

BAJAJ FINSERV LIQUID FUND

(An open ended Liquid Scheme with relatively low interest rate risk and moderate credit risk)

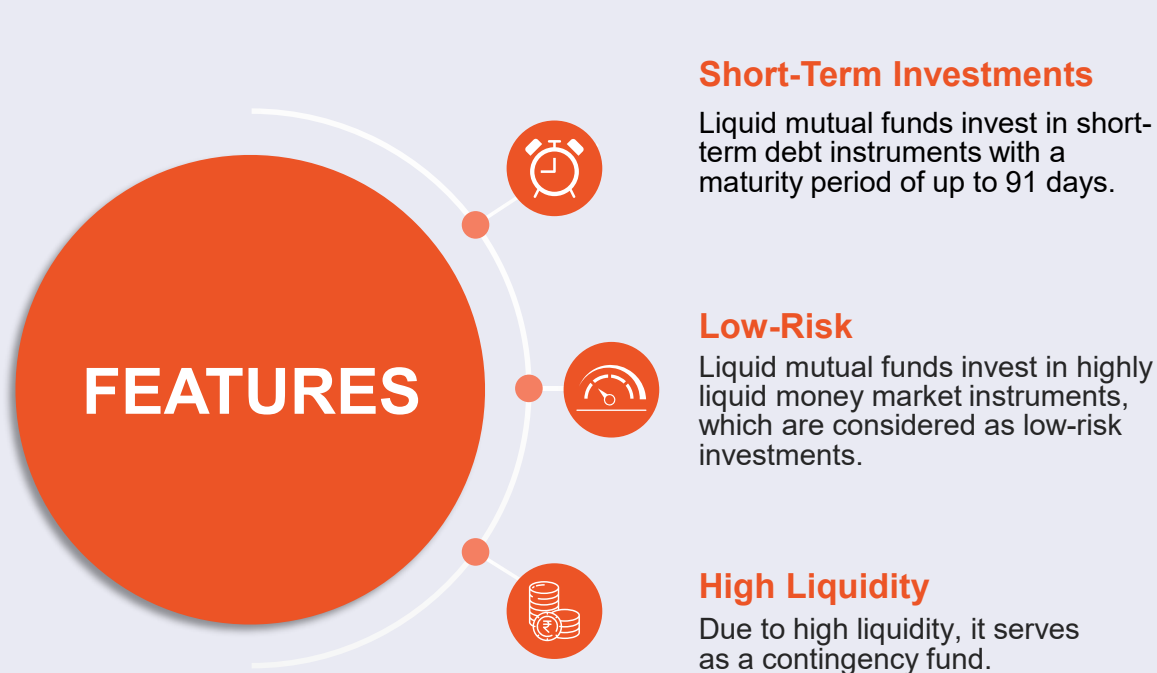
April 2026



SHORT-TERM INVESTOR'S ISSUES WITH TRADITIONAL PRODUCTS



HOW LIQUID FUNDS CAN BE AN EFFECTIVE SOLUTION



Relatively Better Returns vis-à-vis Traditional Product

Liquid mutual funds tend to offer better investment experience than traditional products.

Relative Stability Of Investment

Liquid mutual funds invest in predominantly highly rated money market instruments with up to 91 days residual maturities.

