

**₹1 LAC**  
INVESTED IN

**BARODA BNP PARIBAS LARGE CAP FUND**

AT INCEPTION IS MORE THAN  
**₹23.4 LACS\***



# BARODA BNP PARIBAS LARGE CAP FUND

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

Performance - Baroda BNP Paribas Large Cap Fund (as on September 30, 2024)

\*₹2343796.47. Inception date: Sept 23, 2004

	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception	
	Returns in INR#	CAGR(%)	Returns in INR#	CAGR(%)	Returns in INR#	CAGR(%)	Returns in INR#	CAGR(%)
Regular Plan	₹14516.47	44.87	₹16756.60	18.76	₹24976.80	20.07	₹ 234379.65	17.05
Nifty 100 TRI	₹13884.07	38.59	₹15585.69	15.93	₹24466.12	19.57	₹205147.06	16.28
Nifty 50 TRI	₹13300.30	32.80	₹15183.62	14.92	₹23838.99	18.95	₹191746.70	15.89

#Returns in INR show the value of ₹10,000/- invested for last 1 year, last 3 years, last 5 years and since inception respectively. **Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.** Returns do not take into account the load, if any. Different plans shall have a different expense structure. The performance details are provided for Regular/Distributor Plan - Growth Option. The scheme is managed by Mr. Jitendra Sriram (managing fund since June 16, 2022). Nifty 50 TRI index is the Additional Benchmark for the scheme.


Period for which scheme's performance has been provided is computed basis last day of the month-end preceding the date of advertisement.

For performance of other schemes managed by Mr. Jitendra Sriram, refer page no. 49 and for managing since details refer page no. 53. For detailed portfolio refer page no.7

## FUND FACTS | September 2024

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### Baroda BNP Paribas Large Cap Fund

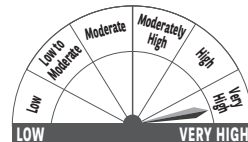
(An Open ended Equity Scheme predominantly investing in large cap stocks)

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

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

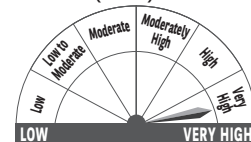
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

### 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 September 30, 2024.

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

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# Market Outlook - Equity

The Nifty 50 Index ended the month with a 2.3% gain. The metals sector emerged as the top-performing sector, rising 7% in the month, followed by consumer durables and power sectors that were up 6% and 5%, respectively. Oil & gas, PSU and IT sectors declined 4%, 3% and 3%. Mid-cap (+1.5%) and small-cap (-0.7%) indices underperformed large-cap Indices. Globally, Hang Seng and Shanghai Composite soared 18% each. Thailand, the Philippines and Singapore were up 7%, 5% and 4%, respectively. Brazil, South Korea and Japan declined 3%, 3% and 2%, respectively. Foreign Portfolio Investors bought USD 5.4 billion (until Sep 27, 2024) of Indian equities in the secondary market, whereas Domestic Institutional Investor's bought USD3.8 billion (until Sep 30, 2024).

At the beginning of the month, investors remained cautious ahead of the key US economy data release. An aggressive interest rate cut by the US Federal Reserve and long-awaited stimulus measures from China helped to boost investor mood in the second half of the month. The Federal Reserve began its rate cut cycle with a 50-bps rate cut, with the Fed fund rate now at 4.75-5%. China also announced various stimulus packages to support the economy.

Indian economy is on a strong footing. Moody's revised its CY2024 Gross Domestic Product growth forecast for India to 7.1% from its earlier estimates of 6.8%; S&P retained India's FY2025 growth forecast at 6.8%. August Consumer Price Index inflation inched up marginally to 3.7% from 3.5% in July. India's Wholesale Price Index dropped to a four-month low of 1.3% in August. Index of Industrial Production growth in July firmed up to 4.8% compared to an upwardly revised June reading of 4.7%. The index of eight core industries grew by 6.1% year on year in Jul 2024. The strong growth was anchored by electricity generation, steel and refinery production. India's Quarter 1 FY25 current account deficit (CAD) widened to USD 9.7bn (1.1% of GDP) from a surplus of USD4.6bn (0.5% of GDP) in Quarter 4 FY24, led by increase in goods trade deficit.

With above-average monsoon rains, all eyes are on festive demand recovery. Monsoon progress improved further in September 2024. Cumulative rainfall improved to 7% above normal as of 27th September 2024. Corporate profits remain in an up-cycle, and the market expects a recovery in earnings from a weak June quarter, which was adversely affected by the elections. Government spending has picked up, and private spending also appears to be on a recovery path, led by rural consumption.

In September 2024, two-wheelers saw strong Year on Year growth, while commercial vehicles experienced a double-digit decline, and cars had mixed results due to the inauspicious period affecting retail sales. Inventory build-up occurred as festivals bunched in October, leading to selective volume growth and increased discounts.

Consumer sentiment in India marginally improved in Aug 2024, after easing from its July 2024 peak. After the heat wave and torrential rains hurt consumer foot falls, there is hope due to the better spending trend in the current year for both essential and discretionary goods ahead of the festive season. The onset of the holiday season in the southern and western regions will be closely observed, as it will offer preliminary indicators of the trend in festive demand for the next two months. Nifty is trading at 20x FY26E which is in line with 5-year averages. Focus will shift to corporate earnings and there are hopes of a rural & festival-led recovery in coming months. Normal monsoon in Sep'24, pick up in government spending and robust investment trajectory is expected to boost the economy.

Source: Kotak and Incred research; date: 30th September 2024

## Equity Market Performance (as on September 30, 2024)

Index Name	1 Month	3 Months	6 Months	1 Year	YTD
<b>Broad based Indexes</b>					
Nifty 50	2.28	7.34	15.44	31.25	18.64
Nifty Midcap 150	1.76	6.95	25.31	47.08	30.43
NIFTY Large Midcap 250	2.06	7.17	21.24	42.12	26.50
Nifty Smallcap 250	1.32	7.43	28.17	50.23	30.89
<b>Sector Indexes</b>					
Nifty Auto	3.26	7.09	25.90	66.58	44.84
Nifty Bank	3.17	1.19	12.29	18.72	9.63
Nifty Commodities	3.60	5.90	17.74	51.16	27.15
Nifty Energy	0.59	5.22	12.67	60.73	31.29
Nifty Financial Services	3.56	4.43	16.45	23.43	13.83
Nifty FMCG	3.93	15.15	21.25	26.85	14.90
Nifty Healthcare Index	1.69	16.93	22.09	51.47	38.40
Nifty Infrastructure	1.58	4.72	14.70	53.05	30.88
Nifty IT	-1.97	15.67	19.98	31.78	17.98
Nifty Media	1.62	7.18	18.87	-5.69	-10.38
Nifty Metal	8.43	3.83	23.26	48.82	27.63
Nifty MNC	5.19	7.15	25.65	48.06	34.34
Nifty Oil & Gas Index	-3.13	6.50	13.79	64.55	37.00
Nifty Pharma	0.27	17.61	22.31	50.65	38.04
Nifty Private Bank	3.17	1.60	12.37	14.63	6.49
Nifty PSE	-1.81	5.50	23.47	87.79	43.36
Nifty PSU Bank	-3.29	-8.10	-3.54	28.32	18.12
Nifty Realty	4.33	-0.51	21.79	90.33	40.06
Nifty Services Sector	2.96	8.30	18.35	31.19	19.07

Source: Nifty Indices

# Market Outlook - Fixed Income

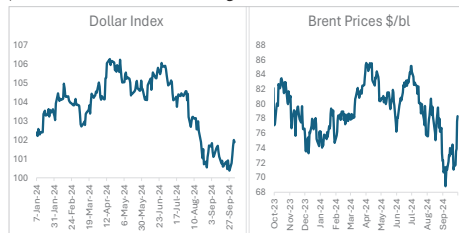
## Global Economy -

Post the Aug-2024 RBI policy, global assessment has shown that many central banks especially in the west have started cutting rates and this includes recent FED's pivot in Sep-2024. This comes after declining inflation in major economies and slowing labour market conditions in advanced economies. Inflation dynamics in the US have showed a slow decay whereas the concerns have shifted towards labour market. US Nonfarm payroll numbers reflect moderation in the labour markets and every release of the same during the FED FOMC has been raising brows.

FED FOMC			
Variable	Economic Projections %	2024	2025
Change in Real GDP	September 2024 FOMC	2.0	2.0
	June 2024 FOMC	2.1	2.0
Unemployment rate	September 2024 FOMC	4.4	4.4
	June 2024 FOMC	4.0	4.2
PCE Inflation	September 2024 FOMC	2.3	2.1
	June 2024 FOMC	2.6	2.3
Federal funds rate	September 2024 FOMC	4.4	3.4
	June 2024 FOMC	5.1	4.1

Amongst the most recent high frequency indicators of global economic activity, job growth is getting softer as labour markets continue to slow down, unemployment rates are ticking up and wage growth is easing, for economies like UK, Euro area etc.

The concern on demand outlook was reflected in declining commodity prices as Brent prices in September declined to as low as 69\$/bl. The recent flare up between Israel and Iran has led to jump in Brent prices and remains a key risk in the future trajectory of energy prices and subsequent impact on global inflation. In last three years we have noticed that the impact of these geopolitical tensions have been reflected in inflation shocks and growth slowdown, eventually bringing the Brent prices under control with a lag.



Source: Bloomberg, Data as on 30.09.2024

As growth became a visible concern for global central banks, global bond rates softened driven by easing monetary conditions and the most awaited Fed pivot. On the given back drop major emerging market currencies appreciated as the dollar index showed softer declines to 100 and again raced by closer to 101. Japanese yen appreciated to 140 levels and soon inched up to 147 levels as dollar indexed stabilised. China's economy

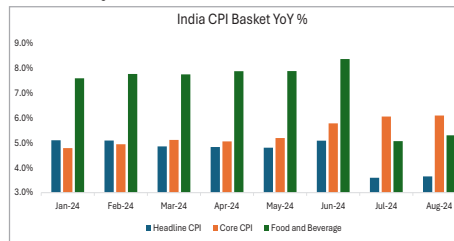
continues to remain sluggish with easing monetary and fiscal expansion weighing on its currency.

## Domestic Economy -

The month of September aligns with the onset of festive season in India and thus the production and inventory build up starts taking pace. The decline in Brent prices in September remained supportive of the input cost inflation. PMI surveys for manufacturing and services reflected expansion at a slower pace. The constrain was visible in total sales growth led by softer increase in new export orders. The recent months Aug-Sep-24 have seen a moderating trend in some high frequency growth indicators such as passenger vehicles sales, power demand, cement and steel production. While some activity indicators have softened, we believe this is mainly due to disruption to production activity on account of higher rainfall especially in August and seasonal trends.

On the fiscal front, the central government's fiscal deficit in FYTD basis was 27% of FY2025 budget estimates (BE), with receipts holding up. The receipts were supported by strong growth in personal income taxes and non-tax revenues. Direct taxes on FYTD basis stood 36% y/y. Indirect tax collection growth was higher by 9.5% y/y on FYTD basis.

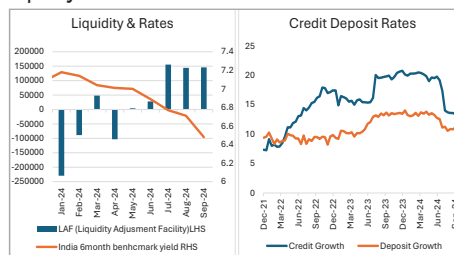
## Domestic Inflation -



Source: Bloomberg, Data as on 13.09.2024

- Headline inflation remained below 4% led by favourable base. Sep-2024 inflation expectations are clocking a number closer to 5% y/y as the favourable base fades.
- Future trajectory of inflation is expected to be supported by softer input cost inflation and supportive commodity prices.
- Our inflation projections foresee inflation trajectory to soften in Q4 FY25 supported by winter food crop arrival.
- Any space from inflation perspective for a monetary pivot is visible in Q4 FY25 and that coincides with the Feb-2024 RBI MPC.

## Liquidity and Rates -

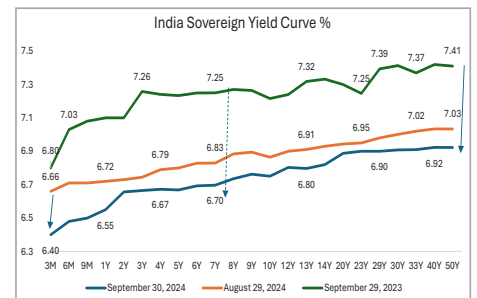


Source: Bloomberg, Data as on 30.09.2024

- Credit growth has been above deposit growth for the past 29-months.

- Although credit growth has moderated to 13.3% in Sep-24, the credit-deposit ratio remains elevated at 78.6%, having tracked above 77% since Nov-22.
- We expect seasonal factors such as increased incremental credit demand alongside currency in circulation driven by the festival / wedding season to create some pressure on liquidity in 2HF25.
- However, this will likely be offset by an improving trend in government spending.
- Government cash balances is expected to have picked up to around Rs 3.9 trn around September end, due to indirect and direct tax collections. Going forward, we expect the government cash balances to reflect in terms of spending in domestic liquidity.
- We remain positive on liquidity outlook given expectations of stance change in Q3 2024.

## Fixed Income Outlook -



- FED's pivot in Sep-2024, comes after declining inflation and slowing labour market conditions. This also marks pivot to easing liquidity conditions globally.
- In the light of above, India is placed as a favorable destination amongst other emerging market economies. Also, we have already started to witness robust flows in both equity and debt segments.
- Additionally post the JP Morgan GBI-EM inclusion we have witnessed favourable demand supply dynamics in the domestic bond markets, navigating the rates further lower.

## 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.
- Secondly, domestic inflation remains a key watch for RBI's monetary policy decision making.
- In the upcoming policy we expect RBI to disassociate from the interest rate developments globally and take view on the domestic rates based on evolving conditions of domestic inflation and growth dynamics.
- RBI's response is expected to be attuned to first a stance change and followed by a lag in rate cut. The space to pivot is expected in Q4 FY25.
- Our view on rates remains 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 advice 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.

**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

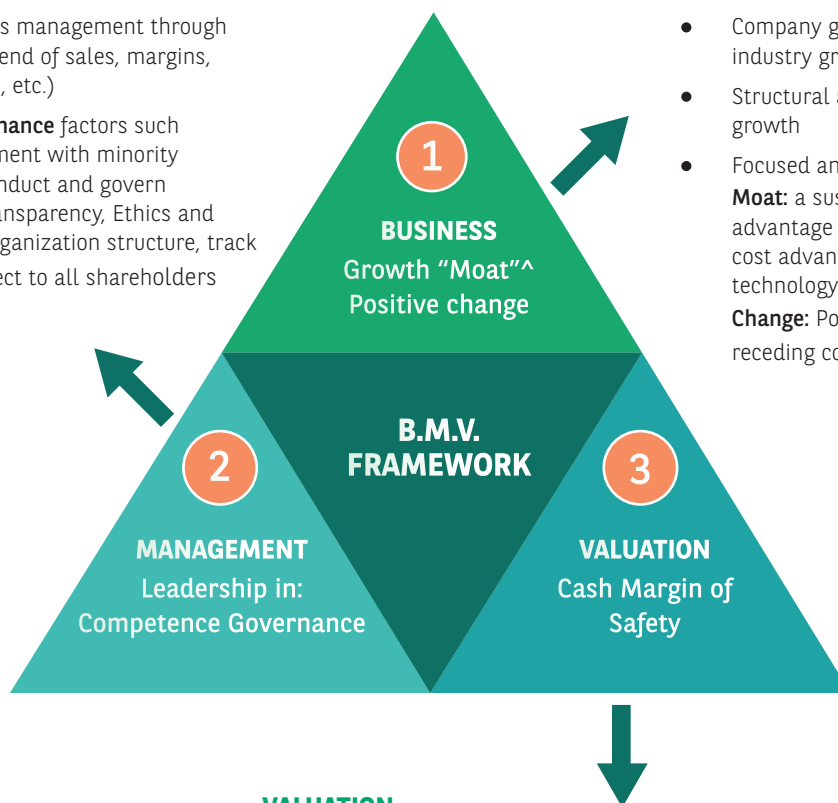
### Leadership in:

- **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

	Sep 23	Oct 23	Nov 23	Dec 23	Jan 24	Feb 24	Mar 24	Apr 24	May 24	Jun 24	Jul 24	Aug 24	Sep 24
<b>Banking</b>													
Currency in circulation (%YoY)	4.3	2.7	4.3	4.0	3.9	3.7	4.1	3.2	3.7	6.0	6.4	5.5	
M3 (%YoY)	11.5	11.4	11.8	11.1	11.0	10.9	11.2	10.9	12.1	9.7	10.0	10.2	
Bank non-food credit growth (%YoY)	15.3	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)	18.2	18.0	18.6	17.7	18.4	18.1	17.7	17.4	17.8	16.6	17.8		
Credit to industry (%YoY)	6.5	5.4	6.1	8.1	7.8	8.6	8.5	5.4	8.9	7.7	10.2		
Credit to services (%YoY)	21.3	20.1	21.9	19.6	20.7	21.2	20.2	19.7	20.7	15.1	15.4		
Deposit growth (%YoY)	12.3	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 (%)	76.1	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 (%)	7.22	7.36	7.28	7.17	7.14	7.08	7.06	7.19	6.98	7.01	6.93	6.86	6.75
Weighted average deposit rate of banks (%)	6.69	6.75	6.78	6.83	6.84	6.86	6.88	6.91	6.93	6.91	6.92	6.93	
Weighted average lending rate of banks (%)	9.83	9.84	9.80	9.85	9.85	9.83	9.85	9.83	9.83	9.91	9.91	9.91	
Median MCLR (%)	8.70	8.70	8.70	8.75	8.80	8.80	8.80	8.85	8.79	8.85	8.85	8.90	8.95
Commercial Paper issuance (%YoY)	2.8	10.8	9.0	1.3	3.8	11.9	9.9	(2.4)	(6.8)	(2.5)	3.2	4.7	
<b>Industry</b>													
Cement production (%YoY)	4.7	17.0	(4.0)	3.8	5.7	9.1	10.6	0.2	(0.6)	1.9	5.5	(3.0)	
Steel production (%YoY)	14.8	13.6	9.4	8.3	9.2	9.4	7.5	9.8	6.7	6.7	7.2	4.5	
IIP (%YoY)	6.4	11.9	2.4	4.2	3.8	5.6	5.4	5.0	6.2	4.7	4.8		
Mining (%YoY)	11.5	13.1	7.0	5.2	5.9	8.1	1.3	6.8	6.6	10.3	3.7		
Manufacturing (%YoY)	5.1	10.6	1.2	4.5	3.2	4.9	5.8	3.9	5.0	3.2	4.6		
Electricity (%YoY)	9.9	20.4	5.8	1.2	5.6	7.5	8.6	10.2	13.7	8.6	7.9		
Capital goods production (%YoY)	8.4	21.7	(1.1)	3.6	4.1	1.0	6.6	2.7	2.9	3.8	12.0		
Consumer durable production (%YoY)	1.0	15.9	(5.5)	5.3	11.9	12.3	9.5	10.0	12.6	8.7	8.2		
Consumer non-durable production (%YoY)	2.7	9.3	(3.3)	2.4	(0.2)	(3.8)	4.9	(2.5)	2.5	(1.5)	(4.4)		
PMI Manufacturing Index	57.5	55.5	56.0	54.9	56.5	56.9	59.1	58.8	57.5	58.3	58.1	57.5	56.5
PMI Services Index	61.0	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	61.0	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)	7.2	7.0	6.9	7.0	6.8	6.7	6.7	6.6	6.2	6.0	5.6		
Urban unemployment (%)	8.9	8.4	9.4	9.3	8.9	8.5	8.2	9.8	8.6	8.9	7.9		
Rural unemployment (%)	6.2	10.8	9.1	8.0	5.8	7.8	7.4	7.3	6.3	9.3	7.5		
Naukri job speak index (%YoY)	(8.6)	1.2	(23.3)	(15.6)	(11.1)	(7.5)	(10.8)	(2.7)	(1.8)	(7.6)	11.8	(3.4)	
Motorvehicle sales (%YoY)	3.7	21.9	28.3	15.8	26.0	31.2	22.0	24.6	8.9	16.9	8.4	6.5	
Passenger vehicle (%YoY)	17.7	33.9	21.0	21.7	31.9	27.0	26.0	1.3	4.0	3.1	(2.5)	(1.8)	
Commercial vehicle (%YoY)	10.9	13.1	2.0	(4.4)	0.3	(0.1)	8.0	13.6	7.9	0.2	(10.2)	(11.0)	
Two wheeler (%YoY)	0.8	20.2	31.3	16.0	26.2	34.6	15.3	30.8	10.1	21.3	12.5	9.3	
Tractor sales	(14.7)	(4.3)	6.4	(19.8)	(15.3)	(30.6)	(23.1)	(3.0)	0.0	3.6	1.6	(5.8)	
Petrol consumption (%YoY)	8.2	4.8	9.4	0.2	9.6	8.9	6.9	14.1	2.4	4.6	10.5	8.6	
Diesel consumption (%YoY)	3.9	9.3	(3.1)	(2.3)	3.5	6.2	3.1	1.4	1.8	1.0	4.5	(2.5)	
Air traffic (%YoY)	18.4	10.8	9.0	8.3	4.6	4.8	3.7	2.4	4.4	5.8	7.3	5.7	
Foreign tourist arrivals (%YoY)	17.5	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)	0.3	13.8	17.0	0.7	3.2	2.4	3.6	1.3	3.7	6.8	6.0	6.7	
Rail freight traffic (%YoY)	6.7	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)	9.5	30.5	8.5	13.2	16.4	18.9	13.9	14.5	17.0	16.3	19.2	12.9	
<b>Foreign Trade</b>													
Export growth (%YoY)	(2.8)	5.9	(3.2)	0.8	3.1	11.8	(0.7)	1.1	9.1	2.6	(1.5)	(9.3)	
Import growth (%YoY)	(14.0)	9.6	(4.3)	(4.8)	1.0	12.2	(6.0)	10.3	7.7	5.0	7.5	3.3	
Non-oil, non-gold imports (%YoY)	(13.3)	5.8	(3.4)	(1.0)	(0.9)	8.8	(2.7)	0.5	1.1	5.9	6.1	5.4	
Capital goods imports (%YoY)	3.0	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)	3.2	(14.0)	(13.8)	7.1	(14.0)	20.4	(0.6)	39.3	(37.9)	(18.4)	0.12	20.9	
Indirect tax (%YoY)	4.4	(14.3)	11.5	3.1	9.8	12.7	28.5	19.8	2.5	4.8	13.9	17.6	
GST collections (Rs.bn)	1627.1	1720.0	1679.3	1648.8	1721.3	1683.4	1780.0	2102.7	1730.0	1740.0	1820.0	1749.6	1732.4
<b>Inflation</b>													
CPI (%YoY)	5.02	4.88	5.58	5.75	5.13	5.07	4.85	4.83	4.75	5.08	3.5	3.7	
Core CPI (%YoY)	4.52	4.26	4.11	3.89	3.59	3.34	3.25	3.23	3.12	3.14	3.35	3.40	
WPI (%YoY)	-0.07	-0.26	0.39	0.86	0.27	0.20	0.53	1.26	2.61	3.36	2.04	1.31	
<b>Negative (■ + ■)</b>													
	13	11	18	17	13	11	14	18	15	14	11	12	1
<b>Positive (■ + ■)</b>													
	37	39	32	33	37	39	36	32	35	36	38	27	2

Domestic yields remain supported amid global monetary easing cycle, robust FPI and domestic institutional demand and comfortable liquidity conditions.

Steel output increased by 4.5% y/y in Aug-2024, despite the decline in output in other core industries.

India services PMI numbers indicated a slower expansion in the services activity. The headline number indicated a softer increase in new export orders.

GST collections remained robust in September 2024 increasing by 6.5% y/y, thus supporting the indirect tax revenue of centre.

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 October 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.

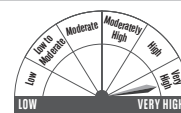
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 September 30, 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 September 30, 2024)

Regular Plan - Growth Option	: ₹ 235.2750
Regular Plan - IDCW Option	: ₹ 27.4946
Direct Plan - Growth Option	: ₹ 268.8323
Direct Plan - IDCW Option	: ₹ 32.7255

### Benchmark Index (Tier 1)

Nifty 100 TRI

### Date of Allotment

September 23, 2004

Monthly AAUM## As on September 30, 2024	: ₹ 2,379.72 Crores
AAUM## As on September 30, 2024	: ₹ 2,439.97 Crores

### Fund Manager <sup>†</sup>

Fund Manager	Managing fund since	Experience
Jitendra Sriram	16-Jun-22	26 years

### 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	: 0.53
Standard Deviation***	: 11.74%
Beta***	: 0.90
Sharpe Ratio**	: 1.02
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Key Statistics

No of Stocks	: 54
Portfolio RoE (%)	: 18.6
EPS Growth (%)	: 25.79
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of September 30, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

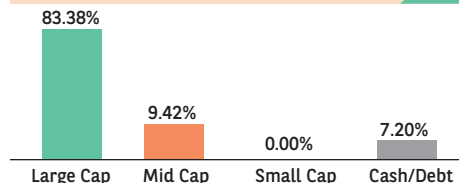
EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.18%</b>
Escorts Kubota Limited	1.18%
<b>AUTO COMPONENTS</b>	<b>2.36%</b>
Bosch Limited	2.36%
<b>AUTOMOBILES</b>	<b>5.45%</b>
Hero MotoCorp Limited	1.58%
Maruti Suzuki India Limited	1.37%
Tata Motors Limited	2.50%
<b>BANKS</b>	<b>17.37%</b>
HDFC Bank Limited	6.39%
ICICI Bank Limited	6.25%
IndusInd Bank Limited	0.85%
Kotak Mahindra Bank Limited	1.78%
Punjab National Bank	0.79%
State Bank of India	1.31%
<b>BEVERAGES</b>	<b>1.47%</b>
United Spirits Limited	1.47%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.24%</b>
Ambuja Cements Limited	1.14%
Grasim Industries Limited	1.06%
UltraTech Cement Limited	1.04%
<b>CONSTRUCTION</b>	<b>4.07%</b>
Larsen & Toubro Limited	4.07%
<b>CONSUMABLE FUELS</b>	<b>1.26%</b>
Coal India Limited	1.26%
<b>DIVERSIFIED FMCG</b>	<b>4.65%</b>
Hindustan Unilever Limited	1.31%
ITC Limited	3.34%
<b>DIVERSIFIED METALS</b>	<b>0.76%</b>
Vedanta Limited	0.76%
<b>ELECTRICAL EQUIPMENT</b>	<b>2.84%</b>
Hitachi Energy India Limited	2.84%
<b>FERROUS METALS</b>	<b>1.09%</b>
Tata Steel Limited	1.09%
<b>FINANCE</b>	<b>3.04%</b>
Bajaj Finance Limited	0.99%
Cholamandalam Investment and Finance Company Ltd	1.07%
Jio Financial Services Limited	0.98%
<b>FOOD PRODUCTS</b>	<b>1.04%</b>
Nestle India Limited	1.04%
<b>GAS</b>	<b>1.11%</b>
GAIL (India) Limited	1.11%
<b>INDUSTRIAL MANUFACTURING</b>	<b>1.01%</b>
Honeywell Automation India Limited	1.01%
<b>INSURANCE</b>	<b>3.04%</b>
ICICI Lombard General Insurance Company Limited	1.04%
ICICI Prudential Life Insurance Company Limited	1.12%
SBI Life Insurance Company Limited	0.88%
<b>IT - SOFTWARE</b>	<b>8.13%</b>
HCL Technologies Limited	1.52%
Infosys Limited	2.84%
Tata Consultancy Services Limited	3.77%
<b>OIL</b>	<b>1.50%</b>
Oil India Limited	1.50%
<b>PETROLEUM PRODUCTS</b>	<b>6.90%</b>
Bharat Petroleum Corporation Limited	1.02%
Reliance Industries Limited	5.88%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.43%</b>
Cipla Limited	1.04%
Divi's Laboratories Limited	1.61%
Dr. Reddy's Laboratories Limited	1.00%
Sun Pharmaceutical Industries Limited	1.78%
<b>POWER</b>	<b>3.94%</b>
NTPC Limited	2.94%

EQUITY HOLDINGS	% of Net Assets
Power Grid Corporation of India Limited	1.00%
<b>RETAILING</b>	<b>5.93%</b>
Avenue Supermarts Limited	1.00%
Trent Limited	2.91%
Zomato Limited	2.02%
<b>TELECOM - SERVICES</b>	<b>2.52%</b>
Bharti Airtel Limited	2.52%
<b>FUTURES LONG POSITION</b>	<b>1.46%</b>
Bajaj Finserv Limited	0.88%
Adani Enterprises Limited	0.58%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.44%</b>
<b>Total Equity Holdings</b>	<b>93.23%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>Treasury Bill</b>		<b>0.99%</b>
364 Days Tbill (MD 05/12/2024)	Sovereign	0.49%
182 Days Tbill (MD 14/02/2025)	Sovereign	0.30%
364 Days Tbill (MD 13/02/2025)	Sovereign	0.20%
<b>Total Fixed Income Holdings</b>		<b>0.99%</b>
TREPS, Cash & Other Net		5.78%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

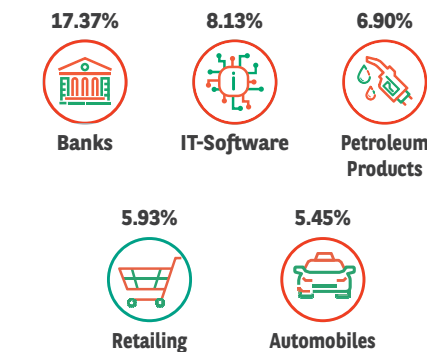
Investment in Top 10 scrips constitutes 41.23% of the portfolio

## 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 6.80%, as per 1 day MIBOR rate on the last business day of the month.

