

We turned

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As Baroda BNP Paribas Mutual Fund celebrates one year, a big **thank you** to all our investors and partners!

Like the two timeless brands backing us, we **commit** to deliver on your **trust** and be your **partner** of choice in **wealth creation** for years to come!

One year completion of joint venture.

FUND FACTS | February 2023

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The word 'more' does not imply more returns or assurance of scheme performance. It refers to the additional value provided by the joint venture, as compared to Baroda AMC and BNP Paribas AMC individually.

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

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Market Outlook - Equity

The Nifty Index declined 2% in the month of February— third consecutive month of decline. Globally sentiments turned bearish as fears of further rate hikes emanated post strong jobs data, sticky core inflation levels and resilient GDP data in the US. Consequently, global markets corrected. Hong Kong (-9%), Brazil (-7%) and US Dow Jones (-4%) lost the most, while France (+3%), Germany (+2%) and Taiwan (+2%) gained the most.

In India, Inflation challenges, earnings season and stock market rout in a particular groups' companies led to Index correcting to 17,500 levels. Mid-cap and small-cap indices were down nearly 2% and 4%, respectively. Sector-wise, power (-16%), metals (-10%) and oil & gas (-9%) declined the most, while FMCG and capital goods were the only indices to close in green.

The US FOMC, in line with expectations, hiked the target range for the federal funds rate by 25 bps. The RBI MPC hiked the repo rate by 25 bps and remained concerned about elevated inflation, especially core inflation, while being optimistic about growth. Minutes of the recent meetings of the RBI and the US Fed suggest that banks are willing to increase the interest rates further as inflation remains a concern. In the first week of February, central banks - US, BoE and ECB raised rates by 25 bps, 50 bps and 50 bps respectively, in line with consensus expectations.

Q3FY23 earnings were in-line with market expectations, with similar number of companies beating/missing earnings expectations for Nifty. Strong earnings growth (YOY) was seen in Automobiles, FMCG, Banks, Capital Goods, NBFCs and Telecom while substantial contraction was recorded in Metals & Mining and Cement. The sectors that witnessed major EPS beat were automobiles, banks, capital goods, consumer staples and IT, while the major miss was in cement, gas, utilities, and metals. 3QFY23 results surprises helped IT and FMCG sectors to outperform the index, while capex boost from the Union budget continues to drive the capital goods index's outperformance.

Domestic economic activity shows a mixed trend post festival cheer in the Dec 2022 quarter. GST collections and E-way bills recorded the second-best monthly performance in Jan 2023, electricity consumption, Purchasing Managers Index and merchandise trade deficit improved sustainably.

However, easing credit growth, a spike in consumer inflation above the RBI's threshold, a sustained fall in exports and job losses at start-ups and likely prolonged higher interest rate expectations likely to keep a check on market sentiments.

January CPI inflation surprised sharply on the upside at 6.52% from 5.7% in December, mainly due to a sequential rise in cereal prices. January WPI inflation moderated to 4.7% from 5% in December. December IIP moderated to 4.3% compared to 7.4% in November. January exports fell by 6.6% (YOY) to US \$32.9 bn. January imports fell by 3.6% (YOY) to US \$50.7 bn. 3QFY23 real GDP growth moderated to 4.4% (2QFY23: 6.3%).

Markets are in consolidation phase currently with one year returns at 5%, outperforming emerging markets. Globally sentiments likely to remain in check with FED firm on its path to curtail inflation levels at 2%. In India key to watch could be capex spends, which is holding well, rural recovery considering worries on rains this year and governments continued thrust on infrastructure spends. Sectoral, we are bullish on credit, capex and selective consumer names.

Source: Kotak Securities

Equity Market Performance (as on February 28, 2023)

Index Name	1 Month	3 Months	6 Months	1 Year	YTD
Broad based Indexes					
Nifty 50	-2.03	-7.75	-2.55	3.04	-4.35
Nifty Midcap 150	-1.60	-5.64	-3.82	7.44	-3.93
NIFTY Large Midcap 250	-2.26	-7.68	-4.70	3.91	-5.12
Sector Indexes					
Nifty Auto	-4.44	-3.78	-3.65	17.66	0.94
Nifty Bank	-0.95	-6.85	1.84	11.22	-6.22
Nifty Commodities	-5.78	-11.70	-8.37	-5.25	-9.46
Nifty Energy	-8.57	-20.73	-22.73	-10.45	-15.92
Nifty Financial Services	-0.58	-7.07	-1.34	6.22	-5.14
Nifty FMCG	1.09	-1.31	2.54	26.54	1.71
Nifty Healthcare Index	-4.38	-10.51	-6.40	-7.46	-6.18
Nifty Infrastructure	-0.88	-7.90	-2.15	4.55	-4.40
Nifty IT	-0.26	-2.39	4.40	-12.36	3.58
Nifty Media	-10.21	-19.45	-17.51	-15.21	-14.18
Nifty Metal	-18.54	-19.73	-11.15	-10.65	-21.27
Nifty MNC	-1.83	-6.68	-3.82	3.55	-3.45
Nifty Oil & Gas Index	-8.50	-19.37	-16.85	-4.49	-17.44
Nifty Pharma	-4.96	-10.63	-7.46	-9.13	-6.64
Nifty Private Bank	-0.70	-6.50	1.30	11.90	-5.73
Nifty PSE	-0.24	-1.49	3.59	10.98	0.51
Nifty PSU Bank	-8.69	-8.56	21.69	37.14	-15.03
Nifty Realty	-4.46	-12.65	-15.03	-9.90	-8.79
Nifty Services Sector	-2.95	-10.59	-5.61	-1.77	-7.40

Source: Nifty Indices

Market Outlook - Fixed Income

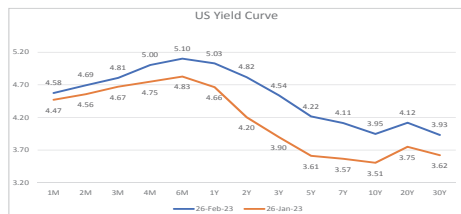
During the month of February, we witness some major event unfolding in domestic and globally. To start with Union budget in India whereby all eyes were on the fiscal projections and the quality of the budget spending. It was in line with government making credible efforts to move towards capital spending than revenue. It also showed a promise towards fiscal consolidation by FY 2026. However, market was divided over the gross borrowing numbers of Central govt. and its demand supply dynamics.

Further, globally the central bank have kept their rate hikes on; however, we could sense a underlying concern on the economic growth over higher than targeted inflation readings.

The geopolitics also kept market on the tenterhooks with Russia Ukraine war as well as South China sea discussions taking centre stage. The market was looking optimistically over the China re-opening and with its impact over the supply issues getting sorted as well as its impact on commodities in general.

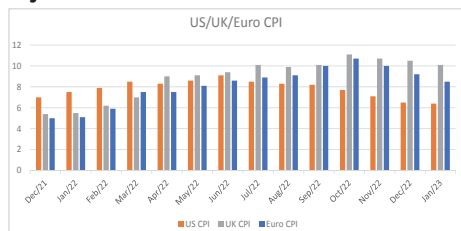
The uncertainty over the broad economic data largely driven by better-than-expected retail sales number in US and much higher inflation number pushing back the FED pause by a couple months. As a result, we saw the global as well as domestic yields moving higher by 25-30 bps across the curve.

Global Scenario



- US Fed has hiked the rate by 25 bps, taking the fed funds rate to 4.50 - 4.75% in February Meeting. although a few officials favoured raising it by 50bps, minutes from the last meeting showed.
- The Bank of England also hiked interest rates by 50 basis points, taking rates to 4%.
- The Bank of Japan will see a change of guard at the helm and we expect them to continue with yield curve control together with bond buying to support the economic growth as well as FX stability.
- The People's Bank of China has been the first Central bankers to start pro-growth measure with liquidity infusion in the banking system.

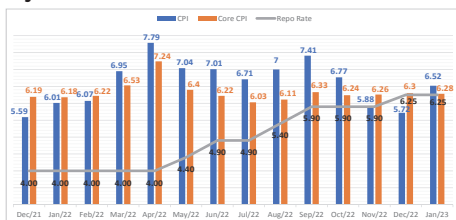
Inflation



- The ECB has pre-committed a 50 bps rate hike in Mar-23 and sticky core inflation is likely to result in more rate hikes by the ECB.
- US Inflation moderated to 6.4% in January of 2023 from 6.5% in December.
- Inflation rate in the UK fell to 10.1% in January of 2023 from 10.5% in December, below market forecasts of 10.3%. The CPI in the Euro was revised slightly higher to 8.6 percent YoY in January 2023, well above the European Central Bank's target of 2.0 percent.

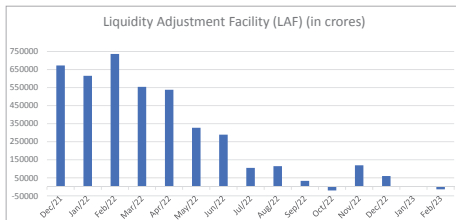
India Scenario

Inflation



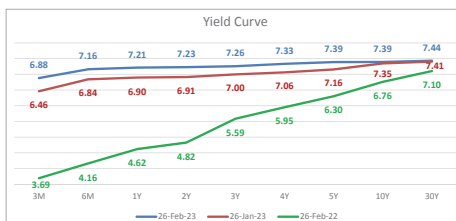
- CPI Increase sharply to 6.52 in Jan 2023, the highest in three months, compared to 5.72% in December, and above market expectations of 5.9%, led by core inflation, food inflation, and unfavorable base effects.
- Food inflation jumped to 5.94% from 4.19%, housing at (4.62% vs 4.47%); fuel and light came at 10.84% vs 10.97%.
- India's Q3 GDP for FY23 came in at 4.4% YoY (Q2: 6.3% YoY), while real GVA slipped to 4.6% YoY (Q2: 5.5% YoY).

Liquidity



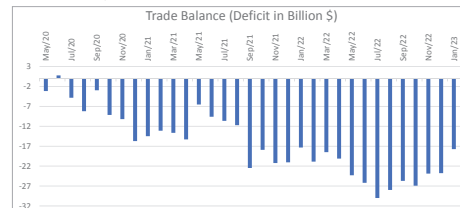
- Liquidity remained neutral to tight towards the end of month due to higher GST collection and low government spending and direct & Indirect tax collections lined up.
- The RBI did not rollover a repo auction, rather announced VRRR auction. Resulting implications for short term rates.
- RBI Increased the t-bill borrowing amount by 50,000 cr for remaining auctions for this fiscal year.

Yield Curve



- Tight liquidity conditions and supply pressure at the shorter end led by Banks and Corporates across the curve taking the levels higher by almost 20-30 bps making the curve more flatter.
- Demand for money may keep the front end of the curve elevated for this month.

Trade Deficit



India's trade deficit widened to USD 17.75 billion in January 2023, up from USD 17.42 in the same month last year. Exports were down 4.6 percent amid weaker global demand. Meanwhile, imports dropped at a slower 2.4 percent as purchases of gold tumbled more than 11.0 percent. The exports were supported by higher software services, and professional and management consulting.

Going forward

- We find that Central bankers have suggested a quite submission over inflation being higher than their targets and have started to focus on growth.
- The question over terminal rates rests now on economic data and we expect that the conflicting data particularly in US could be seasonal and more clarity emerges in couple of months.
- We firmly believe that higher rates are beginning to impact broader economy across the globe and we could see a pause from FED much sooner than market expectation; We are pencilling FED to stop at 5.00%, which is lower than market expectation of around 5.25 - 5.50%.
- Liquidity in the banking system may remain very tight and may remain negative for most part of the month owing to extra T-bill borrowing, tax outflows. This may result in hardening in money market and short end making the curve flatter.
- In the near term, bond yields are likely to be dominated by US fed and RBI monetary policy moves and stance going ahead.
- We expect 10-year to trade in the 10-15 bps range from the current levels.

Source: Bloomberg, Budget Document, and Internal Research.

This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. The information should not be construed as an investment advice and investors are requested to consult their investment advisor and arrive at an informed investment decision before making any investments.

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

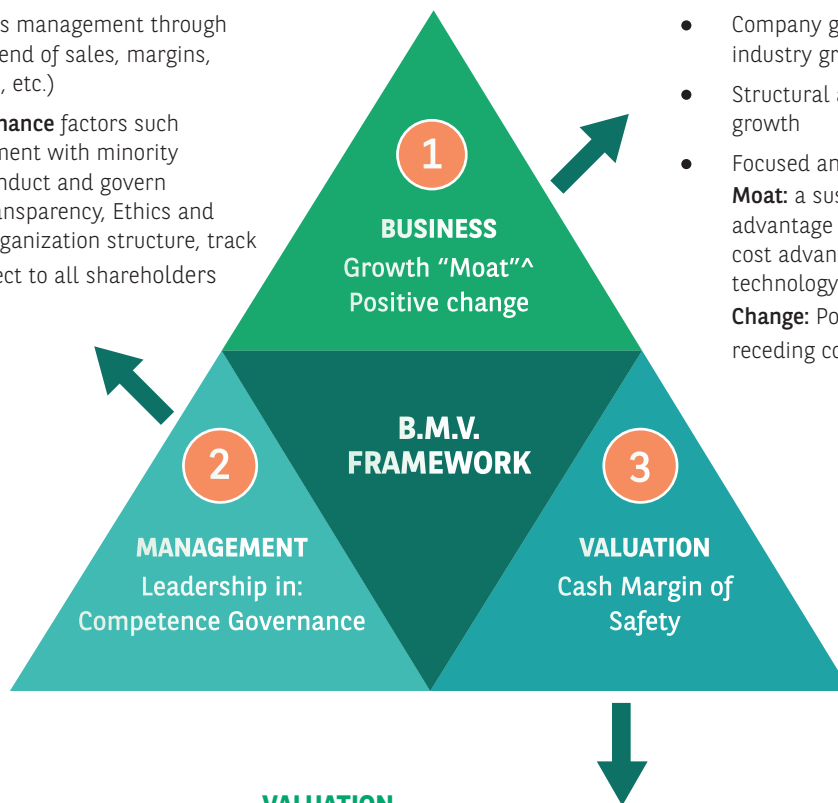
Leadership in:

- **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

	Feb 22	Mar 22	Apr 22	May 22	Jun 22	Jul 22	Aug 22	Sep 22	Oct 22	Nov 22	Dec 22	Jan 23	Feb 23
Banking													
Currency in circulation (%YoY)	8.6	9.9	10.4	8.8	8.0	8.1	8.1	8.3	9.3	7.7	8.2	8.5	
M3 (%YoY)	8.7	8.7	9.5	8.8	7.8	8.6	8.9	8.6	9.1	8.9	8.7	9.8	
Bank non-food credit growth (%YoY)	8.2	8.7	10.3	11.6	12.4	15.1	16.0	15.7	16.3	16.0	15.3	16.7	
Personal credit (%YoY)	12.3	12.4	14.7	16.4	18.1	18.8	19.5	19.6	20.2	19.7	20.2	20.4	
Credit to industry (%YoY)	6.5	7.1	8.1	8.7	9.5	10.5	11.4	12.6	13.6	13.1	8.7	8.7	
Credit to services (%YoY)	5.6	8.9	11.1	12.9	12.8	16.5	17.2	20.0	22.5	19.7	19.6	21.5	
Deposit growth (%YoY)	8.6	8.9	10.0	8.6	8.6	9.2	9.5	9.2	8.4	9.6	9.2	10.5	
Credit to deposit ratio (%)	71.8	72.2	71.9	72.6	73.3	72.9	73.3	74.2	74.9	74.9	75.0	75.3	
10 year G-Sec yields (%)	6.77	6.84	7.14	7.41	7.45	7.32	7.19	7.40	7.45	7.28	7.33	7.34	7.43
Weighted average deposit rate of banks (%)	5.02	5.03	5.03	5.07	5.13	5.22	5.29	5.39	5.49	5.62	5.78	5.90	
Weighted average lending rate of banks (%)	8.81	8.74	8.72	8.79	8.93	8.99	9.13	9.22	9.35	9.42	9.52	9.58	
Median MCLR (%)	7.20	7.25	7.25	7.25	7.40	7.55	7.65	7.75	7.90	8.05	8.21	8.35	8.45
Commercial Paper issuance (%YoY)	(6.7)	(3.3)	(2.6)	(1.1)	(1.0)	(9.8)	4.7	8.1	(1.6)	(6.7)	2.7	(8.1)	
Industry													
Cement production (%YoY)	4.2	9.0	7.4	26.2	19.7	6.0	1.8	12.5	(4.3)	29.0	9.5	4.6	
Steel production (%YoY)	5.6	4.1	2.2	14.6	3.7	2.3	5.2	5.7	6.5	11.7	6.3	6.2	
IIP (%YoY)	1.5	2.2	6.7	19.6	12.7	2.2	(0.7)	3.5	(4.2)	7.3	4.3		
Mining (%YoY)	4.5	3.9	8.0	11.2	7.8	(3.3)	(3.9)	5.2	2.5	9.7	9.8		
Manufacturing (%YoY)	0.5	1.4	5.8	20.6	13.0	3.0	(0.5)	2.2	(5.9)	6.4	2.6		
Electricity (%YoY)	4.5	6.1	11.8	23.5	16.4	2.3	1.4	11.6	1.2	12.7	10.4		
Capital goods production (%YoY)	2.0	2.0	13.3	54.4	29.1	5.7	4.3	11.4	(1.7)	21.6	7.6		
Consumer durable production (%YoY)	(8.7)	(2.6)	7.4	58.4	25.1	2.3	(2.5)	(3.2)	(17.8)	5.3	(10.4)		
Consumer non-durable production (%YoY)	(5.8)	(4.6)	(0.6)	1.0	3.0	(2.8)	(9.5)	(6.3)	(13.4)	9.1	7.2		
PMI Manufacturing Index	54.9	54.0	54.7	54.6	53.9	56.4	56.2	55.1	55.3	55.7	57.8	55.4	55.3
PMI Services Index	51.8	53.6	57.9	58.9	59.2	55.5	57.2	54.3	55.1	56.4	58.5	57.2	59.4
PMI Composite Index	53.5	54.3	57.6	58.3	58.2	56.6	58.2	55.1	55.5	56.7	59.4	57.5	59.0
Consumer													
Rural wage (%YoY)	5.1	4.7	5.0	5.4	5.5	5.5	5.8	5.8	6.7	7.8			
Urban unemployment (%)	7.6	8.3	9.2	8.2	7.3	8.2	9.6	7.7	7.2	9.0	10.1	8.6	7.9
Rural unemployment (%)	8.4	7.3	7.2	6.6	8.0	6.1	7.7	5.8	8.0	7.6	7.4	6.5	7.2
Naukri job speak index (%YoY)	30.5	16.3	38.2	39.9	22.0	20.8	5.8	12.7	(2.7)	42.9	4.3	1.7	
Motorvehicle sales (%YoY)	(23.5)	(17.8)	5.2	226.7	28.0	13.7	20.2	23.4	7.9	22.5	8.3	10.9	
Passenger vehicle (%YoY)	(6.5)	(3.9)	(3.8)	185.1	19.1	11.1	21.1	92.0	28.6	28.1	7.2	17.2	
Commercial vehicle (%YoY)	25.6	16.9	66.9	249.1	87.3	28.8	28.8	44.5	43.0	16.7	16.8	20.9	
Two wheeler (%YoY)	(27.3)	(20.9)	15.4	255.3	24.0	10.2	17.0	13.5	2.3	17.7	3.9	5.0	
Tractor sales	(31.3)	(14.3)	40.6	47.4	(14.4)	(15.3)	(1.9)	23.0	6.8	6.5	25.6	24.4	
Petrol consumption (%YoY)	3.5	6.2	17.3	51.5	23.2	6.8	11.6	8.8	8.8	8.1	5.9	14.2	
Diesel consumption (%YoY)	(0.7)	6.7	7.9	31.7	23.9	8.2	13.0	13.4	5.5	19.2	6.5	12.7	
Air traffic (%YoY)	(1.3)	37.3	92.7	493.0	247.1	98.2	54.6	50.2	29.9	11.5	14.2	95.6	
Foreign tourist arrivals (%YoY)	141.8	177.9	399.2	2043.7	1349.2	783.9	437.3	363.7	243.2	191.3	204.2		
Freight													
Major port traffic (%YoY)	(4.5)	1.2	5.5	8.9	13.5	15.1	8.0	14.9	3.6	2.0	10.4	12.2	
Rail freight traffic (%YoY)	6.6	6.7	9.4	14.6	11.3	8.3	7.9	9.1	1.4	5.2	3.1	3.8	
E-way bills generated (%YoY)	8.3	9.7	28.0	84.1	36.2	17.8	18.7	23.7	4.6	32.0	17.5	19.7	
Foreign Trade													
Export growth (%YoY)	25.1	19.8	30.7	20.6	23.5	8.2	10.9	4.8	(11.6)	9.7	(3.1)	(6.6)	
Import growth (%YoY)	36.1	24.2	31.0	62.8	57.5	43.6	41.7	14.9	10.0	9.8	(0.2)	(3.6)	
Non-oil, non-gold imports (%YoY)	35.5	41.0	32.2	32.5	42.3	44.7	40.6	20.5	2.4	6.8	1.1	(11.6)	
Capital goods imports (%YoY)	15.5	(0.5)	11.3	5.3	16.8	38.5	32.3	12.2	2.0	15.4	5.3	2.8	
Fiscal													
Central Government expenditure (%YoY)	11.0	(6.1)	21.2	23.7	5.4	(2.2)	(3.3)	24.1	59.5	20.7	(15.9)	21.2	
Indirect tax (%YoY)	(7.1)	0.32	6.2	14.5	25.5	2.3	(1.0)	8.8	18.7	(4.0)	3.5	8.1	
GST Collections (Rs.bn)	1330	1421	1675	1409	1446	1490	1436	1477	1517	1459	1495	1559	1496
Inflation													
CPI (%YoY)	6.1	7.0	7.8	7.04	7.01	6.71	7.00	7.4	6.77	5.88	5.72	6.5	
Core CPI (%YoY)	5.95	6.4	7.0	6.09	5.91	5.79	5.85	6.1	5.97	6.04	6.1	6.1	
WPI (%YoY)	13.11	14.55	15.10	15.88	15.18	13.93	12.41	10.70	8.39	5.85	4.95	4.73	
Negative (+)	16	14	9	5	8	7	3	8	17	9	11	11	2
Positive (+)	34	36	41	45	41	24	2	42	33	41	38	30	5

Legend: Negative (+), Watch (+), Neutral (+), Positive (+)

Source: Baroda BNP Paribas AMC, RBI, Central Statistical Organisation, Government of India, Bloomberg, Nirmal Bang Institutional Equities Research, Livemint.com

The data mentioned above is as per their date of release and availability as on March 08, 2023.

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

10-year G-sec yields hardened somewhat in the last weeks of February amid concerns of the borrowing program of the government as well as a global reset of expectations on rate hikes in the US and other developed economies.

The deposit and lending rates have been inching upwards as the impact of the RBI's tight monetary policy is felt through the banking system.

Deposit rates have also been picking up as Banks push to garner deposits amid a growth in credit offtake in the economy.

The PMI Index indicated a continued expansion in economic activity driven by the Services Sector. The Manufacturing index was almost flat vis-à-vis the previous month, though firmly in expansionary territory.

E-way bills generated as well as freight and port traffic are high frequency indicators pointing towards the strength of the ongoing economic recovery.

GST Collections continued to be robust with collections being above 14 lakh crores for the 12th straight month. The collections for fiscal year 2022-23 have been significantly higher than the budgetary estimates, providing an important cushion for the Govt's fiscal health.

Baroda BNP Paribas Large Cap Fund

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

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 139.74
Regular Plan - IDCW Option	: ₹ 19.44
Direct Plan - Growth Option	: ₹ 156.72
Direct Plan - IDCW Option	: ₹ 22.71

Benchmark Index (Tier 1)

Nifty 100 TRI

Date of Allotment

September 23, 2004

Monthly AAUM## As on February 28, 2023	: ₹ 1,374.17 Crores
AAUM## As on February 28, 2023	: ₹ 1,347.24 Crores

Fund Manager ^u

Fund Manager	Managing fund since	Experience
Jitendra Sriram	16-Jun-22	25 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 12 months from the date of allotment - Nil • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV • If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.15
TER - Direct Plan (%)	: 0.94
Portfolio Turnover Ratio	: 0.44
Standard Deviation**	: 19.03%
Beta***	: 0.85
Sharpe Ratio***	: 0.39
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

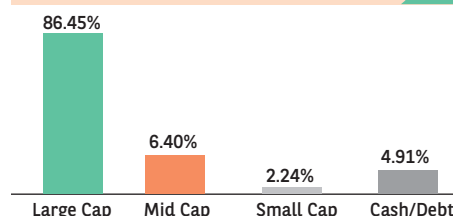
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	24.41%
✓ HDFC Bank Ltd.	9.08%
✓ ICICI Bank Ltd.	8.57%
✓ Axis Bank Ltd.	3.38%
State Bank of India	1.99%
Kotak Mahindra Bank Ltd.	1.39%
IT - SOFTWARE	14.26%
✓ Infosys Ltd.	6.26%
✓ Tata Consultancy Services Ltd.	6.20%
HCL Technologies Ltd.	1.80%
PETROLEUM PRODUCTS	7.89%
✓ Reliance Industries Ltd.	6.83%
Bharat Petroleum Corporation Ltd.	1.06%
DIVERSIFIED FMCG	5.83%
✓ ITC Ltd.	4.03%
Hindustan Unilever Ltd.	1.81%
FINANCE	5.32%
✓ Housing Development Finance Corporation Ltd.	3.85%
Bajaj Finance Ltd.	1.47%
CONSTRUCTION	4.65%
✓ Larsen & Toubro Ltd.	4.65%
AUTOMOBILES	3.73%
Maruti Suzuki India Ltd.	1.44%
Tata Motors Ltd - DVR	1.32%
Hero MotoCorp Ltd.	0.97%
PHARMACEUTICALS & BIOTECHNOLOGY	3.62%
Sun Pharmaceutical Industries Ltd.	1.60%
Cipla Ltd.	1.09%
Zydus Lifesciences Ltd.	0.93%
INSURANCE	2.14%
SBI Life Insurance Company Ltd.	1.12%
HDFC Life Insurance Company Ltd.	1.01%
AUTO COMPONENTS	2.68%
Bosch Ltd.	1.68%
Exide Industries Ltd.	1.00%
CEMENT & CEMENT PRODUCTS	2.19%
Ultratech Cement Ltd.	1.21%
Dalmia Bharat Ltd.	0.98%
POWER	2.19%
NTPC Ltd.	1.14%
NHPC Ltd.	1.05%
ELECTRICAL EQUIPMENT	2.17%
✓ Siemens Ltd.	2.17%
TELECOM - SERVICES	1.98%
Bharti Airtel Ltd.	1.98%
RETAILING	1.11%
Trent Ltd.	1.11%
OIL	1.19%
Oil India Ltd.	1.19%
LEISURE SERVICES	1.14%
The Indian Hotels Company Ltd.	1.14%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.11%
Escorts Kubota Ltd.	1.11%
BEVERAGES	0.89%
United Spirits Ltd.	0.89%
CHEMICALS & PETROCHEMICALS	1.05%
Archean Chemical Industries Ltd.	1.05%

EQUITY HOLDINGS	% of Net Assets
FERTILIZERS & AGROCHEMICALS	1.02%
UPL Ltd.	1.02%
FOOD PRODUCTS	1.00%
Nestle India Ltd.	1.00%
AEROSPACE & DEFENSE	0.97%
Bharat Electronics Ltd.	0.97%
EQUITY LESS THAN 0.75% OF CORPUS	2.31%
Total Equity Holdings	94.84%
FIXED INCOME HOLDINGS	% of Net Assets
GOVERNMENT SECURITIES	0.37%
GOI 6.69% 27.06.2024 GOV	0.37%
MONEY MARKET INSTRUMENTS	4.36%
TREPS/Reverse Repo	4.36%
Total Fixed Income Holdings	4.73%
Net Receivables / (Payables)	0.42%
GRAND TOTAL	100.00%

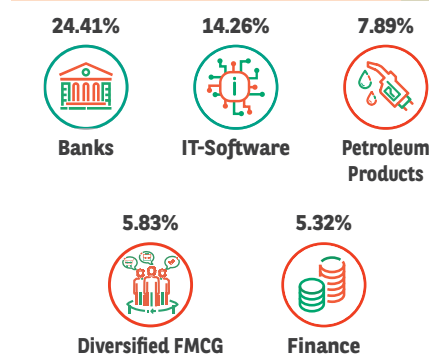
Investment in Top 10 scrips constitutes 55.02% of the portfolio

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

** 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 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 risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 48

