifty Indices

# Market Outlook - Fixed Income

## Global Economy –

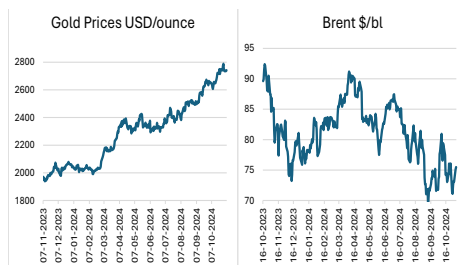
Global economic growth remained resilient in the cusp of raging wars and stinging geopolitical situations. Stable growth amidst declining inflation has been supportive of easing monetary policy conditions. Economic conditions specific to each and individual countries have been driving the global financial conditions and have led to heightened volatility in global financial markets. A stronger economic pulse from US raises the fear of inflationary pressures but on the other an aggressive rate cut by FED questions the underlying economic conditions. US elections add to the uncertainty of post-election economic policies around trade which and its subsequent impact on US yields.



Source: Bloomberg, Data as on 04.11.2024

As US growth remains upbeat implying a stronger USD, problems for Japan remains steady with yen depreciating again back to 153 levels.

On the other side of the world there is China, using double edged sword of fiscal and monetary expansion, an attempt to support its fragile economy.



Source: Bloomberg, Data as on 31.10.2024

Amidst changing global sentiments and expectations, global commodity prices have seen a shift. Gold prices have reached all-time highs on bullish market sentiment combined with geopolitical tensions. Whereas Brent prices continue to stay stable and reflecting the global demand and supply dynamics. Crude supply and demand forecast showcases lower demand in 2025.

## Domestic Economy –

October marks the onset of festive season in India. This year macro indicators reflected some cyclical slack in Aug-2024 and September-2024. High frequency growth indicators have offset any slack visible earlier. PMI index for services and manufacturing rose from September's eight-

month low of 56.5 to 57.5 in October, indicating a substantial and accelerated improvement in manufacturing activity. Despite recent geopolitical tensions, India's growth outlook is supported by robust domestic engines.

Year	Average Calendar Year Sales			Year on Year		
	Passenger Vehicles	Two-Wheeler	Tractor	Passenger Vehicles	Two-Wheeler	Tractor
2021	2,29,032	12,05,794	85,719	Nil	Nil	Nil
2022	2,71,693	12,99,501	86,993	18.6%	7.8%	1.5%
2023	3,29,699	14,22,930	84,308	21.4%	9.5%	-3.1%
2024	3,55,907	15,80,314	75,285	7.9%	11.1%	-10.7%

Source: Bloomberg, Data as on 31.10.2024

India's auto industry witnessed divergent growth trends across segments in October, with wholesales growing a strong ~29% YoY for tractors and rising ~10% YoY for 2Ws but growing just ~1% YoY for PVs and declining ~4% YoY for trucks. During the festive period, registrations grew 13% YoY for 2Ws and 8% for PVs.

On the fiscal front, GST collections grew by 8.9% y/y in October-24 tracking ~Rs. 1.87 lac crore. Centre is comfortably positioned with its fiscal arithmetic, with net tax revenue touching ~50% of FY25 Budget estimates.

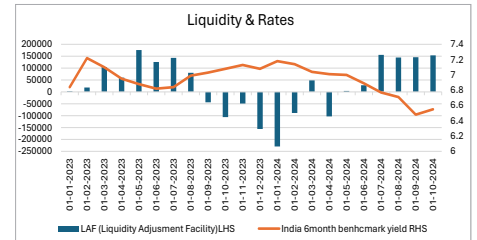
## Domestic Inflation –



Source: Bloomberg, Data as on 04.11.2024

- Shocks to headline inflation in September-2024 led by pickup in food prices, disrupts the expected softening of the inflation trajectory and complicates the policy outlook.
- Following the uptick in food prices, which is expected to stay in October as well, the expectations of headline inflation in Q3 FY25 are tracking above 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

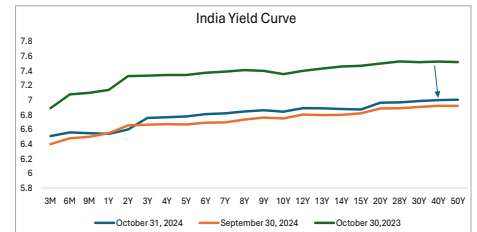
## Liquidity and Rates –



Source: Bloomberg, Data as on 31.10.2024

- System liquidity was driven by month-end government spending and CRR drawdown.
- The average net surplus rose to Rs1.03 trillion, from Rs895 billion in the week prior.
- Tracking the liquidity conditions, the weighted average overnight rates fell sharply by 30 bps.
- Going ahead, we expect liquidity surplus to improve driven by heavy redemption, normalisation in CIC leakage and limited net auctions outflow. However, we remain watchful of RBI FX interventions.

## Fixed Income Outlook–



Source: Bloomberg, Data as on 31.10.2024

- India Fixed Income outlook has been driven by two key fundamentals.
- Firstly, Global Monetary policy dynamics will be the key trigger for global liquidity and flows. India is placed as an favorable destination amongst other emerging market economies. Also, we have already started to witness robust flows in both equity and debt segments.
- Secondly, domestic inflation remains a key watch for RBI's monetary policy decision making.
- Headline inflation is expected to remain above 4% for entire fiscal FY25, with some headroom of inflation's closest call to 4% in Feb-2024.
- Recent food shocks to inflation has disrupted the softening of inflation trajectory.
- 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, where we expect inflation to be closer to RBI's 4% target driven by winter food crop arrival.
- Our view on rates remain optimistic with fundamentals aligning with fixed income outlook expectations of softening across the curve.

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

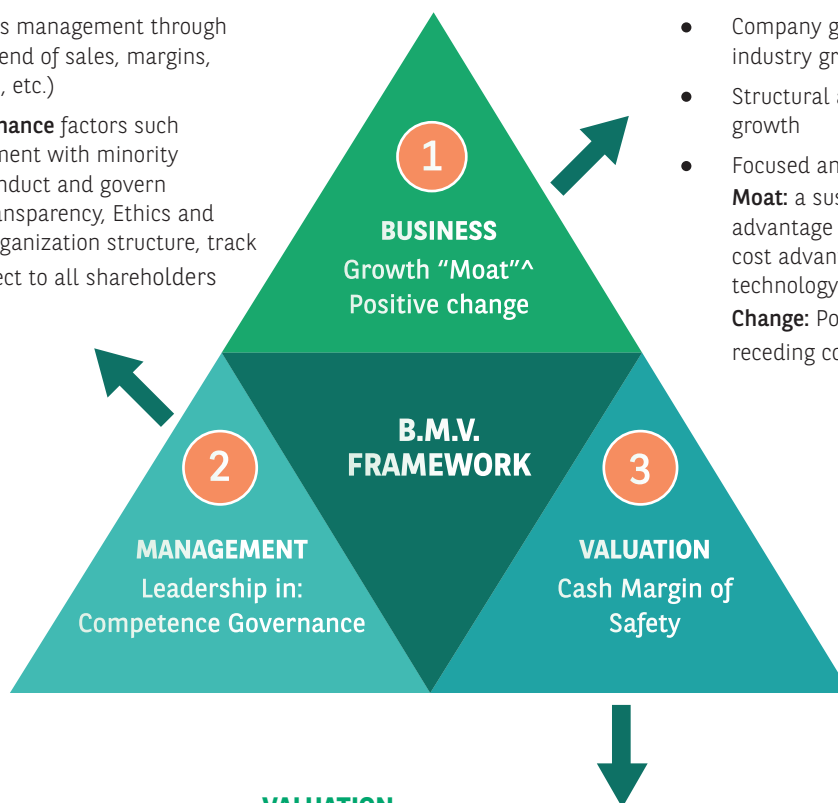
### Leadership in:

- **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

	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24	Oct 24
<b>Banking</b>													
Currency in circulation (%YoY)	2.7	4.3	4.0	3.9	3.7	4.1	3.2	3.7	6.0	6.4	5.5	5.9	
M3 (%YoY)	11.4	11.8	11.1	11.0	10.9	11.2	10.9	12.1	9.7	10.0	10.2	10.8	
Bank non-food credit growth (%YoY)	15.5	15.8	15.8	16.2	16.5	16.3	15.3	16.2	13.9	15.0	14.9		
Personal credit (%YoY)	18.0	18.6	17.7	18.4	18.1	17.7	17.4	17.8	16.6	17.8	16.9		
Credit to industry (%YoY)	5.4	6.1	8.1	7.8	8.6	8.5	5.4	8.9	7.7	10.2	9.8		
Credit to services (%YoY)	20.1	21.9	19.6	20.7	21.2	20.2	19.7	20.7	15.1	15.4	15.6		
Deposit growth (%YoY)	12.2	12.7	12.6	12.5	12.5	12.9	11.7	12.2	10.6	11.0	11.3		
Credit to deposit ratio (%)	76.6	77.0	77.1	77.7	78.0	78.1	77.3	77.5	77.3	77.3	77.5		
10 year G-Sec yields (%)	7.36	7.28	7.17	7.14	7.08	7.06	7.19	6.98	7.01	6.93	6.86	6.75	6.85
Weighted average deposit rate of banks (%)	6.75	6.78	6.83	6.84	6.86	6.88	6.91	6.93	6.91	6.92	6.93	6.95	
Weighted average lending rate of banks (%)	9.84	9.80	9.85	9.85	9.83	9.85	9.83	9.83	9.91	9.91	9.91	9.90	
Median MCLR (%)	8.70	8.70	8.75	8.80	8.80	8.80	8.85	8.79	8.85	8.85	8.90	8.95	8.95
Commercial Paper issuance (%YoY)	10.8	9.0	1.3	3.8	11.9	9.9	(2.4)	(6.8)	(2.5)	3.2	4.7	(3.6)	
<b>Industry</b>													
Cement production (%YoY)	17.0	(4.0)	3.8	5.7	9.1	10.6	(0.8)	(1.7)	2.4	5.5	(3.0)	7.1	
Steel production (%YoY)	13.6	9.4	8.3	9.2	9.4	7.5	9.8	8.9	6.3	6.4	3.9	1.5	
IIP (%YoY)	11.9	2.4	4.2	3.8	5.6	5.4	5.0	6.2	4.7	4.7	(0.1)		
Mining (%YoY)	13.1	7.0	5.2	5.9	8.1	1.3	6.8	6.6	10.3	3.8	(4.3)		
Manufacturing (%YoY)	10.6	1.2	4.5	3.2	4.9	5.8	3.9	5.0	3.2	4.4	1.0		
Electricity (%YoY)	20.4	5.8	1.2	5.6	7.5	8.6	10.2	13.7	8.6	7.9	(3.7)		
Capital goods production (%YoY)	21.7	(1.1)	3.6	4.1	1.0	6.6	2.7	2.9	3.8	11.8	0.7		
Consumer durable production (%YoY)	15.9	(5.5)	5.3	11.9	12.3	9.5	10.0	12.6	8.7	8.3	5.2		
Consumer non-durable production (%YoY)	9.3	(3.3)	2.4	(0.2)	(3.8)	4.9	(2.5)	2.5	(1.5)	(4.3)	(4.5)		
PMI Manufacturing Index	55.5	56.0	54.9	56.5	56.9	59.1	58.8	57.5	58.3	58.1	57.5	56.5	57.5
PMI Services Index	58.4	56.9	59.0	61.8	60.6	61.2	60.8	60.2	60.5	60.3	60.9	57.7	
PMI Composite Index	58.4	57.4	58.5	61.2	60.6	61.8	61.5	60.5	60.9	60.7	60.7	58.3	
<b>Consumer</b>													
Rural wage (%YoY)	7.0	6.9	7.0	6.8	6.7	6.7	6.6	6.2	6.0	5.6	6.3		
Urban unemployment (%)	8.4	9.4	9.3	8.9	8.5	8.2	9.8	8.6	8.9	7.9	8.7	9.2	
Rural unemployment (%)	10.8	9.1	8.0	5.8	7.8	7.4	7.3	6.3	9.3	7.5	8.4	7.0	
Naukri job speak index (%YoY)	1.2	(23.3)	(15.6)	(11.1)	(7.5)	(10.8)	(2.7)	(1.8)	(7.6)	11.8	(3.4)	(3.8)	
Motorvehicle sales (%YoY)	21.9	28.3	15.8	26.0	31.2	22.0	24.6	8.9	16.9	8.4	6.5	11.8	
Passenger vehicle (%YoY)	33.9	21.0	21.7	31.9	27.0	26.0	1.3	4.0	3.1	(2.5)	(1.8)	(1.4)	
Commercial vehicle (%YoY)	13.1	2.0	(4.4)	0.3	(0.1)	8.0	13.6	7.9	0.2	(10.2)	(11.0)	(12.5)	
Two wheeler (%YoY)	20.2	31.3	16.0	26.2	34.6	15.3	30.8	10.1	21.3	12.5	9.3	15.8	
Tractor sales	(4.3)	6.4	(19.8)	(15.3)	(30.6)	(23.1)	(3.0)	0.0	3.6	1.6	(5.8)	3.7	
Petrol consumption (%YoY)	4.8	9.4	0.2	9.6	8.9	6.9	14.1	2.4	4.6	10.5	8.6	3.0	
Diesel consumption (%YoY)	9.3	(3.1)	(2.3)	3.5	6.2	3.1	1.4	1.8	1.0	4.5	(2.5)	(1.9)	
Air traffic (%YoY)	10.8	9.0	8.3	4.6	4.8	3.7	2.4	4.4	5.8	7.3	5.7	6.4	
Foreign tourist arrivals (%YoY)	19.8	16.8	7.8	10.4	15.8	8.0	7.7	0.3	9.0				
<b>Freight</b>													
Major port traffic (%YoY)	13.8	17.0	0.7	3.2	2.4	3.6	1.3	3.7	6.8	6.0	6.7	5.9	
Rail freight traffic (%YoY)	8.5	4.3	6.4	6.4	10.1	8.6	1.4	3.7	10.1	4.5	0.0		
E-way bills generated (%YoY)	30.5	8.5	13.2	16.4	18.9	13.9	14.5	17.0	16.3	19.2	12.9	18.5	
<b>Foreign Trade</b>													
Export growth (%YoY)	5.9	(3.2)	0.8	3.1	11.8	(0.7)	1.1	9.1	2.6	(1.5)	(9.3)	0.5	
Import growth (%YoY)	9.6	(4.3)	(4.8)	1.0	12.2	(6.0)	10.3	7.7	5.0	7.5	3.3	1.6	
Non-oil, non-gold imports (%YoY)	5.8	(3.4)	(1.0)	(0.9)	8.8	(2.7)	0.5	1.1	5.9	6.1	5.4	5.7	
Capital goods imports (%YoY)	17.2	4.0	2.0	(8.5)	1.1	5.7	(1.5)	0.7	12.9	3.0	9.0		
<b>Fiscal</b>													
Central Government expenditure (%YoY)	(14.0)	(13.8)	7.1	(14.0)	20.4	(0.6)	39.3	(37.9)	(18.4)	0.12	20.9	2.6	
Indirect tax (%YoY)	(14.3)	11.5	3.1	9.8	12.7	28.5	19.8	2.5	4.8	13.9	17.6	4.3	
GST collections (Rs.bn)	1720.0	1679.3	1648.8	1721.3	1683.4	1780.0	2102.7	1730.0	1740.0	1820.0	1749.6	1732.4	1873.5
<b>Inflation</b>													
CPI (%YoY)	4.88	5.58	5.75	5.13	5.07	4.85	4.83	4.75	5.08	3.60	3.65	5.49	
Core CPI (%YoY)	4.26	4.11	3.89	3.59	3.34	3.25	3.23	3.12	3.14	3.39	3.40	3.50	
WPI (%YoY)	-0.26	0.39	0.86	0.27	0.20	0.53	1.26	2.61	3.36	2.04	1.31	1.84	
<b>Negative ( + )</b>	11	18	17	13	11	14	18	15	14	11	11	9	
<b>Positive ( + )</b>	39	32	33	37	39	36	32	35	36	38	28	16	

Domestic bonds witnessed marginal pressure led by volatility in US treasury yields and sharper than expected rise in domestic CPI inflation.

India's manufacturing PMI picked up substantially in October with stronger domestic and export order growth.

Rural unemployment moderated to 7.02% from 8.38% as construction activity picked up in September 2024.

GST collections in Oct-2024 was at Rs 1,873 bn. 8.9% higher than September 2023.

Source: Baroda BNP Paribas AMC, RBI, Central Statistical Organisation, Government of India, Bloomberg, Nirmal Bang Institutional Equities Research, Livemint.com, PIB, MOSPI, SIAM, Office of Economic Advisor.  
The data mentioned above is as per their date of release and availability as on November 07, 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.

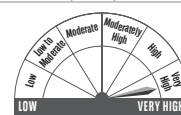
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (Nifty 100 TRI): basis it's constituents; as on October 31, 2024

## 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 219.9661
Regular Plan - IDCW Option	: ₹ 25.7056
Direct Plan - Growth Option	: ₹ 251.5919
Direct Plan - IDCW Option	: ₹ 30.6268

### Benchmark Index (Tier 1)

Nifty 100 TRI

### Date of Allotment

September 23, 2004

Monthly AAUM## As on October 31, 2024	: ₹ 2,388.66 Crores
AAUM## As on October 31, 2024	: ₹ 2,348.71 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 Co 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	: 0.57
Standard Deviation***	: 12.62%
Beta***	: 0.92
Sharpe Ratio***	: 0.71

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

### Key Statistics

No of Stocks	: 52
Portfolio RoE (%)	: 18.68
EPS Growth (%)	: 31.96

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

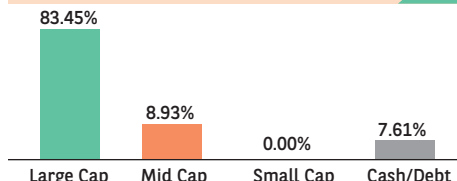
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.08%</b>
Escorts Kubota Limited	1.08%
<b>AUTO COMPONENTS</b>	<b>2.29%</b>
Bosch Limited	2.29%
<b>AUTOMOBILES</b>	<b>6.18%</b>
Hero MotoCorp Limited	1.43%
Hyundai Motor India Ltd	1.68%
Maruti Suzuki India Limited	1.15%
Tata Motors Limited	1.92%
<b>BANKS</b>	<b>18.00%</b>
✓ HDFC Bank Limited	7.05%
✓ ICICI Bank Limited	6.93%
Kotak Mahindra Bank Limited	1.86%
Punjab National Bank	0.75%
State Bank of India	1.41%
<b>BEVERAGES</b>	<b>1.39%</b>
United Spirits Limited	1.39%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.17%</b>
Ambuja Cements Limited	1.09%
Grasim Industries Limited	1.06%
UltraTech Cement Limited	1.02%
<b>CONSTRUCTION</b>	<b>4.16%</b>
✓ Larsen & Toubro Limited	4.16%
<b>CONSUMABLE FUELS</b>	<b>1.16%</b>
Coal India Limited	1.16%
<b>DIVERSIFIED FMCG</b>	<b>4.44%</b>
Hindustan Unilever Limited	1.16%
✓ ITC Limited	3.28%
<b>DIVERSIFIED METALS</b>	<b>1.00%</b>
Vedanta Limited	1.00%
<b>ELECTRICAL EQUIPMENT</b>	<b>3.77%</b>
Bharat Heavy Electricals Limited	0.96%
✓ Hitachi Energy India Limited	2.81%
<b>FERROUS METALS</b>	<b>1.00%</b>
Tata Steel Limited	1.00%
<b>FINANCE</b>	<b>2.89%</b>
Bajaj Finance Limited	0.92%
Cholamandalam Investment and Finance Company Ltd	0.98%
Jio Financial Services Limited	0.99%
<b>FOOD PRODUCTS</b>	<b>0.98%</b>
Nestle India Limited	0.98%
<b>GAS</b>	<b>0.96%</b>
GAIL (India) Limited	0.96%
<b>INDUSTRIAL MANUFACTURING</b>	<b>1.00%</b>
Honeywell Automation India Limited	1.00%
<b>INSURANCE</b>	<b>2.88%</b>
ICICI Lombard General Insurance Company Limited	0.96%
ICICI Prudential Life Insurance Company Limited	1.11%
SBI Life Insurance Company Limited	0.81%
<b>IT - SOFTWARE</b>	<b>7.96%</b>
HCL Technologies Limited	1.56%
✓ Infosys Limited	2.76%
✓ Tata Consultancy Services Limited	3.64%
<b>OIL</b>	<b>1.27%</b>
Oil India Limited	1.27%
<b>PETROLEUM PRODUCTS</b>	<b>6.40%</b>
Bharat Petroleum Corporation Limited	0.89%
✓ Reliance Industries Limited	5.51%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.62%</b>
Cipla Limited	1.01%
Divi's Laboratories Limited	1.81%
Dr. Reddy's Laboratories Limited	1.03%
Sun Pharmaceutical Industries Limited	1.77%
<b>POWER</b>	<b>3.94%</b>
✓ NTPC Limited	2.97%
Power Grid Corporation of India Limited	0.97%

EQUITY HOLDINGS	% of Net Assets
<b>RETAILING</b>	<b>5.49%</b>
Avenue Supermarts Limited	0.80%
✓ Trent Limited	2.84%
Zomato Limited	1.85%
<b>TELECOM - SERVICES</b>	<b>2.47%</b>
Bharti Airtel Limited	2.47%
<b>FUTURES LONG POSITION</b>	<b>2.28%</b>
Bajaj Finserv Limited	0.81%
Adani Enterprises Limited	0.57%
NIFTY	0.47%
Maruti Suzuki India Limited	0.43%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.69%</b>
<b>Total Equity Holdings</b>	<b>93.47%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating % of Net Assets</b>
<b>TREASURY BILL</b>	<b>1.03%</b>
364 Days Tbill (MD 05/12/2024)	Sovereign 0.51%
182 Days Tbill (MD 14/02/2025)	Sovereign 0.31%
364 Days Tbill (MD 13/02/2025)	Sovereign 0.21%
<b>Total Fixed Income Holdings</b>	<b>1.03%</b>
TREPS, Cash & Other Net	5.50%
Current Assets	
<b>GRAND TOTAL</b>	<b>100.00%</b>

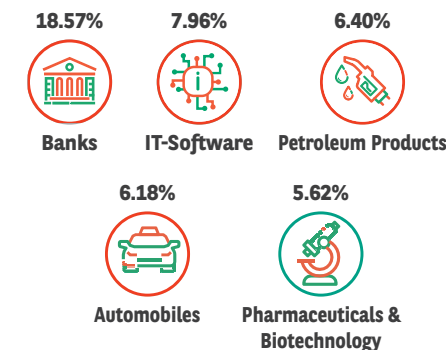
Investment in Top 10 scrips constitutes 41.95% of the portfolio

## 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

\*\* 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.

# Baroda BNP Paribas Large & Mid Cap Fund

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

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

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

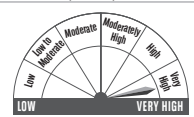
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (BSE 250 Large Midcap TRI): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 27.0825
Regular Plan - IDCW Option	: ₹ 21.4127
Direct Plan - Growth Option	: ₹ 28.8339
Direct Plan - IDCW Option	: ₹ 24.2346

### Benchmark Index (Tier 1)

BSE 250 Large & Mid Cap TRI

### Date of Allotment

September 04, 2020

Monthly AAUM## As on October 31, 2024 : ₹ 1,446.32 Crores

AAUM## As on October 31, 2024 : ₹ 1,437.13 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	: 0.98
Standard Deviation*	: 14.45%
Beta*	: 0.98
Sharpe Ratio*	: 0.77
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 19.49
EPS Growth (%)	: 58.38
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.

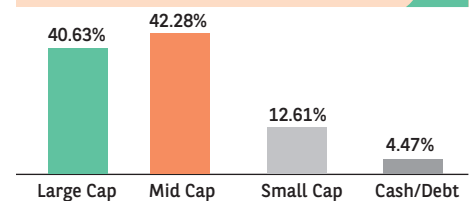
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.43%</b>
Escorts Kubota Limited	1.43%
<b>AUTO COMPONENTS</b>	<b>4.38%</b>
Motherson Sumi Wiring India Limited	1.09%
Sona BLW Precision Forgings Limited	1.79%
ZF Commercial Vehicle Control Systems India Limited	1.50%
<b>AUTOMOBILES</b>	<b>1.02%</b>
Tata Motors Limited	1.02%
<b>BANKS</b>	<b>13.94%</b>
AU Small Finance Bank Limited	1.07%
Bank of Baroda	1.92%
✓ HDFC Bank Limited	5.13%
ICICI Bank Limited	2.02%
Kotak Mahindra Bank Limited	0.96%
✓ The Federal Bank Limited	2.84%
<b>CAPITAL MARKETS</b>	<b>2.32%</b>
Computer Age Management Services Limited	2.32%
<b>CONSTRUCTION</b>	<b>1.64%</b>
Larsen & Toubro Limited	1.64%
<b>CONSUMER DURABLES</b>	<b>3.96%</b>
✓ Dixon Technologies (India) Limited	2.94%
Titan Company Limited	1.02%
<b>ELECTRICAL EQUIPMENT</b>	<b>4.74%</b>
ABB India Limited	1.55%
GE T&D India Limited	2.22%
Siemens Limited	0.97%
<b>FINANCE</b>	<b>7.59%</b>
✓ CRISIL Limited	3.05%
✓ PNB Housing Finance Limited	2.36%
Shriram Finance Limited	2.18%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>3.82%</b>
✓ PB Fintech Limited	3.82%
<b>HEALTHCARE SERVICES</b>	<b>1.12%</b>
Jupiter Life Line Hospitals Limited	1.12%
<b>INDUSTRIAL MANUFACTURING</b>	<b>3.04%</b>
Cochin Shipyard Limited	1.34%
Kaynes Technology India Limited	1.70%
<b>INDUSTRIAL PRODUCTS</b>	<b>0.93%</b>
Cummins India Limited	0.93%
<b>INSURANCE</b>	<b>1.79%</b>
Max Financial Services Limited	1.79%
<b>IT - SERVICES</b>	<b>0.88%</b>
Tata Technologies Limited	0.88%
<b>IT - SOFTWARE</b>	<b>9.94%</b>
✓ Infosys Limited	3.67%
KPIT Technologies Limited	1.84%
✓ Mphasis Limited	2.50%
Tata Consultancy Services Limited	1.93%
<b>LEISURE SERVICES</b>	<b>1.18%</b>
The Indian Hotels Company Limited	1.18%
<b>OIL</b>	<b>1.89%</b>
Oil India Limited	1.89%
<b>PERSONAL PRODUCTS</b>	<b>3.20%</b>
Colgate Palmolive (India) Limited	2.13%
Godrej Consumer Products Limited	1.07%
<b>PETROLEUM PRODUCTS</b>	<b>6.16%</b>
✓ Hindustan Petroleum Corporation Limited	2.45%
✓ Reliance Industries Limited	3.71%

EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>7.66%</b>
Ajanta Pharma Limited	1.92%
Alkem Laboratories Limited	2.21%
Concord Biotech Limited	2.10%
Divi's Laboratories Limited	1.43%
<b>POWER</b>	<b>3.78%</b>
NTPC Limited	1.99%
Power Grid Corporation of India Limited	1.79%
<b>RETAILING</b>	<b>5.80%</b>
Avenue Supermarts Limited	1.09%
FSN E-Commerce Ventures Limited	1.71%
Trent Limited	1.74%
Zomato Limited	1.26%
<b>TELECOM - SERVICES</b>	<b>1.40%</b>
Bharti Airtel Limited	1.40%
<b>TRANSPORT SERVICES</b>	<b>1.13%</b>
InterGlobe Aviation Limited	1.13%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.80%</b>
<b>Total Equity Holdings</b>	<b>95.54%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>% of Net Assets</b>
TREPS, Cash & Other Net Current Assets	4.46%
<b>GRAND TOTAL</b>	<b>100.00%</b>

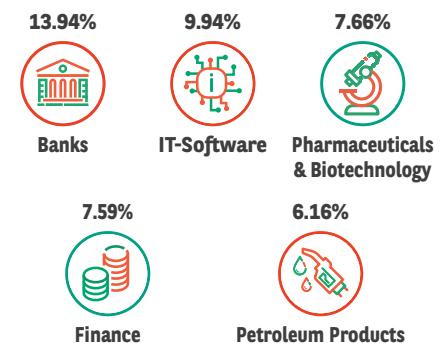
Investment in Top 10 scripts constitutes 32.47% of the portfolio

## 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.

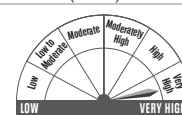
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on October 31, 2024

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 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 101.2930
Regular Plan - IDCW Option	: ₹ 63.1737
Direct Plan - Growth Option	: ₹ 119.3379
Direct Plan - IDCW Option	: ₹ 79.0379

### Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

### Date of Allotment

May 02, 2006

Monthly AAUM## As on October 31, 2024	: ₹ 2,191.76 Crores
AAUM## As on October 31, 2024	: ₹ 2,143.12 Crores

### Fund Manager

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

^ Mr. Himanshu Singh was appointed as Co 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	: 0.76
Standard Deviation***	: 13.20%
Beta**	: 0.80
Sharpe Ratio**	: 1.00

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

### Key Statistics

No of Stocks	: 64
Portfolio RoE (%)	: 17.86
EPS Growth (%)	: 49.95

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

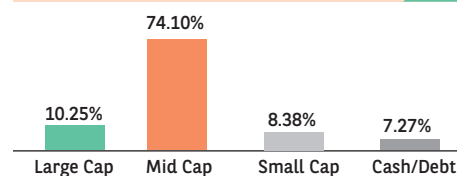
EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>2.24%</b>
Ashok Leyland Limited	1.02%
Escorts Kubota Limited	1.22%
<b>AUTO COMPONENTS</b>	<b>7.58%</b>
Bharat Forge Limited	1.05%
Bosch Limited	1.15%
Exide Industries Limited	1.38%
Jtekt India Limited	1.05%
Schaeffler India Limited	1.28%
ZF Commercial Vehicle Control Systems India Limited	1.67%
<b>AUTOMOBILES</b>	<b>3.08%</b>
Ola Electric Mobility Ltd	0.99%
✓ TVS Motor Company Limited	2.09%
<b>BANKS</b>	<b>3.92%</b>
✓ Indian Bank	2.21%
The Federal Bank Limited	1.71%
<b>BEVERAGES</b>	<b>0.99%</b>
United Breweries Limited	0.99%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.21%</b>
JK Lakshmi Cement Limited	1.21%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>0.98%</b>
Deepak Nitrite Limited	0.98%
<b>CONSUMER DURABLES</b>	<b>4.84%</b>
✓ Dixon Technologies (India) Limited	2.13%
Metro Brands Limited	1.40%
Volta Limited	1.31%
<b>DIVERSIFIED</b>	<b>1.09%</b>
3M India Limited	1.09%
<b>ELECTRICAL EQUIPMENT</b>	<b>5.54%</b>
GE T&D India Limited	0.83%
✓ Hitachi Energy India Limited	3.22%
Thermax Limited	1.49%
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>1.09%</b>
Coromandel International Limited	1.09%
<b>FINANCE</b>	<b>9.62%</b>
✓ CRISIL Limited	2.55%
LIC Housing Finance Limited	1.59%
Mahindra & Mahindra Financial Services Limited	0.88%
Poonawalla Fincorp Limited	1.57%
Shriram Finance Limited	0.95%
Sundaram Finance Limited	2.08%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>3.97%</b>
✓ PB Fintech Limited	3.97%
<b>FOOD PRODUCTS</b>	<b>0.96%</b>
Hatsun Agro Product Limited	0.96%
<b>GAS</b>	<b>1.01%</b>
Petronet LNG Limited	1.01%
<b>HEALTHCARE SERVICES</b>	<b>1.21%</b>
Max Healthcare Institute Limited	1.21%
<b>INDUSTRIAL MANUFACTURING</b>	<b>0.99%</b>
Cochin Shipyard Limited	0.99%
<b>INDUSTRIAL PRODUCTS</b>	<b>3.96%</b>
Alia Engineering Limited	1.34%
Ratnamani Metals & Tubes Limited	1.72%
Supreme Industries Limited	0.90%
<b>INSURANCE</b>	<b>2.56%</b>
ICICI Lombard General Insurance Company Limited	1.07%
ICICI Prudential Life Insurance Company Limited	1.49%
<b>IT - SERVICES</b>	<b>1.97%</b>
Tata Technologies Limited	1.97%
<b>IT - SOFTWARE</b>	<b>4.18%</b>
✓ KPIT Technologies Limited	2.15%
Oracle Financial Services Software Limited	2.03%
<b>LEISURE SERVICES</b>	<b>2.99%</b>
Jubilant Foodworks Limited	0.94%
The Indian Hotels Company Limited	2.05%
<b>NON - FERROUS METALS</b>	<b>2.33%</b>
✓ National Aluminium Company Limited	2.33%
<b>PERSONAL PRODUCTS</b>	<b>1.39%</b>
Procter & Gamble Hygiene and Health Care Limited	1.39%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>10.36%</b>
Abbott India Limited	1.76%
Alkem Laboratories Limited	1.28%

EQUITY HOLDINGS	% of Net Assets
GlaxoSmithKline Pharmaceuticals Limited	1.58%
IPCA Laboratories Limited	1.85%
JB Chemicals & Pharmaceuticals Limited	0.92%
Lupin Limited	2.04%
Zydus Lifesciences Limited	0.93%
<b>POWER</b>	<b>0.96%</b>
NLC India Limited	0.96%
<b>REALTY</b>	<b>2.13%</b>
✓ The Phoenix Mills Limited	2.13%
<b>RETAILING</b>	<b>4.46%</b>
✓ Trent Limited	3.33%
Zomato Limited	1.13%
<b>TELECOM - SERVICES</b>	<b>1.67%</b>
Indus Towers Limited	1.67%
<b>FUTURES LONG POSITION</b>	<b>0.91%</b>
Hindustan Petroleum Corporation Limited	0.91%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.47%</b>
<b>Total Equity Holdings</b>	<b>92.66%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.92%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.92%
<b>Total Fixed Income Holdings</b>		<b>0.92%</b>
TREPS, Cash & Other Net		6.42%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

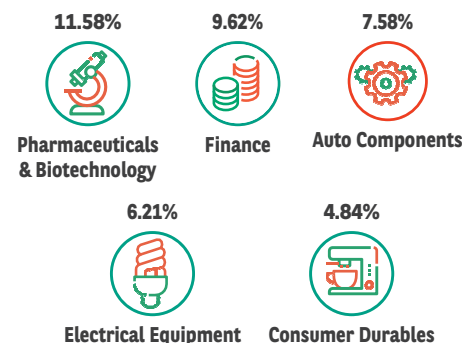
Investment in Top 10 scrips constitutes 26.11% of the portfolio

## 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

\*\* 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.

