Bajaj Finserv Multi Asset Allocation Fund

An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs

October 2026



Winners Keep on Changing Among Asset Classes

Calendar Year Performance - Winners Change

Asset Class	CY-2014	CY-2015	CY-2016	CY-2017	CY-2018	CY-2019	CY-2020	CY-2021	CY-2022	CY-2023	CY-2024	CY-2025
Equity	31.40%	-4.10%	3.00%	28.60%	3.20%	12.00%	14.90%	24.10%	4.30%	20.00%	8.75%	10.51%
Debt	10.50%	8.50%	9.30%	6.30%	6.70%	9.10%	10.20%	4.10%	3.70%	7.20%	7.63%	7.59%
Gold	-7.90%	-6.60%	11.30%	5.10%	7.90%	23.80%	28.00%	-4.20%	13.90%	15.40%	20.30%	70%
Silver	15.9%	-9.70%	19.60%	-2.80%	-0.20%	21.80%	44.40%	-8.20%	9.70%	7.70%	17.57%	145%

Different Asset Classes Outperform in Different Years

Top Performers
Equity-4 Years
Debt-1 Years
Gold-3 Years
Silver-3 Years

Source: ICRA MFI, Internal. Disclaimer: Past Return data shared above is only for illustrative and understanding purposes Past performance is no guarantee of future returns. As on 31st Dec 2025.
Equity: Nifty 50 Debt: NIFTY Short Duration Debt Index, Gold: MCX Spot Price, Silver: MCX Spot Price.

Bajaj Finserv Multi Asset Allocation Fund: Different Asset Classes

Equity (35-80%)

- Dividend Yield Strategy
- Multi Theme & Multi Sector
- Multicap Orientation with 30-50 Stocks

Fixed Income (10-55%)

- Dynamic Duration Management
- Macro+Quant Inputs
- Quality Portfolio-Safety First Approach

Commodities (10-55%)

- Gold ETF/Silver ETF
- Upside Potential- Inherent Demand
- Volatility Hedge of Equity

InVITs (0-10%)

- Regular Income
- Diversification Asset Pool
- Opportunistic Approach

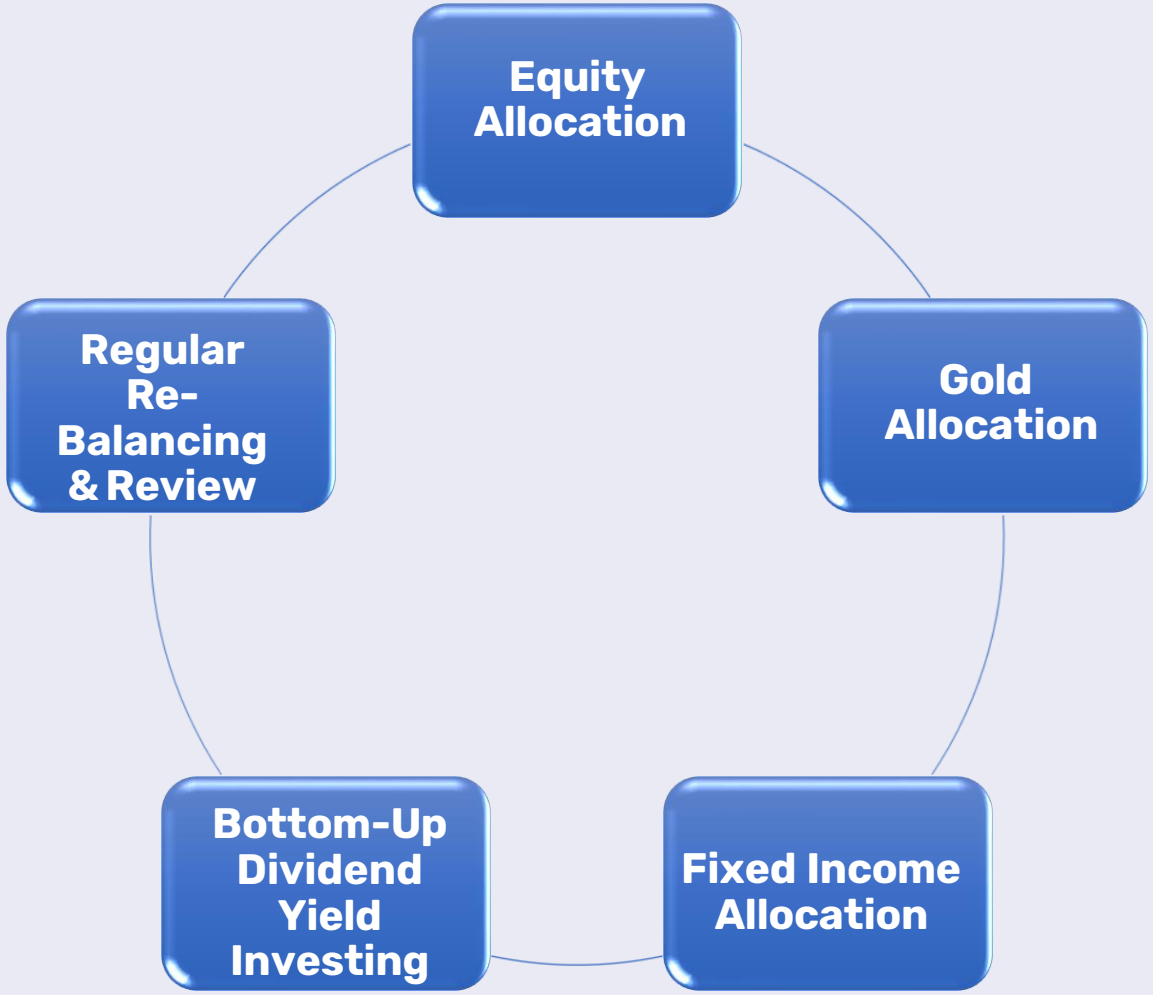
The strategy mentioned above is subject to the Scheme Information Document and the Fund Manager may decide on the allocation amongst various asset class at the time of investment.