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas Large & Mid Cap Fund

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

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 16.14
Regular Plan - IDCW Option	: ₹ 15.18
Direct Plan - Growth Option	: ₹ 16.82
Direct Plan - IDCW Option	: ₹ 16.82

Benchmark Index (Tier 1)

S&P BSE 250 Large Midcap TRI

Date of Allotment

September 04, 2020

Monthly AAUM## As on February 28, 2023	: ₹ 727.77 Crores
AAUM## As on February 28, 2023	: ₹ 715.48 Crores

Fund Manager¹

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

Load Structure

Entry Load : Not Applicable

Exit Load: If units are redeemed up to 10% of the units held, on or before 365 days from the date of allotment - Nil • If units of the scheme are redeemed over and above the 10% limits, on or before 365 days from the date of allotment: 1% of the applicable Net asset Value (NAV) • If units of scheme are redeemed after 365 days 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 (%)	: 2.58
TER - Direct Plan (%)	: 1.01
Portfolio Turnover Ratio	: 0.99

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

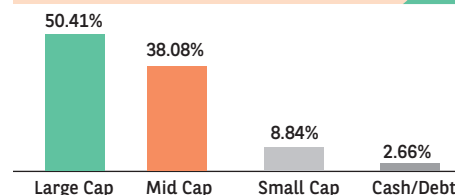
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	19.49%
✓ HDFC Bank Ltd.	7.60%
ICICI Bank Ltd.	2.81%
RBL Bank Ltd.	2.45%
Axis Bank Ltd.	2.36%
IndusInd Bank Ltd.	2.26%
State Bank of India	2.01%
IT - SOFTWARE	13.94%
✓ Tata Consultancy Services Ltd.	5.32%
✓ Infosys Ltd.	3.64%
✓ Coforge Ltd.	3.30%
Persistent Systems Ltd.	1.67%
INDUSTRIAL PRODUCTS	9.70%
✓ Cummins India Ltd.	3.29%
APL Apollo Tubes Ltd.	2.91%
Supreme Industries Ltd.	1.93%
Carborundum Universal Ltd.	1.57%
PETROLEUM PRODUCTS	7.24%
✓ Reliance Industries Ltd.	6.49%
Hindustan Petroleum Corporation Ltd.	0.75%
POWER	6.25%
✓ NHPC Ltd.	4.05%
NLC India Ltd.	2.20%
AUTO COMPONENTS	4.84%
✓ Schaeffler India Ltd.	2.92%
UNO Minda Ltd.	1.93%
PHARMACEUTICALS & BIOTECHNOLOGY	4.67%
Sun Pharmaceutical Industries Ltd.	2.34%
JB Chemicals & Pharmaceuticals Ltd.	1.35%
Zydus Lifesciences Ltd.	0.98%
REALTY	3.87%
The Phoenix Mills Ltd.	2.61%
Brigade Enterprises Ltd.	1.26%
FINANCE	2.82%
Mahindra & Mahindra Financial Services Ltd.	2.82%
DIVERSIFIED FMCG	3.16%
✓ ITC Ltd.	3.16%
CEMENT & CEMENT PRODUCTS	2.95%
✓ Dalmia Bharat Ltd.	2.95%
CONSTRUCTION	2.80%
Larsen & Toubro Ltd.	2.80%
TELECOM - SERVICES	2.33%
Bharti Airtel Ltd.	2.33%
MINERALS & MINING	2.33%
NMDC Ltd.	2.33%
LEISURE SERVICES	2.17%
The Indian Hotels Company Ltd.	2.17%
BEVERAGES	1.82%
Varun Beverages Ltd.	1.82%
AUTOMOBILES	1.57%
Maruti Suzuki India Ltd.	1.57%
CONSUMER DURABLES	1.49%
Titan Company Ltd.	1.49%

EQUITY HOLDINGS	% of Net Assets
ELECTRICAL EQUIPMENT	1.35%
ABB India Ltd.	1.35%
TEXTILES & APPARELS	1.06%
Page Industries Ltd.	1.06%
FINANCIAL TECHNOLOGY (FINTECH)	0.78%
PB FINTECH Ltd.	0.78%
EQUITY LESS THAN 0.75% OF CORPUS	0.70%
Total Equity Holdings	97.34%
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	4.99%
TREPS/Reverse Repo	4.99%
Total Fixed Income Holdings	4.99%
Net Receivables / (Payables)	-2.33%
GRAND TOTAL	100.00%

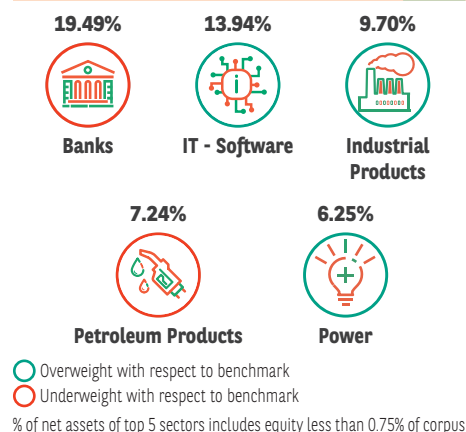
Investment in Top 10 scrips constitutes 42.73% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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

*The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 48

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas Mid Cap Fund

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

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 57.876
Regular Plan - IDCW Option	: ₹ 42.976
Direct Plan - Growth Option	: ₹ 66.539
Direct Plan - IDCW Option	: ₹ 52.471

Benchmark Index (Tier 1)

Nifty Midcap 150 TRI

Date of Allotment

May 02, 2006

Monthly AAUM## As on February 28, 2023	: ₹ 1,210.10 Crores
AAUM## As on February 28, 2023	: ₹ 1,192.04 Crores

Fund Manager ^u

Fund Manager	Managing fund since	Experience
Shiv Chanani	13-Jul-22	21 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 12 months from the date of allotment - Nil; If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV; If units of scheme are redeemed or switched out after 12 months 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 (%)	: 2.17
TER - Direct Plan (%)	: 0.59
Portfolio Turnover Ratio	: 0.59
Standard Deviation***	: 22.08%
Beta***	: 0.83
Sharpe Ratio***	: 0.60

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

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

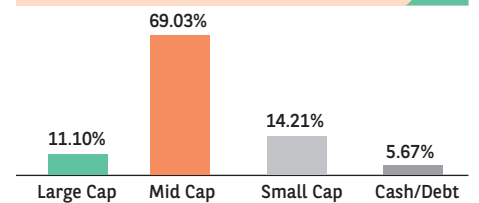
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	14.49%
✓ The Federal Bank Ltd.	3.52%
✓ Indian Bank	3.45%
✓ Canara Bank	2.35%
City Union Bank Ltd.	1.51%
AU Small Finance Bank Ltd.	1.39%
DCB Bank Ltd.	1.22%
RBL Bank Ltd.	1.05%
INDUSTRIAL PRODUCTS	9.33%
AIA Engineering Ltd.	2.22%
Ratnamani Metals & Tubes Ltd.	2.02%
Astral Limited	1.58%
Bharat Forge Ltd.	1.51%
Supreme Industries Ltd.	1.16%
RHI MAGNESITA INDIA Ltd.	0.83%
FINANCE	7.86%
✓ Cholamandalam Investment & Finance Co. Ltd.	2.36%
LIC Housing Finance Ltd.	1.76%
Sundaram Finance Ltd.	1.53%
Mahindra & Mahindra Financial Services Ltd.	1.16%
Piramal Enterprises Ltd.	1.03%
PHARMACEUTICALS & BIOTECHNOLOGY	5.84%
IPCA Laboratories Ltd.	1.49%
Abbott India Ltd.	1.19%
Alkem Laboratories Ltd.	1.08%
JB Chemicals & Pharmaceuticals Ltd.	1.06%
Lupin Ltd.	1.02%
IT - SOFTWARE	5.55%
✓ Cofigure Ltd.	2.52%
Persistent Systems Ltd.	1.81%
KPIT Technologies Ltd.	1.22%
AUTO COMPONENTS	4.76%
✓ Schaeffler India Ltd.	2.25%
Sundram Fasteners Ltd.	1.47%
Exide Industries Ltd.	1.03%
POWER	4.49%
✓ NTPC Ltd.	2.42%
NHPC Ltd.	2.07%
RETAILING	4.29%
✓ Trent Ltd.	4.29%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	3.12%
Ashok Leyland Ltd.	2.08%
Escorts Kubota Ltd.	1.04%
ELECTRICAL EQUIPMENT	3.10%
Thermax Ltd.	1.99%
Hitachi Energy India Ltd.	1.12%
PERSONAL PRODUCTS	3.07%
Procter & Gamble Hygiene and Health Care Ltd.	2.08%
Colgate Palmolive (India) Ltd.	0.99%
AUTOMOBILES	2.81%
✓ TVS Motor Company Ltd.	2.81%
CEMENT & CEMENT PRODUCTS	2.44%
ACC Ltd.	1.45%
JK Lakshmi Cement Ltd.	0.99%
CONSUMER DURABLES	2.33%
Voltas Ltd.	1.35%
Kansai Nerolac Paints Ltd.	0.98%
LEISURE SERVICES	2.27%
✓ The Indian Hotels Company Ltd.	2.27%
AEROSPACE & DEFENSE	2.02%
Bharat Electronics Ltd.	2.02%
OIL	1.87%
Oil India Ltd.	1.87%
MINERALS & MINING	1.86%
NMDC Ltd.	1.86%
PETROLEUM PRODUCTS	1.81%
Hindustan Petroleum Corporation Ltd.	1.81%
DIVERSIFIED	1.38%
DCM Shriram Ltd.	1.38%
TEXTILES & APPARELS	1.19%
Vardhman Textiles Ltd.	1.19%
ENTERTAINMENT	1.15%
Zee Entertainment Enterprises Ltd.	1.15%

EQUITY HOLDINGS	% of Net Assets
FERTILIZERS & AGROCHEMICALS	1.06%
Coromandel International Ltd.	1.06%
INSURANCE	1.05%
Max Financial Services Ltd.	1.05%
REALTY	1.04%
The Phoenix Mills Ltd.	1.04%
HEALTHCARE SERVICES	1.00%
Dr. Lal Path labs Ltd.	1.00%
CHEMICALS & PETROCHEMICALS	0.94%
Atul Ltd.	0.94%
FINANCIAL TECHNOLOGY (FINTECH)	0.84%
PB FINTECH Ltd.	0.84%
CONSTRUCTION	0.81%
KNR Constructions Ltd.	0.81%
EQUITY LESS THAN 0.75% OF CORPUS	0.58%
Total Equity Holdings	94.33%
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	4.90%
TREPS/Reverse Repo	4.90%
Total Fixed Income Holdings	4.90%
Net Receivables / (Payables)	0.76%
GRAND TOTAL	100.00%

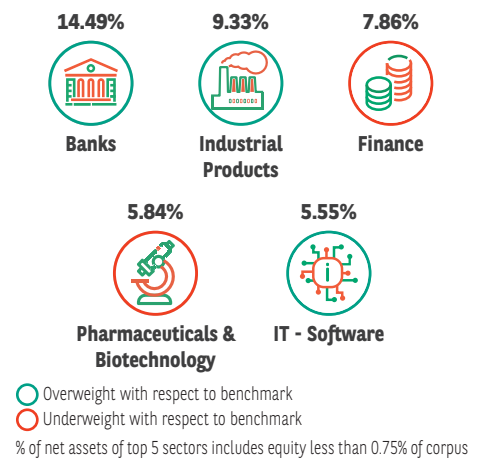
Investment in Top 10 scrips constitutes 28.25% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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

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

*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 risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 48

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas Flexi Cap Fund

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

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 9.764
Regular Plan - IDCW Option	: ₹ 9.764
Direct Plan - Growth Option	: ₹ 9.860
Direct Plan - IDCW Option	: ₹ 9.860

Benchmark Index (Tier 1)

Nifty 500 Total Return Index

Date of Allotment

August 17, 2022

Monthly AAUM## As on February 28, 2023	: ₹ 1,356.10 Crores
AAUM## As on February 28, 2023	: ₹ 1,324.11 Crores

Fund Manager ¹

Fund Manager	Managing fund since	Experience
Sanjay Chawla	17-Aug-22	33 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 12 months from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 12 months 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 (%)	: 0.23
Portfolio Turnover Ratio	: 0.70

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

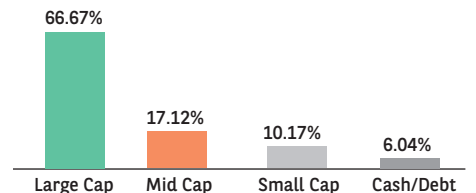
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	19.96%
✓ HDFC Bank Ltd.	8.46%
✓ ICICI Bank Ltd.	2.91%
State Bank of India	2.57%
IndusInd Bank Ltd.	2.44%
RBL Bank Ltd.	2.00%
Axis Bank Ltd.	1.59%
IT - SOFTWARE	13.59%
✓ Tata Consultancy Services Ltd.	4.75%
✓ Infosys Ltd.	3.65%
Coforge Ltd.	1.95%
Persistent Systems Ltd.	1.81%
HCL Technologies Ltd.	1.42%
FINANCE	8.32%
✓ Housing Development Finance Corporation Ltd.	5.42%
✓ Mahindra & Mahindra Financial Services Ltd.	2.90%
PETROLEUM PRODUCTS	8.32%
✓ Reliance Industries Ltd.	7.02%
Hindustan Petroleum Corporation Ltd.	1.30%
POWER	3.90%
NLC India Ltd.	2.22%
NTPC Ltd.	1.67%
AUTOMOBILES	3.47%
Maruti Suzuki India Ltd.	1.79%
Mahindra & Mahindra Ltd.	1.68%
DIVERSIFIED FMCG	3.41%
✓ ITC Ltd.	3.41%
BEVERAGES	3.30%
United Breweries Ltd.	2.19%
United Spirits Ltd.	1.12%
REALTY	3.26%
The Phoenix Mills Ltd.	2.13%
Mahindra Lifespace Developers Ltd.	1.12%
CONSTRUCTION	3.19%
✓ Larsen & Toubro Ltd.	3.19%
INDUSTRIAL PRODUCTS	2.87%
Ratnamani Metals & Tubes Ltd.	1.47%
Polycab India Ltd.	1.40%
ELECTRICAL EQUIPMENT	2.70%
✓ Siemens Ltd.	2.70%
FOOD PRODUCTS	2.53%
Britannia Industries Ltd.	2.53%
TEXTILES & APPARELS	2.32%
Page Industries Ltd.	2.32%
PERSONAL PRODUCTS	2.27%
Godrej Consumer Products Ltd.	2.27%
TELECOM - SERVICES	2.24%
Bharti Airtel Ltd.	2.24%
CEMENT & CEMENT PRODUCTS	2.22%
Dalmia Bharat Ltd.	2.22%
CONSUMER DURABLES	1.82%
Blue Star Ltd.	1.82%

EQUITY HOLDINGS	% of Net Assets
AUTO COMPONENTS	1.22%
Bosch Ltd.	1.22%
PHARMACEUTICALS & BIOTECHNOLOGY	1.23%
Zyventus Lifesciences Ltd.	1.23%
ENTERTAINMENT	1.09%
PVR Ltd.	1.09%
EQUITY LESS THAN 0.75% OF CORPUS	0.73%
Total Equity Holdings	93.96%
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	6.68%
TREPS/Reverse Repo	6.68%
Total Fixed Income Holdings	6.68%
Net Receivables / (Payables)	-0.63%
GRAND TOTAL	100.00%

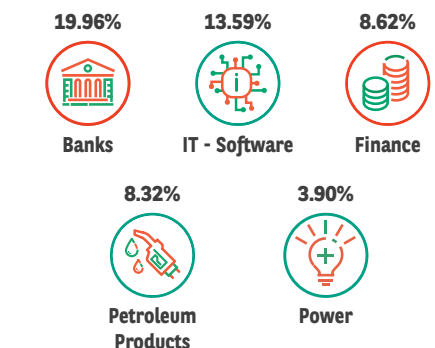
Investment in Top 10 scrips constitutes 44.4% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



○ Overweight with respect to benchmark

○ Underweight with respect to benchmark

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

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

*The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 49

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)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 168.187
Regular Plan - IDCW Option	: ₹ 39.555
Direct Plan - Growth Option	: ₹ 184.191
Direct Plan - IDCW Option	: ₹ 40.962

Benchmark Index (Tier 1)

Nifty 500 Multicap 50:25:25 TRI

Date of Allotment

September 12, 2003

Monthly AAM# As on February 28, 2023	: ₹ 1,660.55 Crores
AAM# As on February 28, 2023	: ₹ 1,628.82 Crores

Fund Manager

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

Load Structure

Entry Load : Not Applicable

Exit Load: 1% if redeemed on or before 12 months from the date of allotment of units. • NIL if redeemed after 12 months 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 (%)	: 2.22
TER - Direct Plan (%)	: 1.10
Portfolio Turnover Ratio	: 0.77
Standard Deviation**	: 21.33%
Beta**	: 0.85
Sharpe Ratio**	: 0.54
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

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.

SIP DETAILS:

Minimum Application Amount:

- Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;
- Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

** 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 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 risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 48

For Distribution History kindly refer page no. 45.

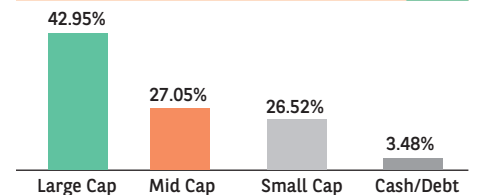
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	18.32%
✓ HDFC Bank Ltd.	4.66%
✓ ICICI Bank Ltd.	4.54%
State Bank of India	2.09%
Bank of Baroda	1.95%
AU Small Finance Bank Ltd.	1.95%
RBL Bank Ltd.	1.67%
IndusInd Bank Ltd.	1.46%
IT - SOFTWARE	10.20%
✓ Tata Consultancy Services Ltd.	2.91%
✓ Infosys Ltd.	2.10%
Persistent Systems Ltd.	2.02%
Coforge Ltd.	1.79%
KPIIT Technologies Ltd.	1.38%
INDUSTRIAL PRODUCTS	7.82%
Ratnamani Metals & Tubes Ltd.	1.95%
KEI Industries Ltd.	1.83%
Carborundum Universal Ltd.	1.64%
Timken India Ltd.	1.22%
APL Apollo Tubes Ltd.	1.18%
PHARMACEUTICALS & BIOTECHNOLOGY	6.88%
✓ Sun Pharmaceutical Industries Ltd.	2.88%
✓ JB Chemicals & Pharmaceuticals Ltd.	2.67%
Indoco Remedies Ltd.	1.33%
AUTO COMPONENTS	5.08%
Schaeffler India Ltd.	1.67%
UNO Minda Ltd.	1.45%
Sundram Fasteners Ltd.	1.18%
Mahindra CIE Automotive Ltd.	0.78%
PETROLEUM PRODUCTS	3.92%
✓ Reliance Industries Ltd.	3.92%
CEMENT & CEMENT PRODUCTS	3.38%
Dalmia Bharat Ltd.	2.04%
Ultratech Cement Ltd.	1.34%
HEALTHCARE SERVICES	3.35%
Rainbow Children's Medicare Ltd.	2.05%
Fortis Healthcare Ltd.	1.31%
REALTY	3.30%
Brigade Enterprises Ltd.	1.84%
The Phoenix Mills Ltd.	1.46%
AUTOMOBILES	3.16%
✓ Mahindra & Mahindra Ltd.	2.10%
Maruti Suzuki India Ltd.	1.06%
FINANCE	2.89%
✓ Five Star Business Finance LTD	2.13%
Housing Development Finance Corporation Ltd.(WARRANTS)	0.76%
ELECTRICAL EQUIPMENT	2.88%
Hitachi Energy India Ltd.	1.59%
Siemens Ltd.	1.30%
CONSUMER DURABLES	2.69%
Blue Star Ltd.	1.52%
VIP Industries Ltd.	1.17%
LEISURE SERVICES	2.29%
✓ The Indian Hotels Company Ltd.	2.29%
FOOD PRODUCTS	2.24%
Nestle India Ltd.	1.15%
Britannia Industries Ltd.	1.10%
ENTERTAINMENT	2.10%
PVR Ltd.	2.10%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.05%
Ashok Leyland Ltd.	2.05%
CHEMICALS & PETROCHEMICALS	1.33%
Linde India Ltd.	1.33%
POWER	1.68%
NHPC Ltd.	1.68%
BEVERAGES	1.64%
Radico Khaitan Ltd.	1.64%

EQUITY HOLDINGS	% of Net Assets
FERTILIZERS & AGROCHEMICALS	1.43%
PI Industries Ltd.	1.43%
DIVERSIFIED FMCG	1.39%
ITC Ltd.	1.39%
CONSTRUCTION	1.36%
Larsen & Toubro Ltd.	1.36%
FERROUS METALS	1.28%
Tata Steel Ltd.	1.28%
GAS	1.10%
GAIL (India) Ltd.	1.10%
TELECOM - SERVICES	1.09%
Bharti Airtel Ltd.	1.09%
INSURANCE	1.06%
Max Financial Services Ltd.	1.06%
EQUITY LESS THAN 0.75% OF CORPUS	0.62%
Total Equity Holdings	96.52%
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	3.40%
TREPS/Reverse Repo	3.40%
Total Fixed Income Holdings	3.40%
Net Receivables / (Payables)	0.09%
GRAND TOTAL	100.00%

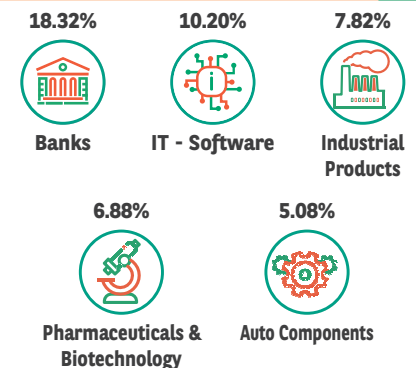
Investment in Top 10 scrips constitutes 30.21% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark

Underweight with respect to benchmark

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

Baroda BNP Paribas Focused Fund

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

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 14.421
Regular Plan - IDCW Option	: ₹ 13.540
Direct Plan - Growth Option	: ₹ 15.639
Direct Plan - IDCW Option	: ₹ 14.645

Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

Date of Allotment

October 06, 2017

Monthly AUM# As on February 28, 2023	: ₹ 304.10 Crores
AUM# As on February 28, 2023	: ₹ 299.65 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Sanjay Chawla	14-Mar-22	33 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 12 months from the date of allotment - Nil • If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV • If units of scheme are redeemed or switched out after 12 months 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 (%)	: 2.44
TER - Direct Plan (%)	: 0.67
Portfolio Turnover Ratio	: 1.23
Standard Deviation*	: 19.48%
Beta*	: 0.85
Sharpe Ratio*	: 0.33

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

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

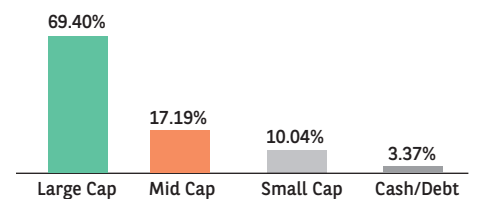
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	23.77%
✓ HDFC Bank Ltd.	9.34%
✓ Axis Bank Ltd.	3.87%
RBL Bank Ltd.	3.64%
State Bank of India	3.49%
ICICI Bank Ltd.	3.42%
IT - SOFTWARE	12.16%
✓ Tata Consultancy Services Ltd.	9.12%
Persistent Systems Ltd.	3.04%
PETROLEUM PRODUCTS	7.36%
✓ Reliance Industries Ltd.	7.36%
FINANCE	7.28%
✓ Housing Development Finance Corporation Ltd.	3.92%
Mahindra & Mahindra Financial Services Ltd.	3.36%
CONSTRUCTION	5.98%
✓ Larsen & Toubro Ltd.	5.98%
TELECOM - SERVICES	4.95%
✓ Bharti Airtel Ltd.	4.95%
ELECTRICAL EQUIPMENT	4.33%
✓ Siemens Ltd.	4.33%
AUTOMOBILES	4.28%
Maruti Suzuki India Ltd.	2.16%
Mahindra & Mahindra Ltd.	2.12%
DIVERSIFIED FMCG	4.09%
✓ ITC Ltd.	4.09%
CEMENT & CEMENT PRODUCTS	4.04%
✓ Dalmia Bharat Ltd.	4.04%
POWER	3.34%
NLC India Ltd.	3.34%
AEROSPACE & DEFENSE	3.16%
Bharat Electronics Ltd.	3.16%
INDUSTRIAL PRODUCTS	3.07%
Ratnamani Metals & Tubes Ltd.	3.07%
AUTO COMPONENTS	2.99%
Schaeffler India Ltd.	2.99%
MINERALS & MINING	2.60%
NMDC Ltd.	2.60%
FERROUS METALS	2.08%
Tata Steel Ltd.	2.08%
PHARMACEUTICALS & BIOTECHNOLOGY	1.17%
Zyodus Lifesciences Ltd.	1.17%
Total Equity Holdings	96.63%

FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	4.26%
TREPS/Reverse Repo	4.26%
Total Fixed Income Holdings	4.26%
Net Receivables / (Payables)	-0.89%
GRAND TOTAL	100.00%

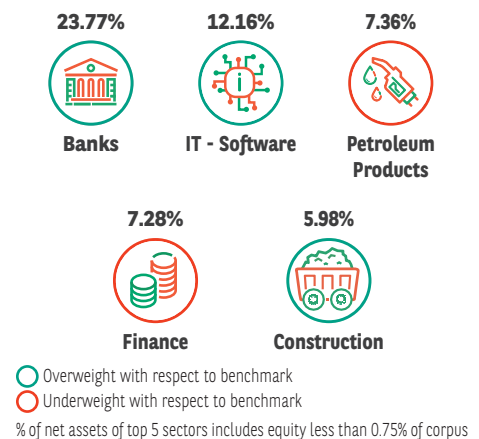
Investment in Top 10 scrips constitutes 57.01% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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

*The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units. The risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 48

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas ELSS Fund

(An Open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 56.417
Regular Plan - IDCW Option	: ₹ 17.682
Direct Plan - Growth Option	: ₹ 61.795
Direct Plan - IDCW Option	: ₹ 21.807

Benchmark Index (Tier 1)

Nifty 500 Total Return Index (TRI)

Date of Allotment

January 05, 2006

Monthly AUM## As on February 28, 2023	: ₹ 665.94 Crores
AUM## As on February 28, 2023	: ₹ 651.98 Crores

Fund Manager ¹

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

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 2.33
TER - Direct Plan (%)	: 1.12
Portfolio Turnover Ratio	: 0.84
Standard Deviation**	: 19.54%
Beta**	: 0.85
Sharpe Ratio**	: 0.32

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

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 500/- thereafter;

(ii) Quarterly SIP: ₹ 500/- and in multiples of ₹ 500/- thereafter on a quarterly basis by providing for a minimum of 4 installments.