<sup>†</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 54.

# Baroda BNP Paribas Large & Mid Cap Fund

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

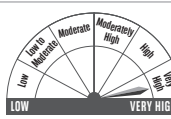
This product is suitable for investors who are seeking\*:

- 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.

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The primary 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 September 30, 2024)

Regular Plan - Growth Option	: ₹ 28.6416
Regular Plan - IDCW Option	: ₹ 22.6453
Direct Plan - Growth Option	: ₹ 30.4604
Direct Plan - IDCW Option	: ₹ 25.6016

### Benchmark Index (Tier 1)

BSE 250 Large & Mid Cap TRI

### Date of Allotment

September 04, 2020

Monthly AAUM## As on September 30, 2024 : ₹ 1,460.43 Crores

AAUM## As on September 30, 2024 : ₹ 1,470.07 Crores

### Fund Manager<sup>1</sup>

Fund Manager	Managing fund since	Experience
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	: 0.97
Standard Deviation*	: 13.86%
Beta*	: 0.99
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	: 53
Portfolio RoE (%)	: 22.48
EPS Growth (%)	: 53.2
Portfolio RoE and EPS Growth is for trailing 12 months (TTM) whereas the number of stocks is as of September 30, 2024.	

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.80%, as per 1 day MIBOR rate on the last business day of the month.

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 54.

## PORTFOLIO (✓ Top 10 Holdings)

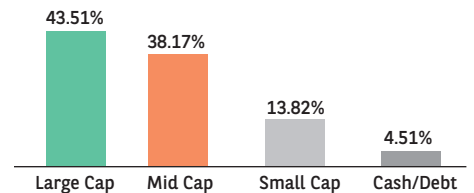
EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.16%</b>
Escorts Kubota Limited	1.16%
<b>AUTO COMPONENTS</b>	<b>3.87%</b>
Motherson Sumi Wiring India Limited	0.97%
Sona BLW Precision Forgings Limited	1.28%
ZF Commercial Vehicle Control Systems India Limited	1.62%
<b>AUTOMOBILES</b>	<b>1.66%</b>
Tata Motors Limited	1.66%
<b>BANKS</b>	<b>12.49%</b>
Axis Bank Limited	1.89%
Bank of Baroda	1.85%
✓ HDFC Bank Limited	4.12%
ICICI Bank Limited	1.95%
✓ The Federal Bank Limited	2.68%
<b>CAPITAL MARKETS</b>	<b>2.25%</b>
Computer Age Management Services Limited	2.25%
<b>CONSTRUCTION</b>	<b>2.63%</b>
✓ Larsen & Toubro Limited	2.63%
<b>CONSUMER DURABLES</b>	<b>3.99%</b>
✓ Dixon Technologies (India) Limited	2.82%
Titan Company Limited	1.17%
<b>ELECTRICAL EQUIPMENT</b>	<b>3.68%</b>
ABB India Limited	1.64%
GE T&D India Limited	2.04%
<b>FERROUS METALS</b>	<b>1.97%</b>
Jindal Stainless Limited	0.91%
Jindal Steel & Power Limited	1.06%
<b>FINANCE</b>	<b>8.51%</b>
Cholamandalam Investment and Finance Company Ltd	1.20%
✓ CRISIL Limited	2.54%
PNB Housing Finance Limited	2.34%
✓ Shriram Finance Limited	2.43%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.86%</b>
✓ PB Fintech Limited	2.86%
<b>FOOD PRODUCTS</b>	<b>2.72%</b>
Hatsun Agro Product Limited	0.89%
Nestle India Limited	1.83%
<b>HEALTHCARE SERVICES</b>	<b>1.06%</b>
Jupiter Life Line Hospitals Limited	1.06%
<b>INDUSTRIAL MANUFACTURING</b>	<b>1.66%</b>
Kaynes Technology India Limited	1.66%
<b>INDUSTRIAL PRODUCTS</b>	<b>0.98%</b>
Cummins India Limited	0.98%
<b>INSURANCE</b>	<b>1.62%</b>
Max Financial Services Limited	1.62%
<b>IT - SOFTWARE</b>	<b>9.64%</b>
✓ Infosys Limited	3.83%
KPIT Technologies Limited	1.22%
✓ Mphasis Limited	2.56%
Tata Consultancy Services Limited	2.03%
<b>LEISURE SERVICES</b>	<b>1.16%</b>
The Indian Hotels Company Limited	1.16%
<b>OIL</b>	<b>2.07%</b>
Oil India Limited	2.07%
<b>PERSONAL PRODUCTS</b>	<b>3.21%</b>
Colgate Palmolive (India) Limited	2.07%
Godrej Consumer Products Limited	1.14%
<b>PETROLEUM PRODUCTS</b>	<b>4.76%</b>
Hindustan Petroleum Corporation Limited	2.25%
✓ Reliance Industries Limited	2.51%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>7.80%</b>
Ajanta Pharma Limited	1.96%
Alkem Laboratories Limited	2.26%
Concord Biotech Limited	2.28%

EQUITY HOLDINGS	% of Net Assets
Divi's Laboratories Limited	1.30%
<b>POWER</b>	<b>1.92%</b>
Power Grid Corporation of India Limited	1.92%
<b>REALTY</b>	<b>1.44%</b>
The Phoenix Mills Limited	1.44%
<b>RETAILING</b>	<b>6.31%</b>
Avenue Supermarts Limited	1.39%
FSN E-Commerce Ventures Limited	1.73%
Trent Limited	1.80%
Zomato Limited	1.39%
<b>TELECOM - SERVICES</b>	<b>1.45%</b>
Bharti Airtel Limited	1.45%
<b>TEXTILES &amp; APPARELS</b>	<b>1.30%</b>
K.P.R. Mill Limited	1.30%
<b>TRANSPORT SERVICES</b>	<b>0.81%</b>
InterGlobe Aviation Limited	0.81%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.49%</b>
<b>Total Equity Holdings</b>	<b>95.47%</b>

FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	4.53%
<b>GRAND TOTAL</b>	<b>100.00%</b>

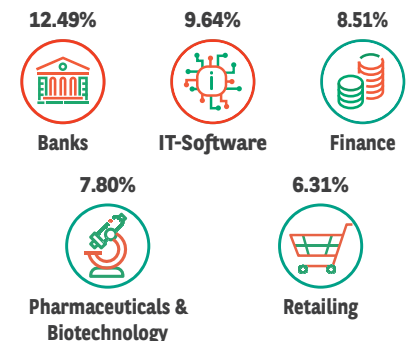
Investment in Top 10 scrips constitutes 28.98% of the portfolio

## 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.

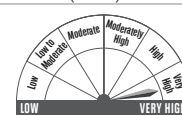
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the Scheme 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 September 30, 2024)

Regular Plan - Growth Option	: ₹ 106.4606
Regular Plan - IDCW Option	: ₹ 66.3966
Direct Plan - Growth Option	: ₹ 125.2718
Direct Plan - IDCW Option	: ₹ 82.9679

### Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

### Date of Allotment

May 02, 2006

Monthly AAUM## As on September 30, 2024 : ₹ 2,230.48 Crores

AAUM## As on September 30, 2024 : ₹ 2,247.38 Crores

### Fund Manager <sup>†</sup>

Fund Manager	Managing fund since	Experience
Shiv Chanani	13-Jul-22	24 years

### 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	: 0.73
Standard Deviation***	: 12.64%
Beta**	: 0.80
Sharpe Ratio**	: 1.24

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

### Key Statistics

No of Stocks	: 66
Portfolio RoE (%)	: 17.99
EPS Growth (%)	: 49.68

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

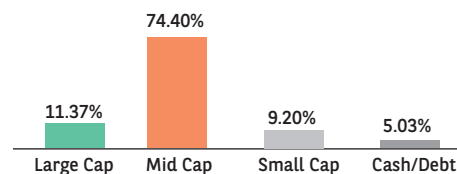
EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>2.43%</b>
Ashok Leyland Limited	1.10%
Escorts Kubota Limited	1.33%
<b>AUTO COMPONENTS</b>	<b>7.87%</b>
Bharat Forge Limited	1.08%
Bosch Limited	1.17%
Exide Industries Limited	1.45%
Jtekt India Limited	1.02%
Schaeffler India Limited	1.39%
ZF Commercial Vehicle Control Systems India Limited	1.76%
<b>AUTOMOBILES</b>	<b>3.43%</b>
Ola Electric Mobility Ltd	1.16%
✓ TVS Motor Company Limited	2.27%
<b>BANKS</b>	<b>4.27%</b>
Indian Bank	1.87%
RBL Bank Limited	0.82%
The Federal Bank Limited	1.58%
<b>BEVERAGES</b>	<b>1.06%</b>
United Breweries Limited	1.06%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.10%</b>
JK Lakshmi Cement Limited	1.10%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>1.03%</b>
Deepak Nitrite Limited	1.03%
<b>CONSUMER DURABLES</b>	<b>4.82%</b>
✓ Dixon Technologies (India) Limited	2.00%
Metro Brands Limited	1.42%
Volta Limited	1.40%
<b>DIVERSIFIED</b>	<b>0.98%</b>
3M India Limited	0.98%
<b>ELECTRICAL EQUIPMENT</b>	<b>5.47%</b>
Bharat Heavy Electricals Limited	0.75%
✓ Hitachi Energy India Limited	3.24%
Thermax Limited	1.48%
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>2.01%</b>
✓ Coromandel International Limited	2.01%
<b>FINANCE</b>	<b>8.89%</b>
CRISIL Limited	1.04%
LIC Housing Finance Limited	1.59%
Mahindra & Mahindra Financial Services Limited	1.05%
Poonawalla Fincorp Limited	1.76%
Shriram Finance Limited	1.27%
✓ Sundaram Finance Limited	2.18%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>3.60%</b>
✓ PB Fintech Limited	3.60%
<b>FOOD PRODUCTS</b>	<b>1.01%</b>
Hatsun Agro Product Limited	1.01%
<b>GAS</b>	<b>0.99%</b>
Petronet LNG Limited	0.99%
<b>HEALTHCARE SERVICES</b>	<b>1.12%</b>
Max Healthcare Institute Limited	1.12%
<b>INDUSTRIAL PRODUCTS</b>	<b>4.15%</b>
AIA Engineering Limited	1.45%
Ratnamani Metals & Tubes Limited	1.63%
Supreme Industries Limited	1.07%
<b>INSURANCE</b>	<b>2.66%</b>
ICICI Lombard General Insurance Company Limited	1.16%
ICICI Prudential Life Insurance Company Limited	1.50%
<b>IT - SERVICES</b>	<b>1.84%</b>
Tata Technologies Limited	1.84%
<b>IT - SOFTWARE</b>	<b>4.87%</b>
✓ KPIT Technologies Limited	2.39%
Oracle Financial Services Software Limited	1.27%
Persistent Systems Limited	1.21%
<b>LEISURE SERVICES</b>	<b>2.66%</b>
Jubilant Foodworks Limited	1.06%
The Indian Hotels Company Limited	1.60%
<b>NON - FERROUS METALS</b>	<b>2.06%</b>
✓ National Aluminium Company Limited	2.06%
<b>PERSONAL PRODUCTS</b>	<b>1.37%</b>
Procter & Gamble Hygiene and Health Care Limited	1.37%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>10.15%</b>
Abbott India Limited	1.69%
Alkem Laboratories Limited	1.28%
GlaxoSmithKline Pharmaceuticals Limited	1.53%

EQUITY HOLDINGS	% of Net Assets
IPCA Laboratories Limited	1.67%
JB Chemicals & Pharmaceuticals Limited	1.08%
Lupin Limited	1.95%
Zydus Lifesciences Limited	0.95%
<b>POWER</b>	<b>1.01%</b>
NLC India Limited	1.01%
<b>REALTY</b>	<b>2.46%</b>
✓ The Phoenix Mills Limited	2.46%
<b>RETAILING</b>	<b>4.95%</b>
✓ Trent Limited	3.37%
Zomato Limited	1.58%
<b>TELECOM - SERVICES</b>	<b>1.83%</b>
Indus Towers Limited	1.83%
<b>FUTURES LONG POSITION</b>	<b>1.00%</b>
Hindustan Petroleum Corporation Limited	1.00%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>3.87%</b>
<b>Grand Total</b>	<b>94.96%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.87%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.87%
<b>Total Fixed Income Holdings</b>		<b>0.87%</b>
TREPS, Cash & Other Net		4.17%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

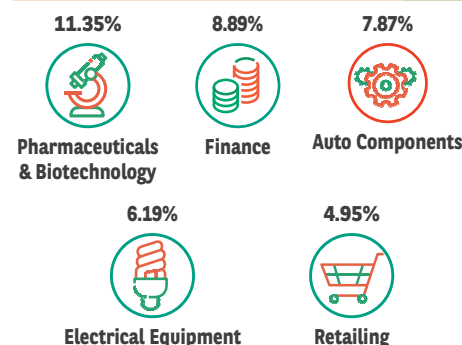
Investment in Top 10 scrips constitutes 25.58% of the portfolio

## 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 6.80%, as per 1 day MIBOR rate on the last business day of the month.

<sup>†</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

\* refer page no. 59

For Distribution History kindly refer page no. 54.

# 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 September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital appreciation by investing predominantly in equity and equity related securities of small cap companies. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 14.3913
Regular Plan - IDCW Option	: ₹ 14.3913
Direct Plan - Growth Option	: ₹ 14.6205
Direct Plan - IDCW Option	: ₹ 14.6205

### Benchmark Index (Tier 1)

Nifty Small Cap 250 TR Index

### Date of Allotment

October 30, 2023

Monthly AAUM## As on September 30, 2024 : ₹ 1,550.74 Crores  
AUM## As on September 30, 2024 : ₹ 1,577.61 Crores

### Fund Manager<sup>u</sup>

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	30-Oct-23	24 years

### Load Structure

Entry Load : Not Applicable

Exit Load: • If units of the Scheme are redeemed or switched out up to 10% of the units 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 (%)	: 0.53%
Portfolio Turnover Ratio	: 0.67

### Key Statistics

No of Stocks	: 61
Portfolio RoE (%)	: 16.11
EPS Growth (%)	: 56

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

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>1.65%</b>
Balrampur Chini Mills Limited	1.65%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>1.52%</b>
BEML Limited	1.52%
<b>AUTO COMPONENTS</b>	<b>5.22%</b>
Amara Raja Energy & Mobility Ltd	0.90%
Exide Industries Limited	1.19%
✓ Jtekt India Limited	2.14%
ZF Commercial Vehicle Control Systems India Limited	0.99%
<b>BANKS</b>	<b>3.56%</b>
Karur Vysya Bank Limited	1.63%
RBL Bank Limited	0.91%
The Jammu & Kashmir Bank Limited	1.02%
<b>CAPITAL MARKETS</b>	<b>9.26%</b>
Central Depository Services (India) Limited	1.82%
Computer Age Management Services Limited	1.13%
✓ ICICI Securities Limited	2.21%
ICRA Limited	1.19%
✓ KFin Technologies Limited	2.91%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.07%</b>
Birla Corporation Limited	1.21%
JK Lakshmi Cement Limited	0.86%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.91%</b>
Aarti Industries Limited	1.57%
✓ BASF India Limited	2.34%
<b>COMMERCIAL SERVICES &amp; SUPPLIES</b>	<b>2.93%</b>
eClxerx Services Limited	1.14%
TeamLease Services Limited	1.79%
<b>CONSTRUCTION</b>	<b>3.37%</b>
KEC International Limited	1.97%
Larsen & Toubro Limited	1.40%
<b>CONSUMER DURABLES</b>	<b>6.26%</b>
Blue Star Limited	1.56%
Crompton Greaves Consumer Electricals Limited	1.19%
V-Guard Industries Limited	2.06%
Whirlpool of India Limited	1.45%
<b>ELECTRICAL EQUIPMENT</b>	<b>9.25%</b>
Bharat Heavy Electricals Limited	1.06%
✓ GE T&D India Limited	2.97%
✓ Hitachi Energy India Limited	3.50%
Premier Energies Limited	1.72%
<b>FINANCE</b>	<b>6.23%</b>
Can Fin Homes Limited	1.98%
IDFC Limited	1.80%
India Shelter Finance Corporation Limited	1.09%
Mas Financial Services Limited	1.36%
<b>FOOD PRODUCTS</b>	<b>2.60%</b>
✓ Mrs. Bectors Food Specialities Limited	2.60%
<b>GAS</b>	<b>3.32%</b>
✓ Mahanagar Gas Limited	3.32%
Household Products	1.77%
Jyothy Labs Limited	1.77%
<b>INDUSTRIAL MANUFACTURING</b>	<b>2.00%</b>
Jyoti CNC Automation Ltd	2.00%
<b>INDUSTRIAL PRODUCTS</b>	<b>3.94%</b>
Ingersoll Rand (India) Limited	1.66%
✓ KSB Limited	2.28%
<b>IT - SERVICES</b>	<b>4.28%</b>
Affle (India) Limited	1.01%
Protean eGov Technologies Limited	1.49%
Tata Technologies Limited	1.78%
<b>LEISURE SERVICES</b>	<b>2.26%</b>
Jubilant Foodworks Limited	1.30%
Westlife Foodworld Limited	0.96%

### EQUITY HOLDINGS

EQUITY HOLDINGS	% of Net Assets
<b>NON - FERROUS METALS</b>	<b>1.33%</b>
National Aluminium Company Limited	1.33%
Paper, Forest & Jute Products	1.63%
Century Textiles & Industries Limited	1.63%
<b>PERSONAL PRODUCTS</b>	<b>0.97%</b>
Emami Limited	0.97%
<b>PETROLEUM PRODUCTS</b>	<b>1.93%</b>
Gulf Oil Lubricants India Limited	1.93%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.71%</b>
✓ Alembic Pharmaceuticals Limited	2.47%
JB Chemicals & Pharmaceuticals Limited	1.90%
Sanofi India Limited	1.34%
<b>POWER</b>	<b>1.85%</b>
SJVN Limited	1.85%
<b>REALTY</b>	<b>1.35%</b>
Brigade Enterprises Limited	1.35%
<b>TEXTILES &amp; APPARELS</b>	<b>1.72%</b>
Vardhman Textiles Limited	1.72%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.99%</b>
<b>Total Equity Holdings</b>	<b>94.88%</b>

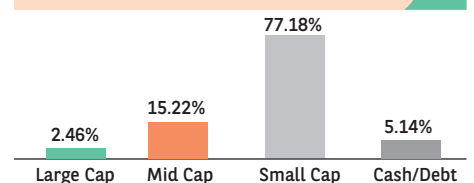
### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.93%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.93%
<b>Total Fixed Income Holdings</b>		<b>0.93%</b>
TREPS, Cash & Other Net Current Assets		4.19%

**GRAND TOTAL 100.00%**

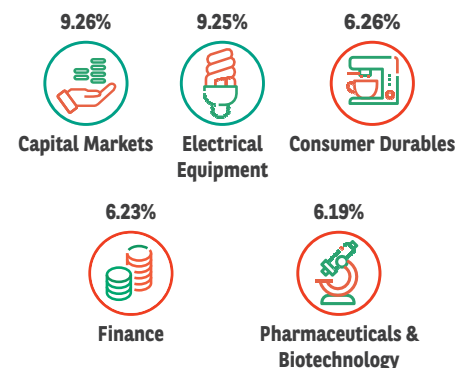
Investment in Top 10 scrips constitutes 26.74% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

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

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

<sup>u</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since October 30, 2023)

\* 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.

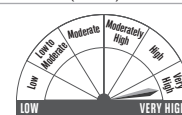
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 Total Return Index (TRI)): basis it's constituents; as on September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The Scheme seeks to generate long term capital appreciation by investing in a dynamic mix of equity and equity related instruments across market capitalizations. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 16.5009
Regular Plan - IDCW Option	: ₹ 16.5009
Direct Plan - Growth Option	: ₹ 17.0402
Direct Plan - IDCW Option	: ₹ 17.0402

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index

### Date of Allotment

August 17, 2022

Monthly AAUM## As on September 30, 2024 : ₹ 1,392.4 Crores  
AUM## As on September 30, 2024 : ₹ 1,395.02 Crores

### Fund Manager <sup>µ</sup>

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	: 0.92

### Key Statistics

No of Stocks	: 48
Portfolio RoE (%)	: 18.1
EPS Growth (%)	: 44.04

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

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AUTO COMPONENTS</b>	<b>3.41%</b>
Bosch Limited	2.16%
ZF Commercial Vehicle Control Systems India Limited	1.25%
<b>AUTOMOBILES</b>	<b>2.60%</b>
Tata Motors Limited	2.60%
<b>BANKS</b>	<b>15.53%</b>
Axis Bank Limited	1.99%
Bank of Baroda	1.95%
✓ HDFC Bank Limited	4.35%
✓ ICICI Bank Limited	3.20%
Punjab National Bank	1.22%
✓ The Federal Bank Limited	2.82%
<b>BEVERAGES</b>	<b>0.76%</b>
Radico Khaitan Limited	0.76%
<b>CAPITAL MARKETS</b>	<b>1.10%</b>
Indian Energy Exchange Limited	1.10%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.43%</b>
Linde India Limited	2.43%
<b>CONSTRUCTION</b>	<b>2.63%</b>
Larsen & Toubro Limited	2.63%
<b>CONSUMER DURABLES</b>	<b>1.37%</b>
Titan Company Limited	1.37%
<b>ELECTRICAL EQUIPMENT</b>	<b>5.80%</b>
GE T&D India Limited	2.15%
✓ Hitachi Energy India Limited	3.65%
<b>FINANCE</b>	<b>6.07%</b>
Cholamandalam Investment and Finance Company Ltd	1.04%
PNB Housing Finance Limited	2.47%
Shriram Finance Limited	2.56%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.68%</b>
✓ PB Fintech Limited	2.68%
<b>FOOD PRODUCTS</b>	<b>3.64%</b>
Mrs. Bectors Food Specialities Limited	1.71%
Nestle India Limited	1.93%
<b>HEALTHCARE SERVICES</b>	<b>2.50%</b>
Indegene Limited	0.95%
Max Healthcare Institute Limited	1.55%
<b>INDUSTRIAL MANUFACTURING</b>	<b>2.72%</b>
✓ Kaynes Technology India Limited	2.72%
<b>INDUSTRIAL PRODUCTS</b>	<b>1.90%</b>
Cummins India Limited	1.04%
Grindwell Norton Limited	0.86%
<b>IT - SERVICES</b>	<b>1.11%</b>
Tata Technologies Limited	1.11%
<b>IT - SOFTWARE</b>	<b>7.99%</b>
✓ Infosys Limited	4.03%
Mphasis Limited	1.51%
Tata Consultancy Services Limited	2.45%
<b>OIL</b>	<b>2.08%</b>
Oil India Limited	2.08%
<b>PERSONAL PRODUCTS</b>	<b>1.20%</b>
Godrej Consumer Products Limited	1.20%
<b>PETROLEUM PRODUCTS</b>	<b>4.91%</b>
Hindustan Petroleum Corporation Limited	2.05%
Reliance Industries Limited	2.86%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.67%</b>
Ajanta Pharma Limited	1.84%
Alembic Pharmaceuticals Limited	1.38%
Sun Pharmaceutical Industries Limited	1.45%
<b>POWER</b>	<b>4.76%</b>
✓ NTPC Limited	2.86%

### EQUITY HOLDINGS

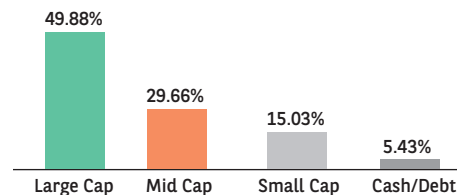
	% of Net Assets
Power Grid Corporation of India Limited	1.90%
<b>REALTY</b>	<b>0.93%</b>
The Phoenix Mills Limited	0.93%
<b>RETAILING</b>	<b>6.99%</b>
FSN E-Commerce Ventures Limited	1.68%
Info Edge (India) Limited	1.02%
Trent Limited	2.04%
Zomato Limited	2.25%
<b>TELECOM - SERVICES</b>	<b>3.06%</b>
✓ Bharti Airtel Limited	3.06%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>2.02%</b>
GMR Airports Infrastructure Limited	2.02%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.92%</b>
<b>Total Equity Holdings</b>	<b>95.78%</b>

### FIXED INCOME HOLDINGS

	% of Net Assets
TREPS, Cash & Other Net Current Assets	4.22%
<b>GRAND TOTAL</b>	<b>100.00%</b>

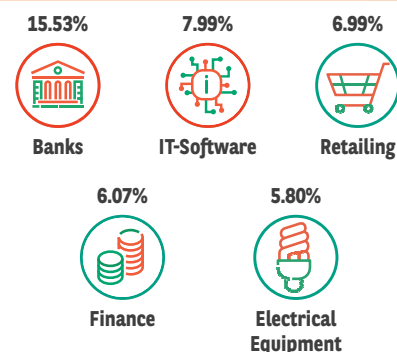
Investment in Top 10 scrips constitutes 32.23% of the portfolio

## 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

<sup>µ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

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 September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective is to 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 September 30, 2024)

Regular Plan - Growth Option	: ₹ 298.3044
Regular Plan - IDCW Option	: ₹ 61.4714
Direct Plan - Growth Option	: ₹ 332.0293
Direct Plan - IDCW Option	: ₹ 64.7378

### Benchmark Index (Tier 1)

Nifty 500 Multicap 50:25:25 TRI

### Date of Allotment

September 12, 2003

Monthly AUM## As on September 30, 2024 : ₹ 2,787.39 Crores

AUM## As on September 30, 2024 : ₹ 2,810.73 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	: 1.16
Standard Deviation***	: 13.34%
Beta**	: 0.91
Sharpe Ratio***	: 1.03

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

### Key Statistics

No of Stocks	: 56
Portfolio RoE (%)	: 18.6
EPS Growth (%)	: 48.84

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

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

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.80%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 54.