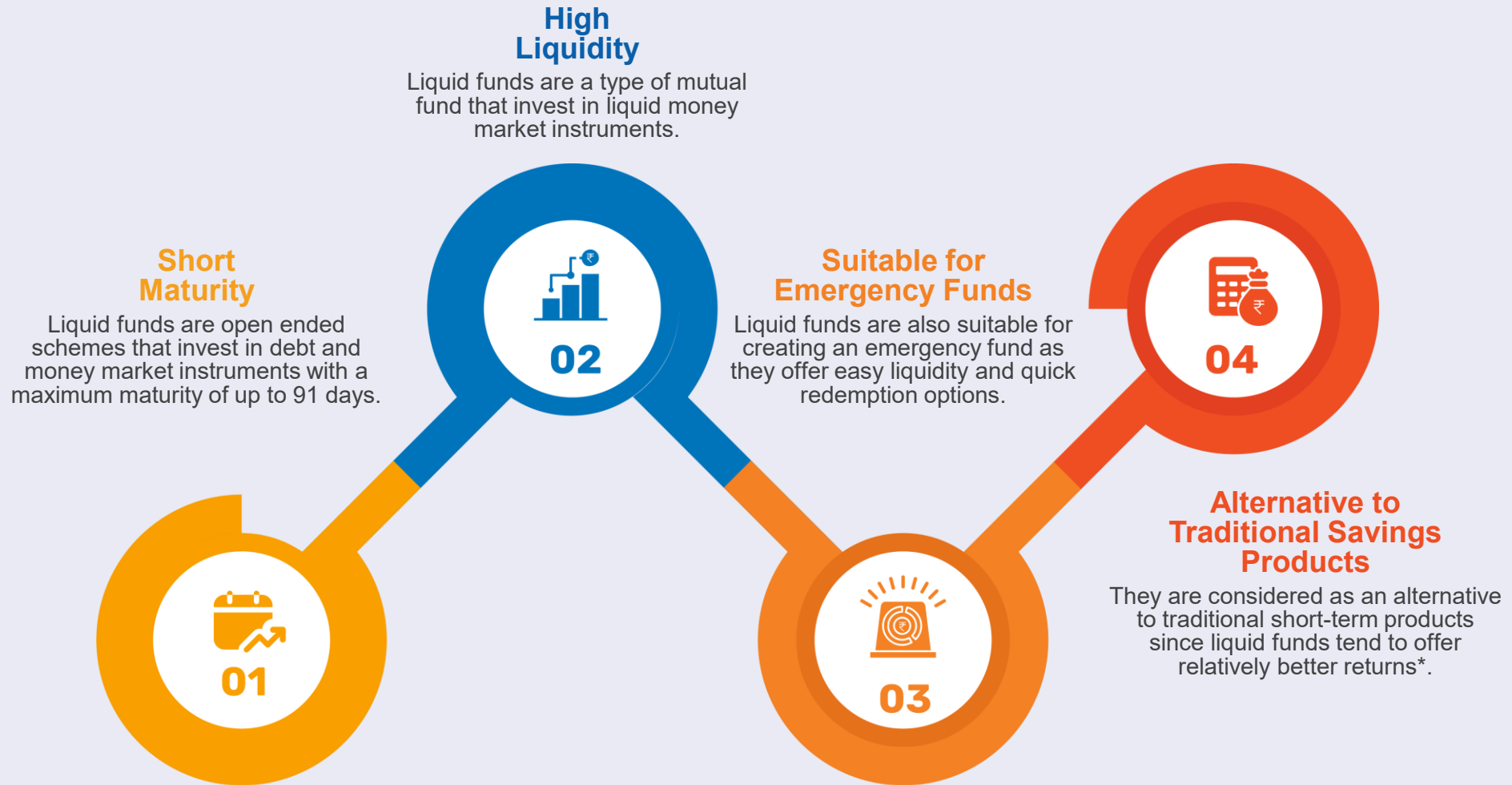
Cash Management

Insta Redemption facility up to Rs. 50,000@. Investors can also redeem their units at any time with T+1 settlement timeline and plan their liabilities.