Factors Deciding Asset Allocation-Under Various Scenarios

Macro-Economic Factors	Valuation	Behaviour
• Inflation & Interest Rates	• Intrinsic Value	• Calibrated Decision Making
• Corporate Earnings Growth	• Fundamental Elements	• Crowd's Over Reaction & Under Reaction
• Balance Sheet Health	• Dividend Yield Opportunity	• Reversal & Momentum

The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Portfolio Construction-Under Normal Scenario

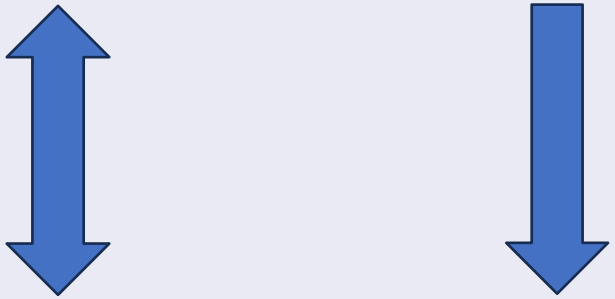


The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Our Equity Strategy: Growth & Dividend Payout

Dividend Yield Explained

Profits Generated by a Company



Reinvested in Business for Future Growth

Dividend Paid Out

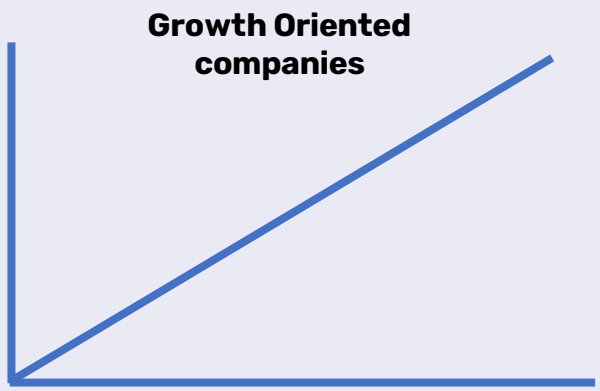
Buy Backs

Dividend Yield
Dividend Distributed/Common Stock Price

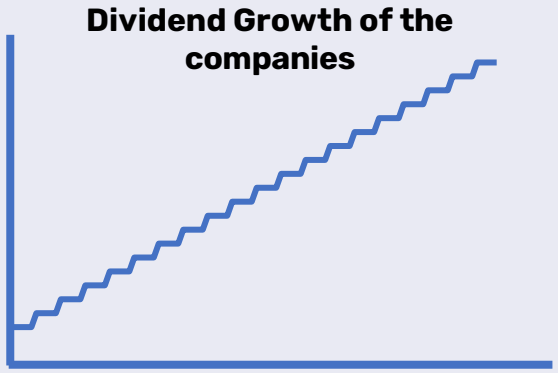
Features of Dividend Paying Companies

- Stable Business Models
- Sustainable Growth
- Accountable Management
- Low Volatility

Our Equity Strategy: Growth & Dividend Payout



+



Growth Oriented Companies

+

Dividend Paying Companies

→

Our Investment Universe

Why Dividend Yield based Investing in the Current Scenario

- Dividend yield based investing has the potential to Minimise Impact against Volatility
- High dividend yielding companies are trading at reasonable valuations
- Capital gains tax applicability in MF happens on redemption
- Compounding effect of growth and reinvestment of dividend
- When stock prices remain flat over extended periods, dividends may contribute to investor's returns.

Debt Allocation: Bajaj Finserv Multi Asset Allocation Fund

- Dynamic Duration Profile
- High Credit Quality Orientation
- Investment Mix of Sovereign & High-Quality Corporate Bonds
- Interest Rate Outlook



The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Commodities: Diversification Beyond Equity & Debt



ETF or ETCDs with Underlying Commodity

Predominant Gold Allocation

The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Our Investment Philosophy



INQUBE

INFORMATION EDGE

- **Outperform the market on superior information collection**

QUANTITATIVE EDGE

- **Outperform the market on processing information better**
- **Quant models, Analytical models**

BEHAVIORAL EDGE

- **Outperform the market by better decision making**
- **Take advantage of crowd over-reaction and underreaction**
- **Reduces one's own behavioral pitfalls**

Our Investment Philosophy

Hunting Ideas

Cycles

TOP-DOWN IDEAS



BOTTOM-UP IDEAS

Behavioral Screening

Analysing Ideas

Checklist

- Business
- Management
- Valuation

Pre-mortem

Allocating

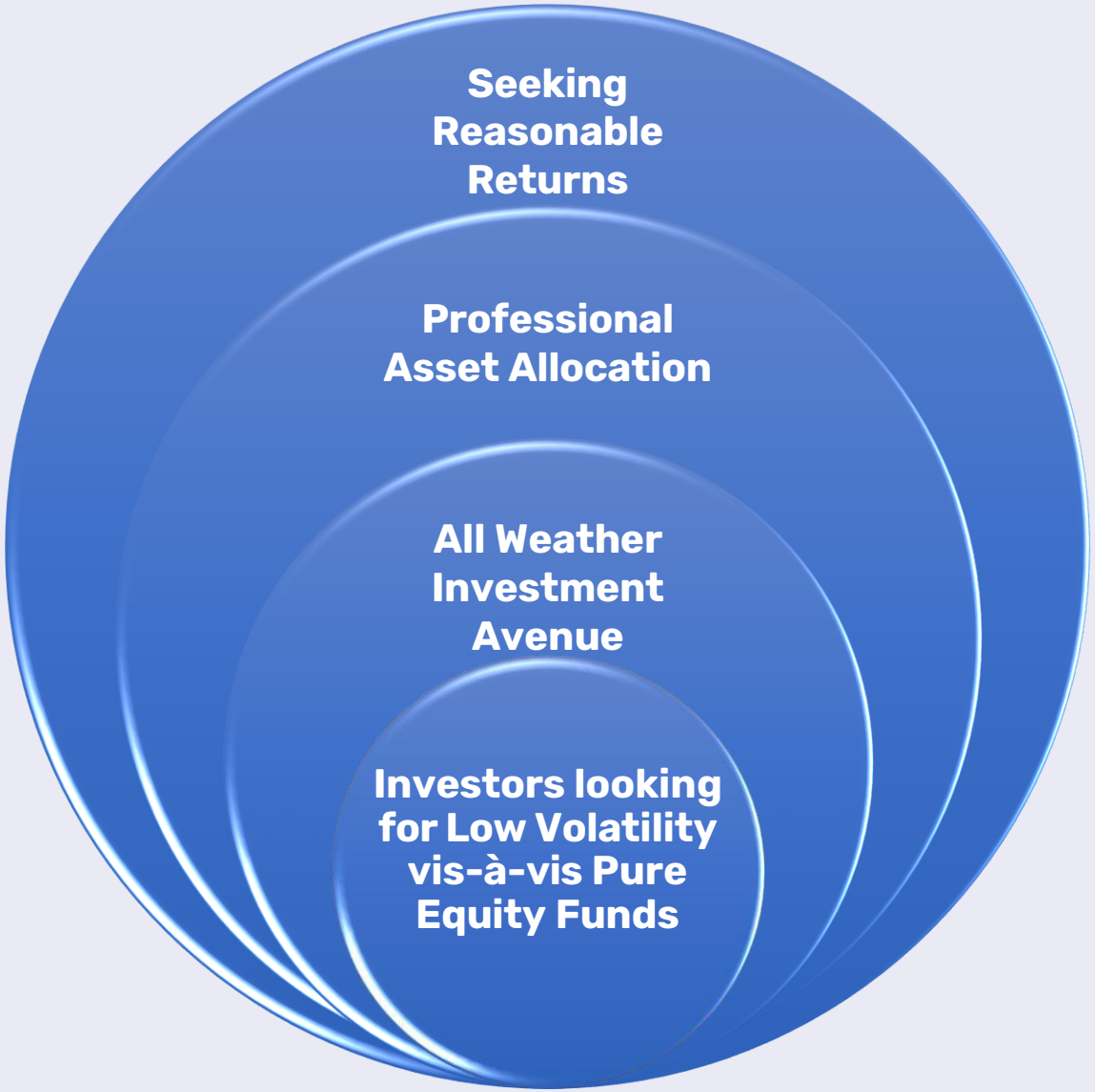
Journal

- Size
- Quality
- Value
- Growth
- Risk

Quant

Pre-commitment

Who Should Consider Investing in this Fund



Summary of the Fund Strategy

Fund Framework	Asset Allocation	Strategy
• Reduced extremities in performance. • Relatively smoother risk experience • All-weather investment avenue • Equity taxation status	Equity	• Directional allocation between 65-70%. • Investment in Dividend Opportunities • Multi Cap-Multi Theme-Multi Sector approach
	Debt	• Dynamic duration management • Macro+Quant inputs • Fund stabilizing role • Safety-first approach
	Commodities	• Opportunistic position • Volatility hedge of equity