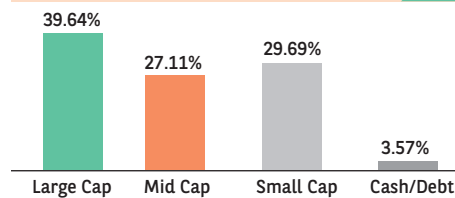
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AUTO COMPONENTS</b>	<b>4.13%</b>
Amara Raja Energy & Mobility Ltd	1.52%
Bosch Limited	1.61%
ZF Commercial Vehicle Control Systems India Limited	1.00%
<b>AUTOMOBILES</b>	<b>2.20%</b>
✓ TVS Motor Company Limited	2.20%
<b>BANKS</b>	<b>11.39%</b>
✓ AU Small Finance Bank Limited	2.17%
✓ HDFC Bank Limited	3.08%
✓ ICICI Bank Limited	3.62%
RBL Bank Limited	1.12%
State Bank of India	1.40%
<b>BEVERAGES</b>	<b>1.41%</b>
Radico Khaitan Limited	1.41%
<b>CAPITAL MARKETS</b>	<b>4.16%</b>
360 One WAM Limited	1.52%
Angel One Limited	1.07%
Computer Age Management Services Limited	1.57%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.22%</b>
Ambuja Cements Limited	1.22%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.11%</b>
Linde India Limited	1.76%
Navin Fluorine International Limited	1.35%
<b>COMMERCIAL SERVICES &amp; SUPPLIES</b>	<b>1.66%</b>
Firstsource Solutions Limited	1.66%
<b>CONSTRUCTION</b>	<b>1.88%</b>
Larsen & Toubro Limited	1.88%
<b>CONSUMER DURABLES</b>	<b>1.67%</b>
Dixon Technologies (India) Limited	1.67%
<b>ELECTRICAL EQUIPMENT</b>	<b>5.20%</b>
CG Power and Industrial Solutions Limited	1.35%
GE T&D India Limited	2.01%
Hitachi Energy India Limited	1.84%
<b>FERROUS METALS</b>	<b>1.31%</b>
Jindal Stainless Limited	1.31%
<b>FINANCE</b>	<b>3.00%</b>
PNB Housing Finance Limited	1.78%
Power Finance Corporation Limited	1.22%
Financial Technology (Fintech)	1.87%
PB Fintech Limited	1.87%
<b>FOOD PRODUCTS</b>	<b>2.57%</b>
✓ Mrs. Bectors Food Specialities Limited	2.57%
<b>HEALTHCARE SERVICES</b>	<b>1.22%</b>
Rainbow Childrens Medicare Limited	1.22%
<b>HOUSEHOLD PRODUCTS</b>	<b>1.51%</b>
Jyothy Labs Limited	1.51%
<b>INDUSTRIAL MANUFACTURING</b>	<b>4.05%</b>
✓ Jyoti CNC Automation Ltd	2.36%
Tega Industries Limited	1.69%
<b>INDUSTRIAL PRODUCTS</b>	<b>2.61%</b>
KEI Industries Limited	1.57%
Ratnamani Metals & Tubes Limited	1.04%
<b>INSURANCE</b>	<b>3.65%</b>
ICICI Lombard General Insurance Company Limited	1.74%
Max Financial Services Limited	1.91%
<b>IT - SERVICES</b>	<b>2.98%</b>
Protean eGov Technologies Limited	1.51%
Tata Technologies Limited	1.47%
<b>IT - SOFTWARE</b>	<b>5.90%</b>
Infosys Limited	2.14%
Oracle Financial Services Software Limited	2.04%
Tata Consultancy Services Limited	1.72%
<b>NON - FERROUS METALS</b>	<b>1.27%</b>
National Aluminium Company Limited	1.27%
<b>PERSONAL PRODUCTS</b>	<b>2.00%</b>
Dabur India Limited	2.00%
<b>PETROLEUM PRODUCTS</b>	<b>2.76%</b>
✓ Reliance Industries Limited	2.76%

EQUITY HOLDINGS	% of Net Assets	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>7.04%</b>	
Concord Biotech Limited	1.44%	
Divi's Laboratories Limited	1.94%	
JB Chemicals & Pharmaceuticals Limited	1.33%	
✓ Sun Pharmaceutical Industries Limited	2.33%	
<b>POWER</b>	<b>3.62%</b>	
NTPC Limited	1.97%	
Power Grid Corporation of India Limited	1.65%	
<b>REALTY</b>	<b>1.50%</b>	
The Phoenix Mills Limited	1.50%	
<b>RETAILING</b>	<b>5.08%</b>	
✓ Trent Limited	2.43%	
✓ Zomato Limited	2.65%	
<b>TELECOM - SERVICES</b>	<b>2.89%</b>	
Bharti Airtel Limited	1.82%	
Indus Towers Limited	1.07%	
<b>FUTURES LONG POSITION</b>	<b>0.87%</b>	
Hindustan Petroleum Corporation Limited	0.87%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.71%</b>	
<b>Total Equity Holdings</b>	<b>96.44%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>TREASURY BILL</b>		<b>0.35%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.35%
<b>Total Fixed Income Holdings</b>		<b>0.35%</b>
TREPS, Cash & Other Net Current Assets		3.21%
<b>GRAND TOTAL</b>		<b>100.00%</b>

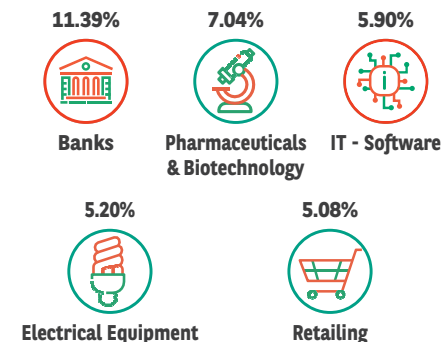
Investment in Top 10 scrips constitutes 26.17% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

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

# Baroda BNP Paribas Value Fund

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

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

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

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

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

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long-term capital appreciation from a diversified portfolio of predominantly equity and equity related instruments by following a value investment strategy. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 15.3176
Regular Plan - IDCW Option	: ₹ 15.3176
Direct Plan - Growth Option	: ₹ 15.6419
Direct Plan - IDCW Option	: ₹ 15.6419

### Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

June 7, 2023

Monthly AUM## As on September 30, 2024 : ₹ 1,662.22 Crores

AUM## As on September 30, 2024 : ₹ 1,653.79 Crores

### Fund Manager <sup>†</sup>

Fund Manager	Managing fund since	Experience
Mr. Shiv Chanani	07-Jun-23	24 years

### 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	: 0.85

### Key Statistics

No of Stocks	: 50
Portfolio RoE (%)	: 19.28
EPS Growth (%)	: 33.52

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

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

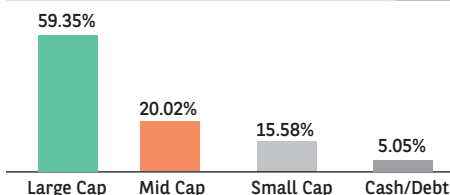
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.47%</b>
Bharat Electronics Limited	1.47%
<b>AUTO COMPONENTS</b>	<b>3.33%</b>
Exide Industries Limited	2.07%
Jtekt India Limited	1.26%
<b>AUTOMOBILES</b>	<b>2.36%</b>
✓ Tata Motors Limited	2.36%
<b>BANKS</b>	<b>14.16%</b>
✓ HDFC Bank Limited	6.28%
✓ ICICI Bank Limited	5.08%
Kotak Mahindra Bank Limited	1.85%
State Bank of India	0.95%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.53%</b>
Birla Corporation Limited	1.53%
<b>CONSTRUCTION</b>	<b>2.61%</b>
✓ Larsen & Toubro Limited	2.61%
<b>CONSUMABLE FUELS</b>	<b>2.93%</b>
✓ Coal India Limited	2.93%
<b>CONSUMER DURABLES</b>	<b>3.16%</b>
Blue Star Limited	1.78%
Crompton Greaves Consumer Electricals Limited	1.38%
<b>DIVERSIFIED FMCG</b>	<b>3.44%</b>
Hindustan Unilever Limited	1.25%
ITC Limited	2.19%
<b>ELECTRICAL EQUIPMENT</b>	<b>2.59%</b>
Bharat Heavy Electricals Limited	1.61%
GE T&D India Limited	0.98%
<b>FINANCE</b>	<b>8.51%</b>
Can Fin Homes Limited	2.21%
India Shelter Finance Corporation Limited	1.36%
Jio Financial Services Limited	1.53%
Mas Financial Services Limited	1.54%
Power Finance Corporation Limited	1.87%
<b>GAS</b>	<b>4.28%</b>
Gujarat State Petronet Limited	0.90%
✓ Mahanagar Gas Limited	2.35%
Petronet LNG Limited	1.03%
<b>INSURANCE</b>	<b>2.74%</b>
HDFC Life Insurance Company Limited	1.09%
ICICI Prudential Life Insurance Company Limited	1.65%
<b>IT - SERVICES</b>	<b>1.83%</b>
Tata Technologies Limited	1.83%
<b>IT - SOFTWARE</b>	<b>8.87%</b>
✓ Infosys Limited	5.39%
✓ Tata Consultancy Services Limited	3.48%
<b>NON - FERROUS METALS</b>	<b>1.27%</b>
National Aluminium Company Limited	1.27%
<b>OIL</b>	<b>1.76%</b>
Oil India Limited	1.76%
<b>PETROLEUM PRODUCTS</b>	<b>6.87%</b>
Bharat Petroleum Corporation Limited	1.34%
Hindustan Petroleum Corporation Limited	1.07%
✓ Reliance Industries Limited	4.46%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>9.14%</b>
Alkem Laboratories Limited	2.20%
Cipla Limited	1.00%
Divi's Laboratories Limited	2.14%
Lupin Limited	1.46%
Sanofi India Limited	0.94%
Sun Pharmaceutical Industries Limited	1.40%

EQUITY HOLDINGS	% of Net Assets	
<b>POWER</b>	<b>8.64%</b>	
✓ NTPC Limited	4.56%	
Power Grid Corporation of India Limited	1.92%	
SJVN Limited	2.16%	
<b>TELECOM - SERVICES</b>	<b>1.47%</b>	
Indus Towers Limited	1.47%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.97%</b>	
<b>Total Equity Holdings</b>	<b>94.93%</b>	
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>1.13%</b>
364 Days Tbill (MD 24/10/2024)	Sovereign	0.60%
364 Days Tbill (MD 06/02/2025)	Sovereign	0.53%
<b>Total Fixed Income Holdings</b>		<b>1.13%</b>
TREPS, Cash & Other Net Current Assets		3.94%
<b>GRAND TOTAL</b>		<b>100.00%</b>

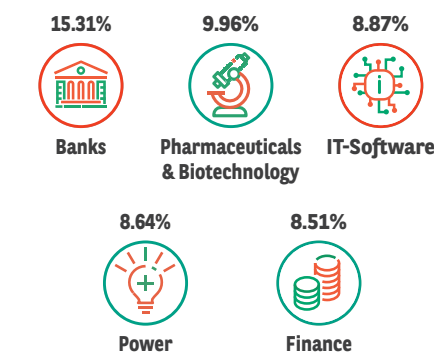
Investment in Top 10 scrips constitutes 39.50% of the portfolio

## 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

## 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.

<sup>†</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since June 7, 2023)

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.

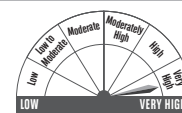
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 September 30, 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 September 30, 2024)

Regular Plan - Growth Option	: ₹ 10.1766
Regular Plan - IDCW Option	: ₹ 10.1766
Direct Plan - Growth Option	: ₹ 10.1860
Direct Plan - IDCW Option	: ₹ 10.1860

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

### Date of Allotment

September 11, 2024

Monthly AAUM## As on September 30, 2024 : ₹ 1,064.87 Crores

AUM## As on September 30, 2024 : ₹ 1,100.99 Crores

### Fund Manager <sup>u</sup>

Fund Manager	Managing fund since	Experience
Shiv Chanani	11-Sep-24	24 years

### Load Structure

Entry Load : Not Applicable

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.12%
TER - Direct Plan (%)	: 0.42%
Portfolio Turnover Ratio	: 0.05

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

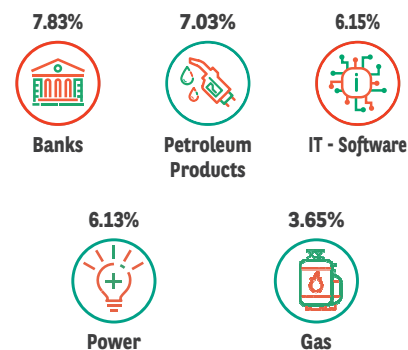
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>BANKS</b>	<b>7.83%</b>
HDFC Bank Limited	3.93%
ICICI Bank Limited	2.89%
Kotak Mahindra Bank Limited	1.01%
<b>CAPITAL MARKETS</b>	<b>0.79%</b>
ICRA Limited	0.79%
<b>CONSTRUCTION</b>	<b>1.00%</b>
Larsen & Toubro Limited	1.00%
<b>CONSUMABLE FUELS</b>	<b>0.93%</b>
Coal India Limited	0.93%
<b>CONSUMER DURABLES</b>	<b>2.83%</b>
Asian Paints Limited	1.06%
Crompton Greaves Consumer Electricals Limited	0.76%
Havells India Limited	1.01%
<b>DIVERSIFIED FMCG</b>	<b>2.96%</b>
ITC Limited	2.96%
<b>ELECTRICAL EQUIPMENT</b>	<b>3.02%</b>
GE T&D India Limited	1.97%
Siemens Limited	1.05%
<b>FINANCE</b>	<b>1.78%</b>
Bajaj Housing Finance Limited	0.76%
Cholamandalam Investment and Finance Company Ltd	1.02%
<b>FOOD PRODUCTS</b>	<b>1.04%</b>
Britannia Industries Limited	1.04%
<b>GAS</b>	<b>3.65%</b>
Mahanagar Gas Limited	2.64%
Petronet LNG Limited	1.01%
<b>HOUSEHOLD PRODUCTS</b>	<b>1.01%</b>
Jyothy Labs Limited	1.01%
<b>INSURANCE</b>	<b>1.98%</b>
ICICI Lombard General Insurance Company Limited	0.99%
ICICI Prudential Life Insurance Company Limited	0.99%
<b>IT - SOFTWARE</b>	<b>6.15%</b>
Infosys Limited	2.21%
Mphasis Limited	0.96%
Oracle Financial Services Software Limited	1.04%
Tata Consultancy Services Limited	1.94%
<b>LEISURE SERVICES</b>	<b>0.99%</b>
Jubilant Foodworks Limited	0.99%
<b>PERSONAL PRODUCTS</b>	<b>1.04%</b>
Colgate Palmolive (India) Limited	1.04%
<b>PETROLEUM PRODUCTS</b>	<b>7.03%</b>
Gulf Oil Lubricants India Limited	1.89%
Hindustan Petroleum Corporation Limited	1.12%
Reliance Industries Limited	4.02%

EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.02%</b>
Dr. Reddy's Laboratories Limited	2.02%
GlaxoSmithKline Pharmaceuticals Limited	1.00%
<b>POWER</b>	<b>6.13%</b>
NLC India Limited	1.03%
NTPC Limited	3.02%
Power Grid Corporation of India Limited	1.12%
SJVN Limited	0.96%
<b>RETAILING</b>	<b>0.96%</b>
Trent Limited	0.96%
<b>FUTURES LONG POSITION</b>	<b>28.71%</b>
NIFTY	23.61%
Bank Nifty Index	5.10%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.15%</b>
<b>Total Equity Holdings</b>	<b>85.00%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>% of Net Assets</b>
<b>TREASURY BILL</b>	<b>7.03%</b>
364 Days Tbill (MD 06/03/2025)	Sovereign 4.42%
364 Days Tbill (MD 12/06/2025)	Sovereign 2.61%
<b>DEBT SECURITIES</b>	<b>7.03%</b>
TREPS, Cash & Other Net Current Assets	7.97%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scripts constitutes 27.60% 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

<sup>u</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since September 11, 2024)

\* 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 September 30, 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 September 30, 2024)

Regular Plan - Growth Option	: ₹ 23.6081
Regular Plan - IDCW Option	: ₹ 18.6552
Direct Plan - Growth Option	: ₹ 26.3510
Direct Plan - IDCW Option	: ₹ 20.7769

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

### Date of Allotment

October 06, 2017

Monthly AAUM## As on September 30, 2024 : ₹ 718.53 Crores  
AUM## As on September 30, 2024 : ₹ 726.28 Crores

### Fund Manager

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

### Load Structure

Entry Load : Not Applicable

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.26%
TER - Direct Plan (%)	: 0.43%
Portfolio Turnover Ratio	: 1.36
Standard Deviation*	: 12.18%
Beta*	: 0.88
Sharpe Ratio*	: 0.84

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

### Key Statistics

No of Stocks	: 24
Portfolio RoE (%)	: 19.69
EPS Growth (%)	: 39.13

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

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

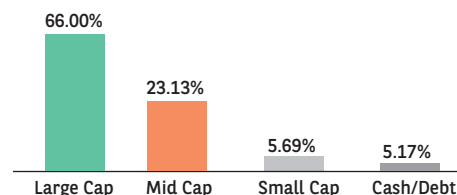
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.96%</b>
Bharat Electronics Limited	1.96%
<b>AUTOMOBILES</b>	<b>14.41%</b>
Mahindra & Mahindra Limited	3.84%
✓ Tata Motors Limited	4.70%
✓ TVS Motor Company Limited	5.87%
<b>BANKS</b>	<b>13.38%</b>
Axis Bank Limited	3.39%
Bank of Baroda	2.90%
HDFC Bank Limited	3.58%
ICICI Bank Limited	3.51%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.31%</b>
Clean Science and Technology Limited	2.31%
<b>CONSTRUCTION</b>	<b>4.55%</b>
✓ Larsen & Toubro Limited	4.55%
<b>CONSUMER DURABLES</b>	<b>5.54%</b>
✓ Havells India Limited	5.54%
<b>ELECTRICAL EQUIPMENT</b>	<b>10.57%</b>
CG Power and Industrial Solutions Limited	4.08%
✓ Siemens Limited	6.49%
<b>FERROUS METALS</b>	<b>2.15%</b>
Jindal Steel & Power Limited	2.15%
<b>FINANCE</b>	<b>3.38%</b>
PNB Housing Finance Limited	3.38%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>4.91%</b>
✓ PB Fintech Limited	4.91%
<b>INSURANCE</b>	<b>2.25%</b>
ICICI Lombard General Insurance Company Limited	2.25%
<b>IT - SOFTWARE</b>	<b>3.70%</b>
KPIT Technologies Limited	3.70%
<b>OIL</b>	<b>3.20%</b>
Oil India Limited	3.20%
<b>PETROLEUM PRODUCTS</b>	<b>5.00%</b>
✓ Hindustan Petroleum Corporation Limited	5.00%
<b>POWER</b>	<b>9.99%</b>
✓ Power Grid Corporation of India Limited	5.34%
✓ Tata Power Company Limited	4.65%
<b>REALTY</b>	<b>3.40%</b>
Macrotech Developers Limited	3.40%
<b>RETAILING</b>	<b>4.14%</b>
✓ Zomato Limited	4.14%
<b>Total Equity Holdings</b>	<b>94.84%</b>

### FIXED INCOME HOLDINGS

FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	5.16%
<b>GRAND TOTAL</b>	<b>100.00%</b>

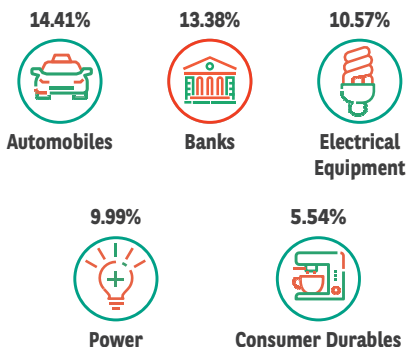
Investment in Top 10 scrips constitutes 51.19% of the portfolio

## 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 6.80%, as per 1 day MIBOR rate on the last business day of the month.

For Distribution History kindly refer page no. 54.

# 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 September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 98.1589
Regular Plan - IDCW Option	: ₹ 25.8553
Direct Plan - Growth Option	: ₹ 109.5673
Direct Plan - IDCW Option	: ₹ 32.4936

### Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

### Date of Allotment

January 05, 2006

Monthly AAUM## As on September 30, 2024 : ₹ 979.77 Crores

AAUM## As on September 30, 2024 : ₹ 988.18 Crores

### Fund Manager <sup>†</sup>

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 (%)	: 2.18%
TER - Direct Plan (%)	: 0.95%
Portfolio Turnover Ratio	: 0.96
Standard Deviation* **	: 12.92%
Beta* **	: 0.95
Sharpe Ratio* **	: 0.87

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

### Key Statistics

No of Stocks	: 52
Portfolio RoE (%)	: 18.14
EPS Growth (%)	: 44.65

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

## PORTFOLIO (✓ Top 10 Holdings)

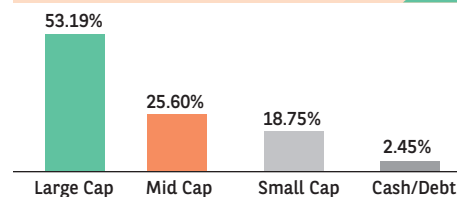
EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>1.28%</b>
Tata Consumer Products Limited	1.28%
<b>AUTO COMPONENTS</b>	<b>3.98%</b>
Amara Raja Energy & Mobility Ltd	1.30%
UNO Minda Limited	1.14%
ZF Commercial Vehicle Control Systems India Limited	1.54%
<b>AUTOMOBILES</b>	<b>3.56%</b>
Mahindra & Mahindra Limited	1.74%
TVS Motor Company Limited	1.82%
<b>BANKS</b>	<b>17.44%</b>
AU Small Finance Bank Limited	1.54%
✓ Axis Bank Limited	2.53%
Bank of Baroda	1.25%
✓ HDFC Bank Limited	4.89%
✓ ICICI Bank Limited	5.29%
State Bank of India	1.94%
<b>CAPITAL MARKETS</b>	<b>2.99%</b>
BSE Limited	1.34%
Computer Age Management Services Limited	1.65%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.54%</b>
Ambuja Cements Limited	1.17%
Grasim Industries Limited	1.37%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.42%</b>
Linde India Limited	1.99%
Navin Fluorine International Limited	1.43%
<b>CONSTRUCTION</b>	<b>1.79%</b>
Larsen & Toubro Limited	1.79%
<b>CONSUMER DURABLES</b>	<b>2.95%</b>
Dixon Technologies (India) Limited	1.65%
V-Guard Industries Limited	1.30%
<b>DIVERSIFIED FMCG</b>	<b>1.29%</b>
Hindustan Unilever Limited	1.29%
<b>ELECTRICAL EQUIPMENT</b>	<b>3.51%</b>
GE T&D India Limited	1.70%
Hitachi Energy India Limited	1.81%
<b>FINANCE</b>	<b>4.38%</b>
Cholamandalam Investment and Finance Company Ltd	1.96%
PNB Housing Finance Limited	1.62%
Power Finance Corporation Limited	0.80%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>2.17%</b>
✓ PB Fintech Limited	2.17%
<b>FOOD PRODUCTS</b>	<b>2.26%</b>
✓ Mrs. Bectors Food Specialities Limited	2.26%
<b>HEALTHCARE SERVICES</b>	<b>1.20%</b>
Rainbow Childrens Medicare Limited	1.20%
<b>INDUSTRIAL MANUFACTURING</b>	<b>3.89%</b>
Jyoti CNC Automation Ltd	2.14%
Tega Industries Limited	1.75%
<b>INSURANCE</b>	<b>2.01%</b>
Max Financial Services Limited	2.01%
<b>IT - SERVICES</b>	<b>1.45%</b>
Tata Technologies Limited	1.45%
<b>IT - SOFTWARE</b>	<b>7.97%</b>
✓ Infosys Limited	3.89%
Mphasis Limited	1.70%
✓ Tata Consultancy Services Limited	2.38%
<b>NON - FERROUS METALS</b>	<b>1.51%</b>
National Aluminium Company Limited	1.51%
<b>PERSONAL PRODUCTS</b>	<b>2.02%</b>
Dabur India Limited	2.02%
<b>PETROLEUM PRODUCTS</b>	<b>4.35%</b>
Hindustan Petroleum Corporation Limited	1.16%
✓ Reliance Industries Limited	3.19%

EQUITY HOLDINGS	% of Net Assets
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.48%</b>
Concord Biotech Limited	1.24%
Divi's Laboratories Limited	1.10%
JB Chemicals & Pharmaceuticals Limited	1.16%
Sun Pharmaceutical Industries Limited	1.98%
<b>POWER</b>	<b>3.33%</b>
NLC India Limited	1.54%
NTPC Limited	1.79%
<b>REALTY</b>	<b>1.38%</b>
The Phoenix Mills Limited	1.38%
<b>RETAILING</b>	<b>5.80%</b>
✓ Trent Limited	3.25%
✓ Zomato Limited	2.55%
<b>TELECOM - SERVICES</b>	<b>3.58%</b>
Bharti Airtel Limited	1.91%
Indus Towers Limited	1.67%
<b>Total Equity Holdings</b>	<b>97.53%</b>

FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	2.47%
<b>GRAND TOTAL</b>	<b>100.00%</b>

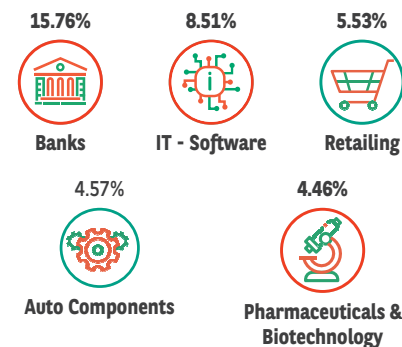
Investment in Top 10 scrips constitutes 32.40% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

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

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

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.80%, as per 1 day MIBOR rate on the last business day of the month.

<sup>†</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 54.



# 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.

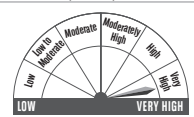
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 34.7261
Regular Plan - IDCW Option	: ₹ 25.6723
Direct Plan - Growth Option	: ₹ 38.0226
Direct Plan - IDCW Option	: ₹ 29.0053

### Benchmark Index (Tier 1)

Nifty India Consumption Total Return Index (TRI)

### Date of Allotment

September 07, 2018

Monthly AUM## As on September 30, 2024 : ₹ 1,555.9 Crores  
AUM## As on September 30, 2024 : ₹ 1,574.78 Crores

### Fund Manager <sup>†</sup>

Fund Manager	Managing fund since	Experience
Shiv Chanani	13-Jul-22	24 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 (%)	: 2.06%
TER - Direct Plan (%)	: 0.61%
Portfolio Turnover Ratio	: 0.57
Standard Deviation*	: 12.20%
Beta*	: 0.85
Sharpe Ratio*	: 1.16

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

### Key Statistics

No of Stocks	: 45
Portfolio RoE (%)	: 23.82
EPS Growth (%)	: 36.29

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.80%, as per 1 day MIBOR rate on the last business day of the month.

<sup>†</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since November 13, 2023)

For Distribution History kindly refer page no. 54.

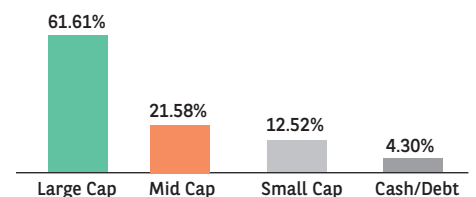
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.24%</b>
Marico Limited	1.10%
Tata Consumer Products Limited	1.14%
<b>AUTOMOBILES</b>	<b>13.25%</b>
Eicher Motors Limited	1.28%
✓ Mahindra & Mahindra Limited	4.91%
✓ Maruti Suzuki India Limited	2.73%
✓ TVS Motor Company Limited	4.33%
<b>BEVERAGES</b>	<b>4.75%</b>
United Breweries Limited	1.80%
United Spirits Limited	1.51%
Varun Beverages Limited	1.44%
<b>CONSUMER DURABLES</b>	<b>14.62%</b>
Asian Paints Limited	1.06%
Bata India Limited	0.91%
Blue Star Limited	1.97%
Crompton Greaves Consumer Electricals Limited	1.32%
Havells India Limited	1.47%
Kajaria Ceramics Limited	0.79%
Metro Brands Limited	1.54%
Titan Company Limited	1.82%
TTK Prestige Limited	0.97%
V-Guard Industries Limited	1.42%
Voltas Limited	1.35%
<b>DIVERSIFIED FMCG</b>	<b>11.89%</b>
✓ Hindustan Unilever Limited	5.64%
✓ ITC Limited	6.25%
<b>ENTERTAINMENT</b>	<b>1.48%</b>
PVR INOX Limited	1.48%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.54%</b>
PB Fintech Limited	1.54%
<b>FOOD PRODUCTS</b>	<b>5.70%</b>
✓ Britannia Industries Limited	2.54%
Mrs. Bectors Food Specialities Limited	1.62%
Nestle India Limited	1.54%
<b>HEALTHCARE SERVICES</b>	<b>1.00%</b>
Max Healthcare Institute Limited	1.00%
<b>LEISURE SERVICES</b>	<b>4.92%</b>
Jubilant Foodworks Limited	2.10%
The Indian Hotels Company Limited	1.74%
Westlife Foodworld Limited	1.08%
<b>PERSONAL PRODUCTS</b>	<b>9.36%</b>
Colgate Palmolive (India) Limited	2.05%
Dabur India Limited	2.28%
Emami Limited	0.80%
Gillette India Limited	1.08%
Godrej Consumer Products Limited	1.77%
Procter & Gamble Hygiene and Health Care Limited	1.38%
<b>REALTY</b>	<b>2.34%</b>
✓ The Phoenix Mills Limited	2.34%

EQUITY HOLDINGS	% of Net Assets
<b>RETAILING</b>	<b>14.04%</b>
Avenue Supermarts Limited	1.13%
✓ Trent Limited	7.70%
✓ Zomato Limited	5.21%
<b>TELECOM - SERVICES</b>	<b>7.53%</b>
✓ Bharti Airtel Limited	5.86%
Indus Towers Limited	1.67%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>1.04%</b>
<b>Total Equity Holdings</b>	<b>95.70%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>
<b>TREASURY BILL</b>	<b>0.87%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign 0.56%
364 Days Tbill (MD 27/02/2025)	Sovereign 0.31%
<b>Total Fixed Income Holdings</b>	<b>0.87%</b>
TREPS, Cash & Other Net Current Assets	3.43%
<b>GRAND TOTAL</b>	<b>100.00%</b>

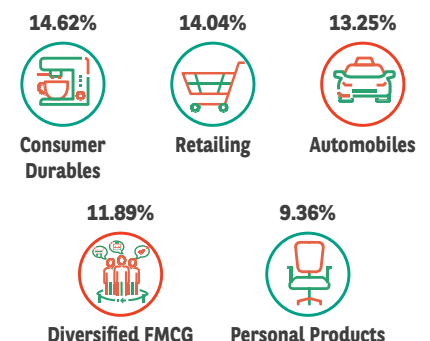
Investment in Top 10 scrips constitutes 47.51% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

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

# Baroda BNP Paribas Business Cycle Fund

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

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

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

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

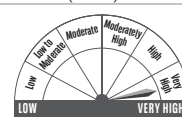
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (BSE 500 TRI): basis it's constituents; as on September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 16.9208
Regular Plan - IDCW Option	: ₹ 16.9208
Direct Plan - Growth Option	: ₹ 17.6806
Direct Plan - IDCW Option	: ₹ 17.6806

### Benchmark Index (Tier 1)

BSE 500 TRI

### Date of Allotment

September 15, 2021

Monthly AAUM## As on September 30, 2024 : ₹ 621.75 Crores

AAUM## As on September 30, 2024 : ₹ 626.1 Crores

### Fund Manager <sup>1</sup>

Fund Manager	Managing fund since	Experience
Mr. Jitendra Sriram	1-Nov-23	26 years

### 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	: 0.61

### Key Statistics

No of Stocks	: 65
Portfolio RoE (%)	: 21.85
EPS Growth (%)	: 44.67

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

\* refer page no. 59

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

The scheme currently does not have Distribution History.

