Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt.

Data as on 30th September 2026

Portfolio Strategy

The Bajaj Finserv Equity Savings Fund is an open ended actively managed equity scheme aims to provide long-term capital appreciation by investing 65-90% of total assets in equity and equity related securities and to provide income and generate stable returns by investing 10-35% of total assets in debt and money market instruments. The net long equity exposure of the scheme will adopt a Multi cap, multi-sector strategy, dynamically allocating across diverse market capitalizations and industries to harness growth opportunities while mitigating risks. Guided by our INQUBE investment philosophy, the strategy emphasizes an informative, quantitative, and unbiased decision-making framework. This philosophy integrates advanced data analytics with rigorous qualitative assessments to identify investments that demonstrate robust fundamentals and growth potential. Stock selection will prioritize businesses with sustainable competitive advantages, sound f inancial health, and a proven ability to generate consistent returns. By combining structured data-driven insights with in-depth qualitative evaluations, the scheme aims to construct a well-balanced portfolio that maintains equity market participation while adhering to disciplined risk management principles.

Introducing Bajaj Finserv Equity Savings Fund

Actively managed, hybrid strategy designed to participate in equity upside, reduce volatility, and offer tax efficiency

NET EQUITY
Our fund's net equity portion applies GARP, (Growth at Reasonable Price) for stock selection.

DEBT
High-quality AAA/Sovereign papers, managed actively

ARBITRAGE
Hedged equity exposure to capture spreads in volatile markets

Fund Features

- Category: Equity Savings Fund
- Inception Date: 19th August, 2025
- Fund Manager: Mr. Sorbh Gupta (Equity Portion) Mr. Ilesh Savla (Arbitrage Portion) Mr. Siddharth Chaudhary (Debt Portion)
- Benchmark: Nifty Equity Savings TRI
- Minimum Application Amount: Rs. 500/- and in multiples of Re. 1/- thereafter.
- SIP Frequency: Daily , Weekly, Fortnightly, Monthly, Quarterly
- #**Base Expense Ratio:** Regular- 1.28% Direct- 0.28%
- *AUM (IN CR): Month end AUM - INR 32.79
  *The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
- Entry load: Nil
- Exit load: Refer page 2

Component	Allocation
Avg. Net Equity	~25%
Avg. Arbitrage	~45%
Avg. Debt	~30%

Why Invest in Bajaj Finserv Equity Savings Fund



Measured Equity Exposure

- Net equity typically maintained between **10–40%** during normal circumstances
- Helps reduce portfolio volatility while still participating in upside
- Delivers a relatively stable and reliable investment experience, even amid dynamic market conditions.
- Strategic allocation to REITs

#To know about Total Expense Ratio (TER), please visit https://www.bajajamc.com/downloads?ter=

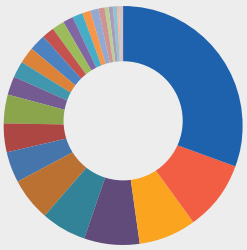
Asset Allocation

Arbitrage	43.70%
Fixed Income*	31.17%
Net Equities	25.13%



*Includes Reverse Repo / TREPS & Net Current Assets

Composition By Industry (%)



Banks	19.44%
Diversified FMCG	6.07%
Finance	4.90%
Industrial Products	4.64%
Aerospace & Defense	3.96%
Pharmaceuticals & Biotechnology	3.75%
Capital Markets	2.61%
Non - Ferrous Metals	2.49%
Realty	2.42%
Healthcare Services	1.52%
Chemicals & Petrochemicals	1.49%
Telecom - Services	1.44%
Cement & Cement Products	1.42%
Ferrous Metals	1.06%
Auto Components	0.98%
Transport Infrastructure	0.86%
Food Products	0.85%
Oil	0.77%
Leisure Services	0.66%
Consumer Durables	0.50%
Automobiles	0.46%
IT - Software	0.30%
Agricultural Food & other Products	0.30%
Construction	0.22%
Petroleum Products	0.15%
Power	0.12%

Equity Holding

Name (Top 10 Holdings)	Equity (% to NAV)	Futures (% to NAV)
ICICI Bank Limited	6.33%	-5.85%
ITC Limited	4.97%	-2.17%
HDFC Bank Limited	4.52%	-2.46%
Axis Bank Limited	2.97%	-2.51%
Bajaj Finserv Limited	2.66%	-2.49%
Kotak Mahindra Bank Limited	2.61%	-2.52%
Multi Commodity Exchange of India Limited	2.61%	-2.64%
Hindalco Industries Limited	2.49%	-2.51%
DLF Limited	2.42%	-2.40%
Hindustan Aeronautics Limited	2.29%	-2.31%
Other Equities	**29.51%**	**-15.84%**
Total Equities	**63.38%**	**-43.70%**