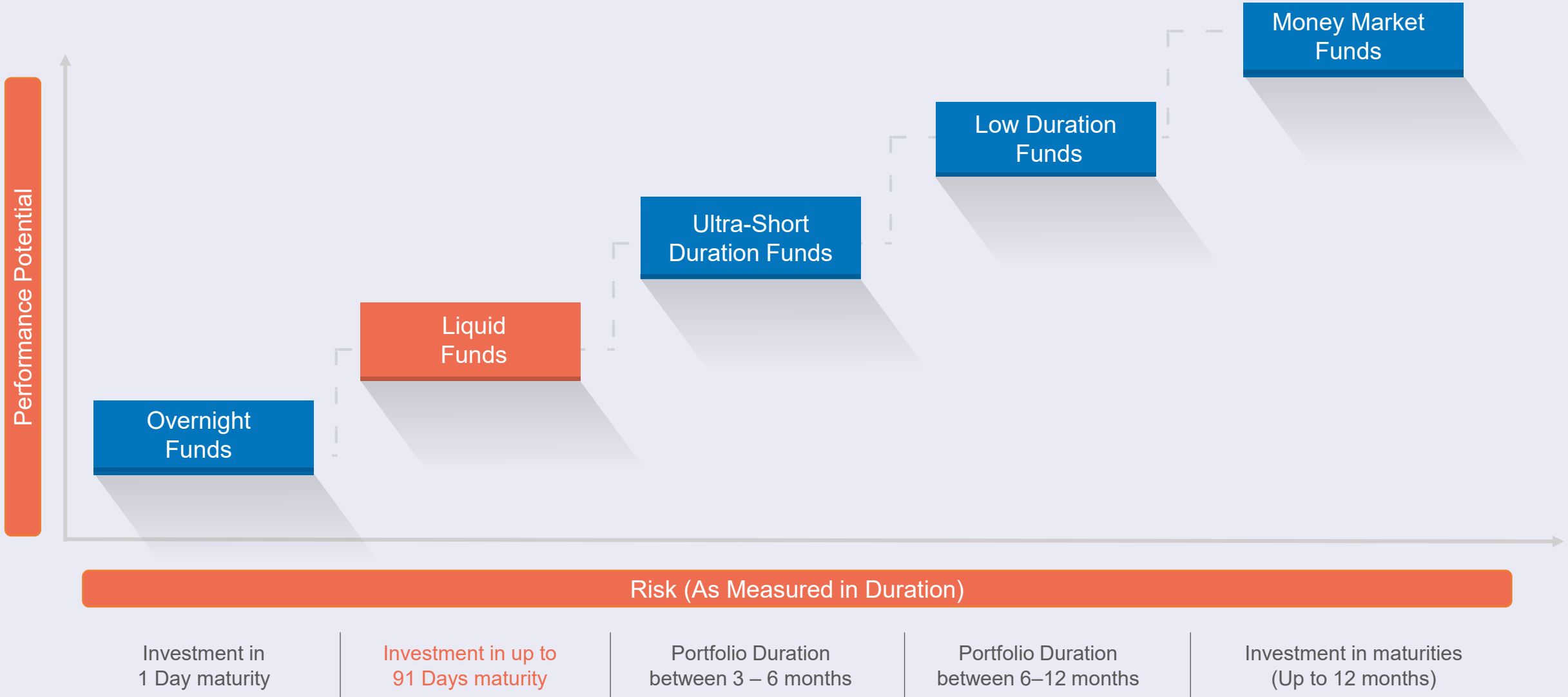
@: per day per scheme.

WHAT ARE LIQUID FUNDS



*Returns from liquid funds vary depending on underlying money market conditions. The returns on the traditional banking products usually are stable over the long period of time.