## PORTFOLIO (✓ Top 10 Holdings)

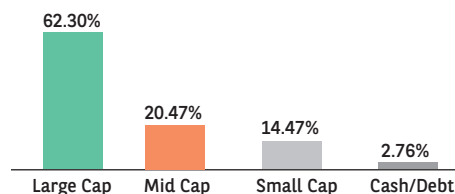
EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.35%</b>
Bharat Electronics Limited	1.35%
<b>AUTO COMPONENTS</b>	<b>4.31%</b>
Bosch Limited	1.90%
Jtek India Limited	1.04%
ZF Commercial Vehicle Control Systems India Limited	1.37%
<b>AUTOMOBILES</b>	<b>4.45%</b>
Maruti Suzuki India Limited	1.14%
Tata Motors Limited	1.68%
TVS Motor Company Limited	1.63%
<b>BANKS</b>	<b>12.48%</b>
✓ HDFC Bank Limited	5.73%
✓ ICICI Bank Limited	3.84%
Kotak Mahindra Bank Limited	1.07%
State Bank of India	0.91%
Ujjivan Small Finance Bank Limited	0.93%
<b>BEVERAGES</b>	<b>3.06%</b>
United Spirits Limited	1.14%
Varun Beverages Limited	1.92%
<b>CAPITAL MARKETS</b>	<b>1.17%</b>
BSE Limited	1.17%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.02%</b>
UltraTech Cement Limited	1.02%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>1.16%</b>
Linde India Limited	1.16%
<b>CONSTRUCTION</b>	<b>3.96%</b>
✓ Larsen & Toubro Limited	3.96%
<b>CONSUMABLE FUELS</b>	<b>1.17%</b>
Coal India Limited	1.17%
<b>DIVERSIFIED FMCG</b>	<b>2.70%</b>
Hindustan Unilever Limited	1.06%
ITC Limited	1.64%
<b>ELECTRICAL EQUIPMENT</b>	<b>4.03%</b>
Bharat Heavy Electricals Limited	1.21%
GE T&D India Limited	1.04%
Hitachi Energy India Limited	1.78%
<b>ENTERTAINMENT</b>	<b>1.08%</b>
Sun TV Network Limited	1.08%
<b>FINANCE</b>	<b>3.84%</b>
Home First Finance Company India Limited	1.09%
Jio Financial Services Limited	1.01%
L&T Finance Limited	0.91%
Power Finance Corporation Limited	0.83%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.14%</b>
PB Fintech Limited	1.14%
<b>FOOD PRODUCTS</b>	<b>1.93%</b>
✓ Nestle India Limited	1.93%
<b>GAS</b>	<b>0.92%</b>
Gujarat State Petronet Limited	0.92%
<b>HEALTHCARE SERVICES</b>	<b>2.12%</b>
✓ Fortis Healthcare Limited	2.12%
<b>INDUSTRIAL MANUFACTURING</b>	<b>3.29%</b>
Honeywell Automation India Limited	1.06%
Jyoti CNC Automation Ltd	1.15%
Tega Industries Limited	1.08%
<b>INDUSTRIAL PRODUCTS</b>	<b>1.01%</b>
Ingersoll Rand (India) Limited	1.01%
<b>INSURANCE</b>	<b>1.12%</b>
ICICI Prudential Life Insurance Company Limited	1.12%
<b>IT - SERVICES</b>	<b>2.47%</b>
Protean eGov Technologies Limited	1.52%
Tata Technologies Limited	0.95%
<b>IT - SOFTWARE</b>	<b>8.38%</b>
Infosys Limited	1.89%
Mphasis Limited	1.08%
Oracle Financial Services Software Limited	1.32%
Persistent Systems Limited	1.02%
✓ Tata Consultancy Services Limited	3.07%
<b>LEISURE SERVICES</b>	<b>0.96%</b>
Juniper Hotels Limited	0.96%
<b>PETROLEUM PRODUCTS</b>	<b>4.88%</b>
✓ Reliance Industries Limited	4.88%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>9.33%</b>
Cipla Limited	0.95%
Concord Biotech Limited	1.11%

EQUITY HOLDINGS	% of Net Assets
✓ Divi's Laboratories Limited	1.96%
JB Chemicals & Pharmaceuticals Limited	1.08%
✓ Sun Pharmaceutical Industries Limited	2.77%
Torrent Pharmaceuticals Limited	1.46%
<b>POWER</b>	<b>2.41%</b>
NHPC Limited	1.50%
Power Grid Corporation of India Limited	0.91%
<b>REALTY</b>	<b>1.38%</b>
The Phoenix Mills Limited	1.38%
<b>RETAILING</b>	<b>4.94%</b>
✓ Trent Limited	3.76%
Zomato Limited	1.18%
<b>TELECOM - SERVICES</b>	<b>3.27%</b>
Bharti Airtel Limited	1.37%
Tata Communications Limited	1.07%
Vodafone Idea Limited	0.83%
<b>FUTURES LONG POSITION</b>	<b>0.99%</b>
Jubilant Foodworks Limited	0.99%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.92%</b>
<b>Total Equity Holdings</b>	<b>97.24%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.94%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.94%
<b>Total Fixed Income Holdings</b>		<b>0.94%</b>
TREPS, Cash & Other Net		1.82%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

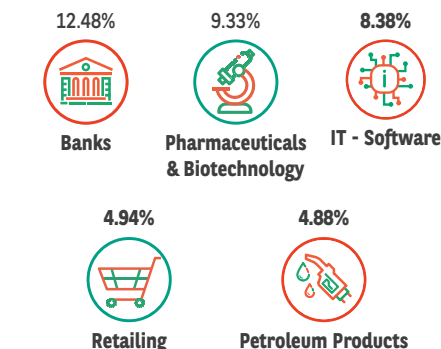
Investment in Top 10 scrips constitutes 34.02% of the portfolio

## MARKET CAPITALIZATION (% of Net Assets)



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

## SECTORAL COMPOSITION (Top 5)



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

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

# Baroda BNP Paribas Banking and Financial Services Fund

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

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

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

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

Scheme Riskometer<sup>^^</sup>



Investors understand that their principal will be at Very High risk

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



Benchmark riskometer is at Very High risk

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

## INVESTMENT OBJECTIVE

The investment objective is to generate long term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 45.3994
Regular Plan - IDCW Option	: ₹ 22.3413
Direct Plan - Growth Option	: ₹ 50.1896
Direct Plan - IDCW Option	: ₹ 25.2342

### Benchmark Index (Tier 1)

Nifty Financial Services TRI

### Date of Allotment

June 22, 2012

Monthly AAUM## As on September 30, 2024 : ₹ 179.74 Crores

AAUM## As on September 30, 2024 : ₹ 186.57 Crores

### Fund Manager <sup>μ</sup>

Fund Manager	Managing fund since	Experience
Sandeep Jain	14-Mar-22	16 years

### Load Structure

Entry Load : Not Applicable

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

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

### Expense Ratio & Quantitative Data\*

TER - Regular Plan (%)	: 2.43%
TER - Direct Plan (%)	: 0.98%
Portfolio Turnover Ratio	: 1.14
Standard Deviation*	: 15.44%
Beta*	: 0.97
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	: 29
Portfolio RoE (%)	: 16.3
EPS Growth (%)	: 23.55

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

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

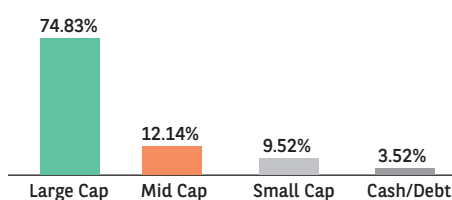
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>BANKS</b>	<b>57.85%</b>
✓ AU Small Finance Bank Limited	2.68%
✓ Axis Bank Limited	6.60%
✓ HDFC Bank Limited	16.98%
✓ ICICI Bank Limited	17.74%
IndusInd Bank Limited	1.01%
✓ Kotak Mahindra Bank Limited	2.77%
Punjab National Bank	1.94%
RBL Bank Limited	1.31%
✓ State Bank of India	6.82%
<b>CAPITAL MARKETS</b>	<b>6.65%</b>
360 One WAM Limited	1.34%
Angel One Limited	1.30%
Computer Age Management Services Limited	1.42%
HDFC Asset Management Company Limited	1.38%
Multi Commodity Exchange of India Limited	1.21%
<b>FINANCE</b>	<b>26.04%</b>
✓ Bajaj Finance Limited	3.09%
✓ Bajaj Finserv Limited	2.70%
✓ Bajaj Housing Finance Limited	6.19%
Cholamandalam Investment and Finance Company Ltd	1.29%
CRISIL Limited	1.50%
India Shelter Finance Corporation Limited	1.45%
Jio Financial Services Limited	0.94%
Mas Financial Services Limited	1.48%
Poonawalla Fincorp Limited	1.48%
Power Finance Corporation Limited	1.44%
REC Limited	1.03%
✓ Shriram Finance Limited	3.45%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.26%</b>
PB Fintech Limited	1.26%
<b>INSURANCE</b>	<b>5.38%</b>
HDFC Life Insurance Company Limited	1.54%
ICICI Lombard General Insurance Company Limited	1.92%
Max Financial Services Limited	1.92%
<b>FUTURES LONG POSITION</b>	<b>1.24%</b>
HDFC Bank Limited	1.24%
<b>Total Equity Holdings</b>	<b>98.42%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.64%</b>
182 Days Tbill (MD 14/02/2025)	Sovereign	0.37%
364 Days Tbill (MD 14/11/2024)	Sovereign	0.27%
<b>Total Fixed Income Holdings</b>		<b>0.64%</b>
TREPS, Cash & Other Net Current Assets		0.94%
<b>GRAND TOTAL</b>		<b>100.00%</b>

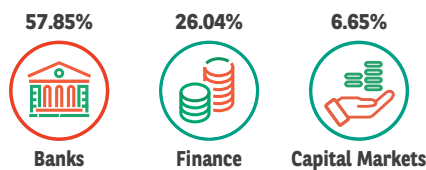
Investment in Top 10 scrips constitutes 69.02% of the portfolio

## 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 6.80%, as per 1 day MIBOR rate on the last business day of the month.

<sup>μ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

For Distribution History kindly refer page no. 54.

# 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.

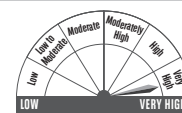
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 13.0226
Regular Plan - IDCW Option	: ₹ 13.0226
Direct Plan - Growth Option	: ₹ 13.1543
Direct Plan - IDCW Option	: ₹ 13.1543

### Benchmark Index (Tier 1)

Nifty 500 TRI

### Date of Allotment

March 5, 2024

Monthly AAUM## As on September 30, 2024 : ₹ 1,166.06 Crores  
AUM## As on September 30, 2024 : ₹ 1,177.77 Crores

### Fund Manager <sup>u</sup>

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	: 0.35

### Key Statistics

No of Stocks	: 45
Portfolio RoE (%)	: 19.46
EPS Growth (%)	: 51.81

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

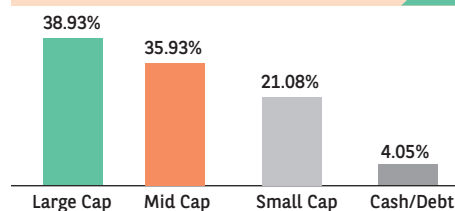
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.14%</b>
Tata Consumer Products Limited	2.14%
<b>AUTO COMPONENTS</b>	<b>5.67%</b>
Amara Raja Energy & Mobility Ltd	1.31%
✓ Bosch Limited	3.10%
Sona BLW Precision Forgings Limited	1.26%
<b>AUTOMOBILES</b>	<b>4.03%</b>
Tata Motors Limited	0.82%
✓ TVS Motor Company Limited	3.21%
<b>BANKS</b>	<b>2.76%</b>
ICICI Bank Limited	2.76%
<b>CAPITAL MARKETS</b>	<b>5.25%</b>
BSE Limited	1.24%
Computer Age Management Services Limited	2.36%
KFin Technologies Limited	1.65%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.08%</b>
✓ Linde India Limited	3.08%
<b>CONSUMER DURABLES</b>	<b>1.97%</b>
Dixon Technologies (India) Limited	1.97%
Diversified	2.00%
3M India Limited	2.00%
<b>ELECTRICAL EQUIPMENT</b>	<b>7.15%</b>
ABB India Limited	2.43%
GE T&D India Limited	1.84%
Hitachi Energy India Limited	2.88%
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>2.51%</b>
PI Industries Limited	2.51%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>3.35%</b>
✓ PB Fintech Limited	3.35%
<b>FOOD PRODUCTS</b>	<b>2.20%</b>
Mrs. Bectors Food Specialities Limited	2.20%
<b>INDUSTRIAL MANUFACTURING</b>	<b>5.83%</b>
Honeywell Automation India Limited	1.87%
Jyoti CNC Automation Ltd	2.18%
Tega Industries Limited	1.78%
<b>INSURANCE</b>	<b>1.70%</b>
Max Financial Services Limited	1.70%
<b>IT - SERVICES</b>	<b>3.03%</b>
Protean eGov Technologies Limited	1.44%
Tata Technologies Limited	1.59%
<b>IT - SOFTWARE</b>	<b>13.14%</b>
✓ Infosys Limited	4.03%
KPIT Technologies Limited	2.02%
Latent View Analytics Limited	1.34%
Oracle Financial Services Software Limited	2.49%
✓ Tata Consultancy Services Limited	3.26%
<b>LEISURE SERVICES</b>	<b>3.84%</b>
Indian Railway Catering And Tourism Corporation Limited	1.26%
TBO Tek Limited	1.48%
Westlife Foodworld Limited	1.10%
<b>PETROLEUM PRODUCTS</b>	<b>2.06%</b>
Reliance Industries Limited	2.06%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>6.41%</b>
Divi's Laboratories Limited	2.02%
JB Chemicals & Pharmaceuticals Limited	1.61%
Sun Pharmaceutical Industries Limited	2.78%
<b>RETAILING</b>	<b>12.52%</b>
FSN E-Commerce Ventures Limited	1.56%

EQUITY HOLDINGS	% of Net Assets	
✓ Info Edge (India) Limited	4.00%	
✓ Trent Limited	3.86%	
✓ Zomato Limited	3.10%	
<b>TELECOM - SERVICES</b>	<b>4.48%</b>	
✓ Bharti Airtel Limited	3.33%	
Indus Towers Limited	1.15%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.83%</b>	
<b>Total Equity Holdings</b>	<b>95.95%</b>	
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>0.85%</b>
364 Days Tbill (MD 24/10/2024)	Sovereign	0.85%
<b>Total Fixed Income Holdings</b>		<b>0.85%</b>
TREPS, Cash & Other Net		3.20%
Current Assets		
<b>GRAND TOTAL</b>		<b>100.00%</b>

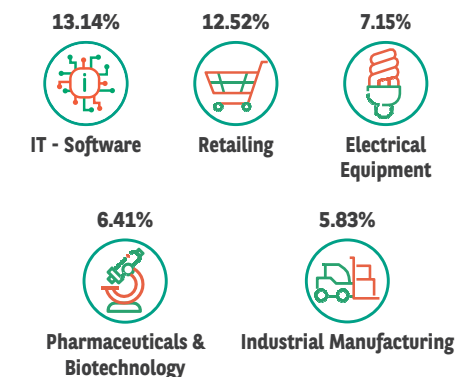
Investment in Top 10 scrips constitutes 34.32% of the portfolio

## 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

<sup>u</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since March 5, 2024)

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.

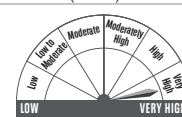
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 September 30, 2024

## INVESTMENT OBJECTIVE

The investment objective is to generate long-term capital appreciation from a portfolio invested predominantly in equity and equity related securities of companies engaged in Manufacturing.

The Scheme does not guarantee/indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 10.3532
Regular Plan - IDCW Option	: ₹ 10.3532
Direct Plan - Growth Option	: ₹ 10.3977
Direct Plan - IDCW Option	: ₹ 10.3977

### Benchmark Index (Tier 1)

Nifty India Manufacturing TRI

### Date of Allotment

June 28, 2024

Monthly AAUM## As on September 30, 2024	: ₹ 1,510.93 Crores
AAUM## As on September 30, 2024	: ₹ 1,533.19 Crores

### Fund Manager <sup>µ</sup>

Fund Manager	Managing fund since	Experience
Jitendra Sriram	28-Jun-24	26 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 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	: 0.18

### Key Statistics

No of Stocks	: 49
Portfolio RoE (%)	: 17.85
EPS Growth (%)	: 36.57

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

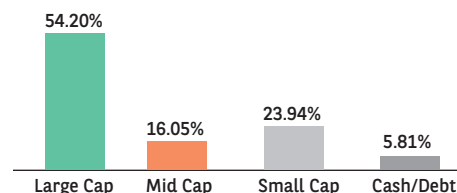
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.74%</b>
Bharat Electronics Limited	1.74%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION VEHICLES</b>	<b>2.30%</b>
✓ Escorts Kubota Limited	2.30%
<b>AUTO COMPONENTS</b>	<b>8.47%</b>
Amara Raja Energy & Mobility Ltd	1.42%
✓ Bosch Limited	4.64%
Jtekt India Limited	1.01%
ZF Commercial Vehicle Control Systems India Limited	1.40%
<b>AUTOMOBILES</b>	<b>14.70%</b>
✓ Hero MotoCorp Limited	3.26%
✓ Mahindra & Mahindra Limited	3.63%
✓ Maruti Suzuki India Limited	3.26%
✓ Tata Motors Limited	3.72%
TVS Motor Company Limited	0.83%
<b>BEVERAGES</b>	<b>1.31%</b>
United Spirits Limited	1.31%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.73%</b>
UltraTech Cement Limited	1.73%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>4.39%</b>
BASF India Limited	1.86%
Linde India Limited	1.49%
Vinati Organics Limited	1.04%
<b>CONSUMABLE FUELS</b>	<b>1.02%</b>
Coal India Limited	1.02%
<b>DIVERSIFIED</b>	<b>1.29%</b>
3M India Limited	1.29%
<b>ELECTRICAL EQUIPMENT</b>	<b>4.86%</b>
Bharat Heavy Electricals Limited	1.81%
GE T&D India Limited	1.04%
Hitachi Energy India Limited	2.01%
<b>FERROUS METALS</b>	<b>2.56%</b>
✓ Tata Steel Limited	2.56%
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>3.13%</b>
Dhanuka Agritech Limited	1.82%
Sumitomo Chemical India Limited	1.31%
<b>GAS</b>	<b>2.57%</b>
Gujarat State Petronet Limited	0.75%
Mahanagar Gas Limited	1.82%
<b>INDUSTRIAL MANUFACTURING</b>	<b>5.16%</b>
Honeywell Automation India Limited	1.01%
Jyoti CNC Automation Ltd	1.66%
Kennametal India Limited	0.97%
Tega Industries Limited	1.52%
<b>INDUSTRIAL PRODUCTS</b>	<b>5.73%</b>
Cummins India Limited	1.34%
Grindwell Norton Limited	1.11%
Ingersoll Rand (India) Limited	0.96%
KSB Limited	1.06%
SKF India Limited	1.26%
<b>NON - FERROUS METALS</b>	<b>1.60%</b>
National Aluminium Company Limited	1.60%
<b>PETROLEUM PRODUCTS</b>	<b>10.53%</b>
Bharat Petroleum Corporation Limited	2.06%
Gulf Oil Lubricants India Limited	1.54%
✓ Reliance Industries Limited	6.93%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>18.69%</b>
AstraZeneca Pharma India Limited	1.78%

EQUITY HOLDINGS	% of Net Assets	
Cipla Limited	1.86%	
✓ Divi's Laboratories Limited	6.39%	
Dr. Reddy's Laboratories Limited	2.25%	
IPCA Laboratories Limited	1.32%	
✓ Sun Pharmaceutical Industries Limited	5.09%	
<b>POWER</b>	<b>0.93%</b>	
NLC India Limited	0.93%	
<b>FUTURES LONG POSITION</b>	<b>0.82%</b>	
Dixon Technologies (India) Limited	0.82%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>0.63%</b>	
<b>Total Equity Holdings</b>	<b>94.16%</b>	
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>TREASURY BILL</b>		<b>1.59%</b>
364 Days Tbill (MD 13/02/2025) Sovereign		1.59%
<b>Total Fixed Income Holdings</b>		<b>1.59%</b>
TREPS, Cash & Other Net Current Assets		4.25%
<b>GRAND TOTAL</b>		<b>100.00%</b>

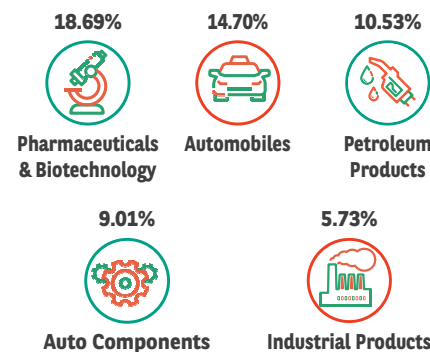
Investment in Top 10 scrips constitutes 41.78% of the portfolio

## 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

<sup>µ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since June 28, 2024)

\* 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 September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BNP Paribas Funds Aqua (Lux). However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 13.0025
Regular Plan - IDCW Option	: ₹ 13.0025
Direct Plan - Growth Option	: ₹ 13.4889
Direct Plan - IDCW Option	: ₹ 13.4889

### Benchmark Index (Tier 1)

MSCI World Index (TRI)

### Date of Allotment

May 7, 2021

Monthly AAUM## As on September 30, 2024 : ₹ 49.68 Crores

AUM## As on September 30, 2024 : ₹ 49.64 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Miten Vora	01-Dec-22	14 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 (%)	: 1.60%
TER - Direct Plan (%)	: 0.54%
Portfolio Turnover Ratio	: -

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

NAME OF INSTRUMENT	% of Net Assets
<b>INTERNATIONAL MUTUAL FUND</b>	<b>99.48%</b>
BNP Paribas Funds SICAV - Aqua	99.48%
<b>Total Fixed Income Holdings</b>	<b>99.48%</b>
TREPS, Cash & Other Net Current Assets	0.52%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 99.48% of the portfolio

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

### TOP 10 HOLDINGS (%)

VEOLIA ENVIRON. SA	5.51
AMERICAN WATER WORKS INC	4.91
SEVERN TRENT PLC	4.11
LINDE PLC	3.63
PENTAIR PLC	3.26
A O SMITH CORP	3.24
UNITED UTILITIES GROUP PLC	3.04
NOVONESIS (NOVOZYMES) CLASS B B	3.00
IDEX CORP	2.76
GEORG FISCHER AG	2.63

**No. of Holdings in Portfolio**

**43**

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

Industrials	56.26
Utilities	20.55
Materials	14.13
Health care	4.53
Information technology	1.66
Consumer discretionary	1.56
Forex contracts	0.03
Cash	1.27
<b>Total</b>	<b>100.00</b>

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

### GEOGRAPHICAL COMPOSITION (%)

United States	50.05
United Kingdom	11.90
Switzerland	7.32
France	5.51
Japan	4.41
Netherlands	3.96
Denmark	3.00
Germany	2.45
Sweden	2.43
Austria	2.09
Forex contracts	0.03
Other	5.56
Cash	1.27
<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.

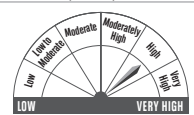
^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at High risk

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 23.9324
Regular Plan - IDCW Option	: ₹ 17.4304
Direct Plan - Growth Option	: ₹ 25.9126
Direct Plan - IDCW Option	: ₹ 18.9190

### Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

### Date of Allotment

November 14, 2018

Monthly AAUM## As on September 30, 2024 : ₹ 4,151.14 Crores

AAUM## As on September 30, 2024 : ₹ 4,186.97 Crores

### Fund Manager <sup>µ</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Sanjay Chawla	14-Nov-18	33 years
Equity	Pratish Krishnan	05-Aug-21	23 years
Fixed Income	Prashant Pimple	21-Oct-22	24 years

### 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	: 2.20
Standard Deviation*	: 8.82%
Beta*	: 1.25
Sharpe Ratio*	: 0.82

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

### Debt Quants

Average Maturity (years)	: 6.09
Modified Duration (years)	: 3.19
YTM (%)	: 7.72%
Macaulay Duration* (years)	: 3.34

### Key Statistics

No of Stocks	: 51
Portfolio RoE (%)	: 21.61
EPS Growth (%)	: 47.43

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

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>AEROSPACE &amp; DEFENSE</b>	<b>2.00%</b>	
Bharat Electronics Limited	2.00%	
<b>AUTOMOBILES</b>	<b>1.86%</b>	
Tata Motors Limited	1.86%	
<b>BANKS</b>	<b>14.00%</b>	<b>-5.00%</b>
✓ Axis Bank Limited	2.05%	-1.70%
Bank of Baroda	1.01%	
✓ HDFC Bank Limited	3.90%	
✓ ICICI Bank Limited	3.75%	
IndusInd Bank Limited	1.44%	-1.45%
Punjab National Bank	0.77%	-0.77%
State Bank of India	1.08%	-1.08%
<b>CAPITAL MARKETS</b>	<b>0.97%</b>	
360 One WAM Limited	0.97%	
<b>CONSTRUCTION</b>	<b>3.09%</b>	
✓ Larsen & Toubro Limited	3.09%	
<b>CONSUMER DURABLES</b>	<b>1.00%</b>	
Titan Company Limited	1.00%	
<b>ELECTRICAL EQUIPMENT</b>	<b>3.10%</b>	
CG Power and Industrial Solutions Limited	1.21%	
GE T&D India Limited	1.11%	
Siemens Limited	0.78%	
<b>FINANCE</b>	<b>1.94%</b>	
PNB Housing Finance Limited	1.17%	
Shriram Finance Limited	0.77%	
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>0.89%</b>	
PB Fintech Limited	0.89%	
<b>INDUSTRIAL MANUFACTURING</b>	<b>0.85%</b>	
Tega Industries Limited	0.85%	
<b>INDUSTRIAL PRODUCTS</b>	<b>1.13%</b>	
KEI Industries Limited	1.13%	
<b>IT - SOFTWARE</b>	<b>5.99%</b>	
✓ Infosys Limited	2.38%	
Mphasis Limited	1.08%	
✓ Tata Consultancy Services Limited	2.53%	
<b>PETROLEUM PRODUCTS</b>	<b>5.60%</b>	<b>-1.66%</b>
Hindustan Petroleum Corporation Limited	1.48%	
✓ Reliance Industries Limited	4.12%	-1.66%

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.48%</b>	
Ajanta Pharma Limited	1.15%	
Concord Biotech Limited	0.83%	
Sun Pharmaceutical Industries Limited	1.50%	
<b>POWER</b>	<b>4.12%</b>	<b>-0.75%</b>
✓ NTPC Limited	2.86%	-0.75%
Power Grid Corporation of India Limited	1.26%	
<b>RETAILING</b>	<b>2.06%</b>	
✓ Zomato Limited	2.06%	
<b>TELECOM - SERVICES</b>	<b>2.04%</b>	
✓ Bharti Airtel Limited	2.04%	
<b>LESS THAN 0.75% EXPOSURE</b>	<b>13.14%</b>	<b>-2.85%</b>
<b>Total Equity Holdings</b>	<b>67.26%</b>	<b>-10.26%</b>
<b>REITs/InvITs Holdings</b>		<b>% of Net Assets</b>
<b>REITs/INVITS</b>		<b>6.35%</b>
India Grid Trust InvIT Fund	1.72%	
Bharat Highways Invit	1.27%	
NXT Infra Trust (NIT)	1.21%	
Intelligent Supply Chain Infrastructure Trust	0.84%	
Brookfield India Real Estate Trust	1.31%	
<b>Total REITs/InvITs Holdings</b>		<b>6.35%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>GOVERNMENT BOND</b>		<b>5.51%</b>
7.34% GOI (MD 22/04/2064)	Sovereign	2.02%
7.18% GOI (MD 14/08/2033)	Sovereign	1.06%
7.32% GOI (MD 13/11/2030)	Sovereign	0.86%
7.38% GOI (MD 20/06/2027)	Sovereign	0.61%
7.18% GOI (MD 24/07/2037)	Sovereign	0.41%
7.1% GOI (MD 08/04/2034)	Sovereign	0.24%
7.37% GOI (MD 23/10/2028)	Sovereign	0.09%
7.06% GOI (MD 10/04/2028)	Sovereign	0.08%
6.68% GOI (MD 17/09/2031)	Sovereign	0.06%
7.26% GOI (MD 14/01/2029)	Sovereign	0.05%
7.17% GOI (MD 08/01/2028)	Sovereign	0.03%
<b>STATE GOVERNMENT BOND</b>		<b>0.74%</b>
6.82% Maharashtra SDL (MD 05/05/2032)	Sovereign	0.47%
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign	0.17%