Exit Load

- If units redeemed/switched out within 7 days from allotment date: 0.25% of the applicable NAV
- If units redeemed/switched out after 7 days from allotment date: Nil

Stocks

New Entries	Total Exits
NTPC Limited	Power Grid Corporation of India Limited
	Schaeffler India Limited
	Sanofi Consumer Healthcare India Limited

Quantitative Indicators*

Modified Duration[1]	Average Maturity[2]	Macaulay duration[3]	Yield to maturity[4]
80 Days	85 Days	85 Days	6.07%

1 Modified duration is a formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration follows the concept that interest rates and bond prices move in opposite directions.

2 Average Maturity is the weighted average of all the residual maturities of the debt securities held in the fund. Average maturity helps to determine the average time to maturity of all the debt securities held in a portfolio and is calculated in days, months or years.

3 The Macaulay duration is the weighted average term to maturity of the cash flows from bonds. In other words, 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.

4 Yield to maturity is the total return anticipated on a bond if the bond is held until it matures. Yield to maturity is considered a long-term bond yield but it is expressed as an annual rate

*For the debt portion of the portfolio.

Performance

Bajaj Finserv Equity Savings Fund

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of Rs.10,000 Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Bajaj Finserv Equity Savings Fund - Regular - Growth						
Last 1 Year	3.86%	1.54%	1.33%	10,386	10,154	10,133
Since Inception	3.56%	1.31%	1.46%	10,398	10,146	10,163
Bajaj Finserv Equity Savings Fund - Direct - Growth						
Last 1 Year	4.99%	1.54%	1.33%	10,499	10,154	10,133
Since Inception	4.69%	1.31%	1.46%	10,524	10,146	10,163

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:** Nifty Equity Savings TRI **Additional Benchmark:** Nifty 50 TRI. **Inception Date:** 19th August 2025

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 greater than 1 year are compounded annualized. Face Value per unit: Rs. 10

The Fund Managers of the scheme: Mr. Sorbh Gupta (Equity Portion), Mr. Ilesh Savla (Arbitrage Portion) and Mr. Siddharth Chaudhary (Debt Portion). For the performance of other schemes managed by the Fund Managers which have completed 1 year or more than 1 year since inception, refer to the table below.

Mr. Siddharth Chaudhary manages debt portion of Bajaj Finserv Banking and Financial Services Fund. He also manages Bajaj Finserv Ultra Short to Short Term Fund.

Mr. Ilesh Savla manages Bajaj Finserv BSE Top 10 Banks ETF.

Other Schemes Managed by Fund Manager

Name of Fund Manager: Mr. Sorbh Gupta, Mr. Ilesh Savla and Mr. Siddharth Chaudhary.

	1 Year			3 Year			5 Year		
Fund Name	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**
Bajaj Finserv Flexi Cap Fund$	4.26%	5.59%	-2.33%	14.27%	15.86%	9.19%	NA	NA	NA
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 Nifty 50 ETF@@	-7.15%	NA	-7.09%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty Bank ETF*	0.49%	NA	0.65%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty Next 50 Index Fund&	2.03%	2.72%	3.74%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 50 Index Fund&&	-8.22%	-7.57%	-7.09%	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$$	4.25%	4.82%	4.43%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund**	5.26%	5.32%	5.24%	6.02%	6.07%	6.06%	NA	NA	NA
Bajaj Finserv Liquid Fund##	6.28%	6.48%	6.44%	6.76%	6.95%	6.89%	NA	NA	NA
Bajaj Finserv Large & Mid Cap Fund^^	-0.24%	1.17%	-0.37%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth$$$	4.84%	NA	5.24%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund^^^	5.88%	7.43%	-0.64%	NA	NA	NA	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 Arbitrage Fund@	5.95%	6.69%	7.33%	6.26%	7.00%	7.42%	NA	NA	NA

Data as on 30th September 2026.