\* 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, For Benchmark (Nifty Small Cap 250 TR Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 13.6482
Regular Plan - IDCW Option	: ₹ 13.6482
Direct Plan - Growth Option	: ₹ 13.8837
Direct Plan - IDCW Option	: ₹ 13.8837

### Benchmark Index (Tier 1)

Nifty Small Cap 250 TR Index

### Date of Allotment

October 30, 2023

Monthly AAUM## As on October 31, 2024	: ₹ 1,530.26 Crores
AUM## As on October 31, 2024	: ₹ 1,499.12 Crores

### Fund Manager

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

^ Mr. Himanshu Singh was appointed as Co 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	: 0.73

### Key Statistics

No of Stocks	: 60
Portfolio RoE (%)	: 16.04
EPS Growth (%)	: 74

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

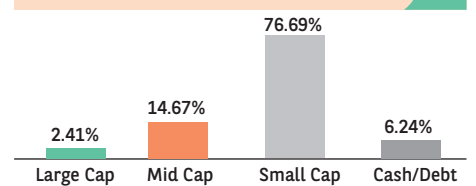
EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>1.47%</b>
Balrampur Chini Mills Limited	1.47%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.77%</b>
BEML Limited	1.77%
<b>AUTO COMPONENTS</b>	<b>6.20%</b>
Amara Raja Energy & Mobility Ltd	1.02%
Exide Industries Limited	1.14%
✓ Jtekt India Limited	2.22%
Sundaram Clayton Limited	0.88%
ZF Commercial Vehicle Control Systems India Limited	0.94%
<b>BANKS</b>	<b>4.13%</b>
City Union Bank Limited	1.06%
IDFC First Bank Limited	1.26%
Karur Vysya Bank Limited	1.81%
<b>CAPITAL MARKETS</b>	<b>10.01%</b>
Central Depository Services (India) Limited	2.06%
Computer Age Management Services Limited	1.20%
✓ ICICI Securities Limited	2.31%
ICRA Limited	1.44%
✓ KFin Technologies Limited	3.00%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>0.89%</b>
JK Lakshmi Cement Limited	0.89%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>4.00%</b>
Aarti Industries Limited	1.45%
✓ BASF India Limited	2.55%
<b>COMMERCIAL SERVICES &amp; SUPPLIES</b>	<b>2.84%</b>
eClerx Services Limited	1.16%
TeamLease Services Limited	1.68%
<b>CONSTRUCTION</b>	<b>3.42%</b>
KEC International Limited	1.97%
Larsen & Toubro Limited	1.45%
<b>CONSUMER DURABLES</b>	<b>6.35%</b>
Blue Star Limited	1.49%
Crompton Greaves Consumer Electricals Limited	1.43%
V-Guard Industries Limited	2.10%
Whirlpool of India Limited	1.33%
<b>ELECTRICAL EQUIPMENT</b>	<b>7.78%</b>
Bharat Heavy Electricals Limited	0.96%
✓ GE T&D India Limited	3.32%
✓ Hitachi Energy India Limited	3.50%
<b>FINANCE</b>	<b>4.41%</b>
Can Fin Homes Limited	2.03%
India Shelter Finance Corporation Limited	1.04%
Mas Financial Services Limited	1.34%
<b>FOOD PRODUCTS</b>	<b>2.71%</b>
✓ Mrs. Bectors Food Specialities Limited	2.71%
<b>GAS</b>	<b>4.50%</b>
Gujarat State Petronet Limited	1.04%
✓ Mahanagar Gas Limited	3.46%
<b>HOUSEHOLD PRODUCTS</b>	<b>1.73%</b>
Jyothy Labs Limited	1.73%
<b>INDUSTRIAL MANUFACTURING</b>	<b>1.92%</b>
Jyoti CNC Automation Ltd	1.92%
<b>INDUSTRIAL PRODUCTS</b>	<b>4.93%</b>
Finolux Cables Limited	0.98%
Ingersoll Rand (India) Limited	1.81%
✓ KSB Limited	2.14%
<b>IT - SERVICES</b>	<b>4.39%</b>
Affle (India) Limited	1.03%
Protean eGov Technologies Limited	1.55%
Tata Technologies Limited	1.81%
<b>LEISURE SERVICES</b>	<b>2.17%</b>
Jubilant Foodworks Limited	1.34%
Westlife Foodworld Limited	0.83%

EQUITY HOLDINGS	% of Net Assets
<b>NON - FERROUS METALS</b>	<b>1.52%</b>
National Aluminium Company Limited	1.52%
<b>PAPER, FOREST &amp; JUTE PRODUCTS</b>	<b>1.65%</b>
Aditya Birla Real Estate Limited	1.65%
<b>PERSONAL PRODUCTS</b>	<b>0.94%</b>
Emami Limited	0.94%
<b>PETROLEUM PRODUCTS</b>	<b>1.74%</b>
Gulf Oil Lubricants India Limited	1.74%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.97%</b>
✓ Alembic Pharmaceuticals Limited	2.43%
JB Chemicals & Pharmaceuticals Limited	1.18%
Sanoji India Limited	1.36%
<b>POWER</b>	<b>1.66%</b>
SJVN Limited	1.66%
<b>REALTY</b>	<b>1.18%</b>
Brigade Enterprises Limited	1.18%
<b>TEXTILES &amp; APPARELS</b>	<b>1.80%</b>
Vardhman Textiles Limited	1.80%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.68%</b>
<b>Total Equity Holdings</b>	<b>93.76%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.98%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.98%
<b>Total Fixed Income Holdings</b>		<b>0.98%</b>
TREPS, Cash & Other Net		5.26%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

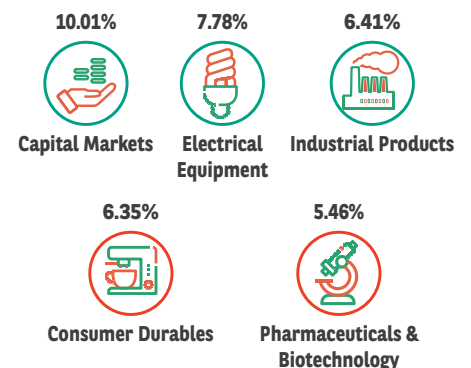
Investment in Top 10 scrips constitutes 27.64% of the portfolio

## 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 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)

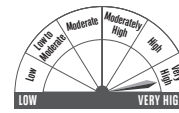
This product is suitable for investors who are seeking\*:

- ▶ 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, For Benchmark (Nifty 500 Total Return Index (TRI)): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 15.5700
Regular Plan - IDCW Option	: ₹ 15.5700
Direct Plan - Growth Option	: ₹ 16.0955
Direct Plan - IDCW Option	: ₹ 16.0955

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index

### Date of Allotment

August 17, 2022

Monthly AAUM## As on October 31, 2024	: ₹ 1,347.37 Crores
AUM## As on October 31, 2024	: ₹ 1,310.62 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	: 0.97

### Key Statistics

No of Stocks	: 49
Portfolio RoE (%)	: 16.31
EPS Growth (%)	: 58.2

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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
<b>AUTO COMPONENTS</b>	<b>3.35%</b>
Bosch Limited	2.14%
ZF Commercial Vehicle Control Systems India Limited	1.21%
<b>AUTOMOBILES</b>	<b>1.11%</b>
Tata Motors Limited	1.11%
<b>BANKS</b>	<b>16.15%</b>
Bank of Baroda	2.11%
✓ HDFC Bank Limited	5.30%
✓ ICICI Bank Limited	3.46%
Kotak Mahindra Bank Limited	0.99%
Punjab National Bank	1.18%
✓ The Federal Bank Limited	3.11%
<b>BEVERAGES</b>	<b>0.93%</b>
Radico Khaitan Limited	0.93%
<b>CAPITAL MARKETS</b>	<b>1.36%</b>
Indian Energy Exchange Limited	1.36%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.10%</b>
Clean Science and Technology Limited	0.76%
Linde India Limited	2.34%
<b>CONSTRUCTION</b>	<b>1.66%</b>
Larsen & Toubro Limited	1.66%
<b>CONSUMER DURABLES</b>	<b>1.06%</b>
Titan Company Limited	1.06%
<b>ELECTRICAL EQUIPMENT</b>	<b>5.59%</b>
GE T&D India Limited	2.43%
✓ Hitachi Energy India Limited	3.16%
<b>FINANCE</b>	<b>4.97%</b>
PNB Housing Finance Limited	2.58%
Shriram Finance Limited	2.39%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>4.07%</b>
✓ PB Fintech Limited	4.07%
<b>FOOD PRODUCTS</b>	<b>1.80%</b>
Mrs. Bectors Food Specialities Limited	1.80%
<b>HEALTHCARE SERVICES</b>	<b>4.27%</b>
Indegene Limited	0.92%
Max Healthcare Institute Limited	1.71%
Metropolis Healthcare Limited	1.64%
<b>INDUSTRIAL MANUFACTURING</b>	<b>4.02%</b>
Cochin Shipyard Limited	1.11%
✓ Kaynes Technology India Limited	2.91%
<b>INDUSTRIAL PRODUCTS</b>	<b>2.11%</b>
Cummins India Limited	1.01%
Grindwell Norton Limited	1.10%
<b>IT - SERVICES</b>	<b>1.34%</b>
Tata Technologies Limited	1.34%
<b>IT - SOFTWARE</b>	<b>8.53%</b>
✓ Infosys Limited	4.02%
Mphasis Limited	2.09%
Tata Consultancy Services Limited	2.42%
<b>OIL</b>	<b>1.98%</b>
Oil India Limited	1.98%
<b>PERSONAL PRODUCTS</b>	<b>1.17%</b>
Godrej Consumer Products Limited	1.17%
<b>PETROLEUM PRODUCTS</b>	<b>6.29%</b>
Hindustan Petroleum Corporation Limited	2.33%
✓ Reliance Industries Limited	3.96%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.73%</b>
Ajanta Pharma Limited	1.87%
Alembic Pharmaceuticals Limited	1.38%
Sun Pharmaceutical Industries Limited	1.48%

### EQUITY HOLDINGS

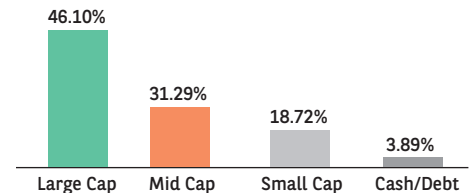
	% of Net Assets
<b>POWER</b>	<b>4.64%</b>
✓ NTPC Limited	2.80%
Power Grid Corporation of India Limited	1.84%
<b>RETAILING</b>	<b>7.34%</b>
FSN E-Commerce Ventures Limited	1.73%
Info Edge (India) Limited	1.70%
Trent Limited	1.79%
Zomato Limited	2.12%
<b>TELECOM - SERVICES</b>	<b>3.08%</b>
✓ Bharti Airtel Limited	3.08%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.44%</b>
<b>Total Equity Holdings</b>	<b>96.09%</b>

### FIXED INCOME HOLDINGS

	% of Net Assets
TREPS, Cash & Other Net Current Assets	3.91%
<b>GRAND TOTAL</b>	<b>100.00%</b>

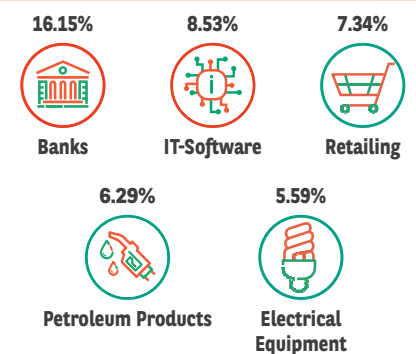
Investment in Top 10 scrips constitutes 35.87% of the portfolio

## 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.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 Multicap 50:25:25 TRI): basis it's constituents; as on October 31, 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 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 289.1798
Regular Plan - IDCW Option	: ₹ 59.1381
Direct Plan - Growth Option	: ₹ 322.1602
Direct Plan - IDCW Option	: ₹ 62.3303

### Benchmark Index (Tier 1)

Nifty 500 Multicap 50:25:25 TRI

### Date of Allotment

September 12, 2003

Monthly AAUM## As on October 31, 2024	: ₹ 2,759.13 Crores
AAUM## As on October 31, 2024	: ₹ 2,739.27 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Sanjay Chawla	01-Nov-15	33 years
Sandeep Jain	14-Mar-22	16 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***	: 13.60%
Beta**	: 0.89
Sharpe Ratio***	: 0.86

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

### Key Statistics

No of Stocks	: 56
Portfolio RoE (%)	: 18.62
EPS Growth (%)	: 56.12

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.

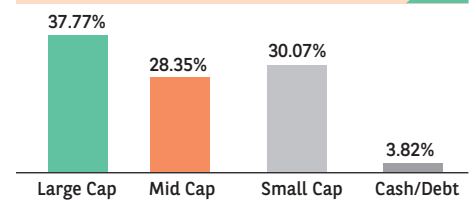
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AUTO COMPONENTS</b>	<b>3.06%</b>
Amara Raja Energy & Mobility Ltd	1.52%
Bosch Limited	1.54%
<b>AUTOMOBILES</b>	<b>1.98%</b>
TVS Motor Company Limited	1.98%
<b>BANKS</b>	<b>10.28%</b>
AU Small Finance Bank Limited	1.84%
✓ HDFC Bank Limited	3.17%
✓ ICICI Bank Limited	3.77%
State Bank of India	1.50%
<b>BEVERAGES</b>	<b>1.68%</b>
Radico Khaitan Limited	1.68%
<b>CAPITAL MARKETS</b>	<b>4.73%</b>
360 One WAM Limited	1.63%
Angel One Limited	1.48%
Computer Age Management Services Limited	1.62%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.15%</b>
Ambuja Cements Limited	1.15%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.97%</b>
Linde India Limited	1.63%
Navin Fluorine International Limited	1.34%
<b>COMMERCIAL SERVICES &amp; SUPPLIES</b>	<b>2.24%</b>
✓ Firstsource Solutions Limited	2.24%
<b>CONSTRUCTION</b>	<b>1.57%</b>
Larsen & Toubro Limited	1.57%
<b>CONSUMER DURABLES</b>	<b>2.00%</b>
Dixon Technologies (India) Limited	2.00%
<b>ELECTRICAL EQUIPMENT</b>	<b>5.27%</b>
CG Power and Industrial Solutions Limited	1.28%
✓ GE T&D India Limited	2.20%
Hitachi Energy India Limited	1.79%
<b>FERROUS METALS</b>	<b>1.15%</b>
Jindal Stainless Limited	1.15%
<b>FINANCE</b>	<b>5.19%</b>
CRISIL Limited	1.90%
PNB Housing Finance Limited	1.80%
Power Finance Corporation Limited	1.49%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.48%</b>
✓ PB Fintech Limited	2.48%
<b>FOOD PRODUCTS</b>	<b>2.62%</b>
✓ Mrs. Bectors Food Specialities Limited	2.62%
<b>HEALTHCARE SERVICES</b>	<b>2.55%</b>
Max Healthcare Institute Limited	1.11%
Rainbow Childrens Medicare Limited	1.44%
<b>HOUSEHOLD PRODUCTS</b>	<b>1.45%</b>
Jyothy Labs Limited	1.45%
<b>INDUSTRIAL MANUFACTURING</b>	<b>5.22%</b>
Cochin Shipyard Limited	1.23%
✓ Jyoti CNC Automation Ltd	2.22%
Tega Industries Limited	1.77%
<b>INDUSTRIAL PRODUCTS</b>	<b>2.88%</b>
KEI Industries Limited	1.81%
Ratnamani Metals & Tubes Limited	1.07%
<b>INSURANCE</b>	<b>3.19%</b>
ICICI Lombard General Insurance Company Limited	1.57%
Max Financial Services Limited	1.62%
<b>IT - SERVICES</b>	<b>2.62%</b>
Protean eGov Technologies Limited	1.52%
Tata Technologies Limited	1.10%
<b>IT - SOFTWARE</b>	<b>5.25%</b>
Infosys Limited	2.05%
Oracle Financial Services Software Limited	1.99%
Tata Consultancy Services Limited	1.21%
<b>NON - FERROUS METALS</b>	<b>1.41%</b>
National Aluminium Company Limited	1.41%
<b>PERSONAL PRODUCTS</b>	<b>1.77%</b>
Dabur India Limited	1.77%
<b>PETROLEUM PRODUCTS</b>	<b>2.55%</b>
✓ Reliance Industries Limited	2.55%

EQUITY HOLDINGS	% of Net Assets	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>6.91%</b>	
Concord Biotech Limited	1.33%	
Divi's Laboratories Limited	2.15%	
JB Chemicals & Pharmaceuticals Limited	1.14%	
✓ Sun Pharmaceutical Industries Limited	2.29%	
<b>POWER</b>	<b>3.40%</b>	
NTPC Limited	1.86%	
Power Grid Corporation of India Limited	1.54%	
<b>REALTY</b>	<b>1.27%</b>	
The Phoenix Mills Limited	1.27%	
<b>RETAILING</b>	<b>4.39%</b>	
✓ Trent Limited	2.34%	
Zomato Limited	2.05%	
<b>TELECOM - SERVICES</b>	<b>1.77%</b>	
Bharti Airtel Limited	1.77%	
<b>FUTURES LONG POSITION</b>	<b>0.77%</b>	
Hindustan Petroleum Corporation Limited	0.77%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.38%</b>	
<b>Total Equity Holdings</b>	<b>96.15%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>TREASURY BILL</b>		<b>0.36%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.36%
<b>Total Fixed Income Holdings</b>		<b>0.36%</b>
TREPS, Cash & Other Net Current Assets		3.49%
<b>GRAND TOTAL</b>		<b>100.00%</b>

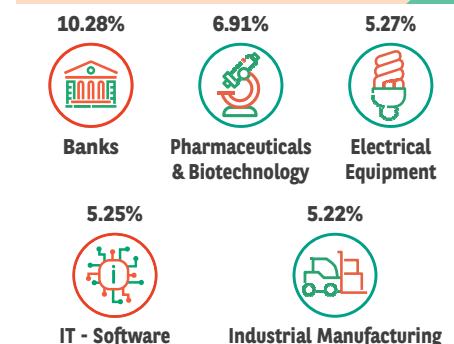
Investment in Top 10 scrips constitutes 25.88% of the portfolio

## 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

## SECTORAL COMPOSITION (Top 5)



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

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



# Baroda BNP Paribas Value Fund

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

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

- Capital appreciation over long term.
- Investment predominantly in a portfolio of equity and equity related securities by following a value investment strategy

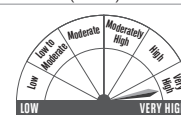
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 TRI): basis it's constituents; as on October 31, 2024

## 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 14.3703
Regular Plan - IDCW Option	: ₹ 14.3703
Direct Plan - Growth Option	: ₹ 14.6901
Direct Plan - IDCW Option	: ₹ 14.6901

### Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

June 7, 2023

Monthly AUM## As on October 31, 2024	: ₹ 1,573.53 Crores
AUM## As on October 31, 2024	: ₹ 1,520.30 Crores

### Fund Manager

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

^ Mr. Himanshu Singh was appointed as Co 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	: 0.82

### Key Statistics

No of Stocks	: 48
Portfolio RoE (%)	: 19.14
EPS Growth (%)	: 38.84

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

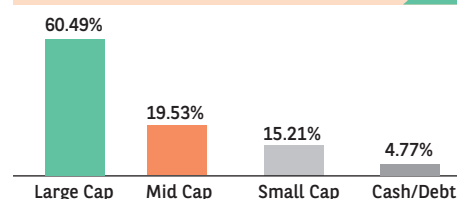
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.59%</b>
Bharat Electronics Limited	1.59%
<b>AUTO COMPONENTS</b>	<b>3.71%</b>
Exide Industries Limited	1.50%
Jtekt India Limited	1.34%
Sundaram Clayton Limited	0.87%
<b>AUTOMOBILES</b>	<b>1.97%</b>
Tata Motors Limited	1.97%
<b>BANKS</b>	<b>14.34%</b>
✓ HDFC Bank Limited	6.85%
✓ ICICI Bank Limited	5.61%
Kotak Mahindra Bank Limited	1.88%
<b>CONSTRUCTION</b>	<b>2.80%</b>
✓ Larsen & Toubro Limited	2.80%
<b>CONSUMABLE FUELS</b>	<b>2.82%</b>
✓ Coal India Limited	2.82%
<b>CONSUMER DURABLES</b>	<b>3.17%</b>
Blue Star Limited	1.76%
Crompton Greaves Consumer Electricals Limited	1.41%
<b>DIVERSIFIED FMCG</b>	<b>3.41%</b>
Hindustan Unilever Limited	1.16%
ITC Limited	2.25%
<b>ELECTRICAL EQUIPMENT</b>	<b>2.63%</b>
Bharat Heavy Electricals Limited	1.49%
GE T&D India Limited	1.14%
<b>FINANCE</b>	<b>8.72%</b>
Can Fin Homes Limited	2.34%
India Shelter Financial Corporation Limited	1.34%
Jio Financial Services Limited	1.53%
Mas Financial Services Limited	1.61%
Power Finance Corporation Limited	1.90%
<b>GAS</b>	<b>4.75%</b>
Gujarat State Petronet Limited	0.99%
✓ Mahanagar Gas Limited	2.66%
Petronet LNG Limited	1.10%
<b>INSURANCE</b>	<b>2.89%</b>
HDFC Life Insurance Company Limited	1.18%
ICICI Prudential Life Insurance Company Limited	1.71%
<b>IT - SERVICES</b>	<b>1.89%</b>
Tata Technologies Limited	1.89%
<b>IT - SOFTWARE</b>	<b>9.01%</b>
✓ Infosys Limited	5.49%
✓ Tata Consultancy Services Limited	3.52%
<b>NON - FERROUS METALS</b>	<b>1.50%</b>
National Aluminium Company Limited	1.50%
<b>OIL</b>	<b>1.55%</b>
Oil India Limited	1.55%
<b>PETROLEUM PRODUCTS</b>	<b>7.22%</b>
Bharat Petroleum Corporation Limited	1.84%
Hindustan Petroleum Corporation Limited	1.00%
✓ Reliance Industries Limited	4.38%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>9.84%</b>
Alkem Laboratories Limited	2.28%
Cipla Limited	1.02%
✓ Divi's Laboratories Limited	2.52%
Lupin Limited	1.58%
Sanofi India Limited	0.98%
Sun Pharmaceutical Industries Limited	1.46%

EQUITY HOLDINGS	% of Net Assets
<b>POWER</b>	<b>8.47%</b>
✓ NTPC Limited	4.56%
Power Grid Corporation of India Limited	1.90%
SJVN Limited	2.01%
<b>TELECOM - SERVICES</b>	<b>1.39%</b>
Indus Towers Limited	1.39%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.54%</b>
<b>Total Equity Holdings</b>	<b>95.21%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>1.21%</b>
364 Days Tbill (MD 10/07/2025)	Sovereign	0.63%
364 Days Tbill (MD 06/02/2025)	Sovereign	0.58%
<b>Total Fixed Income Holdings</b>		<b>1.21%</b>
TREPS, Cash & Other Net Current Assets		3.58%
<b>GRAND TOTAL</b>		<b>100.00%</b>

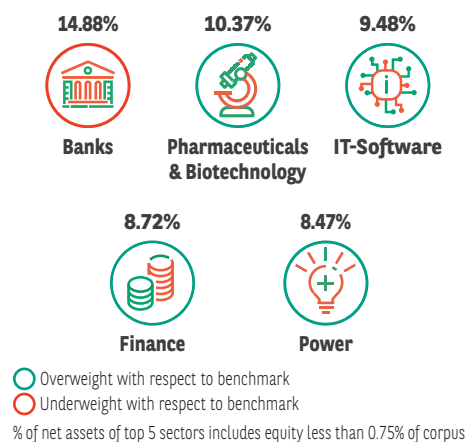
Investment in Top 10 scrips constitutes 41.21% of the portfolio

## 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.

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, For Benchmark (Nifty 500 TRI): basis it's constituents; as on October 31, 2024

## 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 9.5111
Regular Plan - IDCW Option	: ₹ 9.5111
Direct Plan - Growth Option	: ₹ 9.5338
Direct Plan - IDCW Option	: ₹ 9.5338

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

### Date of Allotment

September 11, 2024

Monthly AAUM## As on October 31, 2024	: ₹ 1,071.7 Crores
AAUM## As on October 31, 2024	: ₹ 1,047.64 Crores

### Fund Manager

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

^ Mr. Himanshu Singh was appointed as Co 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 (%)	: 2.12%
TER - Direct Plan (%)	: 0.42%
Portfolio Turnover Ratio	: 0.41

### Key Statistics

No of Stocks	: 58
Portfolio RoE (%)	: 18.93
EPS Growth (%)	: 44.04

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

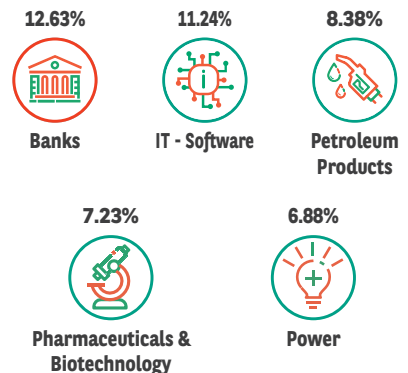
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.00%</b>
Escorts Kubota Limited	1.00%
<b>AUTOMOBILES</b>	<b>4.59%</b>
Hero MotoCorp Limited	0.95%
Hyundai Motor India Ltd	1.64%
Mahindra & Mahindra Limited	1.04%
Tata Motors Limited	0.96%
<b>BANKS</b>	<b>12.63%</b>
✓ HDFC Bank Limited	5.96%
✓ ICICI Bank Limited	3.70%
✓ Kotak Mahindra Bank Limited	2.97%
<b>BEVERAGES</b>	<b>0.90%</b>
Radico Khaitan Limited	0.90%
<b>CAPITAL MARKETS</b>	<b>1.44%</b>
ICRA Limited	1.44%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>0.95%</b>
BASF India Limited	0.95%
<b>CONSTRUCTION</b>	<b>1.04%</b>
Larsen & Toubro Limited	1.04%
<b>CONSUMABLE FUELS</b>	<b>0.95%</b>
Coal India Limited	0.95%
<b>CONSUMER DURABLES</b>	<b>2.77%</b>
Asian Paints Limited	0.98%
Crompton Greaves Consumer Electricals Limited	0.93%
Havells India Limited	0.86%
<b>DIVERSIFIED FMCG</b>	<b>3.91%</b>
Hindustan Unilever Limited	0.97%
✓ ITC Limited	2.94%
<b>ELECTRICAL EQUIPMENT</b>	<b>3.27%</b>
GE T&D India Limited	2.20%
Siemens Limited	1.07%
<b>FERROUS METALS</b>	<b>1.38%</b>
JSW Steel Limited	1.38%
<b>FINANCE</b>	<b>1.89%</b>
Cholamandalam Investment and Finance Company Ltd	0.91%
Power Finance Corporation Limited	0.98%
<b>FOOD PRODUCTS</b>	<b>0.98%</b>
Britannia Industries Limited	0.98%
<b>GAS</b>	<b>3.92%</b>
✓ Mahanagar Gas Limited	2.89%
Petronet LNG Limited	1.03%
<b>HEALTHCARE SERVICES</b>	<b>1.26%</b>
Max Healthcare Institute Limited	1.26%
<b>HOUSEHOLD PRODUCTS</b>	<b>1.04%</b>
Jyothy Labs Limited	1.04%
<b>INDUSTRIAL MANUFACTURING</b>	<b>0.92%</b>
Cochin Shipyard Limited	0.92%
<b>INDUSTRIAL PRODUCTS</b>	<b>0.79%</b>
SKF India Limited	0.79%
<b>INSURANCE</b>	<b>3.32%</b>
ICICI Lombard General Insurance Company Limited	1.83%
ICICI Prudential Life Insurance Company Limited	1.49%
<b>IT - SOFTWARE</b>	<b>10.72%</b>
HCL Technologies Limited	2.02%
✓ Infosys Limited	3.86%
Mphasis Limited	0.96%
Oracle Financial Services Software Limited	1.04%
✓ Tata Consultancy Services Limited	2.84%
<b>LEISURE SERVICES</b>	<b>3.25%</b>
Jubilant Foodworks Limited	0.99%
✓ The Indian Hotels Company Limited	2.26%