Frequency Available: Daily, Weekly, Monthly and Quarterly

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

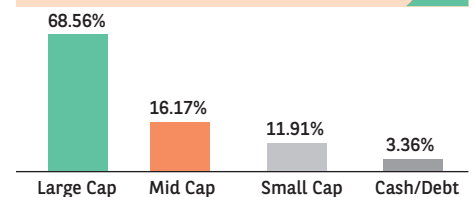
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	25.16%
✓ HDFC Bank Ltd.	8.96%
✓ ICICI Bank Ltd.	7.13%
✓ State Bank of India	3.85%
IndusInd Bank Ltd.	2.17%
Axis Bank Ltd.	1.54%
Karur Vysya Bank Ltd.	1.52%
IT - SOFTWARE	11.40%
✓ Infosys Ltd.	4.11%
✓ Tata Consultancy Services Ltd.	3.68%
HCL Technologies Ltd.	2.07%
Coforge Ltd.	1.54%
PETROLEUM PRODUCTS	5.59%
✓ Reliance Industries Ltd.	5.59%
DIVERSIFIED FMCG	4.84%
✓ Hindustan Unilever Ltd.	2.59%
✓ ITC Ltd.	2.25%
CEMENT & CEMENT PRODUCTS	4.58%
✓ Ultratech Cement Ltd.	3.59%
Dalmia Bharat Ltd.	0.98%
FINANCE	4.50%
Five Star Business Finance LTD	1.96%
Housing Development Finance Corporation Ltd.	1.48%
Bajaj Finserv Ltd.	1.06%
AUTO COMPONENTS	3.56%
Schaeffler India Ltd.	2.15%
UNO Minda Ltd.	1.41%
PHARMACEUTICALS & BIOTECHNOLOGY	4.19%
Sun Pharmaceutical Industries Ltd.	1.98%
JB Chemicals & Pharmaceuticals Ltd.	1.25%
Cipla Ltd.	0.96%
INDUSTRIAL PRODUCTS	3.62%
KEI Industries Ltd.	1.50%
Timken India Ltd.	1.28%
Cummins India Ltd.	0.84%
AUTOMOBILES	3.34%
Maruti Suzuki India Ltd.	1.72%
Mahindra & Mahindra Ltd.	1.62%
CONSTRUCTION	2.96%
✓ Larsen & Toubro Ltd.	2.96%
REALTY	2.81%
The Phoenix Mills Ltd.	1.42%
Brigade Enterprises Ltd.	1.38%
POWER	2.71%
NLC India Ltd.	1.69%
NHPC Ltd.	1.02%
TELECOM - SERVICES	2.07%
Bharti Airtel Ltd.	2.07%
CONSUMER DURABLES	1.97%
Titan Company Ltd.	1.09%
Blue Star Ltd.	0.88%
ELECTRICAL EQUIPMENT	1.86%
Siemens Ltd.	1.86%
LEISURE SERVICES	1.72%
The Indian Hotels Company Ltd.	1.72%
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.70%
Ashok Leyland Ltd.	1.70%

EQUITY HOLDINGS	% of Net Assets
RETAILING	1.60%
Trent Ltd.	1.60%
CHEMICALS & PETROCHEMICALS	1.24%
Linde India Ltd.	1.24%
ENTERTAINMENT	1.02%
PVR Ltd.	1.02%
FERTILIZERS & AGROCHEMICALS	0.86%
Sumitomo Chemical India Ltd.	0.86%
EQUITY LESS THAN 0.75% OF CORPUS	3.34%
Total Equity Holdings	96.64%
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	3.40%
TREPS/Reverse Repo	3.40%
Total Fixed Income Holdings	3.40%
Net Receivables / (Payables)	-0.04%
GRAND TOTAL	100.00%

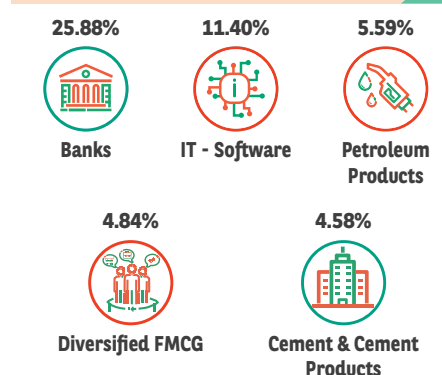
Investment in Top 10 scrips constitutes 44.71% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



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

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

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

*The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units. The risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 48

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas India Consumption Fund

(An open ended equity scheme following consumption theme)

INVESTMENT OBJECTIVE

The primary investment objective of the Scheme is to seek 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, which in turn is getting fuelled by high disposable income. The Scheme also seeks to generate income by investing in debt and money market 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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 19.483
Regular Plan - IDCW Option	: ₹ 17.164
Direct Plan - Growth Option	: ₹ 20.845
Direct Plan - IDCW Option	: ₹ 18.949

Benchmark Index (Tier 1)

Nifty India Consumption Total Return Index (TRI)

Date of Allotment

September 07, 2018

Monthly AAUM## As on February 28, 2023	: ₹ 897.88 Crores
AAUM## As on February 28, 2023	: ₹ 880.96 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Shiv Chanani	13-Jul-22	21 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 12 months from the date of allotment - Nil; if units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV; If units of scheme are redeemed or switched out after 12 months 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 (%)	: 2.25
TER - Direct Plan (%)	: 0.81
Portfolio Turnover Ratio	: 0.60
Standard Deviation*	: 18.17%
Beta*	: 0.93
Sharpe Ratio*	: 0.38

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

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.

SIP DETAILS:

Minimum Application Amount:

- Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;
- Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

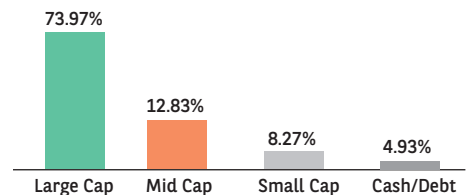
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
DIVERSIFIED FMCG	19.07%
✓ ITC Ltd.	10.69%
✓ Hindustan Unilever Ltd.	8.38%
AUTOMOBILES	14.79%
✓ Maruti Suzuki India Ltd.	4.75%
✓ Mahindra & Mahindra Ltd.	4.32%
TVS Motor Company Ltd.	3.31%
Eicher Motors Ltd.	1.41%
Hero MotoCorp Ltd.	1.00%
CONSUMER DURABLES	13.15%
✓ Titan Company Ltd.	3.64%
✓ Asian Paints Ltd.	3.53%
Blue Star Ltd.	1.79%
TTK Prestige Ltd.	1.28%
Kajaria Ceramics Ltd.	1.04%
Kansai Nerolac Paints Ltd.	1.01%
Century Plyboards (India) Ltd.	0.86%
PERSONAL PRODUCTS	8.61%
✓ Godrej Consumer Products Ltd.	3.67%
Procter & Gamble Hygiene and Health Care Ltd.	2.03%
Dabur India Ltd.	1.51%
Marico Ltd.	1.40%
TELECOM - SERVICES	7.16%
✓ Bharti Airtel Ltd.	7.16%
RETAILING	7.15%
✓ Trent Ltd.	3.84%
Shoppers Stop Ltd.	1.33%
Zomato Ltd.	1.15%
V-Mart Retail Ltd.	0.82%
FOOD PRODUCTS	6.41%
✓ Nestle India Ltd.	5.30%
Britannia Industries Ltd.	1.11%
FINANCE	3.62%
Housing Development Finance Corporation Ltd.	2.58%
Bajaj Finance Ltd.	1.04%
LEISURE SERVICES	3.14%
The Indian Hotels Company Ltd.	1.09%
Jubilant Foodworks Ltd.	1.05%
Westlife Foodworld Ltd.	0.99%
INSURANCE	2.67%
ICICI Prudential Life Insurance Company Ltd.	1.39%
HDFC Life Insurance Company Ltd.	1.28%
BEVERAGES	2.08%
United Breweries Ltd.	1.07%
United Spirits Ltd.	1.01%
ENTERTAINMENT	1.99%
PVR Ltd.	1.19%
Zee Entertainment Enterprises Ltd.	0.80%

EQUITY HOLDINGS	% of Net Assets
BANKS	1.94%
ICICI Bank Ltd.	1.94%
AGRICULTURAL FOOD & OTHER PRODUCTS	1.87%
Tata Consumer Products Ltd.	1.87%
CAPITAL MARKETS	1.44%
HDFC Asset Management Company Ltd.	1.44%
Total Equity Holdings	95.07%
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	4.04%
TREPS/Reverse Repo	4.04%
Total Fixed Income Holdings	4.04%
Net Receivables / (Payables)	0.88%
GRAND TOTAL	100.00%

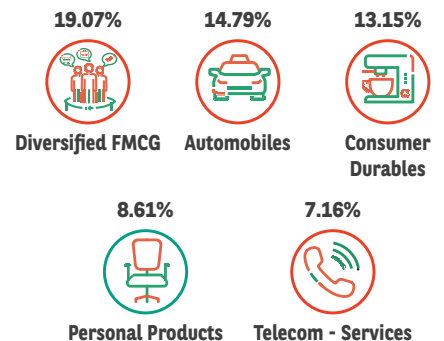
Investment in Top 10 scrips constitutes 55.28% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark
Underweight with respect to benchmark

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

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

*The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units. The risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 48

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas Business Cycle Fund

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

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 9.77
Regular Plan - IDCW Option	: ₹ 9.77
Direct Plan - Growth Option	: ₹ 10.01
Direct Plan - IDCW Option	: ₹ 10.01

Benchmark Index (Tier 1)

S&P BSE 500 TRI

Date of Allotment

September 15, 2021

Monthly AAUM## As on February 28, 2023	: ₹ 513.13 Crores
AAUM## As on February 28, 2023	: ₹ 489.16 Crores

Fund Manager [†]

Fund Manager	Managing fund since	Experience
Shiv Chanani	13-Jul-22	21 years

Load Structure

Entry Load : Not Applicable

Exit Load: Redemption / switch out of units upto 10% of the units allotted before 1 year from the date of allotment - NIL: If units are redeemed over and above the 10% limit, before 1 year from the date of allotment - 1% of the applicable Net Asset Value (NAV); For redemption / switch out of units 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 (%)	: 2.39
TER - Direct Plan (%)	: 1.09
Portfolio Turnover Ratio	: 0.38

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

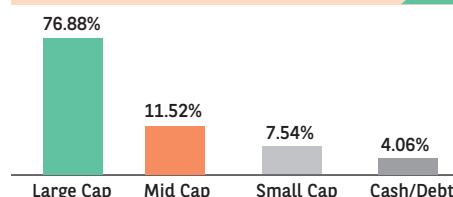
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	18.35%
✓ HDFC Bank Ltd.	4.91%
✓ ICICI Bank Ltd.	4.72%
✓ State Bank of India	3.95%
Canara Bank	2.00%
Kotak Mahindra Bank Ltd.	1.77%
RBL Bank Ltd.	1.00%
IT - SOFTWARE	11.96%
✓ Tata Consultancy Services Ltd.	5.42%
✓ Infosys Ltd.	4.56%
HCL Technologies Ltd.	1.98%
PETROLEUM PRODUCTS	9.75%
✓ Reliance Industries Ltd.	8.74%
Hindustan Petroleum Corporation Ltd.	1.01%
FINANCE	9.50%
✓ Housing Development Finance Corporation Ltd.	9.50%
DIVERSIFIED FMCG	6.37%
✓ ITC Ltd.	3.85%
Hindustan Unilever Ltd.	2.52%
CONSTRUCTION	4.83%
✓ Larsen & Toubro Ltd.	4.83%
PHARMACEUTICALS & BIOTECHNOLOGY	4.77%
JB Chemicals & Pharmaceuticals Ltd.	3.01%
Sun Pharmaceutical Industries Ltd.	1.76%
AUTOMOBILES	3.53%
Mahindra & Mahindra Ltd.	1.76%
Maruti Suzuki India Ltd.	1.76%
BEVERAGES	4.05%
Varun Beverages Ltd.	2.39%
Radico Khaitan Ltd.	1.66%
CEMENT & CEMENT PRODUCTS	3.37%
✓ Dalmia Bharat Ltd.	3.37%
RETAILING	3.23%
Trent Ltd.	2.37%
V-Mart Retail Ltd.	0.87%
HEALTHCARE SERVICES	2.73%
Fortis Healthcare Ltd.	2.73%
POWER	2.40%
NHPC Ltd.	2.40%
AEROSPACE & DEFENSE	1.93%
Bharat Electronics Ltd.	1.93%
FOOD PRODUCTS	1.91%
Nestle India Ltd.	1.91%
TELECOM - SERVICES	1.52%
Bharti Airtel Ltd.	1.52%
PERSONAL PRODUCTS	1.13%
Godrej Consumer Products Ltd.	1.13%
CONSUMABLE FUELS	1.10%
Coal India Ltd.	1.10%

EQUITY HOLDINGS	% of Net Assets
REALTY	1.00%
Brigade Enterprises Ltd.	1.00%
NON - FERROUS METALS	0.98%
Hindalco Industries Ltd.	0.98%
INSURANCE	0.96%
ICICI Prudential Life Insurance Company Ltd.	0.96%
EQUITY LESS THAN 0.75% OF CORPUS	0.56%
Total Equity Holdings	95.94%
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	3.34%
TREPS/Reverse Repo	3.34%
Total Fixed Income Holdings	3.34%
Net Receivables / (Payables)	0.72%
GRAND TOTAL	100.00%

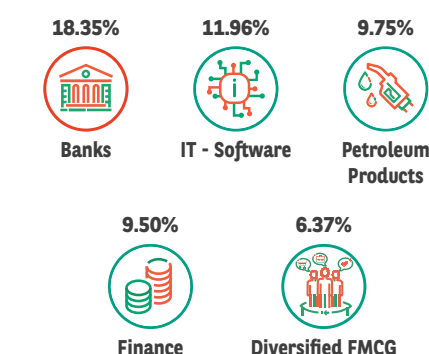
Investment in Top 10 scrips constitutes 53.84% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)



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

SECTORAL COMPOSITION (Top 5)



Overweight with respect to benchmark

Underweight with respect to benchmark

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

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

*The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 48

The scheme currently does not have Distribution History.

Baroda BNP Paribas Banking & Financial Services Fund

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

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 29.87
Regular Plan - IDCW Option	: ₹ 17.51
Direct Plan - Growth Option	: ₹ 32.39
Direct Plan - IDCW Option	: ₹ 19.39

Benchmark Index (Tier 1)

Nifty Financial Services TRI

Date of Allotment

June 22, 2012

Monthly AAUM## As on February 28, 2023 : ₹ 70.99 Crores
AAUM## As on February 28, 2023 : ₹ 69.69 Crores

Fund Manager ^u

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

Load Structure

Entry Load : Not Applicable

Exit Load: 1% if redeemed on or before 12 months from the date of allotment of units. • NIL if redeemed after 12 months 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 (%)	: 2.61
TER - Direct Plan (%)	: 1.63
Portfolio Turnover Ratio	: 0.84
Standard Deviation*	: 29.94%
Beta*	: 0.96
Sharpe Ratio*	: 0.00

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

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.

SIP DETAILS:

Minimum Application Amount:

- Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;
- Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

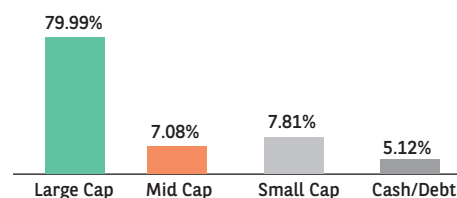
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets
BANKS	77.25%
✓ HDFC Bank Ltd.	23.64%
✓ ICICI Bank Ltd.	18.40%
✓ State Bank of India	10.13%
✓ Axis Bank Ltd.	7.27%
✓ Kotak Mahindra Bank Ltd.	4.71%
✓ The Federal Bank Ltd.	2.87%
✓ Karur Vysya Bank Ltd.	2.34%
RBL Bank Ltd.	1.79%
Bank of Baroda	1.60%
IndusInd Bank Ltd.	1.55%
AU Small Finance Bank Ltd.	1.28%
Equitas Small Finance Bank Ltd.	0.87%
DCB Bank Ltd.	0.81%
FINANCE	12.38%
✓ Bajaj Finance Ltd.	3.42%
✓ Housing Development Finance Corporation Ltd.	2.25%
✓ Five Star Business Finance LTD	2.00%
Cholamandalam Investment & Finance Co. Ltd.	1.74%
Muthoot Finance Ltd.	1.54%
Bajaj Finserv Ltd.	1.44%
INSURANCE	4.51%
SBI Life Insurance Company Ltd.	1.85%
Max Financial Services Ltd.	1.39%
ICICI Lombard General Insurance Company Ltd.	1.26%
EQUITY LESS THAN 0.75% OF CORPUS	0.74%
Total Equity Holdings	94.88%

FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	4.64%
TREPS/Reverse Repo	4.64%
Total Fixed Income Holdings	4.64%
Net Receivables / (Payables)	0.48%
GRAND TOTAL	100.00%

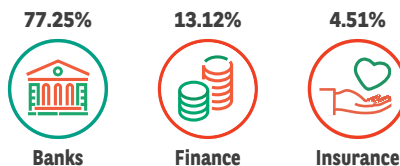
Investment in Top 10 scrips constitutes 77.04% of the portfolio

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

*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 risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 49

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas Funds Aqua Fund of Fund

[An Open Ended Fund of Fund scheme investing in BNP Paribas Funds Aqua (Lux)]

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 10.42
Regular Plan - IDCW Option	: ₹ 10.42
Direct Plan - Growth Option	: ₹ 10.63
Direct Plan - IDCW Option	: ₹ 10.63

Benchmark Index (Tier 1)

MSCI World Index (NR)

Date of Allotment

May 7, 2021

Monthly AAUM## As on February 28, 2023	: ₹ 96.00 Crores
AUM## As on February 28, 2023	: ₹ 93.31 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Miten Vora	01-Dec-22	13 years

Load Structure

Entry Load : Not Applicable

Exit Load: If units of the scheme are redeemed or switched out within 12 months from the date of allotment - 1% of the applicable NAV; If units of scheme are redeemed or switched out after 12 months 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 (%)	: 1.59
TER - Direct Plan (%)	: 0.51
Portfolio Turnover Ratio	: -

MINIMUM INVESTMENT AMOUNT

LUMPSUM DETAILS:

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

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

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit.

Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

NAME OF INSTRUMENT	% of Net Assets
OVERSEAS MUTUAL FUND	98.38%
✓ BNP Paribas Funds Aqua (Lux)	98.38%
Money Market Instruments	2.47%
TREPS/Reverse Repo	2.47%
Total Fixed Income Holdings	100.85%
Net Receivables / (Payables)	-0.85%
GRAND TOTAL	100.00%

Investment in Top 10 scrips constitutes 98.38% of the portfolio

HOLDINGS OF THE UNDERLYING FUND (As on January 31, 2023)

TOP 10 HOLDINGS (%)

AMERICAN WATER WORKS INC	4.45
VEOLIA ENVIRON. SA	4.16
AGILENT TECHNOLOGIES INC	3.48
A O SMITH CORP	3.39
PENTAIR PLC	3.21
LINDE PLC	3.02
IDEX CORP	3.01
GEORG FISCHER AG	2.92
TRIMBLE INC	2.75
SEVERN TRENT PLC	2.70
No. of Holdings in Portfolio	50

SECTORAL COMPOSITION (%)**

Industrials	51.89
Utilities	19.25
Materials	12.30
Information technology	5.68
Health care	5.13
Consumer discretionary	2.98
Consumer staples	-
Communication services	-
Energy	-
Financials	-
Forex contracts	0.03
Other	-
Cash	2.74
Total	100.00

** Data as per Global Industry Classification Standard sector classification

GEOGRAPHICAL COMPOSITION (%)

United States	48.61
United Kingdom	14.10
Switzerland	6.98
Netherlands	4.21
Japan	4.17
France	4.16
Sweden	2.25
Austria	2.17
Denmark	2.03
Canada	1.73
Forex contracts	0.03
Other	6.82
Cash	2.74
Total	100.00

Investors may please note that they will be bearing the recurring expenses of the fund of fund scheme in addition to the expenses of the Underlying Fund in which the fund of fund scheme makes investments.

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

* 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.

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 49

The scheme currently does not have a Distribution track record.

Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 16.61
Regular Plan - IDCW Option	: ₹ 14.41
Direct Plan - Growth Option	: ₹ 17.65
Direct Plan - IDCW Option	: ₹ 15.35

Benchmark Index (Tier 1)

NIFTY 50 Hybrid Composite debt 50:50 Index

Date of Allotment

November 14, 2018

Monthly AUM## As on February 28, 2023	: ₹ 3,172.50 Crores
AUM## As on February 28, 2023	: ₹ 3,123.03 Crores

Fund Manager ¹

Category	Fund Manager	Managing fund since	Experience
Equity	Sanjay Chawla	14-Nov-18	33 years
Equity	Pratish Krishnan	05-Aug-21	22 years
Fixed Income	Prashant Pimple	21-Oct-22	16 years

Load Structure

Entry Load : Not Applicable

Exit Load: If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil; If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net asset Value (NAV); If the units are redeemed after one 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 (%)	: 1.90
TER - Direct Plan (%)	: 0.64
Portfolio Turnover Ratio	: 1.69
Standard Deviation*	: 12.73%
Beta*	: 1.05
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)	: 3.52
Modified Duration (years)	: 1.89
YTM (%)	: 8.08
Macaulay Duration* (years)	: 2.02

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	EQUITY HOLDINGS	% of Net Assets
BANKS	14.01%	CONSUMER DURABLES	2.01%
✓ HDFC Bank Ltd.	4.46%	Titan Company Ltd.	2.01%
✓ ICICI Bank Ltd.	3.56%	AUTOMOBILES	1.79%
IndusInd Bank Ltd.	2.07%	Maruti Suzuki India Ltd.	1.79%
Bank of Baroda	1.43%	POWER	1.26%
Axis Bank Ltd.	1.41%	NTPC Ltd.	1.26%
RBL Bank Ltd.	1.10%	TELECOM - SERVICES	1.59%
IT - SOFTWARE	10.06%	Bharti Airtel Ltd.	1.59%
✓ Tata Consultancy Services Ltd.	3.82%	PERSONAL PRODUCTS	1.43%
✓ Infosys Ltd.	3.57%	Dabur India Ltd.	1.43%
Coforge Ltd.	1.51%	FERROUS METALS	1.33%
Persistent Systems Ltd.	1.15%	Tata Steel Ltd.	1.33%
FINANCE	7.24%	CEMENT & CEMENT PRODUCTS	1.06%
✓ Housing Development Finance Corporation Ltd.	4.60%	Dalmia Bharat Ltd.	1.06%
Mahindra & Mahindra Financial Services Ltd.	1.85%	REALTY	0.98%
Housing Development Finance Corporation Ltd.(WARRANTS)	0.79%	Brigade Enterprises Ltd.	0.98%
PETROLEUM PRODUCTS	4.46%	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.93%
✓ Reliance Industries Ltd.	4.46%	Ashok Leyland Ltd.	0.93%
PHARMACEUTICALS & BIOTECHNOLOGY	3.33%	EQUITY LESS THAN 0.75% OF CORPUS	5.91%
✓ Sun Pharmaceutical Industries Ltd.	2.45%	REAL ESTATE INVESTMENT TRUST	0.20%
JB Chemicals & Pharmaceuticals Ltd.	0.88%	Embassy Office Parks Reit	0.20%
CONSTRUCTION	2.85%	Total Equity Holdings	70.50%
✓ Larsen & Toubro Ltd.	2.85%	FIXED INCOME HOLDINGS	Rating
DIVERSIFIED FMCG	2.65%	CORPORATE DEBT	% of Net Assets
✓ ITC Ltd.	2.65%	✓ Torrent Power Ltd.	CRISIL AA+
INDUSTRIAL PRODUCTS	1.76%	Embassy Office Parks Reit	CRISIL AAA
Cummins India Ltd.	1.76%	Shriram City Union Finance Ltd.	CRISIL AA+
AUTO COMPONENTS	1.43%	Bajaj Finance Ltd.	CRISIL AAA
UNO Minda Ltd.	1.43%	Bharti Telecom Ltd.	CRISIL AA+
AEROSPACE & DEFENSE	2.12%	Kotak Mahindra Prime Ltd.	CRISIL AAA
Bharat Electronics Ltd.	2.12%	Shriram Housing Finance Ltd.	CRISIL AA+
ELECTRICAL EQUIPMENT	2.08%	Bajaj Housing Finance Ltd.	CRISIL AAA
Siemens Ltd.	2.08%	Muthoot Finance Ltd.	CRISIL AA+
		REC Ltd.	CRISIL AAA

Baroda BNP Paribas Balanced Advantage Fund

(An open ended balanced advantage fund)

PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
HDFC Bank Ltd.	CRISIL AAA	0.66%
Indian Railway Finance Corporation Ltd.	CRISIL AAA	0.66%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.61%
Axis Bank Ltd.	CRISIL AAA	0.58%
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	0.48%
Shriram Finance Ltd.	CRISIL AA+	0.47%
Manappuram Finance Ltd.	CRISIL AA	0.47%
Nuvoco Vistas Corporation Ltd.	CRISIL AA	0.41%
Small Industries Development Bank of India	[ICRA]AAA	0.37%
Housing Development Finance Corporation Ltd.	CRISIL AAA	0.33%
Shriram Housing Finance Ltd.	IND AA+	0.33%
Kotak Mahindra Bank Ltd.	CRISIL AAA	0.30%
Motilal Oswal Home Finance Ltd.	CRISIL AA	0.28%
Power Finance Corporation Ltd.	CRISIL AAA	0.26%
Bank of Baroda (AT1 Bond under Basel III)	CRISIL AA+	0.16%
National Bank for Agriculture and Rural Development	CRISIL AAA	0.16%
Jamnagar Utilities & Power Private Ltd.	CRISIL AAA	0.15%
Food Corporation of India	CRISIL AAA(CE)	0.10%

GOVERNMENT SECURITIES

6.67%

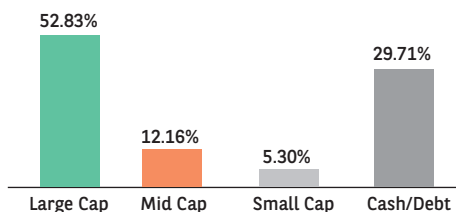
GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	2.01%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	1.08%
GOI FRB 7.69% 30.10.2034 GOV	SOVEREIGN	0.78%
Uttar P 7.59% 25.10.2027 SDL	SOVEREIGN	0.64%
Bihar 7.1% 14.12.2026 SDL	SOVEREIGN	0.63%
Madhya P 7.4% 09.11.2026 SDL	SOVEREIGN	0.48%
TAMILNADU 7.39% 09.11.2026 SDL	SOVEREIGN	0.48%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOI 7.17% 08.01.2028 GOV	SOVEREIGN	0.32%
PUNJAB 09.72% 28.08.2023 SDL	SOVEREIGN	0.16%
GOI 6.68% 17.09.2031 GOV	SOVEREIGN	0.08%
GOI 07.88% 19.03.30	SOVEREIGN	0.02%
MONEY MARKET INSTRUMENTS		3.07%
TREPS/Reverse Repo		1.61%
The Federal Bank Ltd.	CRISIL A1+	0.49%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
L&T Finance Ltd.	CRISIL A1+	0.45%
IndusInd Bank Ltd.	CRISIL A1+	0.31%
State Bank of India	IND A1+	0.22%
Total Fixed Income Holdings		29.40%
Net Receivables / (Payables)		0.10%
GRAND TOTAL		100.00%

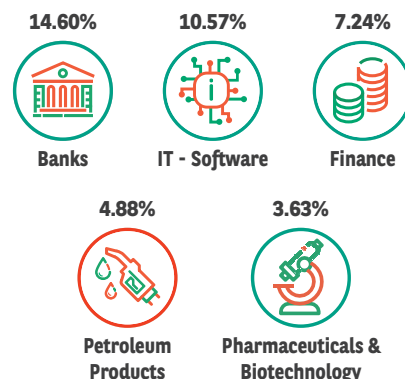
Investment in Top 10 scrips constitutes 35.39% of the portfolio

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

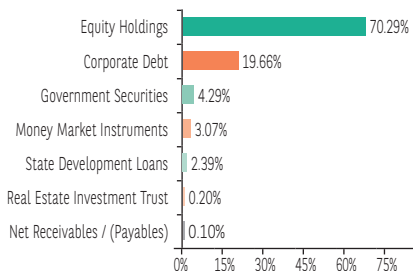
EQUITY SECTORAL COMPOSITION (Top 5)



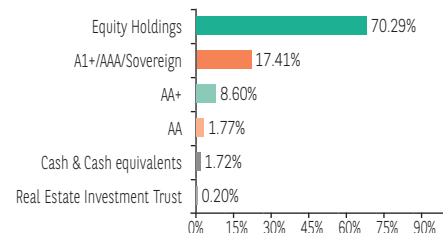
○ Overweight with respect to benchmark
○ Underweight with respect to benchmark

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

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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

*The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units. The risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

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

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 49

+ Kindly refer page no. 50 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas Aggressive Hybrid Fund

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

INVESTMENT OBJECTIVE

The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.

SCHEME DETAILS

NAV Details (As on February 28, 2023)

Regular Plan - Growth Option	: ₹ 18.4569
Regular Plan - IDCW Option	: ₹ 13.6804
Direct Plan - Growth Option	: ₹ 20.2965
Direct Plan - IDCW Option	: ₹ 15.0051

Benchmark Index (Tier 1)

CRISIL Hybrid 35+65-Aggressive Index

Date of Allotment

April 07, 2017

Monthly AUM## As on February 28, 2023	: ₹ 784.78 Crores
AUM## As on February 28, 2023	: ₹ 772.69 Crores

Fund Manager ^µ

Category	Fund Manager	Managing fund since	Experience
Equity	Jitendra Sriram	16-Jun-22	25 years
Equity	Pratish Krishnan	14-Mar-22	22 years
Fixed Income	Mayank Prakash	07-Apr-17	15 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 12 months from the date of allotment - Nil; if units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV; If units of scheme are redeemed or switched out after 12 months 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 (%)	: 2.26
TER - Direct Plan (%)	: 0.61
Portfolio Turnover Ratio	: 1.12
Standard Deviation*	: 15.37%
Beta*	: 1.01
Sharpe Ratio*	: 0.38
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 1.95
Modified Duration (years)	: 1.66
YTM (%)	: 7.87
Macaulay Duration* (years)	: 1.78

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit.