# 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 September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at High risk

## PORTFOLIO (✓ Top 10 Holdings)

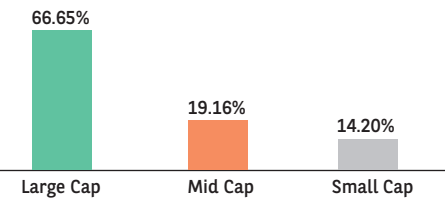
FIXED INCOME HOLDINGS	Rating	% of Net Assets
8.57% Rajasthan SDL (MD 11/07/2028)	Sovereign	0.05%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.05%
<b>TREASURY BILL</b>		<b>0.95%</b>
364 Days Tbill (MD 06/02/2025)	Sovereign	0.37%
364 Days Tbill (MD 05/12/2024)	Sovereign	0.24%
364 Days Tbill (MD 21/11/2024)	Sovereign	0.24%
182 Days Tbill (MD 14/02/2025)	Sovereign	0.09%
364 Days Tbill (MD 14/11/2024)	Sovereign	0.01%
<b>CERTIFICATE OF DEPOSIT</b>		<b>1.89%</b>
Axis Bank Limited	CRISIL A1+	1.38%
Kotak Mahindra Bank Limited	CRISIL A1+	0.23%
HDFC Bank Limited	CRISIL A1+	0.16%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.12%
<b>COMMERCIAL PAPER</b>		<b>0.98%</b>
Piramal Enterprises Limited	CRISIL A1+	0.59%
Kotak Mahindra Prime Limited	CRISIL A1+	0.21%
LIC Housing Finance Limited	CRISIL A1+	0.18%
<b>CORPORATE BOND</b>		<b>11.84%</b>
Piramal Capital & Housing Finance Limited	ICRA AA	2.32%
IndoStar Capital Finance Limited	CRISIL AA-	1.05%
Muthoot Finance Limited	CRISIL AA+	1.01%
REC Limited	CRISIL AAA	0.90%
Power Finance Corporation Limited	CRISIL AAA	0.65%
India Infradebt Limited	CRISIL AAA	0.60%
LIC Housing Finance Limited	CRISIL AAA	0.60%
IndoStar Capital Finance Limited	CARE AA-	0.48%
National Housing Bank	CRISIL AAA	0.48%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	0.44%
Jamnagar Utilities & Power Private Limited	CRISIL AAA	0.43%
Godrej Industries Limited	CRISIL AA	0.36%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Larsen & Toubro Limited	CRISIL AAA	0.36%
Torrent Power Limited	CRISIL AA+	0.36%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.34%
Indian Railway Finance Corporation Limited	CRISIL AAA	0.24%
JSW Steel Limited	ICRA AA	0.24%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.24%
National Bank For Agriculture and Rural Development	ICRA AAA	0.24%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Export Import Bank of India	CRISIL AAA	0.16%
Adani Ports and Special Economic Zone Limited	ICRA AAA	0.12%
GAIL (India) Limited	CARE AAA	0.12%
Nuvoco Vistas Corporation Limited	CRISIL AA	0.10%
<b>Total Fixed Income Holdings</b>		<b>21.91%</b>
TREPS, Cash & Other Net Current Assets		4.48%
<b>GRAND TOTAL</b>		<b>100.00%</b>

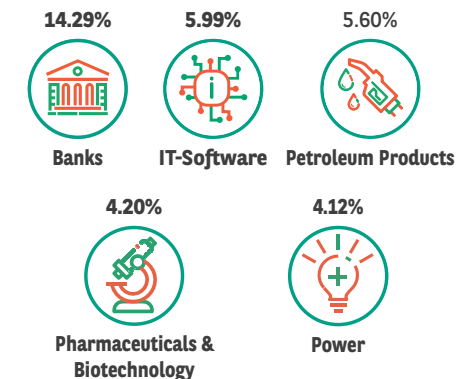
Investment in Top 10 scrips constitutes 28.78% of the portfolio  
Net equity holdings is 57.00% of the portfolio

## 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

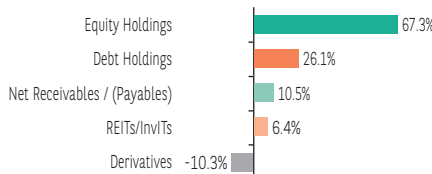
## EQUITY SECTORAL COMPOSITION (Top 5)



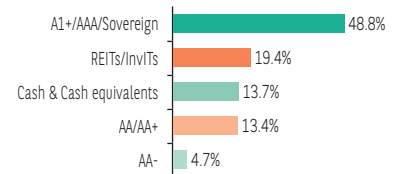
Overweight with respect to benchmark  
Underweight with respect to benchmark

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

## 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 6.80%, as per 1 day MIBOR rate on the last business day of the month.

^Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

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. 54.



# 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\*:

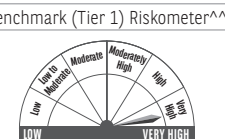
- Wealth creation in long term.
- Investment primarily in equity & equity-related securities and the rest in debt securities & money market instruments to generate income and capital appreciation.

\*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 September 30, 2024



Investors understand that their principal will be at Very High risk



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

Regular Plan - Growth Option	: ₹ 28.5230
Regular Plan - IDCW Option	: ₹ 18.5306
Direct Plan - Growth Option	: ₹ 32.1945
Direct Plan - IDCW Option	: ₹ 20.8820

**Benchmark Index (Tier 1)**  
CRISIL Hybrid 35+65-Aggressive Index

**Date of Allotment**  
April 07, 2017

Monthly AAUM## As on September 30, 2024 : ₹ 1,182.39 Crores  
AUM## As on September 30, 2024 : ₹ 1,200.07 Crores

Category	Fund Manager	Managing fund since	Experience
Equity	Jitendra Sriram	16-Jun-22	26 years
Equity	Pratish Krishnan	14-Mar-22	23 years
Fixed Income	Prashant Pimple	11-Jul-24	24 years
Fixed Income	Vikram Pannani	11-Jul-24	14 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.

TER - Regular Plan (%)	: 2.11%
TER - Direct Plan (%)	: 0.47%
Portfolio Turnover Ratio	: 0.93
Standard Deviation*	: 9.28%
Beta*	: 1.03
Sharpe Ratio*	: 0.94
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Average Maturity (years)	: 8.17
Modified Duration (years)	: 4.15
YTM (%)	: 7.72%
Macaulay Duration* (years)	: 4.34

No of Stocks	: 47
Portfolio RoE (%)	: 19.59
EPS Growth (%)	: 37.91

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

**MINIMUM INVESTMENT AMOUNT**  
**LUMP SUM DETAILS:**  
Minimum Application Amount: ₹ 5,000 and in multiples of ₹ 1 thereafter.  
Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## excluding inter-scheme Investments, if any, by other schemes of Baroda BNP Paribas Mutual Fund, as may be applicable  
\* refer page no. 59  
The risk free rate of return considered for calculation of Sharpe ratio is 6.80%, as per 1 day MIBOR rate on the last business day of the month.  
<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)  
\* Kindly refer page no. 57 for the concept of Macaulay Duration  
For Distribution History kindly refer page no. 54.

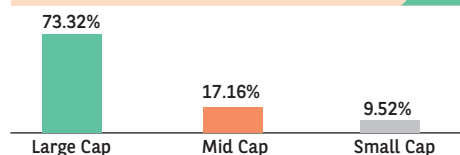
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.37%</b>
Bharat Electronics Limited	1.37%
<b>AGRICULTURAL, COMMERCIAL &amp; CONSTRUCTION</b>	<b>1.44%</b>
<b>VEHICLES</b>	
Escorts Kubota Limited	1.44%
<b>AUTO COMPONENTS</b>	<b>3.32%</b>
✓ Bosch Limited	2.26%
Jtekt India Limited	1.06%
<b>AUTOMOBILES</b>	<b>3.13%</b>
Hero MotoCorp Limited	0.94%
✓ Tata Motors Limited	2.19%
<b>BANKS</b>	<b>11.77%</b>
✓ HDFC Bank Limited	5.59%
✓ ICICI Bank Limited	5.35%
Kotak Mahindra Bank Limited	0.83%
<b>CAPITAL MARKETS</b>	<b>1.66%</b>
BSE Limited	1.66%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>0.84%</b>
Grasim Industries Limited	0.84%
<b>CONSTRUCTION</b>	<b>4.13%</b>
✓ Larsen & Toubro Limited	4.13%
<b>CONSUMABLE FUELS</b>	<b>0.99%</b>
Coal India Limited	0.99%
<b>DIVERSIFIED FMCG</b>	<b>3.03%</b>
✓ ITC Limited	3.03%
<b>ELECTRICAL EQUIPMENT</b>	<b>2.70%</b>
Bharat Heavy Electricals Limited	1.01%
Hitachi Energy India Limited	1.69%
<b>FINANCE</b>	<b>1.86%</b>
Bajaj Finance Limited	1.04%
Five Star Business Finance Limited	0.82%
<b>INDUSTRIAL MANUFACTURING</b>	<b>2.98%</b>
Honeywell Automation India Limited	1.14%
Jyoti CNC Automation Ltd	0.86%
Tega Industries Limited	0.98%
<b>INDUSTRIAL PRODUCTS</b>	<b>0.75%</b>
Astral Limited	0.75%
<b>INSURANCE</b>	<b>0.97%</b>
SBI Life Insurance Company Limited	0.97%
<b>IT - SOFTWARE</b>	<b>7.21%</b>
HCL Technologies Limited	1.62%
✓ Infosys Limited	2.39%
✓ Tata Consultancy Services Limited	3.20%
<b>LEISURE SERVICES</b>	<b>2.15%</b>
Juniper Hotels Limited	1.23%
The Indian Hotels Company Limited	0.92%
<b>OIL</b>	<b>1.65%</b>
Oil India Limited	1.65%
<b>PERSONAL PRODUCTS</b>	<b>0.83%</b>
Gillette India Limited	0.83%
<b>PETROLEUM PRODUCTS</b>	<b>5.09%</b>
✓ Reliance Industries Limited	5.09%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.44%</b>
Sun Pharmaceutical Industries Limited	1.44%
<b>RETAILING</b>	<b>4.53%</b>
✓ Trent Limited	3.10%
Zomato Limited	1.43%
<b>TELECOM - SERVICES</b>	<b>1.79%</b>
Bharti Airtel Limited	1.79%
<b>FUTURES LONG POSITION</b>	<b>1.26%</b>
Jubilant Foodworks Limited	0.77%
Hindustan Petroleum Corporation Limited	0.49%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>5.16%</b>
<b>Total Equity Holdings</b>	<b>72.05%</b>
<b>REITs/InvTs Holdings</b>	<b>% of Net Assets</b>
<b>REITs / INVITS</b>	<b>1.21%</b>
Brookfield India Real Estate Trust	0.47%
Bharat Highways Invit	0.37%
Intelligent Supply Chain Infrastructure Trust	0.37%
<b>Total REITs/InvTs Holdings</b>	<b>1.21%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating % of Net Assets</b>
<b>COMPULSORY CONVERTIBLE DEBENTURE</b>	<b>0.47%</b>
Cholamandalam Investment and Finance Company Ltd	0.47%
<b>CORPORATE BOND</b>	<b>14.63%</b>
IndoStar Capital Finance Limited	CARE AA- 1.90%
REC Limited	CRISIL AAA 1.49%
Jamnagar Utilities & Power Private Limited	CRISIL AAA 1.26%
Power Finance Corporation Limited	CRISIL AAA 1.25%
Piramal Capital & Housing Finance Limited	ICRA AA 1.17%
JM Financial Products Limited	ICRA AA 1.08%
Reliance Industries Limited	CRISIL AAA 0.87%
Indian Railway Finance Corporation Limited	CRISIL AAA 0.84%
Muthoot Finance Limited	CRISIL AA+ 0.83%
360 One Prime Limited	CRISIL AA 0.75%
Hindustan Petroleum Corporation Limited	CRISIL AAA 0.68%
Mindspace Business Parks REIT	CRISIL AAA 0.67%
National Bank For Agriculture and Rural Development	CRISIL AAA 0.63%
IndoStar Capital Finance Limited	CRISIL AA- 0.58%
National Highways Authority Of India	CRISIL AAA 0.26%
ICICI Bank Limited	ICRA AAA 0.21%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
State Bank of India	CRISIL AAA	0.16%
<b>CERTIFICATE OF DEPOSIT</b>		<b>0.78%</b>
Canara Bank	CRISIL A1+	0.78%
<b>GOVERNMENT BOND</b>		<b>8.99%</b>
7.34% GOI (MD 22/04/2064)	Sovereign	3.08%
7.18% GOI (MD 24/07/2037)	Sovereign	2.02%
7.32% GOI (MD 13/11/2030)	Sovereign	1.29%
7.38% GOI (MD 20/06/2027)	Sovereign	0.93%
7.1% GOI (MD 08/04/2034)	Sovereign	0.85%
5.74% GOI (MD 15/11/2026)	Sovereign	0.82%
<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>0.49%</b>
364 Days Tbill (MD 05/12/2024)	Sovereign	0.25%
182 Days Tbill (MD 14/02/2025)	Sovereign	0.24%
<b>Total Fixed Income Holdings</b>		<b>25.53%</b>
TREPS, Cash & Other Net Current Assets		1.21%
<b>GRAND TOTAL</b>		<b>100.00%</b>

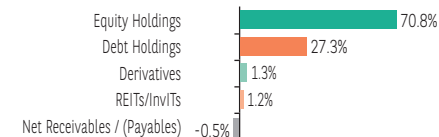
Investment in Top 10 scrips constitutes 37.22% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

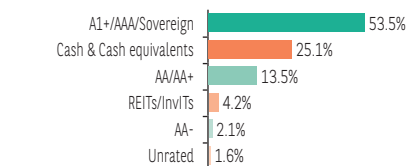


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

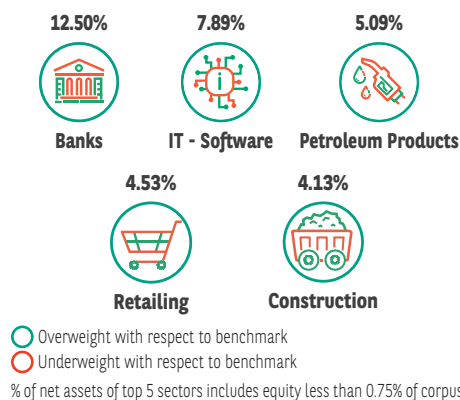
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## SECTORAL COMPOSITION (Top 5)



# 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

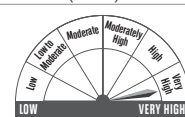
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 September 30, 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 September 30, 2024)

Regular Plan - Growth Option	: ₹ 14.9226
Regular Plan - IDCW Option	: ₹ 14.9226
Direct Plan - Growth Option	: ₹ 15.3462
Direct Plan - IDCW Option	: ₹ 15.3462

### 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 September 30, 2024 : ₹ 1,218.26 Crores

AAUM## As on September 30, 2024 : ₹ 1,234.72 Crores

### Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Jitendra Sriram	19-Dec-22	26 years
Fixed Income	Vikram Pamnani	19-Dec-22	14 years

### 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	: 0.64

### Debt Quants

Average Maturity (years)	: 2.97
Modified Duration (years)	: 2.4
YTM (%)	: 7.39%
Macaulay Duration+ (years)	: 2.54

### Key Statistics

No of Stocks	: 31
Portfolio RoE (%)	: 22.29
EPS Growth (%)	: 37.73

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

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

\* refer page no. 59

+ 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>2.02%</b>
Escorts Kubota Limited	2.02%
<b>AUTO COMPONENTS</b>	<b>2.75%</b>
✓ Bosch Limited	2.75%
<b>AUTOMOBILES</b>	<b>3.34%</b>
Hero MotoCorp Limited	2.17%
Tata Motors Limited	1.17%
<b>BANKS</b>	<b>13.56%</b>
✓ HDFC Bank Limited	6.31%
✓ ICICI Bank Limited	6.22%
State Bank of India	1.03%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.29%</b>
Grasim Industries Limited	1.43%
UltraTech Cement Limited	0.86%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>2.78%</b>
✓ Linde India Limited	2.78%
<b>CONSTRUCTION</b>	<b>4.82%</b>
✓ Larsen & Toubro Limited	4.82%
<b>DIVERSIFIED FMCG</b>	<b>1.64%</b>
Hindustan Unilever Limited	1.64%
<b>ELECTRICAL EQUIPMENT</b>	<b>2.23%</b>
Hitachi Energy India Limited	2.23%
<b>FINANCE</b>	<b>2.34%</b>
Bajaj Finance Limited	1.37%
Jio Financial Services Limited	0.97%
<b>FOOD PRODUCTS</b>	<b>1.53%</b>
Nestle India Limited	1.53%
<b>IT - SOFTWARE</b>	<b>8.58%</b>
✓ Infosys Limited	3.83%
Mphasis Limited	0.77%
✓ Tata Consultancy Services Limited	3.98%
<b>PETROLEUM PRODUCTS</b>	<b>6.03%</b>
✓ Reliance Industries Limited	6.03%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.66%</b>
Cipla Limited	1.69%
Sun Pharmaceutical Industries Limited	1.97%
<b>POWER</b>	<b>4.00%</b>
NLC India Limited	2.06%
NTPC Limited	1.94%
<b>RETAILING</b>	<b>3.31%</b>
✓ Trent Limited	3.31%
<b>TELECOM - SERVICES</b>	<b>2.74%</b>
✓ Bharti Airtel Limited	2.74%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.17%</b>
<b>Total Equity Holdings</b>	<b>69.79%</b>

FUTURES/OPTIONS	% of Net Assets
<b>FUTURES/OPTIONS</b>	<b>-0.20%</b>
Jubilant Foodworks Limited	0.75%
NIFTY	-0.95%
<b>Total Futures/Options</b>	<b>-0.20%</b>

Mutual Fund Units & Gold ETF Holding	% of Net Assets
<b>MUTUAL FUND UNITS &amp; GOLD ETFS</b>	<b>14.94%</b>
Nippon India ETF Gold Bees	6.02%
Baroda BNP Paribas Gold ETF-RG	5.76%
HDFC Gold Exchange Traded Fund	3.16%
<b>Total Mutual Fund Units &amp; ETF Holdings</b>	<b>14.94%</b>

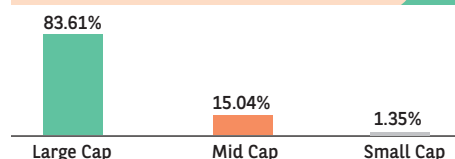
REITs/InvITs Holdings	% of Net Assets
<b>REITs &amp; InvITs</b>	<b>1.83%</b>
Intelligent Supply Chain Infrastructure Trust	0.36%
Bharat Highways Invit	0.10%
Brookfield India Real Estate Trust	1.37%
<b>Total REITs/InvITs Holdings</b>	<b>1.83%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>10.54%</b>
Tata Capital Housing Finance Limited	CRISIL AAA	2.03%
National Housing Bank	CRISIL AAA	2.02%
Power Finance Corporation Limited	CRISIL AAA	1.62%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
REC Limited	CRISIL AAA	1.62%
Indian Railway Finance Corporation Limited	CRISIL AAA	1.22%
Mindspace Business Parks REIT	CRISIL AAA	1.22%
Muthoot Finance Limited	CRISIL AA+	0.81%
<b>TREASURY BILL</b>		
364 Days Tbill (MD 24/10/2024)	Sovereign	1.21%
<b>GOVERNMENT BOND</b>		<b>0.42%</b>
7.32% GOI (MD 13/11/2030)	Sovereign	0.42%
<b>Total Fixed Income Holdings</b>		<b>12.17%</b>
TREPS, Cash & Other Net Current Assets		1.47%
<b>GRAND TOTAL</b>		<b>100.00%</b>

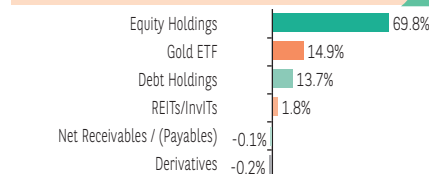
Investment in Top 10 scrips constitutes 42.77% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

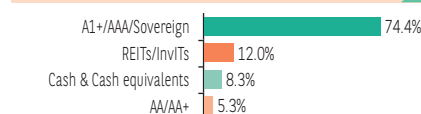


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

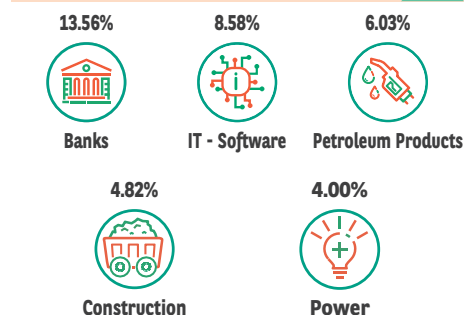
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## 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 Equity Savings Fund

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

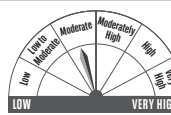
This product is suitable for investors who are seeking\*:

- 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 September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Moderate 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 September 30, 2024)

Regular Plan - Growth Option	: ₹ 16.1420
Regular Plan - IDCW Option	: ₹ 14.0943
Direct Plan - Growth Option	: ₹ 17.0691
Direct Plan - IDCW Option	: ₹ 14.9017

### Benchmark Index (Tier 1)

Nifty Equity Savings Index TRI

### Date of Allotment

July 25, 2019

Monthly AUM## As on September 30, 2024 : ₹ 248.82 Crores

AUM## As on September 30, 2024 : ₹ 251.44 Crores

### Fund Manager<sup>†</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	05-Sep-19	23 years
Fixed Income	Prashant Pimple	11-Jul-24	24 years
Fixed Income	Vikram Pamnani	11-Jul-24	14 years

### 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	: 4.62
Standard Deviation*	: 4.69%
Beta*	: 1.00
Sharpe Ratio*	: 0.60

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

### Debt Quants

Average Maturity (years)	: 2.21
Modified Duration (years)	: 1.76
YTM (%)	: 7.42%
Macaulay Duration* (years)	: 1.87

### Key Statistics

No of Stocks	: 44
Portfolio RoE (%)	: 22.44
EPS Growth (%)	: 52.62

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

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

For complete portfolio, kindly refer the website

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

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

\* refer page no. 59

The risk free rate of return considered for calculation of Sharpe ratio is 6.80%, as per 1 day MIBOR rate on the last business day of the month.

† Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

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

For Distribution History kindly refer page no. 54.

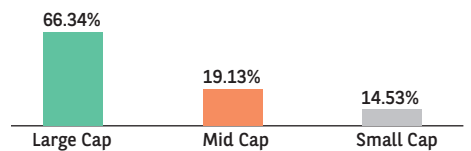
## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>AUTOMOBILES</b>	<b>4.35%</b>	<b>-3.48%</b>
Maruti Suzuki India Limited	1.24%	-1.25%
Tata Motors Limited	2.22%	-2.23%
TVS Motor Company Limited	0.89%	
<b>BANKS</b>	<b>12.07%</b>	<b>-6.12%</b>
Axis Bank Limited	0.99%	
✓ HDFC Bank Limited	4.94%	-2.44%
✓ ICICI Bank Limited	4.33%	-2.32%
IndusInd Bank Limited	1.81%	-1.36%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.26%</b>	<b>-2.28%</b>
✓ Ambuja Cements Limited	2.26%	-2.28%
<b>CONSTRUCTION</b>	<b>2.23%</b>	<b>-1.53%</b>
✓ Larsen & Toubro Limited	2.23%	-1.53%
<b>DIVERSIFIED FMCG</b>	<b>3.30%</b>	<b>-2.33%</b>
Hindustan Unilever Limited	0.99%	
✓ ITC Limited	2.31%	-2.33%
<b>FERROUS METALS</b>	<b>2.06%</b>	<b>-2.08%</b>
Tata Steel Limited	2.06%	-2.08%
<b>FINANCE</b>	<b>3.21%</b>	<b>-2.77%</b>
Bajaj Finance Limited	1.76%	-1.31%
Bajaj Finserv Limited	1.45%	-1.46%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>0.91%</b>	
PB Fintech Limited	0.91%	
<b>FOOD PRODUCTS</b>	<b>0.86%</b>	
Nestle India Limited	0.86%	
<b>INSURANCE</b>	<b>1.00%</b>	
Max Financial Services Limited	1.00%	
<b>IT - SOFTWARE</b>	<b>4.16%</b>	<b>-1.95%</b>
✓ Infosys Limited	2.39%	-1.16%
LTIMindtree Limited	0.78%	-0.79%
Tata Consultancy Services Limited	0.99%	
<b>NON - FERROUS METALS</b>	<b>2.54%</b>	<b>-1.95%</b>
✓ Hindalco Industries Limited	2.54%	-1.95%
<b>PETROLEUM PRODUCTS</b>	<b>3.68%</b>	<b>-2.19%</b>
✓ Reliance Industries Limited	3.68%	-2.19%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.75%</b>	
Ajanta Pharma Limited	0.79%	
Sun Pharmaceutical Industries Limited	0.96%	
<b>POWER</b>	<b>5.06%</b>	<b>-4.04%</b>
NTPC Limited	1.04%	
✓ Tata Power Company Limited	4.02%	-4.04%
<b>RETAILING</b>	<b>2.27%</b>	
Trent Limited	1.45%	
Zomato Limited	0.82%	
<b>TELECOM - SERVICES</b>	<b>1.43%</b>	<b>-0.78%</b>
Bharti Airtel Limited	1.43%	-0.78%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>1.75%</b>	<b>-1.76%</b>
Adani Ports and Special Economic Zone Limited	1.75%	-1.76%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>12.72%</b>	<b>-1.76%</b>
<b>Total Equity Holdings</b>	<b>67.61%</b>	<b>-35.02%</b>
<b>REITS/InvTs Holdings</b>		<b>% of Net Assets</b>
<b>REIT</b>		<b>2.02%</b>
Brookfield India Real Estate Trust		2.02%
<b>Total REITs Holdings</b>		<b>2.02%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>Rating</b>	<b>% of Net Assets</b>
<b>CORPORATE BOND</b>		<b>14.07%</b>
JM Financial Products Limited	ICRA AA	2.78%
Indian Railway Finance Corporation Limited	CRISIL AAA	2.00%
Power Finance Corporation Limited	CRISIL AAA	1.99%
REC Limited	CRISIL AAA	1.99%
Export Import Bank of India	CRISIL AA	1.24%
360 One Prime Limited	CRISIL AA	1.19%
IndoStar Capital Finance Limited	CRISIL AA-	1.19%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Muthoot Finance Limited	CRISIL AA+	1.19%
Piramal Capital & Housing Finance Limited	ICRA AA	0.50%
Yes Bank	ICRA D	0.00%
<b>GOVERNMENT BOND</b>		<b>7.84%</b>
✓ 5.63% GOI (MD 12/04/2026)	Sovereign	5.88%
5.15% GOI (MD 09/11/2025)	Sovereign	1.96%
<b>Total Fixed Income Holdings</b>		<b>21.91%</b>
TREPS, Cash & Other Net Current Assets		8.46%
<b>GRAND TOTAL</b>		<b>100.00%</b>

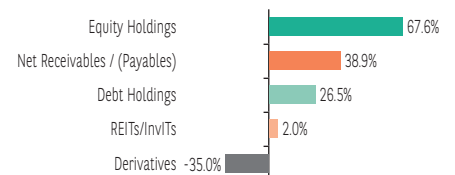
Investment in Top 10 scrips constitutes 34.58% of the portfolio  
Net equity holdings is 32.59% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

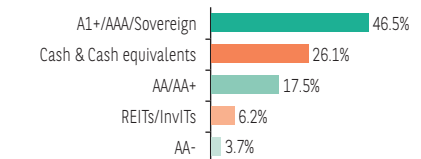


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

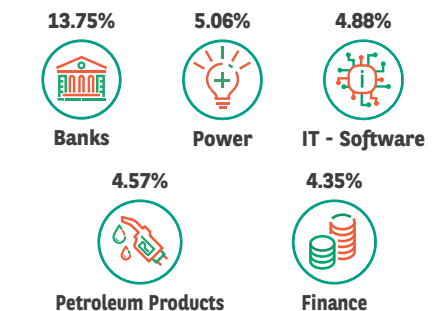
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## EQUITY SECTORAL COMPOSITION (Top 5)



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 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 September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Moderately High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Moderately High risk

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 43.3300
Regular Plan - Quarterly IDCW Option	: ₹ 11.5416
Regular Plan - Monthly IDCW Option	: ₹ 11.3872
Direct Plan - Growth Option	: ₹ 52.2038
Direct Plan - Monthly IDCW Option	: ₹ 13.6474
Direct Plan - Quarterly IDCW Option	: ₹ 13.2350

### Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

### Date of Allotment

September 23, 2004

Monthly AAUM## As on September 30, 2024 : ₹ 753.71 Crores

AAUM## As on September 30, 2024 : ₹ 756.02 Crores

### Fund Manager <sup>¶</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	14-Mar-22	23 years
Fixed Income	Prashant Pimple	21-Oct-22	24 years

### 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	: 1.66
Average Maturity (years)	: 6.71
Modified Duration (years)	: 3.65
YTM (%)	: 7.56%
Macaulay Duration* (years)	: 3.84

### Key Statistics

No of Stocks	: 54
Portfolio RoE (%)	: 18.9
EPS Growth (%)	: 43.2

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

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

\* refer page no. 59

¶ Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

\* Kindly refer page no. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 54.