BAJAJ FINSERV MULTI ASSET ALLOCATION FUND

Power your Multi -Asset Allocation with Investing in Companies with **G**rowth & **D**ividend **P**ayout

October 2026

For equity portion of portfolio:

Growth Dividend Payout

Company Name	% of Net Investment	Growth	Dividend Payout
HDFC Bank Limited	6.2%	■	■
ICICI Bank Limited	5.7%	■	
State Bank of India	3.0%		■
Larsen & Toubro Limited	2.3%	■	■
Divi"s Laboratories Limited	2.3%	■	
Bharti Airtel Limited	2.1%		■
Bajaj Finance Limited	1.9%	■	
Reliance Industries Limited	1.9%	■	
Tata Steel Limited	1.6%		■
Infosys Limited	1.4%		■
Rubicon Research Limited	1.4%	■	
Indus Towers Limited	1.4%	■	
Shriram Finance Limited	1.3%	■	
Graphite India Limited	1.3%	■	■
Whirlpool of India Limited	1.3%	■	■
Vedanta Aluminium Metal Limited	1.2%		■
GlaxoSmithKline Pharmaceuticals Limited	1.1%		■
Power Grid Corporation of India Limited	1.1%		■
Exide Industries Limited	1.1%	■	
Hindustan Unilever Limited	1.0%		■
Ujjivan Small Finance Bank Limited	1.0%	■	■
Sun Pharmaceutical Industries Limited	1.0%	■	
Asian Paints Limited	1.0%	■	
The Federal Bank Limited	1.0%	■	
Cummins India Limited	1.0%	■	■

Company Name	% of Net Investment	Growth	Dividend Payout
Mahindra & Mahindra Limited	1.0%	■	
Page Industries Limited	0.9%	■	■
Tata Consultancy Services Limited	0.9%		■
Eicher Motors Limited	0.8%	■	
Senores Pharmaceuticals Limited	0.8%	■	
Aurobindo Pharma Limited	0.8%	■	
Bajaj Auto Limited	0.7%	■	■
eClerx Services Limited	0.7%	■	
HCL Technologies Limited	0.7%		■
Onesource Specialty Pharma Limited	0.7%	■	
Tata Motors Ltd	0.7%	■	■
Motherson Sumi Wiring India Limited	0.7%	■	■
Hindustan Zinc Limited	0.6%		■
Angel One Limited	0.6%	■	
Emami Limited	0.5%		■
HDFC Life Insurance Company Limited	0.5%	■	
ITC Limited	0.5%		■
Steel Authority of India Limited	0.5%	■	
Sedemac Mechatronics Limited	0.5%	■	
SBI Life Insurance Company Limited	0.5%	■	
Ingersoll Rand (India) Limited	0.5%		■
ICRA Limited	0.4%	■	■
Gabriel India Limited	0.4%	■	
UNO Minda Limited	0.4%	■	
CRISIL Limited	0.4%	■	■
Nuvama Wealth Management Limited	0.2%	■	■
Thermax Limited	0.2%	■	
Sanofi Consumer Healthcare India Limited	0.1%	■	■

		0.5	1	1.5	2	2.5	3	3.5
Benchmark Dividend Yield	1.22%			●				
Portfolio Dividend Yield (FY27)	2.21%				●			

Debt Quants*

	YTM	Average Maturity	Macaulay Duration	Modified Duration
Bajaj Finserv Multi Asset Allocation Fund	6.92%	1.07 Years	1.00 Year	0.95 Years

*For the debt portion of the portfolio

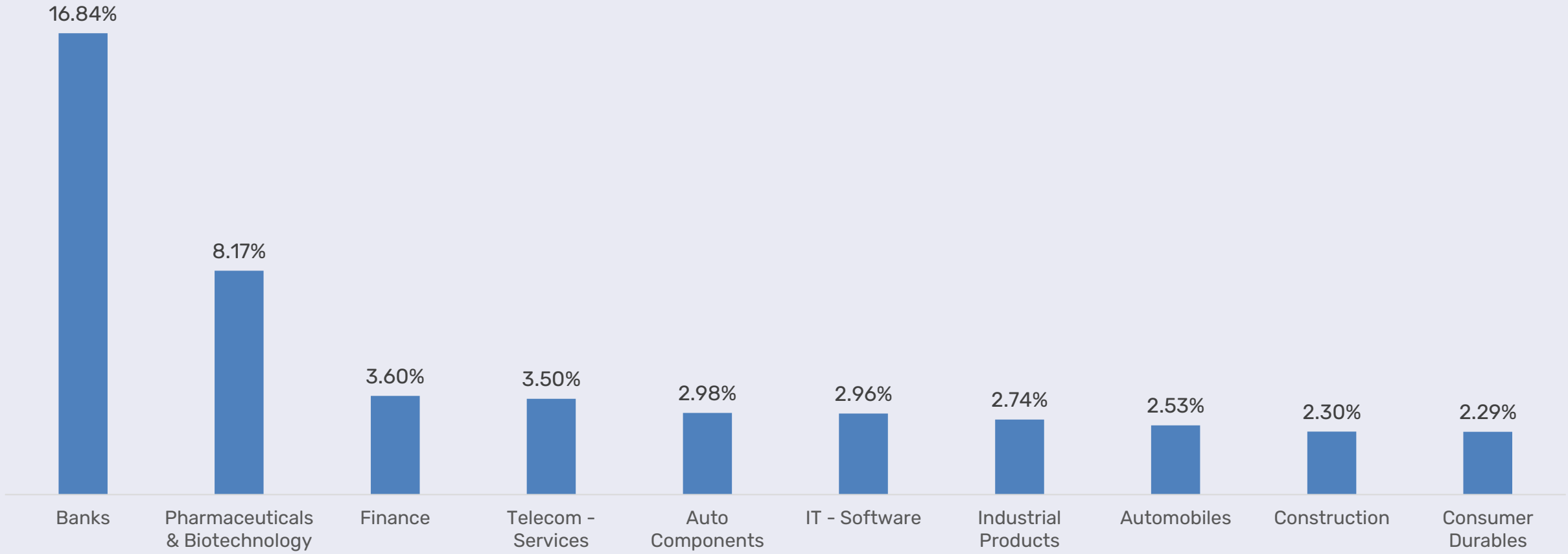
Fund Strategy

Asset class	Equity Allocation (70.25%)		Fixed Income Allocation	Commodity Allocation
	Equities	REITs		
Approx allocation	61.43%	7.16%	14.49%	15.22%
Asset class strategy	- Growth-oriented stock selection - High Dividend Paying stock	- Portfolio Diversification	- Dynamic Duration Management - High Credit Quality Instruments	- Opportunistic position - Hedge against volatile equity markets

