

BAJAJ FINSERV FLEXI CAP FUND

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

FUTURE-READY INVESTMENT: MEGATRENDS STRATEGY

November 2026

Megatrends: Business Perspective

SUCCESS IS CONFLUENCE OF PREPAREDNESS + MEGATRENDS

YouTube



Easy Access

Improved Internet Broadband Connectivity.



Social Media Integration

Seamless sharing fueled viral videos and audience growth.

YouTube's success can be attributed to seizing opportunities at the right time by embracing advancements in hardware, software, telecom, and shifting generational preferences.

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INDIA – MEGATRENDS STUDY 1 – YEAR 1998

Favourable Demographics
Large & Young English-speaking population

+

Technology Changes
Telecom Connectivity, Shared development software, New technologies to be adopted

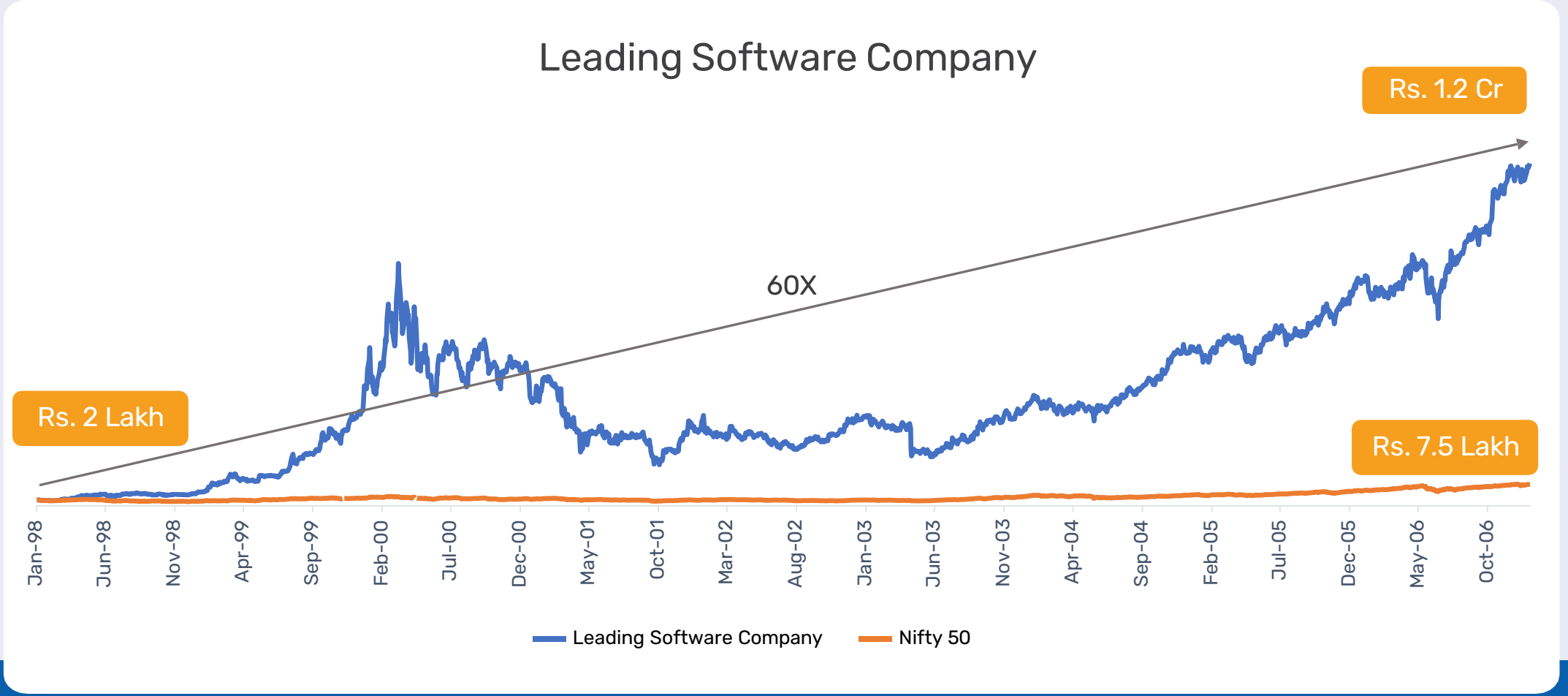
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Rise of the Global Delivery Model

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India Becomes a Hub for Software Development

INDIA – MEGATRENDS STUDY 1 – YEAR 1998



In a span of approx. 9 years, a prominent technology company harnessed the power of digitization, outsourcing, a low-cost technical workforce, and globalization to achieve an extraordinary growth of 60 times. This transformation turned a modest Rs. 2 lakh investment into an impressive Rs. 1.2 crore.

INDIA – MEGATRENDS STUDY 2 – YEAR 2008

Economic Growth
Per Capita Income crosses US$ 1000, Rising Middle Income Group

+

Technology Changes
Digital Banking, CIBIL scores

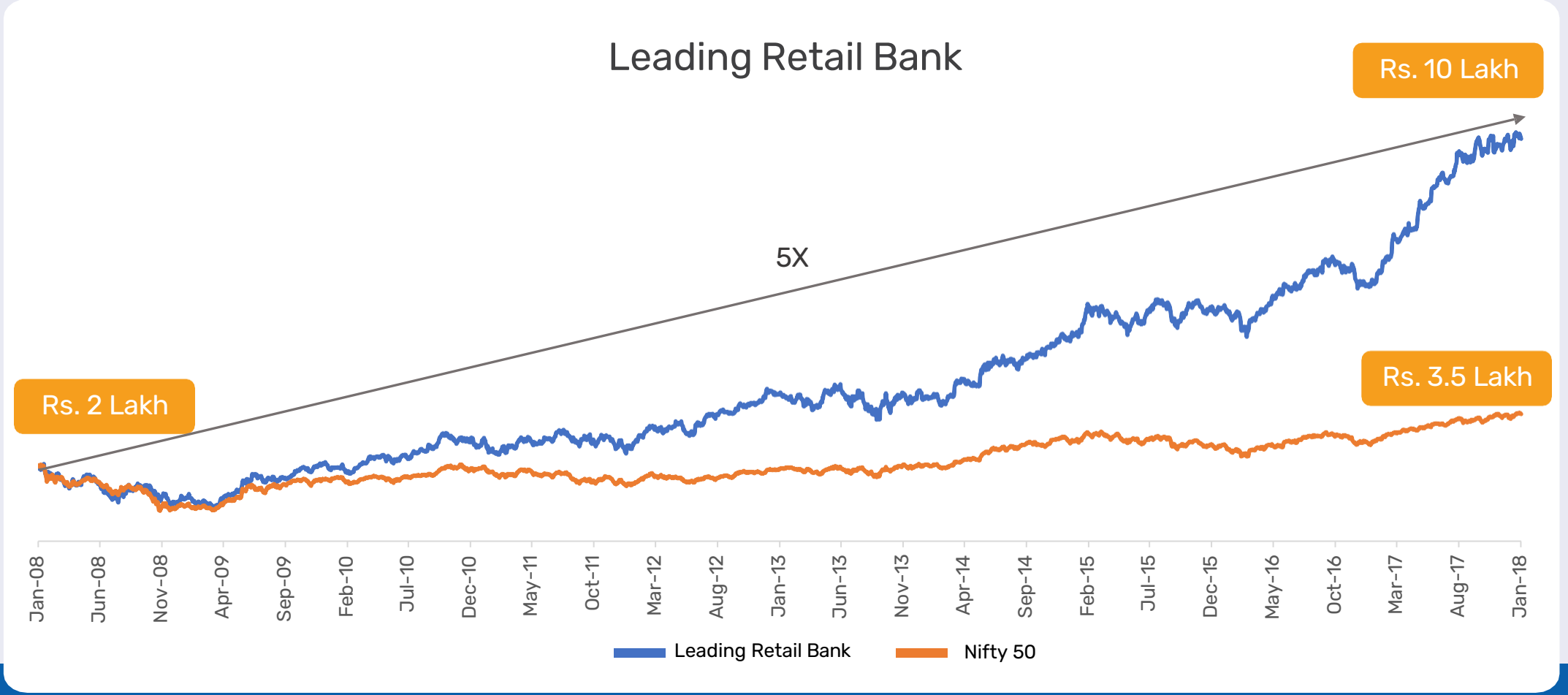
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Growth in Retail/Consumer Credit

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High Sustainable Growth for Retail Private Banks and NBFCs

INDIA – MEGATRENDS STUDY 2 – YEAR 2008



By capitalizing on the megatrends of the emerging middle class, financial liberalization, and fintech, a prominent bank achieved high growth, turning a Rs. 2 lakh investment into Rs. 10 lakh within a span of 10 years multiplying the initial investment by 5 times.

