

BAJAJ FINSERV MONEY MARKET FUND

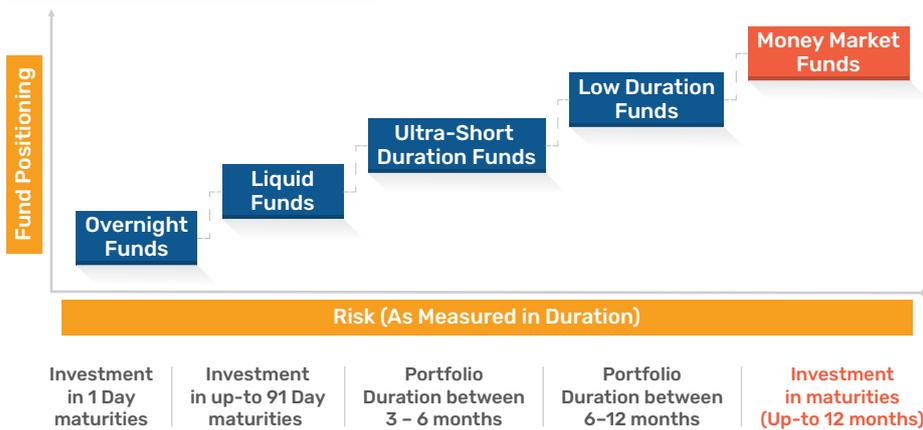
An open ended debt scheme investing in money market instruments with Relatively Low Interest Rate Risk and Moderate Credit Risk.

Data as on 30th November 2025

Portfolio Strategy

Bajaj Finserv Money Market Fund is an open ended debt scheme aims to generate regular income by investing in a portfolio of money market instruments with relatively low interest rate risk and moderate credit risk. The scheme focuses on money market instruments with maturities of up to 1 year, such as Commercial Papers, Certificate of Deposits, Commercial Bills, Treasury Bills, Government Securities, call money, and other instruments specified by the Reserve Bank of India. Due to the short maturities of these securities, the scheme exhibits low interest rate risk. Our prevailing market perspective anticipates that RBI will maintain interest rates at a standstill, choosing to wait out the impact of the Fed's monetary policy cycle; the rising upward pressure on inflation, the potential impact of the monsoon season before undertaking any further adjustments. As a result, short-term interest rates are expected to remain within a confined range. Investors with a 3-6 month plus investment horizon seeking a high-quality issuer portfolio can consider this fund.