EQUITY HOLDINGS	% of Net Assets
<b>NON - FERROUS METALS</b>	<b>1.47%</b>
Hindalco Industries Limited	1.47%
<b>OIL</b>	<b>1.02%</b>
Oil & Natural Gas Corporation Limited	1.02%
<b>PETROLEUM PRODUCTS</b>	<b>8.38%</b>
Bharat Petroleum Corporation Limited	0.95%
Gulf Oil Lubricants India Limited	1.69%
Hindustan Petroleum Corporation Limited	1.93%
✓ Reliance Industries Limited	3.81%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>6.80%</b>
Divi's Laboratories Limited	1.12%
Dr. Reddy's Laboratories Limited	2.01%
GlaxoSmithKline Pharmaceuticals Limited	1.55%
Sun Pharmaceutical Industries Limited	2.12%
<b>POWER</b>	<b>6.88%</b>
NLC India Limited	0.98%
✓ NTPC Limited	2.92%
Power Grid Corporation of India Limited	1.07%
SJVN Limited	0.92%
Tata Power Company Limited	0.99%
<b>RETAILING</b>	<b>1.02%</b>
Trent Limited	1.02%
<b>FUTURES LONG POSITION</b>	<b>4.12%</b>
NIFTY	2.33%
Bank Nifty Index	1.79%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.05%</b>
<b>Total Equity Holdings</b>	<b>93.66%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>% of Net Assets</b>
<b>TREASURY BILL</b>	<b>2.80%</b>
364 Days Tbill (MD 06/03/2025) Sovereign	2.80%
<b>Total Fixed Income Holdings</b>	<b>2.80%</b>
TREPS, Cash & Other Net	3.54%
Current Assets	
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 34.15% of the portfolio

## 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.

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, For Benchmark (Nifty 500 TRI): basis it's constituents; as on October 31, 2024

## 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 21.7658
Regular Plan - IDCW Option	: ₹ 17.1995
Direct Plan - Growth Option	: ₹ 24.3325
Direct Plan - IDCW Option	: ₹ 19.1853

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

### Date of Allotment

October 06, 2017

Monthly AAUM## As on October 31, 2024	: ₹ 701.86 Crores
AAUM## As on October 31, 2024	: ₹ 674.7 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 (%)	: 2.27%
TER - Direct Plan (%)	: 0.44%
Portfolio Turnover Ratio	: 1.46
Standard Deviation*	: 13.27%
Beta*	: 0.91
Sharpe Ratio*	: 0.54
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 23
Portfolio RoE (%)	: 16.72
EPS Growth (%)	: 29.18
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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)

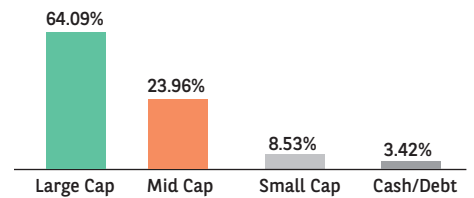
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>2.11%</b>
Bharat Electronics Limited	2.11%
<b>AUTOMOBILES</b>	<b>10.73%</b>
Mahindra & Mahindra Limited	3.64%
Tata Motors Limited	1.55%
✓ TVS Motor Company Limited	5.54%
<b>BANKS</b>	<b>19.89%</b>
Bank of Baroda	3.16%
✓ HDFC Bank Limited	6.43%
ICICI Bank Limited	3.83%
IndusInd Bank Limited	3.13%
Kotak Mahindra Bank Limited	3.34%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.41%</b>
Clean Science and Technology Limited	2.41%
<b>CONSUMER DURABLES</b>	<b>4.86%</b>
✓ Havells India Limited	4.86%
<b>ELECTRICAL EQUIPMENT</b>	<b>6.72%</b>
✓ Siemens Limited	6.72%
<b>FINANCE</b>	<b>3.58%</b>
PNB Housing Finance Limited	3.58%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>7.91%</b>
✓ PB Fintech Limited	7.91%
<b>HEALTHCARE SERVICES</b>	<b>2.54%</b>
Metropolis Healthcare Limited	2.54%
<b>INSURANCE</b>	<b>3.69%</b>
ICICI Lombard General Insurance Company Limited	3.69%
<b>IT - SOFTWARE</b>	<b>4.13%</b>
✓ KPIT Technologies Limited	4.13%
<b>OIL</b>	<b>3.15%</b>
Oil India Limited	3.15%
<b>PETROLEUM PRODUCTS</b>	<b>5.08%</b>
✓ Hindustan Petroleum Corporation Limited	5.08%
<b>POWER</b>	<b>15.85%</b>
✓ NTPC Limited	6.05%
✓ Power Grid Corporation of India Limited	5.23%
✓ Tata Power Company Limited	4.57%
<b>RETAILING</b>	<b>3.94%</b>
Zomato Limited	3.94%
<b>Total Equity Holdings</b>	<b>96.59%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	3.41%
<b>GRAND TOTAL</b>	<b>100.00%</b>

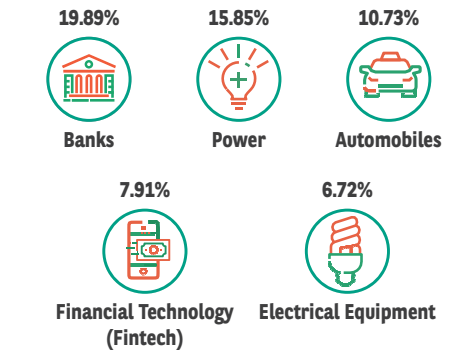
Investment in Top 10 scrips constitutes 56.52% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.

# 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, For Benchmark (Nifty 500 TRI): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 93.9981
Regular Plan - IDCW Option	: ₹ 24.7593
Direct Plan - Growth Option	: ₹ 105.0325
Direct Plan - IDCW Option	: ₹ 31.1488

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

### Date of Allotment

January 05, 2006

Monthly AAUM## As on October 31, 2024	: ₹ 959.71 Crores
AUM## As on October 31, 2024	: ₹ 942.25 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Sanjay Chawla	14-Mar-22	33 years
Pratish Krishnan	14-Mar-22	23 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	: 0.95
Standard Deviation* **	: 13.33%
Beta* **	: 0.92
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	: 51
Portfolio RoE (%)	: 17.05
EPS Growth (%)	: 53.58

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AUTO COMPONENTS</b>	<b>2.40%</b>
Amara Raja Energy & Mobility Ltd	1.33%
UNO Minda Limited	1.07%
<b>AUTOMOBILES</b>	<b>3.29%</b>
Mahindra & Mahindra Limited	1.61%
TVS Motor Company Limited	1.68%
<b>BANKS</b>	<b>18.06%</b>
AU Small Finance Bank Limited	1.33%
✓ Axis Bank Limited	2.50%
Bank of Baroda	1.33%
✓ HDFC Bank Limited	5.14%
✓ ICICI Bank Limited	5.64%
State Bank of India	2.12%
<b>CAPITAL MARKETS</b>	<b>3.45%</b>
BSE Limited	1.71%
Computer Age Management Services Limited	1.74%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.50%</b>
Ambuja Cements Limited	1.12%
Grasim Industries Limited	1.38%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.34%</b>
Linde India Limited	1.89%
Navin Fluorine International Limited	1.45%
<b>CONSTRUCTION</b>	<b>1.85%</b>
Larsen & Toubro Limited	1.85%
<b>CONSUMER DURABLES</b>	<b>3.08%</b>
Dixon Technologies (India) Limited	1.76%
V-Guard Industries Limited	1.32%
<b>DIVERSIFIED FMCG</b>	<b>1.15%</b>
Hindustan Unilever Limited	1.15%
<b>ELECTRICAL EQUIPMENT</b>	<b>3.70%</b>
GE T&D India Limited	1.90%
Hitachi Energy India Limited	1.80%
<b>FINANCE</b>	<b>4.20%</b>
Cholamandalam Investment and Finance Company Ltd	1.63%
PNB Housing Finance Limited	1.67%
Power Finance Corporation Limited	0.90%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.39%</b>
✓ PB Fintech Limited	2.39%
<b>FOOD PRODUCTS</b>	<b>2.35%</b>
✓ Mrs. Bectors Food Specialities Limited	2.35%
<b>HEALTHCARE SERVICES</b>	<b>1.45%</b>
Rainbow Childrens Medicare Limited	1.45%
<b>INDUSTRIAL MANUFACTURING</b>	<b>3.93%</b>
Jyoti CNC Automation Ltd	2.05%
Tega Industries Limited	1.88%
<b>INSURANCE</b>	<b>2.15%</b>
✓ Max Financial Services Limited	2.15%
<b>IT - SERVICES</b>	<b>1.25%</b>
Tata Technologies Limited	1.25%
<b>IT - SOFTWARE</b>	<b>8.04%</b>
✓ Infosys Limited	3.82%
Mastek Limited	1.10%
Mphasis Limited	1.62%
Oracle Financial Services Software Limited	1.50%
<b>LEISURE SERVICES</b>	<b>1.44%</b>
The Indian Hotels Company Limited	1.44%
<b>NON - FERROUS METALS</b>	<b>1.63%</b>
National Aluminium Company Limited	1.63%
<b>PERSONAL PRODUCTS</b>	<b>1.83%</b>
Dabur India Limited	1.83%
<b>PETROLEUM PRODUCTS</b>	<b>4.06%</b>
Hindustan Petroleum Corporation Limited	1.05%
✓ Reliance Industries Limited	3.01%

### EQUITY HOLDINGS

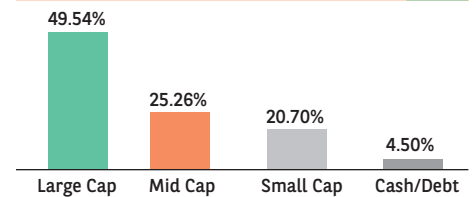
EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.69%</b>
Concord Biotech Limited	1.18%
Divi's Laboratories Limited	1.25%
JB Chemicals & Pharmaceuticals Limited	1.27%
Sun Pharmaceutical Industries Limited	1.99%
<b>POWER</b>	<b>3.59%</b>
NLC India Limited	1.47%
NTPC Limited	2.12%
<b>REALTY</b>	<b>1.20%</b>
The Phoenix Mills Limited	1.20%
<b>RETAILING</b>	<b>5.57%</b>
✓ Trent Limited	3.21%
✓ Zomato Limited	2.36%
<b>TELECOM - SERVICES</b>	<b>1.89%</b>
Bharti Airtel Limited	1.89%
<b>Total Equity Holdings</b>	<b>95.48%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	4.52%
<b>GRAND TOTAL</b>	<b>100.00%</b>

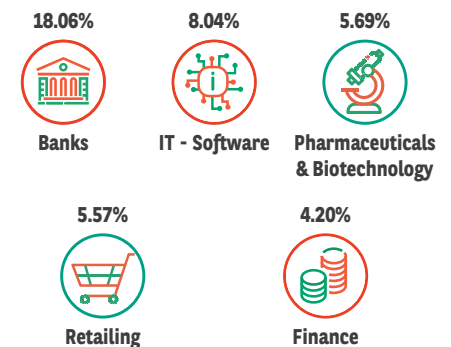
Investment in Top 10 scrips constitutes 32.57% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



○ 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.



# 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.

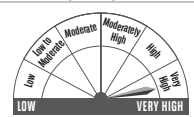
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on October 31, 2024

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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 31.6344
Regular Plan - IDCW Option	: ₹ 23.3867
Direct Plan - Growth Option	: ₹ 34.6801
Direct Plan - IDCW Option	: ₹ 26.4555

### Benchmark Index (Tier 1)

Nifty India Consumption Total Return Index (TRI)

### Date of Allotment

September 07, 2018

Monthly AUM## As on October 31, 2024	: ₹ 1,508.43 Crores
AUM## As on October 31, 2024	: ₹ 1,446.79 Crores

### Fund Manager

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

^ Mr. Himanshu Singh was appointed as Co 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	: 0.58
Standard Deviation*	: 13.64%
Beta*	: 0.87
Sharpe Ratio*	: 0.74

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

### Key Statistics

No of Stocks	: 46
Portfolio RoE (%)	: 22.51
EPS Growth (%)	: 37.31

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.

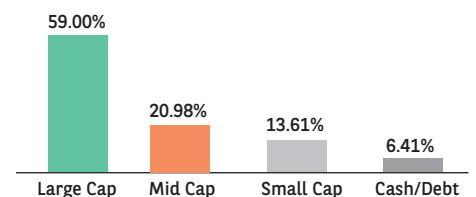
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.15%</b>
Marico Limited	1.11%
Tata Consumer Products Limited	1.04%
<b>AUTOMOBILES</b>	<b>12.69%</b>
Eicher Motors Limited	1.35%
✓ Mahindra & Mahindra Limited	4.71%
✓ Maruti Suzuki India Limited	2.49%
✓ TVS Motor Company Limited	4.14%
<b>BEVERAGES</b>	<b>5.76%</b>
Radico Khaitan Limited	0.98%
United Breweries Limited	1.73%
United Spirits Limited	1.50%
Varun Beverages Limited	1.55%
<b>CONSUMER DURABLES</b>	<b>14.23%</b>
Asian Paints Limited	1.01%
Bata India Limited	0.94%
Blue Star Limited	1.94%
Crompton Greaves Consumer Electricals Limited	1.35%
Havells India Limited	1.30%
Metro Brands Limited	1.58%
✓ Titan Company Limited	2.26%
TTK Prestige Limited	1.04%
V-Guard Industries Limited	1.50%
Voltas Limited	1.31%
<b>DIVERSIFIED FMCG</b>	<b>11.66%</b>
✓ Hindustan Unilever Limited	5.24%
✓ ITC Limited	6.42%
<b>ENTERTAINMENT</b>	<b>1.52%</b>
PVR INOX Limited	1.52%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.76%</b>
PB Fintech Limited	1.76%
<b>FOOD PRODUCTS</b>	<b>5.18%</b>
✓ Britannia Industries Limited	2.49%
Mrs. Bectors Food Specialities Limited	1.75%
Nestle India Limited	0.94%
<b>HEALTHCARE SERVICES</b>	<b>1.13%</b>
Max Healthcare Institute Limited	1.13%
<b>LEISURE SERVICES</b>	<b>5.03%</b>
Jubilant Foodworks Limited	1.93%
The Indian Hotels Company Limited	2.15%
Westlife Foodworld Limited	0.95%
<b>PERSONAL PRODUCTS</b>	<b>8.40%</b>
Colgate Palmolive (India) Limited	0.85%
Dabur India Limited	2.15%
Emami Limited	0.80%
Gillette India Limited	1.38%
Godrej Consumer Products Limited	1.77%
Procter & Gamble Hygiene and Health Care Limited	1.45%
<b>REALTY</b>	<b>2.10%</b>
The Phoenix Mills Limited	2.10%

EQUITY HOLDINGS	% of Net Assets
<b>RETAILING</b>	<b>11.89%</b>
✓ Trent Limited	7.88%
✓ Zomato Limited	4.01%
<b>TELECOM - SERVICES</b>	<b>7.59%</b>
✓ Bharti Airtel Limited	6.02%
Indus Towers Limited	1.57%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.50%</b>
<b>Total Equity Holdings</b>	<b>93.59%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
<b>TREASURY BILL</b>	<b>0.95%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign 0.61%
364 Days Tbill (MD 27/02/2025)	Sovereign 0.34%
<b>Total Fixed Income Holdings</b>	<b>0.95%</b>
TREPS, Cash & Other Net	5.46%
Current Assets	
<b>GRAND TOTAL</b>	<b>100.00%</b>

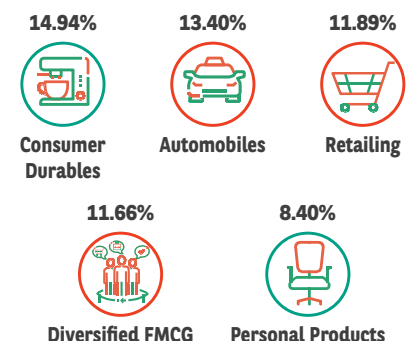
Investment in Top 10 scrips constitutes 45.66% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

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

# Baroda BNP Paribas Business Cycle Fund

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

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

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

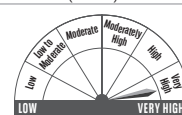
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (BSE 500 TRI): basis it's constituents; as on October 31, 2024

## 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 15.9569
Regular Plan - IDCW Option	: ₹ 15.9569
Direct Plan - Growth Option	: ₹ 16.6948
Direct Plan - IDCW Option	: ₹ 16.6948

### Benchmark Index (Tier 1)

BSE 500 TRI

### Date of Allotment

September 15, 2021

Monthly AAUM## As on October 31, 2024	: ₹ 605.35 Crores
AAUM## As on October 31, 2024	: ₹ 591.11 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 Co - 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	: 0.64

### Key Statistics

No of Stocks	: 63
Portfolio RoE (%)	: 20.37
EPS Growth (%)	: 47.58

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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 scheme currently does not have Distribution History.

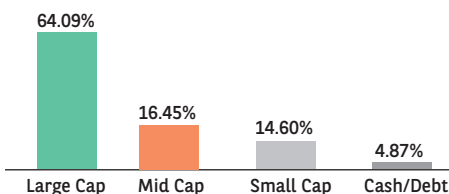
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.17%</b>
Bharat Electronics Limited	1.17%
<b>AUTO COMPONENTS</b>	<b>4.26%</b>
✓ Bosch Limited	1.87%
Jtekt India Limited	1.08%
ZF Commercial Vehicle Control Systems India Limited	1.31%
<b>AUTOMOBILES</b>	<b>5.02%</b>
Hyundai Motor India Ltd	0.97%
Maruti Suzuki India Limited	1.01%
Tata Motors Limited	1.52%
TVS Motor Company Limited	1.52%
<b>BANKS</b>	<b>13.00%</b>
✓ HDFC Bank Limited	6.08%
✓ ICICI Bank Limited	5.31%
Kotak Mahindra Bank Limited	1.61%
<b>BEVERAGES</b>	<b>3.10%</b>
United Spirits Limited	1.10%
✓ Varun Beverages Limited	2.00%
<b>CAPITAL MARKETS</b>	<b>1.50%</b>
BSE Limited	1.50%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.01%</b>
UltraTech Cement Limited	1.01%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>1.11%</b>
Linde India Limited	1.11%
<b>CONSTRUCTION</b>	<b>4.14%</b>
✓ Larsen & Toubro Limited	4.14%
<b>CONSUMABLE FUELS</b>	<b>1.10%</b>
Coal India Limited	1.10%
<b>DIVERSIFIED FMCG</b>	<b>2.60%</b>
Hindustan Unilever Limited	0.96%
ITC Limited	1.64%
<b>ELECTRICAL EQUIPMENT</b>	<b>4.05%</b>
Bharat Heavy Electricals Limited	1.09%
GE T&D India Limited	1.17%
Hitachi Energy India Limited	1.79%
<b>ENTERTAINMENT</b>	<b>1.03%</b>
Sun TV Network Limited	1.03%
<b>FINANCE</b>	<b>2.82%</b>
Home First Finance Company India Limited	1.08%
Jio Financial Services Limited	0.98%
L&T Finance Limited	0.76%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.27%</b>
PB Fintech Limited	1.27%
<b>FOOD PRODUCTS</b>	<b>1.72%</b>
Nestle India Limited	1.72%
<b>GAS</b>	<b>0.89%</b>
Gujarat State Petronet Limited	0.89%
<b>HEALTHCARE SERVICES</b>	<b>0.95%</b>
Fortis Healthcare Limited	0.95%
<b>INDUSTRIAL MANUFACTURING</b>	<b>3.31%</b>
Honeywell Automation India Limited	1.12%
Jyoti CNC Automation Ltd	1.02%
Tega Industries Limited	1.17%
<b>INDUSTRIAL PRODUCTS</b>	<b>2.04%</b>
Finolex Cables Limited	0.93%
Ingersoll Rand (India) Limited	1.11%
<b>INSURANCE</b>	<b>1.02%</b>
ICICI Prudential Life Insurance Company Limited	1.02%
<b>IT - SERVICES</b>	<b>1.59%</b>
Protean eGov Technologies Limited	1.59%
<b>IT - SOFTWARE</b>	<b>8.38%</b>
Infosys Limited	1.87%
Mphasis Limited	1.10%
Oracle Financial Services Software Limited	1.33%
Persistent Systems Limited	1.06%
✓ Tata Consultancy Services Limited	3.02%
<b>LEISURE SERVICES</b>	<b>0.94%</b>
Juniper Hotels Limited	0.94%
<b>PETROLEUM PRODUCTS</b>	<b>4.66%</b>
✓ Reliance Industries Limited	4.66%

EQUITY HOLDINGS	% of Net Assets	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>8.53%</b>	
Cipla Limited	0.95%	
Concord Biotech Limited	1.06%	
✓ Divi's Laboratories Limited	2.24%	
✓ Sun Pharmaceutical Industries Limited	2.82%	
Torrent Pharmaceuticals Limited	1.46%	
<b>POWER</b>	<b>2.53%</b>	
NTPC Limited	1.55%	
Power Grid Corporation of India Limited	0.98%	
<b>REALTY</b>	<b>1.21%</b>	
The Phoenix Mills Limited	1.21%	
<b>RETAILING</b>	<b>4.84%</b>	
✓ Trent Limited	3.74%	
Zomato Limited	1.10%	
<b>TELECOM - SERVICES</b>	<b>2.31%</b>	
Bharti Airtel Limited	1.36%	
Tata Communications Limited	0.95%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>3.03%</b>	
<b>Total Equity Holdings</b>	<b>95.13%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>TREASURY BILL</b>		<b>1.00%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	1.00%
<b>Total Fixed Income Holdings</b>		<b>1.00%</b>
TREPS, Cash & Other Net		3.87%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

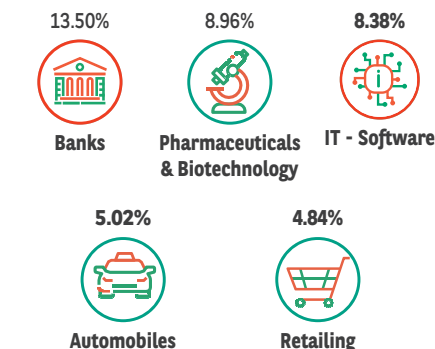
Investment in Top 10 scrips constitutes 35.88% of the portfolio

## 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

## SECTORAL COMPOSITION (Top 5)



Green circle: Overweight with respect to benchmark  
Red circle: 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.

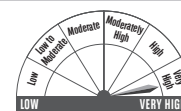
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Financial Services TRI): basis it's constituents; as on October 31, 2024

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 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 44.1251
Regular Plan - IDCW Option	: ₹ 21.7142
Direct Plan - Growth Option	: ₹ 48.8410
Direct Plan - IDCW Option	: ₹ 24.5561

### Benchmark Index (Tier 1)

Nifty Financial Services TRI

### Date of Allotment

June 22, 2012

Monthly AAUM## As on October 31, 2024	: ₹ 188.28 Crores
AAUM## As on October 31, 2024	: ₹ 192.11 Crores

### Fund Manager

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

^ Mr. Arjun Bagga was appointed as Co 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	: 1.17
Standard Deviation*	: 15.56%
Beta*	: 0.98
Sharpe Ratio*	: 0.39

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

### Key Statistics

No of Stocks	: 29
Portfolio RoE (%)	: 17.08
EPS Growth (%)	: 29.52

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

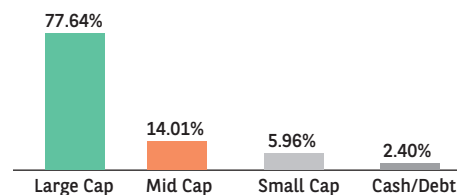
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>BANKS</b>	<b>59.54%</b>
AU Small Finance Bank Limited	2.15%
✓ Axis Bank Limited	6.04%
✓ HDFC Bank Limited	19.01%
✓ ICICI Bank Limited	19.17%
IndusInd Bank Limited	0.85%
✓ Kotak Mahindra Bank Limited	3.51%
Punjab National Bank	1.49%
✓ State Bank of India	7.32%
<b>CAPITAL MARKETS</b>	<b>7.33%</b>
360 One WAM Limited	1.36%
Angel One Limited	1.43%
Computer Age Management Services Limited	1.39%
HDFC Asset Management Company Limited	1.79%
Multi Commodity Exchange of India Limited	1.36%
<b>FINANCE</b>	<b>22.71%</b>
✓ Bajaj Finance Limited	2.68%
✓ Bajaj Finserv Limited	3.42%
✓ Bajaj Housing Finance Limited	2.62%
Cholamandalam Investment and Finance Company Ltd	0.99%
✓ CRISIL Limited	2.42%
Jio Financial Services Limited	0.84%
Muthoot Finance Limited	2.01%
Poonawalla Fincorp Limited	1.36%
Power Finance Corporation Limited	2.01%
REC Limited	1.75%
✓ Shriram Finance Limited	2.61%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.28%</b>
PB Fintech Limited	1.28%
<b>INSURANCE</b>	<b>4.49%</b>
HDFC Life Insurance Company Limited	1.50%
ICICI Lombard General Insurance Company Limited	1.65%
Max Financial Services Limited	1.34%
<b>FUTURES LONG POSITION</b>	<b>1.82%</b>
HDFC Bank Limited	1.20%
ICICI Bank Limited	0.62%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.42%</b>
<b>Total Equity Holdings</b>	<b>97.59%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.62%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.36%
364 Days Tbill (MD 14/11/2024)	Sovereign	0.26%
<b>Total Fixed Income Holdings</b>		<b>0.62%</b>
TREPS, Cash & Other Net Current Assets		1.79%
<b>GRAND TOTAL</b>		<b>100.00%</b>

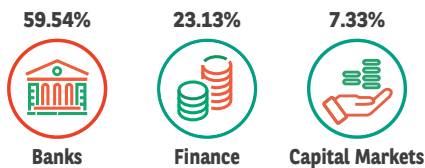
Investment in Top 10 scrips constitutes 68.80% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 55.

# Baroda BNP Paribas Innovation Fund

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

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

- Long term capital appreciation
- Investment in equity & equity related securities of the companies that benefit from innovation theme.

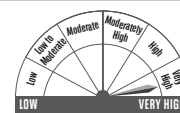
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 TRI): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 12.4852
Regular Plan - IDCW Option	: ₹ 12.4852
Direct Plan - Growth Option	: ₹ 12.6311
Direct Plan - IDCW Option	: ₹ 12.6311

### Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

March 5, 2024

Monthly AAUM## As on October 31, 2024	: ₹ 1,166.42 Crores
AAUM## As on October 31, 2024	: ₹ 1,137.74 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Pratish Krishnan	5-Mar-24	23 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	: 0.40

### Key Statistics

No of Stocks	: 44
Portfolio RoE (%)	: 19.09
EPS Growth (%)	: 79.33

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

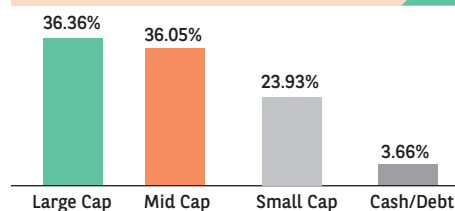
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AUTO COMPONENTS</b>	<b>5.85%</b>
Amara Raja Energy & Mobility Ltd	1.32%
✓ Bosch Limited	2.99%
Sona BLW Precision Forgings Limited	1.54%
<b>AUTOMOBILES</b>	<b>2.92%</b>
✓ TVS Motor Company Limited	2.92%
<b>BANKS</b>	<b>2.90%</b>
✓ ICICI Bank Limited	2.90%
<b>CAPITAL MARKETS</b>	<b>8.21%</b>
BSE Limited	1.56%
Computer Age Management Services Limited	2.46%
KFin Technologies Limited	1.67%
Multi Commodity Exchange of India Limited	2.52%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.88%</b>
✓ Linde India Limited	2.88%
<b>CONSUMER DURABLES</b>	<b>2.08%</b>
Dixon Technologies (India) Limited	2.08%
<b>DIVERSIFIED</b>	<b>2.21%</b>
3M India Limited	2.21%
<b>ELECTRICAL EQUIPMENT</b>	<b>8.17%</b>
ABB India Limited	2.32%
GE T&D India Limited	2.03%
Hitachi Energy India Limited	2.83%
Waaree Energies Limited	0.99%
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>2.51%</b>
PI Industries Limited	2.51%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>3.64%</b>
✓ PB Fintech Limited	3.64%
<b>FOOD PRODUCTS</b>	<b>2.63%</b>
Mrs. Bectors Food Specialities Limited	2.63%
<b>INDUSTRIAL MANUFACTURING</b>	<b>5.76%</b>
Honeywell Automation India Limited	1.81%
Jyoti CNC Automation Ltd	2.06%
Tega Industries Limited	1.89%
<b>INSURANCE</b>	<b>1.80%</b>
Max Financial Services Limited	1.80%
<b>IT - SERVICES</b>	<b>3.24%</b>
Protean eGov Technologies Limited	2.04%
Tata Technologies Limited	1.20%
<b>IT - SOFTWARE</b>	<b>12.33%</b>
✓ Infosys Limited	3.91%
KPIT Technologies Limited	1.79%
Latent View Analytics Limited	1.35%
Oracle Financial Services Software Limited	2.45%
Tata Consultancy Services Limited	2.83%
<b>LEISURE SERVICES</b>	<b>3.87%</b>
Indian Railway Catering And Tourism Corporation Limited	1.48%
TBO Tek Limited	1.53%
Westlife Foodworld Limited	0.86%
<b>PETROLEUM PRODUCTS</b>	<b>1.92%</b>
Reliance Industries Limited	1.92%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>6.61%</b>
Divi's Laboratories Limited	2.26%
JB Chemicals & Pharmaceuticals Limited	1.59%
Sun Pharmaceutical Industries Limited	2.76%
<b>RETAILING</b>	<b>11.90%</b>
FSN E-Commerce Ventures Limited	1.50%

EQUITY HOLDINGS	% of Net Assets	
✓ Info Edge (India) Limited	3.80%	
✓ Trent Limited	3.76%	
✓ Zomato Limited	2.84%	
<b>TELECOM - SERVICES</b>	<b>3.25%</b>	
✓ Bharti Airtel Limited	3.25%	
<b>FUTURES LONG POSITION</b>	<b>0.98%</b>	
Maruti Suzuki India Limited	0.98%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.73%</b>	
<b>Total Equity Holdings</b>	<b>96.39%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>TREASURY BILL</b>		<b>0.84%</b>
364 Days Tbill (MD 10/07/2025) Sovereign		0.84%
<b>Total Fixed Income Holdings</b>		<b>0.84%</b>
TREPS, Cash & Other Net Current Assets		2.77%
<b>GRAND TOTAL</b>		<b>100.00%</b>

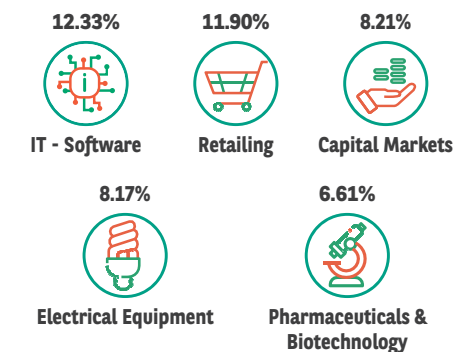
Investment in Top 10 scrips constitutes 32.89% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## 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.