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

Data as on 30th September 2026

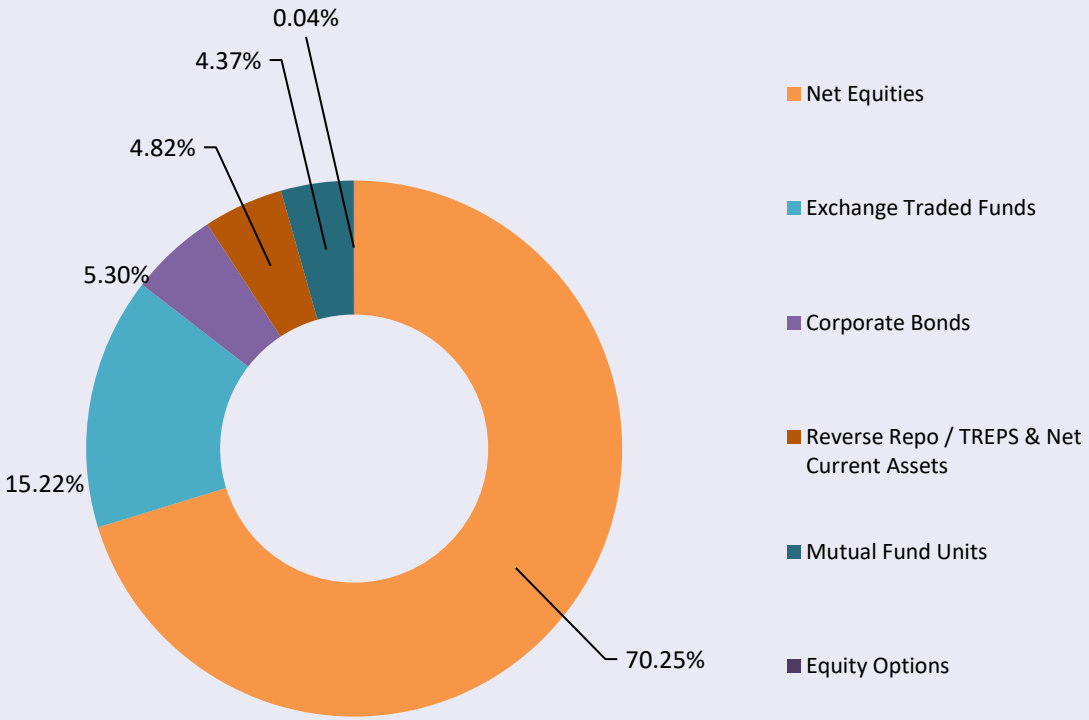
Sector Allocation (Top 10)



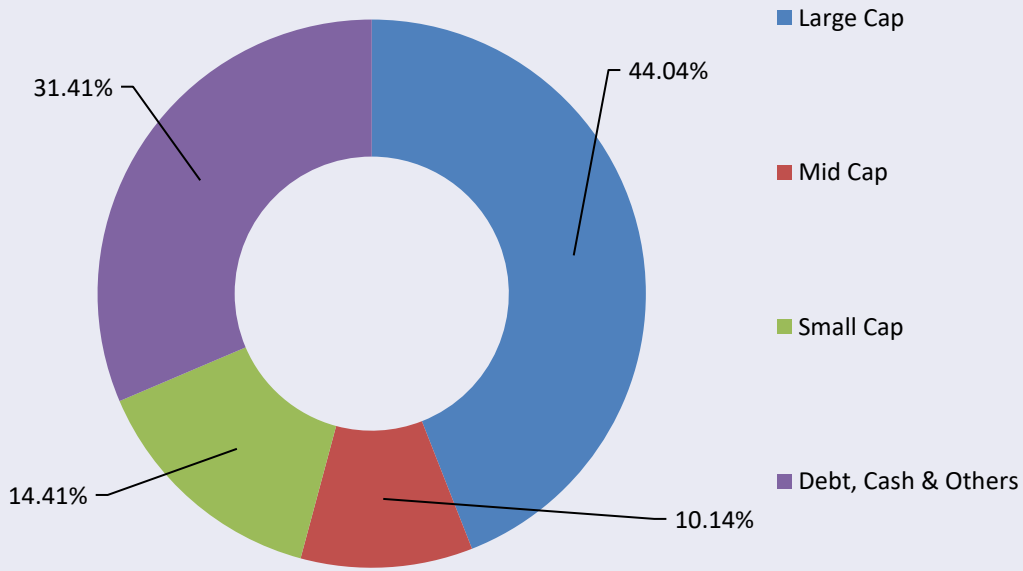
Data as on 30th September 2026 | For equity portion of portfolio

Bajaj Finserv Multi Asset Allocation Fund - Allocation

Asset Allocation



Market Cap Allocation



Data as on 30th September 2026

QUANTITATIVE INDICATORS*

Bajaj Finserv Multi Asset Allocation Fund	Yield to Maturity	Average Maturity	Macaulay Duration	Modified Duration
	6.92%	1.07 Years	1 Years	0.95 Years

All data is as on 30th September, 2026. | *For the debt portion of the portfolio.

FUND STRATEGY

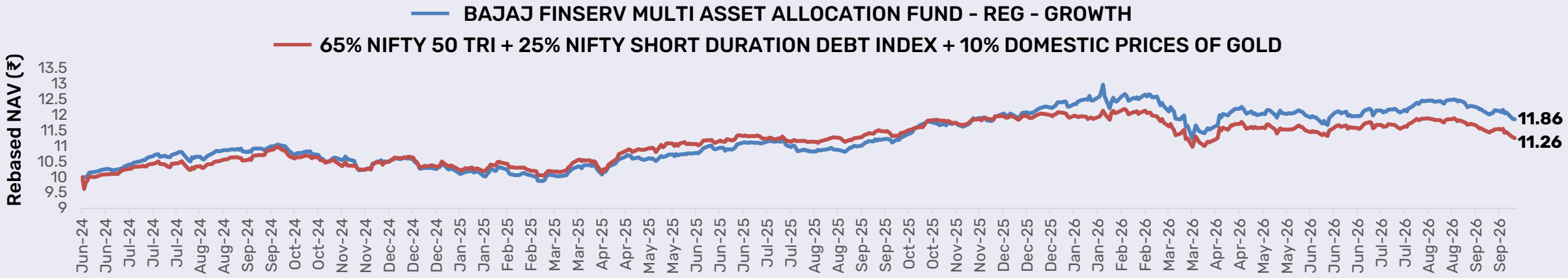
ASSET CLASS	EQUITY ALLOCATION (68.59%)		FIXED INCOME ALLOCATION	COMMODITY ALLOCATION
	EQUITIES	REITS		
APPROX ALLOCATION	61.43%	7.16%	14.49%	15.22%
ASSET CLASS STRATEGY	• GROWTH ORIENTED STOCK SELECTION • HIGH DIVIDEND PAYING STOCK	• PORTFOLIO DIVERSIFICATION	• DYNAMIC DURATION MANAGEMENT • HIGH CREDIT QUALITY INSTRUMENTS	• OPPORTUNISTIC POSITION • HEDGE AGAINST VOLATILE EQUITY MARKETS