INDIA – MEGATRENDS STUDY 3 – YEAR 2018

Regulatory and Policy Change
Resurgence in manufacturing

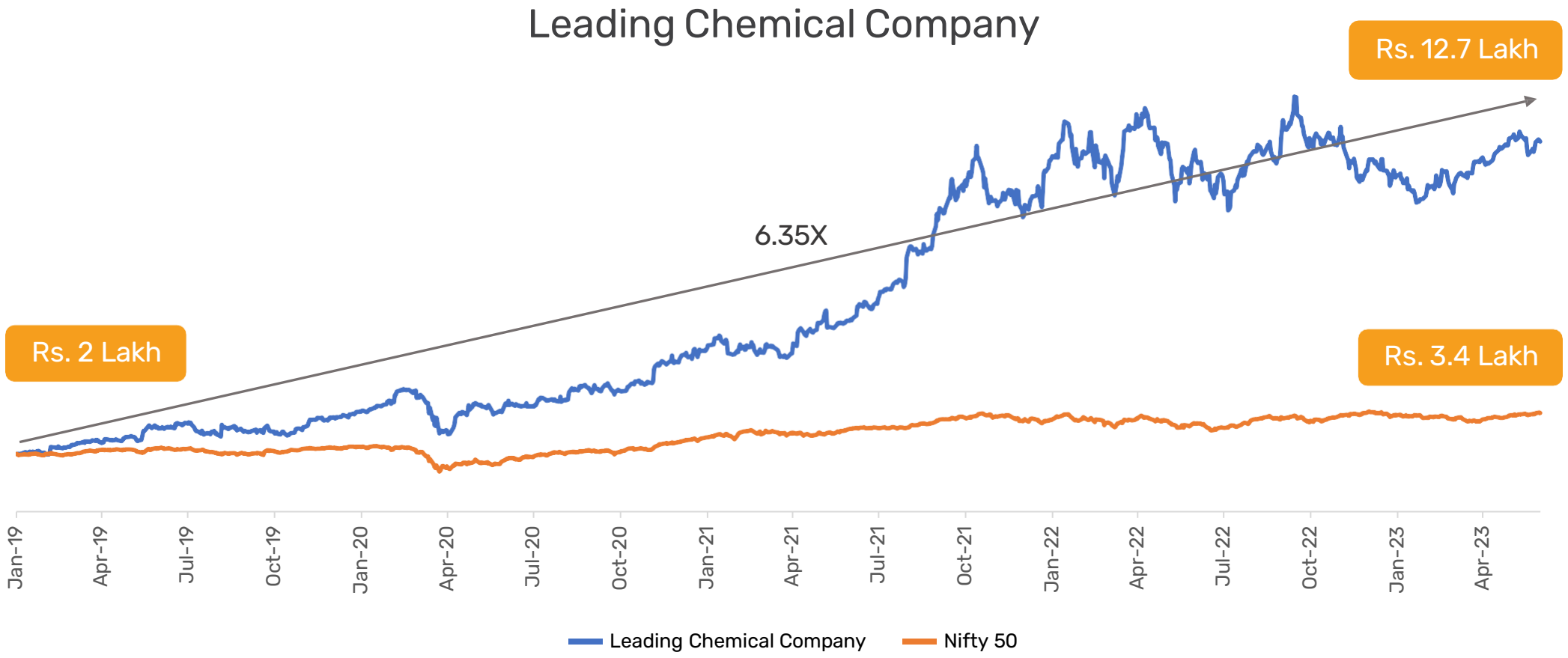
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Nature and Environment
Pollution issues in China increase costs and restricts growth

Global companies looking at India as a sourcing partner

Huge opportunity opens for the Indian Chemical Industry

INDIA – MEGATRENDS STUDY 3 – YEAR 2018



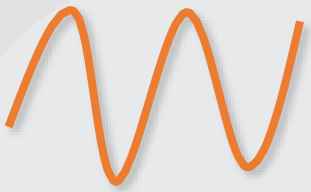
Harnessing megatrends such as the resurgence in manufacturing, a leading chemical company achieved notable results, multiplying a Rs. 2 lakh investment by 6.35 times and transforming it into an impressive Rs. 12.7 lakh in just ~4 years*



A Megatrend is a powerful long-term change that affects economies, businesses and companies.

MEGATRENDS INVESTING: BUY & WATCH

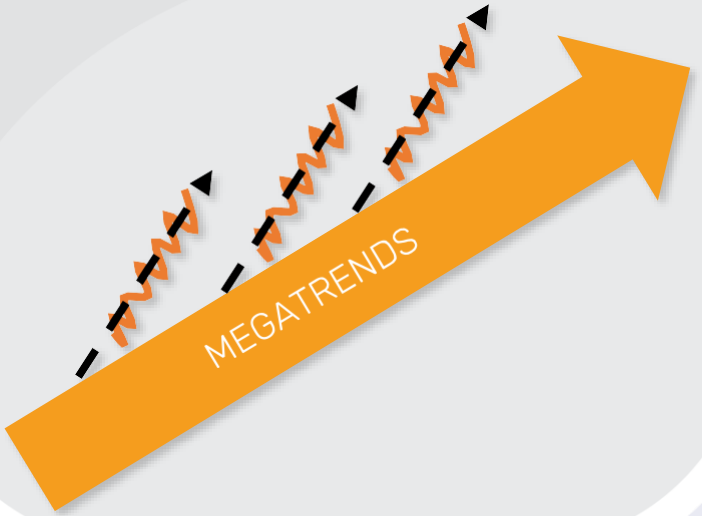
CYCLE



TREND



MEGATRENDS

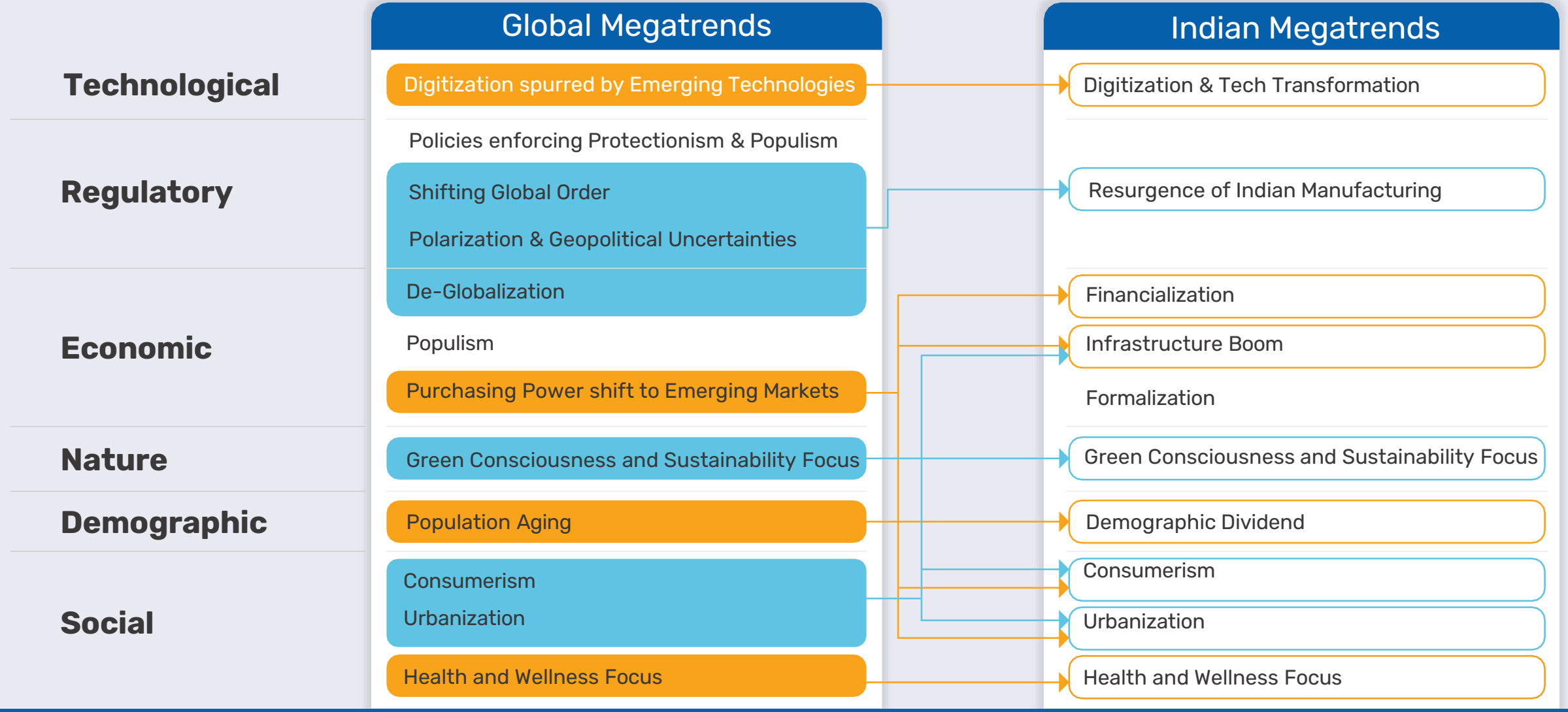


UNDERSTANDING THE SOURCE OF:



TECHNOLOGICAL	REGULATORY	ECONOMIC	NATURE	DEMOGRAPHIC	SOCIAL
Digitization & Tech Transformation	Resurgence of Indian Manufacturing	Financialization Infrastructure Boom	Green Consciousness and Sustainability Focus	Demographic Dividend	Health and Wellness Focus Consumerism & Urbanization