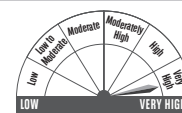
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (Nifty India Manufacturing TRI): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 9.7311
Regular Plan - IDCW Option	: ₹ 9.7311
Direct Plan - Growth Option	: ₹ 9.7867
Direct Plan - IDCW Option	: ₹ 9.7867

### Benchmark Index (Tier 1)

Nifty India Manufacturing TRI

### Date of Allotment

June 28, 2024

Monthly AAUM## As on October 31, 2024	: ₹ 1,474.04 Crores
AAUM## As on October 31, 2024	: ₹ 1,429.23 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 Co 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	: 0.27

### Key Statistics

No of Stocks	: 52
Portfolio RoE (%)	: 17.11
EPS Growth (%)	: 46.15

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

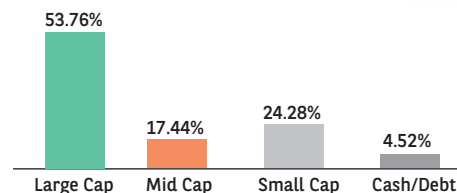
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.79%</b>
Bharat Electronics Limited	1.79%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>2.16%</b>
✓ Escorts Kubota Limited	2.16%
<b>AUTO COMPONENTS</b>	<b>8.20%</b>
Amara Raja Energy & Mobility Ltd	1.31%
✓ Bosch Limited	4.64%
Jtekt India Limited	1.07%
ZF Commercial Vehicle Control Systems India Limited	1.18%
<b>AUTOMOBILES</b>	<b>13.30%</b>
✓ Hero MotoCorp Limited	2.83%
Hyundai Motor India Ltd	1.26%
✓ Mahindra & Mahindra Limited	3.44%
Maruti Suzuki India Limited	2.09%
✓ Tata Motors Limited	2.89%
TVS Motor Company Limited	0.79%
<b>BEVERAGES</b>	<b>1.28%</b>
United Spirits Limited	1.28%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.39%</b>
UltraTech Cement Limited	1.39%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>4.44%</b>
BASF India Limited	1.93%
Linde India Limited	1.45%
Vinati Organics Limited	1.06%
<b>CONSUMABLE FUELS</b>	<b>0.97%</b>
Coal India Limited	0.97%
<b>DIVERSIFIED</b>	<b>1.48%</b>
3M India Limited	1.48%
<b>DIVERSIFIED METALS</b>	<b>1.02%</b>
Vedanta Limited	1.02%
<b>ELECTRICAL EQUIPMENT</b>	<b>4.88%</b>
Bharat Heavy Electricals Limited	1.66%
GE T&D India Limited	1.18%
Hitachi Energy India Limited	2.04%
<b>FERROUS METALS</b>	<b>2.34%</b>
✓ Tata Steel Limited	2.34%
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>3.02%</b>
Dhanuka Agritech Limited	1.58%
Sumitomo Chemical India Limited	1.44%
<b>GAS</b>	<b>1.45%</b>
Mahanagar Gas Limited	1.45%
<b>INDUSTRIAL MANUFACTURING</b>	<b>6.31%</b>
Cochin Shipyard Limited	0.01%
Honeywell Automation India Limited	1.07%
Jyoti CNC Automation Ltd	1.52%
Kennametal India Limited	1.04%
Tega Industries Limited	1.67%
<b>INDUSTRIAL PRODUCTS</b>	<b>5.67%</b>
Cummins India Limited	1.21%
Grindwell Norton Limited	1.10%
Ingersoll Rand (India) Limited	1.07%
KSB Limited	1.01%
SKF India Limited	1.28%
<b>NON - FERROUS METALS</b>	<b>1.86%</b>
National Aluminium Company Limited	1.86%
<b>PETROLEUM PRODUCTS</b>	<b>9.99%</b>
Bharat Petroleum Corporation Limited	1.86%
Gulf Oil Lubricants India Limited	1.42%
✓ Reliance Industries Limited	6.71%

EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>20.13%</b>
AstraZeneca Pharma India Limited	1.82%
Cipla Limited	1.87%
✓ Divi's Laboratories Limited	7.42%
✓ Dr. Reddy's Laboratories Limited	2.28%
IPCA Laboratories Limited	1.50%
✓ Sun Pharmaceutical Industries Limited	5.24%
<b>POWER</b>	<b>0.91%</b>
NLC India Limited	0.91%
<b>FUTURES LONG POSITION</b>	<b>0.89%</b>
Dixon Technologies (India) Limited	0.89%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.02%</b>
<b>Grand Total</b>	<b>95.50%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>1.72%</b>
364 Days Tbill (MD 13/02/2025)	Sovereign	1.72%
<b>Total Fixed Income Holdings</b>		<b>1.72%</b>
TREPS, Cash & Other Net		2.78%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

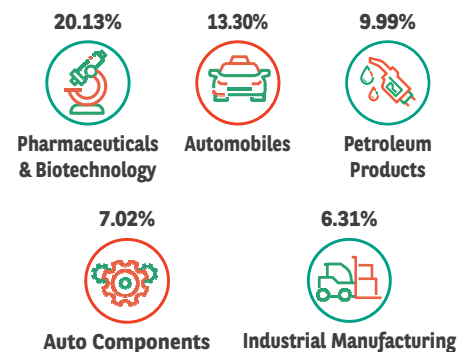
Investment in Top 10 scrips constitutes 39.95% of the portfolio

## 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.

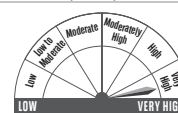
^^Riskometer For Scheme: basis it's portfolio, For Benchmark [MSCI World Index (TRI)]: basis it's constituents; as on October 31, 2024

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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 12.2054
Regular Plan - IDCW Option	: ₹ 12.2054
Direct Plan - Growth Option	: ₹ 12.6733
Direct Plan - IDCW Option	: ₹ 12.6733

### Benchmark Index (Tier 1)

MSCI World Index (TRI)

### Date of Allotment

May 7, 2021

Monthly AAUM## As on October 31, 2024 : ₹ 46.94 Crores

AUM## As on October 31, 2024 : ₹ 44.79 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
<b>INTERNATIONAL MUTUAL FUND</b>	<b>97.53%</b>
BNP Paribas Funds SICAV - Aqua	97.53%
<b>Total Fixed Income Holdings</b>	<b>97.53%</b>
TREPS, Cash & Other Net Current Assets	2.47%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 97.53% of the portfolio

## HOLDINGS OF THE UNDERLYING FUND (As on September 30, 2024)

### TOP 10 HOLDINGS (%)

VEOLIA ENVIRON. SA	5.34
AMERICAN WATER WORKS INC	4.55
SEVERN TRENT PLC	4.01
LINDE PLC	3.53
A O SMITH CORP	3.44
PENTAIR PLC	3.15
NOVONESIS CLASS B B	3.04
UNITED UTILITIES GROUP PLC	2.84
IDEX CORP	2.79
MASCO CORP	2.60
<b>No. of Holdings in Portfolio</b>	<b>44</b>

### SECTORAL COMPOSITION (%)\*\*

Industrials	56.33
Utilities	19.68
Materials	14.00
Health care	4.69
Information technology	1.53
Consumer discretionary	1.48
Forex contracts	-0.03
Cash	2.32
<b>Total</b>	<b>100.00</b>

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

### GEOGRAPHICAL COMPOSITION (%)

United States	50.02
United Kingdom	11.68
Switzerland	7.16
France	5.34
Japan	4.38
Netherlands	3.86
Denmark	3.04
Sweden	2.54
Germany	2.44
Austria	2.04
Forex contracts	-0.03
Other	5.21
Cash	2.32
<b>Total</b>	<b>100.00</b>

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.

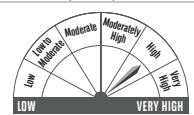
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on October 31, 2024

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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 23.2076
Regular Plan - IDCW Option	: ₹ 16.9025
Direct Plan - Growth Option	: ₹ 25.1527
Direct Plan - IDCW Option	: ₹ 18.3643

### Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

### Date of Allotment

November 14, 2018

Monthly AAUM## As on October 31, 2024	: ₹ 4,140.08 Crores
AAUM## As on October 31, 2024	: ₹ 4,114.54 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	23 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 Co 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	: 2.32
Standard Deviation*	: 9.14%
Beta*	: 1.24
Sharpe Ratio*	: 0.65

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

### Debt Quants

Average Maturity (years)	: 6.23
Modified Duration (years)	: 3.2
YTM (%)	: 7.57%
Macaulay Duration* (years)	: 3.34

### Key Statistics

No of Stocks	: 53
Portfolio RoE (%)	: 18.81
EPS Growth (%)	: 59.65

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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
<b>AEROSPACE &amp; DEFENSE</b>	<b>2.03%</b>	<b>-0.30%</b>
✓ Bharat Electronics Limited	2.03%	-0.30%
<b>AUTOMOBILES</b>	<b>0.91%</b>	
Tata Motors Limited	0.91%	
<b>BANKS</b>	<b>11.79%</b>	<b>-3.54%</b>
Bank of Baroda	1.04%	
✓ HDFC Bank Limited	4.66%	-0.65%
✓ ICICI Bank Limited	3.88%	-0.66%
IndusInd Bank Limited	1.07%	-1.08%
State Bank of India	1.14%	-1.15%
<b>BEVERAGES</b>	<b>0.87%</b>	
Radico Khaitan Limited	0.87%	
<b>CAPITAL MARKETS</b>	<b>1.03%</b>	
360 One WAM Limited	1.03%	
<b>CONSTRUCTION</b>	<b>3.27%</b>	<b>-0.73%</b>
Afcons Infrastructure Limited	1.01%	
✓ Larsen & Toubro Limited	2.26%	-0.73%
<b>CONSUMER DURABLES</b>	<b>0.75%</b>	
Titan Company Limited	0.75%	
<b>ELECTRICAL EQUIPMENT</b>	<b>2.99%</b>	
CG Power and Industrial Solutions Limited	1.03%	
GE T&D India Limited	1.20%	
Siemens Limited	0.76%	
<b>FINANCE</b>	<b>2.02%</b>	
PNB Housing Finance Limited	1.18%	
Shriram Finance Limited	0.84%	
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.64%</b>	
PB Fintech Limited	1.64%	
<b>HEALTHCARE SERVICES</b>	<b>0.75%</b>	
Jupiter Life Line Hospitals Limited	0.75%	
<b>INDUSTRIAL MANUFACTURING</b>	<b>0.89%</b>	
Tega Industries Limited	0.89%	
<b>INDUSTRIAL PRODUCTS</b>	<b>1.08%</b>	
KEI Industries Limited	1.08%	
<b>IT - SOFTWARE</b>	<b>5.94%</b>	<b>-0.08%</b>
✓ Infosys Limited	2.32%	-0.08%
Mphasis Limited	1.22%	
✓ Tata Consultancy Services Limited	2.40%	
<b>PETROLEUM PRODUCTS</b>	<b>6.14%</b>	<b>-1.52%</b>
Hindustan Petroleum Corporation Limited	1.55%	
✓ Reliance Industries Limited	4.59%	-1.52%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.13%</b>	
Ajanta Pharma Limited	1.12%	
Concord Biotech Limited	0.76%	

EQUITY HOLDINGS	% of Net Assets	Derivatives
Divi's Laboratories Limited	0.79%	
Sun Pharmaceutical Industries Limited	1.46%	
<b>POWER</b>	<b>3.85%</b>	<b>-0.70%</b>
✓ NTPC Limited	2.68%	-0.70%
Power Grid Corporation of India Limited	1.17%	
<b>RETAILING</b>	<b>3.56%</b>	
Avenue Supermarts Limited	0.81%	
Info Edge (India) Limited	0.90%	
✓ Zomato Limited	1.85%	
<b>TELECOM - SERVICES</b>	<b>1.96%</b>	
✓ Bharti Airtel Limited	1.96%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>11.35%</b>	<b>-2.22%</b>
<b>Total Equity Holdings</b>	<b>66.95%</b>	<b>-9.09%</b>
<b>REITS/InvTs Holdings</b>	<b>% of Net Assets</b>	
<b>REITS/INVITS</b>	<b>6.52%</b>	
India Grid Trust InvIT Fund	1.78%	
Bharat Highways Invit	1.29%	
NXT Infra Trust (NIT)	1.23%	
Intelligent Supply Chain Infrastructure Trust	0.86%	
Brookfield India Real Estate Trust	1.37%	
<b>Total REITS/InvTs Holdings</b>	<b>6.52%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>GOVERNMENT BOND</b>		<b>6.68%</b>
6.68% GOI (MD 17/09/2031)	Sovereign	0.06%
6.79% GOI (MD 07/10/2034)	Sovereign	0.61%
7.06% GOI (MD 10/04/2028)	Sovereign	0.09%
7.1% GOI (MD 08/04/2034)	Sovereign	1.11%
7.17% GOI (MD 08/01/2028)	Sovereign	0.03%
7.18% GOI (MD 14/08/2033)	Sovereign	0.94%
7.23% GOI (MD 15/04/2039)	Sovereign	0.18%
7.26% GOI (MD 14/01/2029)	Sovereign	0.05%
7.32% GOI (MD 13/11/2030)	Sovereign	0.75%
7.34% GOI (MD 22/04/2064)	Sovereign	2.16%
7.37% GOI (MD 23/10/2028)	Sovereign	0.09%
7.38% GOI (MD 20/06/2027)	Sovereign	0.62%
<b>STATE GOVERNMENT BOND</b>		<b>0.28%</b>
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	0.18%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.05%
8.57% Rajasthan SDL (MD 11/07/2028)	Sovereign	0.05%
<b>TREASURY BILL</b>		<b>0.97%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.09%

# 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, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on October 31, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at High risk

## PORTFOLIO (✓ Top 10 Holdings)

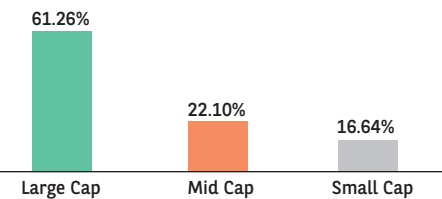
FIXED INCOME HOLDINGS	Rating	% of Net Assets
364 Days Tbill (MD 05/12/2024)	Sovereign	0.24%
364 Days Tbill (MD 06/02/2025)	Sovereign	0.38%
364 Days Tbill (MD 14/11/2024)	Sovereign	0.01%
364 Days Tbill (MD 21/11/2024)	Sovereign	0.24%
<b>CERTIFICATE OF DEPOSIT</b>		<b>1.45%</b>
Axis Bank Limited CD (MD 06/06/2025)	CRISIL A1+	0.28%
Axis Bank Limited CD (MD 31/01/2025)	ICRA A1+	0.29%
HDFC Bank Limited CD (MD 24/06/2025)	CRISIL A1+	0.16%
ICICI Bank Limited CD (MD 27/06/2025)	CRISIL A1+	0.16%
Kotak Mahindra Bank Limited CD (MD 02/05/2025)	CRISIL A1+	0.23%
Small Ind Dev Bk of India CD (MD 10/06/2025)	CRISIL A1+	0.33%
<b>COMMERCIAL PAPER</b>		<b>1.00%</b>
Kotak Mahindra Prime Limited CP (MD 05/02/2025)	CRISIL A1+	0.21%
LIC Housing Finance Limited CP (MD 14/05/2025)	CRISIL A1+	0.19%
Piramal Enterprises Limited CP (MD 13/12/2024)	CRISIL A1+	0.60%
<b>CORPORATE BOND</b>		<b>8.38%</b>
10.5% Indostar Cap Fin Ltd SR I (25/09/2026)	CRISIL AAA	0.37%
6.79% Bharat Sanchar Nigam Ltd NCD (MD 23/09/2030)	CRISIL AAA(CE)	0.44%
7.27% Power Fin Corp Ltd NCD 242A (MD 15/10/2031)	CRISIL AAA	0.32%
7.34% GAIL India Ltd NCD (MD 20/12/2027)	CARE AAA	0.12%
7.37% IRFC Ltd Sr 181 NCD (MD 31/07/2029)	CRISIL AA+	0.24%
7.58% NABARD Sr 23H NCD (MD 31/07/2026)	CRISIL AA+	0.24%
7.60% Power Fin Corp Ltd SR160 NCD (MD 20/02/2027)	CRISIL AAA	0.34%
7.62% EXIM Bank NCD SR T06 (MD 01/09/2026)	CRISIL AA-	0.16%
7.62% NABARD NCD Sr 23I (MD 31/01/2028)	CRISIL AA-	0.73%
7.725% Larsen & Toubro NCD (MD 28/04/2028)	CARE AA-	0.37%
7.74% Hindustan Petroleum NCD Sr I (MD 02/03/2028)	CARE AA-	0.35%
7.75% Nuvoco Vistas Corp Ltd NCD (MD 28/08/2025)	CRISIL AAA	0.15%
7.77% REC Ltd NCD Ser 220 - A (MD 31/03/2028)	ICRA AA	0.25%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
7.7951% Bajaj Finance Ltd NCD (MD 10/12/2027)	CRISIL AAA	0.12%
7.90% Jamnagar Utli & Pow Pvt NCD (MD10/08/2028)	CRISIL AA+	0.44%
8.23% REC Ltd NCD (MD 23/01/2025)	CRISIL AA+	0.24%
8.25% JSW Steel Ltd NCD (MD23/12/2027) C 21/03/25	ICRA AAA	0.24%
8.3% Torrent Power Ltd NCD Ser10A(MD 02/06/27)	CRISIL AAA	0.37%
8.35% Tata Projects Ltd NCD SR R (MD 22/07/2027)	CRISIL AAA	0.05%
8.4% Godrej Housing Fin Ltd Sr C2 (MD 05/01/2028)	CRISIL AA	0.07%
8.42% Godrej Industries NCD (MD 27/12/2027)	CRISIL AAA	0.37%
8.8% REC Ltd NCD Ser VI (MD 22/01/2029)	CRISIL AAA	0.06%
8.85% Muthoot Fin Ltd NCD (MD 30/01/2029)	CRISIL AAA	0.73%
8.85% Muthoot Fin Ltd Sr30A OPI NCD (MD20/12/28)	CRISIL AAA	0.29%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
9% Yes Bank Ltd Perpetua AT1 (CALL 18/10/2022)	CRISIL AAA	0.00%
9.35% Adani Ports & SEZ Ltd. NCD (MD 04/07/2026)	CRISIL AAA	0.12%
9.95% Indostar Cap Fin Ltd SrVI Tra1(21/03/2025)	FITCH AA	0.34%
9.95% Indostar Cap Fin Ltd SrXVI Tra1(28/02/2026)	CRISIL AA+	0.12%
9.95% Indostar Cap Fin Tr1 (MD 30/03/2025)	ICRA D	0.73%
<b>Debt Securities</b>		<b>18.76%</b>
<b>REDUCED FACE VALUE BONDS - NON</b>		<b>2.34%</b>
6.75% Piramal Capital & Hsg ICRA AA	ICRA AA	2.34%
FR RVF (MD 26/09/31)		
<b>TOTAL REDUCED FACE VALUE BONDS - NON</b>		<b>2.34%</b>
TREPS, Cash & Other Net Current Assets		5.43%
<b>GRAND TOTAL</b>		<b>100.00%</b>

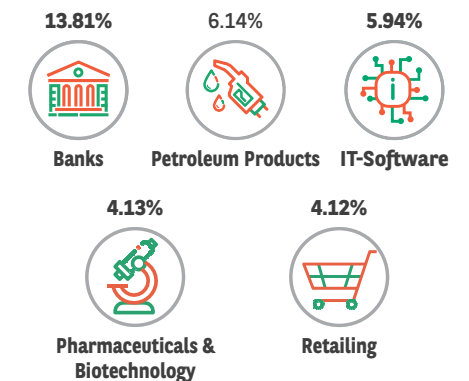
Investment in Top 10 scrips constitutes 28.63% of the portfolio  
Net equity holdings is 57.86% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)



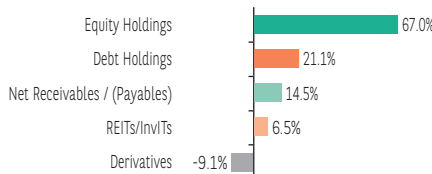
Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

## EQUITY SECTORAL COMPOSITION (Top 5)

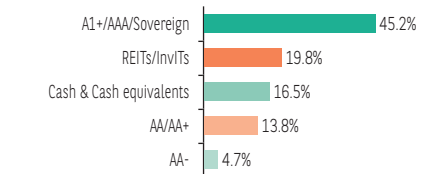


% of net assets of top 5 sectors includes equity less than 0.75% of corpus

## 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 6.61%, 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. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 55.



# 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, For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 27.4912
Regular Plan - IDCW Option	: ₹ 17.7209
Direct Plan - Growth Option	: ₹ 31.0731
Direct Plan - IDCW Option	: ₹ 20.0054

### Benchmark Index (Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

### Date of Allotment

April 07, 2017

Monthly AUM## As on October 31, 2024	: ₹ 1,182.52 Crores
AUM## As on October 31, 2024	: ₹ 1,169.4 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	23 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	: 0.92
Standard Deviation*	: 9.69%
Beta*	: 1.02
Sharpe Ratio*	: 0.74
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 7.69
Modified Duration (years)	: 3.91
YTM (%)	: 7.52%
Macaulay Duration* (years)	: 4.09

### Key Statistics

No of Stocks	: 45
Portfolio RoE (%)	: 20.41
EPS Growth (%)	: 49.72

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

+ Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 55.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.18%</b>
Bharat Electronics Limited	1.18%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION</b>	<b>1.30%</b>
<b>VEHICLES</b>	
Escorts Kubota Limited	1.30%
<b>AUTO COMPONENTS</b>	<b>3.23%</b>
✓ Bosch Limited	2.16%
Jtekt India Limited	1.07%
<b>AUTOMOBILES</b>	<b>3.28%</b>
Hero MotoCorp Limited	0.84%
Hyundai Motor India Ltd	0.77%
Tata Motors Limited	1.67%
<b>BANKS</b>	<b>12.31%</b>
✓ HDFC Bank Limited	5.74%
✓ ICICI Bank Limited	5.57%
Kotak Mahindra Bank Limited	1.00%
<b>CAPITAL MARKETS</b>	<b>1.89%</b>
✓ BSE Limited	1.89%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>0.85%</b>
Grasim Industries Limited	0.85%
<b>CONSTRUCTION</b>	<b>4.18%</b>
✓ Larsen & Toubro Limited	4.18%
<b>CONSUMABLE FUELS</b>	<b>0.90%</b>
Coal India Limited	0.90%
<b>DIVERSIFIED FMCG</b>	<b>2.93%</b>
✓ ITC Limited	2.93%
<b>ELECTRICAL EQUIPMENT</b>	<b>2.53%</b>
Bharat Heavy Electricals Limited	0.88%
Hitachi Energy India Limited	1.65%
<b>FINANCE</b>	<b>0.95%</b>
Bajaj Finance Limited	0.95%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>0.79%</b>
PB Fintech Limited	0.79%
<b>INDUSTRIAL MANUFACTURING</b>	<b>2.16%</b>
Honeywell Automation India Limited	1.13%
Tega Industries Limited	1.03%
<b>INSURANCE</b>	<b>0.83%</b>
HDFC Life Insurance Company Limited	0.83%
<b>IT - SOFTWARE</b>	<b>6.98%</b>
HCL Technologies Limited	1.63%
✓ Infosys Limited	2.30%
✓ Tata Consultancy Services Limited	3.05%
<b>LEISURE SERVICES</b>	<b>1.95%</b>
Juniper Hotels Limited	1.17%
The Indian Hotels Company Limited	0.78%
<b>OIL</b>	<b>1.38%</b>
Oil India Limited	1.38%
<b>PERSONAL PRODUCTS</b>	<b>1.15%</b>
Gillette India Limited	1.15%
<b>PETROLEUM PRODUCTS</b>	<b>4.72%</b>
✓ Reliance Industries Limited	4.72%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.42%</b>
Sun Pharmaceutical Industries Limited	1.42%
<b>RETAILING</b>	<b>4.29%</b>
✓ Trent Limited	2.99%
Zomato Limited	1.30%
<b>TELECOM - SERVICES</b>	<b>1.74%</b>
Bharti Airtel Limited	1.74%
<b>FUTURES LONG POSITION</b>	<b>0.44%</b>
Hindustan Petroleum Corporation Limited	0.44%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>6.14%</b>
<b>Total Equity Holdings</b>	<b>69.52%</b>

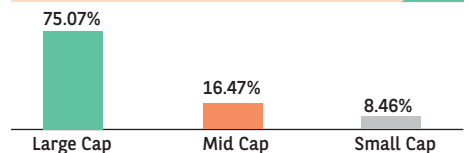
REITS/InvTIs Holdings	% of Net Assets
<b>REITS / INVITS</b>	<b>1.25%</b>
Brookfield India Real Estate Trust	0.50%
Intelligent Supply Chain Infrastructure Trust	0.38%
Bharat Highways Invit	0.37%
<b>Total REITS/InvTIs Holdings</b>	<b>1.25%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>COMPULSORY CONVERTIBLE DEBENTURE</b>		<b>0.45%</b>
Cholamandalam Investment and Finance Company Ltd	Finance	0.45%
<b>CORPORATE BOND</b>		<b>13.95%</b>
IndoStar Capital Finance Limited	CARE AA-	1.96%
REC Limited	CRISIL AAA	1.54%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	1.30%
Power Finance Corporation Limited	CRISIL AAA	1.28%
Piramal Capital & Housing Finance Limited	ICRA AA	1.21%
Reliance Industries Limited	CRISIL AAA	0.89%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.86%
Muthoot Finance Limited	CRISIL AA+	0.86%
360 One Prime Limited	CRISIL AA	0.77%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.70%
Mindspace Business Parks REIT	CRISIL AAA	0.69%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.64%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
IndoStar Capital Finance Limited	CRISIL AA-	0.65%
National Highways Authority Of India	CRISIL AAA	0.27%
ICICI Bank Limited	ICRA AAA	0.21%
State Bank of India	CRISIL AAA	0.17%
<b>CERTIFICATE OF DEPOSIT</b>		<b>0.80%</b>
Canara Bank	CRISIL A1+	0.80%
<b>GOVERNMENT BOND</b>		<b>9.21%</b>
7.34% GOI (MD 22/04/2064)	Sovereign	3.13%
7.18% GOI (MD 24/07/2037)	Sovereign	1.93%
7.32% GOI (MD 13/11/2030)	Sovereign	1.49%
7.38% GOI (MD 20/06/2027)	Sovereign	0.97%
7.1% GOI (MD 08/04/2034)	Sovereign	0.85%
5.74% GOI (MD 15/11/2026)	Sovereign	0.84%
<b>STATE GOVERNMENT BOND</b>		<b>0.17%</b>
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	0.17%
<b>TREASURY BILL</b>		<b>0.53%</b>
364 Days Tbill (MD 05/12/2024)	Sovereign	0.26%
182 Days Tbill (MD 14/02/2025)	Sovereign	0.25%
<b>Total Fixed Income Holdings</b>		<b>25.09%</b>
TREPS, Cash & Other Net Current Assets		4.14%
<b>GRAND TOTAL</b>		<b>100.00%</b>

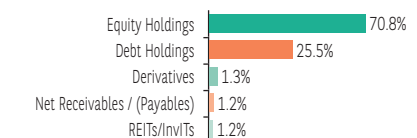
Investment in Top 10 scrips constitutes 35.53% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

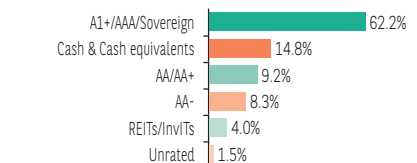


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

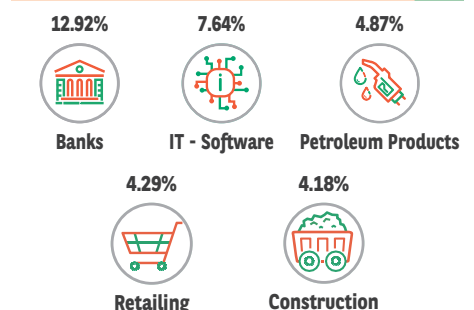
## COMPOSITION BY ASSETS



## 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.

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, 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 October 31, 2024

## 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 14.4128
Regular Plan - IDCW Option	: ₹ 14.4128
Direct Plan - Growth Option	: ₹ 14.8371
Direct Plan - IDCW Option	: ₹ 14.8371

### 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 October 31, 2024	: ₹ 1,207.35 Crores
AAUM## As on October 31, 2024	: ₹ 1,198.27 Crores

### Fund Manager

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

\* Mr. Pratih Krishnan was appointed as Co 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 (%)	: 2.09%
TER - Direct Plan (%)	: 0.89%
Portfolio Turnover Ratio	: 0.60