Frequency Available: Daily, Weekly, Monthly and Quarterly

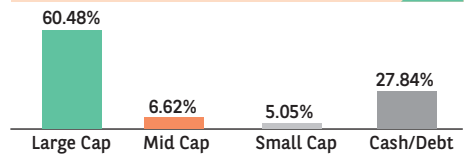
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
BANKS	19.92%	
✓ HDFC Bank Ltd.	8.38%	
✓ ICICI Bank Ltd.	7.97%	
✓ Axis Bank Ltd.	2.65%	
The Jammu & Kashmir Bank Ltd.	0.92%	
IT - SOFTWARE	12.10%	
✓ Infosys Ltd.	5.20%	
✓ Tata Consultancy Services Ltd.	5.02%	
HCL Technologies Ltd.	1.88%	
PETROLEUM PRODUCTS	7.29%	
✓ Reliance Industries Ltd.	6.22%	
Bharat Petroleum Corporation Ltd.	1.07%	
FINANCE	4.20%	
✓ Five Star Business Finance LTD	2.91%	
Bajaj Finance Ltd.	1.28%	
CONSTRUCTION	4.18%	
✓ Larsen & Toubro Ltd.	4.18%	
DIVERSIFIED FMCG	3.95%	
✓ ITC Ltd.	3.95%	
AUTO COMPONENTS	2.70%	
Bosch Ltd.	1.68%	
Exide Industries Ltd.	1.02%	
INSURANCE	1.96%	
SBI Life Insurance Company Ltd.	1.04%	
HDFC Life Insurance Company Ltd.	0.91%	
PHARMACEUTICALS & BIOTECHNOLOGY	2.09%	
Sun Pharmaceutical Industries Ltd.	1.11%	
Zydus Lifesciences Ltd.	0.98%	
OIL	1.27%	
Oil India Ltd.	1.27%	
ELECTRICAL EQUIPMENT	1.25%	
Siemens Ltd.	1.25%	
TELECOM - SERVICES	1.21%	
Bharti Airtel Ltd.	1.21%	
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	1.21%	
Escorts Kubota Ltd.	1.21%	
RETAILING	1.07%	
Trent Ltd.	1.07%	
CEMENT & CEMENT PRODUCTS	1.07%	
Dalmia Bharat Ltd.	1.07%	
INDUSTRIAL PRODUCTS	1.06%	
Astral Limited	1.06%	
AUTOMOBILES	1.05%	
Tata Motors Ltd - DVR	1.05%	
LEISURE SERVICES	1.05%	
The Indian Hotels Company Ltd.	1.05%	
FERTILIZERS & AGROCHEMICALS	0.97%	
UPL Ltd.	0.97%	
AEROSPACE & DEFENSE	0.89%	
Bharat Electronics Ltd.	0.89%	
GAS	0.78%	
GAIL (India) Ltd.	0.00%	0.78%
EQUITY LESS THAN 0.75% OF CORPUS	1.23%	-0.32%
REAL ESTATE INVESTMENT TRUST	0.36%	
Embassy Office Parks Reit	0.36%	
Total Equity Holdings	72.05%	0.46%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		19.00%
✓ Embassy Office Parks Reit	CRISIL AAA	2.52%
Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	1.94%
Bajaj Finance Ltd.	CRISIL AAA	1.93%
Housing Development Finance Corporation Ltd.	CRISIL AAA	1.73%
Torrent Power Ltd.	CRISIL AA+	1.57%
Bharti Telecom Ltd.	CRISIL AA+	1.30%
Hero FinCorp Ltd.	CRISIL AA+	1.29%
JM Financial Products Ltd.	[ICRA]AA	1.27%
Can Fin Homes Ltd.	[ICRA]AA+	1.26%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	0.65%
REC Ltd.	CRISIL AAA	0.64%
Muthoot Finance Ltd.	CRISIL AA+	0.64%
Shriram Finance Ltd.	CRISIL AA+	0.64%
Jamnagar Utilities & Power Private Ltd.	CRISIL AAA	0.61%
Bharat Petroleum Corporation Ltd.	CRISIL AAA	0.44%
ICICI Bank Ltd.	[ICRA]AAA	0.33%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
State Bank of India (Tier II Bond under Basel III)	CRISIL AAA	0.25%
GOVERNMENT SECURITIES		3.23%
GOI 5.74% 15.11.2026 GOV	SOVEREIGN	1.84%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	0.74%
GOI 7.38% 20.06.2027 GOV	SOVEREIGN	0.65%
MONEY MARKET INSTRUMENTS		5.16%
TREPS/Reverse Repo		5.16%
Total Fixed Income Holdings		27.39%
Net Receivables / (Payables)		0.56%
GRAND TOTAL		100.00%

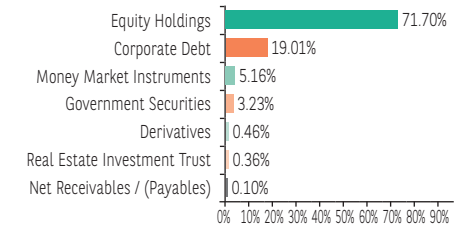
Investment in Top 10 scrips constitutes 49% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)

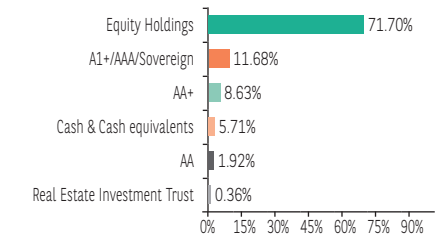


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

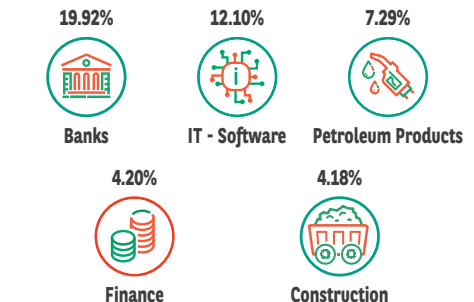
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



SECTORAL COMPOSITION (Top 5)



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

*The information contained in this report has been obtained from sources considered to be authentic and reliable. This quantitative data does not purport to be an offer for purchase and sale of mutual fund units. The risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 49

* Kindly refer page no. 50 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas Multi Asset Fund

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

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 9.83
Regular Plan - IDCW Option	: ₹ 9.83
Direct Plan - Growth Option	: ₹ 9.87
Direct Plan - IDCW Option	: ₹ 9.87

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 February 28, 2023	: ₹ 1,338.42 Crores
AAUM# As on February 28, 2023	: ₹ 1,316.28 Crores

Fund Manager

Category	Fund Manager	Managing fund since	Experience
Equity	Jitendra Sriram	19-Dec-22	25 years
Fixed Income	Vikram Pamnani	19-Dec-22	12 years

Load Structure

Entry Load: NA

Exit Load: If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil. If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV. If units of scheme are redeemed or switched out after 12 months from the date of allotment - 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 (%)	: 2.07
TER - Direct Plan (%)	: 0.37
Portfolio Turnover Ratio	: 0.71

Debt Quants

Average Maturity (years)	: 1.52
Modified Duration (years)	: 1.32
YTM (%)	: 7.46
Macaulay Duration* (years)	: 1.42

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

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.

† Kindly refer page no. 50 for the concept of Macaulay Duration

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 50

The scheme currently does not have Distribution History.

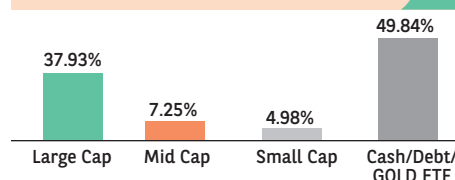
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
IT - SOFTWARE	7.79%	
✓ Infosys Ltd.	6.10%	-1.23%
✓ Tata Consultancy Services Ltd.	3.40%	-1.60%
Mphasis Ltd.	1.11%	
BANKS	6.47%	
✓ HDFC Bank Ltd.	8.53%	-3.63%
✓ ICICI Bank Ltd.	5.38%	-3.79%
Axis Bank Ltd.	2.08%	-2.09%
State Bank of India	2.04%	-2.05%
PETROLEUM PRODUCTS	5.77%	
✓ Reliance Industries Ltd.	5.88%	-1.04%
Hindustan Petroleum Corporation Ltd.	0.93%	
AUTO COMPONENTS	3.78%	
Bosch Ltd.	1.48%	
Schaeffler India Ltd.	1.22%	
Exide Industries Ltd.	1.08%	
CONSTRUCTION	2.88%	
✓ Larsen & Toubro Ltd.	4.18%	-1.30%
CEMENT & CEMENT PRODUCTS	2.22%	
Dalmia Bharat Ltd.	1.13%	
Ultratech Cement Ltd.	1.09%	
POWER	2.13%	
NLC India Ltd.	1.08%	
NTPC Ltd.	1.05%	
TELECOM - SERVICES	2.03%	
Bharti Airtel Ltd.	2.03%	
DIVERSIFIED FMCG	2.02%	
Hindustan Unilever Ltd.	2.02%	
PHARMACEUTICALS & BIOTECHNOLOGY	1.98%	
Sun Pharmaceutical Industries Ltd.	1.05%	
Cipla Ltd.	0.93%	
AUTOMOBILES	1.82%	
Hero MotoCorp Ltd.	1.82%	
FERTILIZERS & AGROCHEMICALS	1.23%	
UPL Ltd.	1.09%	-0.93%
Sumitomo Chemical India Ltd.	1.07%	
CHEMICALS & PETROCHEMICALS	1.18%	
Linde India Ltd.	1.18%	
RETAILING	1.14%	
Trent Ltd.	1.14%	
GAS	1.12%	
GAIL (India) Ltd.	1.12%	
AEROSPACE & DEFENSE	1.09%	
BHARAT DYNAMICS Ltd.	1.09%	
CONSUMER DURABLES	1.05%	
Titan Company Ltd.	1.05%	
FOOD PRODUCTS	1.02%	
Nestle India Ltd.	1.02%	
INSURANCE	1.00%	
HDFC Life Insurance Company Ltd.	1.00%	
INDUSTRIAL PRODUCTS	0.88%	
RHI MAGNESITA INDIA Ltd.	0.88%	
BEVERAGES	0.86%	
Radico Khaitan Ltd.	0.86%	
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	0.18%	
Escorts Kubota Ltd.	1.05%	-0.87%
NON - FERROUS METALS	0.12%	
Hindalco Industries Ltd.	0.93%	-0.81%
FINANCE	-0.01%	
Bajaj Finance Ltd.	1.25%	-1.26%
EQUITY LESS THAN 0.75% OF CORPUS	0.42%	0.00%
MUTUAL FUND UNITS & ETF	12.93%	
✓ NIPPON INDIA ETF GOLD BEES	5.19%	
✓ HDFC Gold Exchange Traded Fund	2.67%	
✓ ICICI PRUDENTIAL GOLD ETF	2.56%	
KOTAK GOLD ETF	2.51%	
Total Equity Holdings	83.68%	-20.60%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT	7.39%	
Tata Capital Housing Finance Ltd.	CRISIL AAA	1.89%
Bajaj Finance Ltd.	CRISIL AAA	1.89%
Small Industries Development Bank of India	CRISIL AAA	1.81%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
Housing Development Finance Corporation Ltd.	CRISIL AAA	1.80%
MONEY MARKET INSTRUMENTS		8.18%
✓ 364 DAY T-BILL 09.11.23	SOVEREIGN	5.42%
364 DAY T-BILL 16.11.23	SOVEREIGN	0.72%
TREPS/Reverse Repo		2.03%
Total Fixed Income Holdings		15.57%
Net Receivables / (Payables)		0.74%
GRAND TOTAL		100.00%

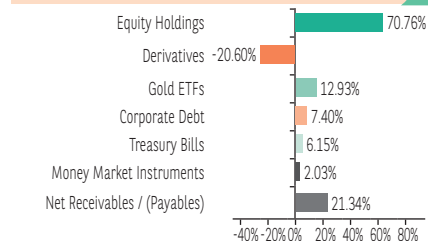
Investment in Top 10 scrips constitutes 49.31% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)

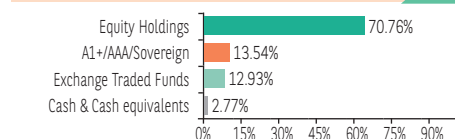


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

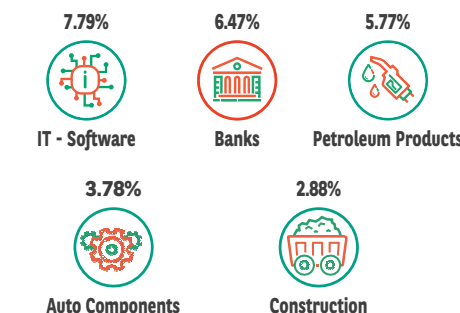
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 12.65
Regular Plan - IDCW Option	: ₹ 11.88
Direct Plan - Growth Option	: ₹ 13.15
Direct Plan - IDCW Option	: ₹ 12.35

Benchmark Index (Tier 1)

Nifty Equity Savings Index TRI

Date of Allotment

July 25, 2019

Monthly AUM## As on February 28, 2023	: ₹ 254.00 Crores
AUM## As on February 28, 2023	: ₹ 250.23 Crores

Fund Manager ¹

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	05-Sep-19	22 years
Fixed Income	Mayank Prakash	14-Mar-22	15 years

Load Structure

Entry Load : Not Applicable

Exit Load: • If units are redeemed upto 10% of the units held, on or before one year from the date of allotment : Nil • If units are redeemed over and above the 10% limit, on or before one year from the date of allotment : 1% of the applicable Net Asset Value (NAV) • If units are redeemed after one year from the date 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 (%)	: 2.51
TER - Direct Plan (%)	: 1.45
Portfolio Turnover Ratio	: 4.94
Standard Deviation*	: 5.64%
Beta*	: 0.64
Sharpe Ratio*	: 0.01
Sharpe Ratio (annualised), Standard Deviation (annualised) and Beta are based on last 36 monthly data points.	

Debt Quants

Average Maturity (years)	: 2.41
Modified Duration (years)	: 2.04
YTM (%)	: 8.01
Macaulay Duration* (years)	: 2.17

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

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

*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 risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

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

* Kindly refer page no. 50 for the concept of Macaulay Duration

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 49 For Distribution History kindly refer page no. 45.

PORTFOLIO (✓ Top 10 Holdings)

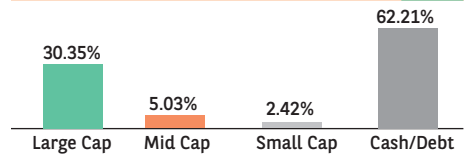
EQUITY HOLDINGS	% of Net Assets	Derivatives
BANKS	11.40%	
✓ HDFC Bank Ltd.	9.64%	-4.21%
✓ ICICI Bank Ltd.	6.32%	-3.53%
State Bank of India	1.51%	
Indusind Bank Ltd.	0.88%	
Axis Bank Ltd.	0.78%	
IT - SOFTWARE	4.52%	
Infosys Ltd.	2.04%	
Tata Consultancy Services Ltd.	1.68%	-0.86%
HCL Technologies Ltd.	0.87%	
Coforge Ltd.	0.79%	
CEMENT & CEMENT PRODUCTS	1.55%	
Ultratech Cement Ltd.	1.55%	
PETROLEUM PRODUCTS	2.19%	
✓ Reliance Industries Ltd.	8.16%	-5.97%
DIVERSIFIED FMCG	1.76%	
Hindustan Unilever Ltd.	2.05%	-1.07%
ITC Ltd.	0.78%	
CONSTRUCTION	1.33%	
Larsen & Toubro Ltd.	1.33%	
AUTOMOBILES	0.81%	
✓ Maruti Suzuki India Ltd.	3.52%	-2.71%
FINANCE	-0.01%	
✓ Housing Development Finance Corporation Ltd.	2.97%	-2.99%
TELECOM - SERVICES	1.15%	
Bharti Airtel Ltd.	1.15%	
PHARMACEUTICALS & BIOTECHNOLOGY	1.06%	
✓ Sun Pharmaceutical Industries Ltd.	2.60%	-1.54%
ELECTRICAL EQUIPMENT	1.04%	
Siemens Ltd.	1.04%	
PERSONAL PRODUCTS	0.92%	
Dabur India Ltd.	0.92%	
AUTO COMPONENTS	0.89%	
Schaeffler India Ltd.	0.89%	
POWER	-0.01%	
✓ Tata Power Company Ltd.	2.08%	-2.08%
FERROUS METALS	0.49%	
Tata Steel Ltd.	1.78%	-1.29%
CONSUMABLE FUELS	0.00%	
Coal India Ltd.	1.16%	-1.15%
EQUITY LESS THAN 0.75% OF CORPUS	9.67%	-0.97%
Total Equity Holdings	66.15%	-28.36%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		20.30%
✓ JM Financial Products Ltd.	[ICRA]AA	2.35%
HDFC Bank Ltd.	CRISIL AAA	2.05%
Bharti Telecom Ltd.	CRISIL AA+	2.00%
Hero FinCorp Ltd.	CRISIL AA+	2.00%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	2.00%
Kotak Mahindra Investments Ltd.	CRISIL AAA	1.99%
Shriram Finance Ltd.	CRISIL AA+	1.97%
Torrent Power Ltd.	CRISIL AA+	1.94%
Housing and Urban Development Corporation Ltd.	[ICRA]AAA	1.59%
Motilal Oswal Home Finance Ltd.	CRISIL AA	0.82%
JSW Steel Ltd.	IND AA	0.80%
Can Fin Homes Ltd.	[ICRA]AA+	0.78%
GOVERNMENT SECURITIES		10.44%
✓ GOI 5.63% 12.04.2026 GOV	SOVEREIGN	5.71%
✓ GOI 5.74% 15.11.2026 GOV	SOVEREIGN	2.84%
GOI 5.15% 09.11.2025 GOV	SOVEREIGN	1.89%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		2.63%
TREPS/Reverse Repo		2.63%
Total Fixed Income Holdings		33.37%
Net Receivables / (Payables)		0.48%
GRAND TOTAL		100.00%

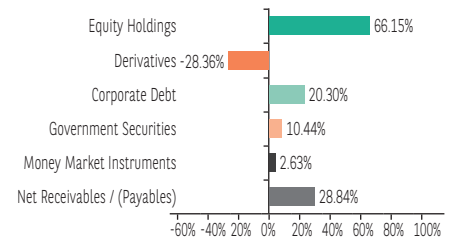
Investment in Top 10 scrips constitutes 46.18% of the portfolio
Net equity holdings is 37.79% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)

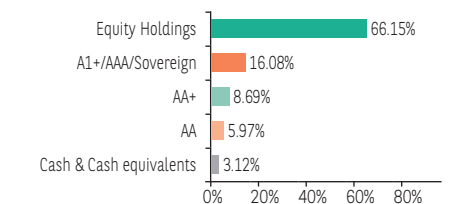


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

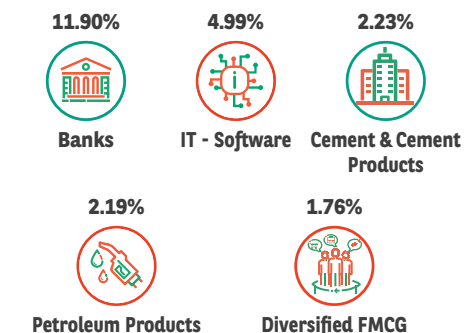
COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 35.5530
Regular Plan - Monthly IDCW Option	: ₹ 10.4679
Regular Plan - Quarterly IDCW Option	: ₹ 10.8019
Direct Plan - Growth Option	: ₹ 41.7965
Direct Plan - Monthly IDCW Option	: ₹ 12.2496
Direct Plan - Quarterly IDCW Option	: ₹ 12.0709

Benchmark Index (Tier 1)

CRISIL Hybrid 85+15 - Conservative Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on February 28, 2023	: ₹ 506.24 Crores
AAUM## As on February 28, 2023	: ₹ 501.67 Crores

Fund Manager¹

Category	Fund Manager	Managing fund since	Experience
Equity	Pratish Krishnan	14-Mar-22	22 years
Fixed Income	Prashant Pimple	21-Oct-22	16 years

Load Structure

Entry Load : Not Applicable

Exit Load: 1.00%, if redeemed or switched-out upto 6 months from the date of allotment of units; Nil, if redeemed or switched-out after 6 months 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 (%)	: 2.14
TER - Direct Plan (%)	: 0.78
Average Maturity (years)	: 2.34
Modified Duration (years)	: 1.67
YTM (%)	: 8.11
Macaulay Duration* (years)	: 1.79

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

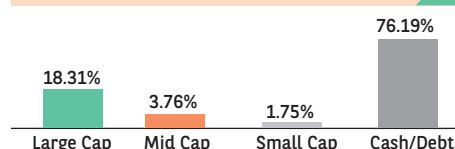
EQUITY HOLDINGS	% of Net Assets
BANKS	5.45%
HDFC Bank Ltd.	2.37%
ICICI Bank Ltd.	1.70%
State Bank of India	1.38%
IT - SOFTWARE	1.08%
Infosys Ltd.	1.08%
PETROLEUM PRODUCTS	1.39%
Reliance Industries Ltd.	1.39%
DIVERSIFIED FMCG	0.75%
ITC Ltd.	0.75%
CEMENT & CEMENT PRODUCTS	0.83%
Ultratech Cement Ltd.	0.83%
CONSTRUCTION	0.78%
Larsen & Toubro Ltd.	0.78%
EQUITY LESS THAN 0.75% OF CORPUS	13.55%
Total Equity Holdings	23.81%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		56.28%
✓ Torrent Power Ltd.	CRISIL AA+	5.82%
✓ Shriram City Union Finance Ltd.	CRISIL AA+	5.10%
✓ Embassy Office Parks Reit	CRISIL AAA	4.85%
✓ Jamnagar Utilities & Power Private Ltd.	CRISIL AAA	4.73%
✓ REC Ltd.	CRISIL AAA	4.24%
✓ Shriram Housing Finance Ltd.	CRISIL AA+	3.97%
✓ Bajaj Housing Finance Ltd.	CRISIL AAA	3.36%
✓ JSW Steel Ltd.	[ICRA]AA	3.35%
✓ Housing and Urban Development Corporation Ltd.	[ICRA]AAA	2.98%
✓ Cholamandalam Investment & Finance Co. Ltd.	[ICRA]AA+	2.98%
Shriram Finance Ltd.	CRISIL AA+	2.75%
Muthoot Finance Ltd.	CRISIL AA+	1.93%
Bharti Telecom Ltd.	CRISIL AA+	1.80%
Tata Power Company Ltd.	IND AA	1.60%
Hero FinCorp Ltd.	CRISIL AA+	1.59%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	1.59%
JM Financial Products Ltd.	[ICRA]AA	1.56%
Can Fin Homes Ltd.	[ICRA]AA+	1.55%
Power Finance Corporation Ltd.	CRISIL AAA	0.51%
GOVERNMENT SECURITIES		11.03%
GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	1.99%
Bihar 7.1% 14.12.2026 SDL	SOVEREIGN	1.96%
Gujarat 7.05% 14.12.2026 SDL	SOVEREIGN	1.96%
GOI 7.38% 20.06.2027 GOV	SOVEREIGN	1.39%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	1.31%

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOI 7.17% 08.01.2028 GOV	SOVEREIGN	1.24%
GOI 6.45% 07.10.2029 GOV	SOVEREIGN	0.52%
Karnataka 7.08% 14.12.2026 SDL	SOVEREIGN	0.39%
Rajasthan 7.61% 29.03.2027 SDL	SOVEREIGN	0.20%
Madhya Pradesh 9.29% 09.10.2023 SDL	SOVEREIGN	0.06%
MONEY MARKET INSTRUMENTS		6.60%
TREPS/Reverse Repo		6.60%
Total Fixed Income Holdings		73.91%
Net Receivables / (Payables)		2.28%
GRAND TOTAL		100.00%

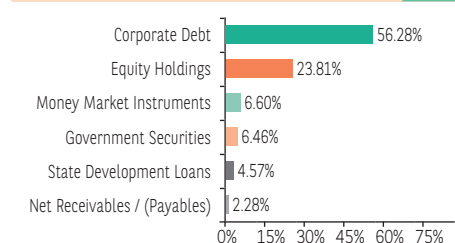
Investment in Top 10 scrips constitutes 41.38% of the portfolio

MARKET CAPITALIZATION (% of Net Assets)

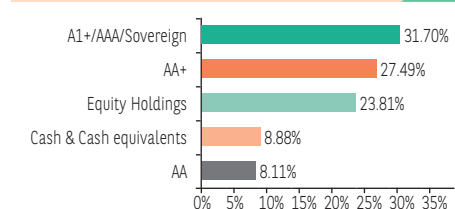


Market Capitalization as per SEBI - Large Cap: 1st - 100th company, Mid Cap: 101st - 250th company and Small Cap: 251st company onwards in terms of full market capitalization

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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.

¹ Dedicated Fund Manager for Overseas Investments: Mr. Shreekirana Rao (managing fund since December 01, 2022)

* Kindly refer page no. 50 for the concept of Macaulay Duration

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 49

For Distribution History kindly refer page no. 45.

Baroda BNP Paribas Arbitrage Fund

(An Open ended Scheme investing in arbitrage opportunities)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 13.650
Regular Plan - Adhoc IDCW Option	: ₹ 10.859
Regular Plan - Monthly IDCW Option	: ₹ 10.211
Regular Plan - Quarterly IDCW Option	: ₹ 10.391
Direct Plan - Growth Option	: ₹ 14.176
Direct Plan - Adhoc IDCW Option	: ₹ 11.054
Direct Plan - Monthly IDCW Option	: ₹ 10.493
Direct Plan - Quarterly IDCW Option	: ₹ 10.708

Benchmark Index (Tier 1)

Nifty 50 Arbitrage Index

Date of Allotment

December 28, 2016

Monthly AUM## As on February 28, 2023	: ₹ 360.63 Crores
AUM## As on February 28, 2023	: ₹ 354.12 Crores

Fund Manager¹

Category	Fund Manager	Managing fund since	Experience
Equity	Neeraj Saxena	14-Mar-22	18 years
Fixed Income	Vikram Pamnani	16-Mar-22	12 years

Load Structure

Entry Load : Not Applicable

Exit Load: 0.25%, if redeemed or switched-out upto 1 month from the date of allotment of units; Nil, if redeemed or switched-out after 1 month 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 (%)	: 1.10
TER - Direct Plan (%)	: 0.49
Portfolio Turnover Ratio	: 19.38
Standard Deviation*	: 0.71%
Beta*	: 0.56
Sharpe Ratio*	: -4.00

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

Debt Quants

Average Maturity (years)	: 0.28
Modified Duration (years)	: 0.26
YTM (%)	: 6.88
Macaulay Duration* (years)	: 0.27

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.

SIP DETAILS:

Minimum Application Amount:

- Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;
- Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

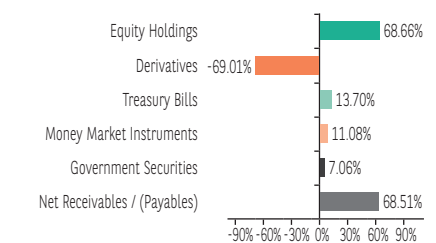
PORTFOLIO (✓ Top 10 Holdings)

EQUITY HOLDINGS	% of Net Assets	Derivatives
PERSONAL PRODUCTS	0.00%	
Marico Ltd.	0.82%	-0.81%
IT - SOFTWARE	0.00%	
Wipro Ltd.	1.11%	-1.12%
REALTY	0.00%	
DLF Ltd.	1.05%	-1.05%
LEISURE SERVICES	-0.01%	
The Indian Hotels Company Ltd.	1.00%	-1.01%
POWER	-0.01%	
Tata Power Company Ltd.	1.93%	-1.94%
PHARMACEUTICALS & BIOTECHNOLOGY	-0.01%	
Cipla Ltd.	0.92%	-0.92%
PETROLEUM PRODUCTS	-0.01%	
Reliance Industries Ltd.	1.93%	-1.94%
CONSUMER DURABLES	-0.01%	
Asian Paints Ltd.	1.04%	-1.05%
AEROSPACE & DEFENSE	-0.02%	
Bharat Electronics Ltd.	2.06%	-2.07%
Hindustan Aeronautics Ltd.	1.64%	-1.64%
CEMENT & CEMENT PRODUCTS	-0.01%	
Ultratech Cement Ltd.	2.69%	-2.70%
DIVERSIFIED FMCG	-0.02%	
✓ Hindustan Unilever Ltd.	3.88%	-3.90%
AUTOMOBILES	-0.02%	
✓ Tata Motors Ltd.	3.15%	-3.16%
FINANCE	-0.07%	
✓ Housing Development Finance Corporation Ltd.	5.97%	-6.00%
✓ REC Ltd.	3.28%	-3.29%
L&T Finance Holdings Ltd.	2.22%	-2.24%
IDFC Ltd.	1.80%	-1.81%
Manappuram Finance Ltd.	0.94%	-0.94%
Bajaj Finserv Ltd.	0.90%	-0.91%

EQUITY HOLDINGS	% of Net Assets	Derivatives
BANKS	-0.10%	
✓ Axis Bank Ltd.	4.23%	-4.26%
✓ HDFC Bank Ltd.	3.45%	-3.47%
✓ Bandhan Bank Ltd.	3.27%	-3.30%
Kotak Mahindra Bank Ltd.	2.83%	-2.85%
ICICI Bank Ltd.	2.37%	-2.38%
Punjab National Bank	0.85%	-0.86%
State Bank of India	0.75%	-0.76%
EQUITY LESS THAN 0.75% OF CORPUS	12.57%	-12.64%
Total Equity Holdings	68.66%	-69.01%
FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES		7.06%
✓ GOI 07.16% 20.05.2023	SOVEREIGN	7.06%
MONEY MARKET INSTRUMENTS		24.78%
✓ 364 DAY T-BILL 16.03.23	SOVEREIGN	7.04%
✓ 364 DAY T-BILL 28.12.23	SOVEREIGN	6.66%
Export-Import Bank of India	CRISIL A1+	2.73%
TREPS/Reverse Repo		8.36%
Total Fixed Income Holdings		31.84%
Net Receivables / (Payables)		-0.50%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 48% 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

*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 risk free rate of return considered for calculation of Sharpe ratio is 6.70%, as per 1 day MIBOR rate on the last business day of the month.