INTERLINKAGES BETWEEN GLOBAL MEGATRENDS AND INDIAN MEGATRENDS



INTRODUCING
BAJAJ FINSERV FLEXI CAP FUND

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

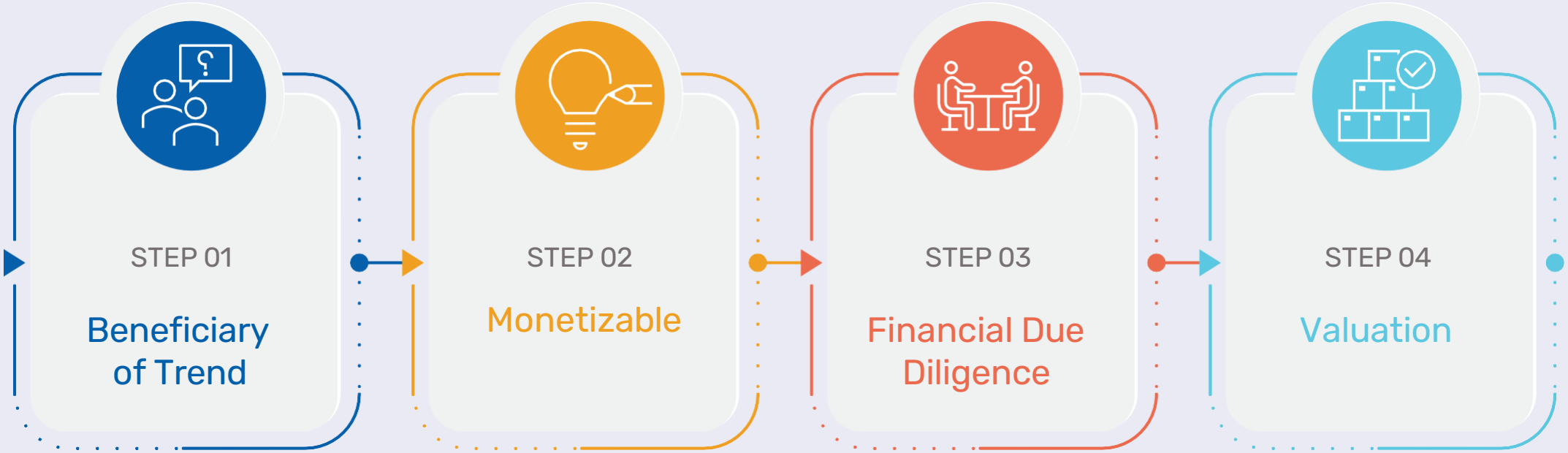
"Nothing is more powerful than an idea whose time has come."— Victor Hugo

MEGATRENDS TO PORTFOLIO



A portfolio of companies with the potential of sustainable high growth.

TREND ASSESSMENT & STOCK SELECTION PROCESS



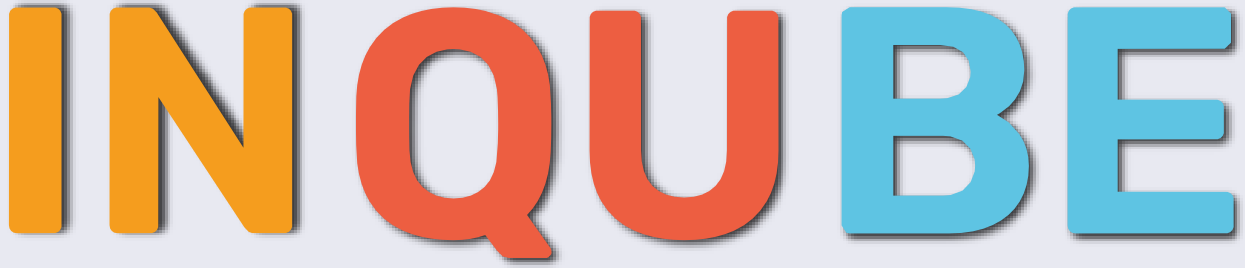
Select the Business and Management that can capitalise on the opportunity

Understand Financials

Ascertain appropriate valuation zone

INQUBE PROCESS

OUR INVESTMENT PHILOSOPHY



INFORMATION EDGE

- Outperform the market on superior information collection

QUANTITATIVE EDGE

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

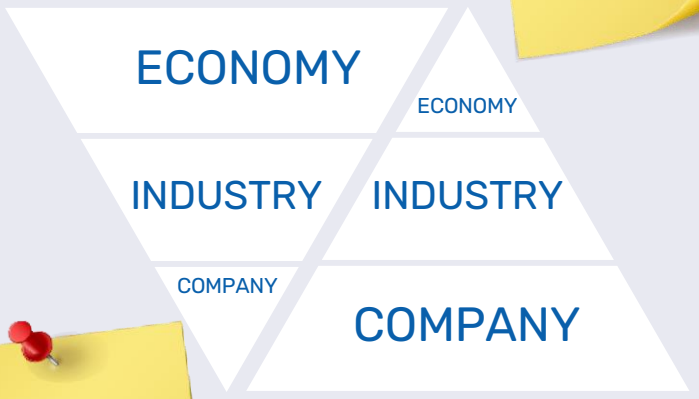
BEHAVIORAL EDGE

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

Hunting Ideas

Cycles

TOP-DOWN IDEAS



BOTTOM-UP IDEAS

Behavioral Screening

Analysing Ideas

- Business
- Management
- Valuation

Checklist

Pre-mortem

Allocating

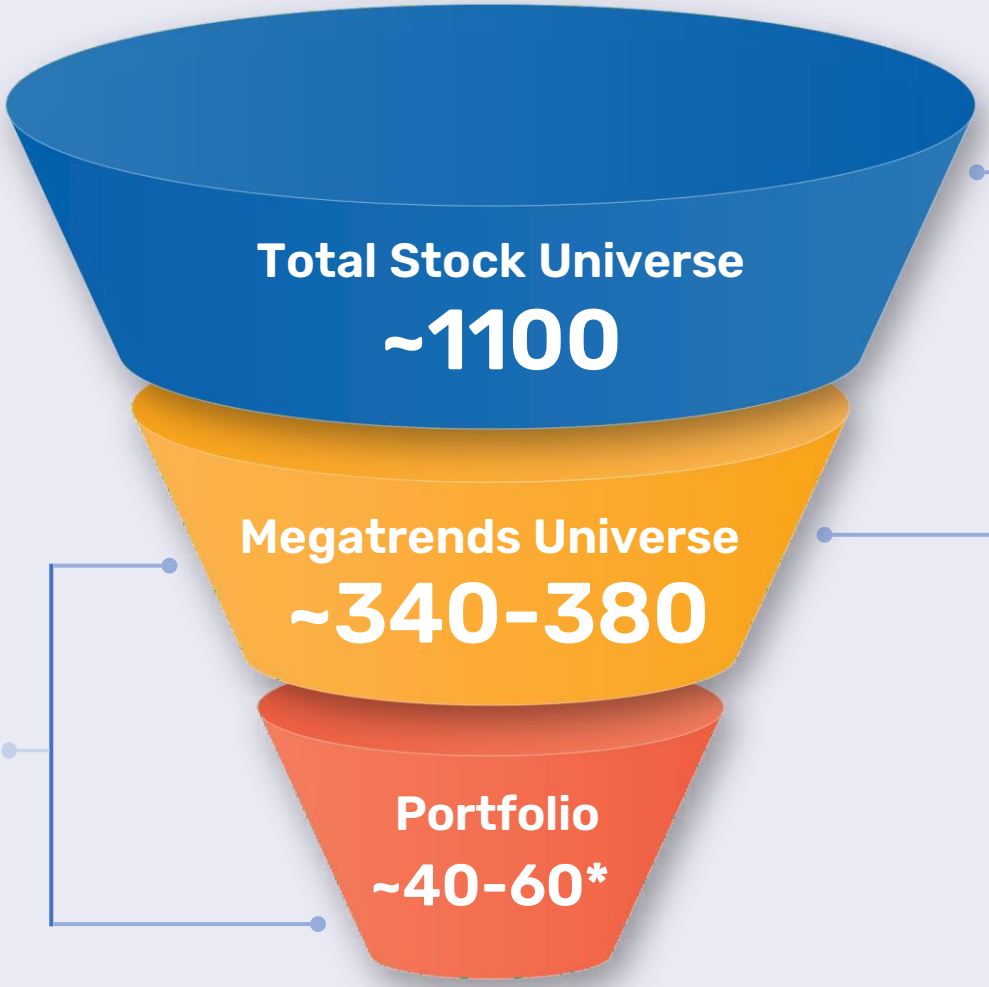
- Size
- Quality
- Value
- Growth
- Risk

Journal

Quant

Pre-commitment

PORTFOLIO CONSTRUCTION PROCESS



MEGATREND FILTER

INQUBE

*The portfolio count is indicative in nature and is subject to change basis conditions.