### Debt Quants

Average Maturity (years)	: 3.13
Modified Duration (years)	: 2.51
YTM (%)	: 7.26%
Macaulay Duration* (years)	: 2.65

### Key Statistics

No of Stocks	: 32
Portfolio RoE (%)	: 21.39
EPS Growth (%)	: 46.15

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.69%</b>
Escorts Kubota Limited	1.69%
<b>AUTO COMPONENTS</b>	<b>2.37%</b>
✓ Bosch Limited	2.37%
<b>AUTOMOBILES</b>	<b>2.69%</b>
Hero MotoCorp Limited	1.69%
Tata Motors Limited	1.00%
<b>BANKS</b>	<b>14.13%</b>
✓ HDFC Bank Limited	6.52%
✓ IICI Bank Limited	6.50%
State Bank of India	1.11%
<b>CAPITAL MARKETS</b>	<b>0.98%</b>
Multi Commodity Exchange of India Limited	0.98%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.29%</b>
Grasim Industries Limited	1.46%
UltraTech Cement Limited	0.83%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.59%</b>
✓ Linde India Limited	2.59%
<b>CONSTRUCTION</b>	<b>4.90%</b>
✓ Larsen & Toubro Limited	4.90%
<b>DIVERSIFIED FMCG</b>	<b>1.44%</b>
Hindustan Unilever Limited	1.44%
<b>ELECTRICAL EQUIPMENT</b>	<b>2.18%</b>
Hitachi Energy India Limited	2.18%
<b>FINANCE</b>	<b>2.11%</b>
Bajaj Finance Limited	1.19%
Jio Financial Services Limited	0.92%
<b>FOOD PRODUCTS</b>	<b>1.33%</b>
Nestle India Limited	1.33%
<b>IT - SOFTWARE</b>	<b>8.28%</b>
✓ Infosys Limited	3.70%
Mphasis Limited	0.76%
✓ Tata Consultancy Services Limited	3.82%
<b>PETROLEUM PRODUCTS</b>	<b>5.40%</b>
✓ Reliance Industries Limited	5.40%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.57%</b>
Cipla Limited	1.63%
Sun Pharmaceutical Industries Limited	1.94%
<b>POWER</b>	<b>3.77%</b>
NLC India Limited	1.93%
NTPC Limited	1.84%
<b>RETAILING</b>	<b>3.05%</b>
✓ Trent Limited	3.05%
<b>TELECOM - SERVICES</b>	<b>2.66%</b>
✓ Bharti Airtel Limited	2.66%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.08%</b>
<b>Total Equity Holdings</b>	<b>67.51%</b>

Mutual Fund Units & Gold ETF Holding	% of Net Assets
<b>MUTUAL FUND UNITS &amp; GOLD ETFS</b>	<b>15.82%</b>
Nippon India Mutual Fund	6.28%
Baroda BNP Paribas Mutual Fund	6.20%
HDFC Mutual Fund	3.34%
<b>Total Mutual Fund Units &amp; ETF Holdings</b>	<b>15.82%</b>

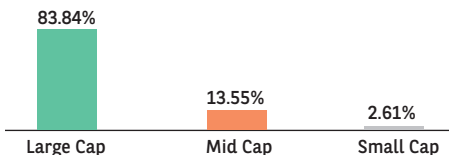
REITs/InvITs Holdings	% of Net Assets
<b>REITs &amp; InvITs</b>	<b>1.92%</b>
Intelligent Supply Chain Infrastructure Trust	0.37%
Bharat Highways Invit	0.10%
Brookfield India Real Estate Trust	1.45%
<b>Total REITs/InvITs Holdings</b>	<b>1.92%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>10.45%</b>
Tata Capital Housing Finance Limited	CRISIL AAA	2.09%
National Bank For Agriculture and Rural Development	CRISIL AAA	1.67%
Power Finance Corporation Limited	CRISIL AAA	1.67%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
REC Limited	CRISIL AAA	1.66%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.26%
Mindspace Business Parks REIT	CRISIL AAA	1.26%
Muthoot Finance Limited	CRISIL AA+	0.84%
<b>GOVERNMENT BOND</b>		<b>0.86%</b>
7.32% GOI (MD 13/11/2030)	Sovereign	0.86%
<b>TREASURY BILL</b>		<b>1.22%</b>
364 Days Tbill (MD 16/01/2025)	Sovereign	0.41%
364 Days Tbill (MD 27/02/2025)	Sovereign	0.41%
364 Days Tbill (MD 10/07/2025)	Sovereign	0.40%
<b>Total Fixed Income Holdings</b>		<b>12.53%</b>
TREPS, Cash & Other Net Current Assets		2.22%
<b>GRAND TOTAL</b>		<b>100.00%</b>

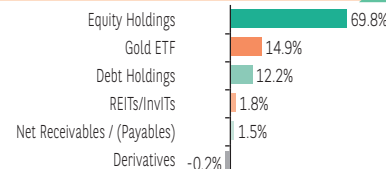
Investment in Top 10 scrips constitutes 41.51% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

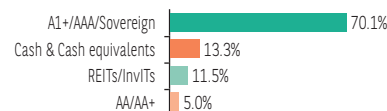


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

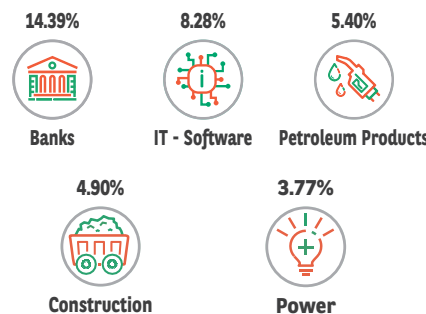
## COMPOSITION BY ASSETS



## 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, For Benchmark (Nifty Equity Savings TRI): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 15.9071
Regular Plan - IDCW Option	: ₹ 13.8893
Direct Plan - Growth Option	: ₹ 16.8363
Direct Plan - IDCW Option	: ₹ 14.6985

### Benchmark Index (Tier 1)

Nifty Equity Savings Index TRI

### Date of Allotment

July 25, 2019

Monthly AAUM## As on October 31, 2024	: ₹ 251.12 Crores
AAUM## As on October 31, 2024	: ₹ 251.33 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratih Krishnan	05-Sep-19	23 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 Co 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 Pamrani.

### 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	: 4.76
Standard Deviation*	: 4.85%
Beta*	: 0.99
Sharpe Ratio*	: 0.50
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 3.27
Modified Duration (years)	: 2.54
YTM (%)	: 7.16%
Macaulay Duration* (years)	: 2.68

### Key Statistics

No of Stocks	: 46
Portfolio RoE (%)	: 21.08
EPS Growth (%)	: 64.4

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

\* Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 55.

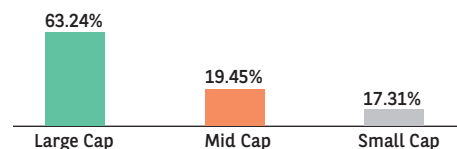
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>AUTOMOBILES</b>	<b>6.94%</b>	<b>-6.19%</b>
✓ Mahindra & Mahindra Limited	2.36%	-2.38%
Maruti Suzuki India Limited	1.90%	-1.91%
Tata Motors Limited	1.90%	-1.91%
TVS Motor Company Limited	0.78%	
<b>BANKS</b>	<b>10.38%</b>	<b>-4.42%</b>
Axis Bank Limited	0.93%	
✓ HDFC Bank Limited	4.95%	-2.45%
✓ ICICI Bank Limited	3.03%	-0.98%
IndusInd Bank Limited	1.47%	-0.99%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.08%</b>	<b>-2.09%</b>
Ambuja Cements Limited	2.08%	-2.09%
<b>CONSTRUCTION</b>	<b>2.20%</b>	<b>-1.50%</b>
✓ Larsen & Toubro Limited	2.20%	-1.50%
<b>DIVERSIFIED FMCG</b>	<b>3.02%</b>	<b>-2.73%</b>
Hindustan Unilever Limited	0.84%	-0.54%
✓ ITC Limited	2.18%	-2.19%
<b>FERROUS METALS</b>	<b>1.82%</b>	<b>-1.83%</b>
Tata Steel Limited	1.82%	-1.83%
<b>FINANCE</b>	<b>3.67%</b>	<b>-3.27%</b>
Bajaj Finance Limited	1.58%	-1.17%
✓ Bajaj Finserv Limited	2.09%	-2.10%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>0.96%</b>	
PB Fintech Limited	0.96%	
<b>INSURANCE</b>	<b>1.02%</b>	
Max Financial Services Limited	1.02%	
<b>IT - SOFTWARE</b>	<b>3.07%</b>	<b>-1.10%</b>
✓ Infosys Limited	2.24%	-1.10%
Tata Consultancy Services Limited	0.83%	
<b>NON - FERROUS METALS</b>	<b>2.30%</b>	<b>-1.77%</b>
✓ Hindalco Industries Limited	2.30%	-1.77%
<b>PETROLEUM PRODUCTS</b>	<b>3.32%</b>	<b>-1.97%</b>
✓ Reliance Industries Limited	3.32%	-1.97%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.68%</b>	
Ajanta Pharma Limited	0.76%	
Sun Pharmaceutical Industries Limited	0.92%	
<b>POWER</b>	<b>4.62%</b>	<b>-3.69%</b>
NTPC Limited	0.96%	
✓ Tata Power Company Limited	3.66%	-3.69%
<b>RETAILING</b>	<b>1.36%</b>	
Trent Limited	1.36%	
<b>TELECOM - SERVICES</b>	<b>1.35%</b>	<b>-0.74%</b>
Bharti Airtel Limited	1.35%	-0.74%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>1.66%</b>	<b>-1.68%</b>
Adani Ports and Special Economic Zone Limited	1.66%	-1.68%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>15.40%</b>	<b>-1.72%</b>
<b>Total Equity Holdings</b>	<b>66.85%</b>	<b>-34.71%</b>
<b>REITs/InvTs Holdings</b>	<b>% of Net Assets</b>	
REITs / InvTs	4.38%	
Brookfield India Real Estate Trust	3.29%	
India Grid Trust InvIT Fund	1.09%	
<b>Total REITs Holdings</b>	<b>4.38%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>GOVERNMENT BOND</b>		<b>10.04%</b>
7.32% GOI (MD 13/11/2030)	Sovereign	6.12%
5.15% GOI (MD 09/11/2025)	Sovereign	1.96%
5.63% GOI (MD 12/04/2026)	Sovereign	1.96%
<b>CORPORATE BOND</b>		<b>11.31%</b>
Indian Railway Finance Corporation Limited	CRISIL AAA	2.00%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
REC Limited	CRISIL AAA	2.00%
Power Finance Corporation Limited	CRISIL AAA	1.99%
Export Import Bank of India	CRISIL AAA	1.24%
Muthoot Finance Limited	CRISIL AA+	1.20%
360 One Prime Limited	CRISIL AA	1.19%
IndoStar Capital Finance Limited	CRISIL AA-	1.19%
Piramal Capital & Housing Finance Limited	ICRA AA	0.50%
<b>DEBT SECURITIES</b>		<b>21.35%</b>
TREPS, Cash & Other Net Current Assets		7.42%
<b>Total Fixed Income Holdings</b>		<b>100.00%</b>

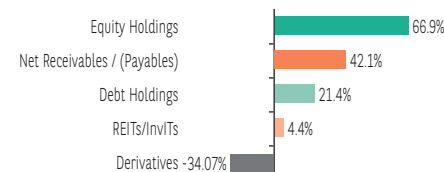
Investment in Top 10 scrips constitutes 28.33% of the portfolio  
Net equity holdings is 32.14% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

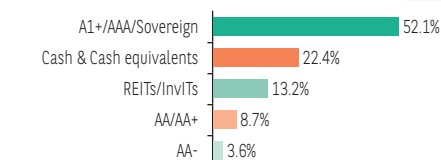


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

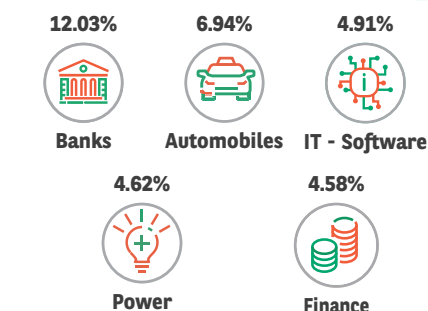
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## EQUITY SECTORAL COMPOSITION (Top 5)



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



# Baroda BNP Paribas Conservative Hybrid Fund

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

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

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

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

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 85+15 - Conservative Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 42.8723
Regular Plan - Quarterly IDCW Option	: ₹ 11.4197
Regular Plan - Monthly IDCW Option	: ₹ 11.1870
Direct Plan - Growth Option	: ₹ 51.7185
Direct Plan - Monthly IDCW Option	: ₹ 13.4305
Direct Plan - Quarterly IDCW Option	: ₹ 13.1120

### Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on October 31, 2024 : ₹ 748.93 Crores

AAUM## As on October 31, 2024 : ₹ 744.54 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratih Krishnan	14-Mar-22	23 years
Fixed Income	Mr. Prashant Pimple	21-Oct-22	24 years
Fixed Income	Mr. Gurvinder Singh Wasan^	21-Oct-24	21 years

^ Mr. Gurvinder Singh Wasan was appointed as Co 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	: 1.62
Average Maturity (years)	: 6.73
Modified Duration (years)	: 3.68
YTM (%)	: 7.50%
Macaulay Duration* (years)	: 3.87

### Key Statistics

No of Stocks	: 55
Portfolio RoE (%)	: 18.5
EPS Growth (%)	: 58.54

Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of October 31, 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. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 55.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>BANKS</b>	<b>2.81%</b>
HDFC Bank Limited	1.33%
ICICI Bank Limited	1.48%
<b>IT - SOFTWARE</b>	<b>0.86%</b>
Infosys Limited	0.86%
<b>PETROLEUM PRODUCTS</b>	<b>0.84%</b>
Reliance Industries Limited	0.84%
<b>RETAILING</b>	<b>0.75%</b>
Trent Limited	0.75%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>18.10%</b>
<b>Total Equity Holdings</b>	<b>23.36%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>15.86%</b>
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	6.31%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	3.17%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	2.06%
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	2.05%
✓ 7.18% GOI (MD 24/07/2037)	Sovereign	1.38%
✓ 7.38% GOI (MD 20/06/2027)	Sovereign	0.68%
✓ 7.37% GOI (MD 23/10/2028)	Sovereign	0.21%
✓ 6.45% GOI (MD 07/10/2029)	Sovereign	0.00%

STATE GOVERNMENT BOND	Rating	% of Net Assets
✓ 7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.14%
✓ 8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.07%

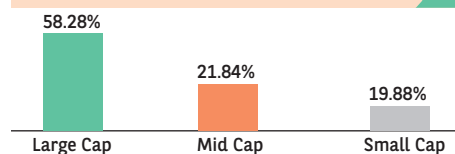
CORPORATE BOND	Rating	% of Net Assets
✓ REC Limited	CRISIL AAA	7.43%
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	4.34%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	3.42%
✓ Power Finance Corporation Limited	CRISIL AAA	3.36%
✓ Reliance Industries Limited	CRISIL AAA	3.09%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	3.05%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	2.90%
✓ National Housing Bank	CRISIL AAA	2.70%
✓ JSW Steel Limited	ICRA AA	2.28%
✓ Indian Oil Corporation Limited	CRISIL AAA	2.03%
✓ Nomura Capital India Pvt Limited	FITCH AAA	2.03%
✓ Muthoot Finance Limited	CRISIL AA+	2.02%
✓ Shriram Finance Limited	CRISIL AA+	2.02%
✓ Export Import Bank of India	CRISIL AAA	2.01%
✓ Piramal Capital & Housing Finance Limited	ICRA AA	1.90%
✓ Mindspace Business Parks REIT	CRISIL AAA	1.35%
✓ National Bank For Agriculture and Rural Development	ICRA AAA	1.35%
✓ Small Industries Dev Bank of India	CRISIL AAA	1.35%
✓ IndoStar Capital Finance Limited	CRISIL AA-	1.34%
✓ IndoStar Capital Finance Limited	CARE AA-	1.34%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	1.09%

**Total Fixed Income Holdings 68.47%**

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.23%</b>
Corporate Debt Market Development Fund	Others	0.23%
<b>Total Corporate Debt Market Development Fund</b>		<b>0.23%</b>
TREPS, Cash & Other Net Current Assets		7.94%
<b>GRAND TOTAL</b>		<b>100.00%</b>

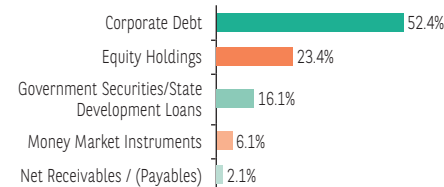
Investment in Top 10 scrips constitutes 39.77% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

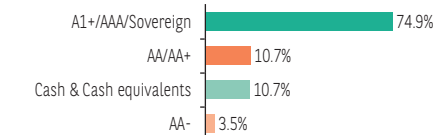


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

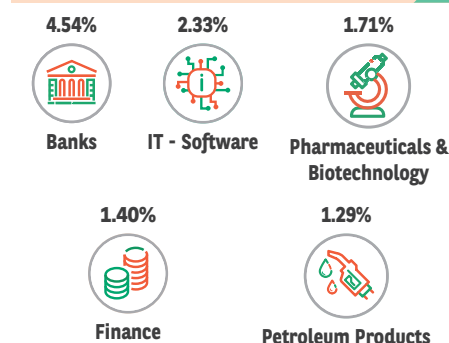
## COMPOSITION BY ASSETS



## 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)

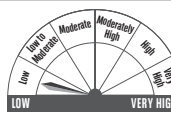
This product is suitable for investors who are seeking\*:

- ▶ 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, For Benchmark (Nifty 50 Arbitrage Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 15.3918
Regular Plan - Adhoc IDCW Option	: ₹ 11.5149
Regular Plan - Quarterly IDCW Option	: ₹ 10.4448
Regular Plan - Monthly IDCW Option	: ₹ 10.3913
Direct Plan - Growth Option	: ₹ 16.1717
Direct Plan - Adhoc IDCW Option	: ₹ 11.8496
Direct Plan - Quarterly IDCW Option	: ₹ 10.9256
Direct Plan - Monthly IDCW Option	: ₹ 10.8402

### Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

### Date of Allotment

December 28, 2016

Monthly AAUM## As on October 31, 2024	: ₹ 1,383.24 Crores
AAUM## As on October 31, 2024	: ₹ 1,282.53 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	: 21.12
Standard Deviation*	: 0.70%
Beta*	: 0.85
Sharpe Ratio*	: -1.04
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 0.38
Modified Duration (years)	: 0.37
YTM (%)	: 6.53%
Macaulay Duration* (years)	: 0.37

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

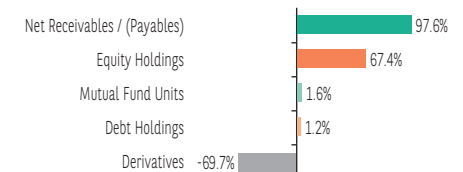
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.10%</b>	<b>-1.11%</b>
Hindustan Aeronautics Limited	1.10%	-1.11%
<b>AUTOMOBILES</b>	<b>8.37%</b>	<b>-8.44%</b>
Mahindra & Mahindra Limited	2.25%	-2.27%
✓ Tata Motors Limited	6.12%	-6.17%
<b>BANKS</b>	<b>13.22%</b>	<b>-13.32%</b>
Axis Bank Limited	0.96%	-0.97%
Bandhan Bank Limited	1.75%	-1.76%
Bank of Baroda	1.80%	-1.81%
Canara Bank	1.24%	-1.25%
✓ City Union Bank Limited	2.36%	-2.37%
✓ HDFC Bank Limited	2.54%	-2.56%
✓ Punjab National Bank	2.57%	-2.60%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>1.67%</b>	<b>-1.68%</b>
Gujarat Narmada Valley Fertilizers and Chemicals Limited	1.67%	-1.68%
<b>CONSTRUCTION</b>	<b>0.76%</b>	<b>-0.76%</b>
Larsen & Toubro Limited	0.76%	-0.76%
<b>DIVERSIFIED METALS</b>	<b>2.59%</b>	<b>-2.60%</b>
✓ Vedanta Limited	2.59%	-2.60%
<b>FINANCE</b>	<b>1.51%</b>	<b>-1.52%</b>
LIC Housing Finance Limited	1.51%	-1.52%
<b>IT - SOFTWARE</b>	<b>1.43%</b>	<b>-1.44%</b>
Tata Consultancy Services Limited	1.43%	-1.44%
<b>METALS &amp; MINERALS TRADING</b>	<b>2.11%</b>	<b>-2.12%</b>
Adani Enterprises Limited	2.11%	-2.12%
<b>MINERALS &amp; MINING</b>	<b>1.05%</b>	<b>-1.06%</b>
NMDC Limited	1.05%	-1.06%
<b>NON - FERROUS METALS</b>	<b>2.35%</b>	<b>-2.37%</b>
✓ Hindustan Copper Limited	2.35%	-2.37%
<b>PETROLEUM PRODUCTS</b>	<b>3.83%</b>	<b>-3.85%</b>
✓ Reliance Industries Limited	3.83%	-3.85%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.10%</b>	<b>-2.12%</b>
Divi's Laboratories Limited	0.76%	-0.77%
Granules India Limited	1.34%	-1.35%
<b>POWER</b>	<b>2.32%</b>	<b>-2.33%</b>
✓ Tata Power Company Limited	2.32%	-2.33%
<b>REALTY</b>	<b>1.02%</b>	<b>-1.03%</b>
DLF Limited	1.02%	-1.03%
<b>RETAILING</b>	<b>5.75%</b>	<b>-5.79%</b>
✓ Aditya Birla Fashion and Retail Limited	5.75%	-5.79%
<b>TELECOM - SERVICES</b>	<b>2.27%</b>	<b>-2.28%</b>
Indus Towers Limited	2.27%	-2.28%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>2.85%</b>	<b>-2.87%</b>
✓ GMR Airports Infrastructure Limited	2.85%	-2.87%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>11.09%</b>	<b>-11.14%</b>
<b>Total Equity Holdings</b>	<b>67.39%</b>	<b>-67.83%</b>

Mutual Fund Units & ETF Holding	% of Net Assets	
<b>MUTUAL FUND UNITS &amp; ETF</b>	<b>1.63%</b>	
Baroda BNP Paribas Mutual Fund	1.63%	
<b>Total Mutual Fund Units &amp; ETF Holdings</b>	<b>1.63%</b>	
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>23.92%</b>
364 Days Tbill (MD 31/07/2025)	Sovereign	2.23%
364 Days Tbill (MD 27/02/2025)	Sovereign	1.91%
364 Days Tbill (MD 02/05/2025)	Sovereign	1.89%
364 Days Tbill (MD 19/06/2025)	Sovereign	1.87%
364 Days Tbill (MD 07/08/2025)	Sovereign	1.86%
364 Days Tbill (MD 15/08/2025)	Sovereign	1.85%
364 Days Tbill (MD 05/12/2024)	Sovereign	1.55%
364 Days Tbill (MD 21/11/2024)	Sovereign	1.55%
364 Days Tbill (MD 15/05/2025)	Sovereign	1.51%
364 Days Tbill (MD 26/12/2024)	Sovereign	1.16%
364 Days Tbill (MD 02/01/2025)	Sovereign	1.16%
364 Days Tbill (MD 23/01/2025)	Sovereign	1.15%
364 Days Tbill (MD 06/02/2025)	Sovereign	1.15%
364 Days Tbill (MD 13/02/2025)	Sovereign	0.77%
364 Days Tbill (MD 16/01/2025)	Sovereign	0.77%
364 Days Tbill (MD 27/03/2025)	Sovereign	0.76%
364 Days Tbill (MD 28/11/2024)	Sovereign	0.39%
364 Days Tbill (MD 09/01/2025)	Sovereign	0.39%
<b>CERTIFICATE OF DEPOSIT</b>		<b>1.14%</b>
HDFC Bank Limited	CARE A1+	1.14%
<b>CORPORATE BOND</b>		<b>0.04%</b>
Piramal Capital & Housing Finance Limited	ICRA AA	0.04%
<b>Total Fixed Income Holdings</b>		<b>25.10%</b>
TREPS, Cash & Other Net Current Assets		5.88%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 33.28% of the portfolio  
Net equity holdings is -0.44% 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 6.61%, as per 1 day MIBOR rate on the last business day of the month.

† Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 55.

# 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.

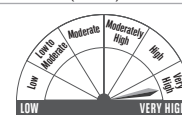
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 35+65 Aggressive Index): basis it's constituents; as on October 31, 2024

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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 10.8291
Regular Plan - IDCW Option	: ₹ 10.8291
Direct Plan - Growth Option	: ₹ 10.9254
Direct Plan - IDCW Option	: ₹ 10.9254

### Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

### Date of Allotment

May 28, 2024

Monthly AAUM## As on October 31, 2024	: ₹ 331.58 Crores
AUM## As on October 31, 2024	: ₹ 334.94 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Mr. Pratih Krishnan	28-May-24	23 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	: 0.64
Average Maturity (years)	: 20.58
Modified Duration (years)	: 7.53
YTM (%)	: 7.03%
Macaulay Duration* (years)	: 7.81

### Key Statistics

No of Stocks	: 52
Portfolio RoE (%)	: 17.49
EPS Growth (%)	: 56.88

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

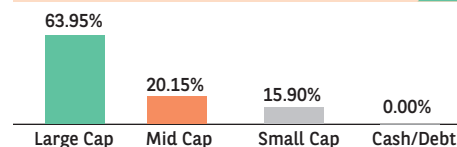
EQUITY HOLDINGS	% of Net Assets
<b>AUTO COMPONENTS</b>	<b>0.82%</b>
UNO Minda Limited	0.82%
<b>AUTOMOBILES</b>	<b>2.35%</b>
Mahindra & Mahindra Limited	1.38%
TVS Motor Company Limited	0.97%
<b>BANKS</b>	<b>14.77%</b>
AU Small Finance Bank Limited	1.21%
✓ Axis Bank Limited	2.08%
Bank of Baroda	1.46%
✓ HDFC Bank Limited	5.18%
✓ ICICI Bank Limited	3.74%
State Bank of India	1.10%
<b>CAPITAL MARKETS</b>	<b>2.88%</b>
✓ 360 One WAM Limited	1.89%
BSE Limited	0.99%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>0.76%</b>
Ambuja Cements Limited	0.76%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.02%</b>
Linde India Limited	1.05%
Navin Fluorine International Limited	0.80%
Vinati Organics Limited	1.17%
<b>CONSTRUCTION</b>	<b>1.17%</b>
Larsen & Toubro Limited	1.17%
<b>CONSUMER DURABLES</b>	<b>2.29%</b>
Dixon Technologies (India) Limited	1.26%
Havells India Limited	1.03%
<b>DIVERSIFIED</b>	<b>0.97%</b>
3M India Limited	0.97%
<b>DIVERSIFIED FMCG</b>	<b>3.33%</b>
Hindustan Unilever Limited	1.51%
✓ ITC Limited	1.82%
<b>ELECTRICAL EQUIPMENT</b>	<b>2.73%</b>
GE T&D India Limited	1.57%
Hitachi Energy India Limited	1.16%
<b>FINANCE</b>	<b>3.36%</b>
Cholamandalam Investment and Finance Company Ltd	0.76%
PNB Housing Finance Limited	1.44%
Power Finance Corporation Limited	1.16%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.14%</b>
PB Fintech Limited	1.14%
<b>FOOD PRODUCTS</b>	<b>1.64%</b>
✓ Mrs. Bectors Food Specialities Limited	1.64%
<b>HEALTHCARE SERVICES</b>	<b>1.03%</b>
Max Healthcare Institute Limited	1.03%
<b>INDUSTRIAL MANUFACTURING</b>	<b>1.25%</b>
Jyoti CNC Automation Ltd	1.25%
<b>INDUSTRIAL PRODUCTS</b>	<b>1.09%</b>
KEI Industries Limited	1.09%
<b>INSURANCE</b>	<b>1.23%</b>
Max Financial Services Limited	1.23%
<b>IT - SERVICES</b>	<b>0.79%</b>
Tata Technologies Limited	0.79%
<b>IT - SOFTWARE</b>	<b>6.40%</b>
✓ Infosys Limited	4.20%
Mastek Limited	1.21%
Mphasis Limited	0.99%
<b>NON - FERROUS METALS</b>	<b>0.98%</b>
Hindalco Industries Limited	0.98%
<b>PERSONAL PRODUCTS</b>	<b>2.68%</b>
Dabur India Limited	1.61%
Godrej Consumer Products Limited	1.07%
<b>PETROLEUM PRODUCTS</b>	<b>2.86%</b>
✓ Reliance Industries Limited	2.86%

EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.73%</b>
Cipla Limited	1.02%
✓ Divi's Laboratories Limited	1.71%
<b>POWER</b>	<b>2.28%</b>
NTPC Limited	1.32%
Power Grid Corporation of India Limited	0.96%
<b>RETAILING</b>	<b>1.95%</b>
Info Edge (India) Limited	0.80%
Trent Limited	1.15%
<b>TELECOM - SERVICES</b>	<b>2.21%</b>
✓ Bharti Airtel Limited	2.21%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>0.86%</b>
Adani Ports and Special Economic Zone Limited	0.86%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.55%</b>
<b>Total Equity Holdings</b>	<b>72.12%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>16.52%</b>
7.34% GOI (MD 22/04/2064)	Sovereign	13.48%
7.1% GOI (MD 08/04/2034)	Sovereign	3.04%
<b>CORPORATE BOND</b>		<b>4.30%</b>
Jamnagar Utilities & Power Private Limited	CRISIL AAA	3.02%
Piramal Capital & Housing Finance Limited	ICRA AA	1.28%
<b>Total Fixed Income Holdings</b>		<b>20.82%</b>
TREPS, Cash & Other Net Current Assets		7.06%
<b>GRAND TOTAL</b>		<b>100.00%</b>

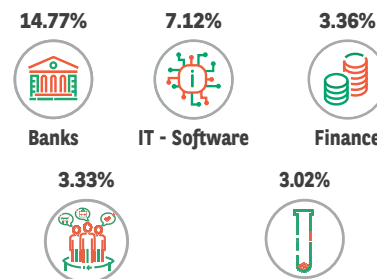
Investment in Top 10 Equity Scrips constitutes 27.33% of the portfolio

## 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. 57 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)

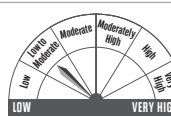
This product is suitable for investors who are seeking\*:

- 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.