PERFORMANCE SUMMARY

SCHEME	6 MONTHS	1 YEAR	2 YEAR	SINCE INCEPTION
	ABSOLUTE RETURNS (%)*	ANNUALISED RETURN (%)*		
Bajaj Finserv Multi Asset Allocation Fund*	3.92	5.88	3.81	7.61
NIFTY 50 TRI	2.13	-7.09	-5.29	0.00

*Bajaj Finserv Multi Asset Allocation Fund- REG- Growth | For complete performance details, refer to page no. 22

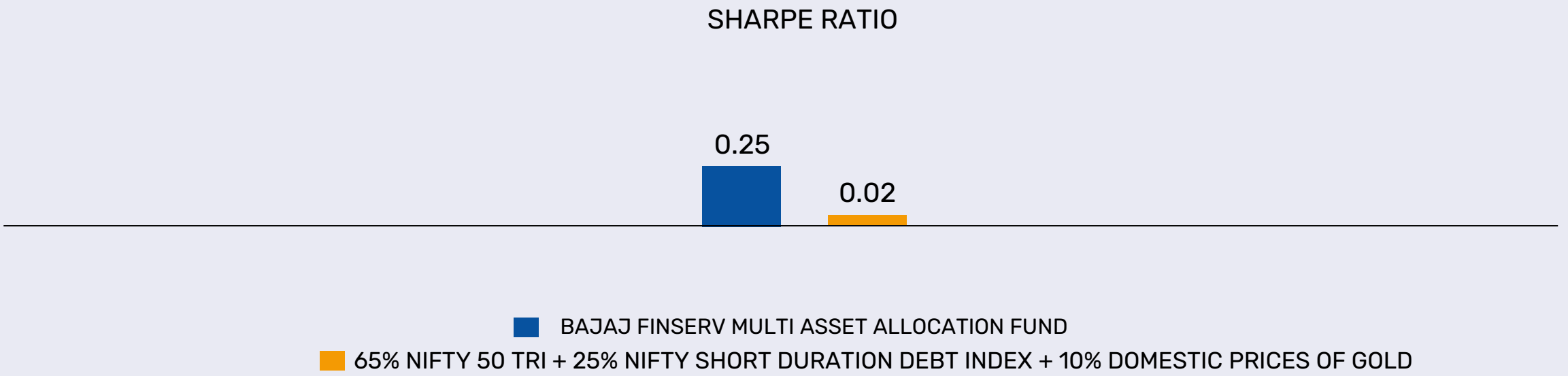
SCHEME VS BENCHMARK



DISCLAIMER: Returns <1 Yr Absolute, ≥ CAGR. Absolute Return and Annualised Return are calculated on a point to point basis. Ratios are calculated for a period of 3 years with monthly rolling and monthly frequency and risk-free rate of 5.07% is based on the TREPS rate as on the last working day of the month. For Bajaj AMC schemes, ratios are calculated since inception with monthly rolling and monthly frequency. Max Drawdown is calculated within the one-day range. Returns for global funds pertains to previous business day as NAVs are disclosed at one day lag.

Data as on 30th September, 2026 | Source: Internal Analysis, MFI360, Bloomberg Past performance may or may not be sustained in future.

RISK AND PERFORMANCE METRICS



With a Sharpe ratio of 0.25 versus 0.02, the scheme has delivered robust risk-adjusted returns.

A **beta of 1.00** and a robust **Jensen's alpha of 2.37%** since inception highlight its resilient profile and consistent outperformance through prudent portfolio construction and stock selection.

Risk Free Rate of Return: 5.07% | Data as on 30th September, 2026; calculated since inception | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

SCHEME FEATURES

Scheme name	Bajaj Finserv Multi Asset Allocation Fund
Scheme Category	Hybrid Scheme - Multi Asset Allocation Fund
Scheme Type	An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs
Scheme Riskometer	Very High Risk
Benchmark	65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold
Fund Manager	Mr. Anup Kulkarni and Mr. Sabyasachi Mukerji for Equity Portion, Mr. Siddharth Chaudhary for Fixed Income Portion & Mr. Cheragh Sidhwa for Commodities Investing.
Investment Objective	To generate income from fixed income instruments and generate capital appreciation for investors by investing in equity and equity related securities including derivatives, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs & InvITs. However, there is no assurance that the investment objective of the Scheme will be achieved. ever, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.
Loads	Entry load – not applicable Exit load – For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows: if units are redeemed / switched out within 3 months from the date of allotment: if up to 30% of units allotted are redeemed/switched out: Nil any redemption / switch-out of units in excess of 30% of units allotted: 1% of applicable NAV. If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 3 months from the date of allotment, no exit load is payable
NAV in Rs.	Regular-Growth: 11.8600 Direct-Growth: 12.2815
AUM in Rs. cr.	1,829.97
BER*	Regular: 1.69% Direct: 0.45%

*To know about Total Expense Ratio (TER), please visit https://www.bajajamc.com/downloads?ter= | Data as on 31st September 2026

Bajaj Finserv Multi Asset Allocation Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Bajaj Finserv Multi Asset Allocation Fund - Regular - Growth						
Last 1 Year	5.88%	-0.64%	-7.09%	10,588	9,936	9,291
Since Inception	7.61%	5.24%	0.00%	11,860	11,260	10,001
Bajaj Finserv Multi Asset Allocation Fund - Direct - Growth						
Last 1 Year	7.43%	-0.64%	-7.09%	10,743	9,936	9,291
Since Inception	9.24%	5.24%	0.00%	12,282	11,260	10,001

Returns as on 30th September, 2026

Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. **Benchmark:** 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold **Additional Benchmark:** Nifty 50 TRI. **Inception Date:** 3rd June 2024

Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date o f this material. Returns greater than 1 year are compounded annualized.

Face Value per unit: Rs. 10.

The Fund Managers of the scheme: Mr. Anup Kulkarni (Equity Portion), Mr. Sabyasachi Mukerji (Equity Portion), Mr. Siddharth Chaudhary (Debt Portion) and Mr. Cheragh Sidhwa (Commodity Investments Portion). For the performance of other schemes managed by the Fund Managers which have completed 1 year or more than1 year since inception, refer to table below.