PORTFOLIO MANAGEMENT PROCESS

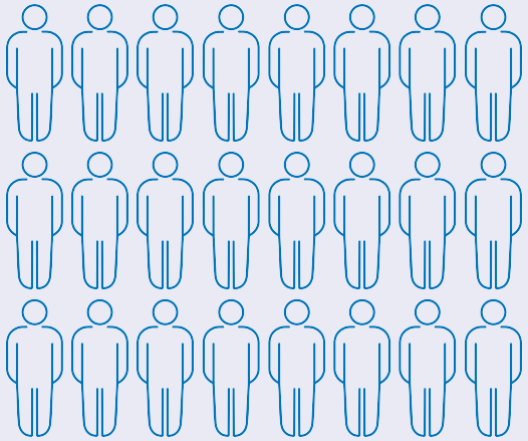
WHEN TO BUY

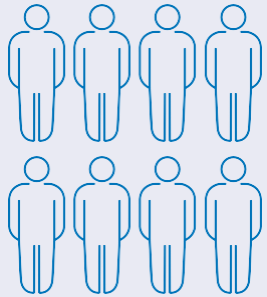
- Near term trend confirmation
- Over reaction to negative short-term trigger
- Under reaction to positive long-term trigger

WHEN TO SELL

- Change of megatrend
- Long term megatrend growth maturing

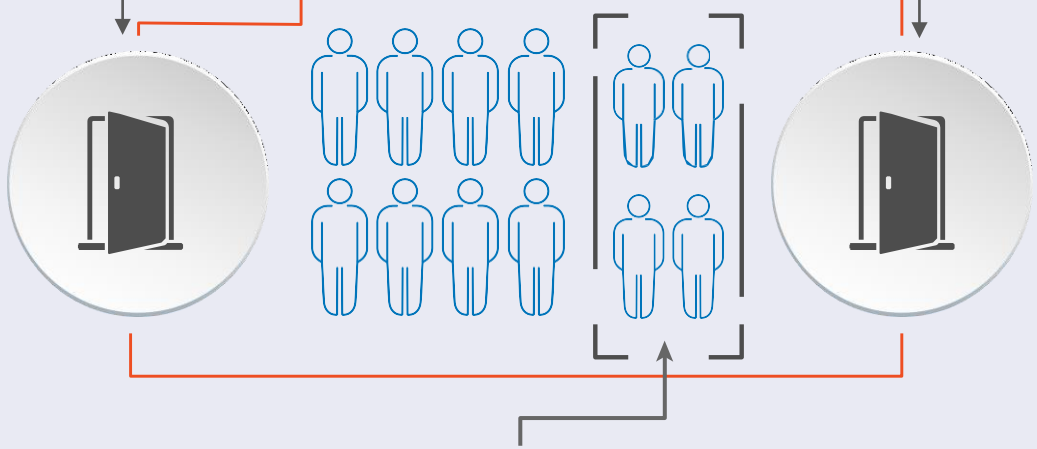
UNIVERSE





WHAT TO BUY

- Beneficiary of trend
- Monetise-able opportunities
- Financial strength



WHAT TO SELL

- Over reaction to long-term megatrend
- New megatrend emerging
- Change in company's fundamentals

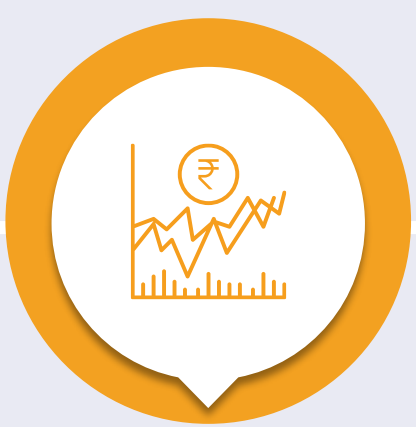
VALUATION GUIDES OUR ALLOCATION

Rebalancing weights, where valuation overreaches in short term

PORTFOLIO THAT IS: 5 IN 1



Long-Term



Multi-Trend



Growth Compounders



Multi-Sector



Flexi Cap

HOW BAJAJ FINSERV FLEXI CAP FUND IS A DIFFERENT PROPOSITION

True to label Flexi Cap fund

Rather than ‘going with the flow,’ investing in Megatrends means ‘anticipating the flow’