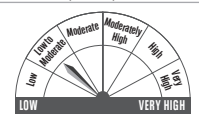
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Liquid Debt A-I Index): basis it's constituents; as on October 31, 2024

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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 2869.3483
Regular Plan - Daily IDCW Option	: ₹ 1001.1996
Regular Plan - Weekly IDCW Option	: ₹ 1000.4874
Direct Plan - Growth Option	: ₹ 2903.0496
Direct Plan - Weekly IDCW Option	: ₹ 1218.9656
Direct Plan - Daily IDCW Option	: ₹ 1002.0849

### Benchmark Index (Tier 1)

CRISIL Liquid Debt A-I Index

### Date of Allotment

February 21, 2002

Monthly AAUM## As on October 31, 2024	: ₹ 11,672.09 Crores
AUM## As on October 31, 2024	: ₹ 11,490.05 Crores

### Fund Manager

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

^ Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 36
Modified Duration (days)	: 36
YTM (%)	: 7.04%
Macaulay Duration* (days)	: 36

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

\* refer page no. 59

^ Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>		<b>28.51%</b>	Aditya Birla Finance Limited	ICRA A1+	1.09%
✓ Canara Bank	CRISIL A1+	6.69%	Godrej Finance Limited	CRISIL A1+	0.87%
✓ State Bank of India	CRISIL A1+	6.46%	Sikka Ports and Terminals Limited	CRISIL A1+	0.87%
✓ Axis Bank Limited	CRISIL A1+	5.19%	Adani Ports and Special Economic Zone Limited	CRISIL A1+	0.86%
✓ Punjab National Bank	CRISIL A1+	3.03%	SBICAP Securities Limited	CRISIL A1+	0.86%
ICICI Bank Limited	ICRA A1+	2.38%	Aditya Birla Housing Finance Limited	ICRA A1+	0.86%
HDFC Bank Limited	CRISIL A1+	2.16%	Hinduja Leyland Finance Limited	CARE A1+	0.65%
Small Industries Dev Bank of India	CARE A1+	0.87%	Hero Fincorp Limited	CRISIL A1+	0.43%
IndusInd Bank Limited	CRISIL A1+	0.65%	<b>TREASURY BILL</b>		<b>20.07%</b>
Kotak Mahindra Bank Limited	CRISIL A1+	0.65%	✓ 91 Days Tbill (MD 15/11/2024)	Sovereign	5.21%
National Bank for Agriculture and Rural Development	CRISIL A1+	0.43%	✓ 91 Days Tbill (MD 05/12/2024)	Sovereign	4.40%
<b>COMMERCIAL PAPER</b>		<b>47.67%</b>	364 Days Tbill (MD 07/11/2024)	Sovereign	2.74%
✓ Export Import Bank of India	CRISIL A1+	5.31%	364 Days Tbill (MD 30/01/2025)	Sovereign	2.10%
✓ Reliance Jio Infocomm Limited	CRISIL A1+	4.33%	91 Days Tbill (MD 28/11/2024)	Sovereign	2.04%
✓ Reliance Retail Ventures Limited	CRISIL A1+	3.90%	182 Days Tbill (MD 19/12/2024)	Sovereign	1.51%
✓ Larsen & Toubro Limited	CRISIL A1+	3.46%	91 Days Tbill (MD 12/12/2024)	Sovereign	1.30%
✓ Grasim Industries Limited	CRISIL A1+	3.45%	182 Days Tbill (MD 22/11/2024)	Sovereign	0.43%
ICICI Securities Limited	CRISIL A1+	2.81%	364 Days Tbill (MD 21/11/2024)	Sovereign	0.30%
Adani Ports and Special Economic Zone Limited	CARE A1+	2.58%	364 Days Tbill (MD 14/11/2024)	Sovereign	0.04%
PNB Housing Finance Limited	CRISIL A1+	2.14%	<b>CORPORATE DEBT MARKET</b>		<b>0.17%</b>
UltraTech Cement Limited	CRISIL A1+	2.14%	<b>DEVELOPMENT FUND</b>		
Piramal Capital & Housing Finance Limited	CRISIL A1+	2.07%	Corporate Debt Market	Others	0.17%
Shriram Finance Limited	CRISIL A1+	1.74%	Development Fund		
Motilal Oswal Financial Services Limited	ICRA A1+	1.72%	<b>Total Fixed Income Holdings</b>		<b>96.42%</b>
Kisetsu Saison Fin Ind Pvt Ltd	CRISIL A1+	1.51%	TREPS, Cash & Other Net Current Assets		3.58%
DMI Finance Private Limited	ICRA A1+	1.42%	<b>GRAND TOTAL</b>		<b>100.00%</b>
Julius Baer Capital India Pvt Ltd	CRISIL A1+	1.30%			
Standard Chartered Capital Limited	CRISIL A1+	1.30%			

Investment in Top 10 scrips constitutes 48.40% 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)		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)

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.

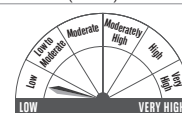
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (CRISIL Liquid Overnight Index): basis it's constituents; as on October 31, 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.

CARE AAAmfs\*\*

ICRA A1+mfs\*\*

## SCHEME DETAILS

### NAV Details (As on October 31, 2024)

Regular Plan - Growth Option	: ₹ 1301.3776
Regular Plan - Weekly IDCW Option	: ₹ 1000.9145
Regular Plan - Daily IDCW Option	: ₹ 1000.0019
Direct Plan - Growth Option	: ₹ 1305.9137
Unclaimed Redemption - Up to 3 Yrs	: ₹ 1171.6731
Unclaimed IDCW - Up to 3 Yrs	: ₹ 1171.6688
Direct Plan - Weekly IDCW Option	: ₹ 1000.4492
Direct Plan - Daily IDCW Option	: ₹ 1000.0028
Unclaimed Redemption - Greater than 3 years	: ₹ 1000.0000
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 October 31, 2024 : ₹ 974.31 Crores

AUM## As on October 31, 2024 : ₹ 685.46 Crores

### Fund Manager

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

^ Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 5
Modified Duration (days)	: 5
YTM (%)	: 6.30%
Macaulay Duration+ (days)	: 4

## 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

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>3.63%</b>
182 Days Tbill (MD 28/11/2024)	Sovereign	1.45%
364 Days Tbill (MD 21/11/2024)	Sovereign	1.45%
91 Days Tbill (MD 07/11/2024)	Sovereign	0.73%

### Total Fixed Income Holdings

TREPS, Cash & Other Net Current Assets 96.37%

### 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. 57 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)

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.

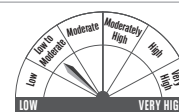
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (CRISIL Ultra Short Duration Debt A-I Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 1468.9583
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Regular Plan - Weekly IDCW Option	: ₹ 1001.0513
Direct Plan - Growth Option	: ₹ 1486.2671
Direct Plan - Daily IDCW Option	: ₹ 1007.0751
Direct Plan - Weekly IDCW Option	: ₹ 999.7658

### Benchmark Index (Tier 1)

CRISIL Ultra Short Duration Debt A-I Index

### Date of Allotment

June 01, 2018

Monthly AAUM## As on October 31, 2024	: ₹ 1,262.24 Crores
AAUM## As on October 31, 2024	: ₹ 1,358.39 Crores

### Fund Manager

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

\* Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 0.48
Modified Duration (years)	: 0.46
YTM (%)	: 7.42%
Macaulay Duration* (years)	: 0.47

## 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. 57 for the concept of Macaulay Duration

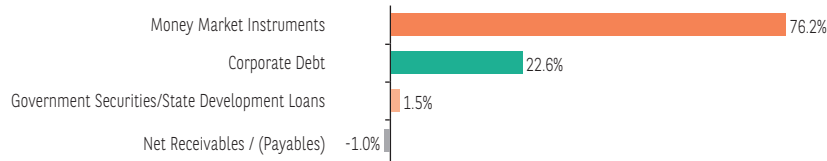
The scheme currently does not have Distribution History.

\*\* 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
<b>CORPORATE BOND</b>		<b>23.28%</b>	Small Industries Dev Bank of India	CRISIL A1+	0.85%
✓ Power Finance Corporation Limited	CRISIL AAA	6.61%	Export Import Bank of India	CRISIL A1+	0.36%
✓ Export Import Bank of India	CRISIL AAA	3.66%	<b>COMMERCIAL PAPER</b>		<b>18.12%</b>
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	3.66%	Bahadur Chand Investments Pvt Limited	ICRA A1+	2.53%
National Housing Bank	CRISIL AAA	2.57%	Kisetsu Saison Fin Ind Pvt Ltd	CRISIL A1+	1.83%
Hero Fincorp Limited	CRISIL AA+	1.77%	DMI Finance Private Limited	ICRA A1+	1.82%
Bharti Telecom Limited	CRISIL AA+	1.11%	Piramal Enterprises Limited	CRISIL A1+	1.82%
Shriram Finance Limited	CRISIL AA+	1.11%	Piramal Capital & Housing Finance Limited	CRISIL A1+	1.77%
Reliance Industries Limited	CRISIL AAA	1.10%	Birla Group Holdings Private Limited	CRISIL A1+	1.76%
Piramal Capital & Housing Finance Limited	ICRA AA	0.73%	Motilal Oswal Financial Services Limited	CRISIL A1+	1.75%
360 One Prime Limited	CRISIL AA	0.59%	Muthoot Finance Limited	CRISIL A1+	1.75%
Small Industries Dev Bank of India	ICRA AAA	0.37%	Small Industries Dev Bank of India	CRISIL A1+	1.44%
<b>GOVERNMENT BOND</b>		<b>1.13%</b>	Tata Projects Limited	CRISIL A1+	0.93%
7.32% GOI (MD 13/11/2030)	Sovereign	1.13%	Bajaj Finance Limited	CRISIL A1+	0.72%
State Government Bond		0.37%	<b>TREASURY BILL</b>		<b>9.17%</b>
7.96% Maharashtra SDL (14/10/2025)	Sovereign	0.37%	✓ 182 Days Tbill (MD 28/11/2024)	Sovereign	7.33%
<b>CERTIFICATE OF DEPOSIT</b>		<b>42.22%</b>	182 Days Tbill (MD 14/11/2024)	Sovereign	1.84%
✓ Canara Bank	CRISIL A1+	6.35%	<b>CORPORATE DEBT MARKET</b>		<b>0.20%</b>
✓ ICICI Bank Limited	ICRA A1+	5.76%	<b>DEVELOPMENT FUND</b>		
✓ Axis Bank Limited	CRISIL A1+	5.49%	Corporate Debt Market	Others	0.20%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	5.30%	Development Fund		
✓ Punjab National Bank	CRISIL A1+	4.62%	<b>Total Fixed Income Holdings</b>		<b>94.49%</b>
Union Bank of India	FITCH A1+	3.94%	TREPS, Cash & Other Net		5.51%
IndusInd Bank Limited	CRISIL A1+	2.11%	Current Assets		
HDFC Bank Limited	CARE A1+	2.09%	<b>Net Assets</b>		<b>100.00%</b>
National Bank For Agriculture and Rural Development	FITCH A1+	1.80%	<b>Investment in Top 10 scrips constitutes 52.72% of the portfolio</b>		
Punjab National Bank	FITCH A1+	1.79%			
National Bank For Agriculture and Rural Development	CRISIL A1+	1.76%			

## 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

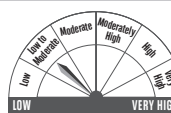
(An Open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months. A relatively low interest rate risk and moderate credit risk scheme)

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.

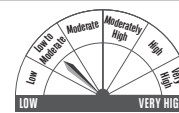
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Low Duration Debt A-I Index): basis it's constituents; as on October 31, 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  
AAAmf\*\*

## SCHEME DETAILS

### NAV Details (As on October 31, 2024)

Regular Plan - Growth Option	: ₹ 38.2185
Regular Plan - Monthly IDCW Option	: ₹ 10.3284
Regular Plan - Daily IDCW Option	: ₹ 10.0604
Regular Plan - Weekly IDCW Option	: ₹ 10.0172
Direct Plan - Growth Option	: ₹ 41.6374
Direct Plan - Monthly IDCW Option	: ₹ 10.3278
Direct Plan - Daily IDCW Option	: ₹ 10.1036
Direct Plan - Weekly IDCW Option	: ₹ 10.0177

### Benchmark Index (Tier 1)

CRISIL Low Duration Debt A-I Index

### Date of Allotment

October 21, 2005

Monthly AAUM## As on October 31, 2024	: ₹ 251.28 Crores
AUM## As on October 31, 2024	: ₹ 246.7 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan <sup>^</sup>	21-Oct-24	21 years
Mr. Vikram Pamnani	27-Dec-17	14 years

<sup>^</sup> Mr. Gurvinder Singh Wasan was appointed as Co 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
Modified Duration (years)	: 0.91
YTM (%)	: 7.60%
Macaulay Duration* (years)	: 0.96

## 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
<b>CORPORATE BOND</b>		<b>55.93%</b>
✓ Power Finance Corporation Limited	CRISIL AAA	8.08%
✓ Small Industries Dev Bank of India	ICRA AAA	8.07%
✓ REC Limited	CRISIL AAA	6.10%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	6.08%
✓ National Housing Bank	CRISIL AAA	6.07%
✓ Bharti Telecom Limited	CRISIL AA+	4.07%
Shriram Finance Limited	CRISIL AA+	4.06%
PNB Housing Finance Limited	CARE AA+	4.06%
Reliance Industries Limited	CRISIL AAA	4.05%
Mindspace Business Parks REIT	CRISIL AAA	2.85%
IndoStar Capital Finance Limited	CARE AA-	2.03%
Hero Fincorp Limited	CRISIL AA+	0.41%
<b>GOVERNMENT BOND</b>		<b>0.82%</b>

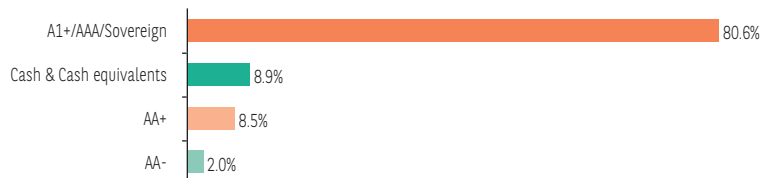
FIXED INCOME HOLDINGS	Rating	% of Net Assets
7.38% GOI (MD 20/06/2027)	Sovereign	0.82%
<b>CERTIFICATE OF DEPOSIT</b>		<b>30.51%</b>
✓ Axis Bank Limited	CRISIL A1+	8.11%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	7.81%
✓ Punjab National Bank	CRISIL A1+	5.78%
✓ Canara Bank	CRISIL A1+	5.72%
ICICI Bank Limited	ICRA A1+	3.09%
<b>COMMERCIAL PAPER</b>		<b>3.87%</b>
Birla Group Holdings Private Limited	CRISIL A1+	3.87%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.22%</b>
Corporate Debt Market Development Fund	Others	0.22%
<b>Total Fixed Income Holdings</b>		<b>91.35%</b>
TREPS, Cash & Other Net Current Assets		8.65%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 65.89% 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. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 56.

\*\* 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

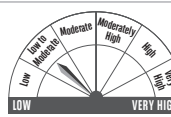
(An open-ended debt scheme investing in money market instruments.  
A Relatively Low Interest Rate Risk and Moderate Credit Risk)

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

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

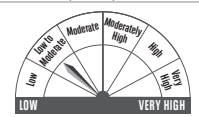
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (CRISIL Money Market A-I Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹	1311.4669
Regular Plan - Monthly IDCW Option	: ₹	1015.4509
Regular Plan - Daily IDCW Option	: ₹	1005.9755
Regular Plan - Weekly IDCW Option	: ₹	1000.6374
Direct Plan - Growth Option	: ₹	1328.7751
Direct Plan - Monthly IDCW Option	: ₹	1031.7243
Direct Plan - Weekly IDCW Option	: ₹	1000.5830
Direct Plan - Daily IDCW Option	: ₹	1000.0458

### Benchmark Index (Tier 1)

CRISIL Money Market A-I Index

### Date of Allotment

June 19, 2019

Monthly AAUM## As on October 31, 2024 : ₹ 350 Crores

AAUM## As on October 31, 2024 : ₹ 398.6 Crores

### Fund Manager

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

^ Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 0.46
Modified Duration (years)	: 0.45
YTM (%)	: 7.40%
Macaulay Duration+ (years)	: 0.46

## 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.

## Average AUM for October 2024 includes inter-scheme investment.

\* refer page no. 59

+ Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

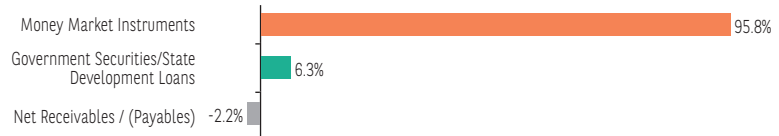
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>6.34%</b>
✓ 7.99% Karnatak SDL (MD 28/10/2025)	Sovereign	6.34%
<b>CERTIFICATE OF DEPOSIT</b>		<b>59.19%</b>
✓ Axis Bank Limited	CRISIL A1+	7.81%
✓ ICICI Bank Limited	ICRA A1+	7.18%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	5.99%
✓ HDFC Bank Limited	CRISIL A1+	5.78%
✓ Small Industries Dev Bank of India	CRISIL A1+	5.76%
✓ Export Import Bank of India	CRISIL A1+	4.88%
✓ Union Bank of India	IND A1+	4.88%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	4.83%
✓ Punjab National Bank	CRISIL A1+	4.83%
IndusInd Bank Limited	CRISIL A1+	4.80%
Canara Bank	CRISIL A1+	2.45%
<b>COMMERCIAL PAPER</b>		<b>28.12%</b>
LIC Housing Finance Limited	CRISIL A1+	4.10%
Kotak Mahindra Prime Limited	CRISIL A1+	3.94%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Bahadur Chand Investments Pvt Limited	ICRA A1+	3.70%
Bajaj Finance Limited	CRISIL A1+	3.66%
Birla Group Holdings Private Limited	CRISIL A1+	3.59%
Tata Projects Limited	CRISIL A1+	2.93%
Piramal Capital & Housing Finance Limited	CRISIL A1+	2.49%
DMI Finance Private Limited	ICRA A1+	2.48%
Small Industries Dev Bank of India	CRISIL A1+	1.23%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.13%</b>
Corporate Debt Market Development Fund	Others	0.13%
<b>Total Fixed Income Holdings</b>		<b>93.78%</b>
TREPS, Cash & Other Net Current Assets		6.22%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 58.28% 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)

\*\* 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

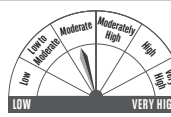
(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively High Interest Rate Risk and Moderate Credit Risk scheme)

## 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, For Benchmark (CRISIL Banking and PSU Debt A-II Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 11.9672
Regular Plan - Quarterly IDCW Option	: ₹ 10.2482
Regular Plan - Monthly IDCW Option	: ₹ 10.1932
Direct Plan - Growth Option	: ₹ 12.2003
Direct Plan - Quarterly IDCW Option	: ₹ 10.4311
Direct Plan - Monthly IDCW Option	: ₹ 10.3318

### Benchmark Index (Tier 1)

CRISIL Banking and PSU Debt A-II Index

### Date of Allotment

December 17, 2020

Monthly AAUM## As on October 31, 2024 : ₹ 26.8 Crores

AAUM## As on October 31, 2024 : ₹ 26.7 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 Co 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)	: 4.84
Modified Duration (years)	: 3.55
YTM (%)	: 7.25%
Macaulay Duration* (years)	: 3.74

## 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. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 56.

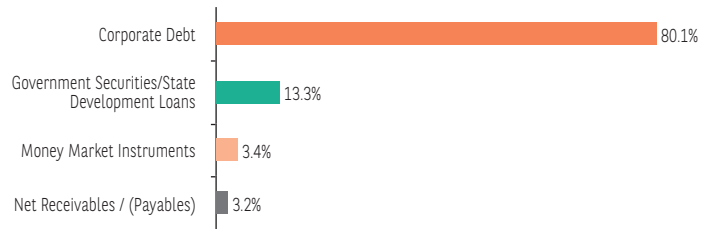
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>80.10%</b>
✓ ICICI Bank Limited	ICRA AAA	9.38%
✓ Power Grid Corporation of India Limited	CRISIL AAA	8.37%
✓ Export Import Bank of India	CRISIL AAA	7.81%
✓ National Highways Authority Of India	CRISIL AAA	7.80%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	7.52%
✓ State Bank of India	CRISIL AAA	7.36%
✓ REC Limited	CRISIL AAA	7.29%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	7.21%
✓ Housing & Urban Development Corporation Limited	ICRA AAA	5.87%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Indian Railway Finance Corporation Limited	CRISIL AAA	5.78%
Hindustan Petroleum Corporation Limited	CRISIL AAA	5.71%
<b>GOVERNMENT BOND</b>		<b>13.33%</b>
✓ 7.17% GOI (MD 17/04/2030)	Sovereign	13.33%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.52%</b>
Corporate Debt Market Development Fund	Others	0.52%
<b>Total Fixed Income Holdings</b>		<b>93.95%</b>
TREPS, Cash & Other Net Current Assets		6.05%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 81.94% 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 Short Duration Fund

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderate risk.

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

CARE  
AAA<sup>mf</sup>\*\*

## SCHEME DETAILS

### NAV Details (As on October 31, 2024)

Regular Plan - Growth Option	: ₹ 27.6773
Regular Plan - Quarterly IDCW Option	: ₹ 10.6642
Regular Plan - Monthly IDCW Option	: ₹ 10.2349
Direct Plan - Growth Option	: ₹ 29.9082
Direct Plan - Quarterly IDCW Option	: ₹ 11.1692
Direct Plan - Monthly IDCW Option	: ₹ 10.3867

### Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

### Date of Allotment

June 30, 2010

Monthly AAUM# As on October 31, 2024 : ₹ 204.77 Crores

AAUM# As on October 31, 2024 : ₹ 196.65 Crores

### Fund Manager

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

<sup>^</sup> Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 3.22
Modified Duration (years)	: 2.65
YTM (%)	: 7.47%
Macaulay Duration* (years)	: 2.81

## 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

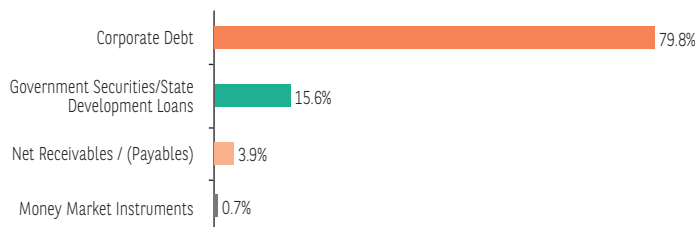
<sup>^</sup> Kindly refer page no. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 56.

\*\* 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
<b>CORPORATE BOND 79.79%</b>			Power Finance Corporation Limited	CRISIL AAA	3.07%
✓ National Housing Bank	CRISIL AAA	7.68%	IndoStar Capital Finance Limited	CARE AA-	2.55%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	6.18%	REC Limited	CRISIL AAA	2.54%
✓ Power Grid Corporation of India Limited	CRISIL AAA	6.18%	Housing & Urban Development Corporation Limited	ICRA AAA	0.53%
✓ Larsen & Toubro Limited	CRISIL AAA	5.14%	<b>GOVERNMENT BOND 15.61%</b>		
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	5.14%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	13.03%
✓ Indian Oil Corporation Limited	CRISIL AAA	5.11%	7.38% GOI (MD 20/06/2027)	Sovereign	2.58%
✓ Nomura Capital India Pvt Limited	IND AAA	5.11%	<b>CORPORATE DEBT MARKET DEVELOPMENT FUND 0.33%</b>		
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.10%	Corporate Debt Market Development Fund	Others	0.33%
✓ PNB Housing Finance Limited	CARE AA+	5.10%	<b>Total Fixed Income Holdings 95.73%</b>		
Shriram Finance Limited	CRISIL AA+	5.10%	TREPS, Cash & Other Net Current Assets		4.27%
Bajaj Finance Limited	CRISIL AAA	5.09%	<b>GRAND TOTAL 100.00%</b>		
National Bank For Agriculture and Rural Development	CRISIL AAA	5.09%	<b>Investment in Top 10 scrips constitutes 63.77% of the portfolio</b>		
Export Import Bank of India	CRISIL AAA	5.08%			

## 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

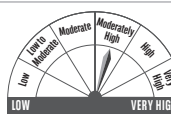
(Scheme has two\*\*\* segregated portfolios)  
(An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and Relatively High Credit Risk)

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, For Benchmark (CRISIL Credit Risk Debt B-II Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	₹ 21.0140
Regular Plan - Quarterly IDCW Option	₹ 11.7892
Regular Plan - Monthly IDCW Option	₹ 11.2732
Direct Plan - Growth Option	₹ 23.0120
Direct Plan - Monthly IDCW Option	₹ 14.1921
Direct Plan - Quarterly IDCW Option	₹ 12.7217

### Benchmark Index (Tier 1)

CRISIL Credit Risk Debt B-II Index

### Date of Allotment

January 23, 2015

Monthly AAUM# As on October 31, 2024	₹ 166.05 Crores
AAUM# As on October 31, 2024	₹ 164.92 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 Co 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)	3.63
Modified Duration (years)	2.49
YTM (%)	8.22%
Macaulay Duration+ (years)	2.63

## 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. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

**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.

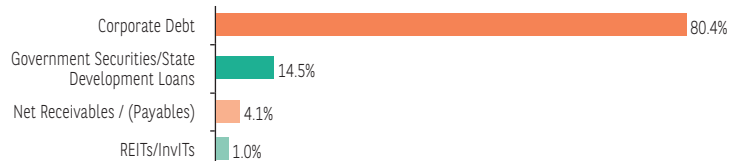
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>80.35%</b>
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	8.47%
✓ Tata Projects Limited	FITCH AA	7.93%
✓ JSW Steel Limited	ICRA AA	7.88%
✓ Piramal Capital & Housing Finance Limited	ICRA AA	7.34%
✓ Godrej Housing Finance Limited	CRISIL AA+	7.30%
✓ IndoStar Capital Finance Limited	CRISIL AA	6.67%
✓ Adani Ports and Special Economic Zone Limited	ICRA AAA	6.17%
✓ Godrej Industries Limited	CRISIL AA+	6.11%
✓ Nirma Limited	CRISIL AA	6.11%
360 One Prime Limited	CRISIL AA	6.08%
Small Industries Dev Bank of India	CRISIL AAA	3.05%
Power Grid Corporation of India Limited	CRISIL AAA	2.04%
REC Limited	CRISIL AAA	1.60%
IndoStar Capital Finance Limited	CARE AA-	1.21%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.92%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	0.87%
State Bank of India	CRISIL AAA	0.60%
<b>GOVERNMENT BOND</b>		<b>12.12%</b>
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	6.22%

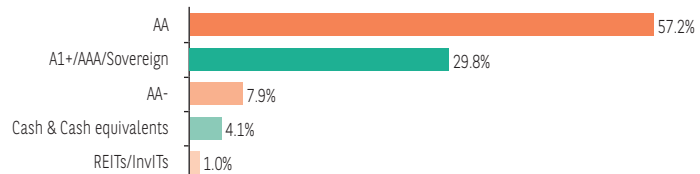
FIXED INCOME HOLDINGS	Rating	% of Net Assets
7.18% GOI (MD 24/07/2037)	Sovereign	4.97%
7.38% GOI (MD 20/06/2027)	Sovereign	0.62%
7.17% GOI (MD 17/04/2030)	Sovereign	0.31%
<b>STATE GOVERNMENT BOND</b>		<b>2.39%</b>
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	2.39%
<b>Total Fixed Income Holdings</b>		<b>94.86%</b>
<b>REITs/InvITs Holding</b>	<b>Industry</b>	<b>% of Net Assets</b>
<b>InvIT</b>		<b>0.38%</b>
Bharat Highways Invit	Construction	0.38%
<b>REIT</b>		<b>0.62%</b>
Brookfield India Real Estate Trust	Realty	0.62%
<b>Total REITs/InvITs Holdings</b>		<b>1.00%</b>
<b>Corporate Debt Market Development Fund</b>		<b>0.35%</b>
Corporate Debt Market Development Fund	Others	0.35%
TREPS, Cash & Other Net Current Assets		3.79%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 70.20% 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)			
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%
<b>Total</b>		<b>0.00%</b>

Segregated portfolio 2		
BONDS & NCDS		
Listed / awaiting listing on the stock exchanges		
Yes Bank Ltd.N###	[ICRA]D	0.00%
<b>Total</b>		<b>0.00%</b>

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 15,9121,650 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.