FUND POSITIONING



RISK MANAGEMENT FRAMEWORK (RMF) OF BAJAJ FINSERV MUTUAL FUND



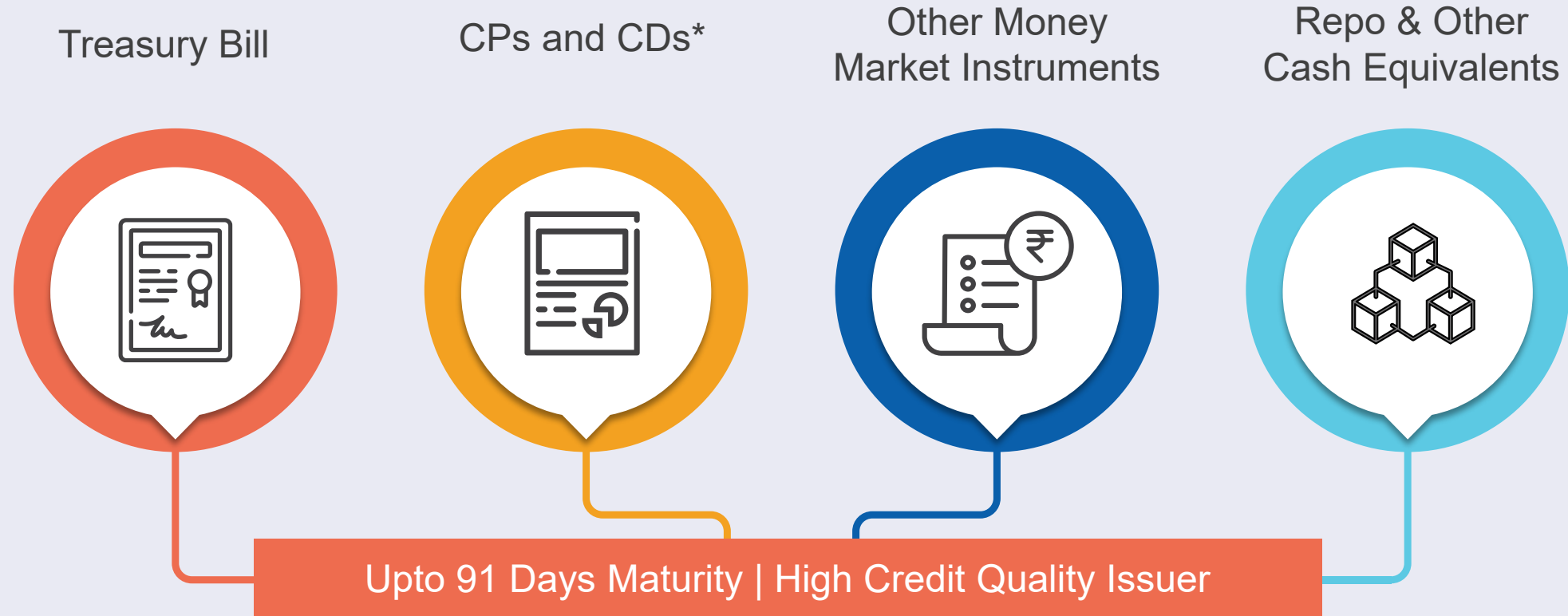
- A** Integrated Risk Infrastructure
- B** Risk Management Tools
- C** Training and Awareness



* Banks, Insurance Companies, Financial Institutions, Multinational Corporations, Large, Mid and Small, Corporates including SMEs .

^ Provident Funds, Charitable Trusts, etc.

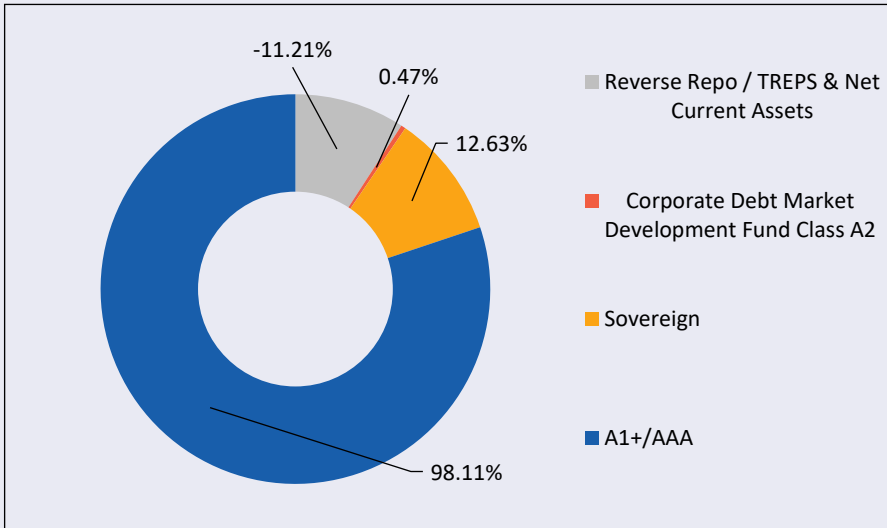
WHERE WILL THE SCHEME INVEST?