Embracing Long-Term Trends: With potential high active share component

Targeting future profit pool companies

Relatively Low Turnover Ratio



IDENTIFYING FUTURE WINNERS

Winners

Losers

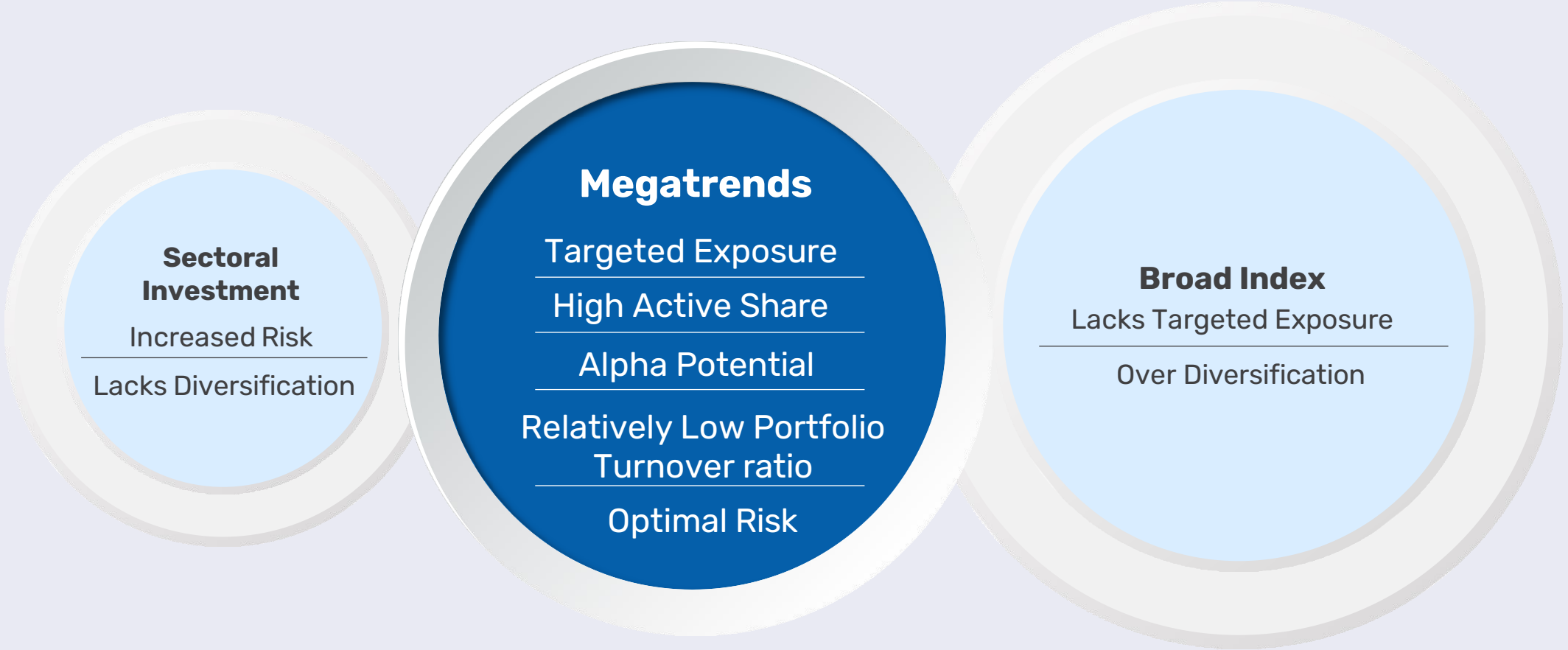


Winners

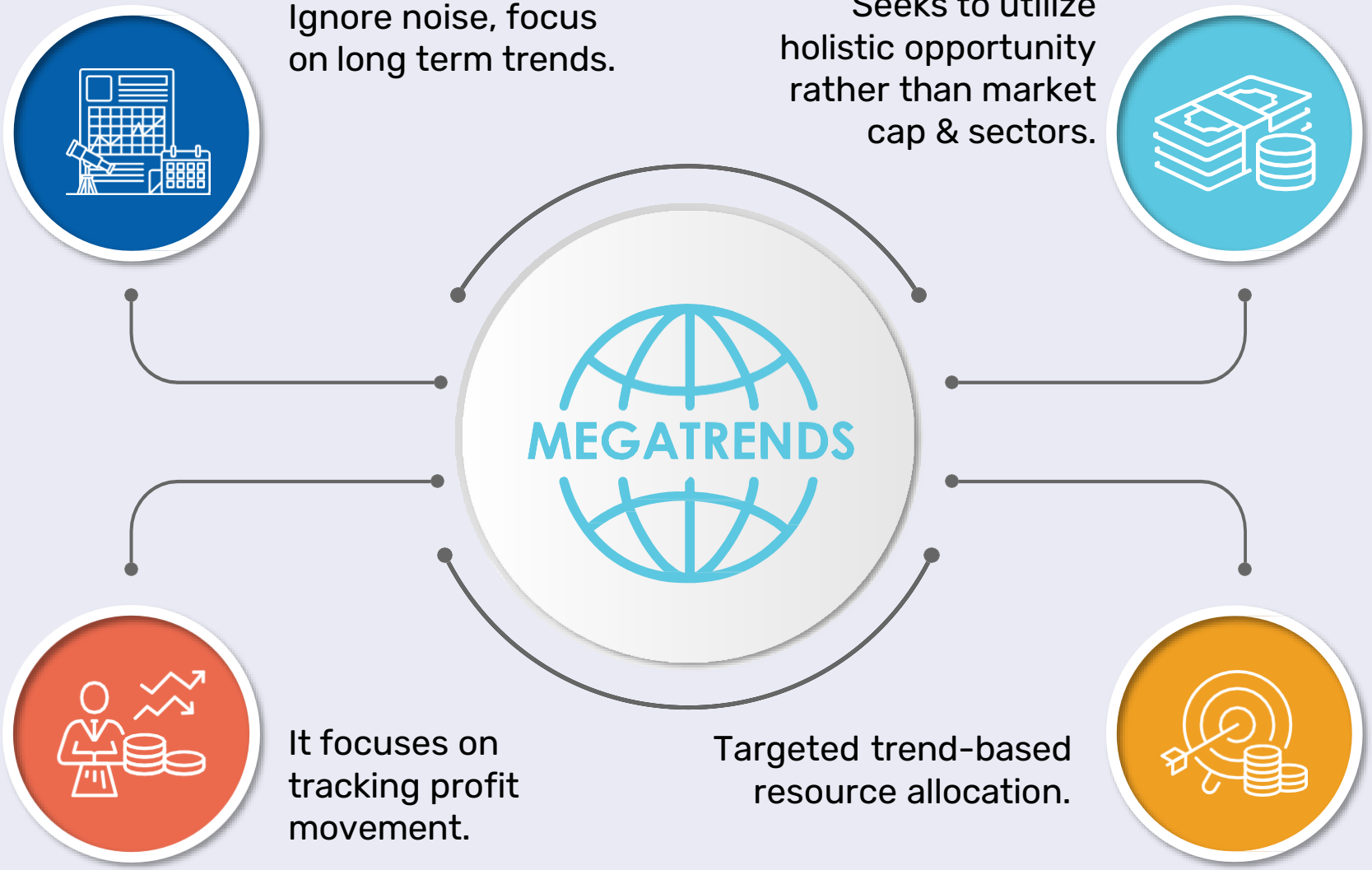
Loser

Rather than going with the flow, investing in Megatrends means anticipating the flow.

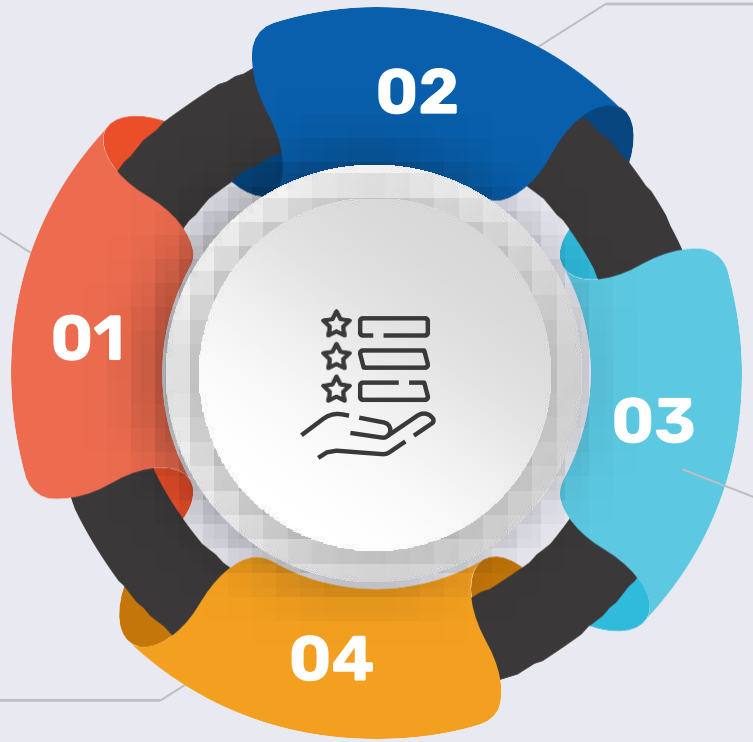
NAVIGATING MEGATRENDS: FINDING THE BALANCE



WHY BAJAJ FINSERV FLEXI CAP FUND IS USEFUL FOR INVESTORS?



KEY FEATURES OF THE FUND



Mix of Top-down & Bottom-up

Follows Megatrends investing approach

Investible opportunity across market cap

INQUBE Investment Philosophy which brings information, quantitative & behavioral understanding to portfolio

Investing in the megatrends with

BAJAJ FINSERV FLEXI CAP FUND

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

November 2026



TECHNOLOGICAL

Company Name	Trend	% to Net Assets
ICICI Bank Limited	T E	5.6%
HDFC Bank Limited	T E	5.2%
Reliance Industries Limited	T R E N S	4.5%
Divi's Laboratories Limited	E	3.5%
Axis Bank Limited	T E	3.3%
UltraTech Cement Limited	R E	3.0%
Sona BLW Precision Forgings Limited	E N	3.0%
Tata Consultancy Services Limited	T	3.0%
Bharti Airtel Limited	R T	2.8%
Tech Mahindra Limited	T	2.7%
K.P.R. Mill Limited	R	2.5%
Titan Company Limited	D S	2.4%
Ather Energy Limited	S N	2.3%
State Bank of India	T E	2.2%
Eternal Limited	T S	2.1%
Multi Commodity Exchange of India Limited	E	2.0%
Hindustan Unilever Limited	D S	1.9%
Kajaria Ceramics Limited	R E S	1.9%
Bajaj Finance Limited	E S	1.8%
Page Industries Limited	D S	1.8%
The Federal Bank Limited	T E	1.7%
Rubicon Research Limited	E	1.6%
AIA Engineering Limited	E	1.6%

REGULATORY

ECONOMIC

Company Name	Trend	% to Net Assets
Vedanta Aluminium Metal Limited	R E	1.5%
Infosys Limited	T	1.5%
RBL Bank Limited	T E	1.5%
Kalpataru Projects International Limited	R E	1.5%
Petronet LNG Limited	R	1.5%
Acutaas Chemicals Limited	E	1.4%
Piramal Pharma Limited	E	1.4%
Thermax Limited	R E	1.3%
HEG Graphite Ltd	N	1.3%
Neuland Laboratories Limited	E S	1.3%
Rentomojo Limited	S D	1.2%
Max Financial Services Limited	E	1.2%
Asian Paints Limited	E D S	1.1%
Manappuram Finance Limited	T E	1.1%
GlaxoSmithKline Pharmaceuticals Limited	D S	0.9%
Sedemac Mechatronics Limited	R E	0.9%
United Spirits Limited	D S	0.9%
UNO Minda Limited	R	0.9%
JSW Cement Limited	R E	0.7%
Radico Khaitan Limited	D S	0.7%
JSW Steel Limited	E S	0.7%
Lenskart Solutions Limited	S D	0.7%
Hindustan Copper Limited	R E	0.7%
Cummins India Limited	E R T	0.7%

NATURE

DEMOGRAPHIC

Company Name	Trend	% to Net Assets
RHI Magnesita India Limited	R E	0.7%
Urban Company Ltd.	T S	0.6%
Safari Industries (India) Limited	D S	0.6%
Senores Pharmaceuticals Limited	R D	0.6%
Amber Enterprises India Limited	R S	0.6%
Exide Industries Limited	E N	0.6%
Meesho Ltd	T S	0.5%
PG Electroplast Limited	D S	0.4%
Go Digit General Insurance Limited	E	0.4%
Sun Pharmaceutical Industries Limited	E D	0.4%
Onesource Specialty Pharma Limited	E	0.4%
Trent Limited	D S	0.4%
Allied Blenders And Distillers Limited	D S	0.3%
Cartrade Tech Limited	S T	0.3%
KSB Limited	N	0.3%
Graphite India Limited	N	0.2%
FSN E-Commerce Ventures Limited	T S	0.2%
Hyundai Motor India Ltd	R S	0.2%
Bajaj Auto Limited	R S	0.1%
Pearl Global Industries Limited	R	0.1%
TVS Motor Company Limited	R S	0.1%

SOCIAL

● TECHNOLOGICAL ● REGULATORY ● ECONOMIC ● NATURE ● DEMOGRAPHIC ● SOCIAL

These 6 coloured dots represent each trend and the dots after each company's name represent its presence in that particular trend wherever applicable. We have also shown % to Net Assets for each company. Data as on 31st October 2026.