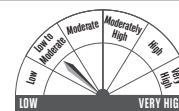
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (CRISIL Corporate Debt A-II Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 25.9082
Regular Plan - Annual IDCW Option	: ₹ 10.7235
Regular Plan - Quarterly IDCW Option	: ₹ 10.3520
Regular Plan - Monthly IDCW Option	: ₹ 10.3125
Direct Plan - Growth Option	: ₹ 27.4855
Direct Plan - Annual IDCW Option	: ₹ 11.0171
Direct Plan - Quarterly IDCW Option	: ₹ 10.5425
Direct Plan - Monthly IDCW Option	: ₹ 10.4270

### Benchmark Index (Tier 1)

CRISIL Corporate Debt A-II Index

### Date of Allotment

November 08, 2008

Monthly AAUM## As on October 31, 2024 : ₹ 191.13 Crores

AUM## As on October 31, 2024 : ₹ 196.22 Crores

### Fund Manager

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

<sup>^</sup> Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 5.2
Modified Duration (years)	: 3.78
YTM (%)	: 7.20%
Macaulay Duration* (years)	: 3.99

## 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

<sup>^</sup> Kindly refer page no. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

## PORTFOLIO (✓ Top 10 Holdings)

### FIXED INCOME HOLDINGS

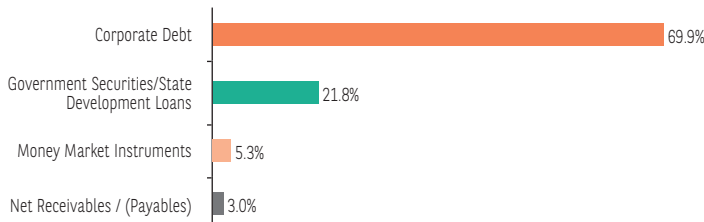
	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>69.89%</b>
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	7.15%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	5.77%
✓ Export Import Bank of India	CRISIL AAA	5.38%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	5.25%
✓ Power Finance Corporation Limited	CRISIL AAA	5.23%
✓ Small Industries Dev Bank of India	CRISIL AAA	5.13%
✓ Sundaram Home Finance Limited	ICRA AAA	5.13%
✓ Tata Capital Limited	ICRA AAA	5.12%
GAIL (India) Limited	CARE AAA	5.11%
Bajaj Finance Limited	CRISIL AAA	5.10%
HDFC Bank Limited	CRISIL AAA	5.10%
Power Grid Corporation of India Limited	CRISIL AAA	4.55%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	2.94%

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
Reliance Industries Limited	CRISIL AAA	1.60%
Housing & Urban Development Corporation Limited	ICRA AAA	1.33%
<b>GOVERNMENT BOND</b>		<b>20.28%</b>
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	12.97%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	6.27%
7.38% GOI (MD 20/06/2027)	Sovereign	0.52%
7.17% GOI (MD 17/04/2030)	Sovereign	0.52%
<b>STATE GOVERNMENT BOND</b>		<b>1.56%</b>
7.76% Karnataka SDL (MD 13/12/2027)	Sovereign	1.56%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.20%</b>
Corporate Debt Market Development Fund	Others	0.20%
<b>Total Fixed Income Holdings</b>		<b>91.93%</b>
TREPS, Cash & Other Net Current Assets		8.07%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 71.47% 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

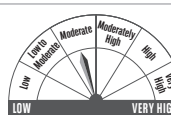
(An Open ended Dynamic Debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk Scheme)

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

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

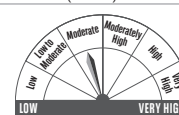
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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, For Benchmark (CRISIL Dynamic Bond A-III Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 43.5439
Regular Plan - Quarterly IDCW Option	: ₹ 10.3789
Regular Plan - Monthly IDCW Option	: ₹ 10.3632
Regular Plan - Half Yearly IDCW Option	: ₹ 10.2559
Regular Plan - Daily IDCW Option	: ₹ 10.0768
Regular Plan - Weekly IDCW Option	: ₹ 10.0462
Direct Plan - Growth Option	: ₹ 48.1909
Direct Plan - Quarterly IDCW Option	: ₹ 10.7350
Direct Plan - Monthly IDCW Option	: ₹ 10.7221
Direct Plan - Daily IDCW Option	: ₹ 10.0844
Direct Plan - Weekly IDCW Option	: ₹ 10.0506
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 October 31, 2024	: ₹ 162.97 Crores
AUM## As on October 31, 2024	: ₹ 165.97 Crores

### Fund Manager

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

^ Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 15.77
Modified Duration (years)	: 7.93
YTM (%)	: 6.85%
Macaulay Duration* (years)	: 8.2

## 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. 57 for the concept of Macaulay Duration

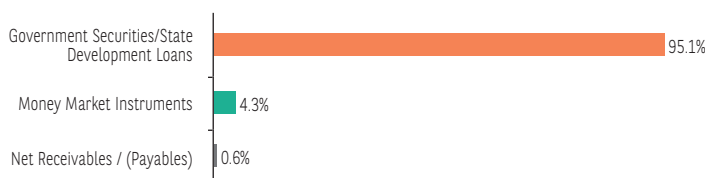
For Distribution History kindly refer page no. 56.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>95.12%</b>	7.64% Haryana SDL (MD 29/03/2027)	Sovereign	0.00%
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	61.32%	<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.23%</b>
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	22.03%	✓ Corporate Debt Market Development Fund	Others	0.23%
✓ 7.23% GOI (MD 15/04/2039)	Sovereign	4.98%	<b>Total Fixed Income Holdings</b>		<b>95.35%</b>
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	4.94%	TREPS, Cash & Other Net Current Assets		4.65%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	1.85%	<b>GRAND TOTAL</b>		<b>100.00%</b>
<b>STATE GOVERNMENT BOND</b>		<b>0.00%</b>			
8.26% Maharashtra SDL (MD 02/01/2029)	Sovereign	0.00%			

Investment in Top 10 scrips constitutes 95.35% 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)

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.

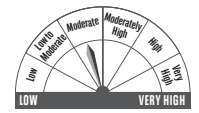
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer<sup>^^</sup>



Benchmark riskometer is at Moderate risk.

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 40.2539
Regular Plan - IDCW Option	: ₹ 23.8926
Direct Plan - Growth Option	: ₹ 44.0770
Direct Plan - IDCW Option	: ₹ 32.3558

### Benchmark Index (Tier 1)

CRISIL Dynamic Gilt Index

### Date of Allotment

March 21, 2002

Monthly AAUM## As on October 31, 2024	: ₹ 1,585.35 Crores
AAUM## As on October 31, 2024	: ₹ 1,601.37 Crores

### Fund Manager

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

<sup>^</sup> Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 11.17
Modified Duration (years)	: 6.99
YTM (%)	: 6.92%
Macaulay Duration* (years)	: 7.23

## 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. 57 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 56.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>70.66%</b>
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	44.04%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	17.90%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	6.52%
6.79% GOI (MD 07/10/2034)	Sovereign	1.56%
7.32% GOI (MD 13/11/2030)	Sovereign	0.64%
<b>STATE GOVERNMENT BOND</b>		<b>27.07%</b>
✓ 6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	3.95%
✓ 7.74% Karnataka SDL (MD 10/01/2036)	Sovereign	3.59%
✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	3.26%
✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	3.22%
✓ 7.74% Maharashtra SDL (MD 01/03/2033)	Sovereign	2.92%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ 7.81% Gujarat SDL (MD 12/10/2032)	Sovereign	2.60%
✓ 7.74% Karnataka SDL (MD 03/01/2034)	Sovereign	2.28%
7.47% Maharashtra SDL (MD 13/09/2034)	Sovereign	2.24%
7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	1.59%
7.22% Maharashtra SDL (MD 07/08/2034)	Sovereign	1.39%
8.05% Rajasthan SDL (MD 27/07/2037)	Sovereign	0.03%
<b>Total Fixed Income Holdings</b>		<b>97.73%</b>
TREPS, Cash & Other Net Current Assets		2.27%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 90.28% 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)

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

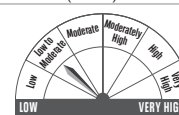
- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2026 Index

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, For Benchmark (Nifty SDL December 2026 Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 11.3515
Regular Plan - IDCW Option	: ₹ 11.3515
Direct Plan - Growth Option	: ₹ 11.4119
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 October 31, 2024	: ₹ 114.78 Crores
AUM## As on October 31, 2024	: ₹ 114.38 Crores

### Fund Manager

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

<sup>^</sup> Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 2.14
Modified Duration (years)	: 1.91
YTM (%)	: 6.86%
Macaulay Duration* (years)	: 1.97
Tracking Error - Regular	: 0.74%
Direct	: 0.74%

## 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

<sup>^</sup> Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

## PORTFOLIO

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>96.86%</b>
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	44.02%
7.28% Haryana SDL (MD 28/12/2026)	Sovereign	26.43%
7.25% Maharashtra SDL (MD 28/12/2026)	Sovereign	22.02%

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
7.07% Tamilnadu SDL (MD 14/12/2026)	Sovereign	4.39%
<b>Total Fixed Income Holdings</b>		<b>96.86%</b>
TREPS, Cash & Other Net Current Assets		3.14%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT OF GUJARAT	44.02
STATE GOVERNMENT OF HARYANA	26.43
STATE GOVERNMENT OF MAHARASHTRA	22.02
STATE GOVERNMENT OF TAMIL NADU	4.39
<b>Grand Total</b>	<b>96.86</b>

## TRACKING DIFFERENCE DATA

as of October 31, 2024

	1 Year	Since Inception
Regular Plan	-0.49%	-0.58%
Direct Plan	-0.17%	-0.24%

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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas Nifty SDL December 2028 Index Fund

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

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

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

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, For Benchmark (NIFTY SDL December 2028 Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 11.3840
Regular Plan - IDCW Option	: ₹ 10.6150
Direct Plan - Growth Option	: ₹ 11.4391
Direct Plan - IDCW Option	: ₹ 10.7323

### Benchmark Index (Tier 1)

NIFTY SDL December 2028 Index

### Date of Allotment

March 24, 2023

Monthly AAUM## As on October 31, 2024	: ₹ 32.12 Crores
AAUM## As on October 31, 2024	: ₹ 31.82 Crores

### Fund Manager

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

<sup>^</sup> Mr. Gurvinder Singh Wasan was appointed as Co 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)	: 4.11
Modified Duration (years)	: 3.37
YTM (%)	: 6.96%
Macaulay Duration* (years)	: 3.49
Tracking Error - Regular	: 1.17%
Direct	: 1.17%

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

\* refer page no. 59

† Kindly refer page no. 57 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

## PORTFOLIO

### FIXED INCOME HOLDINGS

Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>	<b>96.31%</b>
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign 35.91%
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign 26.12%
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign 22.85%

### FIXED INCOME HOLDINGS

Rating	% of Net Assets
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign 11.43%
<b>Total Fixed Income Holdings</b>	<b>96.31%</b>
TREPS, Cash & Other Net Current Assets	3.69%
<b>GRAND TOTAL</b>	<b>100.00%</b>

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
STATE GOVERNMENT OF MAHARASHTRA	35.91
STATE GOVERNMENT OF GUJARAT	26.12
STATE GOVERNMENT OF TAMIL NADU	22.85
STATE GOVERNMENT OF KARNATAKA	11.43
<b>Grand Total</b>	<b>96.32</b>

## TRACKING DIFFERENCE DATA

as of October 31, 2024

	1 Year	Since Inception
Regular Plan	-0.58%	-0.65%
Direct Plan	-0.25%	-0.31%

## 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, For Benchmark (Nifty 50 TRI): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option	: ₹ 11.2178
Regular Plan - IDCW Option	: ₹ 11.2178
Direct Plan - Growth Option	: ₹ 11.2512
Direct Plan - IDCW Option	: ₹ 11.2512

### Benchmark Index (Tier 1)

Nifty 50 Total Return Index

### Date of Allotment

January 29, 2024

Monthly AAUM## As on October 31, 2024	: ₹ 61.82 Crores
AUM## As on October 31, 2024	: ₹ 60.27 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	: 0.91
Tracking Error - Regular	: 0.19%
Direct	: 0.19%

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>0.90%</b>
Bharat Electronics Limited	0.90%
<b>AUTOMOBILES</b>	<b>6.36%</b>
Bajaj Auto Limited	1.02%
Mahindra & Mahindra Limited	2.26%
Maruti Suzuki India Limited	1.38%
Tata Motors Limited	1.70%
<b>BANKS</b>	<b>28.28%</b>
✓ Axis Bank Limited	3.01%
✓ HDFC Bank Limited	12.00%
✓ ICICI Bank Limited	8.14%
Kotak Mahindra Bank Limited	2.34%
✓ State Bank of India	2.79%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.07%</b>
Grasim Industries Limited	0.91%
UltraTech Cement Limited	1.16%
<b>CONSTRUCTION</b>	<b>3.89%</b>
✓ Larsen & Toubro Limited	3.89%
<b>CONSUMABLE FUELS</b>	<b>0.94%</b>
Coal India Limited	0.94%
<b>CONSUMER DURABLES</b>	<b>2.48%</b>
Asian Paints Limited	1.23%
Titan Company Limited	1.25%
<b>DIVERSIFIED FMCG</b>	<b>6.27%</b>
Hindustan Unilever Limited	2.11%
✓ ITC Limited	4.16%
<b>FERROUS METALS</b>	<b>1.99%</b>
JSW Steel Limited	0.86%
Tata Steel Limited	1.13%
<b>FINANCE</b>	<b>3.42%</b>
Bajaj Finance Limited	1.75%
Bajaj Finserv Limited	0.86%
Shriram Finance Limited	0.81%
<b>FOOD PRODUCTS</b>	<b>0.75%</b>
Nestle India Limited	0.75%

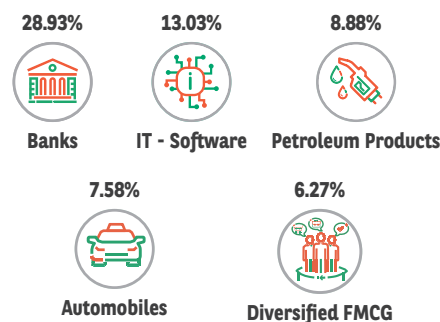
EQUITY HOLDINGS	% of Net Assets
<b>IT - SOFTWARE</b>	<b>12.32%</b>
HCL Technologies Limited	1.72%
✓ Infosys Limited	5.91%
✓ Tata Consultancy Services Limited	3.75%
Tech Mahindra Limited	0.94%
<b>NON - FERROUS METALS</b>	<b>0.92%</b>
Hindalco Industries Limited	0.92%
<b>OIL</b>	<b>0.95%</b>
Oil & Natural Gas Corporation Limited	0.95%
<b>PETROLEUM PRODUCTS</b>	<b>8.33%</b>
✓ Reliance Industries Limited	8.33%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.68%</b>
Cipla Limited	0.80%
Sun Pharmaceutical Industries Limited	1.88%
<b>POWER</b>	<b>3.08%</b>
NTPC Limited	1.75%
Power Grid Corporation of India Limited	1.33%
<b>RETAILING</b>	<b>1.45%</b>
Trent Limited	1.45%
<b>TELECOM - SERVICES</b>	<b>4.06%</b>
✓ Bharti Airtel Limited	4.06%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>0.93%</b>
Adani Ports and Special Economic Zone Limited	0.93%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>7.72%</b>
<b>Grand Total</b>	<b>99.79%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>% of Net Assets</b>
TREPS, Cash & Other Net Current Assets	0.21%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 56.04% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% of AUM
HDFC Group	12.69
Public Sector Unit	9.2
Tata Group	8.63
Reliance Group	8.33
ICICI Group	8.14
Infosys Group	5.91
ITC Group	4.16
<b>Grand Total</b>	<b>57.06</b>

## 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, For Benchmark (Domestic Price of Gold): basis it's constituents; as on October 31, 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 October 31, 2024)

Baroda BNP Paribas Gold ETF : ₹ 78.1309

### Benchmark Index (Tier 1)

Domestic Price of Gold

### Date of Allotment

December 13, 2023

Monthly AAUM## As on October 31, 2024 : ₹ 73.99 Crores

AUM## As on October 31, 2024 : ₹ 76.41 Crores

### Fund Manager

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

Fund Manager	Managing fund since	Experience
Mr. Gurvinder Singh Wasan <sup>^</sup>	21-Oct-24	21 years
Mr. Vikram Pamnani	21-Oct-24	14 years

<sup>^</sup> Mr. Gurvinder Singh Wasan and Mr. Vikram Pamnani were appointed as Co 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 : 0.38%

## 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
<b>GOLD</b>	<b>97.41%</b>
Gold	97.41%
<b>Total Holdings</b>	<b>97.41%</b>
TREPS, Cash & Other Net Current Assets	2.59%
<b>GRAND TOTAL</b>	<b>100.00%</b>

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
GOLD	97.41
<b>Grand Total</b>	<b>97.41</b>

## Average AUM for October 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, For Benchmark (Nifty Bank Total Returns Index): basis it's constituents; as on October 31, 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 October 31, 2024)

Baroda BNP Paribas Nifty Bank ETF : ₹ 51.4235

### Benchmark Index (Tier 1)

Nifty Bank Total Returns Index

### Date of Allotment

June 18, 2024

Monthly AAUM## As on October 31, 2024 : ₹ 9.2 Crores

AUM## As on October 31, 2024 : ₹ 9.19 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	: 1.07
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 : BBPNBETF

ISIN : INF251K01TL6

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
✓ HDFC Bank Limited	28.88%
✓ ICICI Bank Limited	24.34%
✓ State Bank of India	9.88%
✓ Kotak Mahindra Bank Limited	9.07%
✓ Axis Bank Limited	9.00%
✓ IndusInd Bank Limited	4.39%
✓ The Federal Bank Limited	2.85%
✓ Bank of Baroda	2.85%
✓ IDFC First Bank Limited	2.68%
✓ AU Small Finance Bank Limited	2.12%
Canara Bank	2.08%
Punjab National Bank	1.77%
<b>Total Equity Holdings</b>	<b>99.91%</b>
FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	0.09%
<b>GRAND TOTAL</b>	<b>100.00%</b>

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 Undertaking (PSU)	16.57
Kotak Group	9.07
Axis Group	9.00
Hinduja Group	4.39
Federal Bank Group	2.85
<b>Grand Total</b>	<b>95.10</b>

## Average AUM for October 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, For Benchmark (Nifty 200 Momentum 30 TRI): basis it's constituents; as on October 31, 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 October 31, 2024)

Regular Plan - Growth Option : ₹ 9.2012  
Direct Plan - Growth Option : ₹ 9.2042

### Benchmark Index (Tier 1)

Nifty 200 Momentum 30 TRI

### Date of Allotment

October 15, 2024

Monthly AAUM## As on October 31, 2024 : ₹ 27.34 Crores  
AUM## As on October 31, 2024 : ₹ 27.25 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	: 0.06
Tracking Error - Regular	: 0.29%
Direct	: 0.29%

## 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
<b>AEROSPACE &amp; DEFENSE</b>	<b>8.62%</b>
✓ Bharat Electronics Limited	4.67%
Hindustan Aeronautics Limited	3.95%
<b>AUTO COMPONENTS</b>	<b>5.68%</b>
Bharat Forge Limited	1.43%
Bosch Limited	1.51%
Samvardhana Motherson International Limited	2.74%
<b>AUTOMOBILES</b>	<b>16.97%</b>
✓ Bajaj Auto Limited	5.18%
Hero MotoCorp Limited	2.68%
✓ Mahindra & Mahindra Limited	4.69%
✓ Tata Motors Limited	4.42%
<b>BANKS</b>	<b>1.68%</b>
Punjab National Bank	1.68%
<b>CONSUMABLE FUELS</b>	<b>4.44%</b>
✓ Coal India Limited	4.44%
<b>CONSUMER DURABLES</b>	<b>3.32%</b>
Dixon Technologies (India) Limited	3.32%
<b>DIVERSIFIED METALS</b>	<b>3.30%</b>
Vedanta Limited	3.30%
<b>ELECTRICAL EQUIPMENT</b>	<b>8.83%</b>
ABB India Limited	2.26%
Bharat Heavy Electricals Limited	2.02%
✓ Siemens Limited	4.55%
<b>FINANCE</b>	<b>7.99%</b>
Power Finance Corporation Limited	3.80%
REC Limited	4.19%

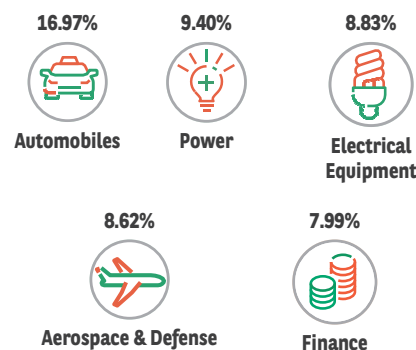
EQUITY HOLDINGS	% of Net Assets
<b>INDUSTRIAL PRODUCTS</b>	<b>3.39%</b>
Cummins India Limited	3.39%
<b>IT - SOFTWARE</b>	<b>1.26%</b>
Oracle Financial Services Software Limited	1.26%
<b>MINERALS &amp; MINING</b>	<b>1.18%</b>
NMDC Limited	1.18%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.65%</b>
Lupin Limited	2.22%
Zybus Lifesciences Limited	1.43%
<b>POWER</b>	<b>9.40%</b>
✓ NTPC Limited	5.71%
Tata Power Company Limited	3.69%
<b>REALTY</b>	<b>0.83%</b>
Oberoi Realty Limited	0.83%
<b>RETAILING</b>	<b>6.82%</b>
✓ Trent Limited	6.82%
<b>TELECOM - SERVICES</b>	<b>7.38%</b>
✓ Bharti Airtel Limited	5.80%
Indus Towers Limited	1.58%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>4.80%</b>
✓ Adani Ports and Special Economic Zone Limited	4.80%
<b>Grand Total</b>	<b>99.54%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>% of Net Assets</b>
TREPS, Cash & Other Net Current Assets	0.46%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 51.08% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% of AUM
Public Sector Unit	31.63
Tata Group	14.93
Bharti	5.80
Bajaj Group	5.18
Adani group	4.80
M&M Group	4.69
Siemens Group	4.55
<b>Grand Total</b>	<b>71.58</b>

## 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 October 31, 2024)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on October 31, 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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,420,000
Market Value as on Month end	133,540	502,592	1,017,323	2,777,799	12,942,207
Scheme Return (% CAGR*)	21.47	22.89	21.24	16.01	14.59
Nifty 100 TRI (% CAGR*)	17.23	18.81	19.51	15.52	14.10

\* Inception Date : September 23, 2004

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 <sup>#</sup>
Total Amount Invested	120,000	360,000	N.A	N.A	500,000
Market Value as on Month end	136,541	528,355	N.A	N.A	832,853
Scheme Return (% CAGR*)	26.40	26.55	N.A	N.A	25.02
BSE 250 Large Midcap TRI (% CAGR*)	18.12	20.85	N.A	N.A	20.33

\* 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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,540,000
Market Value as on Month end	139,812	539,799	1,162,537	3,174,962	15,686,760
Scheme Return (% CAGR*)	31.83	28.13	26.79	18.49	14.95
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	22.43	25.94	26.40	18.72	NA

\* Inception Date : September 12, 2003

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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,260,000
Market Value as on Month end	137,140	518,752	1,049,668	2,773,055	9,912,941
Scheme Return (% CAGR*)	27.39	25.20	22.54	15.98	13.97
Nifty 500 TRI (% CAGR*)	19.71	22.16	22.54	16.99	14.38

\* Inception Date : January 5, 2006

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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	NA	850,000
Market Value as on Month end	128,977	480,596	969,929	NA	1,539,306
Scheme Return (% CAGR*)	14.10	19.67	19.28	NA	16.45
Nifty 500 TRI (% CAGR*)	19.71	22.16	22.54	NA	18.94

\* 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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,220,000
Market Value as on Month end	147,695	543,418	1,199,035	3,354,457	14,704,398
Scheme Return (% CAGR*)	28.30	28.63	28.09	19.51	17.89
Nifty Midcap 150 TRI (% CAGR*)	24.32	31.32	31.46	21.97	18.71

\* Inception Date : May 2, 2006

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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	N.A	740,000
Market Value as on Month end	136,252	512,495	1,051,167	N.A	1,456,509
Scheme Return (% CAGR*)	25.58	24.07	22.59	N.A	21.79
Nifty India Consumption TRI (% CAGR*)	24.19	24.28	22.60	N.A	20.69

\* 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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	1,490,000
Market Value as on Month end	133,899	483,924	942,072	2,400,659	3,582,949
Scheme Return (% CAGR*)	22.06	20.17	18.08	13.29	13.28
Nifty Financial Services TRI (% CAGR*)	20.36	15.75	16.23	14.88	15.50

\* Inception Date : June 22, 2012



# SIP Performance of Equity & Hybrid Schemes

(as on October 31, 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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	N.A	720,000
Market Value as on Month end	130,030	463,471	904,361	N.A	1,172,750
Scheme Return (% CAGR*)	15.79	17.10	16.41	N.A	16.12
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	12.37	12.55	12.75	N.A	12.62

# 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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	NA	910,000
Market Value as on Month end	136,236	498,992	982,704	NA	1,775,358
Scheme Return (% CAGR*)	29.24	23.24	20.25	NA	17.44
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	22.92	19.11	17.77	NA	15.46

# 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 <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	NA	640,000
Market Value as on Month end	127,779	429,279	780,929	NA	837,256
Scheme Return (% CAGR*)	12.18	11.76	10	NA	9.99
Nifty Equity Savings Index TRI (% CAGR*)	10.49	10.83	11	NA	10.65

# 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 <sup>#</sup>
Total Amount Invested	120,000	360,000	NA	NA	380,000
Market Value as on Month end	133,997	515,292	NA	NA	547,335
Scheme Return (% CAGR*)	22.22	24.71	NA	NA	23.75
BSE 500 TRI(% CAGR*)	19.24	21.91	NA	NA	21.16

# 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 <sup>#</sup>
Total Amount Invested	120,000	NA	NA	NA	270,000
Market Value as on Month end	138,101	NA	NA	NA	369,731
Scheme Return (% CAGR*)	28.98	NA	NA	NA	29.43
Nifty 500 Total Return Index (% CAGR*)	19.71	NA	NA	NA	24.93

# 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 <sup>#</sup>
Total Amount Invested	120,000	N.A	N.A	N.A	230,000
Market Value as on Month end	133,530	N.A	N.A	N.A	287,108
Scheme Return (% CAGR*)	21.46	N.A	N.A	N.A	24.02
65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)	19.99	N.A	N.A	N.A	22.87

# 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 <sup>#</sup>
Total Amount Invested	120,000	NA	NA	NA	170,000
Market Value as on Month end	130,136	NA	NA	NA	198,971
Scheme Return (% CAGR*)	15.96	NA	NA	NA	22.81
Nifty 500 Total Return Index (% CAGR*)	19.71	NA	NA	NA	24.35

# 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.

\*% 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. 50. Please note TRI indicates Total Return Index.

# Performance of Schemes

(as on October 31, 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 (%)	
<b>1</b>	<b>Baroda BNP Paribas Large Cap Fund <sup>†</sup> †</b>											
	Regular Plan	13906.84	38.94	15433.86	15.52	22817.82	17.92	219129.01	16.58	--	--	23-Sep-04
	Direct Plan	14070.74	40.58	15994.39	16.90	24195.27	19.31	--	--	63053.91	16.83	01-Jan-13
	Nifty 100 TRI**	13307.49	32.97	14494.15	13.13	21982.94	17.04	191358.73	15.80	49173.27	14.40	
	Additional Benchmark Nifty 50 TRI	12838.88	28.30	14194.93	12.35	21581.88	16.61	180015.91	15.45	47016.06	13.97	
<b>2</b>	<b>Baroda BNP Paribas Business Cycle Fund</b>											
	Regular Plan	14257.93	42.44	16037.09	17.00	N.A.	N.A.	15956.90	16.11	--	--	15-Sep-21
	Direct Plan	14445.99	44.31	16745.04	18.69	N.A.	N.A.	--	--	16694.80	17.80	15-Sep-21
	BSE 500 TRI**	13590.25	35.79	15482.59	15.64	N.A.	N.A.	15559.01	15.18	15559.01	15.18	
	Additional Benchmark Nifty 50 TRI**	12838.88	28.30	14194.93	12.35	N.A.	N.A.	14335.00	12.20	14335.00	12.20	
<b>S. No</b>	<b>Scheme managed by Mr. Shiv Chanani &amp; Mr. Himanshu Singh</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>3</b>	<b>Baroda BNP Paribas Mid Cap Fund <sup>†</sup> †</b>											
	Regular Plan	14444.47	44.30	17211.65	19.78	31604.63	25.85	101741.05	13.35	--	--	02-May-06
	Direct Plan	14657.25	46.42	18007.80	21.60	34024.33	27.71	--	--	96760.80	21.13	01-Jan-13
	Nifty Midcap 150 TRI**	14413.14	44.01	18733.99	23.21	35021.21	28.45	139803.13	15.31	87197.21	20.07	
	Additional Benchmark Nifty 50 TRI	12838.88	28.30	14194.93	12.35	21581.88	16.61	84230.50	12.20	47016.06	13.97	
<b>4</b>	<b>Baroda BNP Paribas India Consumption Fund</b>											
	Regular Plan	13635.22	36.24	15932.71	16.75	25092.73	20.18	31634.40	20.58	--	--	07-Sep-18
	Direct Plan	13838.55	38.26	16647.51	18.46	27066.34	22.01	--	--	34680.10	22.40	07-Sep-18
	NIFTY India Consumption TRI**	13919.53	39.07	16815.70	18.86	23452.64	18.57	23555.97	14.94	23555.97	14.94	
	Additional Benchmark Nifty 50 TRI**	12838.88	28.30	14194.93	12.35	21581.88	16.61	22454.12	14.05	22454.12	14.05	
<b>5</b>	<b>Baroda BNP Paribas Value Fund</b>											
	Regular Plan	13743.33	37.31	N.A.	N.A.	N.A.	N.A.	14370.30	29.50	--	--	07-Jun-23
	Direct Plan	13965.96	39.53	N.A.	N.A.	N.A.	N.A.	--	--	14690.10	31.54	07-Jun-23
	Nifty 500 TRI**	13633.40	36.22	N.A.	N.A.	N.A.	N.A.	14373.90	29.52	14373.90	29.52	
	Additional Benchmark Nifty 50 TRI**	12838.88	28.30	N.A.	N.A.	N.A.	N.A.	13146.46	21.53	13146.46	21.53	
<b>6</b>	<b>Baroda BNP Paribas Small Cap Fund</b>											
	Regular Plan	13648.20	36.37	N.A.	N.A.	N.A.	N.A.	13648.20	36.25	--	--	30-Oct-23
	Direct Plan	13883.70	38.71	N.A.	N.A.	N.A.	N.A.	--	--	13883.70	38.59	30-Oct-23
	Nifty Small Cap 250 TRI**	14844.71	48.29	N.A.	N.A.	N.A.	N.A.	14844.71	48.13	14844.71	48.13	
	Additional Benchmark Nifty 50 TRI**	12838.88	28.30	N.A.	N.A.	N.A.	N.A.	12797.74	27.81	12797.74	27.81	
<b>S. No</b>	<b>Scheme managed by Mr. Sanjay Chawla</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>7</b>	<b>Baroda BNP Paribas Large and Mid Cap fund</b>											
	Regular Plan	14685.79	46.70	16314.76	17.67	N.A.	N.A.	27082.50	27.07	--	--	04-Sep-20
	Direct Plan	14875.72	48.60	17001.12	19.29	N.A.	N.A.	--	--	28833.90	29.00	04-Sep-20
	BSE 250 Large Midcap TRI	13481.60	34.71	15182.18	14.89	N.A.	N.A.	24506.60	24.05	24506.60	24.05	
	Additional Benchmark Nifty 50 TRI**	12838.88	28.30	14194.93	12.35	N.A.	N.A.	22428.60	21.44	22428.60	21.44	
<b>8</b>	<b>Baroda BNP Paribas Flexi Cap Fund</b>											
	Regular Plan	14307.13	39.91	N.A.	N.A.	N.A.	N.A.	15907.10	23.39	--	--	17-Aug-22
	Direct Plan	14175.81	41.62	N.A.	N.A.	N.A.	N.A.	--	--	16095.50	24.05	17-Aug-22
	Nifty 500 TRI**	13633.40	36.22	N.A.	N.A.	N.A.	N.A.	15048.74	20.33	15048.74	20.33	
	Additional Benchmark Nifty 50 TRI**	12838.88	28.30	N.A.	N.A.	N.A.	N.A.	13815.99	15.76	13815.99	15.76	
<b>9</b>	<b>Baroda BNP Paribas Focused Fund</b>											
	Regular Plan	13389.56	33.79	14733.50	13.75	21668.29	16.71	21765.80	11.62	--	--	06-Oct-17
	Direct Plan	13633.94	36.22	15539.98	15.78	23550.62	18.66	--	--	24332.50	13.39	06-Oct-17
	Nifty 500 TRI**	13633.40	36.22	15510.60	15.71	24644.58	19.75	27879.61	15.60	27879.61	15.60	
	Additional Benchmark Nifty 50 TRI**	12838.88	28.30	14194.93	12.35	21581.88	16.61	26424.83	14.72	26424.83	14.72	
<b>S. No</b>	<b>Scheme managed by Mr. Sanjay Chawla &amp; Mr. Sandeep Jain</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>10</b>	<b>Baroda BNP Paribas Multi Cap Fund <sup>†</sup> †</b>											
	Regular Plan	14896.37	48.80	16591.25	18.33	28005.46	22.84	233249.87	16.06	--	--	12-Sep-03
	Direct Plan	15052.51	50.36	17120.06	19.57	29497.34	24.12	--	--	68163.20	17.60	01-Jan-13
	Nifty 500 Multicap 50:25:25 TRI**	13968.84	39.56	16698.84	18.58	28716.44	23.46	N.A.	N.A.	64005.99	16.98	
	Additional Benchmark Nifty 50 TRI	12838.88	28.30	14194.93	12.35	21581.88	16.61	230761.74	16.00	47016.06	13.97	
<b>S. No</b>	<b>Scheme managed by Mr. Sanjay Chawla &amp; Mr. Pratish Krishnan</b>	<b>Last 1 Year</b>		<b>Last 3 years</b>		<b>Last 5 years</b>		<b>Since Inception - Regular/Distributor</b>		<b>Since Inception - Direct</b>		<b>Date of Inception of the Scheme</b>
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
<b>11</b>	<b>Baroda BNP Paribas ELSS Tax Saver Fund <sup>†</sup> †</b>											
	Regular Plan	14457.11	44.43	15456.98	15.58	23926.38	19.04	88740.18	12.29	--	--	05-Jan-06
	Direct Plan	14630.99	46.16	16021.95	16.96	25377.08	20.45	--	--	61663.04	16.61	01-Jan-13
	Nifty 500 TRI**	13633.40	36.22	15510.60	15.71	24644.58	19.75	111986.16	13.69	54116.93	15.33	
	Additional Benchmark Nifty 50 TRI	12838.88	28.30	14194.93	12.35	21581.88	16.61	104927.19	13.29	47016.06	13.97	

\* Refer page no. 53

\*\* Refer page no. 53

† Refer page no. 53

‡ Refer page no. 53

¶ Refer page no. 53

For fund manager and managing since details, kindly refer page 54.