Mr. Siddharth Chaudhary manages debt portion of Bajaj FinservBanking and Financial Services Fund. He also manages Bajaj FinservUltra Short to Short Term Fund.

Bajaj Finserv Multi Asset Allocation Fund

Bajaj Finserv Multi Asset Allocation Fund - Regular Plan - Growth					65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold		Nifty 50 TRI	
Period	**SIP Start Date**	**Total Amount Invested(Rs.)**	**Market Value (Rs.)**	**Scheme Returns (CAGR %)**	**Market Value (Rs.)**	**Benchmark Returns (CAGR%)**	**Market Value (Rs.)**	**Benchmark Returns (CAGR%)**
1-Years SIP	01-Oct-2025	120,000	118,338	-2.57	115,536	-6.85	111,040	-13.60
Since Inception SIP	03-Jun-2024	280,000	297,995	5.26	2,85,291	1.56	263,612	-4.93

Returns as on 30th September, 2026. Past performance may or may not be sustained in future.

The Fund offers Flexible and convenient Systematic Investment Plan (SIP) facility. SIP calculations made on Rs. 10,000. SIP Performances is computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on1st business day of every subsequent month

Other Schemes Managed by Fund Manager

Name of Fund Manager: Mr. Anup Kulkarni, Mr. Sabyasachi Mukerji, Mr. Siddharth Chaudhary, Mr. Cheragh Sidhwa.

	1 Year			3 Year			5 Year		
Fund Name	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**
Bajaj Finserv Balanced Advantage Fund^	1.75%	3.34%	-2.65%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund***	-1.53%	-0.04%	-5.18%	NA	NA	NA	NA	NA	NA
Bajaj Finserv ELSS - Tax Saver Fund!	1.64%	3.38%	-2.33%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Cap Fund!!!	9.19%	10.81%	0.40%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund#	5.83%	6.52%	6.50%	6.72%	7.37%	7.12%	NA	NA	NA
Bajaj Finserv Banking and PSU Debt Fund$$	4.25%	4.82%	4.43%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund**	5.26%	5.32%	5.24%	6.02%	6.07%	6.06%	NA	NA	NA
Bajaj Finserv Liquid Fund##	6.28%	6.48%	6.44%	6.76%	6.95%	6.89%	NA	NA	NA
Bajaj Finserv Arbitrage Fund@	5.95%	6.69%	7.33%	6.26%	7.00%	7.42%	NA	NA	NA
Bajaj Finserv Large & Mid Cap Fund^^	-0.24%	1.17%	-0.37%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth$$$	4.84%	NA	5.24%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Flexi Cap Fund&	4.26%	5.59%	-2.33%	14.27%	15.86%	9.19%	NA	NA	NA
Bajaj Finserv Consumption Fund@@@	-7.00%	-5.48%	-7.49%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Healthcare Fund###	21.11%	23.14%	16.77%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Gilt Fund!!	3.12%	4.03%	2.66%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Small Cap Fund&&&	17.35%	19.11%	5.22%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Equity Savings Fund****	3.86%	4.99%	1.54%	NA	NA	NA	NA	NA	NA

Data as on 30th September 2026.

Inception Dates: Bajaj Finserv Balanced Advantage Fund - 15th Dec 2023, Bajaj Finserv Large Cap Fund - 20th Aug 2024, Bajaj Finserv ELSS - Tax Saver Fund - 29th Jan 2025, Bajaj Finserv Multi Cap Fund - 27th Feb 2025, Bajaj Finserv Money Market Fund - 24th Jul 2023, Bajaj Finserv Banking and PSU Debt Fund - 13th Nov 2023, Bajaj Finserv Overnight Fund - 05th Jul 2023, Bajaj Finserv Liquid Fund - 05th Jul 2023, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Large & Mid Cap Fund - 27th Feb 2024, Bajaj Finserv Nifty 1D Rate Liquid ETF - 28th May 2024, Bajaj Finserv Flexi Cap Fund - 14th Aug 2023, Bajaj Finserv Consumption Fund - 29th Nov 2024, Bajaj Finserv Healthcare Fund - 27th Dec 2024, Bajaj Finserv Gilt Fund - 15th Jan 2025, Bajaj Finserv Small Cap Fund - 18th Jul 2025 and Bajaj Finserv Equity Savings Fund - 19th Aug 2025

Disclaimer: Past performance may or may not be sustained in the future. Different plans have different expense structure. Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Returns are compounded annualized.

Benchmark: ^NIFTY 50 Hybrid Composite debt 50:50 Index, ***Nifty 100 Total Return Index (TRI), !BSE 500 Total Return Index (TRI), !!!Nifty 500 Multicap 50:25:25 TRI, #NIFTY Money Market Index A-I, $$Nifty Banking & PSU Debt Index A-II, **CRISIL Liquid Overnight Index, ##NIFTY Liquid Index A-I, @Nifty 50 Arbitrage Index (TRI), ^^Nifty Large Midcap 250 TRI, $$$Nifty 1D Rate Index, &BSE 500 TRI, @@@Nifty India Consumption Total Return Index (TRI), ###BSE Healthcare Total Return Index (TRI), !!CRISIL Dynamic Gilt Index, &&&BSE 250 SmallCap TRI and ****Nifty Equity Savings Index.

Product Label and Riskometer

Bajaj Finserv Multi Asset Allocation Fund

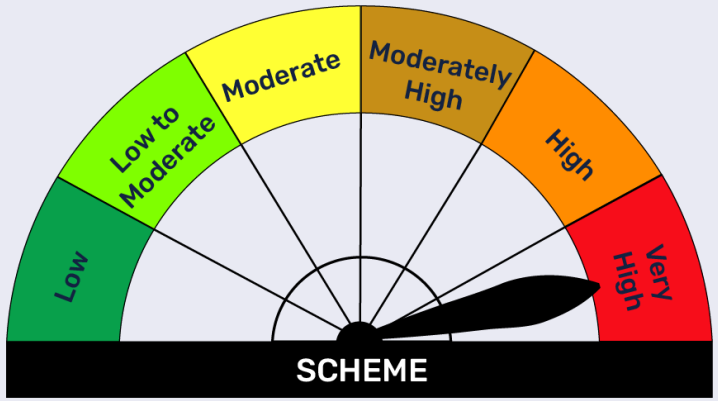
An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs

This product is suitable for investors who are seeking*:

- Income generation from fixed income instruments
- Wealth creation/Capital appreciation over long term from investments in equity and equity related securities, Gold ETFs, Silver ETFs, exchange traded commodity derivatives (ETCD) and in units of REITs & InvITs.