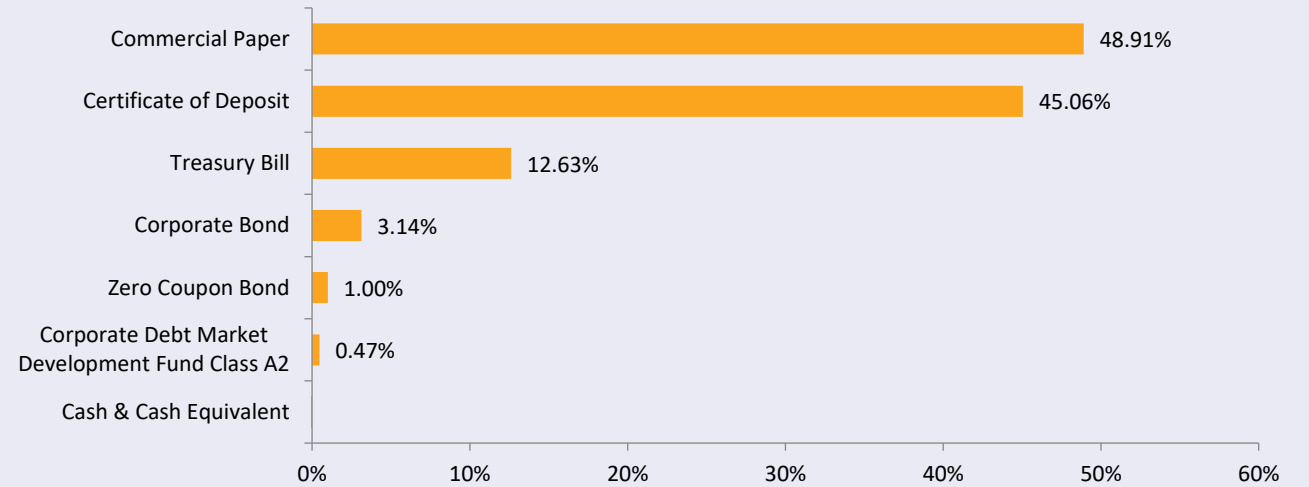
* Commercial Paper and Certificate of Deposit. The above is only suggestive of where the major allocation of fund may be invested. For detailed list of instruments where the fund can invest, please refer to the SID section – “Where will the Scheme invest?”

BAJAJ FINSERV LIQUID FUND – Composition and Quants

Composition by Rating



Composition by Instrument





Scheme Name	YTM	Average Maturity	Macaulay Duration	Modified Duration
Bajaj Finserv Liquid Fund	7.58%	60 Days	60 Days	56 Days

Data as on 31st March 2026

POTENTIAL RISK CLASS

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

Credit Risk		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk				
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 AMC FIXED INCOME TEAM



Nimesh Chandan
Chief Investment Officer

- He is an Investment professional with 22 years of experience in investing in the Indian capital markets.
- Previously as Head Investments (Canara Robeco AMC), he was responsible for all Equity Business wherein he oversaw Equity assets of Rs. 400 Bn and advised Robeco funds on their India exposure of Rs. 350 Bn.



Siddharth Chaudhary
Senior Fund Manager- Fixed Income

- Siddharth Chaudhary has 16 years of experience in Fixed Income Markets of which 12 years were in MF industry and 4 years in Bank Treasury.
- In his previous role, Siddharth was Head of Fixed Income, Institutional Business at Sundaram AMC, where he was responsible for managing the debt schemes.