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

# Performance of Schemes

(as on October 31, 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	<b>Baroda BNP Paribas Innovation Fund</b>													
	Regular Plan	11637.74	32.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	12485.20	37.80	--	--	05-Mar-24
	Direct Plan	11745.49	34.63	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	--	--	12631.10	40.01	05-Mar-24
	Nifty 500 TRI**	10881.82	17.49	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11212.21	18.44	11212.21	18.44	
	Additional Benchmark	10809.80	16.06	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	10930.13	14.15	10930.13	14.15	
S. No	<b>Scheme managed by Mr. Sandeep Jain &amp; Mr. Arjun Bagga</b>	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme		
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)			
12	<b>Baroda BNP Paribas Banking and Financial Services Fund</b>													
	Regular Plan	13237.11	32.27	14303.11	12.63	18128.64	12.62	44125.10	12.75	--	--	--	--	22-Jun-12
	Direct Plan	13407.21	33.96	14782.38	13.87	19033.90	13.72	--	--	40498.34	12.54	40498.34	12.54	01-Jan-13
	Nifty Financial Services TRI**	12563.38	25.56	13072.74	9.32	18316.75	12.85	65560.05	16.42	51127.54	14.78	51127.54	14.78	
	Additional Benchmark Nifty 50 TRI	12838.88	28.30	14194.93	12.35	21581.88	16.61	54684.84	14.73	47016.06	13.97	47016.06	13.97	
S. No	<b>Scheme managed by Ms. Swapna Shelar</b>	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	<b>Baroda BNP Paribas Aqua Fund of Fund<sup>4</sup></b>													
	Regular Plan	12552.09	25.44	11266.66	4.04	N.A.	N.A.	12205.40	5.88	--	--	--	--	07-May-21
	Direct Plan	12680.40	26.72	11632.32	5.15	N.A.	N.A.	--	--	12673.30	7.03	12673.30	7.03	07-May-21
	MSCI World Index (TRI)	13499.38	34.88	13537.49	10.59	N.A.	N.A.	14722.08	11.73	14722.08	11.73	14722.08	11.73	
	Additional Benchmark Nifty 50 TRI**	12838.88	28.30	14194.93	12.35	N.A.	N.A.	17060.66	16.55	17060.66	16.55	17060.66	16.55	

<sup>4</sup> 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	<b>Baroda BNP Paribas Balanced Advantage Fund</b>												
	Regular Plan	12653.61	26.45	14264.04	12.53	20983.36	15.96	23207.60	15.15	--	--	14-Nov-18	
	Direct Plan	12804.01	27.95	14821.86	13.98	22377.85	17.46	--	--	25152.70	16.72	25152.70	16.72
	NIFTY 50 Hybrid Composite Debt 50:50 Index	11880.98	18.75	13105.13	9.41	17876.45	12.31	20275.86	12.58	20275.86	12.58	20275.86	12.58
	Additional Benchmark Nifty 50 TRI	12838.88	28.30	14194.93	12.35	21581.88	16.61	24564.71	16.25	24564.71	16.25	24564.71	16.25

S. No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme	
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)		
2	<b>Baroda BNP Paribas Aggressive Hybrid Fund</b>												
	Regular Plan	13169.31	31.59	14749.92	13.79	21415.26	16.43	27491.20	14.29	--	--	07-Apr-17	
	Direct Plan	13388.27	33.78	15503.14	15.69	23270.33	18.38	--	--	31073.10	16.15	31073.10	16.15
	CRISIL Hybrid 35+65 - Aggressive Index	12564.69	25.57	14020.37	11.89	20220.56	15.10	25598.82	13.22	25598.82	13.22	25598.82	13.22
	Additional Benchmark Nifty 50 TRI**	12838.88	28.30	14194.93	12.35	21581.88	16.61	28915.94	15.05	28915.94	15.05	28915.94	15.05

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	<b>Baroda BNP Paribas Equity Savings Fund</b>												
	Regular Plan	11728.82	17.24	12964.22	9.01	15428.81	9.05	15907.10	9.20	--	--	25-Jul-19	
	Direct Plan	11858.47	18.53	13394.03	10.20	16282.69	10.23	--	--	16836.30	10.38	16836.30	10.38
	NIFTY Equity Savings Index TRI**	11494.86	14.90	12801.03	8.56	16161.51	10.07	16730.65	10.25	16730.65	10.25	16730.65	10.25
	Additional Benchmark CRISIL 10 Year Gilt Index	11070.21	10.67	11779.12	5.59	13036.51	5.44	13142.31	5.32	13142.31	5.32	13142.31	5.32

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	<b>Baroda BNP Paribas Conservative Hybrid Fund <sup>4</sup></b>												
	Regular Plan	11323.43	13.20	12281.88	7.07	14423.24	7.59	41583.47	7.34	--	--	23-Sep-04	
	Direct Plan	11496.37	14.92	12860.19	8.72	15571.27	9.25	--	--	29918.55	9.70	29918.55	9.70
	CRISIL Hybrid 85+15 - Conservative Index	11325.17	13.21	12416.22	7.46	15272.79	8.83	53574.52	8.70	28210.65	9.16	28210.65	9.16
	Additional Benchmark CRISIL 10 year Gilt Index	11070.21	10.67	11779.12	5.59	13036.51	5.44	32527.68	6.04	21166.95	6.54	21166.95	6.54

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

S. No	Scheme managed by Mr. Jitendra Sriram (For Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme	
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)		
5	<b>Baroda BNP Paribas Multi Asset Fund</b>												
	Regular Plan	13224.94	32.15	N.A.	N.A.	N.A.	N.A.	14412.80	21.61	--	--	19-Dec-22	
	Direct Plan	13401.41	33.91	N.A.	N.A.	N.A.	N.A.	--	--	14837.10	23.51	14837.10	23.51
	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	13006.31	29.97	N.A.	N.A.	N.A.	N.A.	14057.02	19.99	14057.02	19.99	14057.02	19.99
	Additional Benchmark Nifty 50 TRI	12838.88	28.30	N.A.	N.A.	N.A.	N.A.	13429.74	17.10	13429.74	17.10	13429.74	17.10

\* Refer page no. 53      \*\* Refer page no. 53      † Refer page no. 53

For fund manager and managing since details, kindly refer page 54.

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

# Performance of Schemes

(as on October 31, 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	<b>Baroda BNP Paribas Arbitrage Fund</b>											
	Regular Plan	10756.28	7.54	11875.47	5.88	12901.76	5.22	15391.80	5.65	--	--	28-Dec-16
	Direct Plan	10834.15	8.32	12120.90	6.60	13334.19	5.92	--	--	16171.70	6.32	28-Dec-16
	Nifty 50 Arbitrage Index	10718.28	7.16	11998.01	6.24	12790.93	5.04	14778.26	5.10	14778.26	5.10	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10756.42	7.54	11904.16	5.97	13087.19	5.52	15784.36	5.99	15784.36	5.99	

## 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	<b>Baroda BNP Paribas Liquid Fund *†‡</b>																	
	Regular Plan	10013.00	6.78	10027.15	6.61	10058.12	6.84	10731.22	7.29	11977.35	6.19	12923.29	5.26	28771.52	6.94	--	--	05-Feb-09
	Direct Plan	10013.26	6.92	10027.71	6.74	10059.29	6.98	10744.83	7.43	12015.63	6.31	12990.75	5.37	--	--	22029.31	6.90	01-Jan-13
	CRISIL Liquid Debt A-I Index	10013.25	6.91	10027.73	6.75	10058.44	6.88	10736.14	7.34	12005.76	6.28	12982.81	5.35	27787.33	6.71	21670.08	6.75	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10010.64	5.55	10022.08	5.37	10049.87	5.87	10756.42	7.54	11901.64	5.97	13087.19	5.52	25474.09	6.12	21048.73	6.49	
2	<b>Baroda BNP Paribas Money Market Fund</b>																	
	Regular Plan	10013.36	6.97	10026.92	6.55	10061.98	7.30	10729.25	7.27	11891.27	5.94	12746.55	4.97	13114.67	5.18	--	--	19-Jun-19
	Direct Plan	10013.74	7.16	10027.72	6.75	10063.65	7.49	10749.57	7.47	11962.22	6.15	12901.19	5.22	--	--	13287.75	5.43	19-Jun-19
	CRISIL Money Market A-I Index	10014.25	7.43	10027.93	6.80	10060.48	7.12	10754.14	7.52	12066.65	6.46	13191.39	5.69	13560.34	5.83	13560.34	5.83	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10010.64	5.55	10022.08	5.37	10049.87	5.87	10756.42	7.54	11901.64	5.97	13087.19	5.52	13453.60	5.68	13453.60	5.68	

† 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	<b>Baroda BNP Paribas Overnight Fund †</b>																	
	Regular Plan	10012.02	6.27	10025.87	6.29	10052.92	6.23	10667.61	6.66	11835.84	5.77	12650.15	4.81	13007.04	4.88	--	--	25-Apr-19
	Direct Plan	10012.18	6.35	10026.20	6.38	10053.60	6.31	10676.17	6.74	11860.92	5.85	12695.48	4.88	--	--	13058.71	4.95	25-Apr-19
	CRISIL Liquid Overnight Index	10012.34	6.43	10026.51	6.45	10053.97	6.35	10679.01	6.77	11879.09	5.90	12718.51	4.92	13082.60	4.99	13082.60	4.99	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10010.64	5.55	10022.08	5.37	10049.87	5.87	10756.42	7.54	11901.64	5.97	13087.19	5.52	13618.98	5.75	13618.98	5.75	

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	<b>Baroda BNP Paribas Ultra Short Duration Fund</b>											
	Regular Plan	10745.57	7.43	12033.54	6.35	13140.74	5.61	14689.58	6.17	--	--	01-Jun-18
	Direct Plan	10764.89	7.63	12095.29	6.53	13259.77	5.80	--	--	14862.67	6.36	01-Jun-18
	CRISIL Ultra Short Duration Debt A-I Index	10768.97	7.67	12083.91	6.49	13302.88	5.87	14892.24	6.40	14892.24	6.40	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10756.42	7.54	11904.16	5.97	13087.19	5.52	14562.61	6.03	14562.61	6.03	
5	<b>Baroda BNP Paribas Low Duration Fund</b>											
	Regular Plan	10705.52	7.04	11788.30	5.62	13117.73	5.57	38218.50	7.30	--	--	21-Oct-05
	Direct Plan	10787.48	7.85	12057.35	6.42	13636.85	6.39	--	--	23859.33	7.62	01-Jan-13
	CRISIL Low Duration Debt A-I Index	10772.82	7.71	12027.66	6.33	13397.52	6.02	38129.52	7.28	23530.36	7.50	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10756.42	7.54	11904.16	5.97	13087.19	5.52	31109.75	6.14	21048.73	6.49	
6	<b>Baroda BNP Paribas Short Duration Fund †</b>											
	Regular Plan	10793.74	7.91	11813.50	5.70	13331.73	5.91	28007.03	7.44	--	--	30-Jun-10
	Direct Plan	10866.94	8.64	12056.67	6.41	13802.61	6.65	--	--	24695.68	7.94	01-Jan-13
	CRISIL Short Duration Debt A-II Index	10810.33	8.08	11898.48	5.95	13569.18	6.29	28683.87	7.62	23866.89	7.62	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10756.42	7.54	11904.16	5.97	13087.19	5.52	24627.26	6.48	21048.73	6.49	
7	<b>Baroda BNP Paribas Banking and PSU Bond Fund</b>											
	Regular Plan	10818.98	8.17	11635.70	5.16	N.A.	N.A.	11967.20	4.74	--	--	17-Dec-20
	Direct Plan	10863.06	8.61	11819.02	5.71	N.A.	N.A.	--	--	12200.30	5.27	17-Dec-20
	CRISIL Banking and PSU Debt A-II Index	10792.99	7.91	11804.37	5.67	N.A.	N.A.	12230.61	5.34	12230.61	5.34	
	Additional Benchmark CRISIL 10 Year Gilt Index	11070.21	10.67	11779.12	5.59	N.A.	N.A.	11943.16	4.69	11943.16	4.69	
8	<b>Baroda BNP Paribas Credit Risk Fund <sup>§§</sup> (scheme has two segregated portfolios)</b>											
	Regular Plan	10841.63	8.39	12101.63	6.55	14710.74	8.02	21014.00	7.89	--	--	23-Jan-15
	Direct Plan	10929.94	9.27	12396.50	7.40	15289.86	8.85	--	--	23012.00	8.90	23-Jan-15
	CRISIL Credit Risk Debt B-II Index	10826.41	8.24	12257.02	7.00	14491.51	7.69	21617.82	8.20	21617.82	8.20	
	Additional Benchmark CRISIL 10 Year Gilt Index	11070.21	10.67	11779.12	5.59	13036.51	5.44	18474.73	6.48	18474.73	6.48	

\* Refer page no. 53 \*\* Refer page no. 53 † Refer page no. 53  
For fund manager and managing since details, kindly refer page 54.

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



# Performance of Schemes

(as on October 31, 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	<b>Baroda BNP Paribas Corporate Bond Fund <sup>¶¶</sup></b>											
	Regular Plan	10874.19	8.72	11714.47	5.40	13178.93	5.67	25907.16	6.79	--	--	10-May-10
	Direct Plan	10915.39	9.13	11846.07	5.79	13473.09	6.14	--	--	22136.09	6.94	01-Jan-13
	CRISIL Corporate Debt A-II Index	10804.80	8.03	11881.65	5.90	13709.45	6.51	30879.50	8.09	25208.21	8.12	
	Additional Benchmark CRISIL 10 year Gilt Index	11070.21	10.67	11779.12	5.59	13036.51	5.44	24793.15	6.47	21166.95	6.54	
10	<b>Baroda BNP Paribas Nifty SDL December 2026 Index Fund</b>											
	Regular Plan	10868.71	8.66	N.A.	N.A.	N.A.	N.A.	11351.50	7.44	--	--	25-Jan-23
	Direct Plan	10901.39	8.99	N.A.	N.A.	N.A.	N.A.	--	--	11411.90	7.76	25-Jan-23
	NIFTY SDL December 2026 Index	10918.23	9.16	N.A.	N.A.	N.A.	N.A.	11448.23	7.95	11448.23	7.95	
	Additional Benchmark CRISIL 1-year T-bill Index	10756.42	7.54	N.A.	N.A.	N.A.	N.A.	11312.43	7.23	11312.43	7.23	
11	<b>Baroda BNP Paribas NIFTY SDL December 2028 Index Fund</b>											
	Regular Plan	10952.47	9.50	N.A.	N.A.	N.A.	N.A.	11384.00	8.39	--	--	24-Mar-23
	Direct Plan	10985.51	9.83	N.A.	N.A.	N.A.	N.A.	--	--	11439.10	8.72	24-Mar-23
	NIFTY SDL December 2028 Index	11010.27	10.07	N.A.	N.A.	N.A.	N.A.	11483.05	8.98	11483.05	8.98	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10756.42	7.54	N.A.	N.A.	N.A.	N.A.	11217.84	7.41	11217.84	7.41	

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	<b>Baroda BNP Paribas Dynamic Bond Fund <sup>†</sup></b>											
	Regular Plan	10912.27	9.10	11900.29	5.95	13238.86	5.77	43024.81	7.52	--	--	23-Sep-04
	Direct Plan	11019.65	10.17	12263.82	7.02	13900.30	6.80	--	--	24734.56	7.95	01-Jan-13
	CRISIL Dynamic Bond A-III Index	10982.13	9.79	11868.62	5.86	13937.54	6.86	44825.90	7.74	24706.06	7.94	
	Additional Benchmark CRISIL 10 year Gilt Index	11070.21	10.67	11779.12	5.59	13036.51	5.44	32527.68	6.04	21166.95	6.54	
13	<b>Baroda BNP Paribas Gilt Fund</b>											
	Regular Plan	11039.90	10.37	11826.48	5.74	13253.27	5.79	40253.90	6.35	--	--	21-Mar-02
	Direct Plan	11074.26	10.71	12007.99	6.27	13667.96	6.44	--	--	25788.09	8.33	01-Jan-13
	CRISIL Dynamic Gilt Index	11112.61	11.09	12033.17	6.35	13873.84	6.76	51504.28	7.51	23992.91	7.67	
	Additional Benchmark CRISIL 10 Year Gilt Index	11070.21	10.67	11779.12	5.59	13036.51	5.44	41324.77	6.47	21166.95	6.54	

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	<b>Baroda BNP Paribas Gold ETF</b>													
	Baroda BNP Paribas Gold ETF	11013.49	20.10	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	12827.73	31.95	--	--	13-Dec-23
	Domestic Price of Gold	11069.78	21.22	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	12993.70	33.83	--	--	

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	<b>Baroda BNP Paribas Nifty 50 Index Fund</b>													
	Regular Plan	10781.27	15.50	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11217.80	16.10	--	--	29-Jan-24
	Direct Plan	10802.36	15.92	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	--	--	11251.20	16.55	29-Jan-24
	Nifty 50 Total Return Index	10809.80	16.06	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11256.09	16.61	11256.09	16.61	
	Additional Benchmark BSE SENSEX TRI	10768.37	15.24	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11162.13	15.37	11162.13	15.37	

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 Retirement Fund, 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 is not provided as the scheme has not completed 6 months.

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

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

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

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

\* 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 54.

# Fund Managers & Managing Since Details

(as on October 31, 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 50-53.

Scheme Name	Fund Managers	Managing Fund Since
<b>Equity Schemes</b>		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram	June 16, 2022
	Mr. Kushant Arora <sup>^</sup>	October 21, 2024
Baroda BNP Paribas Large & Mid Cap Fund	Mr. Sanjay Chawla	September 4, 2020
Baroda BNP Paribas Mid Cap Fund	Mr. Shiv Chanani	July 13, 2022
	Mr. Himanshu Singh <sup>^</sup>	October 21, 2024
Baroda BNP Paribas Small Cap Fund	Mr. Shiv Chanani	October 30, 2023
	Mr. Himanshu Singh <sup>^</sup>	October 21, 2024
Baroda BNP Paribas Flexi Cap Fund	Mr. Sanjay Chawla	August 17, 2022
Baroda BNP Paribas Multi Cap Fund	Mr. Sanjay Chawla	November 1, 2015
	Mr. Sandeep Jain	March 14, 2022
Baroda BNP Paribas Value Fund	Mr. Shiv Chanani	June 07, 2023
	Mr. Himanshu Singh <sup>^</sup>	October 21, 2024
Baroda BNP Paribas Dividend Yield Fund	Mr. Shiv Chanani	September 11, 2024
	Mr. Himanshu Singh <sup>^</sup>	October 21, 2024
Baroda BNP Paribas ELSS Tax Saver Fund	Mr. Sanjay Chawla	March 14, 2022
Baroda BNP Paribas Focused Fund	Mr. Pratish Krishnan	March 14, 2022
	Mr. Sanjay Chawla	March 14, 2022
Baroda BNP Paribas India Consumption Fund	Mr. Shiv Chanani	July 13, 2022
	Mr. Himanshu Singh <sup>^</sup>	October 21, 2024
Baroda BNP Paribas Business Cycle Fund	Mr. Jitendra Sriram	November 01, 2023
	Mr. Kushant Arora <sup>^</sup>	October 21, 2024
Baroda BNP Paribas Banking and Financial Services Fund	Mr. Sandeep Jain	March 14, 2022
	Mr. Arjun Bagga <sup>^</sup>	October 21, 2024
Baroda BNP Paribas Innovation Fund	Mr. Pratish Krishnan	March 05, 2024
Baroda BNP Paribas Manufacturing Fund	Mr. Jitendra Sriram	October 21, 2024
	Mr. Kushant Arora <sup>^</sup>	October 21, 2024
<b>Fund of Fund Scheme</b>		
Baroda BNP Paribas Aqua Fund of Fund	Ms. Swapna Shelar <sup>^</sup>	October 21, 2024
<b>Hybrid Schemes</b>		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Sanjay Chawla (Equity Portfolio)	November 14, 2018
	Mr. Pratish Krishnan (Equity Portfolio)	August 05, 2021
	Mr. Neeraj Saxena <sup>^</sup> (Equity Portfolio)	October 21, 2024
	Mr. Gurvinder Singh Wasan <sup>^</sup> (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Jitendra Sriram (Equity Portfolio)	June 16, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Gurvinder Singh Wasan <sup>^</sup> (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Multi Asset Fund	Mr. Jitendra Sriram (Equity Portfolio)	December 19, 2022
	Mr. Pratish Krishnan <sup>^</sup> (Equity Portfolio)	October 21, 2024
	Mr. Vikram Pamnani (Fixed Income Portfolio)	December 19, 2022
Baroda BNP Paribas Equity Savings Fund	Mr. Pratish Krishnan (Equity Portfolio)	September 05, 2019
	Mr. Neeraj Saxena <sup>^</sup> (Equity Portfolio)	October 21, 2024
	Mr. Gurvinder Singh Wasan <sup>^</sup> (Fixed Income Portfolio)	October 21, 2024
	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
Baroda BNP Paribas Conservative Hybrid Fund	Mr. Prashant Pimple (Equity Portfolio)	October 21, 2022
	Mr. Gurvinder Singh Wasan <sup>^</sup> (Fixed Income Portfolio)	October 21, 2024
Baroda BNP Paribas Arbitrage Fund	Neeraj Saxena (Equity Portfolio)	March 14, 2022
	Vikram Pamnani (Fixed Income Portfolio)	March 16, 2022
<b>Solution Oriented Fund</b>		
Baroda BNP Paribas Retirement Fund	Mr. Pratish Krishnan (Equity Portfolio)	May 28, 2024
	Mr. Gurvinder Singh Wasan <sup>^</sup> (Fixed Income Portfolio)	October 21, 2024
<b>Debt Schemes</b>		
Baroda BNP Paribas Liquid Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Overnight Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Ultra Short Duration Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Low Duration Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	December 27, 2017
Baroda BNP Paribas Money Market Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	March 14, 2024
Baroda BNP Paribas Banking and PSU Bond Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Short Duration Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Corporate Bond Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Dynamic Bond Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
Baroda BNP Paribas Gilt Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
<b>Other Schemes</b>		
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty 50 Index Fund	Mr. Neeraj Saxena	January 29, 2024
Baroda BNP Paribas Gold ETF	Mr. Gurvinder Singh Wasan <sup>^</sup>	October 21, 2024
	Mr. Vikram Pamnani	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

<sup>^</sup> 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 (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.24	20.1725
27-Mar-2023	1.53	19.1548
27-Mar-2024	2.20	25.0255
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
28-Mar-2022	1.43	23.2994
27-Mar-2023	1.79	22.3961
27-Mar-2024	2.60	29.605

## Baroda BNP Paribas Large & Mid Cap Fund

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

## Baroda BNP Paribas Mid Cap Fund

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

## Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Aug-2024	0.45	60.8564
27-Sep-2024	0.47	62.4014
29-Oct-2024	0.45	58.7566
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Aug-2024	0.47	64.0186
27-Sep-2024	0.49	65.7065
29-Oct-24	0.48	61.9285

## Baroda BNP Paribas Focused Fund

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

## Baroda BNP Paribas ELSS Tax Saver Fund

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

## Baroda BNP Paribas India Consumption Fund

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

## Baroda BNP Paribas Banking and Financial Services Fund

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

## Baroda BNP Paribas Balanced Advantage Fund

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

## Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Aug-2024	0.14	18.4213
27-Sep-2024	0.14	18.8411
29-Oct-2024	0.14	17.8096

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Aug-2024	0.15	20.7219
27-Sep-2024	0.16	21.2313
29-Oct-24	0.15	20.0948

## Baroda BNP Paribas Equity Savings Fund

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

## Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Aug-2024	0.08	11.4006
27-Sep-2024	0.08	11.4853
29-Oct-2024	0.08	11.2442
<b>Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Aug-2024	0.09	13.6326
27-Sep-2024	0.09	13.7573
29-Oct-24	0.09	13.4915
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
27-Mar-2024	0.23	11.4605
27-Jun-2024	0.23	11.6432
27-Sep-2024	0.24	11.8001
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
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 (₹)
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
08-Aug-2024	0.06	10.4277
09-Sep-2024	0.06	10.4327
09-Oct-24	0.06	10.4081
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
08-Aug-2024	0.06	10.8502
09-Sep-2024	0.06	10.8657
09-Oct-24	0.06	10.8496
<b>Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-Aug-2022	0.03	10.5907
10-Oct-2022	0.03	10.6456
27-Mar-2023	0.65	10.8944
<b>Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
8-Sep-2022	0.03	10.7901
10-Oct-2022	0.03	10.8111
27-Mar-2023	0.67	11.0956

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

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

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

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Mar-2024	0.18		10.5616
27-Jun-2024	0.19		10.5958
27-Sep-2024	0.19		10.5695
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.382
27-Sep-2024	0.06	0.06	10.3818
29-Oct-2024	0.06	0.06	10.3874
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.3603
27-Sep-2024	0.06	0.06	10.3668
29-Oct-2024	0.06	0.06	10.3800

## Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	5.94	5.94	1020.1418
27-Sep-2024	5.94	5.94	1020.0812
29-Oct-24	5.95	5.95	1020.7323
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	6.04	6.04	1036.1942
27-Sep-2024	6.04	6.04	1036.2455
29-Oct-2024	6.04	6.04	1037.0715

## Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.2208
27-Sep-2024	0.06	0.06	10.2598
29-Oct-2024	0.06	0.06	10.2465
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.3499
27-Sep-2024	0.06	0.06	10.3937
29-Oct-2024	0.06	0.06	10.3846
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.2677
27-Sep-2024	0.06	0.06	10.2973
29-Oct-2024	0.06	0.06	10.2901
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.4049
27-Sep-2024	0.06	0.06	10.4417
29-Oct-2024	0.06	0.06	10.4412
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.08	0.08	11.3157
27-Sep-2024	0.08	0.08	11.3588
29-Oct-2024	0.08	0.08	11.3460
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.09	0.09	14.2135
27-Sep-2024	0.10	0.10	14.2882
29-Oct-2024	0.10	0.10	14.2825
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.3297
27-Sep-2024	0.06	0.06	10.3781
29-Oct-2024	0.06	0.06	10.3662

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.4347
27-Sep-2024	0.06	0.06	10.4878
29-Oct-2024	0.06	0.06	10.4800
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
28-Mar-2022	0.57	0.57	11.1525
27-Mar-2023	0.65	0.65	10.8455
27-Mar-2024	0.77	0.77	10.9808
<b>Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
28-Mar-2022	0.58	0.58	11.3479
27-Mar-2023	0.66	0.66	11.0723
27-Mar-2024	0.79	0.79	11.2568

## Baroda BNP Paribas Dynamic Bond Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.4182
27-Sep-2024	0.06	0.06	10.4906
29-Oct-2024	0.06	0.06	10.4083
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Aug-2024	0.06	0.06	10.7543
27-Sep-2024	0.06	0.06	10.8400
29-Oct-2024	0.06	0.06	10.7659
<b>Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Sep-2023	0.31	0.31	10.4264
27-Mar-2024	0.37	0.37	10.4865
27-Sep-2024	0.37	0.37	10.6328
<b>Direct Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-Sep-2013	0.29	0.27	10.366
28-Mar-2014	0.30	0.28	10.4254
26-Sep-2014	0.02	0.02	10.0821

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

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



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

## Baroda BNP Paribas Gilt Fund

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

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

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)
	Individual	Others	
<b>Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
27-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
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Regular Plan - Calender Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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	
<b>Direct Plan - Calender Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Regular Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
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
<b>Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
28-Mar-2019	0.16	0.15	10.2928
28-Mar-2022	0.55	0.55	10.8026
27-Mar-2024	0.81	0.81	11.5347

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

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

## How to Read Factsheet

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Rating Profile:** Mutual funds invest in securities after

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

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

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

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

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

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

# Glossary

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

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)	The Index of Industrial Production (IIP) measures volume of industrial output. It is an index which details out the growth of various sectors in an economy such as mineral mining, electricity and manufacturing.
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	

# Glossary

Consumer	
Rural wage (% YoY)	Measures average rural wages which determines rural propensity to consume
Motorvehicle sales (%YoY)	Measures total number of wholesale motor vehicle sales (passenger vehicles, tractor, commercial and two wheelers) i.e. dispatches from manufacturers to dealers. Indicator of consumption activity.
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://barodabnpparibasmf.in/Downloads/index.aspx>

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

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

The presentation of statistics for the open ended schemes has been provided as per AMFI Best Practice guidelines circular no. 61/2015-16 dated September 14, 2015 and amendments/clarifications issued thereunder on a best effort basis and is not an endorsement of these statistics by Baroda BNP Paribas Asset Management India Private Ltd (BBNPPAMIPL). This information is not intended to be an offer to sell or a solicitation for the purchase or sale of any financial product or instrument. This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. The information should not be construed as an investment advice and investors are requested to consult their investment advisor and arrive at an informed investment decision before making any investments. BBNPPAMIPL its Directors, officers or its employees shall not be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages arising out of the information contained in this document.

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