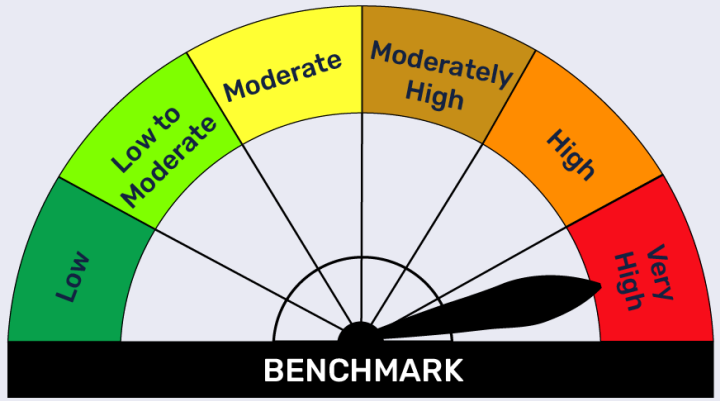
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

Scheme



The risk of the scheme is very high

Benchmark



The risk of the benchmark i.e. 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold is very high

Potential Risk Class (PRC)

Bajaj Finserv Banking and PSU Debt Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	
B-III - A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk			

Bajaj Finserv Money Market Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			
B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk			

Bajaj Finserv Liquid Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			
B-I – A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk			

Bajaj Finserv Overnight Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.			

Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.			

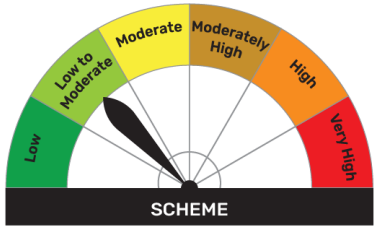
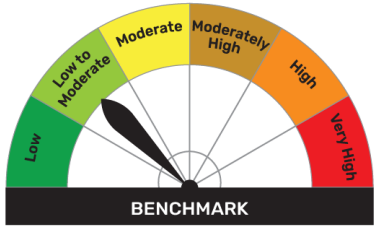
Bajaj Finserv Gilt Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A-III – A Scheme with Relatively High interest rate risk and Relatively Low credit risk.			

RISK-O-METER AND PRODUCT LABEL

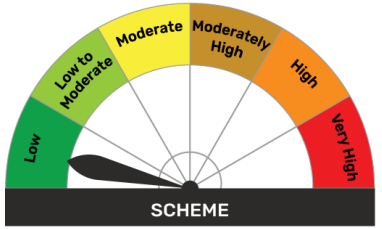
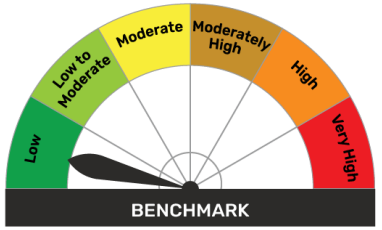
Bajaj Finserv Banking and PSU Debt Fund

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds with relatively high interest rate risk and moderate credit risk.

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Income over short to medium term ● Investment primarily in securities issued by Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Low to Moderate	 The risk of the benchmark i.e. Nifty Banking & PSU Debt Index A-II is Low to Moderate

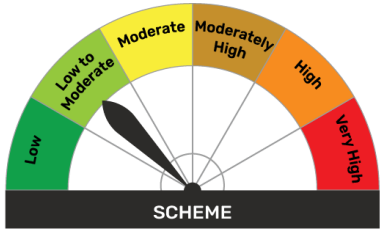
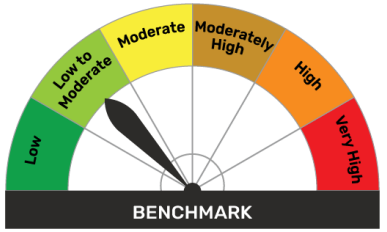
Bajaj Finserv Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Short term income generation ● income through arbitrage opportunities in the cash and derivatives segments of the equity markets *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is low	 The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low

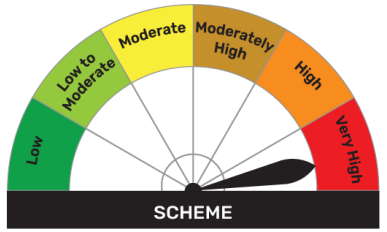
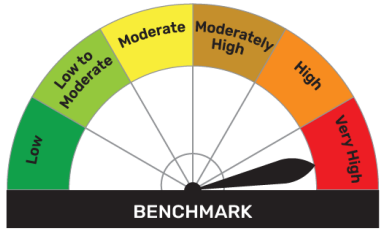
Bajaj Finserv Money Market Fund

An open ended debt scheme investing in money market instruments with Relatively Low Interest Rate Risk and Moderate Credit Risk.

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Income over short term. ● Investment in money market instruments that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Low to Moderate	 The risk of the benchmark i.e. NIFTY Money Market Index A-I is Low to Moderate

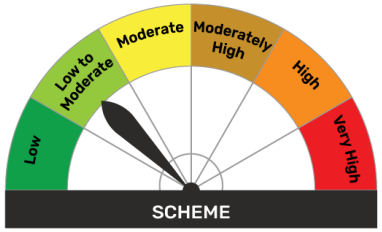
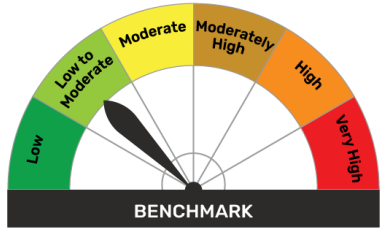
Bajaj Finserv Flexi Cap Fund

An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Wealth creation/capital appreciation over long term ● Investment in equity and equity related instruments across large cap, mid cap and small cap stocks *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. BSE 500 TRI is very high

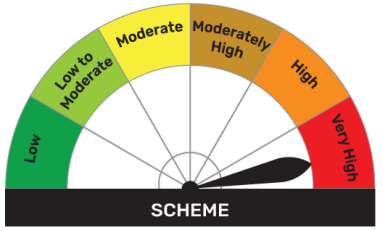
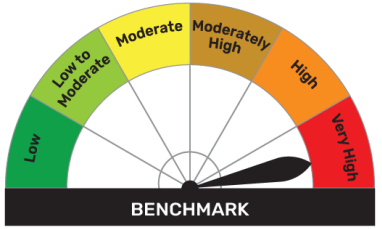
Bajaj Finserv Liquid Fund

An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Regular income over short term. ● Investment in money market and debt instruments, with maturity up to 91 days *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Low to Moderate	 The risk of the benchmark i.e. NIFTY Liquid Index A-I is Low to Moderate

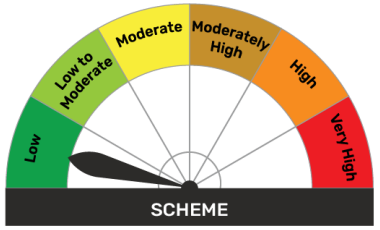
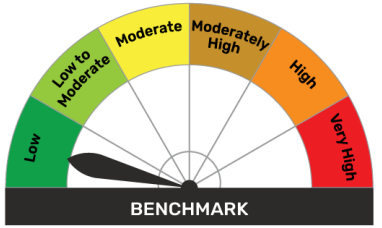
Bajaj Finserv Large & Mid Cap Fund

An open ended equity scheme investing in both large cap and mid cap stocks

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Wealth creation over long term ● Open ended equity scheme investing in both large cap and mid cap stocks *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. Nifty Large Midcap 250 TRI is very high