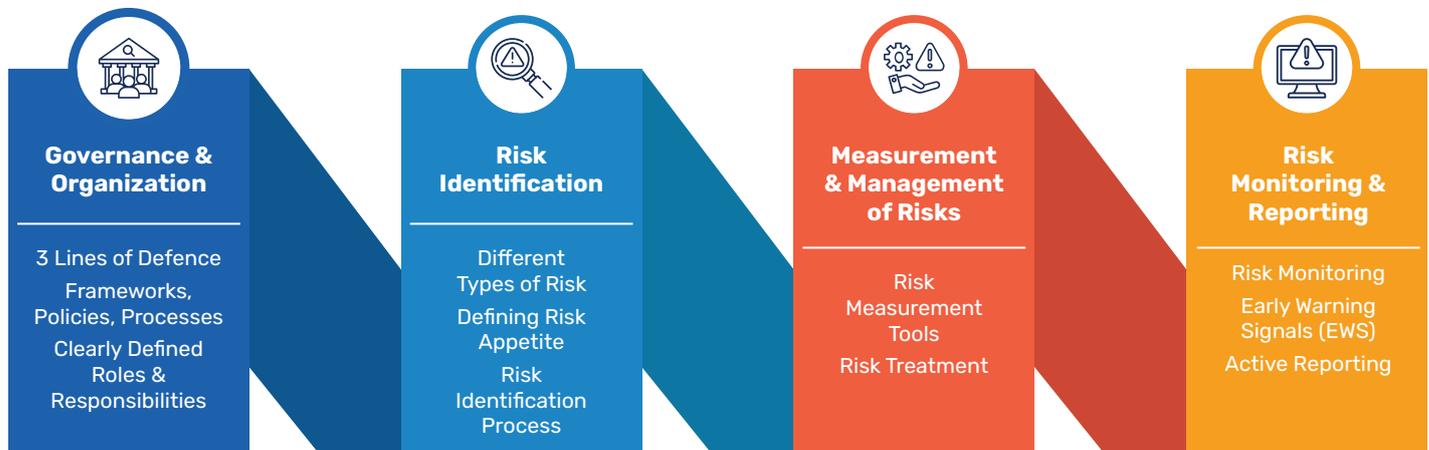
Fund Positioning



Fund Features

-  **Category:** Money Market Fund
-  **Inception Date:** 24th July 2023
-  **Fund Manager:** Siddharth Chaudhary (Head - Fixed Income) (w.e.f 1st May 2025) & Nimesh Chandan (Chief Investment Officer)
-  **Benchmark:** NIFTY Money Market Index A-I
-  **Minimum Investment Amount:** Rs. 1,000/- and in multiples of Re. 1/- thereafter
-  **SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
-  **Total Expense Ratio:** Regular- 0.76%
Direct- 0.11%
-  ***AUM (IN CR):** Month end AUM - INR 6,063.42
*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
-  **Entry load:** Nil
-  **Exit load:** Nil

Risk Management Framework (RMF) Of Bajaj Finserv Mutual Fund

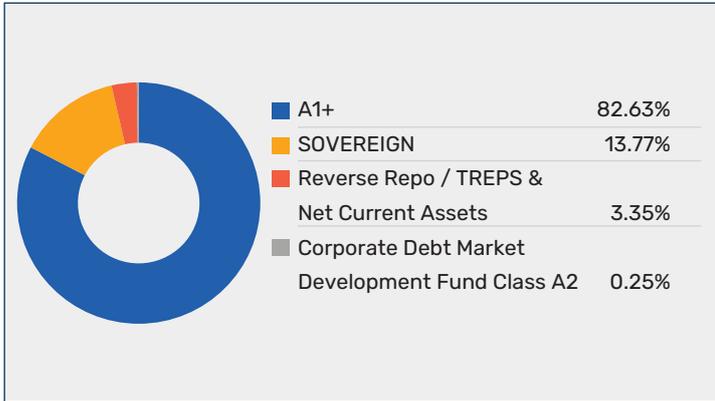


A Integrated Risk Infrastructure

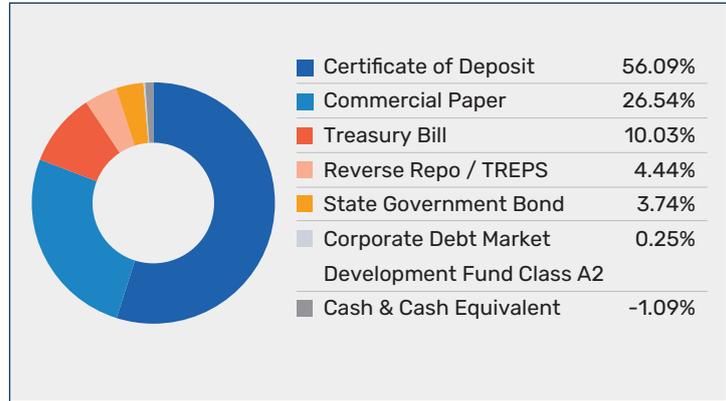
B Risk Management Tools

C Training and Awareness

Asset Quality



Asset Allocation



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

Quantitative Indicators

Modified Duration¹
155 Days

Average Maturity²
164 Days

Macaulay duration³
164 Days

Yield to maturity⁴
6.13%

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

Performance

Bajaj Finserv Money Market 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 Money Market Fund - Regular - Growth						
Last 7 days	6.08%	6.01%	6.34%	10,012	10,012	10,012
Last 15 days	5.71%	5.90%	4.45%	10,023	10,024	10,018
Last 30 days	5.76%	6.08%	4.70%	10,044	10,047	10,036
Last 1 Year	7.03%	7.08%	6.39%	10,701	10,706	10,638
Since inception	7.18%	7.29%	6.95%	11,771	11,799	11,712
Bajaj Finserv Money Market Fund - Direct - Growth						
Last 7 days	6.73%	6.01%	6.34%	10,013	10,012	10,012
Last 15 days	6.36%	5.90%	4.45%	10,026	10,024	10,018
Last 30 days	6.41%	6.08%	4.70%	10,049	10,047	10,036
Last 1 Year	7.71%	7.08%	6.39%	10,769	10,706	10,638
Since inception	7.81%	7.29%	6.95%	11,935	11,799	11,712