Inception Dates: Bajaj Finserv Flexi Cap Fund - 14th Aug 2023, 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 Nifty 50 ETF - 19th Jan 2024, Bajaj Finserv Nifty Bank ETF - 19th Jan 2024, Bajaj Finserv Nifty Next 50 Index Fund - 12th May 2025, Bajaj Finserv Nifty 50 Index Fund - 15th May 2025, Bajaj Finserv Money Market Fund - 24th Jul 2023, Bajaj Finserv Banking and PSU Debt Fund - 13th Nov 2023, Bajaj Finserv Overnight Fund - 5th Jul 2023, Bajaj Finserv Liquid Fund - 5th Jul 2023, Bajaj Finserv Large & Mid Cap Fund - 27th Feb 2024, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth - 28th May 2024, Bajaj Finserv Multi Asset Allocation Fund - 3rd Jun 2024, Bajaj Finserv Consumption Fund - 29th Nov 2024, Bajaj Finserv Healthcare Fund - 27th Dec 2024, Bajaj Finserv Gilt Fund - 15th Jan 2025 and Bajaj Finserv Small Cap Fund - 18th Jul 2025, Bajaj Finserv Arbitrage Fund - 15th Sep 2023.

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: $BSE 500 TRI, ^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 50 TRI, *Nifty Bank TRI, &Nifty Next 50 TRI, &&Nifty 50 TRI, #Nifty Money Market Index A-I, $$Nifty Banking & PSU Debt Index A-II, **CRISIL Liquid Overnight Index, ##Nifty Liquid Index A-I, ^^Nifty Large Midcap 250 TRI, $$$Nifty 1D Rate Index, ^^^65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold, @@@Nifty India Consumption Total Return Index (TRI), ###BSE Healthcare Total Return Index (TRI), !!CRISIL Dynamic Gilt Index and &&&BSE 250 SmallCap TRI, @Nifty 50 Arbitrage Index (TRI).

Potential Risk Class (PRC)
(Maximum risk the scheme can take)

Bajaj Finserv Banking and PSU Debt Fund

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 Liquid Fund

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

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.

Potential Risk Class (PRC)
(Maximum risk the scheme can take)

Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

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 Money Market Fund

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 Gilt Fund

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.

PRODUCT LABEL

Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

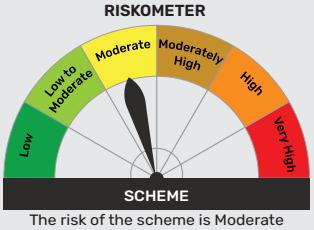
This product is suitable for investors who are seeking*:

- wealth creation over long term
- capital appreciation by investing in equity and equity related instruments and regular income through investments in fixed income securities, arbitrage and other derivative strategies.

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

SCHEME

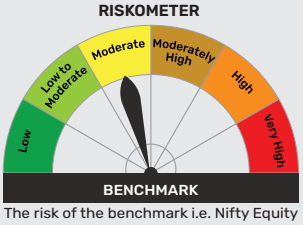
RISKOMETER



The risk of the scheme is Moderate

BENCHMARK

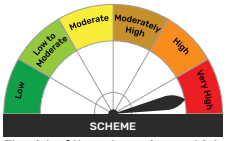
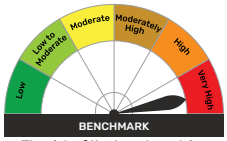
RISKOMETER



The risk of the benchmark i.e. Nifty Equity Savings TRI is 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

Disclaimer

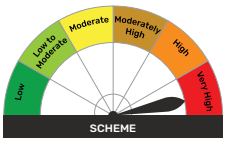
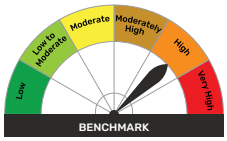
This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Mutual Fund Trustee Limited (formerly known as Bajaj Finserv Mutual Fund Trustee Limited) / Bajaj Asset Management Limited (Formerly known as Bajaj Finserv Asset Management Limited) nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Risk-o-meter and Product Label.

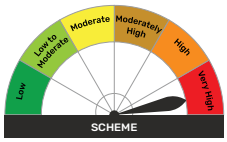
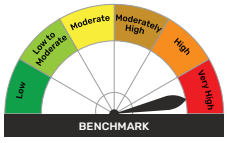
Bajaj Finserv Balanced Advantage Fund

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

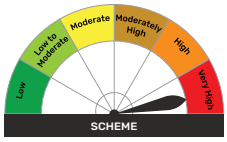
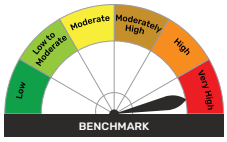
Bajaj Finserv Large Cap Fund

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

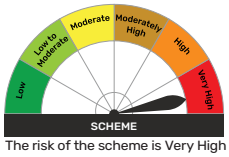
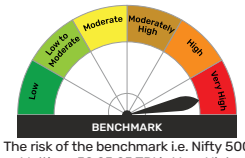
Bajaj Finserv ELSS - Tax Saver Fund