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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 50

* Kindly refer page no. 50 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 46.

Baroda BNP Paribas Liquid Fund

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

ICRA
A1+mfs**

CARE
AAA+mfs***

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 2,553.7684
Regular Plan - Daily IDCW Option	: ₹ 1,001.1996
Regular Plan - Weekly IDCW Option	: ₹ 1,000.0853
Direct Plan - Growth Option	: ₹ 2,578.5255
Direct Plan - Daily IDCW Option	: ₹ 1,002.0849
Direct Plan - Weekly IDCW Option	: ₹ 1,218.4861

Benchmark Index (Tier 1)

CRISIL Liquid Fund BI Index

Date of Allotment

February 21, 2002

Monthly AAUM## As on February 28, 2023 : ₹ 7,521.95 Crores
AUM## As on February 28, 2023 : ₹ 6,686.41 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pannani	14-Mar-22	12 years
Mayank Prakash	21-Oct-22	15 years

Load Structure

Entry Load : Not Applicable

Exit Load^	exit load as % of redemption proceeds
Investor exit upon subscription	
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 (%)	: 0.26
TER - Direct Plan (%)	: 0.19
Average Maturity (days)	: 44
Modified Duration (days)	: 40
YTM (%)	: 7.47
Macaulay Duration* (days)	: 43

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.

SIP DETAILS:

Minimum Application Amount:

- Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;
- Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

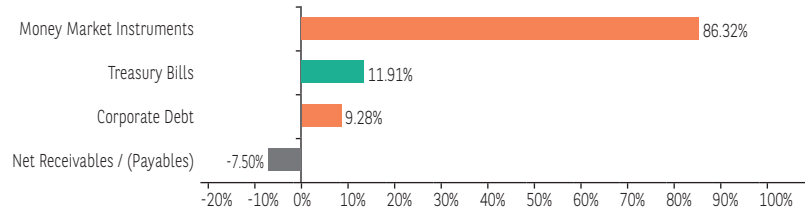
Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

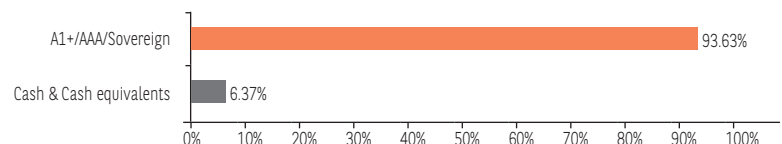
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		9.27%	Piramal Capital & Housing Finance Ltd.	CRISIL A1+	2.24%
✓ Indian Railway Finance Corporation Ltd.	CRISIL AAA	5.21%	Sikka Ports & Terminals Ltd.	CRISIL A1+	2.22%
L&T Finance Ltd.	CRISIL AAA	3.44%	IIFL Wealth Prime Ltd.	CRISIL A1+	2.21%
Housing Development Finance Corporation Ltd.	CRISIL AAA	0.37%	Motilal Oswal Financial Services Ltd.	CRISIL A1+	2.21%
National Housing Bank	CRISIL AAA	0.25%	360 ONE WAM Ltd.	CRISIL A1+	2.20%
MONEY MARKET INSTRUMENTS		98.23%	Bajaj Finance Ltd.	CRISIL A1+	2.20%
✓ 91 DAY T-BILL 02.03.23	SOVEREIGN	7.48%	Vedanta Ltd.	CRISIL A1+	2.16%
✓ Canara Bank	CRISIL A1+	7.12%	Kotak Mahindra Investments Ltd.	CRISIL A1+	1.99%
✓ Reliance Jio Infocomm Ltd.	CRISIL A1+	6.67%	Small Industries Development Bank of India	CRISIL A1+	1.94%
✓ Small Industries Development Bank of India	CRISIL A1+	5.91%	182 DAY T-BILL 28.04.23	SOVEREIGN	1.48%
✓ National Bank for Agriculture and Rural Development	CRISIL A1+	5.91%	Export-Import Bank of India	CRISIL A1+	0.74%
✓ Axis Bank Ltd.	CRISIL A1+	5.19%	Export-Import Bank of India	CRISIL A1+	0.74%
✓ HDFC Bank Ltd.	IND A1+	4.51%	State Bank of India	IND A1+	0.74%
✓ LIC Housing Finance Ltd.	CRISIL A1+	3.69%	TREPS/Reverse Repo		13.87%
✓ Tata Capital Financial Services Ltd.	CRISIL A1+	3.69%	Total Fixed Income Holdings		107.50%
Reliance Retail Ventures Ltd.	CRISIL A1+	3.68%	Net Receivables / (Payables)		-7.50%
91 DAY T-BILL 11.05.23	SOVEREIGN	2.95%	GRAND TOTAL		100.00%
Housing Development Finance Corporation Ltd.	CRISIL A1+	2.24%			
Piramal Enterprises Ltd.	CRISIL A1+	2.24%			

Investment in Top 10 scrips constitutes 55.38% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



** 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.

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. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

* Pursuant to provisions of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/101 dated September 20, 2019 read with SEBI letter SEBI/HO/IMD/DF2/OW/P2019/271771/1 dated October 15, 2019.

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 50

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

* Kindly refer page no. 50 for the concept of Macaulay Duration

The Special unclaimed plan(s) have been launched in terms of SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016 for deployment of unclaimed redemption and unclaimed dividend amount only. Hence, units under the said plan shall not be available for subscription/purchase for any other investor/class of investors. Please refer addendum no. 22/2016 available on our website for more details.

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)

CARE
AAAmfs**

ICRA
A1+mfs**

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on February 28, 2023)

Regular Plan - Growth Option	: ₹ 1,168.2801
Regular Plan - Daily IDCW Option	: ₹ 1,000.0018
Regular Plan - Weekly IDCW Option	: ₹ 1,000.0905
Direct Plan - Growth Option	: ₹ 1,170.8342
Direct Plan - Daily IDCW Option	: ₹ 1,000.0028
Direct Plan - Weekly IDCW Option	: ₹ 1,000.1079
Unclaimed Redemption - Up to 3 Yrs	: ₹ 1,050.4795
Unclaimed Redemption - Greater than 3 years	: ₹ 1,000.0000
Unclaimed IDCW - Up to 3 Yrs	: ₹ 1,050.4796
Unclaimed IDCW - Greater than 3 years	: ₹ 1,000.0000

Benchmark Index (Tier 1)

CRISIL Overnight Fund AI Index

Date of Allotment

April 25, 2019

Monthly AAUM## As on February 28, 2023	: ₹ 561.74 Crores
AAUM## As on February 28, 2023	: ₹ 423.92 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	12 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.14
TER - Direct Plan (%)	: 0.08
Average Maturity (days)	: 1
Modified Duration (days)	: 0
YTM (%)	: 6.64
Macaulay Duration* (days)	: 0

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.

SIP DETAILS:

Minimum Application Amount:

- Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;
- Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

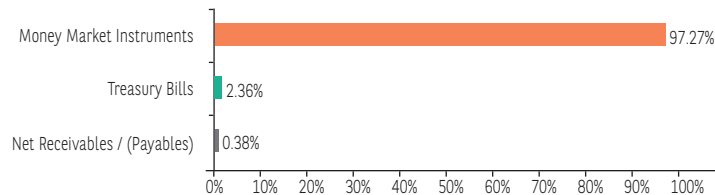
Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

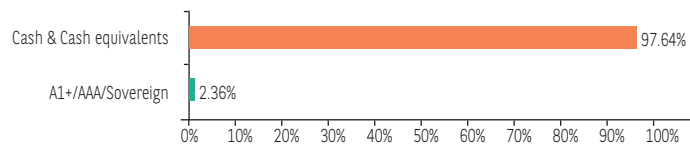
FIXED INCOME HOLDINGS	% of Net Assets
MONEY MARKET INSTRUMENTS	99.62%
TREPS/Reverse Repo	97.27%
✓ 182 DAY T-BILL 09.03.23	SOVEREIGN 2.36%
Total Fixed Income Holdings	99.62%
Net Receivables / (Payables)	0.38%
GRAND TOTAL	100.00%

Investment in Top 10 scrips constitutes 2.36% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



** 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.

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. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 50

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

+ Kindly refer page no. 50 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

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)

ICRA
A1+mfs**

CARE
AAAmfs**

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 1,302.60
Regular Plan - Daily IDCW Option	: ₹ 1,006.26
Regular Plan - Weekly IDCW Option	: ₹ 1,000.00
Direct Plan - Growth Option	: ₹ 1,313.82
Direct Plan - Daily IDCW Option	: ₹ 1,007.08
Direct Plan - Weekly IDCW Option	: ₹ 1,000.00

Benchmark Index (Tier 1)

CRISIL Ultra Short Duration Fund BI Index

Date of Allotment

June 01, 2018

Monthly AAUM## As on February 28, 2023	: ₹ 547.56 Crores
AAUM## As on February 28, 2023	: ₹ 560.79 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	12 years
Mayank Prakash	21-Oct-22	15 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.34
TER - Direct Plan (%)	: 0.22
Average Maturity (years)	: 0.88
Modified Duration (years)	: 0.36
YTM (%)	: 7.63
Macaulay Duration+ (years)	: 0.39

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

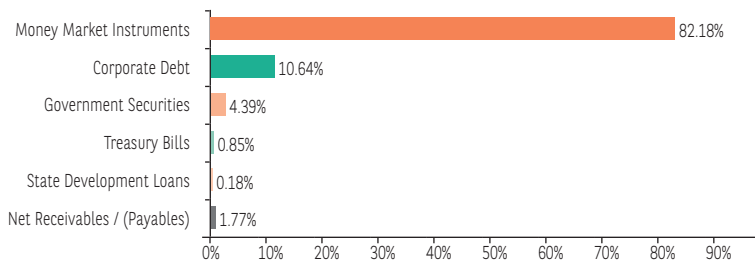
Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

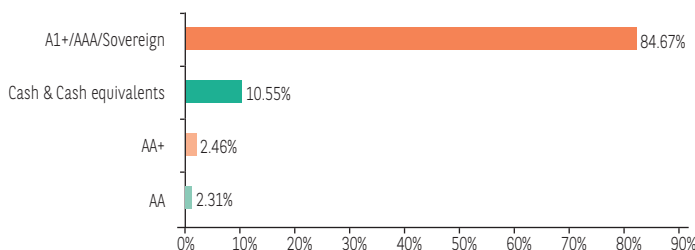
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT			10.64%		
✓ Indian Railway Finance Corporation Ltd.	CRISIL AAA	4.43%	✓ National Bank for Agriculture and Rural Development	CRISIL A1+	4.37%
Shriram Finance Ltd.	CRISIL AA+	2.46%	✓ Aditya Birla Finance Ltd.	[ICRA]A1+	4.37%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	2.31%	Axis Bank Ltd.	CRISIL A1+	4.36%
National Housing Bank	CRISIL AAA	1.42%	Canara Bank	CRISIL A1+	4.30%
GOVERNMENT SECURITIES			4.57%		
GOI FRB 7.69% 30.10.2034 GOV	SOVEREIGN	2.61%	LIC Housing Finance Ltd.	CRISIL A1+	2.85%
GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	1.78%	Housing Development Finance Corporation Ltd.	CRISIL A1+	2.59%
Gujarat 9.37% 04.12.2023 SDL	SOVEREIGN	0.18%	Tata Capital Financial Services Ltd.	CRISIL A1+	2.48%
MONEY MARKET INSTRUMENTS			83.03%		
✓ Export-Import Bank of India	CRISIL A1+	8.66%	National Bank for Agriculture and Rural Development	CRISIL A1+	1.67%
✓ ICICI Bank Ltd.	[ICRA]A1+	7.82%	Kotak Mahindra Investments Ltd.	CRISIL A1+	0.86%
✓ State Bank of India	IND A1+	7.37%	IndusInd Bank Ltd.	CRISIL A1+	0.85%
✓ HDFC Bank Ltd.	IND A1+	6.41%	364 DAY T-BILL 16.11.23	SOVEREIGN	0.85%
✓ Kotak Mahindra Bank Ltd.	CRISIL A1+	5.69%	TREPS/Reverse Repo		8.78%
✓ Bajaj Finance Ltd.	CRISIL A1+	4.38%	Total Fixed Income Holdings		98.23%
✓ Small Industries Development Bank of India	CRISIL A1+	4.37%	Net Receivables / (Payables)		1.77%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 57.86% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



** 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.

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 50

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

† Kindly refer page no. 50 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

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. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

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)

CARE
AAAmfs**

INVESTMENT OBJECTIVE

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

SCHEME DETAILS

NAV Details (As on February 28, 2023)

Regular Plan - Growth Option	: ₹ 34.1174
Regular Plan - Daily IDCW Option	: ₹ 10.0604
Regular Plan - Weekly IDCW Option	: ₹ 10.0102
Regular Plan - Monthly IDCW Option	: ₹ 10.2356
Direct Plan - Growth Option	: ₹ 36.7048
Direct Plan - Daily IDCW Option	: ₹ 10.0835
Direct Plan - Weekly IDCW Option	: ₹ 10.0102
Direct Plan - Monthly IDCW Option	: ₹ 10.1090

Benchmark Index (Tier 1)

CRISIL Low Duration Fund BI Index

Date of Allotment

October 21, 2005

Monthly AUM## As on February 28, 2023	: ₹ 180.48 Crores
AUM## As on February 28, 2023	: ₹ 175.25 Crores

Fund Manager¹

Fund Manager	Managing fund since	Experience
Vikram Pamnani	27-Dec-17	12 years
Mayank Prakash	21-Oct-22	15 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 1.02
TER - Direct Plan (%)	: 0.39
Average Maturity (years)	: 1.59
Modified Duration (years)	: 0.61
YTM (%)	: 7.87
Macaulay Duration [†] (years)	: 0.66

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.

SIP DETAILS:

Minimum Application Amount:

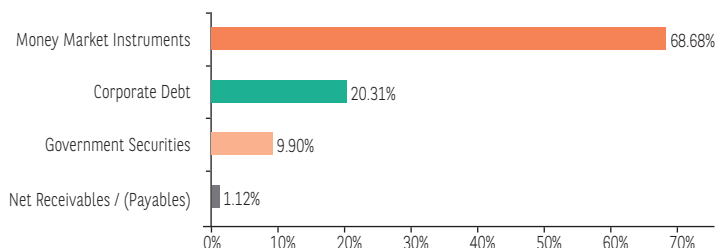
- Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;
- Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

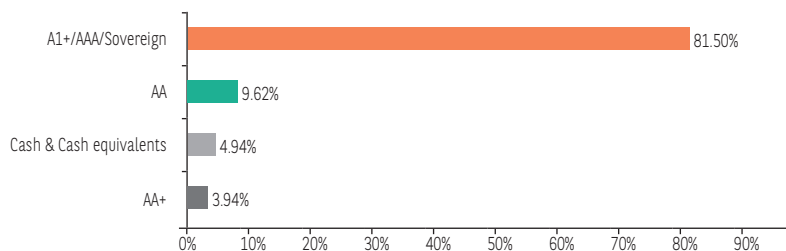
PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT			20.31%		
✓ Piral Capital & Housing Finance Ltd.	[ICRA]AA	5.70%	✓ Small Industries Development Bank of India	CRISIL A1+	8.10%
✓ Embassy Office Parks Reit	CRISIL AAA	5.55%	✓ National Bank for Agriculture and Rural Development	CRISIL A1+	7.99%
Shriram Finance Ltd.	CRISIL AA+	3.94%	✓ Export-Import Bank of India	CRISIL A1+	6.61%
JM Financial Products Ltd.	[ICRA]AA	3.92%	✓ Housing Development Finance Corporation Ltd.	CRISIL A1+	5.53%
REC Ltd.	CRISIL AAA	1.20%	Kotak Mahindra Investments Ltd.	CRISIL A1+	5.53%
GOVERNMENT SECURITIES			9.90%		
✓ GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	5.68%	Tata Capital Financial Services Ltd.	CRISIL A1+	5.29%
GOI FRB 7.69% 30.10.2034 GOV	SOVEREIGN	2.79%	TREPS/Reverse Repo		3.83%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	1.43%	Total Fixed Income Holdings		98.88%
MONEY MARKET INSTRUMENTS			68.68%		
✓ Kotak Mahindra Bank Ltd.	CRISIL A1+	9.38%	Net Receivables / (Payables)		1.12%
✓ State Bank of India	IND A1+	8.22%	GRAND TOTAL		100.00%
✓ ICICI Bank Ltd.	[ICRA]A1+	8.19%	Investment in Top 10 scrips constitutes 70.96% of the portfolio		

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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

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

*The information contained in this report has been obtained from sources considered to be authentic and reliable. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

¹ Dedicated Fund Manager for Overseas Investments: Mr. Shreekirana Rao (managing fund since December 01, 2022)

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 50

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

For Distribution History kindly refer page no. 46.

[†] Kindly refer page no. 50 for the concept of Macaulay Duration

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)

ICRA
A1+mfs[™]

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.

SCHEME DETAILS

NAV Details (As on February 28, 2023)

Regular Plan - Growth Option	: ₹ 1,166.91
Regular Plan - Daily IDCW Option	: ₹ 1,005.98
Regular Plan - Weekly IDCW Option	: ₹ 1,000.16
Regular Plan - Monthly IDCW Option	: ₹ 1,005.34
Direct Plan - Growth Option	: ₹ 1,178.59
Direct Plan - Daily IDCW Option	: ₹ 1,000.00
Direct Plan - Weekly IDCW Option	: ₹ 1,000.00
Direct Plan - Monthly IDCW Option	: ₹ 1,000.00

Benchmark Index (Tier 1)

CRISIL Money Market Fund BI Index

Date of Allotment

June 19, 2019

Monthly AAUM## As on February 28, 2023 : ₹ 125.92 Crores

AUM## As on February 28, 2023 : ₹ 111.62 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Vikram Pamnani	14-Mar-22	12 years
Mayank Prakash	21-Oct-22	15 years

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.39
TER - Direct Plan (%)	: 0.20
Average Maturity (years)	: 0.67
Modified Duration (years)	: 0.62
YTM (%)	: 7.72
Macaulay Duration* (years)	: 0.66

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit.

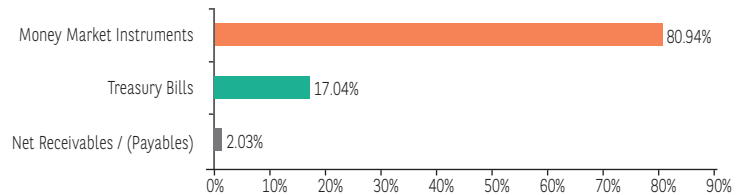
Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

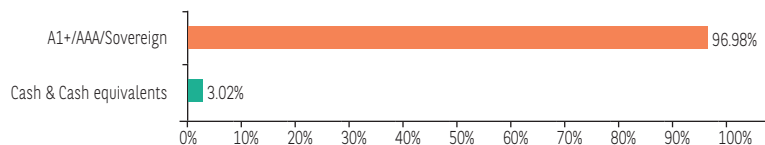
FIXED INCOME HOLDINGS	Rating	% of Net Assets
MONEY MARKET INSTRUMENTS		
364 DAY T-BILL 16.11.23	SOVEREIGN	17.04%
✓ ICICI Bank Ltd.	[ICRA]A1+	11.82%
✓ HDFC Bank Ltd.	IND A1+	10.97%
✓ Kotak Mahindra Investments Ltd.	CRISIL A1+	8.68%
✓ State Bank of India	IND A1+	8.61%
✓ IndusInd Bank Ltd.	CRISIL A1+	8.55%
✓ Small Industries Development Bank of India	CRISIL A1+	8.48%
✓ L&T Finance Ltd.	CRISIL A1+	8.45%
✓ The Federal Bank Ltd.	CRISIL A1+	7.64%
✓ LIC Housing Finance Ltd.	CRISIL A1+	6.75%
TREPS/Reverse Repo		0.99%
Total Fixed Income Holdings		97.97%
Net Receivables / (Payables)		2.03%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 96.98% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



** 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.

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

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For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 51

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

+ Kindly refer page no. 51 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 46.

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)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 10.61
Regular Plan - Monthly IDCW Option	: ₹ 10.05
Regular Plan - Quarterly IDCW Option	: ₹ 10.16
Direct Plan - Growth Option	: ₹ 10.71
Direct Plan - Monthly IDCW Option	: ₹ 10.07
Direct Plan - Quarterly IDCW Option	: ₹ 10.10

Benchmark Index (Tier 1)

CRISIL Banking and PSU Debt Index

Date of Allotment

December 17, 2020

Monthly AAUM## As on February 28, 2023	: ₹ 40.85 Crores
AUM## As on February 28, 2023	: ₹ 40.74 Crores

Fund Manager ¹

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	16 years
Mayank Prakash	14-Mar-22	15 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)	: 3.2
Modified Duration (years)	: 1.55
YTM (%)	: 7.68
Macaulay Duration [†] (years)	: 1.67

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

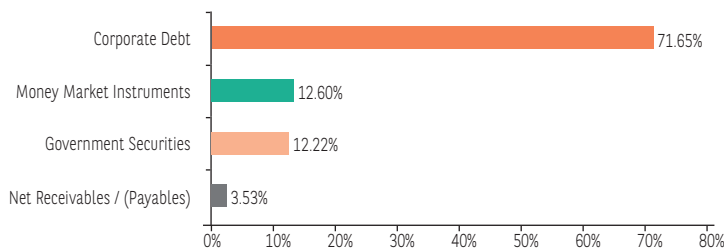
PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		71.65%
✓ National Housing Bank	CRISIL AAA	8.48%
✓ Indian Oil Corporation Ltd.	CRISIL AAA	8.42%
✓ REC Ltd.	CRISIL AAA	8.38%
✓ Small Industries Development Bank of India	[ICRA]AAA	7.34%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	7.27%
✓ Power Finance Corporation Ltd.	CRISIL AAA	6.26%
✓ ICICI Bank Ltd.	[ICRA]AAA	6.20%
✓ Torrent Power Ltd.	CRISIL AA+	5.97%
Axis Bank Ltd.	CRISIL AAA	4.97%
State Bank of India (Tier II Bond under Basel III)	CRISIL AAA	4.70%

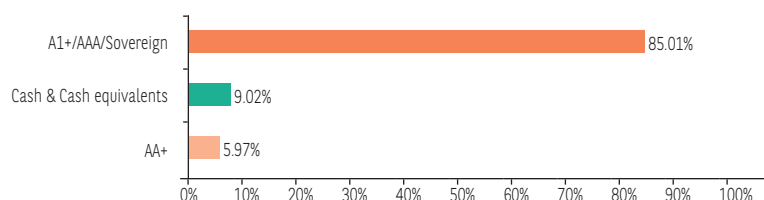
FIXED INCOME HOLDINGS	Rating	% of Net Assets
Indian Railway Finance Corporation Ltd.	CRISIL AAA	2.44%
Kotak Mahindra Bank Ltd.	CRISIL AAA	1.21%
GOVERNMENT SECURITIES		12.22%
✓ GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	12.22%
MONEY MARKET INSTRUMENTS		12.60%
✓ Export-Import Bank of India	CRISIL A1+	7.11%
TREPS/Reverse Repo		5.49%
Total Fixed Income Holdings		96.47%
Net Receivables / (Payables)		3.53%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 77.66% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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

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¹ Dedicated Fund Manager for Overseas Investments: Mr. Shreekirana Rao (managing fund since December 01, 2022)

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 51

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

[†] Kindly refer page no. 51 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 46.

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)

CARE
AAAmfs**

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 24.4262
Regular Plan - Monthly IDCW Option	: ₹ 10.0508
Regular Plan - Quarterly IDCW Option	: ₹ 10.5348
Direct Plan - Growth Option	: ₹ 26.0979
Direct Plan - Monthly IDCW Option	: ₹ 10.0759
Direct Plan - Quarterly IDCW Option	: ₹ 10.9292

Benchmark Index (Tier 1)

CRISIL Short Duration Fund BII Index

Date of Allotment

June 30, 2010

Monthly AUM## As on February 28, 2023 : ₹ 238.27 Crores

AUM## As on February 28, 2023 : ₹ 235.12 Crores

Fund Manager^{††}

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	16 years
Mayank Prakash	14-Mar-22	15 years

Load Structure

(w.e.f. September 20, 2022)

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 (%)	: 1.04
TER - Direct Plan (%)	: 0.37
Average Maturity (years)	: 3.44
Modified Duration (years)	: 2.1
YTM (%)	: 7.85
Macaulay Duration [†] (years)	: 2.24

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

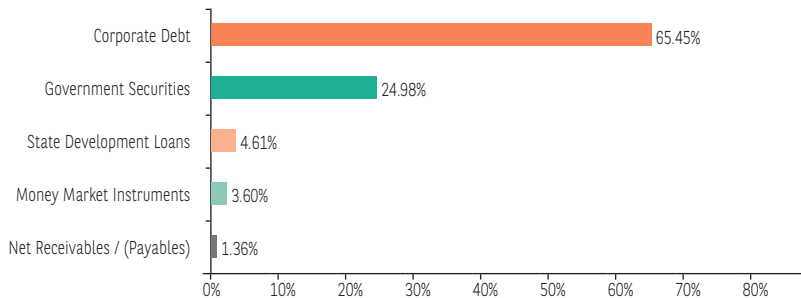
Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

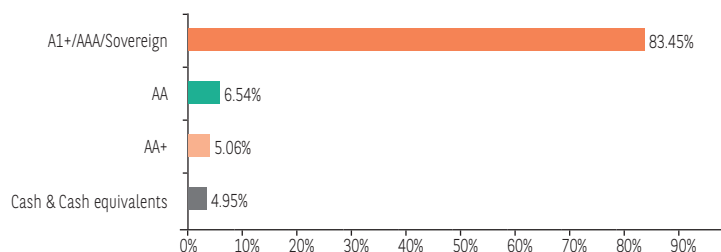
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		65.45%			
✓ Small Industries Development Bank of India	[[ICRA]AAA	8.48%	Piramal Capital & Housing Finance Ltd.	[[ICRA]AA	1.27%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	7.55%	Bajaj Housing Finance Ltd.	CRISIL AAA	1.27%
✓ Power Finance Corporation Ltd.	CRISIL AAA	7.20%	Motilal Oswal Home Finance Ltd.	CRISIL AA	1.09%
✓ Kotak Mahindra Prime Ltd.	CRISIL AAA	6.37%	GOVERNMENT SECURITIES		29.60%
✓ Hindustan Petroleum Corporation Ltd.	CRISIL AAA	5.46%	✓ GOI 5.74% 15.11.2026 GOV	SOVEREIGN	10.06%
✓ Muthoot Finance Ltd.	CRISIL AA+	5.06%	✓ GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	9.11%
✓ Housing and Urban Development Corporation Ltd.	[[ICRA]AAA	4.24%	Karnataka 7.08% 14.12.2026 SDL	SOVEREIGN	4.18%
✓ REC Ltd.	CRISIL AAA	4.23%	GOI 7.1% 18.04.2029 GOV	SOVEREIGN	4.18%
JM Financial Products Ltd.	[[ICRA]AA	4.17%	GOI 5.22% 15.06.2025 GOV	SOVEREIGN	1.63%
Embassy Office Parks Reit	CRISIL AAA	4.14%	Rajasthan 8.21% 31.03.2025 SDL	SOVEREIGN	0.43%
National Housing Bank	CRISIL AAA	2.11%	MONEY MARKET INSTRUMENTS		3.60%
NTPC Ltd.	CRISIL AAA	1.41%	TREPS/Reverse Repo		3.60%
Housing Development Finance Corporation Ltd.	CRISIL AAA	1.41%	Total Fixed Income Holdings		98.64%
			Net Receivables / (Payables)		1.36%
			GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 67.76% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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

^{††} Dedicated Fund Manager for Overseas Investments: Mr. Shreekirana Rao (managing fund since December 01, 2022)

*The information contained in this report has been obtained from sources considered to be authentic and reliable. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

** 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

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 51

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

[†] Kindly refer page no. 51 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 46.