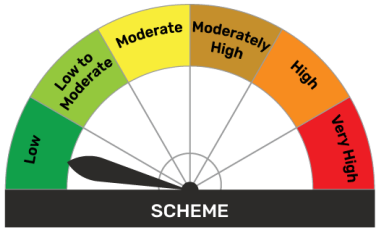
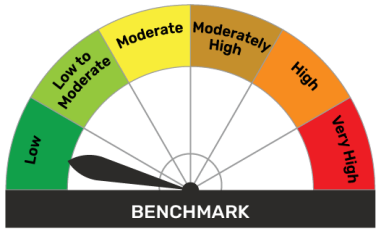
Bajaj Finserv Overnight Fund

An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Regular income over short term that may be in line with the overnight call rates. ● Investment in money market and debt instruments, with overnight maturity *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Low	 The risk of the benchmark i.e. CRISIL Liquid Overnight Index is low

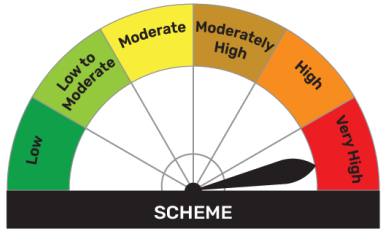
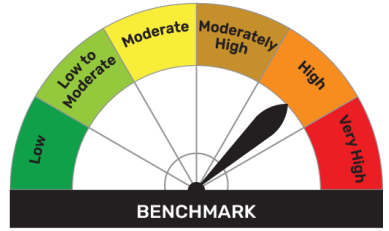
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Short term savings solution. ● An open ended Exchange Traded Fund liquid scheme, that aims to provide returns by investing in securities covered by Nifty 1D Rate Index with low risk and a high level of liquidity, subject to tracking error. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Low	 The risk of the benchmark i.e. Nifty 1D Rate Index is low

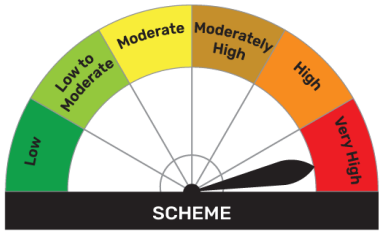
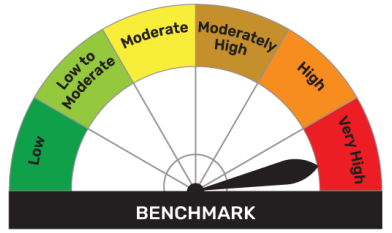
Bajaj Finserv Balanced Advantage Fund

An open ended dynamic asset allocation fund investing in debt and equity instruments only

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● To generate wealth creation over long term ● Dynamic asset allocation between equity and equity related instruments including derivatives, and fixed income instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. NIFTY 50 Hybrid Composite debt 50:50 Index is high

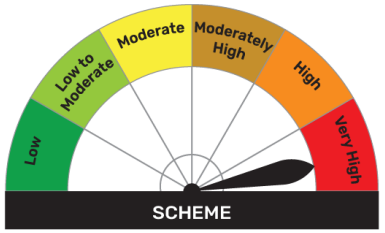
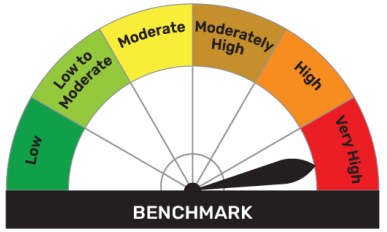
Bajaj Finserv Healthcare Fund

An open ended equity scheme investing in pharma, healthcare and allied theme

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high

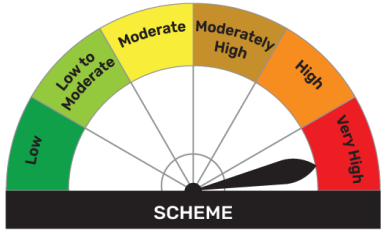
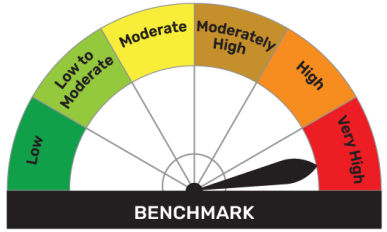
Bajaj Finserv Consumption Fund

An open ended equity scheme investing in consumption theme

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high

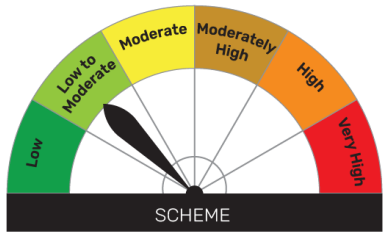
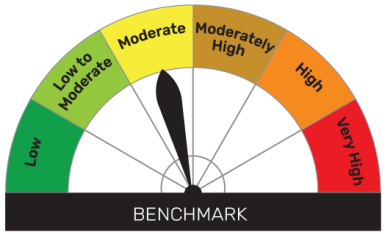
Bajaj Finserv ELSS - Tax Saver Fund

An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments with tax benefit under Section 80C of Income Tax Act, 1961 *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High

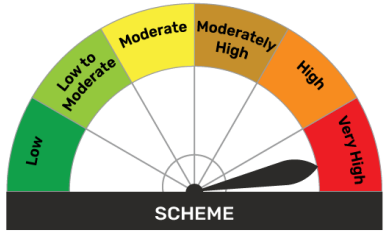
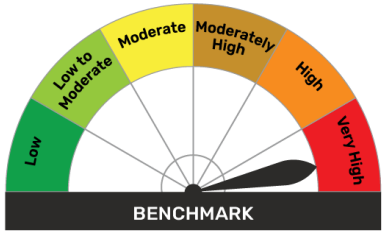
Bajaj Finserv Gilt Fund

An open ended debt scheme investing in government securities across maturity with relatively high interest rate risk and relatively low credit risk

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● credit risk free returns over medium to long term ● investments mainly in government securities of various maturities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Low to Moderate	 The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate

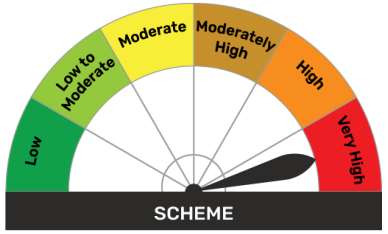
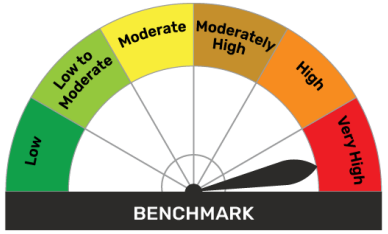
Bajaj Finserv Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of large cap companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. Nifty 100 Total Return Index (TRI) is very high

Bajaj Finserv Multi Cap Fund

An open ended equity scheme investing across large cap, mid cap, small cap stocks

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of large cap, mid cap, small cap companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Very High	 The risk of the benchmark i.e. Nifty 500 Multicap 50:25:25 TRI is Very High

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