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

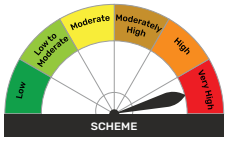
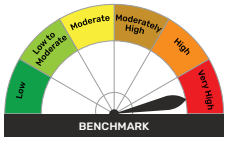
Bajaj Finserv Multi Cap Fund

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

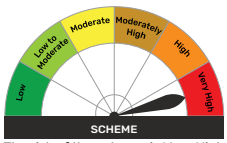
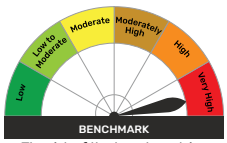
Bajaj Finserv Nifty 50 ETF

An open ended exchange traded fund tracking NIFTY 50 Index

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Wealth creation over long term ● An exchange traded fund that seeks to provide returns that correspond to the returns provided by Nifty 50 Index, 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 Very High	 The risk of the benchmark i.e. Nifty 50 TRI is very high

Bajaj Finserv Nifty Bank ETF

An open ended exchange traded fund tracking Nifty Bank Index

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Wealth creation over long term ● An exchange traded fund that seeks to provide returns that correspond to the returns provided by Nifty Bank Index, subject to tracking error *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Very High	 The risk of the benchmark i.e. Nifty Bank TRI is very high

Disclaimer

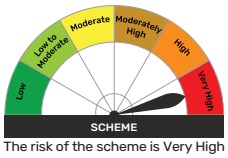
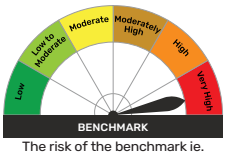
This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Mutual Fund Trustee Limited (formerly known as Bajaj Finserv Mutual Fund Trustee Limited) / Bajaj Asset Management Limited (Formerly known as Bajaj Finserv Asset Management Limited) nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Risk-o-meter and Product Label.

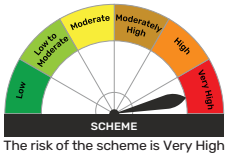
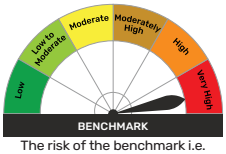
Bajaj Finserv Nifty Next 50 Index Fund

An open ended scheme tracking Nifty Next 50 Index

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● an index fund that seeks to replicate returns by investing in a basket of stocks covered by Nifty Next 50 Index and aims to achieve returns of the Nifty Next 50 Index, 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 Very High	 The risk of the benchmark ie. Nifty Next 50 Total Return Index (TRI) is very high

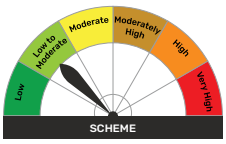
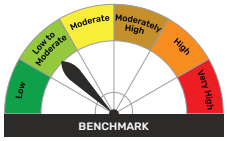
Bajaj Finserv Nifty 50 Index Fund

An open ended scheme tracking Nifty 50 Index

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● an index fund that seeks to replicate returns by investing in a basket of stocks covered by Nifty 50 Index and aims to achieve returns of the Nifty 50 Index, 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 Very High	 The risk of the benchmark i.e. Nifty 50 Total Return index (TRI) is very high

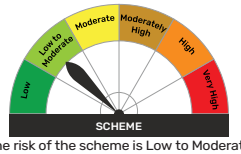
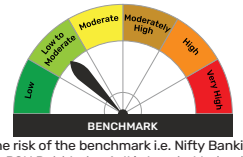
Bajaj Finserv Money Market Fund

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

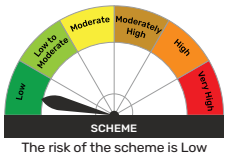
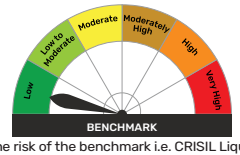
Bajaj Finserv Banking and PSU Debt Fund

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

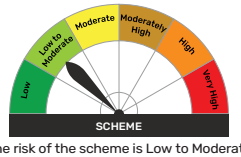
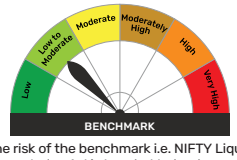
Bajaj Finserv Overnight Fund

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 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

Disclaimer

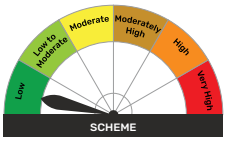
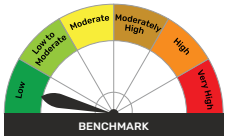
This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Mutual Fund Trustee Limited (formerly known as Bajaj Finserv Mutual Fund Trustee Limited) / Bajaj Asset Management Limited (Formerly known as Bajaj Finserv Asset Management Limited) nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Risk-o-meter and Product Label.