Baroda BNP Paribas Credit Risk Fund

(scheme has one segregated portfolio) (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 High Credit Risk)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 18.47
Regular Plan - Monthly IDCW Option	: ₹ 11.28
Regular Plan - Quarterly IDCW Option	: ₹ 11.82
Direct Plan - Growth Option	: ₹ 19.96
Direct Plan - Monthly IDCW Option	: ₹ 13.72
Direct Plan - Quarterly IDCW Option	: ₹ 12.58

Benchmark Index (Tier 1)

CRISIL Credit Risk Fund CIII Index

Date of Allotment

January 23, 2015

Monthly AAUM## As on February 28, 2023	: ₹ 180.10 Crores
AAUM## As on February 28, 2023	: ₹ 179.82 Crores

Fund Manager ¹

Fund Manager	Managing fund since	Experience
Prashant Pimple	21-Oct-22	16 years
Mayank Prakash	21-Oct-22	15 years

Load Structure

Entry Load : Not Applicable

Exit Load: If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil; If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV); If units are redeemed after one year from the date of allotment: 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 (%)	: 0.78
Average Maturity (years)	: 3.27
Modified Duration (years)	: 1.42
YTM (%)	: 8.48
Macaulay Duration [†] (years)	: 1.53

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

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. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

[†]Dedicated Fund Manager for Overseas Investments: Mr. Shreekan Rao (managing fund since December 01, 2022)

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 51

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

[†] Kindly refer page no. 51 for the concept of Macaulay Duration

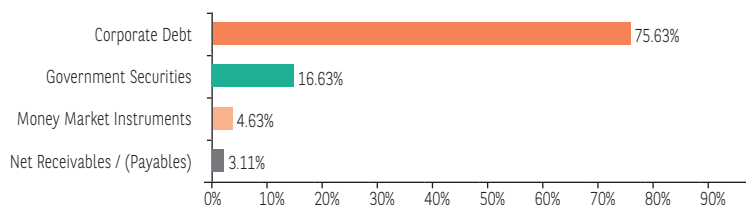
For Distribution History kindly refer page no. 46.

PORTFOLIO (✓ Top 10 Holdings)

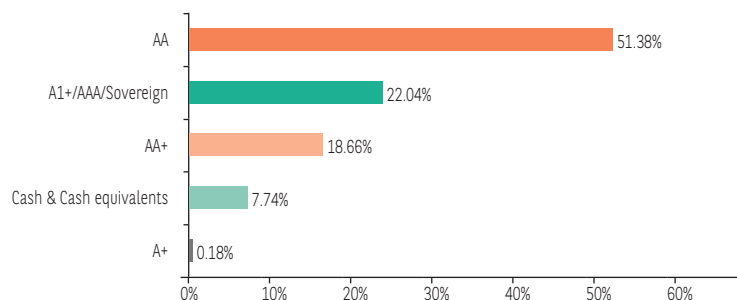
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT			75.63%		
✓ Tata Power Company Ltd.	IND AA	9.51%	Aditya Birla Fashion and Retail Ltd.	CRISIL AA	2.70%
✓ Nuvoco Vistas Corporation Ltd.	CRISIL AA	9.39%	Steel Authority of India Ltd.	IND AA	0.51%
✓ Shriram Housing Finance Ltd.	IND AA+	8.56%	Edelweiss Housing Finance Ltd.	[ICRA]A+	0.18%
✓ Motilal Oswal Home Finance Ltd.	CRISIL AA	6.85%	GOVERNMENT SECURITIES		
✓ Torrent Power Ltd.	CRISIL AA+	5.55%	✓ GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	11.08%
✓ Godrej Industries Ltd.	CRISIL AA	5.46%	✓ GOI 7.38% 20.06.2027 GOV	SOVEREIGN	5.55%
✓ Embassy Office Parks Reit	CRISIL AAA	5.41%	MONEY MARKET INSTRUMENTS		
✓ Shriram City Union Finance Ltd.	CRISIL AA+	4.55%	TREPS/Reverse Repo		4.63%
JSW Steel Ltd.	IND AA	4.45%	Total Fixed Income Holdings		
JSW Steel Ltd.	[ICRA]AA	4.40%			96.89%
JM Financial Products Ltd.	[ICRA]AA	4.36%	Net Receivables / (Payables)		3.11%
Piramal Capital & Housing Finance Ltd.	[ICRA]AA	3.75%	GRAND TOTAL		
					100.00%

Investment in Top 10 scrips constitutes 71.91% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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.

[§]The Bonus Option in the Schemes has been discontinued effective June 08, 2015

Segregated portfolio1

BONDS & NCDS

Listed / awaiting listing on the stock exchanges

Yes Bank Ltd.N ^{§§§§§§}	[ICRA]D	0.00%
Total		0.00%

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

[§] Note on Below Investment Grade Security Yes Bank Perpetual Bond classified separately as "Segregated Portfolio". [§] The perpetual bonds of Yes Bank 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.

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)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 22.7377
Regular Plan - Monthly IDCW Option	: ₹ 10.0555
Regular Plan - Quarterly IDCW Option	: ₹ 10.1920
Regular Plan - Annual IDCW Option	: ₹ 10.7652
Direct Plan - Growth Option	: ₹ 23.9709
Direct Plan - Monthly IDCW Option	: ₹ 10.0918
Direct Plan - Quarterly IDCW Option	: ₹ 10.3016
Direct Plan - Annual IDCW Option	: ₹ 10.9877

Benchmark Index (Tier 1)

CRISIL Corporate Bond Fund BIII Index

Date of Allotment

November 08, 2008

Monthly AAUM## As on February 28, 2023 : ₹ 17.99 Crores

AUM## As on February 28, 2023 : ₹ 17.97 Crores

Fund Manager ¹

Fund Manager	Managing fund since	Experience
Mayank Prakash	23-Aug-17	15

Load Structure

Entry Load : Not Applicable

Exit Load: Nil

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.64
TER - Direct Plan (%)	: 0.32
Average Maturity (years)	: 3.32
Modified Duration (years)	: 1.75
YTM (%)	: 7.63
Macaulay Duration [†] (years)	: 1.89

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

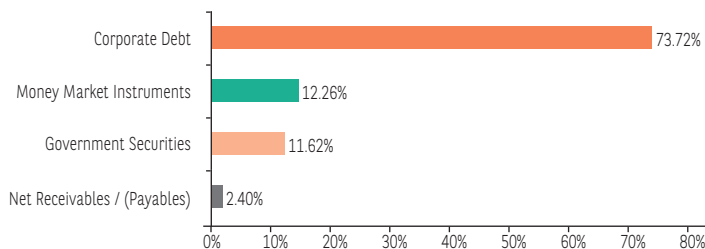
Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

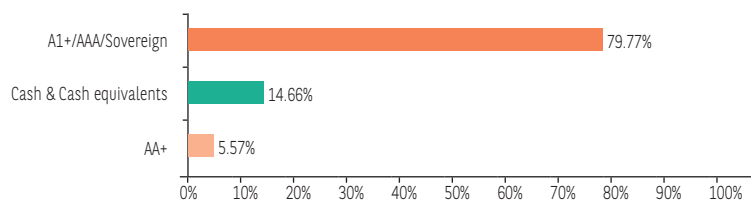
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		73.72%	Small Industries Development Bank of India	CRISIL AAA	5.53%
✓ National Housing Bank	CRISIL AAA	8.25%	Small Industries Development Bank of India	[ICRA]AAA	2.77%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	8.24%	GOVERNMENT SECURITIES		11.62%
✓ Indian Oil Corporation Ltd.	CRISIL AAA	8.19%	✓ GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	11.09%
✓ Housing Development Finance Corporation Ltd.	CRISIL AAA	8.15%	GOI 5.22% 15.06.2025 GOV	SOVEREIGN	0.53%
✓ Bharat Petroleum Corporation Ltd.	CRISIL AAA	8.04%	MONEY MARKET INSTRUMENTS		12.26%
✓ NTPC Ltd.	CRISIL AAA	7.90%	TREPS/Reverse Repo		12.26%
✓ Bharti Telecom Ltd.	CRISIL AA+	5.57%	Total Fixed Income Holdings		97.60%
✓ Housing and Urban Development Corporation Ltd.	[ICRA]AAA	5.55%	Net Receivables / (Payables)		2.40%
✓ Indian Railway Finance Corporation Ltd.	CRISIL AAA	5.54%	GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 76.51% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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

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¹ Dedicated Fund Manager for Overseas Investments: Mr. Shreekirana Rao (managing fund since December 01, 2022)

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 51

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

[†] Kindly refer page no. 51 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 47.

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)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 38.1521
Regular Plan - Daily IDCW Option	: ₹ 10.0738
Regular Plan - Weekly IDCW Option	: ₹ 10.0434
Regular Plan - Monthly IDCW Option	: ₹ 10.0842
Regular Plan - Quarterly IDCW Option	: ₹ 10.1842
Regular Plan - Half Yearly IDCW Option	: ₹ 10.2514
Direct Plan - Growth Option	: ₹ 41.5438
Direct Plan - Daily IDCW Option	: ₹ 10.0806
Direct Plan - Weekly IDCW Option	: ₹ 10.0490
Direct Plan - Monthly IDCW Option	: ₹ 10.2387
Direct Plan - Quarterly IDCW Option	: ₹ 10.3731
Direct Plan - Half Yearly IDCW Option	: ₹ 10.0000

Benchmark Index (Tier 1)

CRISIL Dynamic Bond Fund BIII Index

Date of Allotment

September 23, 2004

Monthly AAUM## As on February 28, 2023	: ₹ 116.36 Crores
AUM## As on February 28, 2023	: ₹ 115.88 Crores

Fund Manager ^u

Fund Manager	Managing fund since	Experience
Mayank Prakash	23-Aug-17	15 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)	: 5.91
Modified Duration (years)	: 3.63
YTM (%)	: 7.37
Macaulay Duration [†] (years)	: 3.77

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.

SIP DETAILS:

Minimum Application Amount:

- Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;
- Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

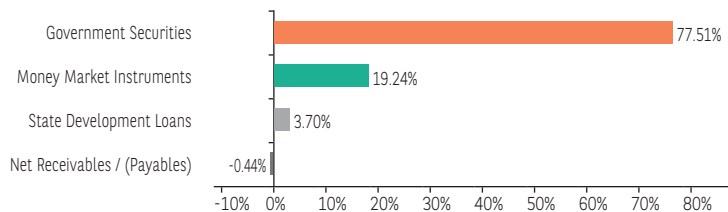
Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

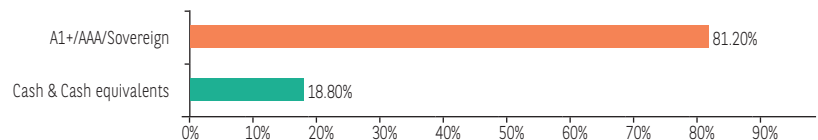
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES			81.20%		
✓ GOI 7.26% 22.08.2032 GOV	SOVEREIGN	24.69%	✓ Maharashtra 8.26% 02.01.2029 SDL	SOVEREIGN	0.00%
✓ GOI 7.1% 18.04.2029 GOV	SOVEREIGN	21.21%	✓ HARYANA 7.64% 29.03.2027 SDL	SOVEREIGN	0.00%
✓ GOI 7.38% 20.06.2027 GOV	SOVEREIGN	17.23%	MONEY MARKET INSTRUMENTS		
✓ GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	10.31%	TREPS/Reverse Repo		19.23%
✓ GOI 6.01% 25.03.2028 GOV	SOVEREIGN	4.06%	Total Fixed Income Holdings		
✓ Maharashtra 7.86% 08.06.2030 SDL	SOVEREIGN	3.03%	Net Receivables / (Payables)		-0.44%
✓ MAHARASHTRA 09.35% 30.01.2024 SDL	SOVEREIGN	0.66%	GRAND TOTAL		
			100.00%		

Investment in Top 10 scrips constitutes 81.2% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

^u Dedicated Fund Manager for Overseas Investments: Mr. Shreekiran Rao (managing fund since December 01, 2022)

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 51

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

[†] Kindly refer page no. 51 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 47.

Baroda BNP Paribas Gilt Fund

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

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 34.76
Regular Plan - IDCW Option	: ₹ 22.18
Direct Plan - Growth Option	: ₹ 37.87
Direct Plan - IDCW Option	: ₹ 29.88

Benchmark Index (Tier 1)

CRISIL Dynamic Gilt Index

Date of Allotment

March 21, 2002

Monthly AAUM## As on February 28, 2023	: ₹ 62.04 Crores
AUM## As on February 28, 2023	: ₹ 138.52 Crores

Fund Manager¹

Fund Manager	Managing fund since	Experience
Mayank Prakash	14-Mar-22	15 years

Load Structure

(w.e.f. September 20, 2022)

Entry Load : Not Applicable

Exit Load : Nil

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

Expense Ratio & Quantitative Data*

TER - Regular Plan (%)	: 0.45
TER - Direct Plan (%)	: 0.14
Average Maturity (years)	: 9.6
Modified Duration (years)	: 6.71
YTM (%)	: 7.67
Macaulay Duration+ (years)	: 6.96

MINIMUM INVESTMENT AMOUNT

LUMP SUM DETAILS:

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

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

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter.
There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

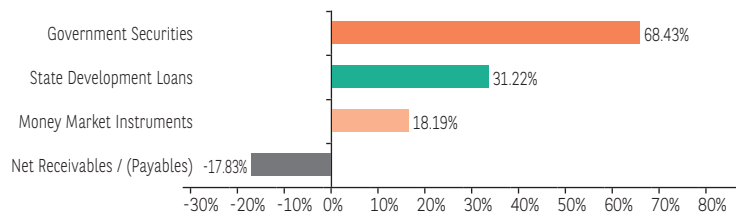
PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES		99.65%
✓ GOI 7.26% 22.08.2032 GOV	SOVEREIGN	68.39%
✓ Maharashtra 7.74% 01.03.2033 SDL	SOVEREIGN	10.85%
✓ Tamilnadu 7.65% 25.01.2033 SDL	SOVEREIGN	7.21%
✓ Maharashtra 7.64% 25.01.2033 SDL	SOVEREIGN	7.19%
✓ Karnataka 7.18% 05.01.2033 SDL	SOVEREIGN	3.49%

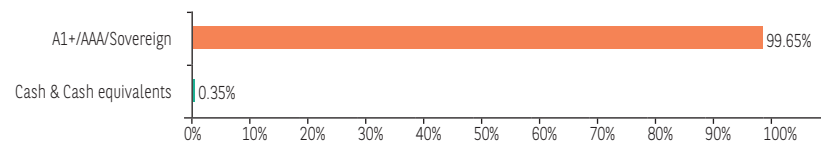
FIXED INCOME HOLDINGS	Rating	% of Net Assets
✓ Bihar 7.85% 27.10.2032 SDL	SOVEREIGN	2.19%
✓ Rajasthan 8.05% 27.07.2037 SDL	SOVEREIGN	0.30%
✓ GOI 07.88% 19.03.30	SOVEREIGN	0.04%
MONEY MARKET INSTRUMENTS		18.19%
TREPS/Reverse Repo		18.19%
Total Fixed Income Holdings		117.83%
Net Receivables / (Payables)		-17.83%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 99.65% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

¹ Dedicated Fund Manager for Overseas Investments: Mr. Shreekirana Rao (managing fund since December 01, 2022)

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 52

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

+ Kindly refer page no. 52 for the concept of Macaulay Duration

For Distribution History kindly refer page no. 47.

Baroda BNP Paribas Medium Duration Fund

(scheme has one segregated portfolio) (An Open ended Medium Term Debt Scheme investing in instruments such that the Macaulay duration[†] of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and moderate credit risk scheme)

INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to optimize returns by from a portfolio comprising investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 year and 4 years. 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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 15.7904
Regular Plan - Monthly IDCW Option	: ₹ 10.0625
Regular Plan - Calendar Quarterly IDCW Option	: ₹ 10.0946
Regular Plan - Half Yearly IDCW Option	: ₹ 10.4070
Regular Plan - Annual IDCW Option	: ₹ 10.4583
Direct Plan - Growth Option	: ₹ 16.7717
Direct Plan - Monthly IDCW Option	: ₹ 10.3851
Direct Plan - Calendar Quarterly IDCW Option	: ₹ 10.1063
Direct Plan - Half Yearly IDCW Option	: ₹ 10.0000
Direct Plan - Annual IDCW Option	: ₹ 10.5790

Benchmark Index (Tier 1)

CRISIL Medium Duration Fund Bill Index

Date of Allotment

March 05, 2014

Monthly AAUM## As on February 28, 2023 : ₹ 36.54 Crores
AUM## As on February 28, 2023 : ₹ 37.56 Crores

Fund Manager[‡]

Fund Manager	Managing fund since	Experience
Mayank Prakash	23-Aug-17	15 years

Load Structure

Entry Load : Not Applicable

Exit Load: 1.00%, if redeemed or switched-out upto 12 months from the date of allotment of units; Nil, if redeemed or switched-out after 12 months 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 (%)	: 0.97
TER - Direct Plan (%)	: 0.69
Average Maturity (years)	: 4.4
Modified Duration (years)	: 3.12
YTM (%)	: 7.73
Macaulay Duration [†] (years)	: 3.29

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.

SIP DETAILS:

Minimum Application Amount:

- Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;
- Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

Frequency Available: Daily, Weekly, Monthly and Quarterly

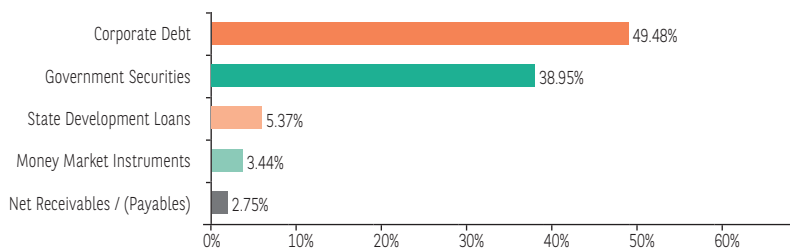
PORTFOLIO (✓ Top 10 Holdings)

FIXED INCOME HOLDINGS	Rating	% of Net Assets
CORPORATE DEBT		49.48%
✓ REC Ltd.	CRISIL AAA	7.03%
✓ Indian Railway Finance Corporation Ltd.	CRISIL AAA	6.84%
✓ National Bank for Agriculture and Rural Development	CRISIL AAA	6.57%
✓ Food Corporation of India	CRISIL AAA(CE)	5.61%
✓ Hero FinCorp Ltd.	CRISIL AA+	5.32%
✓ Hindustan Petroleum Corporation Ltd.	CRISIL AAA	5.26%
✓ Embassy Office Parks Reit	CRISIL AAA	5.18%
JM Financial Products Ltd.	[ICRA]AA	2.61%
State Bank of India (Tier II Bond under Basel III)	CRISIL AAA	2.55%

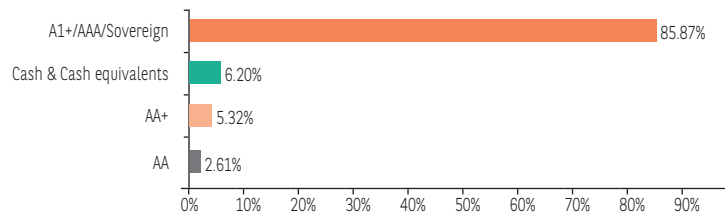
FIXED INCOME HOLDINGS	Rating	% of Net Assets
Housing Development Finance Corporation Ltd.	CRISIL AAA	2.51%
GOVERNMENT SECURITIES		44.33%
✓ GOI 7.38% 20.06.2027 GOV	SOVEREIGN	34.54%
✓ Bihar 7.85% 27.10.2032 SDL	SOVEREIGN	5.37%
✓ GOI FRB 7.42 22.09.2033 GOV	SOVEREIGN	3.98%
GOI 5.22% 15.06.2025 GOV	SOVEREIGN	0.43%
MONEY MARKET INSTRUMENTS		3.44%
TREPS/Reverse Repo		3.44%
Total Fixed Income Holdings		97.25%
Net Receivables / (Payables)		2.75%
GRAND TOTAL		100.00%

Investment in Top 10 scrips constitutes 85.7% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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 Hon'ble Court. Kindly refer to SID/ KIM for complete details on segregation of portfolio.

Segregated portfolio1

BONDS & NCDS

Listed / awaiting listing on the stock exchanges

Yes Bank Ltd. N ^{***}	[ICRA]D	0.00%
Total		0.00%

All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, IND;

N^{**} -> Non Traded Securities; B^{**} -> Below Investment Grade Security.

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

[¶] The perpetual bonds of Yes Bank having market value of Rs 15,91,21,650 and interest accumulated Rs 1,15,32,786.89 as of 6th March 2020 were downgraded to D.

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. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

[‡] Dedicated Fund Manager for Overseas Investments: Mr. Shreekrishan Rao (managing fund since December 01, 2022)

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 52

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

For Distribution History kindly refer page no. 47.

[†] Kindly refer page no. 52 for the concept of Macaulay Duration

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)

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 February 28, 2023)

Regular Plan - Growth Option	: ₹ 9.99
Regular Plan - IDCW Option	: ₹ 9.99
Direct Plan - Growth Option	: ₹ 9.99
Direct Plan - IDCW Option	: ₹ 9.90

Benchmark Index (Tier 1)

NIFTY SDL December 2026 Index

Date of Allotment

January 25, 2023

Monthly AAUM## As on February 28, 2023	: ₹ 141.66 Crores
AUM## As on February 28, 2023	: ₹ 162.60 Crores

Fund Manager

Fund Manager	Managing fund since	Experience
Mayank Prakash	25-Jan-23	15 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 (%)	: 0.15
Average Maturity (years)	: 3.64
Modified Duration (years)	: 3.07
YTM (%)	: 7.69
Macaulay Duration* (years)	: 3.18

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.

SIP DETAILS:

Minimum Application Amount:

(i) Daily, Weekly, Monthly SIP: ₹ 500/- and in multiples of ₹ 1/- thereafter;

(ii) Quarterly SIP: ₹ 1500/- and in multiples of ₹ 1/- thereafter. There is no upper limit

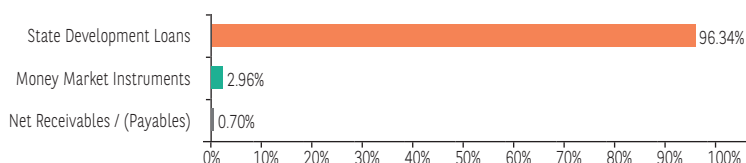
Frequency Available: Daily, Weekly, Monthly and Quarterly

PORTFOLIO (✓ Top 10 Holdings)

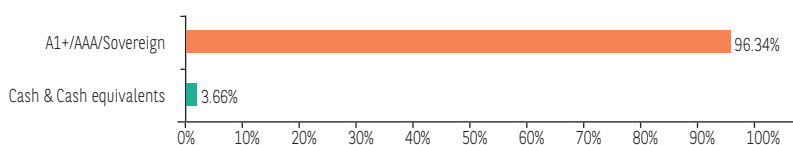
FIXED INCOME HOLDINGS	Rating	% of Net Assets	FIXED INCOME HOLDINGS	Rating	% of Net Assets
GOVERNMENT SECURITIES		96.34%	✓ Kerala 7.29% 28.12.2026 SDL	SOVEREIGN	3.04%
✓ Gujarat 7.57% 09.11.2026 SDL	SOVEREIGN	33.78%	✓ Gujarat 7.24% 28.12.2026 SDL	SOVEREIGN	3.04%
✓ Haryana 7.28% 28.12.2026 SDL	SOVEREIGN	21.30%	✓ W Bengal 7.1% 14.12.2026 SDL	SOVEREIGN	3.02%
✓ Maharashtra 7.25% 28.12.2026 SDL	SOVEREIGN	15.21%	MONEY MARKET INSTRUMENTS		2.96%
✓ Bihar 7.1% 14.12.2026 SDL	SOVEREIGN	6.06%	TREPS/Reverse Repo		2.96%
✓ TAMILNADU 7.07% 14.12.2026 SDL	SOVEREIGN	6.05%	Total Fixed Income Holdings		99.30%
✓ Karnataka 7.08% 14.12.2026 SDL	SOVEREIGN	4.84%	Net Receivables / (Payables)		0.70%

GRAND TOTAL 100.00%
Investment in Top 10 scrips constitutes 96.34% of the portfolio

COMPOSITION BY ASSETS



CREDIT QUALITY PROFILE



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. The quantitative data does not purport to be an offer for purchase and sale of mutual fund units.

For Product label, Scheme riskometer and Benchmark riskometer kindly refer page no. 52

For Scheme wise Potential Risk Class (PRC) matrix kindly refer page no. 53

† Kindly refer page no. 52 for the concept of Macaulay Duration

The scheme currently does not have Distribution History.

SIP Performance of Equity & Hybrid Schemes

(as on February 28, 2023)

If investor had invested ₹ 10,000 on the first working day of every month. The valuations that are mentioned as on February 28, 2023

Baroda BNP Paribas Large Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	22,20,000
Market Value as on Month end	1,20,955	4,29,807	8,13,975	12,71,065	80,62,957
Scheme Return (% CAGR*)	1.49	11.90	12.17	11.64	12.54
Nifty 100 TRI (%CAGR*)	-3.73%	12.36%	11.97%	12.03%	12.45%

* 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 [#]
Total Amount Invested	1,20,000	NA	NA	NA	3,00,000
Market Value as on Month end	1,21,514	NA	NA	NA	3,43,425
Scheme Return (% CAGR*)	2.37	NA	NA	NA	10.86
S&P BSE 250 Large Midcap TRI (%CAGR*)	-3.33%	NA	NA	NA	8.45%

* Inception Date : September 4, 2020

Baroda BNP Paribas Multi Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	23,40,000
Market Value as on Month end	1,20,938	4,57,127	8,65,255	13,34,578	89,67,323
Scheme Return (% CAGR*)	1.47	16.20	14.65	13.01	12.32
Nifty 500 Multicap 50:25:25 TRI (%CAGR*)	-2.11%	16.56%	14.71%	13.37%	NA

* Inception Date : September 12, 2003

Baroda BNP Paribas ELSS Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	20,60,000
Market Value as on Month end	1,18,508	4,17,544	7,83,296	12,00,778	57,93,618
Scheme Return (% CAGR*)	-2.32	9.90	10.62	10.05	11.04
Nifty 500 TRI (%CAGR*)	-2.77%	14.01%	13.07%	12.60%	12.03%

* 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 [#]
Total Amount Invested	1,20,000	3,60,000	6,00,000	NA	6,50,000
Market Value as on Month end	1,20,003	4,26,632	7,89,750	NA	8,60,837
Scheme Return (% CAGR*)	0.01	11.38	10.95	NA	10.31
Nifty 500 TRI (%CAGR*)	-2.77%	14.01%	13.07%	NA	12.60%

* Inception Date : October 6, 2017

Baroda BNP Paribas Mid Cap Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	20,20,000
Market Value as on Month end	1,20,095	4,63,723	9,02,933	13,79,939	82,52,119
Scheme Return (% CAGR*)	0.15	17.21	16.39	13.95	15.04
Nifty Midcap 150 TRI (%CAGR*)	2.41%	20.48%	17.79%	15.79%	15.42%

* 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 [#]
Total Amount Invested	1,20,000	3,60,000	NA	NA	5,40,000
Market Value as on Month end	1,18,903	4,30,729	NA	NA	7,40,995
Scheme Return (% CAGR*)	-1.70	12.04	NA	NA	14.12
Nifty India Consumption TRI (%CAGR*)	-4.37%	11.65%	NA	NA	11.82%

* Inception Date : September 7, 2018

Baroda BNP Paribas Banking & Financial Services Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	3,60,000	6,00,000	8,40,000	12,90,000
Market Value as on Month end	1,22,490	4,27,040	7,48,692	11,55,691	22,66,984
Scheme Return (% CAGR*)	3.90	11.45	8.80	8.98	10.08
Nifty Bank Index TRI (%CAGR*)	5.74%	13.64%	11.97%	13.23%	14.43%

* Inception Date : June 22, 2012

SIP Performance of Equity & Hybrid Schemes

(as on February 28, 2023)

Baroda BNP Paribas Balanced Advantage Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	3,60,000	NA	NA	5,20,000
Market Value as on Month end	1,23,107	4,19,822	NA	NA	6,71,496
Scheme Return (% CAGR*)	4.88	10.28	NA	NA	11.82
NIFTY 50 Hybrid Composite debt 50:50 Index (%CAGR*)	3.04%	9.12%	NA	NA	10.05%

[#] Inception Date : November 14, 2018

Baroda BNP Paribas Aggressive Hybrid Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	3,60,000	6,00,000	NA	7,10,000
Market Value as on Month end	1,21,006	4,20,398	8,03,984	NA	9,96,041
Scheme Return (% CAGR*)	1.57	10.37	11.67	NA	11.34
CRISIL Hybrid 35+65-Aggressive Index (%CAGR*)	0.05%	10.24%	11.01%	NA	10.75%

[#] Inception Date : April 7, 2017

Baroda BNP Paribas Equity Savings Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	3,60,000	NA	NA	4,40,000
Market Value as on Month end	1,22,062	3,88,169	NA	NA	4,87,402
Scheme Return (% CAGR*)	3.23	4.97	NA	NA	5.54
Nifty Equity Savings Index TRI (%CAGR*)	3.79%	7.81%	NA	NA	8.14%

[#] Inception Date : July 25, 2019

Baroda BNP Paribas Arbitrage Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	3,60,000	6,00,000	NA	7,50,000
Market Value as on Month end	1,23,213	3,82,856	6,70,219	NA	8,68,013
Scheme Return (% CAGR*)	5.04	4.05	4.38	NA	4.62
Nifty 50 Arbitrage Index (%CAGR*)	5.34%	4.31%	4.28%	NA	4.35%

[#] Inception Date : December 28, 2016

Baroda BNP Paribas Business Cycle Fund					
SIP Investment	Last 1 Year SIP	Last 3 Year SIP	Last 5 Year SIP	Last 10 Year SIP	Since Inception [#]
Total Amount Invested	1,20,000	NA	NA	NA	1,80,000
Market Value as on Month end	1,20,675	NA	NA	NA	1,79,480
Scheme Return (% CAGR*)	1.05	NA	NA	NA	-0.37
S&P BSE 500 TRI (%CAGR*)	-2.70%	NA	NA	NA	-2.09%

[#] Inception Date : September 15, 2021

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. 41. Please note TRI indicates Total Return Index.