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	Rating	% of Net Assets
<b>BANKS</b>		<b>2.74%</b>
HDFC Bank Limited		1.31%
ICICI Bank Limited		1.43%
<b>IT - SOFTWARE</b>		<b>0.90%</b>
Infosys Limited		0.90%
<b>PETROLEUM PRODUCTS</b>		<b>0.92%</b>
Reliance Industries Limited		0.92%
<b>RETAILING</b>		<b>0.79%</b>
Trent Limited		0.79%
<b>LESS THAN 0.75% EXPOSURE</b>		<b>18.06%</b>
<b>Total Equity Holdings</b>		<b>23.41%</b>

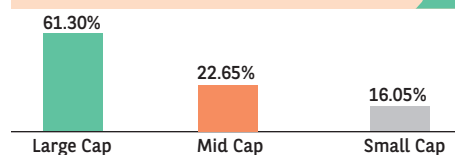
FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>15.74%</b>
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	6.29%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	3.14%
7.18% GOI (MD 14/08/2033)	Sovereign	2.04%
7.1% GOI (MD 08/04/2034)	Sovereign	2.03%
7.18% GOI (MD 24/07/2037)	Sovereign	1.37%
7.38% GOI (MD 20/06/2027)	Sovereign	0.67%
7.37% GOI (MD 23/10/2028)	Sovereign	0.20%
6.45% GOI (MD 07/10/2029)	Sovereign	0.00%
<b>STATE GOVERNMENT BOND</b>		<b>0.20%</b>
7.61% Rajasthan SDL (MD 29/03/2027)	Sovereign	0.13%
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign	0.07%

CORPORATE BOND	Rating	% of Net Assets
✓ REC Limited	CRISIL AAA	7.31%
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	4.28%
✓ Power Finance Corporation Limited	CRISIL AAA	3.97%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	3.67%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	3.38%
✓ Reliance Industries Limited	CRISIL AAA	3.05%
✓ National Housing Bank	CRISIL AAA	2.66%
✓ JSW Steel Limited	ICRA AA	2.25%
Indian Oil Corporation Limited	CRISIL AAA	2.00%
National Bank For Agriculture and Rural Development	ICRA AAA	2.00%
Muthoot Finance Limited	CRISIL AA+	1.99%
Nomura Capital India Pvt Limited	FITCH AAA	1.99%
Shriram Finance Limited	CRISIL AA+	1.99%
Export Import Bank of India	CRISIL AAA	1.98%
Piramal Capital & Housing Finance Limited	ICRA AA	1.66%
MindSPACE Business Parks REIT	CRISIL AAA	1.33%
Small Industries Dev Bank of India	CRISIL AAA	1.33%
IndoStar Capital Finance Limited	CRISIL AA-	1.32%
IndoStar Capital Finance Limited	CARE AA-	1.32%
Hindustan Petroleum Corporation Limited	CRISIL AAA	1.07%
JM Financial Products Limited	ICRA AA	1.06%
National Bank For Agriculture and Rural Development	CRISIL AAA	0.86%
Steel Authority of India Limited	CARE AA	0.79%

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 Fixed Income Holdings</b>		<b>69.43%</b>
TREPS, Cash & Other Net Current Assets		7.16%
<b>GRAND TOTAL</b>		<b>100.00%</b>

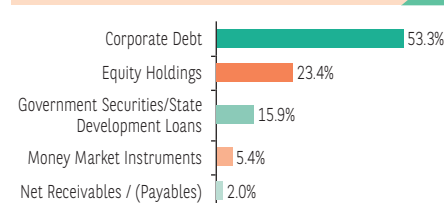
Investment in Top 10 scrips constitutes 40.00% of the portfolio

## MARKET CAPITALIZATION (% of Equity Holdings)

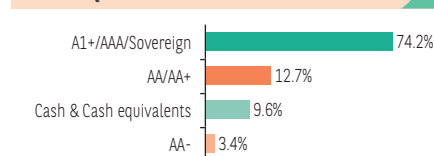


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

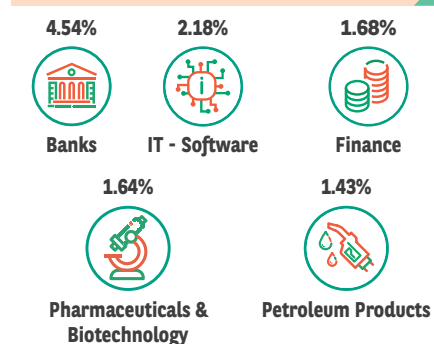
## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE (% of Debt Holdings)



## EQUITY SECTORAL COMPOSITION (Top 5)



○ 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 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.

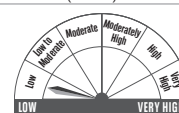
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 50 Arbitrage Index): basis it's constituents; as on September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low risk

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 15.3100
Regular Plan - Adhoc IDCW Option	: ₹ 11.4538
Regular Plan - Monthly IDCW Option	: ₹ 10.3959
Regular Plan - Quarterly IDCW Option	: ₹ 10.3893
Direct Plan - Growth Option	: ₹ 16.0748
Direct Plan - Adhoc IDCW Option	: ₹ 11.7786
Direct Plan - Quarterly IDCW Option	: ₹ 10.8601
Direct Plan - Monthly IDCW Option	: ₹ 10.8350

### Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

### Date of Allotment

December 28, 2016

Monthly AAUM## As on September 30, 2024 : ₹ 1,280.76 Crores

AAUM## As on September 30, 2024 : ₹ 1,306.65 Crores

### Fund Manager <sup>1</sup>

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	: 21.75
Standard Deviation*	: 0.71%
Beta*	: 0.85
Sharpe Ratio*	: -1.38
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

### Debt Quants

Average Maturity (years)	: 0.32
Modified Duration (years)	: 0.3
YTM (%)	: 6.62%
Macaulay Duration* (years)	: 0.3

## 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)

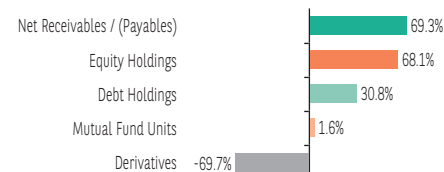
EQUITY HOLDINGS	% of Net Assets	Derivatives
<b>AEROSPACE &amp; DEFENSE</b>	<b>1.16%</b>	<b>-1.16%</b>
Hindustan Aeronautics Limited	1.16%	-1.16%
<b>AUTO COMPONENTS</b>	<b>0.75%</b>	<b>-0.76%</b>
Exide Industries Limited	0.75%	-0.76%
<b>AUTOMOBILES</b>	<b>7.29%</b>	<b>-7.35%</b>
✓ Tata Motors Limited	7.29%	-7.35%
<b>BANKS</b>	<b>8.49%</b>	<b>-8.55%</b>
✓ Bandhan Bank Limited	2.96%	-2.98%
Bank of Baroda	1.57%	-1.58%
Canara Bank	1.37%	-1.38%
IndusInd Bank Limited	0.95%	-0.96%
RBL Bank Limited	1.64%	-1.65%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>1.49%</b>	<b>-1.50%</b>
Gujarat Narmada Valley Fertilizers and Chemicals Limited	1.49%	-1.50%
<b>DIVERSIFIED METALS</b>	<b>2.94%</b>	<b>-2.94%</b>
✓ Vedanta Limited	2.94%	-2.94%
<b>FERROUS METALS</b>	<b>1.15%</b>	<b>-1.16%</b>
Steel Authority of India Limited	1.15%	-1.16%
<b>FINANCE</b>	<b>1.56%</b>	<b>-1.57%</b>
Manappuram Finance Limited	1.56%	-1.57%
<b>IT - SOFTWARE</b>	<b>2.19%</b>	<b>-2.19%</b>
Infosys Limited	2.19%	-2.19%
<b>METALS &amp; MINERALS TRADING</b>	<b>3.04%</b>	<b>-3.06%</b>
✓ Adani Enterprises Limited	3.04%	-3.06%
<b>MINERALS &amp; MINING</b>	<b>1.20%</b>	<b>-1.21%</b>
NMDC Limited	1.20%	-1.21%
<b>NON - FERROUS METALS</b>	<b>3.03%</b>	<b>-3.05%</b>
✓ Hindustan Copper Limited	3.03%	-3.05%
<b>PETROLEUM PRODUCTS</b>	<b>2.27%</b>	<b>-2.28%</b>
✓ Reliance Industries Limited	2.27%	-2.28%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>0.89%</b>	<b>-0.90%</b>
Alkem Laboratories Limited	0.89%	-0.90%
<b>POWER</b>	<b>2.96%</b>	<b>-2.98%</b>
✓ Tata Power Company Limited	2.96%	-2.98%
<b>REALTY</b>	<b>1.01%</b>	<b>-1.01%</b>
DLF Limited	1.01%	-1.01%
<b>RETAILING</b>	<b>6.40%</b>	<b>-6.46%</b>
✓ Aditya Birla Fashion and Retail Limited	6.40%	-6.46%
<b>TELECOM - SERVICES</b>	<b>2.39%</b>	<b>-2.40%</b>
✓ Indus Towers Limited	2.39%	-2.40%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>3.04%</b>	<b>-3.06%</b>
✓ GMR Airports Infrastructure Limited	3.04%	-3.06%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>16.00%</b>	<b>-16.07%</b>
<b>Total Equity Holdings</b>	<b>69.25%</b>	<b>-69.66%</b>

Mutual Fund Units & ETF Holding	% of Net Assets
<b>MUTUAL FUND UNITS &amp; ETF</b>	<b>1.59%</b>
Baroda BNP Paribas Mutual Fund	1.59%
<b>Total Mutual Fund Units &amp; ETF Holdings</b>	<b>1.59%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>21.73%</b>
364 Days Tbill (MD 21/11/2024)	Sovereign	1.90%
364 Days Tbill (MD 27/02/2025)	Sovereign	1.86%
364 Days Tbill (MD 02/05/2025)	Sovereign	1.84%
364 Days Tbill (MD 19/06/2025)	Sovereign	1.83%
364 Days Tbill (MD 05/12/2024)	Sovereign	1.51%
364 Days Tbill (MD 15/05/2025)	Sovereign	1.47%
364 Days Tbill (MD 24/10/2024)	Sovereign	1.14%
364 Days Tbill (MD 14/11/2024)	Sovereign	1.14%
364 Days Tbill (MD 26/12/2024)	Sovereign	1.13%
364 Days Tbill (MD 23/01/2025)	Sovereign	1.13%
364 Days Tbill (MD 06/02/2025)	Sovereign	1.12%
364 Days Tbill (MD 10/10/2024)	Sovereign	0.76%
364 Days Tbill (MD 17/10/2024)	Sovereign	0.76%
364 Days Tbill (MD 31/10/2024)	Sovereign	0.76%
364 Days Tbill (MD 13/02/2025)	Sovereign	0.75%
364 Days Tbill (MD 16/01/2025)	Sovereign	0.75%
364 Days Tbill (MD 27/03/2025)	Sovereign	0.74%
364 Days Tbill (MD 07/11/2024)	Sovereign	0.38%
364 Days Tbill (MD 28/11/2024)	Sovereign	0.38%
364 Days Tbill (MD 09/01/2025)	Sovereign	0.38%
<b>CERTIFICATE OF DEPOSIT</b>		<b>3.19%</b>
ICICI Bank Limited	ICRA A1+	1.86%
HDFC Bank Limited	CARE A1+	1.11%
Export Import Bank of India	CRISIL A1+	0.22%
<b>CORPORATE BOND</b>		<b>0.23%</b>
Piramal Capital & Housing Finance Limited	ICRA AA	0.23%
<b>Total Fixed Income Holdings</b>		<b>25.15%</b>
TREPS, Cash & Other Net Current Assets		4.01%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 36.32% of the portfolio  
Net equity holdings is -0.41% 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 6.80%, as per 1 day MIBOR rate on the last business day of the month.

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora (managing fund since December 01, 2022)

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

For Distribution History kindly refer page no. 54.

# 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)]

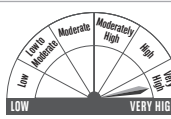
This product is suitable for investors who are seeking\*:

- 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 September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Very High risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Very High risk

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 11.1997
Regular Plan - IDCW Option	: ₹ 11.1997
Direct Plan - Growth Option	: ₹ 11.2801
Direct Plan - IDCW Option	: ₹ 11.2801

### Benchmark Index (Tier 1)

CRISIL Hybrid 35+65 Aggressive Index

### Date of Allotment

May 28, 2024

Monthly AAUM## As on September 30, 2024 : ₹ 320.7 Crores  
AUM## As on September 30, 2024 : ₹ 329.62 Crores

### Fund Manager <sup>¶</sup>

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	28-May-24	23 years
Fixed Income	Prashant Pimple	11-Jul-24	24 years
Fixed Income	Vikram Pannani	11-Jul-24	14 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\* <sup>†</sup>

TER - Regular Plan (%)	: 2.27%
TER - Direct Plan (%)	: 0.27%
Portfolio Turnover Ratio	: 0.64
Average Maturity (years)	: 17.55
Modified Duration (years)	: 6.02
YTM (%)	: 7.06%
Macaulay Duration <sup>†</sup> (years)	: 6.25

### Key Statistics

No of Stocks	: 50
Portfolio RoE (%)	: 12.53
EPS Growth (%)	: 27.79

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

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

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

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

<sup>¶</sup> Dedicated Fund Manager for Overseas Investments: Mr. Mitlen Vora (managing fund since May 28, 2024)

\* 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 (✓ Top 10 Holdings)

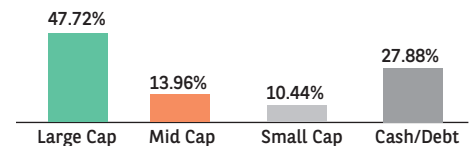
EQUITY HOLDINGS	% of Net Assets
<b>AUTO COMPONENTS</b>	<b>0.94%</b>
UNO Minda Limited	0.94%
<b>AUTOMOBILES</b>	<b>2.46%</b>
Mahindra & Mahindra Limited	1.60%
TVS Motor Company Limited	0.86%
<b>BANKS</b>	<b>15.27%</b>
AU Small Finance Bank Limited	1.48%
✓ Axis Bank Limited	2.24%
Bank of Baroda	1.47%
✓ HDFC Bank Limited	5.25%
✓ ICICI Bank Limited	3.75%
State Bank of India	1.08%
<b>CAPITAL MARKETS</b>	<b>2.66%</b>
✓ 360 One WAM Limited	1.83%
BSE Limited	0.83%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>0.84%</b>
Ambuja Cements Limited	0.84%
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>3.05%</b>
Linde India Limited	1.18%
Navin Fluorine International Limited	0.84%
Vinati Organics Limited	1.03%
<b>CONSTRUCTION</b>	<b>1.20%</b>
Larsen & Toubro Limited	1.20%
<b>CONSUMER DURABLES</b>	<b>1.28%</b>
Havells India Limited	1.28%
<b>DIVERSIFIED</b>	<b>0.92%</b>
3M India Limited	0.92%
<b>DIVERSIFIED FMCG</b>	<b>3.75%</b>
✓ Hindustan Unilever Limited	1.79%
✓ ITC Limited	1.96%
<b>ELECTRICAL EQUIPMENT</b>	<b>2.74%</b>
GE T&D India Limited	1.50%
Hitachi Energy India Limited	1.24%
<b>FINANCE</b>	<b>3.28%</b>
Cholamandalam Investment and Finance Company Ltd	0.98%
PNB Housing Finance Limited	1.49%
Power Finance Corporation Limited	0.81%
<b>FINANCIAL TECHNOLOGY (FINTECH)</b>	<b>1.11%</b>
PB Fintech Limited	1.11%
<b>FOOD PRODUCTS</b>	<b>1.68%</b>
Mrs. Bectors Food Specialities Limited	1.68%
<b>HEALTHCARE SERVICES</b>	<b>1.02%</b>
Max Healthcare Institute Limited	1.02%
<b>INDUSTRIAL MANUFACTURING</b>	<b>1.39%</b>
Jyoti CNC Automation Ltd	1.39%
<b>INDUSTRIAL PRODUCTS</b>	<b>0.91%</b>
KEI Industries Limited	0.91%
<b>INSURANCE</b>	<b>1.23%</b>
Max Financial Services Limited	1.23%
<b>IT - SERVICES</b>	<b>1.10%</b>
Tata Technologies Limited	1.10%
<b>IT - SOFTWARE</b>	<b>5.67%</b>
✓ Infosys Limited	4.55%
Mphasis Limited	1.12%
<b>NON - FERROUS METALS</b>	<b>1.10%</b>
Hindalco Industries Limited	1.10%
<b>PERSONAL PRODUCTS</b>	<b>1.90%</b>
✓ Dabur India Limited	1.90%

EQUITY HOLDINGS	% of Net Assets
<b>PETROLEUM PRODUCTS</b>	<b>3.23%</b>
✓ Reliance Industries Limited	3.23%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.70%</b>
Cipla Limited	1.10%
Divi's Laboratories Limited	1.60%
<b>POWER</b>	<b>2.28%</b>
NTPC Limited	1.21%
Power Grid Corporation of India Limited	1.07%
<b>RETAILING</b>	<b>2.95%</b>
Info Edge (India) Limited	0.88%
Trent Limited	1.24%
Zomato Limited	0.83%
<b>TELECOM - SERVICES</b>	<b>2.39%</b>
✓ Bharti Airtel Limited	2.39%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>0.92%</b>
Adani Ports and Special Economic Zone Limited	0.92%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>2.13%</b>
<b>Total Equity Holdings</b>	<b>72.10%</b>

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>11.77%</b>
7.34% GOI (MD 22/04/2064)	Sovereign	11.77%
<b>CORPORATE BOND</b>		<b>4.36%</b>
Jamnagar Utilities & Power Private Limited	CRISIL AAA	3.07%
Piramal Capital & Housing Finance Limited	ICRA AA	1.29%
<b>Total Fixed Income Holdings</b>		<b>16.13%</b>
TREPS, Cash & Other Net Current Assets		11.77%
<b>GRAND TOTAL</b>		<b>100.00%</b>

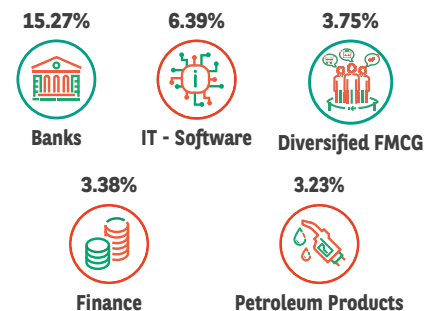
Investment in Top 10 scrips constitutes 28.89% of the portfolio

## 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

## EQUITY 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 Liquid Fund

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

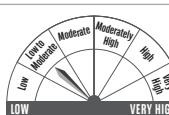
This product is suitable for investors who are seeking\*:

- 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.

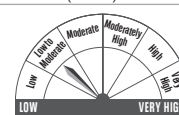
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Liquid Debt A-I Index): basis it's constituents; as on September 30, 2024

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

## INVESTMENT OBJECTIVE

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



## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	₹ 2852.7671
Regular Plan - Weekly IDCW Option	₹ 1001.3272
Regular Plan - Daily IDCW Option	₹ 1001.1996
Direct Plan - Growth Option	₹ 2885.9396
Direct Plan - Weekly IDCW Option	₹ 1220.0247
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 September 30, 2024 : ₹ 11,035.04 Crores  
AUM## As on September 30, 2024 : ₹ 9,650.97 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years
Prashant Pimple	11-Jul-24	24 years

### 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)	53
Modified Duration (days)	53
YTM (%)	7.17%
Macaulay Duration* (days)	53

## MINIMUM INVESTMENT AMOUNT

### LUMPSUM DETAILS:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CERTIFICATE OF DEPOSIT</b>		<b>30.99%</b>	Piramal Capital & Housing Finance Limited	CRISIL A1+	1.44%
✓ Canara Bank	CRISIL A1+	6.67%	360 One Prime Limited	ICRA A1+	1.03%
✓ HDFC Bank Limited	CRISIL A1+	5.11%	360 One WAM Limited	ICRA A1+	1.03%
✓ Axis Bank Limited	CRISIL A1+	3.84%	Cholamandalam Investment and Finance Company Ltd	CRISIL A1+	1.03%
✓ Punjab National Bank	FITCH A1+	3.61%	Godrej Finance Limited	CRISIL A1+	1.03%
State Bank of India	CRISIL A1+	3.57%	Sikka Ports and Terminals Limited	CRISIL A1+	1.03%
Punjab National Bank	CRISIL A1+	3.07%	SBICAP Securities Limited	CRISIL A1+	1.02%
ICICI Bank Limited	ICRA A1+	2.81%	Barclays Investments & Loans (India) Private Limited	CRISIL A1+	0.77%
Small Industries Dev Bank of India	CARE A1+	1.03%	Hinduja Leyland Finance Limited	CARE A1+	0.51%
Kotak Mahindra Bank Limited	CRISIL A1+	0.77%			
National Bank For Agriculture and Rural Development	CRISIL A1+	0.51%	<b>TREASURY BILL</b>		<b>16.81%</b>
<b>COMMERCIAL PAPER</b>		<b>49.29%</b>	✓ 91 Days Tbill (MD 15/11/2024)	Sovereign	6.17%
✓ Export Import Bank of India	CRISIL A1+	5.63%	✓ 91 Days Tbill (MD 05/12/2024)	Sovereign	5.21%
✓ Reliance Retail Ventures Limited	CRISIL A1+	4.62%	91 Days Tbill (MD 28/11/2024)	Sovereign	2.41%
✓ Larsen & Toubro Limited	CRISIL A1+	4.10%	91 Days Tbill (MD 12/12/2024)	Sovereign	1.53%
✓ Grasim Industries Limited	CRISIL A1+	4.09%	364 Days Tbill (MD 07/11/2024)	Sovereign	0.98%
National Bank For Agriculture and Rural Development	CRISIL A1+	3.09%	182 Days Tbill (MD 22/11/2024)	Sovereign	0.51%
Reliance Jio Infocomm Limited	CRISIL A1+	2.56%	<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.20%</b>
HDFC Securities Limited	ICRA A1+	2.06%	Corporate Debt Market Development Fund	Others	0.20%
NTPC Limited	CRISIL A1+	2.06%			
Shriram Finance Limited	CRISIL A1+	2.06%	<b>Total Fixed Income Holdings</b>		<b>97.29%</b>
ICICI Securities Limited	CRISIL A1+	2.05%	TREPS, Cash & Other Net Current Assets		2.71%
Kisetsu Saison Fin Ind Pvt Ltd	CRISIL A1+	1.79%	<b>GRAND TOTAL</b>		<b>100.00%</b>
DMI Finance Private Limited	ICRA A1+	1.68%			
Aditya Birla Finance Limited	ICRA A1+	1.54%	<b>Investment in Top 10 scrips constitutes 49.05% of the portfolio</b>		
Julius Baer Capital India Pvt Ltd	CRISIL A1+	1.54%			
Standard Chartered Capital Limited	CRISIL A1+	1.53%			

## 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.

## 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 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.

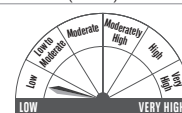
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Liquid Overnight Index): basis it's constituents; as on September 30, 2024

Scheme Riskometer^^



Investors understand that their principal will be at Low risk

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low risk

## INVESTMENT OBJECTIVE

The primary 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 September 30, 2024)

Regular Plan - Growth Option	: ₹ 1294.5271
Regular Plan - Weekly IDCW Option	: ₹ 1001.6348
Regular Plan - Daily IDCW Option	: ₹ 1000.0018
Direct Plan - Growth Option	: ₹ 1298.9511
Unclaimed IDCW - Up to 3 Yrs	: ₹ 1165.4270
Unclaimed Redemption - Up to 3 Yrs	: ₹ 1165.4262
Direct Plan - Weekly IDCW Option	: ₹ 1001.1775
Direct Plan - Daily IDCW Option	: ₹ 1000.0029
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 September 30, 2024 : ₹ 802.96 Crores

AUM## As on September 30, 2024 : ₹ 814.58 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years

### 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)	: 1
Modified Duration (days)	: 1
YTM (%)	: 6.70%
Macaulay Duration† (days)	: 0

## 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

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>TREASURY BILL</b>		<b>1.83%</b>
364 Days Tbill (MD 17/10/2024)	Sovereign	1.22%
182 Days Tbill (MD 24/10/2024)	Sovereign	0.61%
<b>Total Fixed Income Holdings</b>		<b>1.83%</b>
TREPS, Cash & Other Net Current Assets		98.17%
<b>GRAND TOTAL</b>		<b>100.00%</b>

## 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)

\*\* 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 September 30, 2024

## INVESTMENT OBJECTIVE

The primary objective of the Scheme is to generate regular income by investing in a portfolio of debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months 6 months. However there can be no assurance that the investment objective of the scheme will be realized. The scheme does not guarantee/indicate any returns.

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 1459.9166
Regular Plan - Daily IDCW Option	: ₹ 1006.2583
Regular Plan - Weekly IDCW Option	: ₹ 1001.8182
Direct Plan - Growth Option	: ₹ 1476.8925
Direct Plan - Daily IDCW Option	: ₹ 1007.0751
Direct Plan - Weekly IDCW Option	: ₹ 993.4528

### Benchmark Index (Tier 1)

CRISIL Ultra Short Duration Debt A-I Index

### Date of Allotment

June 01, 2018

Monthly AUM## As on September 30, 2024 : ₹ 1,237.93 Crores

AUM## As on September 30, 2024 : ₹ 1,044.99 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years
Prashant Pimple	11-Jul-24	24 years

### 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)	: 0.47
YTM (%)	: 7.47%
Macaulay Duration* (years)	: 0.48

## 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

The scheme currently does not have Distribution History.

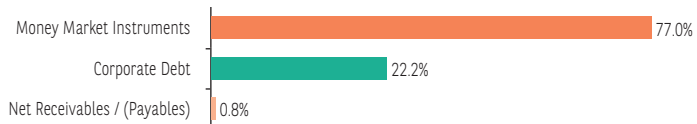
†† The rating, as aforesaid, however, should not be treated as a recommendation to buy, sell or hold the units issued by you. The rating is restricted to your debt fund only. ICRA does not assume any responsibility on its part, for any liability, that may arise consequent to your not complying with any 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>22.21%</b>		
✓ Power Finance Corporation Limited	CRISIL AAA	4.76%	National Bank For Agriculture and Rural Development	FITCH A1+	2.33%
✓ Export Import Bank of India	CRISIL AAA	4.74%	Punjab National Bank	FITCH A1+	2.32%
✓ National Housing Bank	CRISIL AAA	3.35%	<b>COMMERCIAL PAPER</b>		
National Bank For Agriculture and Rural Development	CRISIL AAA	2.37%	Kisetsu Saison Fin Ind Pvt Ltd	CRISIL A1+	2.37%
Bharti Telecom Limited	CRISIL AA+	1.44%	DMI Finance Private Limited	ICRA A1+	2.35%
Shriram Finance Limited	CRISIL AA+	1.44%	Piramal Enterprises Limited	CRISIL A1+	2.35%
Reliance Industries Limited	CRISIL AAA	1.43%	Aditya Birla Finance Limited	ICRA A1+	2.31%
JM Financial Products Limited	ICRA AA	0.95%	Muthoot Finance Limited	CRISIL A1+	2.26%
360 One Prime Limited	CRISIL AA	0.77%	Motilal Oswal Financial Services Limited	CRISIL A1+	2.25%
Power Grid Corporation of India Limited	CRISIL AAA	0.48%	Small Industries Dev Bank of India	CRISIL A1+	1.86%
Small Industries Dev Bank of India	ICRA AAA	0.48%	Bajaj Finance Limited	CRISIL A1+	0.93%
<b>CERTIFICATE OF DEPOSIT</b>			<b>11.84%</b>		
✓ ICICI Bank Limited	ICRA A1+	6.99%	<b>TREASURY BILL</b>		
✓ Kotak Mahindra Bank Limited	CRISIL A1+	6.85%	✓ 182 Days Tbill (MD 28/11/2024)	Sovereign	9.47%
✓ Canara Bank	CRISIL A1+	6.81%	182 Days Tbill (MD 14/11/2024)	Sovereign	2.37%
✓ Axis Bank Limited	CRISIL A1+	5.29%	<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		
✓ Union Bank of India	FITCH A1+	5.09%	Corporate Debt Market Development Fund	Others	0.26%
✓ Punjab National Bank	CRISIL A1+	3.64%	<b>Total Fixed Income Holdings</b>		
Small Industries Dev Bank of India	CARE A1+	3.07%	TREPS, Cash & Other Net Current Assets		1.59%
HDFC Bank Limited	CARE A1+	2.69%	<b>GRAND TOTAL</b>		
Small Industries Dev Bank of India	CRISIL A1+	2.34%	<b>100.00%</b>		

Investment in Top 10 scrips constitutes 56.99% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

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

# Baroda BNP Paribas Low Duration Fund

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

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

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

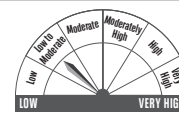
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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

Benchmark (Tier 1) Riskometer^^



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 September 30, 2024

## INVESTMENT OBJECTIVE

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

CARE AAAmfs\*\*

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 37.9836
Regular Plan - Monthly IDCW Option	: ₹ 10.3300
Regular Plan - Daily IDCW Option	: ₹ 10.0604
Regular Plan - Weekly IDCW Option	: ₹ 10.0249
Direct Plan - Growth Option	: ₹ 41.3540
Direct Plan - Monthly IDCW Option	: ₹ 10.3160
Direct Plan - Daily IDCW Option	: ₹ 10.1041
Direct Plan - Weekly IDCW Option	: ₹ 10.0262

### Benchmark Index (Tier 1)

CRISIL Low Duration Debt A-I Index

### Date of Allotment

October 21, 2005

Monthly AAUM## As on September 30, 2024 : ₹ 219.53 Crores  
AUM## As on September 30, 2024 : ₹ 223.53 Crores

### Fund Manager <sup>µ</sup>

Fund Manager	Managing fund since	Experience
Vikram Pamnani	27-Dec-17	14 years
Prashant Pimple	11-Jul-24	24 years

### 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)	: 0.94
Modified Duration (years)	: 0.85
YTM (%)	: 7.68%
Macaulay Duration* (years)	: 0.9

## MINIMUM INVESTMENT AMOUNT

### LUMP SUM DETAILS:

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

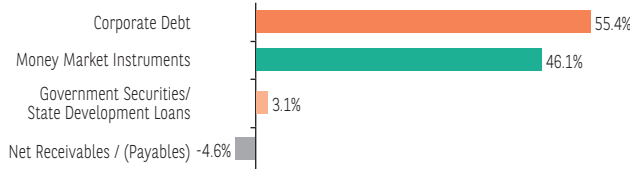
Minimum Additional Application Amount: ₹ 1,000 and in multiples of ₹ 1 thereafter.