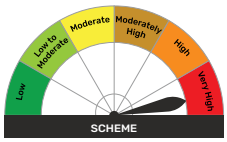
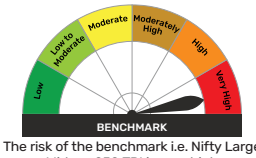
Bajaj Finserv Arbitrage Fund

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

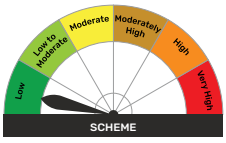
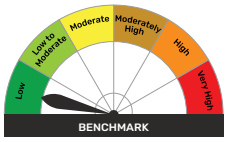
Bajaj Finserv Large & Mid Cap Fund

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

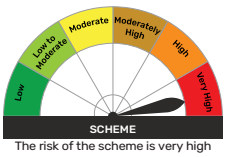
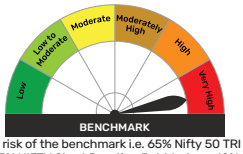
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

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

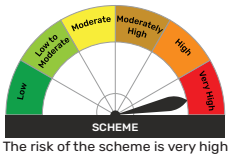
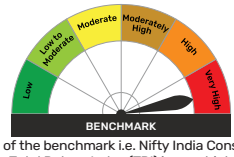
Bajaj Finserv Multi Asset Allocation Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
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	 The risk of the scheme is very high	 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

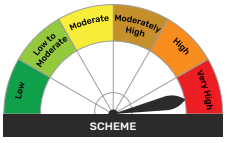
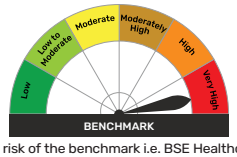
Bajaj Finserv Consumption Fund

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 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

Disclaimer

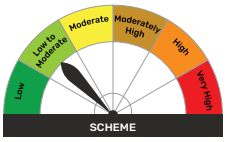
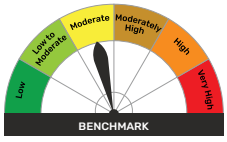
This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Mutual Fund Trustee Limited (formerly known as Bajaj Finserv Mutual Fund Trustee Limited) / Bajaj Asset Management Limited (Formerly known as Bajaj Finserv Asset Management Limited) nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Risk-o-meter and Product Label.

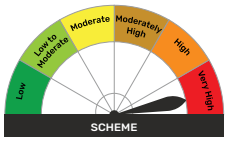
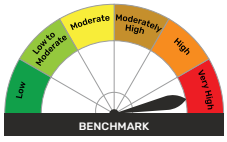
Bajaj Finserv Gilt Fund

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

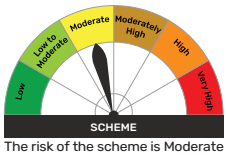
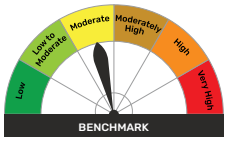
Bajaj Finserv Small Cap Fund

An open ended equity scheme predominantly investing in 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 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. BSE 250 SmallCap TRI is Very High

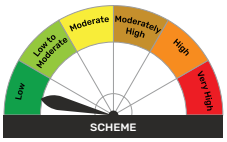
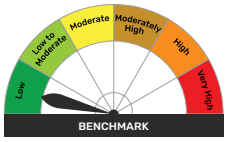
Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● capital appreciation by investing in equity and equity related instruments and regular income through investments in fixed income securities, arbitrage and other derivative strategies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Moderate	 The risk of the benchmark i.e. Nifty Equity Savings TRI is moderate

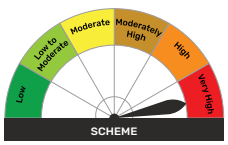
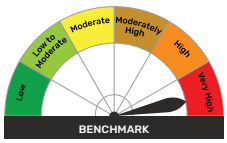
Bajaj Finserv Arbitrage Fund

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 BSE Top 10 Banks ETF

An open ended scheme tracking BSE Top 10 Banks Total Return Index

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Wealth creation over long term ● An exchange traded fund that seeks to provide returns that correspond to the returns provided by BSE Top 10 Banks Index, 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 very high	 The risk of the benchmark i.e. BSE Top 10 Banks (TRI) is Very High

Disclaimer

This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Mutual Fund Trustee Limited (formerly known as Bajaj Finserv Mutual Fund Trustee Limited) / Bajaj Asset Management Limited (Formerly known as Bajaj Finserv Asset Management Limited) nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.