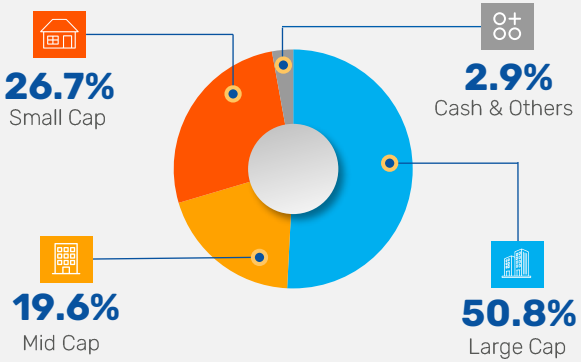
Investing in the megatrends with

BAJAJ FINSERV FLEXI CAP FUND

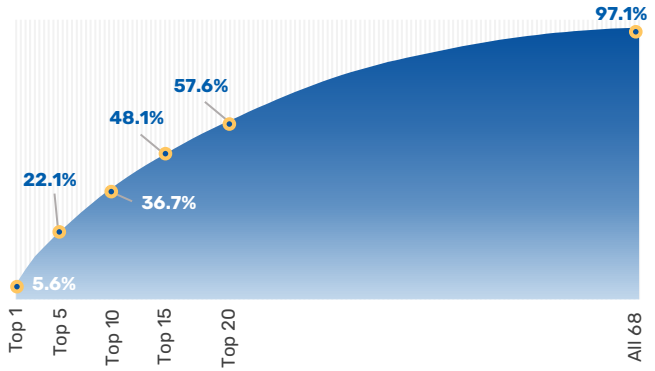
An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks

"Nothing is more powerful than an idea whose time has come" – Victor Hugo

Market Cap Breakup



Portfolio Concentration



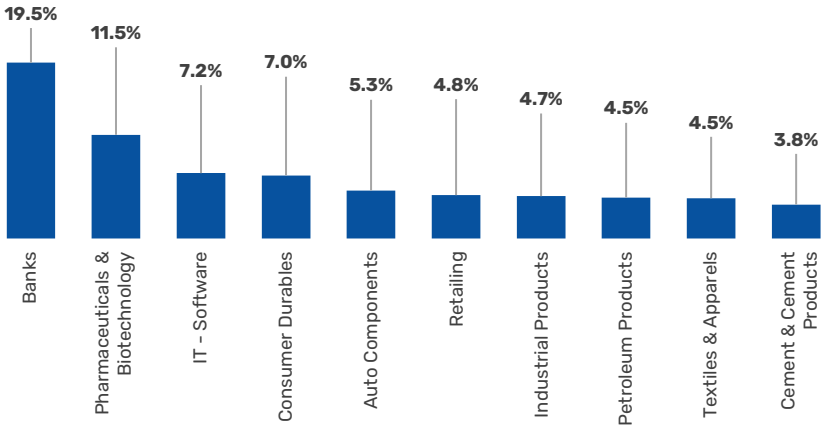
Portfolio Active Share



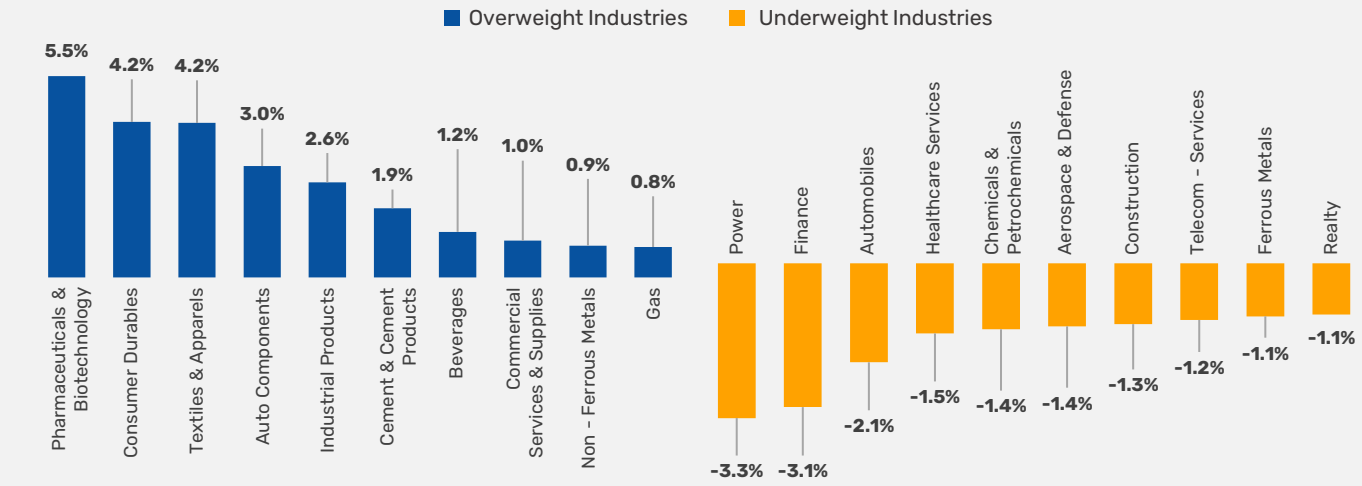
62% Active Share

38% Portfolio overlap

Top 10 Industries



Top 10 Underweight & Overweight Industries



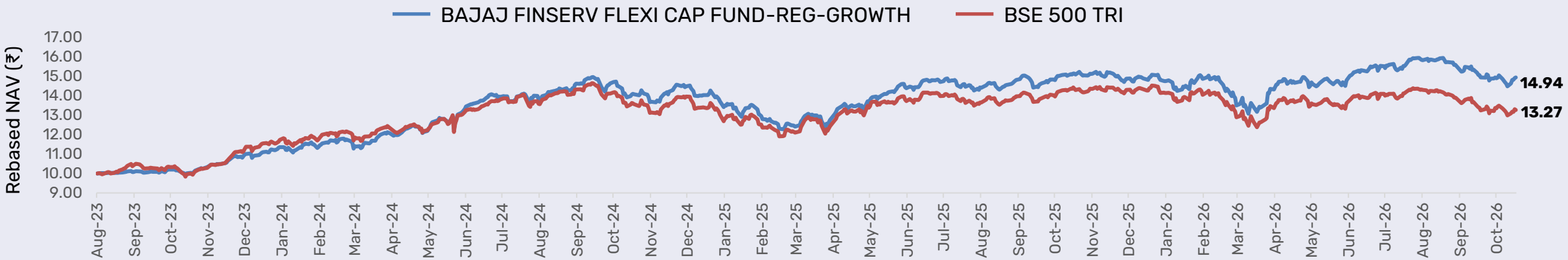
All data as on 31st October 2026. Active Share, Top 10 Overweight and Top 10 Underweight is calculated vis-a-vis Scheme Benchmark i.e. BSE 500 TRI | Source: Internal Analysis

PERFORMANCE SUMMARY

SCHEME	6 MONTHS	1 YEAR	2 YEAR	3 YEAR	SINCE INCEPTION
	ABSOLUTE RETURNS (%)*	ANNUALISED RETURN (%)*			
Bajaj Finserv Flexi Cap Fund*	1.91	-0.96	2.95	14.22	13.31
BSE 500 TRI	-2.95	-7.15%	-1.25%	9.95%	9.19%

*Bajaj Finserv Flexi Cap Fund- REG- Growth | For complete performance details, refer to page no. 33

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 5.74% 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 October, 2026 | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

RISK AND PERFORMANCE METRICS



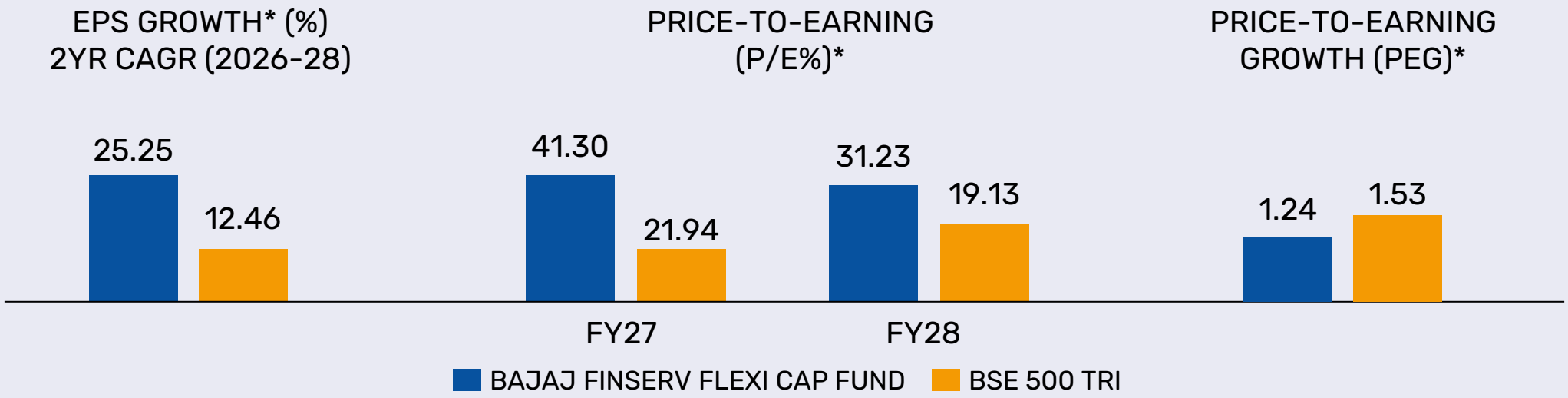
With a standard deviation of 13.06% versus 13.99% for the benchmark and a Sharpe ratio of 0.58 versus 0.25, the scheme has delivered robust risk-adjusted returns at lower volatility.

A **beta of 0.89** and a robust **Jensen's alpha of 4.51%** since inception highlight its resilient profile and performance outcomes through prudent portfolio construction and stock selection.