## PORTFOLIO (✓ Top 10 Holdings)

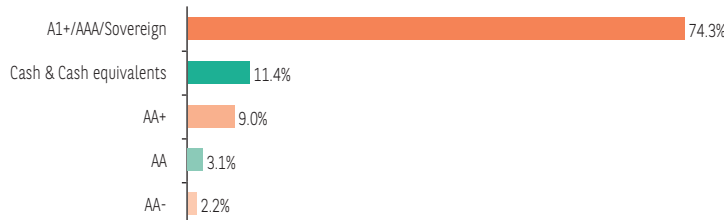
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>55.39%</b>	<b>STATE GOVERNMENT BOND</b>		<b>2.22%</b>
✓ Small Industries Dev Bank of India	ICRA AAA	8.90%	5.75% Karnataka SDL (MD 10/06/2025)	Sovereign	2.22%
✓ REC Limited	CRISIL AAA	6.72%	<b>CERTIFICATE OF DEPOSIT</b>		<b>30.06%</b>
✓ National Housing Bank	CRISIL AAA	6.70%	✓ Axis Bank Limited	CRISIL A1+	8.88%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	6.70%	✓ Kotak Mahindra Bank Limited	CRISIL A1+	8.57%
✓ Shriram Finance Limited	CRISIL AA+	4.49%	✓ Punjab National Bank	CRISIL A1+	6.34%
✓ Bharti Telecom Limited	CRISIL AA+	4.49%	✓ Canara Bank	CRISIL A1+	6.27%
Reliance Industries Limited	CRISIL AAA	4.46%	<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.24%</b>
Power Finance Corporation Limited	CRISIL AAA	4.45%	Corporate Debt Market Development Fund	Others	0.24%
Mindspace Business Parks REIT	CRISIL AAA	3.14%	<b>Total Fixed Income Holdings</b>		<b>88.82%</b>
JM Financial Products Limited	ICRA AA	3.12%	TREPS, Cash & Other Net Current Assets		11.18%
IndoStar Capital Finance Limited	CARE AA-	2.22%	<b>GRAND TOTAL</b>		<b>100.00%</b>
<b>GOVERNMENT BOND</b>		<b>0.91%</b>			
7.38% GOI (MD 20/06/2027)	Sovereign	0.91%			

Investment in Top 10 scrips constitutes 68.06% 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

<sup>µ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

\* Kindly refer page no. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 55.

\*\* 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

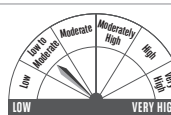
(An open-ended debt scheme investing in money market instruments.  
A Relatively Low Interest Rate Risk and Moderate Credit Risk)

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

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

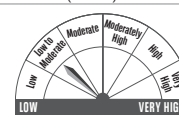
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 September 30, 2024

## INVESTMENT OBJECTIVE

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

ICRA A1+mfs\*\*

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹	1303.3882
Regular Plan - Monthly IDCW Option	: ₹	1015.0894
Regular Plan - Daily IDCW Option	: ₹	1005.9757
Regular Plan - Weekly IDCW Option	: ₹	1001.6938
Direct Plan - Growth Option	: ₹	1320.3713
Direct Plan - Monthly IDCW Option	: ₹	1031.1919
Direct Plan - Weekly IDCW Option	: ₹	1001.6579
Direct Plan - Daily IDCW Option	: ₹	1000.1370

### Benchmark Index (Tier 1)

CRISIL Money Market A-I Index

### Date of Allotment

June 19, 2019

Monthly AAUM## As on September 30, 2024 : ₹ 290.5 Crores

AAUM## As on September 30, 2024 : ₹ 275.08 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	14 years
Prashant Pimple	11-Jul-24	24 years

### 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)	: 0.47
Modified Duration (years)	: 0.47
YTM (%)	: 7.44%
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.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>7.23%</b>
✓ 5.75% Karnataka SDL (MD 10/06/2025)	Sovereign	7.23%
<b>CERTIFICATE OF DEPOSIT</b>		<b>63.83%</b>
✓ Canara Bank	CRISIL A1+	8.82%
✓ Export Import Bank of India	CRISIL A1+	7.73%
✓ National Bank For Agriculture and Rural Development	CRISIL A1+	7.08%
✓ Union Bank of India	FITCH A1+	7.03%
✓ Kotak Mahindra Bank Limited	CRISIL A1+	6.96%
✓ Punjab National Bank	CRISIL A1+	6.95%
✓ HDFC Bank Limited	CRISIL A1+	6.20%
✓ Small Industries Dev Bank of India	CARE A1+	6.00%
Axis Bank Limited	CRISIL A1+	4.94%
HDFC Bank Limited	CARE A1+	2.12%
<b>COMMERCIAL PAPER</b>		<b>25.76%</b>
✓ LIC Housing Finance Limited	CRISIL A1+	5.90%
Kotak Mahindra Prime Limited	CRISIL A1+	5.67%
Bajaj Finance Limited	CRISIL A1+	5.28%
Piramal Capital & Housing Finance Limited	CRISIL A1+	3.58%
DMI Finance Private Limited	ICRA A1+	3.57%
Small Industries Dev Bank of India	CRISIL A1+	1.76%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.19%</b>
Corporate Debt Market Development Fund	Others	0.19%
<b>Total Fixed Income Holdings</b>		<b>97.01%</b>
TREPS, Cash & Other Net Current Assets		2.99%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 69.90% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

\*\* 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.

## Average AUM for September 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. 55.

# Baroda BNP Paribas Banking and PSU Bond Fund

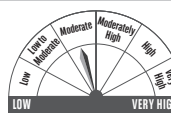
(An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds. A relatively High Interest Rate Risk and Moderate Credit Risk scheme)

## 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.

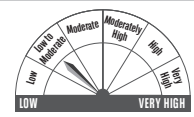
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

## 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 September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 11.9091
Regular Plan - Monthly IDCW Option	: ₹ 10.2035
Regular Plan - Quarterly IDCW Option	: ₹ 10.1985
Direct Plan - Growth Option	: ₹ 12.1368
Direct Plan - Quarterly IDCW Option	: ₹ 10.3769
Direct Plan - Monthly IDCW Option	: ₹ 10.3378

### Benchmark Index (Tier 1)

CRISIL Banking and PSU Debt A-II Index

### Date of Allotment

December 17, 2020

Monthly AAUM## As on September 30, 2024 : ₹ 26.98 Crores

AUM## As on September 30, 2024 : ₹ 26.93 Crores

### Fund Manager <sup>1</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	24 years
Vikram Pamnani	11-Jul-24	14 years

### 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)	: 4.83
Modified Duration (years)	: 3.52
YTM (%)	: 7.23%
Macaulay Duration <sup>†</sup> (years)	: 3.7

## 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>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

<sup>†</sup> Kindly refer page no. 57 for the concept of Macaulay Duration For Distribution History kindly refer page no. 55.

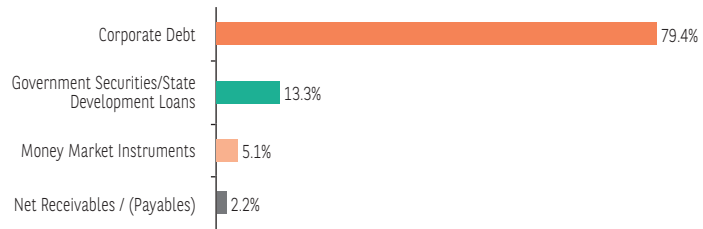
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>79.42%</b>
✓ ICICI Bank Limited	ICRA AAA	9.31%
✓ Power Grid Corporation of India Limited	CRISIL AAA	8.27%
✓ Export Import Bank of India	CRISIL AAA	7.73%
✓ National Highways Authority Of India	CRISIL AAA	7.72%
✓ National Bank For Agriculture and Rural Development	CRISIL AAA	7.46%
✓ State Bank of India	CRISIL AAA	7.29%
✓ REC Limited	CRISIL AAA	7.24%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	7.16%
✓ Housing & Urban Development Corporation Limited	ICRA AAA	5.84%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Indian Railway Finance Corporation Limited	CRISIL AAA	5.73%
Hindustan Petroleum Corporation Limited	CRISIL AAA	5.67%
<b>GOVERNMENT BOND</b>		<b>13.28%</b>
✓ 7.17% GOI (MD 17/04/2030)	Sovereign	13.28%
<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>93.22%</b>
TREPS, Cash & Other Net Current Assets		6.78%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 81.30% 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.

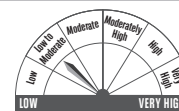
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



Investors understand that their principal will be at Moderate risk.

Benchmark (Tier 1) Riskometer^^



Benchmark riskometer is at Low to Moderate risk.

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

## INVESTMENT OBJECTIVE

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



## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 27.5498
Regular Plan - Quarterly IDCW Option	: ₹ 10.6150
Regular Plan - Monthly IDCW Option	: ₹ 10.2475
Direct Plan - Growth Option	: ₹ 29.7533
Direct Plan - Quarterly IDCW Option	: ₹ 11.1114
Direct Plan - Monthly IDCW Option	: ₹ 10.3926

### Benchmark Index (Tier 1)

CRISIL Short Duration Debt A-II Index

### Date of Allotment

June 30, 2010

Monthly AAUM## As on September 30, 2024 : ₹ 210.62 Crores

AUM## As on September 30, 2024 : ₹ 202.6 Crores

### Fund Manager<sup>1</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	24 years
Vikram Pamnani	11-Jul-24	14 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 (%)	: 1.05%
TER - Direct Plan (%)	: 0.38%
Average Maturity (years)	: 3.26
Modified Duration (years)	: 2.64
YTM (%)	: 7.40%
Macaulay Duration* (years)	: 2.79

## 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

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

\* refer page no. 59

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

For Distribution History kindly refer page no. 55.

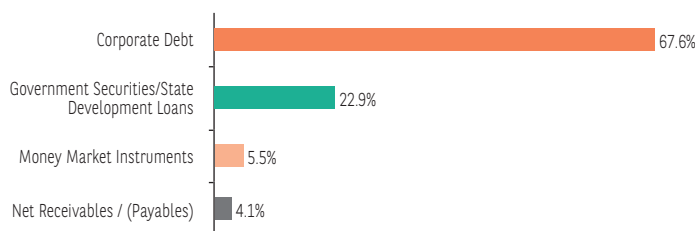
\*\* CARE's fund quality rating is not a recommendation to purchase, sell, or hold a security/ fund. It neither comments on the current market price, suitability for a particular investor nor on the prospective performance of the fund with respect to appreciation, volatility of net asset value (NAV), 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)

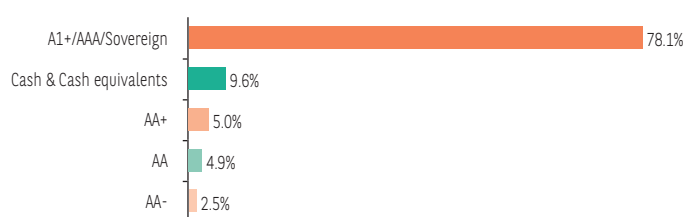
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>			<b>GOVERNMENT BOND</b>		
✓ National Housing Bank	CRISIL AAA	7.45%	REC Limited	CRISIL AAA	2.47%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	6.00%	IndoStar Capital Finance Limited	CARE AA-	2.45%
✓ Power Grid Corporation of India Limited	CRISIL AAA	6.00%	Housing & Urban Development Corporation Limited	ICRA AAA	0.52%
✓ Larsen & Toubro Limited	CRISIL AAA	5.00%	<b>GOVERNMENT BOND</b>		
✓ Jamnagar Utilities & Power Private Limited	CRISIL AAA	4.99%	✓ 7.32% GOI (MD 13/11/2030)	Sovereign	20.36%
✓ Indian Oil Corporation Limited	CRISIL AAA	4.97%	7.38% GOI (MD 20/06/2027)	Sovereign	2.51%
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	4.97%	<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		
✓ Nomura Capital India Pvt Limited	FITCH AAA	4.95%	Corporate Debt Market Development Fund	Others	0.32%
✓ Shriram Finance Limited	CRISIL AA+	4.95%	<b>Total Fixed Income Holdings</b>		
JM Financial Products Limited	ICRA AA	4.93%	<b>90.74%</b>		
Export Import Bank of India	CRISIL AAA	4.92%	TREPS, Cash & Other Net Current Assets		9.26%
Power Finance Corporation Limited	CRISIL AAA	2.98%	<b>GRAND TOTAL</b>		
			<b>100.00%</b>		

Investment in Top 10 scrips constitutes 69.64% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



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

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

# Baroda BNP Paribas Credit Risk Fund

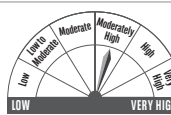
(Scheme has two\*\*\* segregated portfolios)  
(An open-ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A Relatively High Interest Rate Risk and Relatively High Credit Risk)

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 September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	₹ 20.8859
Regular Plan - Quarterly IDCW Option	₹ 11.7173
Regular Plan - Monthly IDCW Option	₹ 11.2840
Direct Plan - Growth Option	₹ 22.8560
Direct Plan - Monthly IDCW Option	₹ 14.1956
Direct Plan - Quarterly IDCW Option	₹ 12.6355

### Benchmark Index (Tier 1)

CRISIL Credit Risk Debt B-II Index

### Date of Allotment

January 23, 2015

Monthly AUM## As on September 30, 2024 : ₹ 160.38 Crores

AUM## As on September 30, 2024 : ₹ 167.4 Crores

### Fund Manager <sup>1</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	24 years
Vikram Pamnani	11-Jul-24	14 years

### 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)	: 3.5
Modified Duration (years)	: 2.36
YTM (%)	: 8.01%
Macaulay Duration* (years)	: 2.47

## 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

<sup>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

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

For Distribution History kindly refer page no. 55.

**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.

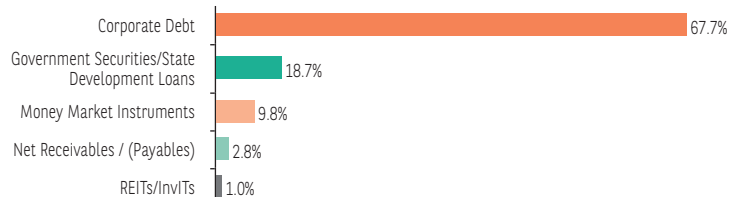
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>67.74%</b>
✓ JSW Steel Limited	ICRA AA	7.76%
✓ IndoStar Capital Finance Limited	CRISIL AA-	6.57%
✓ Steel Authority of India Limited	CARE AA	6.57%
✓ Nuvoco Vistas Corporation Limited	CRISIL AA	6.54%
✓ Piramal Capital & Housing Finance Limited	ICRA AA	6.12%
✓ Adani Ports and Special Economic Zone Limited	ICRA AAA	6.06%
✓ Godrej Industries Limited	CRISIL AA	6.02%
✓ Nirma Limited	CRISIL AA	6.01%
✓ JM Financial Products Limited	ICRA AA	5.96%
Small Industries Dev Bank of India	CRISIL AAA	3.00%
Power Grid Corporation of India Limited	CRISIL AAA	2.00%
REC Limited	CRISIL AAA	1.58%
IndoStar Capital Finance Limited	CARE AA-	1.19%
Hindustan Petroleum Corporation Limited	CRISIL AAA	0.91%
✓ Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	0.86%
State Bank of India	CRISIL AAA	0.59%
<b>GOVERNMENT BOND</b>		<b>16.32%</b>
✓ 7.18% GOI (MD 24/07/2037)	Sovereign	6.17%

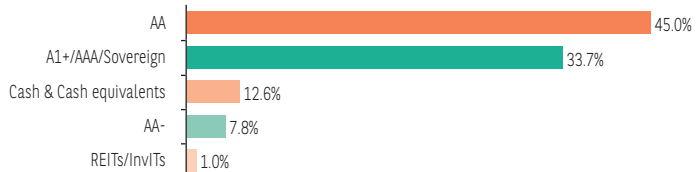
FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	6.16%
7.18% GOI (MD 14/08/2033)	Sovereign	3.07%
7.38% GOI (MD 20/06/2027)	Sovereign	0.61%
7.17% GOI (MD 17/04/2030)	Sovereign	0.31%
<b>STATE GOVERNMENT BOND</b>		<b>2.37%</b>
6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	2.37%
<b>Total Fixed Income Holdings</b>		<b>86.43%</b>
<b>REITs/InvITs Holding</b>	<b>Industry</b>	<b>% of Net Assets</b>
InvIT		<b>0.38%</b>
Bharat Highways Invit	Construction	0.38%
<b>REIT</b>		<b>0.60%</b>
Brookfield India Real Estate Trust	Realty	0.60%
<b>Total REITs/InvITs Holdings</b>		<b>0.98%</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		12.24%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 63.98% of the portfolio

## COMPOSITION BY ASSETS



## CREDIT QUALITY PROFILE



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

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

<sup>6</sup>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

<sup>5</sup> Note on Below Investment Grade Security Yes Bank Perpetual Bond classified separately as "Segregated Portfolio".

<sup>6</sup> 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.

<sup>7</sup> 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<sup>^^</sup>



Investors understand that their principal will be at Moderate risk.

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



Benchmark riskometer is at Low to Moderate risk.

<sup>^^</sup>Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Corporate Debt A-II Index): basis it's constituents; as on September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 25.7905
Regular Plan - Annual IDCW Option	: ₹ 10.6748
Regular Plan - Monthly IDCW Option	: ₹ 10.3253
Regular Plan - Quarterly IDCW Option	: ₹ 10.3050
Direct Plan - Growth Option	: ₹ 27.3518
Direct Plan - Annual IDCW Option	: ₹ 10.9635
Direct Plan - Quarterly IDCW Option	: ₹ 10.4909
Direct Plan - Monthly IDCW Option	: ₹ 10.4356

### Benchmark Index (Tier 1)

CRISIL Corporate Debt A-II Index

### Date of Allotment

November 08, 2008

Monthly AUM## As on September 30, 2024 : ₹ 169.48 Crores  
AUM## As on September 30, 2024 : ₹ 174.56 Crores

### Fund Manager <sup>1</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple	11-Jul-24	24 years
Vikram Pamnani	11-Jul-24	14 years

### 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)	: 5.42
Modified Duration (years)	: 3.87
YTM (%)	: 7.22%
Macaulay Duration* (years)	: 4.08

## 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>1</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

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

For Distribution History kindly refer page no. 55.

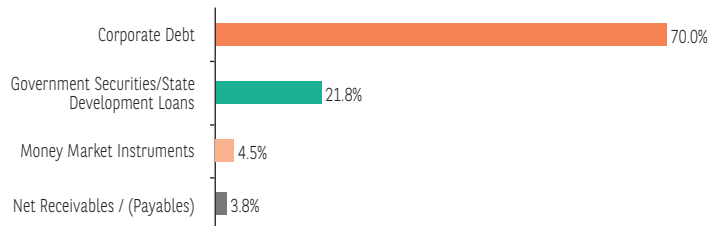
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>CORPORATE BOND</b>		<b>69.95%</b>
✓ Indian Railway Finance Corporation Limited	CRISIL AAA	6.48%
✓ Export Import Bank of India Corporation Limited	CRISIL AAA	6.05%
✓ Hindustan Petroleum Corporation Limited	CRISIL AAA	5.90%
✓ Power Finance Corporation Limited	CRISIL AAA	5.90%
✓ Small Industries Dev Bank of India	CRISIL AAA	5.76%
✓ Sundaram Home Finance Limited	ICRA AAA	5.76%
✓ GAIL (India) Limited	CARE AAA	5.74%
✓ Tata Capital Limited	ICRA AAA	5.74%
HDFC Bank Limited	CRISIL AAA	5.73%
National Bank For Agriculture and Rural Development	CRISIL AAA	5.18%
Power Grid Corporation of India Limited	CRISIL AAA	5.10%
Bharat Sanchar Nigam Limited	CRISIL AAA(CE)	3.31%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Reliance Industries Limited	CRISIL AAA	1.80%
Housing & Urban Development Corporation Limited	ICRA AAA	1.50%
<b>GOVERNMENT BOND</b>		<b>20.00%</b>
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	11.74%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	7.09%
7.17% GOI (MD 17/04/2030)	Sovereign	0.59%
7.38% GOI (MD 20/06/2027)	Sovereign	0.58%
<b>STATE GOVERNMENT BOND</b>		<b>1.76%</b>
7.76% Karnataka SDL (MD 13/12/2027)	Sovereign	1.76%
<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>91.93%</b>
TREPS, Cash & Other Net Current Assets		8.07%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 66.16% 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

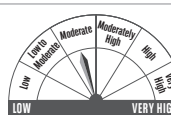
(An Open ended Dynamic Debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk Scheme)

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

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

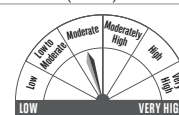
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	₹ 43.6301
Regular Plan - Monthly IDCW Option	₹ 10.4438
Regular Plan - Quarterly IDCW Option	₹ 10.3994
Regular Plan - Half Yearly IDCW Option	₹ 10.2762
Regular Plan - Weekly IDCW Option	₹ 10.1119
Regular Plan - Daily IDCW Option	₹ 10.0997
Direct Plan - Growth Option	₹ 48.2462
Direct Plan - Monthly IDCW Option	₹ 10.7945
Direct Plan - Quarterly IDCW Option	₹ 10.7474
Direct Plan - Weekly IDCW Option	₹ 10.1136
Direct Plan - Daily IDCW Option	₹ 10.1008
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 September 30, 2024 : ₹ 154.62 Crores

AUM## As on September 30, 2024 : ₹ 159.14 Crores

### Fund Manager <sup>µ</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple	11-Jul-24	24 years
Vikram Pamnani	11-Jul-24	14 years

### 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)	16.27
Modified Duration (years)	8.06
YTM (%)	6.79%
Macaulay Duration* (years)	8.34

## 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>µ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

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

For Distribution History kindly refer page no. 55.

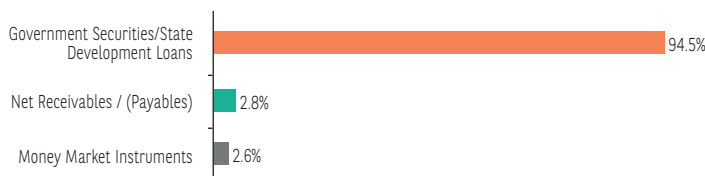
## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>94.54%</b>
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	51.49%
✓ 7.3% GOI (MD 19/06/2053)	Sovereign	16.51%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	13.27%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	9.72%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	3.55%
<b>STATE GOVERNMENT BOND</b>		<b>0.00%</b>
7.64% Haryana SDL (MD 29/03/2027)	Sovereign	0.00%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
8.26% Maharashtra SDL (MD 02/01/2029)	Sovereign	0.00%
<b>CORPORATE DEBT MARKET DEVELOPMENT FUND</b>		<b>0.24%</b>
✓ Corporate Debt Market Development Fund	Others	0.24%
<b>Total Fixed Income Holdings</b>		<b>94.78%</b>
TREPS, Cash & Other Net Current Assets		5.22%
<b>GRAND TOTAL</b>		<b>100.00%</b>

Investment in Top 10 scrips constitutes 94.78% 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

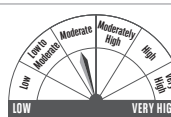
(An open-ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Relatively Low Credit Risk)

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.

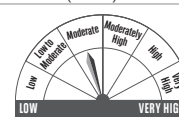
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Scheme Riskometer^^



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 Gilt Index): basis it's constituents; as on September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 40.2492
Regular Plan - IDCW Option	: ₹ 23.8898
Direct Plan - Growth Option	: ₹ 44.0602
Direct Plan - IDCW Option	: ₹ 32.3432

### Benchmark Index (Tier 1)

CRISIL Dynamic Gilt Index

### Date of Allotment

March 21, 2002

Monthly AAUM## As on September 30, 2024 : ₹ 1,624.52 Crores  
AUM## As on September 30, 2024 : ₹ 1,576.36 Crores

### Fund Manager <sup>µ</sup>

Fund Manager	Managing fund since	Experience
Prashant Pimple	11-Jul-24	24 years
Vikram Pamnani	11-Jul-24	14 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 (%)	: 0.45%
TER - Direct Plan (%)	: 0.14%
Average Maturity (years)	: 10.66
Modified Duration (years)	: 6.84
YTM (%)	: 6.87%
Macaulay Duration* (years)	: 7.07

## 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>µ</sup> Dedicated Fund Manager for Overseas Investments: Mr. Jay Sheth (Managing fund w.e.f. September 01, 2023)

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

For Distribution History kindly refer page no. 55.

## PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
<b>GOVERNMENT BOND</b>		<b>62.99%</b>
✓ 7.1% GOI (MD 08/04/2034)	Sovereign	32.68%
✓ 7.18% GOI (MD 14/08/2033)	Sovereign	25.31%
✓ 7.34% GOI (MD 22/04/2064)	Sovereign	4.35%
✓ 7.32% GOI (MD 13/11/2030)	Sovereign	0.65%
<b>STATE GOVERNMENT BOND</b>		<b>33.87%</b>
✓ 7.73% Karnataka SDL (MD 29/11/2034)	Sovereign	7.62%
✓ 6.91% Maharashtra SDL (MD 15/09/2033)	Sovereign	4.02%
✓ 7.74% Karnataka SDL (MD 10/01/2036)	Sovereign	3.65%
✓ 7.72% Karnataka SDL (MD 06/12/2035)	Sovereign	3.32%
✓ 7.65% Gujarat SDL (MD 01/02/2033)	Sovereign	3.29%
✓ 7.81% Gujarat SDL (MD 12/10/2032)	Sovereign	2.65%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ 7.74% Karnataka SDL (MD 03/01/2034)	Sovereign	2.31%
7.47% Maharashtra SDL (MD 13/09/2034)	Sovereign	2.28%
7.65% Tamilnadu SDL (MD 18/10/2033)	Sovereign	1.65%
7.43% Maharashtra SDL (MD 28/02/2035)	Sovereign	1.63%
7.22% Maharashtra SDL (MD 07/08/2034)	Sovereign	1.42%
8.05% Rajasthan SDL (MD 27/07/2037)	Sovereign	0.03%
<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>

Investment in Top 10 scrips constitutes 89.20% 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)	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)

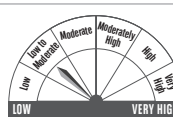
# Baroda BNP Paribas Nifty SDL December 2026 Index Fund

(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\*:

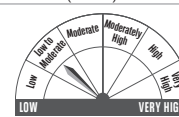
- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2026 Index

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 September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 11.2877
Regular Plan - IDCW Option	: ₹ 11.2878
Direct Plan - Growth Option	: ₹ 11.3449
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 September 30, 2024 : ₹ 114.75 Crores

AUM## As on September 30, 2024 : ₹ 114.96 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Prashant Pimple	11-Jul-24	24 years
Vikram Pannani	11-Jul-24	14 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 (%)	: 0.49%
TER - Direct Plan (%)	: 0.19%
Average Maturity (years)	: 2.2
Modified Duration (years)	: 1.96
YTM (%)	: 6.89%
Macaulay Duration+ (years)	: 2.03
Tracking Error - Regular	: 0.75%
Direct	: 0.75%

## 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

The scheme currently does not have Distribution History.

