

Bajaj Finserv

# Balanced Advantage Fund

(With Behavioural Edge)

An Open Ended Dynamic Asset Allocation Fund

April 2026

# How does our brain process and make decisions?

## Left Brain

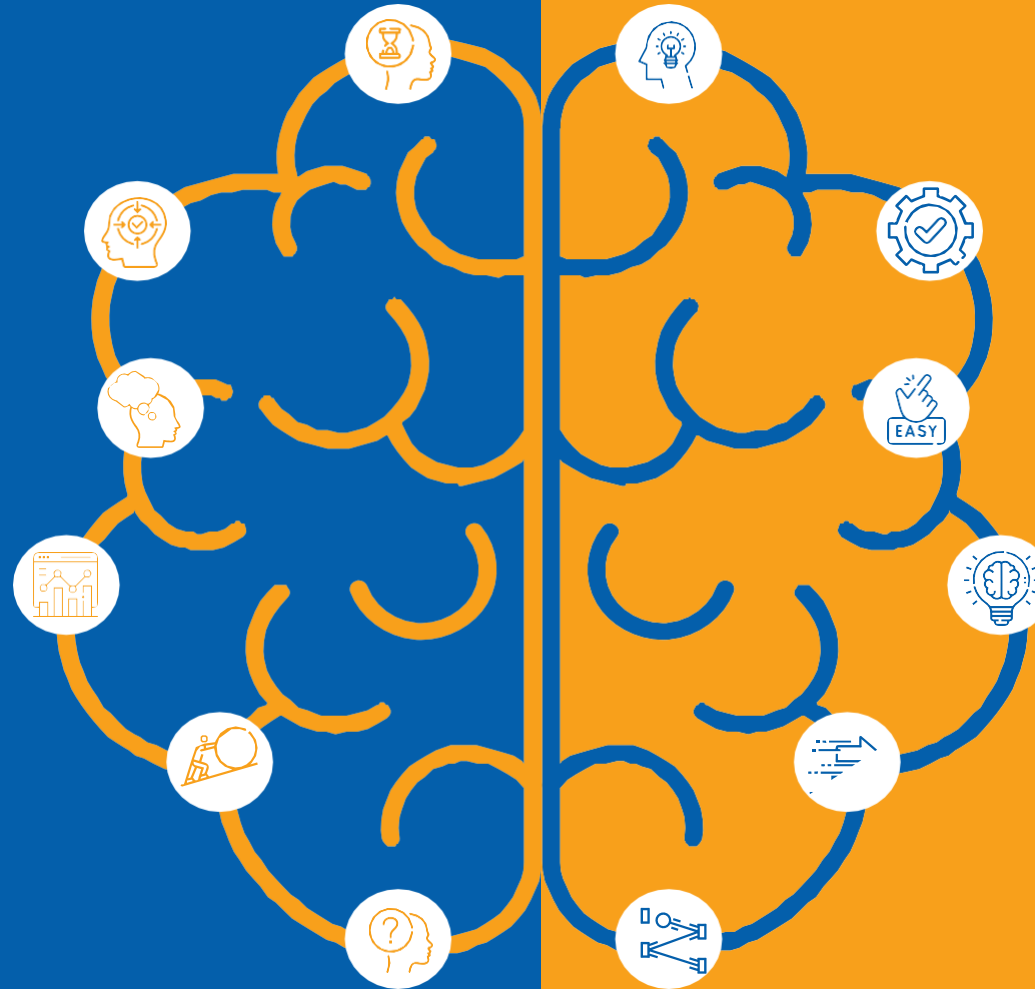
- Slow
- Deliberate
- Analytical
- Conscious
- Tires quickly
- Lazy

Driven By  
Information, Data,  
Logical Reasoning

## Right Brain

- Fast
- Automatic
- Intuitive
- Instinctive
- Subconscious
- Involuntary

Driven By  
Emotions And Intuitions



# Our emotions often overpower our logical thinking



Our brain is a complex organ that has evolved over millions of years to help us navigate the challenges of life

It has developed advanced logical thinking abilities

However, it also retains more primitive, emotional, and instinctual responses that can sometimes override our logical thinking



# Emotions frequently steer us away from making rational decisions

## How our emotions override logical reasoning:



### Procrastination

Starting a task early and working on it consistently is the logical approach, but our emotions often lead us to procrastinate until the last minute.



### Spending Money

Making impulsive purchases or spending beyond our means because of the momentary joy of acquiring something.



### Skipping Exercise

The emotional pull to stay in our comfort zone can make us skip workout sessions.



