Baroda BNP PARIBAS MUTUAL FUND

Zindagi ho ya Investment,
Balance zaroori hai.

INVEST IN IT



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Presenting

Baroda BNP Paribas Balanced Hybrid Fund

NFO Period | 25th Nov. - 8th Dec. 2026

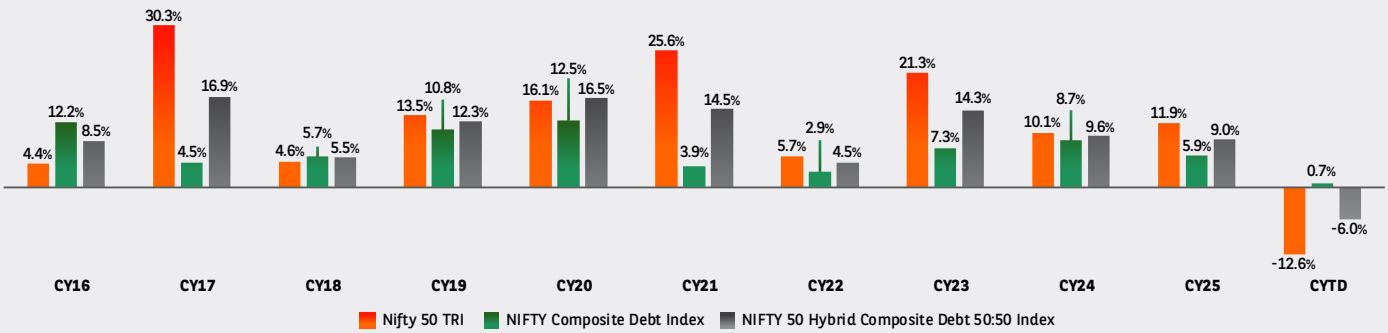
In a world of constant change, balance remains a timeless principle. Progress is not always about choosing extremes, but about bringing together different strengths to create a more balanced path forward. The same philosophy can apply to investing. By combining the growth potential of equity with the relative stability of debt, investors can benefit from the complementary strengths of both asset classes. This approach helps reduce dependence on any single asset class while pursuing long-term financial goals through a diversified portfolio.

Balancing Growth with Stability

Equity offers growth potential, while debt aims to generate income and cushion the impact of market volatility. A hybrid approach brings both together for a more balanced investment journey.

The chart below illustrates this balance: the NIFTY 50 Hybrid Composite Debt 50:50 Index moderated equity's sharper annual swings, while delivering higher returns than the debt index in most years shown.

Calendar Year performances of Indices



Source: Nifty Indices, MFI Explorer. Data as on September 30, 2026. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.**

Presenting
Baroda BNP Paribas Balanced Hybrid Fund

An actively managed open-ended balanced scheme investing only in equity and debt instruments, such that the allocation to each asset class would be in the range of 40% to 60% of the total assets.

Intended Portfolio Allocation Approach*

Equity

- Dynamic Portfolio Positioning based on market conditions and potential risk-reward opportunities.
- Blended investment style, with no bias.
- Diversified across market caps and sector with bottom-up stock selection process.



Fixed Income

- Portfolio duration will be dynamically managed around 5 years depending on interest rate outlook.
- High credit quality will be maintained through majority allocation in Sovereign/AAA/A1+ assets, with tactical non-AAA plays.
- Broadly diversify across issuers, maturities, and asset types to avoid concentration risk.



Why Invest in Baroda BNP Paribas Balanced Hybrid Fund?

Balance by design:
The Scheme will endeavour to maintain average equity exposure around 50%–55% based on market conditions.



Growth potential with stability:
The fund structure enables participation in the growth potential of equity while managing downside volatility.



Disciplined Rebalancing:
Professional management of the equity-debt mix to adapt to evolving market conditions.



Tax efficient investment option:
Steady, tax-efficient wealth accumulation for 3+ year investment horizon.



Scheme Facts

Scheme Name	Baroda BNP Paribas Balanced Hybrid Fund
Type of the Scheme	An open-ended balanced scheme investing only in equity and debt instruments. No arbitrage is permitted in this scheme.
Category	Balanced Hybrid Fund
Investment Objective	The investment objective of the scheme is to achieve long term capital appreciation and generate income by actively managed investments in a balanced portfolio of equity & equity related instruments and debt & money market instruments. The Scheme does not guarantee/indicate any returns. However, there can be no assurance that the investment objective of the Scheme will be realized.
AMFI Tier 1 Benchmark	NIFTY 50 Hybrid Composite debt 50:50 Index
Fund Manager	Equity Portion: Silky Jain and Kirtan Mehta; Fixed Income Portion: Prashant Pimple and Vikram Pamnani
Load Structure	Exit Load: • For Redemption/switch out of units above 10% within 1 year from the date of allotment: 1.00% of applicable NAV. • For Redemption/ switch out of units upto 10% of the units allotted within 1 year from date of allotment – NIL. • For Redemption/switch out of units after 1 year 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. There shall be no exit load levied in case of switch of investments i) between the Plans (i.e. Regular and Direct Plans); and/or ii) between the options (i.e. IDCW and Growth options), within the Scheme/Plan. For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.
Minimum Application Amount/switch in	Lumpsum investment: Rs. 1,000 and in multiples of Rs. 1 thereafter. Systematic Investment Plan: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter. (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.

#Please refer to the Scheme Information Document of the scheme before investing for details including investment objective, asset allocation pattern, investment strategy, risk factors and taxation.

Contact your Mutual Fund Distributor or Financial Advisor

Visit:
www.barodabnpparibasmf.in

Call us on:
1800 2670 189 (Toll free)

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Baroda BNP Paribas Balanced Hybrid Fund
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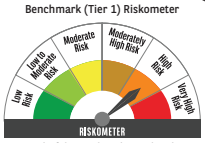
This product is suitable for investors who are seeking*:
- Capital appreciation and income generation over medium to long term.
- Investment in equity and equity related securities and debt & money market instruments

Scheme Riskometer^^



Risk of the Scheme is High Risk

Benchmark (Tier 1) Riskometer



Risk of the Benchmark is High Risk as per AMFI Tier I Benchmark i.e Nifty 50 Hybrid Composite debt 50:50 Index

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

^^The riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO, when actual investments are made.

Offer of Units of Rs. 10 each for cash during the New Fund Offer (NFO) and Continuous Offer for Units at NAV based prices.

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