## PORTFOLIO

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>		<b>96.35%</b>
7.24% GUJARAT SDL (MD 28/12/2026)	Sovereign	43.80%
7.28% Haryana SDL (MD 28/12/2026)	Sovereign	26.29%
7.25% Maharashtra SDL (MD 28/12/2026)	Sovereign	21.90%

### FIXED INCOME HOLDINGS

	Rating	% of Net Assets
7.07% Tamilnadu SDL (MD 14/12/2026)	Sovereign	4.36%
<b>Total Fixed Income Holdings</b>		<b>96.35%</b>
TREPS, Cash & Other Net Current Assets		3.65%
<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	43.80
STATE GOVERNMENT OF HARYANA	26.29
STATE GOVERNMENT OF MAHARASHTRA	21.90
STATE GOVERNMENT OF TAMIL NADU	4.36
<b>Grand Total</b>	<b>96.35</b>

## TRACKING DIFFERENCE DATA

as of September 30, 2024

	1 Year	Since Inception
Regular Plan	-0.75%	-0.56%
Direct Plan	-0.43%	-0.32%

## 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\*:

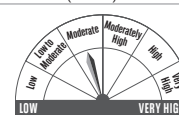
- Income for the target maturity period.
- an open ended target maturity fund seeking to track the NIFTY SDL December 2028 Index

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 September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 11.3333
Regular Plan - IDCW Option	: ₹ 10.5678
Direct Plan - Growth Option	: ₹ 11.3853
Direct Plan - IDCW Option	: ₹ 10.6817

### Benchmark Index (Tier 1)

NIFTY SDL December 2028 Index

### Date of Allotment

March 24, 2023

Monthly AAUM## As on September 30, 2024 : ₹ 32.34 Crores

AUM## As on September 30, 2024 : ₹ 32.05 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Prashant Pimple	11-Jul-24	24 years
Vikram Pamnani	11-Jul-24	14 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 (%)	: 0.49%
TER - Direct Plan (%)	: 0.19%
Average Maturity (years)	: 4.14
Modified Duration (years)	: 3.41
YTM (%)	: 6.94%
Macaulay Duration† (years)	: 3.53
Tracking Error - Regular	: 1.22%
Direct	: 1.24%

## 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

The scheme currently does not have Distribution History.

## PORTFOLIO

### FIXED INCOME HOLDINGS

Rating	% of Net Assets
<b>STATE GOVERNMENT BOND</b>	<b>95.78%</b>
8.08% Maharashtra SDL (MD 26/12/2028)	Sovereign 35.71%
8.08% Gujarat SDL (MD 26/12/2028)	Sovereign 25.97%
8.08% Tamilnadu SDL (MD 26/12/2028)	Sovereign 22.73%

### FIXED INCOME HOLDINGS

Rating	% of Net Assets
8.08% Karnataka SDL (MD 26/12/2028)	Sovereign 11.37%
<b>Total Fixed Income Holdings</b>	<b>95.78%</b>
TREPS, Cash & Other Net Current Assets	4.22%
<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	35.71
STATE GOVERNMENT OF GUJARAT	25.97
STATE GOVERNMENT OF TAMIL NADU	22.73
STATE GOVERNMENT OF KARNATAKA	11.37
<b>Grand Total</b>	<b>95.77</b>

## TRACKING DIFFERENCE DATA

as of September 30, 2024

	1 Year	Since Inception
Regular Plan	-0.74%	-0.78%
Direct Plan	-0.42%	-0.44%

## 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

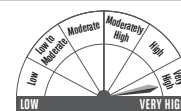
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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 September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Regular Plan - Growth Option	: ₹ 11.9527
Regular Plan - IDCW Option	: ₹ 11.9527
Direct Plan - Growth Option	: ₹ 11.9842
Direct Plan - IDCW Option	: ₹ 11.9842

### Benchmark Index (Tier 1)

Nifty 50 Total Return Index

### Date of Allotment

January 29, 2024

Monthly AAUM## As on September 30, 2024 : ₹ 63.23 Crores

AAUM## As on September 30, 2024 : ₹ 63.76 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	: 0.82
Tracking Error - Regular	: 0.20%
Direct	: 0.20%

## 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>0.89%</b>
Bharat Electronics Limited	0.89%
<b>AUTOMOBILES</b>	<b>6.90%</b>
Bajaj Auto Limited	1.19%
Mahindra & Mahindra Limited	2.41%
Maruti Suzuki India Limited	1.51%
Tata Motors Limited	1.79%
<b>BANKS</b>	<b>27.94%</b>
✓ Axis Bank Limited	3.07%
✓ HDFC Bank Limited	11.28%
✓ ICICI Bank Limited	7.81%
IndusInd Bank Limited	0.82%
Kotak Mahindra Bank Limited	2.34%
✓ State Bank of India	2.62%
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.04%</b>
Grasim Industries Limited	0.88%
UltraTech Cement Limited	1.16%
<b>CONSTRUCTION</b>	<b>3.71%</b>
✓ Larsen & Toubro Limited	3.71%
<b>CONSUMABLE FUELS</b>	<b>1.00%</b>
Coal India Limited	1.00%
<b>CONSUMER DURABLES</b>	<b>2.61%</b>
Asian Paints Limited	1.27%
Titan Company Limited	1.34%
<b>DIVERSIFIED FMCG</b>	<b>6.38%</b>
Hindustan Unilever Limited	2.24%
✓ ITC Limited	4.14%
<b>FERROUS METALS</b>	<b>1.99%</b>
JSW Steel Limited	0.82%
Tata Steel Limited	1.17%
<b>FINANCE</b>	<b>3.63%</b>
Bajaj Finance Limited	1.84%
Bajaj Finserv Limited	0.93%
Shriram Finance Limited	0.86%

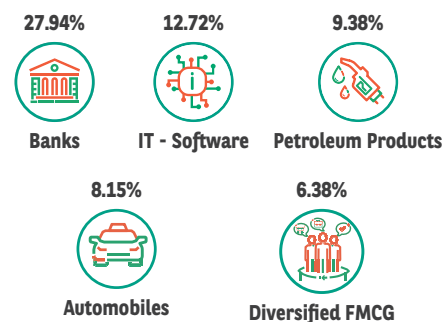
EQUITY HOLDINGS	% of Net Assets
<b>FOOD PRODUCTS</b>	<b>0.83%</b>
Nestle India Limited	0.83%
<b>IT - SOFTWARE</b>	<b>12.07%</b>
HCL Technologies Limited	1.62%
✓ Infosys Limited	5.84%
✓ Tata Consultancy Services Limited	3.74%
Tech Mahindra Limited	0.87%
<b>NON - FERROUS METALS</b>	<b>0.92%</b>
Hindalco Industries Limited	0.92%
<b>OIL</b>	<b>0.98%</b>
Oil & Natural Gas Corporation Limited	0.98%
<b>PETROLEUM PRODUCTS</b>	<b>8.77%</b>
✓ Reliance Industries Limited	8.77%
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.57%</b>
Cipla Limited	0.78%
Sun Pharmaceutical Industries Limited	1.79%
<b>POWER</b>	<b>3.12%</b>
NTPC Limited	1.76%
Power Grid Corporation of India Limited	1.36%
<b>RETAILING</b>	<b>1.49%</b>
Trent Limited	1.49%
<b>TELECOM - SERVICES</b>	<b>3.95%</b>
✓ Bharti Airtel Limited	3.95%
<b>TRANSPORT INFRASTRUCTURE</b>	<b>0.91%</b>
Adani Ports and Special Economic Zone Limited	0.91%
<b>LESS THAN 0.75% EXPOSURE</b>	<b>7.12%</b>
<b>Total Equity Holdings</b>	<b>99.82%</b>
<b>FIXED INCOME HOLDINGS</b>	<b>% of Net Assets</b>
TREPS, Cash & Other Net Current Assets	0.18%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 54.93% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% of AUM
HDFC Group	11.94
Tata Group	8.85
Reliance Group	8.77
ICICI Group	7.81
Infosys Group	5.84
Public Sector Unit	5.59
ITC Group	4.14
<b>Grand Total</b>	<b>52.94</b>

## 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

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 September 30, 2024

## INVESTMENT OBJECTIVE

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Baroda BNP Paribas Gold ETF : ₹ 74.1905

### Benchmark Index (Tier 1)

Domestic Price of Gold

### Date of Allotment

December 13, 2023

Monthly AAUM## As on September 30, 2024 : ₹ 69.89 Crores  
AUM## As on September 30, 2024 : ₹ 71.81 Crores

### Fund Manager

Fund Manager	Managing fund since	Experience
Mr. Vishnu Soni	13-Dec-23	8 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 (%)	: 0.42
Portfolio Turnover Ratio	: 0.05
Tracking Error	: 0.4%

## MINIMUM INVESTMENT AMOUNT

FOR TRANSACTION DIRECTLY WITH THE FUND:

**For Market Makers:** The creation unit size for the scheme shall be 1,00,000 units and in multiples thereof

**For Large Investors:** Min application amount of 25 crores and in multiples of creation unit size

FOR TRANSACTION ON STOCK EXCHANGES:

Units of ETF scheme can be traded (in lots of 1 Unit) during the trading hours on all trading days on NSE and BSE on which the Units are listed.

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

## PORTFOLIO

### HOLDINGS

% of Net Assets

### GOLD

97.20%

Gold

97.20%

### Total Holdings

97.20%

TREPS, Cash & Other Net Current Assets

2.80%

### GRAND TOTAL

100.00%

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
GOLD	97.20%
Grand Total	97.20%

## Average AUM for September 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

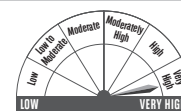
**\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**

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 September 30, 2024

## INVESTMENT OBJECTIVE

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

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

## SCHEME DETAILS

### NAV Details (As on September 30, 2024)

Baroda BNP Paribas Nifty Bank ETF : ₹ 52.9318

### Benchmark Index (Tier 1)

Nifty Bank Total Returns Index

### Date of Allotment

June 18, 2024

Monthly AAUM## As on September 30, 2024 : ₹ 10.18 Crores

AUM## As on September 30, 2024 : ₹ 9.46 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	: 0.93
Tracking Error	: 0.1%

## MINIMUM INVESTMENT AMOUNT

### FOR TRANSACTION DIRECTLY WITH THE FUND:

**For Market Makers:** The creation unit size for the scheme shall be 50,000 units and in multiples thereof

**For Large Investors:** Minimum application amount of 25 crores and in multiples of creation unit size

### FOR TRANSACTION ON STOCK EXCHANGES:

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

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

## PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
✓ HDFC Bank Limited	27.91%
✓ ICICI Bank Limited	23.96%
✓ State Bank of India	9.53%
✓ Axis Bank Limited	9.40%
✓ Kotak Mahindra Bank Limited	9.30%
✓ IndusInd Bank Limited	5.63%
✓ The Federal Bank Limited	2.76%
✓ Bank of Baroda	2.71%
✓ AU Small Finance Bank Limited	2.39%
✓ Canara Bank	2.22%
IDFC First Bank Limited	1.95%
Punjab National Bank	1.88%
<b>Total Equity Holdings</b>	<b>99.64%</b>
FIXED INCOME HOLDINGS	% of Net Assets
TREPS, Cash & Other Net Current Assets	0.36%
<b>GRAND TOTAL</b>	<b>100.00%</b>

Investment in Top 10 scrips constitutes 95.81% of the portfolio

## EXPOSURE TO TOP SEVEN GROUPS

Management Group	% to NAV
HDFC Group	27.85
ICICI Group	24.14
Public Sector Undertaking (PSU)	14.58
Kotak Group	10.06
Axis Group	9.39
Hinduja Group	5.45
Federal Bank Group	2.68
<b>Grand Total</b>	<b>94.14</b>

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

\* refer page no. 59

\*\* refer page no. 59

# SIP Performance of Equity & Hybrid Schemes

(as on September 30, 2024)

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

Baroda BNP Paribas Large Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	1,200,000	2,410,000
Market Value as on Month end	147,393	544,373	1,103,220	3,000,277	13,832,920
Scheme Return (% CAGR*)	44.84	28.79	24.62	17.44	15.23
Nifty 100 TRI (% CAGR*)	39.54	24.64	22.97	17.00	14.75

\* 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	490,000
Market Value as on Month end	149,426	566,444	N.A	N.A	870,825
Scheme Return (% CAGR*)	48.36	31.77	N.A	N.A	29.02
BSE 250 Large Midcap TRI (% CAGR*)	40.75	26.81	N.A	N.A	24.81

\* 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	2,530,000
Market Value as on Month end	149,198	564,439	1,219,302	3,309,377	16,171,755
Scheme Return (% CAGR*)	47.96	31.50	28.81	19.26	15.28
Nifty 500 Multicap 50:25:25 TRI (% CAGR*)	44.03	31.50	29.70	20.05	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	2,250,000
Market Value as on Month end	148,020	548,270	1,111,938	2,923,632	10,341,776
Scheme Return (% CAGR*)	45.92	29.32	24.95	16.96	14.45
Nifty 500 TRI (% CAGR*)	41.82	27.91	25.94	18.40	15.06

\* 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	840,000
Market Value as on Month end	143,713	527,411	1,066,239	NA	1,659,648
Scheme Return (% CAGR*)	38.54	26.44	23.20	NA	19.11
Nifty 500 TRI (% CAGR*)	41.82	27.91	25.94	NA	21.20

\* 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	2,210,000
Market Value as on Month end	159,413	579,577	1,285,169	3,567,840	15,444,614
Scheme Return (% CAGR*)	65.97	33.51	31.04	20.65	18.45
Nifty Midcap 150 TRI (% CAGR*)	65.90	37.70	35.23	23.45	19.42

\* 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	730,000
Market Value as on Month end	154,324	581,013	1,172,545	N.A	1,588,840
Scheme Return (% CAGR*)	56.19	32.04	27.16	N.A	25.47
Nifty India Consumption TRI (% CAGR*)	60.19	33.66	27.85	N.A	24.92

\* 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	1,480,000
Market Value as on Month end	141,081	503,214	978,655	2,493,476	3,676,430
Scheme Return (% CAGR*)	34.08	23.00	19.66	14.00	13.85
Nifty Financial Services TRI (% CAGR*)	30.06	18.09	17.66	15.57	16.03

\* Inception Date : June 22, 2012

# SIP Performance of Equity & Hybrid Schemes

(as on September 30, 2024)

## Baroda BNP Paribas Balanced Advantage Fund

SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception <sup>#</sup>
Total Amount Invested	120,000	360,000	600,000	N.A	710,000
Market Value as on Month end	136,843	482,836	944,999	N.A	1,199,383
Scheme Return (% CAGR*)	26.99	20.02	18.22	N.A	17.60
NIFTY 50 Hybrid Composite debt 50:50 Index (% CAGR*)	22.01	15.16	14.37	N.A	13.97

# 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	900,000
Market Value as on Month end	141,309	510,042	1,006,832	NA	1,785,193
Scheme Return (% CAGR*)	34.47	23.98	20.83	NA	17.84
CRISIL Hybrid 35+65-Aggressive Index (% CAGR*)	29.31	20.43	18.67	NA	16.05

# 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	630,000
Market Value as on Month end	131,507	438,812	780,929	NA	839,625
Scheme Return (% CAGR*)	18.24	13.29	10	NA	10.87
Nifty Equity Savings Index TRI (% CAGR*)	16.72	12.52	12	NA	11.66

# 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	NA	NA	NA	370,000
Market Value as on Month end	146,829	NA	NA	NA	570,406
Scheme Return (% CAGR*)	43.87	NA	NA	NA	29.35
BSE 500 TRI(% CAGR*)	41.47	NA	NA	NA	27.15

# 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	260,000
Market Value as on Month end	147,484	NA	NA	NA	373,316
Scheme Return (% CAGR*)	45.00	NA	NA	NA	35.85
Nifty 500 Total Return Index (% CAGR*)	41.82	NA	NA	NA	34.15

# 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	220,000
Market Value as on Month end	141,867	N.A	N.A	N.A	287,251
Scheme Return (% CAGR*)	35.41	N.A	N.A	N.A	30.87
65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold (% CAGR*)	33.24	N.A	N.A	N.A	29.45

# 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	160,000
Market Value as on Month end	142,994	NA	NA	NA	202,100
Scheme Return (% CAGR*)	37.32	NA	NA	NA	37.77
Nifty 500 Total Return Index (% CAGR*)	41.82	NA	NA	NA	40.00

# Inception Date : June 7, 2023

**Past performance may or may not be sustained in future 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. 49. Please note TRI indicates Total Return Index.









# Performance of Schemes

(as on September 30, 2024)

S. No	Scheme managed by Mr. Prashant Pimple & Mr. Vikram Pamnani	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	10837.62	8.33	11656.99	5.24	13379.80	5.99	25789.47	6.80	--	--	10-May-10
	Direct Plan	10878.75	8.74	11789.52	5.64	13679.18	6.46	--	--	22028.41	6.95	01-Jan-13
	CRISIL Corporate Debt A-II Index	10784.86	7.80	11821.12	5.73	13797.25	6.64	30700.03	8.10	25061.70	8.13	
	Additional Benchmark CRISIL 10 year Gilt Index	11037.01	10.31	11702.04	5.37	13161.69	5.64	24806.36	6.51	21178.22	6.59	
10	<b>Baroda BNP Paribas Dynamic Bond Fund <sup>†</sup></b>											
	Regular Plan	10916.64	9.11	11899.42	5.96	13394.18	6.01	43109.98	7.57	--	--	23-Sep-04
	Direct Plan	11024.35	10.18	12263.44	7.03	14064.74	7.05	--	--	24762.94	8.02	01-Jan-13
	CRISIL Dynamic Bond A-III Index	10935.90	9.31	11826.05	5.74	14074.79	7.07	44731.92	7.76	24654.26	7.98	
	Additional Benchmark CRISIL 10 year Gilt Index	11037.01	10.31	11702.04	5.37	13161.69	5.64	32545.01	6.07	21178.22	6.59	
11	<b>Baroda BNP Paribas Gilt Fund</b>											
	Regular Plan	10990.29	9.85	11798.89	5.66	13352.09	5.95	40249.20	6.37	--	--	21-Mar-02
	Direct Plan	11024.56	10.19	11984.02	6.21	13776.09	6.61	--	--	25778.26	8.39	01-Jan-13
	CRISIL Dynamic Gilt Index	11084.63	10.78	12006.34	6.28	14014.50	6.98	51538.00	7.54	24008.62	7.74	
	Additional Benchmark CRISIL 10 Year Gilt Index	11037.01	10.31	11702.04	5.37	13161.69	5.64	41346.77	6.50	21178.22	6.59	
12	<b>Baroda BNP Paribas Nifty SDL December 2026 Index Fund</b>											
	Regular Plan	10812.91	8.08	N.A.	N.A.	N.A.	N.A.	11287.70	7.47	--	--	25-Jan-23
	Direct Plan	10845.47	8.41	N.A.	N.A.	N.A.	N.A.	--	--	11344.90	7.79	25-Jan-23
	NIFTY SDL December 2026 Index	10888.51	8.83	N.A.	N.A.	N.A.	N.A.	11392.46	8.06	11392.46	8.06	
	Additional Benchmark CRISIL 1-year T-bill Index	10768.47	7.64	N.A.	N.A.	N.A.	N.A.	11256.29	7.29	11256.29	7.29	
13	<b>Baroda BNP Paribas NIFTY SDL December 2028 Index Fund</b>											
	Regular Plan	10883.38	8.78	N.A.	N.A.	N.A.	N.A.	11333.30	8.56	--	--	24-Mar-23
	Direct Plan	10916.23	9.11	N.A.	N.A.	N.A.	N.A.	--	--	11385.30	8.89	24-Mar-23
	NIFTY SDL December 2028 Index	10958.20	9.53	N.A.	N.A.	N.A.	N.A.	11447.22	9.28	11447.22	9.28	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10768.47	7.64	N.A.	N.A.	N.A.	N.A.	11162.17	7.48	11162.17	7.48	

S. No	Scheme managed by Mr. Vishnu Soni	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	11138.26	22.34	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	12126.99	27.26	--	--	13-Dec-23
	Domestic Price of Gold	11203.82	23.62	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	--	--	13-Dec-23

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	11624.20	31.87	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11869.64	29.09	--	--	29-Jan-24
	Direct Plan	11647.25	32.32	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	--	--	11898.59	29.56	29-Jan-24
	Nifty 50 Total Return Index	11641.20	32.21	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11888.07	29.39	11888.07	29.39	
	Additional Benchmark BSE SENSEX TRI	11548.54	30.39	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	11763.21	27.37	11763.21	27.37	

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

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

¥ 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.

# Fund Managers & Managing Since Details

(as on September 30, 2024)

The list of fund managers of various schemes and managing since details are provided below. For performance of various schemes and schemes managed by fund managers please refer pages 49-52.

Scheme Name	Fund Managers	Managing Fund Since
<b>Equity Schemes</b>		
Baroda BNP Paribas Large Cap Fund	Mr Jitendra Sriram	June 16, 2022
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
Baroda BNP Paribas Small Cap Fund	Mr. Shiv Chanani	October 30, 2023
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 7, 2023
Baroda BNP Paribas Dividend Yield Fund	Mr. Shiv Chanani	September 11, 2024
Baroda BNP Paribas ELSS Tax Saver Fund	Mr. Sanjay Chawla	March 14, 2022
	Mr. Pratish Krishnan	March 14, 2022
Baroda BNP Paribas Focused Fund	Mr. Sanjay Chawla	March 14, 2022
Baroda BNP Paribas India Consumption Fund	Mr. Shiv Chanani	July 13, 2022
Baroda BNP Paribas Business Cycle Fund	Mr. Jitendra Sriram	November 1, 2023
Baroda BNP Paribas Banking and Financial Services Fund	Mr. Sandeep Jain	March 14, 2022
Baroda BNP Paribas Innovation Fund	Mr. Pratish Krishnan	March 5, 2024
Baroda BNP Paribas Manufacturing Fund	Mr. Jitendra Sriram	June 28, 2024
<b>Fund of Fund Scheme</b>		
Baroda BNP Paribas Aqua Fund of Fund	Mr. Miten Vora	December 01, 2022
<b>Hybrid Schemes</b>		
Baroda BNP Paribas Balanced Advantage Fund	Mr. Sanjay Chawla (Equity Portfolio)	November 14, 2018
	Mr. Pratish Krishnan (Equity portfolio)	August 5, 2021
	Mr. Prashant Pimple (Fixed Income Portfolio)	October 21, 2022
Baroda BNP Paribas Aggressive Hybrid Fund	Mr. Jitendra Sriram (Equity Portfolio)	June 16, 2022
	Mr. Pratish Krishnan (Equity Portfolio)	March 14, 2022
	Mr. Prashant Pimple (Fixed Income Portfolio)	July 11, 2024
	Mr. Vikram Pamnani (Fixed Income Portfolio)	July 11, 2024
Baroda BNP Paribas Multi Asset Fund	Mr. Jitendra Sriram (Equity Portfolio)	December 19, 2022
	Mr. Vikram Pamnani (Fixed Income Portfolio)	December 19, 2022
Baroda BNP Paribas Equity Savings Fund	Mr. Pratish Krishnan (For Equity Portfolio)	September 5, 2019
	Mr. Prashant Pimple (Fixed Income Portfolio)	July 11, 2024
	Mr. Vikram Pamnani (Fixed Income Portfolio)	July 11, 2024
Baroda BNP Paribas Conservative Hybrid Fund	Mr. Pratish Krishnan (For Equity Portfolio)	March 14, 2022
	Mr. Prashant Pimple (For Fixed Income Portfolio)	October 21, 2022
Baroda BNP Paribas Arbitrage Fund	Mr. Neeraj Saxena (For equity Portfolio)	March 14, 2022
	Mr. Vikram Pamnani (For 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. Prashant Pimple (Fixed Income Portfolio)	July 11, 2024
	Mr. Vikram Pamnani (Fixed Income Portfolio)	July 11, 2024
<b>Debt Schemes</b>		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Prashant Pimple	July 11, 2024
Baroda BNP Paribas Overnight Fund	Mr. Vikram Pamnani	March 14, 2022
Baroda BNP Paribas Ultra Short Duration Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Prashant Pimple	July 11, 2024
Baroda BNP Paribas Low Duration Fund	Mr. Vikram Pamnani	December 27, 2017
	Mr. Prashant Pimple	July 11, 2024
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Prashant Pimple	July 11, 2024
Baroda BNP Paribas Banking and PSU Bond Fund	Mr. Prashant Pimple	October 21, 2022
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Short Duration Fund	Mr. Prashant Pimple	October 21, 2022
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)	Mr. Prashant Pimple	October 21, 2022
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Corporate Bond Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Dynamic Bond Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Gilt Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Vikram Pamnani	July 11, 2024
<b>Other Schemes</b>		
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Prashant Pimple	July 11, 2024
	Mr. Vikram Pamnani	July 11, 2024
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Mr. Prashant Pimple	July 11, 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. Vishnu Soni	December 13, 2023
Baroda BNP Paribas NIFTY BANK ETF	Mr. Neeraj Saxena	June 18, 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>		
29-Jul-2024	0.44	59.9841
27-Aug-2024	0.45	60.8564
27-Sep-2024	0.47	62.4014
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
29-Jul-2024	0.46	63.0328
27-Aug-2024	0.47	64.0186
27-Sep-2024	0.49	65.7065

## 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>		
29-Jul-2024	0.13	18.3527
27-Aug-2024	0.14	18.4213
27-Sep-2024	0.14	18.8411

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)
<b>Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
29-Jul-2024	0.15	20.6217
27-Aug-2024	0.15	20.7219
27-Sep-2024	0.16	21.2313

## 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>		
29-Jul-2024	0.08	11.3849
27-Aug-2024	0.08	11.4006
27-Sep-2024	0.08	11.4853
<b>Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
29-Jul-2024	0.09	13.5920
27-Aug-2024	0.09	13.6326
27-Sep-2024	0.09	13.7573
<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-Jul-2024	0.06	10.4194
08-Aug-2024	0.06	10.4277
09-Sep-2024	0.06	10.4327
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>		
08-Jul-2024	0.06	10.8328
08-Aug-2024	0.06	10.8502
09-Sep-2024	0.06	10.8657
<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. 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>			
29-Jul-2024	0.06	0.06	10.3902
27-Aug-2024	0.06	0.06	10.382
27-Sep-2024	0.06	0.06	10.3818
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
29-Jul-2024	0.06	0.06	10.3595
27-Aug-2024	0.06	0.06	10.3603
27-Sep-2024	0.06	0.06	10.3668

## 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>			
29-Jul-2024	5.95	5.95	1020.7357
27-Aug-2024	5.94	5.94	1020.1418
27-Sep-2024	5.94	5.94	1020.0812
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
29-Jul-2024	6.03	6.03	1035.6667
27-Aug-2024	6.04	6.04	1036.1942
27-Sep-2024	6.04	6.04	1036.2455

## 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>			
29-Jul-2024	0.06	0.06	10.2214
27-Aug-2024	0.06	0.06	10.2208
27-Sep-2024	0.06	0.06	10.2598
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
29-Jul-2024	0.06	0.06	10.3462
27-Aug-2024	0.06	0.06	10.3499
27-Sep-2024	0.06	0.06	10.3937
<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>			
29-Jul-2024	0.06	0.06	10.2641
27-Aug-2024	0.06	0.06	10.2677
27-Sep-2024	0.06	0.06	10.2973
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
29-Jul-2024	0.06	0.06	10.3950
27-Aug-2024	0.06	0.06	10.4049
27-Sep-2024	0.06	0.06	10.4417
<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>			
29-Jul-2024	0.08	0.08	11.3252
27-Aug-2024	0.08	0.08	11.3157
27-Sep-2024	0.08	0.08	11.3588
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
29-Jul-2024	0.09	0.09	14.206
27-Aug-2024	0.09	0.09	14.2135
27-Sep-2024	0.10	0.10	14.2882
<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>			
29-Jul-2024	0.06	0.06	10.3192
27-Aug-2024	0.06	0.06	10.3297
27-Sep-2024	0.06	0.06	10.3781

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>			
29-Jul-2024	0.06	0.06	10.4202
27-Aug-2024	0.06	0.06	10.4347
27-Sep-2024	0.06	0.06	10.4878
<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>			
29-Jul-2024	0.06	0.06	10.4144
27-Aug-2024	0.06	0.06	10.4182
27-Sep-2024	0.06	0.06	10.4906
<b>Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)</b>			
29-Jul-2024	0.06	0.06	10.7401
27-Aug-2024	0.06	0.06	10.7543
27-Sep-2024	0.06	0.06	10.8400
<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. 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. 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.barodabnpparibasmf.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.

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