For respective Scheme riskometer and Benchmark riskometer kindly refer page no. 48-50

Fund Managers & Managing Since Details

(as on February 28, 2023)

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 from next page onwards.

Scheme Name	Fund Managers	Managing Fund Since
Equity Schemes		
Baroda BNP Paribas Large Cap Fund	Mr. Jitendra Sriram	June 16, 2022
Baroda BNP Paribas Large & Mid Cap Fund	Mr. Sanjay Chawla	September 4, 2020
Baroda BNP Paribas Mid Cap Fund	Mr. Shiv Chanani	July 13, 2022
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 ELSS 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. Shiv Chanani	July 13, 2022
Baroda BNP Paribas Banking & Financial Services Fund	Mr. Sandeep Jain	March 14, 2022
Fund of Fund Scheme		
Baroda BNP Paribas Funds Aqua Fund of Fund	Mr. Miten Vora	December 01, 2022
Hybrid Schemes		
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. Mayank Prakash (Fixed Income Portfolio)	April 7, 2017
Baroda BNP Paribas Multi Asset Fund	Mr. Jitendra Sriram (Equity Portion)	December 19, 2022
	Mr. Vikram Pamnani (Debt Portion)	December 19, 2022
Baroda BNP Paribas Equity Savings Fund	Mr. Pratish Krishnan (For Equity Portfolio)	September 5, 2019
	Mr. Mayank Prakash (For Fixed Income Portfolio)	March 14, 2022
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 Portion)	March 14, 2022
	Mr. Vikram Pamnani (For Debt portion)	March 16, 2022
Debt Schemes		
Baroda BNP Paribas Liquid Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Mayank Prakash	October 21, 2022
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. Mayank Prakash	October 21, 2022
Baroda BNP Paribas Low Duration Fund	Mr. Vikram Pamnani	December 27, 2017
	Mr. Mayank Prakash	October 21, 2022
Baroda BNP Paribas Money Market Fund	Mr. Vikram Pamnani	March 14, 2022
	Mr. Mayank Prakash	October 21, 2022
Baroda BNP Paribas Banking and PSU Bond Fund	Mr. Prashant Pimple	October 21, 2022
	Mr. Mayank Prakash	March 14, 2022
Baroda BNP Paribas Short Duration Fund	Mr. Prashant Pimple	October 21, 2022
	Mr. Mayank Prakash	March 14, 2022
Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)	Mr. Prashant Pimple	October 21, 2022
	Mr. Mayank Prakash	October 21, 2022
Baroda BNP Paribas Corporate Bond Fund	Mr. Mayank Prakash	August 23, 2017
Baroda BNP Paribas Dynamic Bond Fund	Mr. Mayank Prakash	August 23, 2017
Baroda BNP Paribas Gilt Fund	Mr. Mayank Prakash	March 14, 2022
Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)	Mr. Mayank Prakash	August 23, 2017
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Mr. Mayank Prakash	January 25, 2023

Performance of Schemes

(as on February 28, 2023)

EQUITY SCHEMES

S. No	Scheme managed by Mr. Jitendra Sriram	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Large Cap Fund †‡											
	Regular Plan	10401.05	4.01	14872.61	14.13	16682.67	10.77	139211.50	15.35	--	--	23-Sep-04
	Direct Plan	10527.74	5.28	15410.97	15.49	17714.38	12.11	--	--	39277.48	14.41	01-Jan-13
	Nifty 100 TRI**	10156.47	1.56	15626.73	16.03	16698.83	10.79	128004.97	14.82	32893.31	12.43	
	Additional Benchmark Nifty 50 TRI Index	10427.05	4.27	16013.61	16.98	17539.51	11.89	126034.52	14.73	32917.35	12.44	

S. No	Scheme managed by Mr. Shiv Chanani	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
2	Baroda BNP Paribas Mid Cap Fund †¶											
	Regular Plan	10380.22	3.80	17248.50	19.91	16794.65	10.92	58131.70	11.02	--	--	02-May-06
	Direct Plan	10545.23	5.45	18037.21	21.71	18093.52	12.58	--	--	53951.06	18.04	01-Jan-13
	Nifty Midcap 150 TRI**	10828.14	8.28	18683.10	23.14	17507.63	11.85	75646.61	12.77	47181.87	16.49	
	Additional Benchmark Nifty 50 TRI Index	10427.05	4.27	16013.61	16.98	17539.51	11.89	58972.29	11.11	32917.35	12.44	
3	Baroda BNP Paribas India Consumption Fund											
	Regular Plan	10561.96	5.62	14692.76	13.67	N.A.	N.A.	19482.60	16.05	--	--	07-Sep-18
	Direct Plan	10715.92	7.16	15369.86	15.39	N.A.	N.A.	--	--	20844.60	17.82	07-Sep-18
	NIFTY India Consumption TRI**	10618.98	6.19	15170.74	14.89	N.A.	N.A.	14372.35	8.43	14372.35	8.43	
	Additional Benchmark Nifty 50 TRI**	10427.05	4.27	16013.61	16.98	N.A.	N.A.	15720.80	10.63	15720.80	10.63	
4	Baroda BNP Paribas Business Cycle Fund											
	Regular Plan	10261.55	2.62	N.A.	N.A.	N.A.	N.A.	9769.00	-1.59	--	--	15-Sep-21
	Direct Plan	10411.97	4.12	N.A.	N.A.	N.A.	N.A.	--	--	10005.90	0.04	15-Sep-21
	S&P BSE 500 TRI**	10291.85	2.92	N.A.	N.A.	N.A.	N.A.	9836.64	-1.13	9836.64	-1.13	
	Additional Benchmark Nifty 50 TRI**	10427.05	4.27	N.A.	N.A.	N.A.	N.A.	10036.36	0.25	10036.36	0.25	

S. No	Scheme managed by Mr. Sanjay Chawla	Last 6 Months		Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
5	Baroda BNP Paribas Large and Mid Cap fund													
	Regular Plan			10340.17	3.40	N.A.	N.A.	N.A.	N.A.	16141.00	21.25	--	--	04-Sep-20
	Direct Plan			10491.77	4.92	N.A.	N.A.	N.A.	N.A.	--	--	16818.30	23.27	04-Sep-20
	S&P BSE 250 Large & Midcap TRI			10282.64	2.83	N.A.	N.A.	N.A.	N.A.	15796.84	20.20	15796.84	20.20	
	Additional Benchmark Nifty 50 TRI**			10427.05	4.27	N.A.	N.A.	N.A.	N.A.	15702.93	19.91	15702.93	19.91	
6	Baroda BNP Paribas Flexi Cap Fund													
	Regular Plan	9,743.53	(5.14)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9,763.60	(4.38)	--	--	17-Aug-22
	Direct Plan	9,831.77	(3.37)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	--	--	9,859.50	(2.61)	17-Aug-22
	Nifty 500 TRI**	9,497.05	(10.09)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9,469.30	(9.70)	9,469.30	(9.70)	
	Additional Benchmark Nifty 50 TRI**	9,766.50	(4.68)	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	9,672.99	(6.03)	9,672.99	(6.03)	
7	Baroda BNP Paribas Focused Fund													
	Regular Plan			10404.76	4.05	14506.59	13.19	14780.16	8.12	14421.00	7.01	--	--	06-Oct-17
	Direct Plan			10587.43	5.87	15221.63	15.02	15926.98	9.75	--	--	15638.70	8.63	06-Oct-17
	Nifty 500 TRI**			10258.30	2.58	16249.22	17.55	16595.90	10.66	17543.01	10.97	17543.01	10.97	
	Additional Benchmark Nifty 50 TRI**			10427.05	4.27	16013.61	16.98	17539.51	11.89	18500.81	12.07	18500.81	12.07	

S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Sandeep Jain	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
8	Baroda BNP Paribas Multi Cap Fund †											
	Regular Plan	10241.08	2.41	16551.17	18.27	16532.82	10.57	135657.91	14.33	--	--	12-Sep-03
	Direct Plan	10350.91	3.51	17078.76	19.51	17478.46	11.81	--	--	38971.50	14.32	01-Jan-13
	Nifty 500 Multicap 50:25:25 TRI**	10325.20	3.25	17258.44	19.93	16264.48	10.21	N.A.	N.A.	37582.79	13.91	
	Additional Benchmark Nifty 50 TRI Index	10427.05	4.27	16013.61	16.98	17539.51	11.89	161563.19	15.36	32917.35	12.44	

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Performance of Schemes

(as on February 28, 2023)

S. No	Scheme managed by Mr. Sanjay Chawla & Mr. Pratish Krishnan	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
9	Baroda BNP Paribas ELSS Fund †											
	Regular Plan	9916.88	-0.83	14427.68	12.98	15210.01	8.74	53261.33	10.24	--	--	05-Jan-06
	Direct Plan	10036.29	0.36	14947.87	14.32	16097.75	9.98	--	--	36278.88	13.52	01-Jan-13
	Nifty 500 TRI**	10258.30	2.58	16249.22	17.55	16595.90	10.66	70466.37	12.05	34052.63	12.81	
	Additional Benchmark Nifty 50 TRI Index	10427.05	4.27	16013.61	16.98	17539.51	11.89	73462.66	12.32	32917.35	12.44	

S. No	Scheme managed by Mr. Sandeep Jain	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
10	Baroda BNP Paribas Banking and Financial Services Fund											
	Regular Plan	10673.13	6.73	12124.23	6.63	14615.51	7.88	29874.10	10.78	--	--	22-Jun-12
	Direct Plan	10771.20	7.71	12438.17	7.54	15206.10	8.74	--	--	26856.55	10.21	01-Jan-13
	Nifty Financial Services TRI**	10710.55	7.11	13480.36	10.46	17727.13	12.12	48440.34	15.90	37776.59	13.97	
	Additional Benchmark Nifty 50 TRI	10427.05	4.27	16013.61	16.98	17539.51	11.89	38286.49	13.38	32917.35	12.44	

S. No	Scheme managed by Mr. Miten Vora	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
11	Baroda BNP Paribas Funds Aqua Fund of Fund											
	Regular Plan	10626.53	6.27	N.A.	N.A.	N.A.	N.A.	10419.10	2.29	--	--	07-May-21
	Direct Plan	10740.48	7.40	N.A.	N.A.	N.A.	N.A.	--	--	10633.40	3.44	07-May-21
	MSCI World Index	10149.64	1.50	N.A.	N.A.	N.A.	N.A.	10599.02	3.26	10599.02	3.26	
	Additional Benchmark Nifty 50 TRI**	10427.05	4.27	N.A.	N.A.	N.A.	N.A.	11944.68	10.29	11944.68	10.29	

HYBRID SCHEMES

S. No	Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity portfolio) & Mr. Prashant Pimple (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Balanced Advantage Fund-											
	Regular Plan	10501.39	5.01	14966.85	14.37	N.A.	N.A.	16613.20	12.55	--	--	14-Nov-18
	Direct Plan	10647.29	6.47	15580.94	15.91	N.A.	N.A.	--	--	17653.20	14.15	14-Nov-18
	NIFTY 50 Hybrid Composite Debt 50:50 Index	10389.25	3.89	14072.17	12.05	N.A.	N.A.	15788.35	11.22	15788.35	11.22	
	Additional Benchmark Nifty 50 TRI Index	10427.05	4.27	16013.61	16.98	N.A.	N.A.	17198.49	13.46	17198.49	13.46	

> w.e.f. October 21, 2022: : Mr. Sanjay Chawla, Mr. Pratish Krishnan & Mr. Prashant Pimple

S. No	Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity portfolio) & Mr. Mayank Prakash (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
2	Baroda BNP Paribas Aggressive Hybrid Fund											
	Regular Plan	10391.81	3.92	14256.84	12.54	16981.70	11.17	18456.90	10.95	--	--	07-Apr-17
	Direct Plan	10566.53	5.67	14991.47	14.44	18405.52	12.97	--	--	20296.50	12.75	07-Apr-17
	CRISIL Hybrid 35+65 - Aggressive Index	10315.35	3.15	14765.18	13.86	16435.09	10.44	18313.02	10.80	18313.02	10.80	
	Additional Benchmark Nifty 50 TRI**	10427.05	4.27	16013.61	16.98	17539.51	11.89	20244.91	12.70	20244.91	12.70	

S. No	Scheme managed by Mr. Pratish Krishnan (Equity portfolio) & Mr. Mayank Prakash (Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
3	Baroda BNP Paribas Equity Savings Fund											
	Regular Plan	10369.02	3.69	12163.65	6.74	N.A.	N.A.	12650.20	6.75	--	--	25-Jul-19
	Direct Plan	10480.08	4.80	12562.08	7.89	N.A.	N.A.	--	--	13152.50	7.91	25-Jul-19
	NIFTY Equity Savings Index TRI**	10443.42	4.43	13164.76	9.59	N.A.	N.A.	13554.43	8.82	13554.43	8.82	
	Additional Benchmark CRISIL 10 Year Gilt Index	10200.10	2.00	10906.35	2.93	N.A.	N.A.	11314.28	3.49	11314.28	3.49	

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Performance of Schemes

(as on February 28, 2023)

S. No	Scheme managed by Mr. Pratish Krishnan (Equity portfolio) & Mr. Prashant Pimple (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
4	Baroda BNP Paribas Conservative Hybrid Fund *^φ											
	Regular Plan	10291.92	2.92	11784.63	5.62	13303.55	5.87	34484.20	6.94	--	--	23-Sep-04
	Direct Plan	10442.13	4.42	12339.66	7.25	14419.13	7.59	--	--	24178.79	9.07	01-Jan-13
	CRISIL Hybrid 85+15 - Conservative Index	10308.39	3.08	12385.12	7.38	14802.63	8.16	44537.42	8.44	23452.00	8.75	
	Additional Benchmark CRISIL 10 year Gilt Index	10200.10	2.00	10906.35	2.93	13438.38	6.09	28003.24	5.74	18222.73	6.08	

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

S. No	Scheme managed by Mr. Neeraj Saxena (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
5	Baroda BNP Paribas Arbitrage Fund											
	Regular Plan	10406.34	4.06	11207.82	3.87	12684.69	4.87	13650.00	5.17	--	--	28-Dec-16
	Direct Plan	10473.29	4.73	11426.41	4.54	13084.36	5.52	--	--	14175.60	5.82	28-Dec-16
	Nifty 50 Arbitrage Index	10456.64	4.57	11111.40	3.57	12461.49	4.50	13064.30	4.43	13064.30	4.43	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10420.57	4.21	11392.50	4.44	13101.02	5.55	13986.62	5.59	13986.62	5.59	

DEBT SCHEMES

S. No	Scheme managed by Mr. Vikram Pamnani & Mr. Mayank Prakash	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
1	Baroda BNP Paribas Liquid Fund *[†]€ (Performance as on August 31, 2022)											
	Regular Plan	10537.86	5.38	11306.76	4.18	12926.19	5.26	25607.14	6.91	--	--	05-Feb-09
	Direct Plan	10546.64	5.47	11338.84	4.28	12990.40	5.37	--	--	19566.71	6.83	01-Jan-13
	CRISIL Liquid Fund BI Index	10558.39	5.56	11403.93	4.48	13016.88	5.41	24897.58	6.70	19416.49	6.75	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10420.57	4.21	11390.95	4.44	13101.02	5.55	22572.75	5.96	18651.42	6.32	
2	Baroda BNP Paribas Ultra Short Duration Fund[€]											
	Regular Plan	10528.95	5.29	11427.37	4.54	N.A.	N.A.	13026.04	5.73	--	--	01-Jun-18
	Direct Plan	10542.76	5.43	11487.94	4.73	N.A.	N.A.	--	--	13138.21	5.92	01-Jun-18
	CRISIL Ultra Short Duration Fund BI Index	10578.20	5.78	11634.00	5.17	N.A.	N.A.	13284.13	6.16	13284.13	6.16	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10420.57	4.21	11392.50	4.44	N.A.	N.A.	12904.02	5.52	12904.02	5.52	
3	Baroda BNP Paribas Low Duration Fund[€]											
	Regular Plan	10403.49	4.03	11471.47	4.68	13185.62	5.68	34117.40	7.32	--	--	21-Oct-05
	Direct Plan	10476.79	4.77	11745.27	5.50	13708.81	6.51	--	--	21032.82	7.59	01-Jan-13
	CRISIL Low Duration Fund BI Index	10542.94	5.43	11666.45	5.27	13571.57	6.29	33784.21	7.26	20848.79	7.50	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10420.57	4.21	11392.50	4.44	13101.02	5.55	27566.59	6.01	18651.40	6.32	
4	Baroda BNP Paribas Money Market Fund[€]											
	Regular Plan	10450.14	4.50	11164.48	3.74	N.A.	N.A.	11669.13	4.26	--	--	19-Jun-19
	Direct Plan	10471.80	4.72	11253.87	4.01	N.A.	N.A.	--	--	11785.94	4.54	19-Jun-19
	CRISIL Money Market Fund BI Index	10552.32	5.52	11496.39	4.75	N.A.	N.A.	12028.67	5.12	12028.67	5.12	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10420.57	4.21	11392.50	4.44	N.A.	N.A.	11921.32	4.87	11921.32	4.87	

[†] The scheme has been in existence since February 21, 2002. The performance given above is from the date of allotment of the Surviving Plan i.e. February 05, 2009 basis SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012.

[€] w.e.f. October 21, 2022: Mr. Vikram Pamnani & Mr. Mayank Prakash

S. No	Scheme managed by 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 (%)	
5	Baroda BNP Paribas Overnight Fund * (Performance as on August 31, 2022)											
	Regular Plan	10511.13	5.11	11179.37	3.79	N.A.	N.A.	11676.75	4.11	--	--	25-Apr-19
	Direct Plan	10517.50	5.18	11201.95	3.86	N.A.	N.A.	--	--	11707.96	4.18	25-Apr-19
	CRISIL Overnight Fund AI Index	10525.83	5.26	11216.57	3.90	N.A.	N.A.	11724.06	4.22	11724.06	4.22	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10420.57	4.21	11390.95	4.44	N.A.	N.A.	12067.87	5.00	12067.87	5.00	

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Performance of Schemes

(as on February 28, 2023)

S. No	Scheme managed by Mr. Prashant Pimple & Mr. Mayank Prakash	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
6	Baroda BNP Paribas Short Duration Fund [†]											
	Regular Plan	10301.54	3.02	11429.66	4.55	13359.97	5.96	24717.20	7.40	--	--	30-Jun-10
	Direct Plan	10371.60	3.72	11672.05	5.28	13847.62	6.72	--	--	21549.46	7.85	01-Jan-13
	CRISIL Short Duration Fund BII Index	10436.89	4.37	11883.67	5.92	14029.46	7.00	25793.98	7.76	21462.31	7.80	
	Additional Benchmark CRISIL 1 Year T-Bill Index	10420.57	4.21	11392.50	4.44	13101.02	5.55	21822.37	6.35	18651.42	6.32	
7	Baroda BNP Paribas Banking and PSU Bond Fund [‡]											
	Regular Plan	10175.43	1.75	N.A.	N.A.	N.A.	N.A.	10608.50	2.72	--	--	17-Dec-20
	Direct Plan	10216.83	2.17	N.A.	N.A.	N.A.	N.A.	--	--	10705.50	3.15	17-Dec-20
	CRISIL Banking and PSU Debt Index	10306.20	3.06	N.A.	N.A.	N.A.	N.A.	10816.80	3.63	10816.80	3.63	
	Additional Benchmark CRISIL 10 Year Gilt Index	10200.10	2.00	N.A.	N.A.	N.A.	N.A.	10281.92	1.27	10281.92	1.27	
8	Baroda BNP Paribas Credit Risk Fund [§] (scheme has one segregated portfolio)											
	Regular Plan	10447.64	4.48	12640.12	8.12	13883.53	6.78	18466.20	7.86	--	--	23-Jan-15
	Direct Plan	10533.98	5.34	12930.46	8.94	14457.38	7.65	--	--	19956.10	8.90	23-Jan-15
	CRISIL Credit Risk Fund CIII Index	10594.74	5.95	12552.30	7.86	14910.39	8.31	19802.99	8.80	19802.99	8.80	
	Additional Benchmark CRISIL 10 Year Gilt Index	10200.10	2.00	10906.35	2.93	13438.38	6.09	15904.98	5.89	15904.98	5.89	

[‡] w.e.f. October 21, 2022: Mr. Prashant Pimple & Mr. Mayank Prakash

S. No	Scheme managed by Mr. Mayank Prakash	Last 1 Year		Last 3 years		Last 5 years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
		Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
9	Baroda BNP Paribas Corporate Bond Fund [¶]											
	Regular Plan	10178.16	1.78	11275.54	4.08	12143.94	3.96	22736.79	6.62	--	--	10-May-10
	Direct Plan	10212.86	2.13	11443.38	4.59	12419.77	4.43	--	--	19305.53	6.69	01-Jan-13
	CRISIL Corporate Bond Fund BIII Index	10326.28	3.26	11981.09	6.20	13932.14	6.85	27192.27	8.12	22476.44	8.29	
	Additional Benchmark CRISIL 10 year Gilt Index	10200.10	2.00	10906.35	2.93	13438.38	6.09	21344.55	6.10	18222.73	6.08	
10	Baroda BNP Paribas Dynamic Bond Fund [†]											
	Regular Plan	10334.73	3.35	11201.19	3.85	12901.13	5.22	37697.29	7.46	--	--	23-Sep-04
	Direct Plan	10441.28	4.41	11551.36	4.92	13548.96	6.26	--	--	21322.86	7.73	01-Jan-13
	CRISIL Dynamic Bond Fund BIII Index	10414.73	4.15	12223.05	6.91	14618.31	7.89	43783.63	8.34	23128.03	8.60	
	Additional Benchmark CRISIL 10 year Gilt Index	10200.10	2.00	10906.35	2.93	13438.38	6.09	28003.24	5.74	18222.73	6.08	
11	Baroda BNP Paribas Medium Duration Fund [§] (scheme has one segregated portfolio)											
	Regular Plan	10278.60	2.79	11151.33	3.70	11536.87	2.90	15790.40	5.21	--	--	05-Mar-14
	Direct Plan	10312.54	3.13	11306.56	4.17	11861.76	3.47	--	--	16771.70	5.92	05-Mar-14
	CRISIL Medium Duration Fund BIII Index	10368.09	3.68	12154.44	6.71	14442.45	7.62	21192.89	8.71	21192.89	8.71	
	Additional Benchmark CRISIL 10 year Gilt Index	10200.10	2.00	10906.35	2.93	13438.38	6.09	18157.58	6.86	18157.58	6.86	
12	Baroda BNP Paribas Gilt Fund											
	Regular Plan	10205.74	2.06	11151.57	3.70	13402.54	6.03	17381.95	2.67	--	--	21-Mar-02
	Direct Plan	10281.95	2.82	11410.15	4.49	13930.00	6.85	--	--	22155.39	8.14	01-Jan-13
	CRISIL Dynamic Gilt Index	10291.96	2.92	11541.31	4.89	14196.65	7.26	44350.48	7.37	20660.36	7.40	
	Additional Benchmark CRISIL 10 Year Gilt Index	10200.10	2.00	10906.35	2.93	13438.38	6.09	35576.69	6.24	18222.73	6.08	

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 Flexi cap Fund, Baroda BNP Paribas Multi Asset Fund & Baroda BNP Paribas Nifty SDL December 2026 Index Fund is not provided as the scheme has not completed 6 months.

[§] Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -21.82% ^{§§} Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -2.24%

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

[†] The scheme is a 'Transferee Scheme', and accordingly, the performance is being provided in accordance with provisions of the SEBI Circular No- SEBI/HO/IMD/DF3/CIR/P/2018/69 dated April 12, 2018 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 SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2018/69 dated April 12, 2018. 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 SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2018/69 dated April 12, 2018. 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.