Scheme Name	Bajaj Finserv Liquid Fund (BFLF)	
Scheme Category	Liquid Fund	
Scheme Type	An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.	
Scheme Riskometer	Low to Moderate	
Scheme Potential Risk Class (PRC)	B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.	
Benchmark	NIFTY Liquid Index A-I	
Fund Manager	Mr. Siddharth Chaudhary and Mr. Nimesh Chandan	
Investment Objective	To provide a level of income consistent with the objectives of preservation of capital, lower risk and high liquidity through investments made primarily in money market and debt securities with maturity of up to 91 days only. Disclaimer: There is no assurance that the investment objective of the Scheme will be achieved	
NAV in Rs. Cr.	Direct: 1202.4761	Regular: 1196.7756
AUM in Cr.	3,178.50cr	
TER (%)	Direct: 0.08	Regular: 0.28

LOADS

Entry load – not applicable

Exit load – as per table below:

Units redeemed/switched-out within "X" days from the date of allotment	Exit load as a % of redemption proceeds
Day 1 (<i>Refer Note 1 below</i>)	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	Nil

Note 1: For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.

The Scheme will not levy exit load in case the timelines for rebalancing portfolio as stated in SEBI Circular dated March 30, 2022 is not complied with.

Bajaj Finserv Liquid Fund

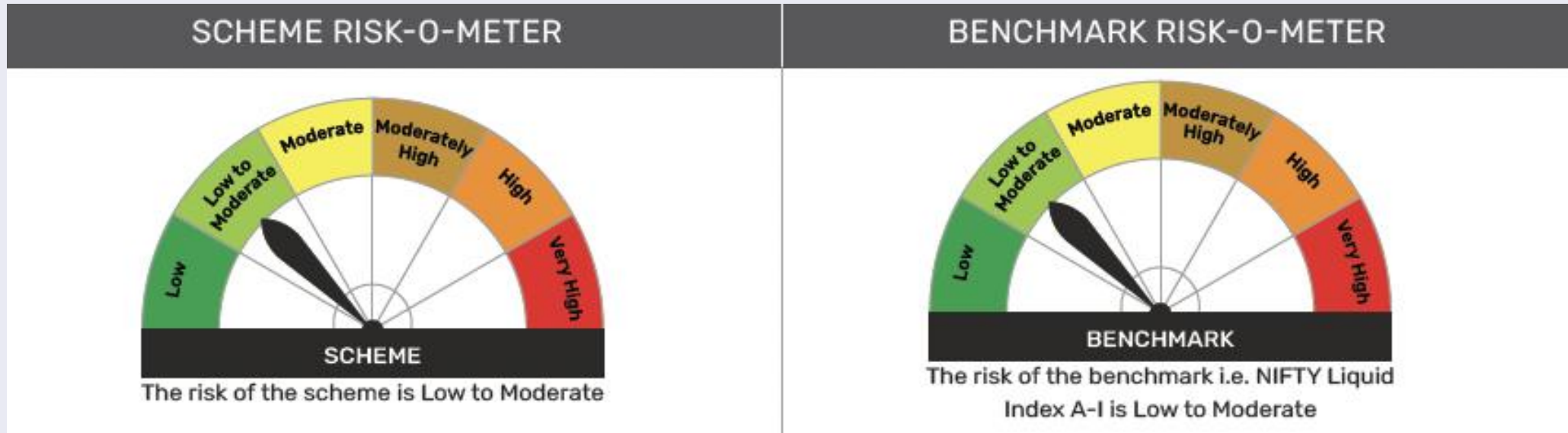
An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.

PRODUCT LABEL AND RISKOMETER

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.



RISK FACTOR: DISCLAIMER

This document should not be construed as a research report or a recommendation to buy or sell any security. This document is for information purpose only and should not be construed as a promise on minimum returns or safeguard of capital. 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. 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.