Risk Free Rate of Return: 5.74% | Data as on 30th October, 2026; calculated since inception | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

FUNDAMENTALS

With EPS growth outlook of 25.25% and a lower PEG ratio of 1.24, the fund's portfolio offers a valuation edge over the benchmark relative to expected earnings growth.



With an expected EPS growth of 25.25% over FY26–28 versus 12.46% for the benchmark, the fund reflects a portfolio positioned for robust earnings growth.

With a P/E of 41.30% versus 21.94% for the benchmark, the fund reflects a portfolio of companies with robust growth potential.

The fund's lower PEG ratio of 1.17 versus 1.59 for the benchmark indicates growth potential at more reasonable valuations.

*Expected

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

SCHEME FEATURES

Scheme Type	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks
Plans	Bajaj Finserv Flexi Cap Fund - Regular Plan | Bajaj Finserv Flexi Cap Fund - Direct Plan
Options	Growth & IDCW
Minimum Application Amount	Rs. 500 (Plus multiples of Re.1)
Minimum Additional Application Amount	Rs. 100 (Plus multiples of Re.1)
Entry Load	Nil
Exit Load	if units are redeemed/switched out within 6 months from the date of allotment: • if upto 10% of units allotted are redeemed/switched out – Nil • any redemption/switch-out of units in excess of 10% of units allotted - 1% of applicable NAV. if units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.
Fund Manager	Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity Portion) Mr. Siddharth Chaudhary (Debt Portion)
Benchmark Index	BSE 500 TRI
SIP / SWP / STP	Available
NAV	₹15.6170 (Direct Growth) | ₹14.9430 (Regular Growth)
AUM	₹8,756.20 cr
*BER	0.47% (Direct Plan) | 1.51% (Regular Plan)

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

Data as on 31st October 2026

Bajaj Finserv Flexi Cap 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 Flexi Cap Fund - Regular - Growth						
Last 1 Year	-0.96%	-7.15%	-9.45%	9,904	9,285	9,055
Last 3 Year	14.22%	9.95%	7.74%	14,901	13,291	12,508
Since Inception	13.31%	9.19%	6.65%	14,943	13,267	12,298
Bajaj Finserv Flexi Cap Fund - Direct - Growth						
Last 1 Year	0.30%	-7.15%	-9.45%	10,030	9,285	9,055
Last 3 Year	15.80%	9.95%	7.74%	15,530	13,291	12,508
Since Inception	14.88%	9.19%	6.65%	15,617	13,267	12,298

Returns as on 30th October, 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:** BSE 500 TRI **Additional Benchmark:** Nifty 50 TRI. **Inception Date:** 14th August 2023

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. Nimesh Chandan (Equity Portion), Mr. Sorbh Gupta (Equity 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 table below.

Mr. Nimesh Chandan manages Bajaj Finserv Ultra Short to Short Term Fund.

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.

Bajaj Finserv Flexi Cap Fund

Bajaj Finserv Flexi Cap Fund - Regular Plan - Growth					BSE 500 TRI		Nifty 50 TRI	
Period	**SIP Start Date**	**Total Amount Invested(Rs.)**	**Market Value (Rs.)**	**Scheme Returns (CAGR%)**	**Market Value (Rs.)**	**Returns (CAGR %)**	**Market Value (Rs.)**	**Returns (CAGR %)**
1-Years SIP	03-Nov-2025	8,058	1,20,411	0.64	1,15,070	-7.57	1,14,109	-9.03
3-Years SIP	01-Nov-2023	26,488	3,95,807	6.27	3,63,407	0.61	3,57,103	-0.53
Since Inception SIP	14-Aug-2023	29,475	4,40,441	7.45	4,02,685	1.94	3,93,925	0.60

Returns as on 30th October, 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 Managers

Name of Fund Managers: Mr. Nimesh Chandan, Mr. Sorbh Gupta and Mr. Siddharth Chaudhary.

	1 Year			3 Year			5 Year		
Fund Name	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**
Bajaj Finserv Balanced Advantage Fund^	-3.15%	-1.62%	-4.68%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund***	-5.57%	-4.15%	-8.18%	NA	NA	NA	NA	NA	NA
Bajaj Finserv ELSS - Tax Saver Fund!	-5.96%	-4.35%	-7.15%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Cap Fund!!!	0.53%	2.00%	-5.53%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund#	5.62%	6.31%	6.32%	6.63%	7.28%	7.04%	NA	NA	NA
Bajaj Finserv Banking and PSU Debt Fund$$	3.26%	3.82%	3.61%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund**	5.29%	5.34%	5.25%	5.99%	6.04%	6.02%	NA	NA	NA
Bajaj Finserv Liquid Fund##	6.27%	6.48%	6.38%	6.72%	6.91%	6.83%	NA	NA	NA
Bajaj Finserv Arbitrage Fund@	5.88%	6.62%	7.32%	6.23%	6.98%	7.41%	NA	NA	NA
Bajaj Finserv Large & Mid Cap Fund^^	-6.25%	-4.93%	-5.98%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth$$$	4.84%	NA	5.23%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund^^^	-1.13%	0.31%	-3.48%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Consumption Fund@@@	-11.00%	-9.54%	-9.97%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Healthcare Fund###	17.25%	19.24%	13.22%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Gilt Fund!!	3.10%	4.01%	0.95%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Small Cap Fund&&&	5.91%	7.46%	-4.62%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Equity Savings Fund****	2.73%	3.86%	0.39%	NA	NA	NA	NA	NA	NA

Data as on 30th October 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 Multi Asset Allocation Fund - 03rd Jun 2024, 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, ^^^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, &&&BSE 250 SmallCap TRI and ****Nifty Equity Savings Index.

BAJAJ FINSERV FLEXI CAP FUND

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

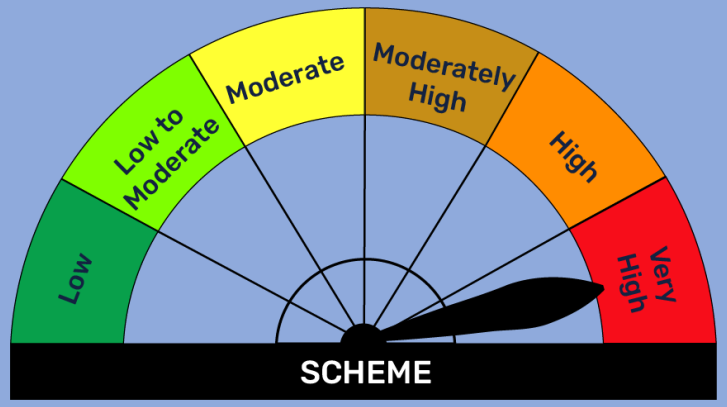
This product is suitable for investors who are seeking*:

- 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.

SCHEME

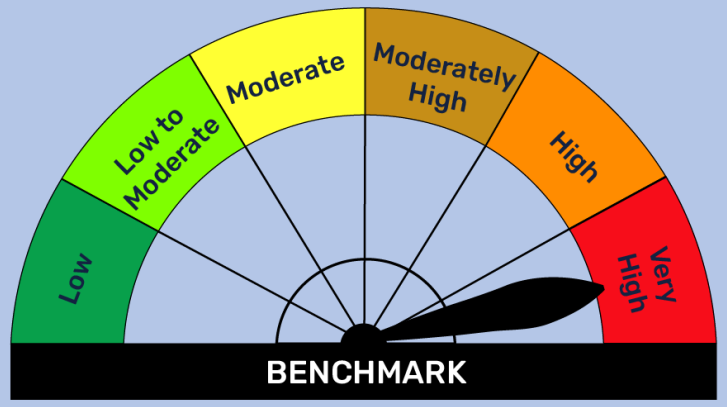
RISKOMETER



The risk of the scheme is very high

BENCHMARK

RISKOMETER



The risk of the benchmark i.e. BSE 500 TRI is very high

Potential Risk Class (PRC)

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 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 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 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 Gilt Fund

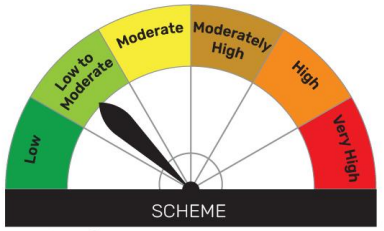
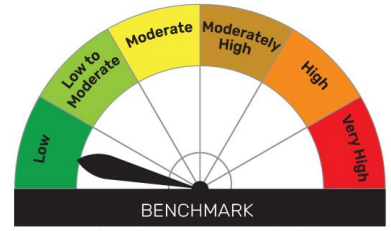
POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A-III – A Scheme with Relatively High interest rate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

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.			