Distribution History of Schemes (i.e. Dividend History)

Baroda BNP Paribas Large Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
26-Mar-2020	1.33	13.55	12.05	27-Mar-2020
18-Mar-2021	1.20	18.55	17.35	19-Mar-2021
28-Mar-2022	1.24	20.17	18.93	29-Mar-2022
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
26-Mar-2020	1.33	14.96	13.46	27-Mar-2020
18-Mar-2021	1.20	20.99	19.79	19-Mar-2021
28-Mar-2022	1.43	23.30	21.87	29-Mar-2022

Baroda BNP Paribas Large & Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
28-Mar-2022	0.98	16.2826	15.3026	29-Mar-2022

Baroda BNP Paribas Mid Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
26-Mar-2020	2.21	23.983	21.483	27-Mar-2020
18-Mar-2021	2.40	38.517	36.117	19-Mar-2021
28-Mar-2022	2.75	45.21	42.46	29-Mar-2022
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
26-Mar-2020	2.21	27.348	24.848	27-Mar-2020
18-Mar-2021	2.40	45.184	42.784	19-Mar-2021
28-Mar-2022	3.30	54.380	51.080	29-Mar-2022

Baroda BNP Paribas Multi Cap Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
27-Dec-2022	0.21	41.04	40.8282	28-Dec-2022
27-Jan-2023	0.28	40.07	39.7853	28-Jan-2023
27-Feb-2023	0.27	39.80	39.5294	28-Feb-2023
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
27-Dec-2022	0.22	42.42	42.2012	28-Dec-2022
27-Jan-2023	0.29	41.45	41.1637	28-Jan-2023
27-Feb-2023	0.28	41.21	40.9345	28-Feb-2023

Baroda BNP Paribas Focused Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
28-Mar-2022	0.88	14.2986	13.4186	29-Mar-2022
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
28-Mar-2022	0.93	15.2117	14.2817	29-Mar-2022

Baroda BNP Paribas ELSS Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
26-Dec-2019	0.27	14.887	14.587	27-Dec-2019
18-Mar-2021	1.10	17.999	16.899	19-Mar-2021
28-Mar-2022	1.18	19.283	18.103	29-Mar-2022
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
26-Dec-2019	0.27	17.458	17.158	27-Dec-2019
18-Mar-2021	1.10	21.44	20.34	19-Mar-2021
28-Mar-2022	1.44	23.52	22.08	29-Mar-2022

Baroda BNP Paribas India Consumption Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
18-Mar-2021	1.00	16.146	15.146	19-Mar-2021
28-Mar-2022	1.08	17.5011	16.4211	29-Mar-2022
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
18-Mar-2021	1.00	17.229	16.229	19-Mar-2021
28-Mar-2022	1.17	19.0562	17.8862	29-Mar-2022

Baroda BNP Paribas Banking & Financial Services Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
22-Mar-2019	1.64	16.87	15.23	23-Mar-2019
23-Mar-2021	1.50	18.53	17.03	24-Mar-2021
28-Mar-2022	1.07	17.199	16.129	29-Mar-2022
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
22-Mar-2019	1.64	17.87	16.23	23-Mar-2019
23-Mar-2021	1.50	20.05	18.55	24-Mar-2021
28-Mar-2022	1.17	18.8893	17.7193	29-Mar-2022

Baroda BNP Paribas Balanced Advantage Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
23-Mar-2021	1.10	14.41	13.31	24-Mar-2021
28-Mar-2022	0.91	14.8498	13.9398	29-Mar-2022
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
23-Mar-2021	1.10	14.91	13.81	24-Mar-2021
28-Mar-2022	0.96	15.6206	14.6606	29-Mar-2022

Baroda BNP Paribas Aggressive Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
27-Dec-2022	0.07	14.3624	14.2924	28-Dec-2022
27-Jan-2023	0.10	13.9854	13.8854	28-Jan-2023
27-Feb-2023	0.10	13.8174	13.7174	28-Feb-2023
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
27-Dec-2022	0.08	15.7026	15.6226	28-Dec-2022
27-Jan-2023	0.11	15.3085	15.1985	28-Jan-2023
27-Feb-2023	0.10	15.145	15.045	28-Feb-2023

Baroda BNP Paribas Equity Savings Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
28-Mar-2022	0.75	12.3004	11.5504	29-Mar-2022
Direct Plan - Income Distribution cum capital withdrawal option (Last 3 Dividends)				
28-Mar-2022	0.77	12.6597	11.8897	29-Mar-2022

Baroda BNP Paribas Conservative Hybrid Fund

Record Date	Distribution Rate Per Unit (₹) Individual/ Others	Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)				
27-Dec-2022	0.05	10.6323	10.5823	28-Dec-2022
27-Jan-2023	0.05	10.5458	10.4958	28-Jan-2023
27-Feb-2023	0.05	10.5247	10.4747	28-Feb-2023
Direct Plan Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)				
27-Dec-2022	0.05	12.4058	12.3558	28-Dec-2022
27-Jan-2023	0.06	12.33	12.27	28-Jan-2023
27-Feb-2023	0.06	12.3171	12.2571	28-Feb-2023
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)				
27-Jun-2022	0.14	10.7161	10.5761	28-Jun-2022
27-Sep-2022	0.14	10.8969	10.7569	28-Sep-2022
27-Dec-2022	0.14	10.9566	10.8166	28-Dec-2022
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)				
27-Jun-2022	0.15	11.8576	11.7076	28-Jun-2022
27-Sep-2022	0.16	12.1062	11.9462	28-Sep-2022
27-Dec-2022	0.16	12.2173	12.0573	28-Dec-2022

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 of Schemes (i.e. Dividend History)

Baroda BNP Paribas Arbitrage Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
8-Dec-2022	0.03		10.143	10.113	9-Dec-2022
9-Jan-2023	0.04		10.1943	10.1563	10-Jan-2023
8-Feb-2023	0.04		10.2154	10.1754	9-Feb-2023
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
8-Dec-2022	0.03		10.4121	10.3821	9-Dec-2022
9-Jan-2023	0.04		10.4712	10.4272	10-Jan-2023
8-Feb-2023	0.04		10.4931	10.4531	9-Feb-2023
Regular Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)					
8-Jul-2022	0.05		10.6275	10.5775	9-Jul-2022
8-Aug-2022	0.03		10.5907	10.5607	9-Aug-2022
10-Oct-2022	0.03		10.6456	10.6156	11-Oct-2022
Direct Plan - Adhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)					
8-Aug-2022	0.03		10.7733	10.7433	9-Aug-2022
8-Sep-2022	0.03		10.7901	10.7601	9-Sep-2022
10-Oct-2022	0.03		10.8111	10.7811	11-Oct-2022
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
10-Jan-2022	0.15		10.308	10.158	11-Jan-2022
8-Jul-2022	0.16		10.3134	10.1534	9-Jul-2022
10-Oct-2022	0.09		10.2477	10.1577	11-Oct-2022
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
10-Jan-2022	0.15		10.544	10.394	11-Jan-2022
8-Jul-2022	0.16		10.5899	10.4299	9-Jul-2022
10-Oct-2022	0.10		10.5435	10.4435	11-Oct-2022

Baroda BNP Paribas Low Duration Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.2728	10.2328	28-Dec-2022
27-Jan-2023	0.05	0.05	10.2882	10.2382	28-Jan-2023
27-Feb-2023	0.05	0.05	10.283	10.233	28-Feb-2023
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.1346	10.0946	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1554	10.1054	28-Jan-2023
27-Feb-2023	0.05	0.05	10.156	10.106	28-Feb-2023

Baroda BNP Paribas Money Market Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.1346	10.0946	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1554	10.1054	28-Jan-2023
27-Feb-2023	0.05	0.05	10.156	10.106	28-Feb-2023
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Jun-2019	0.86	0.80	1001.165328	1000.3023	28-Jun-2019
26-Jul-2019	4.13	3.82	1007.078674	1002.9522	27-Jul-2019
27-Aug-2019	4.50	4.16	1008.574828	1004.079	28-Aug-2019

Baroda BNP Paribas Banking and PSU Bond Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.1202	10.0802	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1242	10.0742	28-Jan-2023
27-Feb-2023	0.05	0.05	10.0984	10.0484	28-Feb-2023
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.1366	10.0966	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1441	10.0941	28-Jan-2023
27-Feb-2023	0.05	0.05	10.1219	10.0719	28-Feb-2023
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Sep-2021	0.11	0.11	10.206	10.096	28-Sep-2021
28-Dec-2021	0.10	0.10	10.146	10.046	29-Dec-2021
27-Dec-2022	0.13	0.13	10.2178	10.0878	28-Dec-2022
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
28-Dec-2021	0.11	0.11	10.1807	10.0707	29-Dec-2021
28-Mar-2022	0.13	0.13	10.1542	10.0242	29-Mar-2022
27-Dec-2022	0.13	0.13	10.1529	10.0229	28-Dec-2022

Baroda BNP Paribas Short Duration Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.121	10.081	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1293	10.0793	28-Jan-2023
27-Feb-2023	0.05	0.05	10.0992	10.0492	28-Feb-2023
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.1342	10.0942	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1484	10.0984	28-Jan-2023
27-Feb-2023	0.05	0.05	10.1241	10.0741	28-Feb-2023
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Jun-2022	0.13	0.13	10.5515	10.4215	28-Jun-2022
27-Sep-2022	0.13	0.13	10.5633	10.4333	28-Sep-2022
27-Dec-2022	0.14	0.14	10.6019	10.4619	28-Dec-2022
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Jun-2022	0.14	0.14	10.9038	10.7638	28-Jun-2022
27-Sep-2022	0.14	0.14	10.9291	10.7891	28-Sep-2022
27-Dec-2022	0.14	0.14	10.9814	10.8414	28-Dec-2022

Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.05	0.05	11.3566	11.3066	28-Dec-2022
27-Jan-2023	0.07	0.07	11.3575	11.2875	28-Jan-2023
27-Feb-2023	0.07	0.07	11.3461	11.2761	28-Feb-2023
Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Feb-2020	0.05	0.05	10.805023	10.7546	28-Feb-2020
27-Mar-2020	0.05	0.05	10.405323	10.3549	28-Mar-2020
27-Apr-2020	0.07	0.07	10.2164	10.1464	28-Apr-2020

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 of Schemes (i.e. Dividend History)

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Jun-2022	0.15	0.15	11.7482	11.5982	28-Jun-2022
27-Sep-2022	0.15	0.15	11.8156	11.6656	28-Sep-2022
27-Dec-2022	0.15	0.15	11.8542	11.7042	28-Dec-2022

Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Jun-2022	0.16	0.16	12.4302	12.2702	28-Jun-2022
27-Sep-2022	0.16	0.16	12.5285	12.3685	28-Sep-2022
27-Dec-2022	0.16	0.16	12.5941	12.4341	28-Dec-2022

Baroda BNP Paribas Corporate Bond Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.1233	10.0833	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1266	10.0766	28-Jan-2023
27-Feb-2023	0.05	0.05	10.107	10.057	28-Feb-2023

Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.1532	10.1132	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1596	10.1096	28-Jan-2023
27-Feb-2023	0.05	0.05	10.143	10.093	28-Feb-2023

Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
30-Dec-2021	0.16	0.16	10.3771	10.2171	31-Dec-2021
28-Mar-2022	0.13	0.13	10.2769	10.1469	29-Mar-2022
27-Dec-2022	0.13	0.13	10.2492	10.1192	28-Dec-2022

Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Jun-2022	0.13	0.13	10.3157	10.1857	28-Jun-2022
27-Sep-2022	0.13	0.13	10.315	10.185	28-Sep-2022
27-Dec-2022	0.13	0.13	10.3536	10.2236	28-Dec-2022

Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)					
22-Mar-2018	0.50	0.46	10.7215	10.0299	23-Mar-2018
28-Mar-2019	0.48	0.44	10.7079	10.0479	29-Mar-2019
28-Mar-2022	0.57	0.57	11.1525	10.5825	29-Mar-2022

Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)					
22-Mar-2018	0.56	0.52	10.8549	10.0727	23-Mar-2018
28-Mar-2019	0.51	0.47	10.7905	10.0845	29-Mar-2019
28-Mar-2022	0.58	0.58	11.3479	10.7679	29-Mar-2022

Baroda BNP Paribas Dynamic Bond Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.1775	10.1375	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1861	10.1361	28-Jan-2023
27-Feb-2023	0.05	0.05	10.1307	10.0807	28-Feb-2023

Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.3139	10.2739	28-Dec-2022
27-Jan-2023	0.05	0.05	10.3317	10.2817	28-Jan-2023
27-Feb-2023	0.05	0.05	10.2849	10.2349	28-Feb-2023

Regular Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
30-Dec-2021	0.21	0.21	10.2823	10.0723	31-Dec-2021
27-Sep-2022	0.13	0.13	10.2144	10.0844	28-Sep-2022
27-Dec-2022	0.13	0.13	10.2675	10.1375	28-Dec-2022

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Direct Plan - Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
28-Mar-2022	0.13	0.13	10.3334	10.2034	29-Mar-2022
27-Sep-2022	0.13	0.13	10.3573	10.2273	28-Sep-2022
27-Dec-2022	0.13	0.13	10.4384	10.3084	28-Dec-2022

Regular Plan - Half-Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
24-Sep-2020	0.42	0.42	10.5974	10.1774	25-Sep-2020
30-Sep-2021	0.42	0.42	10.5177	10.0977	1-Oct-2021
27-Sep-2022	0.26	0.26	10.2825	10.0225	28-Sep-2022

Direct Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Sep-2013	0.29	0.27	10.366	10.0002	28-Sep-2013
28-Mar-2014	0.30	0.28	10.4254	10.0446	29-Mar-2014
26-Sep-2014	0.02	0.02	10.0821	10.0597	27-Sep-2014

Baroda BNP Paribas Gilt Fund

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)					
24-Mar-2020	0.14	0.13	21.978865	21.8348	25-Mar-2020
23-Mar-2021	1.00	1.00	23.1807	22.1807	24-Mar-2021
28-Mar-2022	1.17	1.17	22.8738	21.7038	29-Mar-2022

Direct Plan - Aadhoc Income Distribution cum capital withdrawal option (Last 3 Dividends)					
24-Mar-2020	0.14	0.13	28.600265	28.4562	25-Mar-2020
23-Mar-2021	1.00	1.00	30.4458	29.4458	24-Mar-2021
28-Mar-2022	1.56	1.56	30.5978	29.0378	29-Mar-2022

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

Record Date	Distribution Rate Per Unit (₹)		Cum-Distribution NAV (₹)	Ex-Distribution NAV (₹)	Ex-Distribution Date
	Individual	Others			
Regular Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.1548	10.1148	28-Dec-2022
27-Jan-2023	0.05	0.05	10.1642	10.1142	28-Jan-2023
27-Feb-2023	0.05	0.05	10.1115	10.0615	28-Feb-2023

Direct Plan - Monthly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Dec-2022	0.04	0.04	10.4713	10.4313	28-Dec-2022
27-Jan-2023	0.05	0.05	10.4846	10.4346	28-Jan-2023
27-Feb-2023	0.05	0.05	10.4342	10.3842	28-Feb-2023

Regular Plan - Calendar Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
28-Mar-2022	0.13	0.13	10.1988	10.0688	29-Mar-2022
27-Sep-2022	0.13	0.13	10.1305	10.0005	28-Sep-2022
27-Dec-2022	0.13	0.13	10.1778	10.0478	28-Dec-2022

Direct Plan - Calendar Quarterly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
28-Mar-2019	0.07	0.07	10.1743	10.0716	29-Mar-2019
27-Sep-2022	0.10	0.10	10.0986	10.0000	28-Sep-2022
27-Dec-2022	0.13	0.13	10.1845	10.0545	28-Dec-2022

Regular Plan - Half Yearly Income Distribution cum capital withdrawal option (Last 3 Dividends)					
28-Mar-2019	0.30	0.28	10.4828	10.0691	29-Mar-2019
30-Sep-2021	0.26	0.26	10.5526	10.2926	1-Oct-2021
28-Mar-2022	0.26	0.26	10.3757	10.1157	29-Mar-2022

















Regular Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)					
22-Mar-2018	0.50	0.47	10.8116	10.1142	23-Mar-2018
28-Mar-2019	0.37	0.34	10.6536	10.1416	29-Mar-2019
28-Mar-2022	0.55	0.55	10.7155	10.1655	29-Mar-2022

Direct Plan - Annual Income Distribution cum capital withdrawal option (Last 3 Dividends)					
27-Mar-2015	0.72	0.66	11.2204	10.235	28-Mar-2015
28-Mar-2019	0.16	0.15	10.2928	10.0728	29-Mar-2019
28-Mar-2022	0.55	0.55	10.8026	10.2526	29-Mar-2022

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.

Product Labeling





EQUITY SCHEMES

EQUITY SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^	EQUITY SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>Baroda BNP Paribas Large Cap Fund (An Open ended Equity Scheme predominantly investing in large cap stocks)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Wealth Creation in long term. ▶ Investments in diversified and actively managed portfolio of equity and equity related securities with bias to large cap companies. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>	<p>Baroda BNP Paribas Large & Mid Cap Fund (An Open ended equity scheme investing in both large cap and mid cap stocks)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Capital appreciation over long term. ▶ Investment predominantly in equity and equity related instruments of large and midcap stocks. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 100 TRI): basis it's constituents; as on February 28, 2023		^^Riskometer For Scheme: basis it's portfolio, For Benchmark (S&P BSE 250 Large Midcap TRI): basis it's constituents; as on February 28, 2023			
<p>Baroda BNP Paribas Multi Cap Fund (An open ended equity scheme investing across large cap, mid-cap and small cap stocks)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Capital appreciation over long term. ▶ Investments predominantly in equity and equity related instruments. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>	<p>Baroda BNP Paribas ELSS Fund (An Open ended Equity Linked Saving Scheme with a statutory lock in of 3 years and tax benefit)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ 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 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 Multicap 50:25:25 TRI): basis it's constituents; as on February 28, 2023		^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 TRI): basis it's constituents; as on February 28, 2023			
<p>Baroda BNP Paribas Focused Fund [An Open ended Equity Scheme investing in maximum 25 stocks across market capitalization (i.e. multi cap stocks)]</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ 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. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>	<p>Baroda BNP Paribas Mid Cap Fund (An Open ended Equity Scheme predominantly investing in mid cap stocks)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Wealth Creation in long term. ▶ Investments in companies in mid capitalization segment. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 TRI): basis it's constituents; as on February 28, 2023		^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Midcap 150 TRI): basis it's constituents; as on February 28, 2023			
<p>Baroda BNP Paribas India Consumption Fund (An open ended equity scheme following consumption theme)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ 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. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>	<p>Baroda BNP Paribas Business Cycle Fund (An open-ended equity scheme following the Business Cycles theme)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ 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. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>
^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty India Consumption TRI): basis it's constituents; as on February 28, 2023		^^Riskometer For Scheme: basis it's portfolio, For Benchmark (S&P BSE 500 TRI): basis it's constituents; as on February 28, 2023			



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

Product Labeling









EQUITY SCHEMES

EQUITY SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^	EQUITY SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>Baroda BNP Paribas Banking & Financial Services Fund (An open ended equity scheme investing in the Banking and Financial Services sector)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Capital appreciation over long term. Investment predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>	<p>Baroda BNP Paribas Flexi Cap Fund (An Open ended dynamic equity scheme investing across large cap, mid cap, small cap companies)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Wealth creation in long term. Investment in equity and equity related securities across market capitalizations 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>
	^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Financial Services TRI): basis it's constituents; as on February 28, 2023			^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 500 Total Return Index (TRI)): basis it's constituents; as on February 28, 2023	

FUND OF FUND (OVERSEAS)

FUND OF FUND (OVERSEAS)	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>Baroda BNP Paribas Funds Aqua Fund of Fund [An Open Ended Fund of Fund scheme investing in BNP Paribas Funds Aqua (Lux)]</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Wealth creation in long term. Investments predominantly in units of BNP Paribas Funds Aqua (Lux). 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>
	^^Riskometer For Scheme: basis it's portfolio, For Benchmark (MSCI World Index (NR)): basis it's constituents; as on February 28, 2023	





HYBRID SCHEMES

HYBRID SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^	HYBRID SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>Baroda BNP Paribas Balanced Advantage Fund (An open ended balanced advantage fund)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at High risk</p>	<p>Baroda BNP Paribas Aggressive Hybrid Fund (An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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. 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>
	^^Riskometer For Scheme: basis it's portfolio, For Benchmark (NIFTY 50 Hybrid Composite debt 50:50 Index): basis it's constituents; as on February 28, 2023			^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 35+65-Aggressive Index): basis it's constituents; as on February 28, 2023	
<p>Baroda BNP Paribas Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt instruments)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Long term capital appreciation and income generation. Investment in equity and equity related securities, arbitrage opportunities, and debt and money market instruments. 	 <p>Investors understand that their principal will be at Moderately High risk</p>	 <p>Benchmark riskometer is at Moderate risk</p>	<p>Baroda BNP Paribas Conservative Hybrid Fund (An Open ended Hybrid Scheme investing predominantly in debt instruments)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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. 	 <p>Investors understand that their principal will be at Moderately High risk</p>	 <p>Benchmark riskometer is at Moderately High risk</p>
	^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty Equity Savings TRI): basis it's constituents; as on February 28, 2023			^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Hybrid 85+15 - Conservative Index): basis it's constituents; as on February 28, 2023	





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

Product Labeling





HYBRID SCHEMES

HYBRID SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^	HYBRID SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>Baroda BNP Paribas Multi Asset Fund (An open ended scheme investing in Equity, Debt and Gold ETF)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Wealth creation in long term. ▶ Investment in equity and equity related securities debt and money market instruments and Gold ETF 	 <p>Investors understand that their principal will be at Very High risk</p>	 <p>Benchmark riskometer is at Very High risk</p>	<p>Baroda BNP Paribas Arbitrage Fund (An Open ended Scheme investing in arbitrage opportunities)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ 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. 	 <p>Investors understand that their principal will be at Low risk</p>	 <p>Benchmark riskometer is at Low risk</p>
<p>^^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 February 28, 2023</p>		<p>^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty 50 Arbitrage Index): basis it's constituents; as on February 28, 2023</p>			

OVERNIGHT/LIQUID SCHEME

OVERNIGHT/LIQUID SCHEME	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^	OVERNIGHT/LIQUID SCHEME	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>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*:</p> <ul style="list-style-type: none"> ▶ Regular income over short term with high level of liquidity ▶ Investment predominantly in money market (i.e. CP/CDS) instruments 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	 <p>Benchmark riskometer is at Low to Moderate risk.</p>	<p>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)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Generate returns, commensurate with low risk and high level of liquidity. ▶ Invest in overnight securities having maturity of one business day. 	 <p>Investors understand that their principal will be at Low risk</p>	 <p>Benchmark riskometer is at Low risk</p>
<p>^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Liquid Fund BI Index): basis it's constituents; as on February 28, 2023</p>		<p>^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Overnight Fund AI Index): basis it's constituents; as on February 28, 2023</p>			

DEBT SCHEMES













DEBT SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^	DEBT SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>Baroda BNP Paribas Ultra Short Duration Fund (An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Reasonable returns 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. 	 <p>Investors understand that their principal will be at Low to Moderate risk.</p>	 <p>Benchmark riskometer is at Moderate risk</p>	<p>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)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Regular income in short term. ▶ Investments in portfolio comprising of debt & money market instruments and derivatives. 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	 <p>Benchmark riskometer is at Moderate risk</p>
<p>^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Ultra Short Duration Fund BI Index): basis it's constituents; as on February 28, 2023</p>		<p>^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Low Duration Fund BI Index): basis it's constituents; as on February 28, 2023</p>			

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

*Concept of Macaulay duration: The Macaulay duration is a measure of a bond's sensitivity to interest rate changes. It is expressed in annual terms. It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Factors like a bond's price, maturity, coupon, yield to maturity among others impact the calculation of Macaulay duration. 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.

Product Labeling

DEBT SCHEMES





DEBT SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^	DEBT SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>Baroda BNP Paribas Money Market Fund</p> <p>(An open-ended debt scheme investing in money market instruments. A Relatively Low Interest Rate Risk and Moderate Credit Risk)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income over short term. Investments in money market instruments having maturity upto 1 year. 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	 <p>Benchmark riskometer is at Low to Moderate risk.</p>	<p>Baroda BNP Paribas Banking and PSU Bond Fund</p> <p>(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)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Generate returns over short to medium term. Invest primarily in debt instruments of Banks, PFIs, PSUs and Municipal Bonds. 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	 <p>Benchmark riskometer is at Moderate risk</p>
<p>Baroda BNP Paribas Short Duration Fund</p> <p>(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)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income over short term. Investment predominantly in Money Market Instruments (i.e. CP/CD) and Short Term Debt Market Instruments. 	 <p>Investors understand that their principal will be at Moderate risk..</p>	 <p>Benchmark riskometer is at Moderate risk.</p>	<p>Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)</p> <p>(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 High Credit Risk)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Income over medium term. Investment in a mix of debt and money market instruments across the credit and maturity spectrum. 	 <p>Investors understand that their principal will be at Moderately High risk.</p>	 <p>Benchmark riskometer is at High risk</p>
<p>Baroda BNP Paribas Corporate Bond Fund</p> <p>(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)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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. 	 <p>Investors understand that their principal will be at Low to Moderate risk</p>	 <p>Benchmark riskometer is at Moderately High risk.</p>	<p>Baroda BNP Paribas Dynamic Bond Fund</p> <p>(An Open ended Dynamic Debt Scheme investing across duration. A Relatively High Interest Rate Risk and Moderate Credit Risk Scheme)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Regular income in long term. Investments in debt and money market instruments . 	 <p>Investors understand that their principal will be at Moderate risk..</p>	 <p>Benchmark riskometer is at Moderately High risk.</p>

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

*Concept of Macaulay duration: The Macaulay Duration is a measure of a bond's sensitivity to interest rate changes. It is expressed in annual terms. It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Factors like a bond's price, maturity, coupon, yield to maturity among others impact the calculation of Macaulay duration. 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.

Product Labeling

DEBT SCHEMES

DEBT SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^	DEBT SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>Baroda BNP Paribas Gilt Fund (An open-ended debt scheme investing in government securities across maturity. A Relatively High Interest Rate Risk and Low Credit Risk)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Credit risk free regular Income over long term. ▶ Investment only in Government (both Central and State Government) Securities. 	 <p>Investors understand that their principal will be at Moderate risk.</p>	 <p>Benchmark riskometer is at Moderate risk.</p>	<p>Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)</p> <p>(An Open ended Medium Term Debt Scheme investing in instruments such that the Macaulay duration* of the portfolio is between 3 years and 4 years. A relatively high interest rate risk and moderate credit risk scheme)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Regular income in medium term. ▶ Investments in a portfolio of debt & money market instruments with portfolio Macaulay Duration* ranging from 3 to 4 years. 	 <p>Investors understand that their principal will be at Moderate risk.</p>	 <p>Benchmark riskometer is at Moderate risk.</p>
	^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Dynamic Gilt Index): basis it's constituents; as on February 28, 2023			^^Riskometer For Scheme: basis it's portfolio, For Benchmark (CRISIL Medium Duration Fund Bill Index): basis it's constituents; as on February 28, 2023	

DEBT SCHEMES	Scheme Riskometer^^	Benchmark (Tier 1) Riskometer^^
<p>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)</p> <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ▶ Income for the target maturity period. ▶ an open ended target maturity fund seeking to track the NIFTY SDL December 2026 Index 	 <p>Investors understand that their principal will be at Moderate risk..</p>	 <p>Benchmark riskometer is at Moderate risk.</p>
	^^Riskometer For Scheme: basis it's portfolio, For Benchmark (Nifty SDL December 2026 Index): basis it's constituents; as on February 28, 2023	

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

*Concept of Macaulay duration: The Macaulay Duration is a measure of a bond's sensitivity to interest rate changes. It is expressed in annual terms. It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Factors like a bond's price, maturity, coupon, yield to maturity among others impact the calculation of Macaulay duration. 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.

Scheme wise Potential Risk Class (PRC) matrix

Potential Risk Class (PRC) matrix*

	Baroda BNP Paribas Liquid Fund			Baroda BNP Paribas Overnight Fund			Baroda BNP Paribas Ultra Short Duration Fund		
Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓		B-I		A-I				B-I	
Relatively Low: Class I (MD<=1 year)									
Moderate: Class II (MD<=3 year)									
Relatively High: Class III (Any MD)									

	Baroda BNP Paribas Low Duration Fund			Baroda BNP Paribas Money Market Fund			Baroda BNP Paribas Banking and PSU Bond Fund		
Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓		B-I			B-I				
Relatively Low: Class I (MD<=1 year)									
Moderate: Class II (MD<=3 year)									
Relatively High: Class III (Any MD)								B-III	

	Baroda BNP Paribas Short Duration Fund			Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)			Baroda BNP Paribas Dynamic Bond Fund		
Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)	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)						C-III		B-III	

	Baroda BNP Paribas Corporate Bond Fund			Baroda BNP Paribas Gilt Fund			Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)		
Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)	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		A-III				B-III	

	Baroda BNP Paribas Nifty SDL December 2026 Index Fund		
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)

Glossary

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

Banking	
Currency in circulation (% YoY)	Measures cash in circulation and is an important indicator of economic activity particularly in the informal sector
M3 (% YoY)	Measures money supply and is linked to real GDP growth and inflation
Bank non-food credit growth (%YoY)	Measures total non-food bank credit growth. The key sub components are personal credit growth (home loan, auto loans, personal loan, credit cards etc.), credit to industry (loans for infrastructure, large corporates and large projects) and credit to services (loans given to NBFCs and service related industry). These are reflective of consumption in economy, industry's demand for credit and services' sector demand for credit respectively.
Personal credit (%YoY)	
Credit to industry (%YoY)	
Credit to services (%YoY)	
Deposit growth (%YoY)	Measures total deposit growth in the banking system
Credit to deposit ratio (%)	Total credit / Total deposits reflects credit demand vs. availability of funds in the banking system and hence scope for transmission of rate cuts.
10 year G-Sec yields (%)	G-Secs are securities issued by Central Government to borrow from financial market to meet its fiscal deficit. Gsec yields are determinant of the government's ability to service its debt.
Weighted average lending rate of Banks (%)	Lending rate for all loans
Weighted average deposit rate of banks (%)	Cost of deposits for banks
Median MCLR (%)	Margin lending rate for new loans. Indicator of effectiveness of monetary transmission
Commercial Paper issuance (%YoY)	Measures demand for short term funds of corporates via the market route. Also reflective of ease of access to funds.
Industry	
Cement production (% YoY)	Measures volume of cement production and determines the construction component of GDP
Steel production (% YoY)	Measures volume of steel production determines the construction component of GDP
IIP (%YoY)	
Mining (% YoY)	
Manufacturing (%YoY)	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.
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	
PMI Services Index	
PMI Composite 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.
Consumer	
Rural wage (% YoY)	Measures average rural wages which determines rural propensity to consume
Motorvehicle sales (%YoY)	
Passenger Vehicle (% YoY)	
Commercial Vehicle (% 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.
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)	
Core 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.
WPI (%YoY)	

Source: Nirmal Bang Institutional Research, BBNPP AMC

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 SEBI circular SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/652 dated October 27, 2021, 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.

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.barodabnp-paribasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes> on website of mutual fund.

Investors are requested to note that pursuant to SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012 read with SEBI (Mutual Funds) (Second Amendment) Regulations, 2012 issued on September 26, 2012, the AMC shall disclose portfolio (along with ISIN) as on the last day of the month for all the schemes on its website on or before the tenth day of the succeeding month. <http://barodabnp-paribasmf.in/Downloads/index.aspx>

Note: In accordance with the requirements specified by the SEBI circular no. SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009 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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**Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.**