Returns as on 28th November, 2025

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 Money Market Index A-I
Additional Benchmark: CRISIL 1 Year T-Bill Index. Inception Date: 24th July 2023

Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized. Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Face Value per unit: Rs. 1000.

The Fund managers of the scheme: Mr. Siddharth Chaudhary & Mr. Nimesh Chandan. For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer to table below.

Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Banking and Financial Services Fund. He also manages Bajaj Finserv Gilt Fund.

Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He also manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv Banking and Financial Services Fund.

However, since these funds have not completed 1 year, the performance are not disclosed.

Other Schemes Managed by Fund Manager

Name of Fund Manager: Mr. Nimesh Chandan and Mr. Siddharth Choudhary

Fund Name	1 Year			3 Year			5 Year		
	Regular	Direct	Benchmark	Regular	Direct	Benchmark	Regular	Direct	Benchmark
Bajaj Finserv Banking and PSU Fund ^{5s}	7.89%	8.48%	7.67%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Flexi Cap Fund ^s	6.91%	8.34%	6.27%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Liquid Fund ^{**}	6.49%	6.67%	6.60%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund ^{^^}	4.95%	6.45%	8.00%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund ^{**}	5.93%	5.98%	5.94%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Balanced Advantage Fund [^]	7.53%	9.15%	8.37%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund ^{***}	5.92%	7.50%	7.99%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund ^{***}	14.04%	15.78%	14.28%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Arbitrage Fund [@]	6.02%	6.77%	7.56%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth ^{55s}	5.57%	NA	5.94%	NA	NA	NA	NA	NA	NA

Inception Dates: Bajaj Finserv Liquid Fund – 5th Jul 2023, Bajaj Finserv Overnight Fund – 5th Jul 2023, Bajaj Finserv Flexi Cap Fund – 14th Aug 2023, Bajaj Finserv Arbitrage Fund – 15th Sep 2023, Bajaj Finserv Banking and PSU Fund – 13th Nov 2023, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth – 28th May 2024, Bajaj Finserv Large Cap Fund – 20th August 2024, Bajaj Finserv Balanced Advantage Fund – 15th Dec 2023, Bajaj Finserv Large and Mid Cap Fund – 27th Feb,2024 and Bajaj Finserv Multi Asset Allocation Fund – 3rd June 2024

Returns as on 30th November, 2025 for Bajaj Finserv Liquid Fund, Bajaj Finserv Overnight Fund & Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth | Returns as on 28th November 2025 for all the other funds.

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.

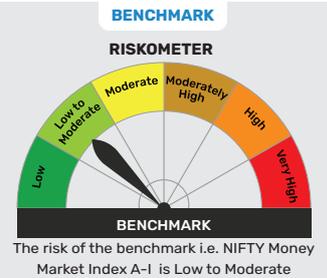
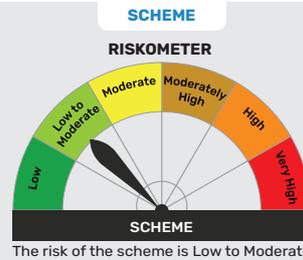
Benchmark: ^{##}Nifty Liquid Index A-I, ^{**}CRISIL Liquid Overnight Index, ⁵BSE 500 TRI, [@]Nifty 50 Arbitrage Index (TRI), ⁵⁵Nifty Banking & PSU Debt Index A-II, ^{***}Nifty 100 Total Return Index (TRI), ^{55s}Nifty 1D Rate Index, [^]NIFTY 50 Hybrid Composite debt 50:50 Index, ^{^^}Nifty Large Midcap 250 TRI and ^{***}65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold

PRODUCT LABEL

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



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