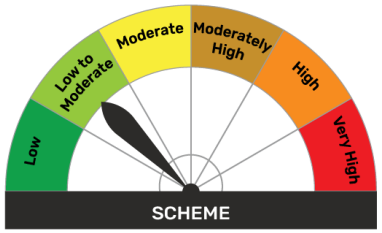
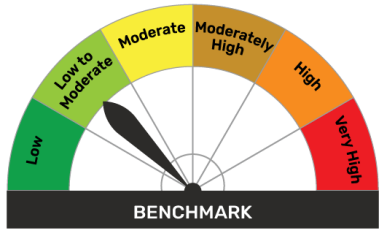
Bajaj Finserv Overnight Fund

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 to Moderate	 The risk of the benchmark i.e. CRISIL Liquid Overnight Index is low

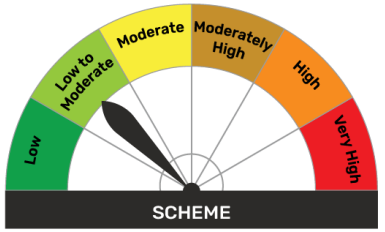
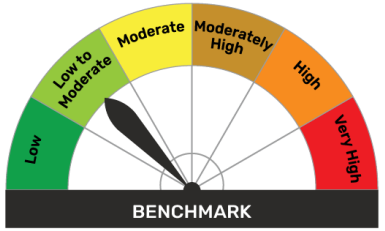
Bajaj Finserv Liquid Fund

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

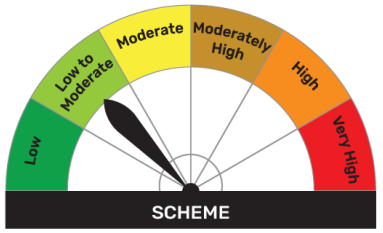
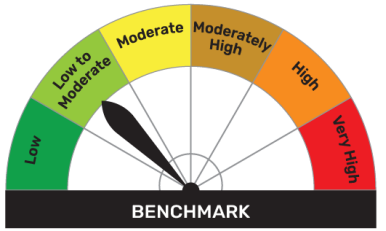
Bajaj Finserv Money Market Fund

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

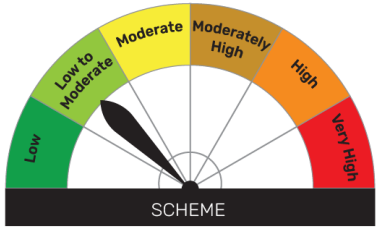
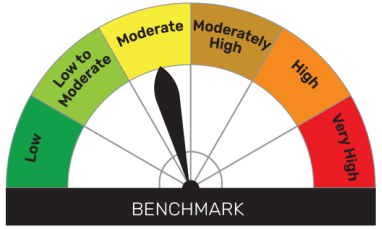
Bajaj Finserv Banking and PSU Debt Fund

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

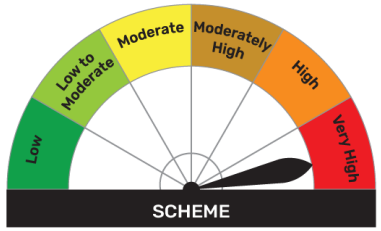
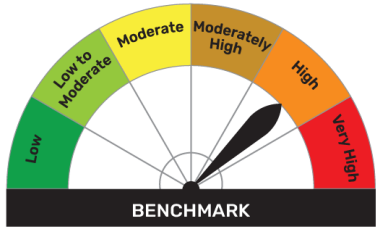
Bajaj Finserv Gilt Fund

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

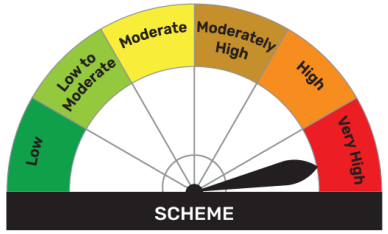
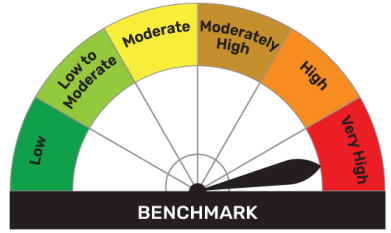
Bajaj Finserv Balanced Advantage Fund

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

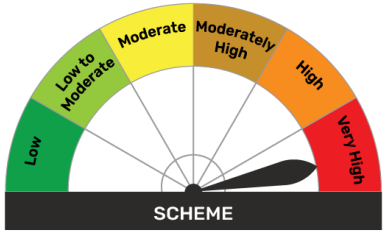
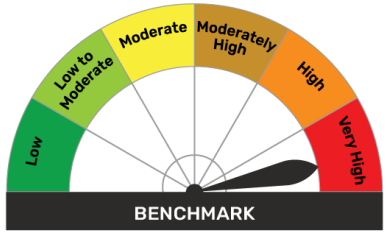
Bajaj Finserv Large & Mid Cap Fund

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

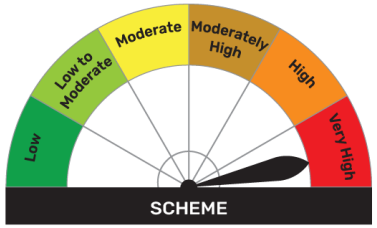
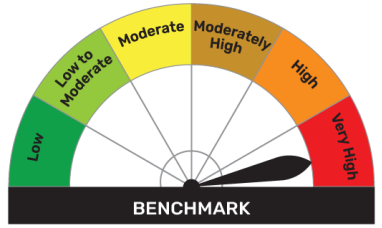
Bajaj Finserv Large Cap Fund

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

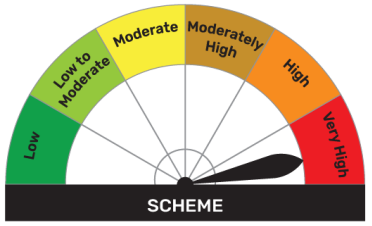
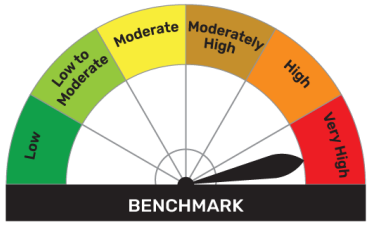
Bajaj Finserv Healthcare Fund

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

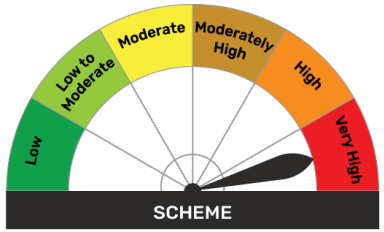
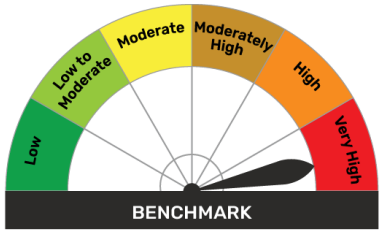
Bajaj Finserv ELSS - Tax Saver Fund

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

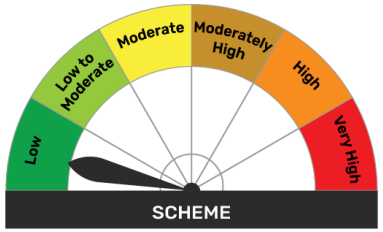
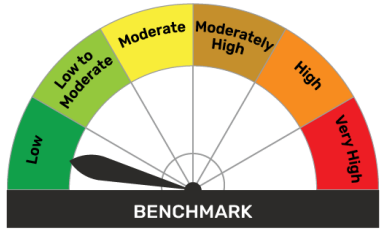
Bajaj Finserv Multi Cap Fund

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

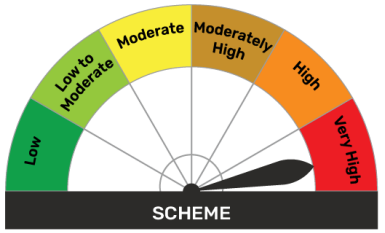
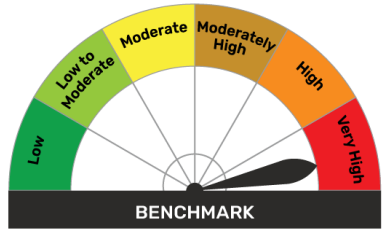
Bajaj Finserv Arbitrage Fund

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

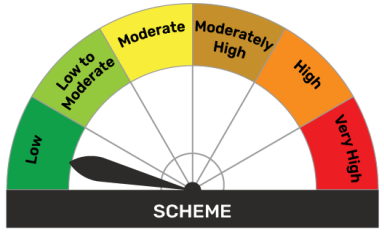
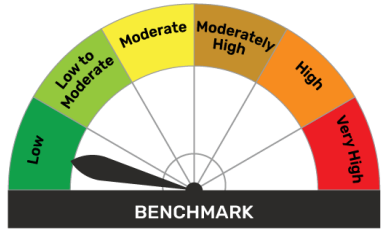
BAJAJ FINSERV MULTI ASSET ALLOCATION FUND

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

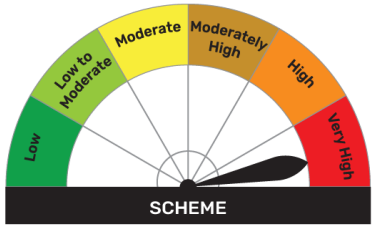
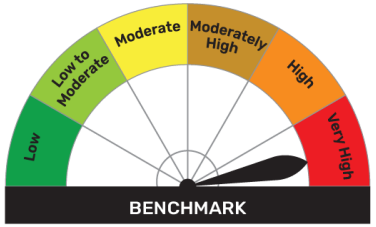
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

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 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

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