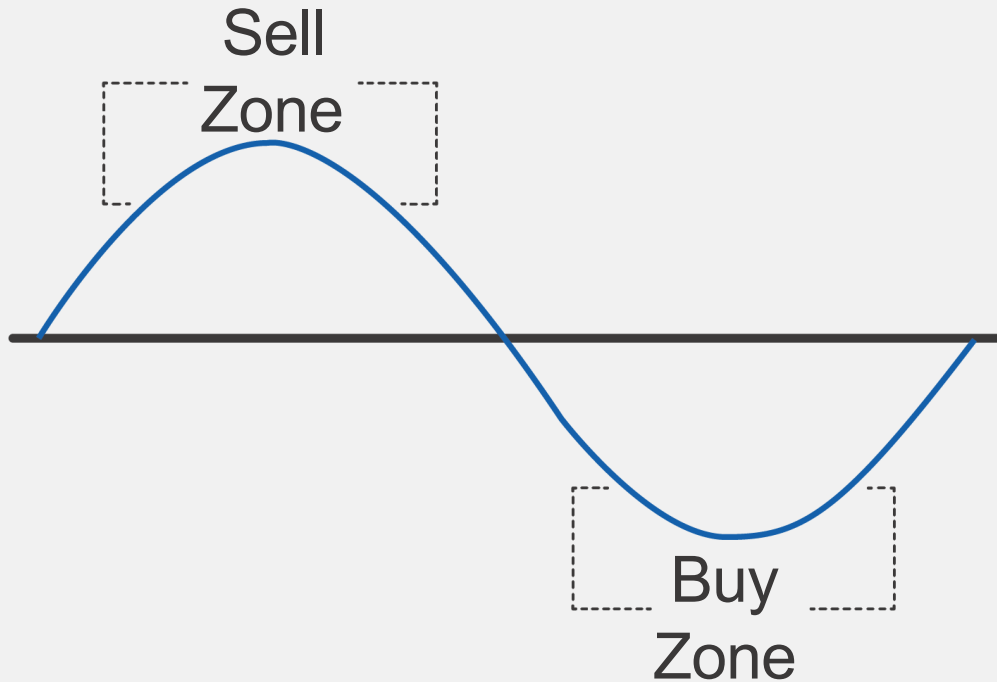
### Stress Eating

When stressed, we might indulge in comfort foods even though we're aware that it's not a healthy coping mechanism.

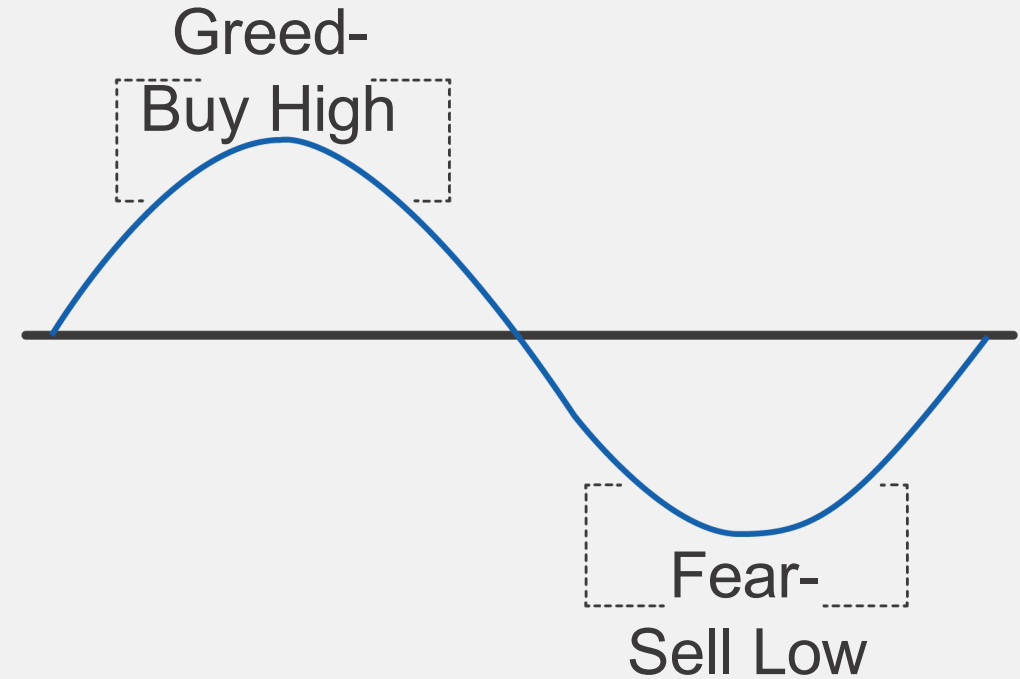
Our emotions override logical reasoning while making investment decisions as well

## We get swayed by Greed and Fear while investing

What we should do



What we end up doing



# Our investment decisions get impacted due to various emotional biases



## Regret Aversion Bias

Clinging to loss making choices to avoid regret leads people to continue with loss-making decisions in down cycles.



## Trend-Chasing Bias

Focusing on past performance, ignoring other factors.



## Loss Aversion Bias

Fear of loss prevents from seeking gains.

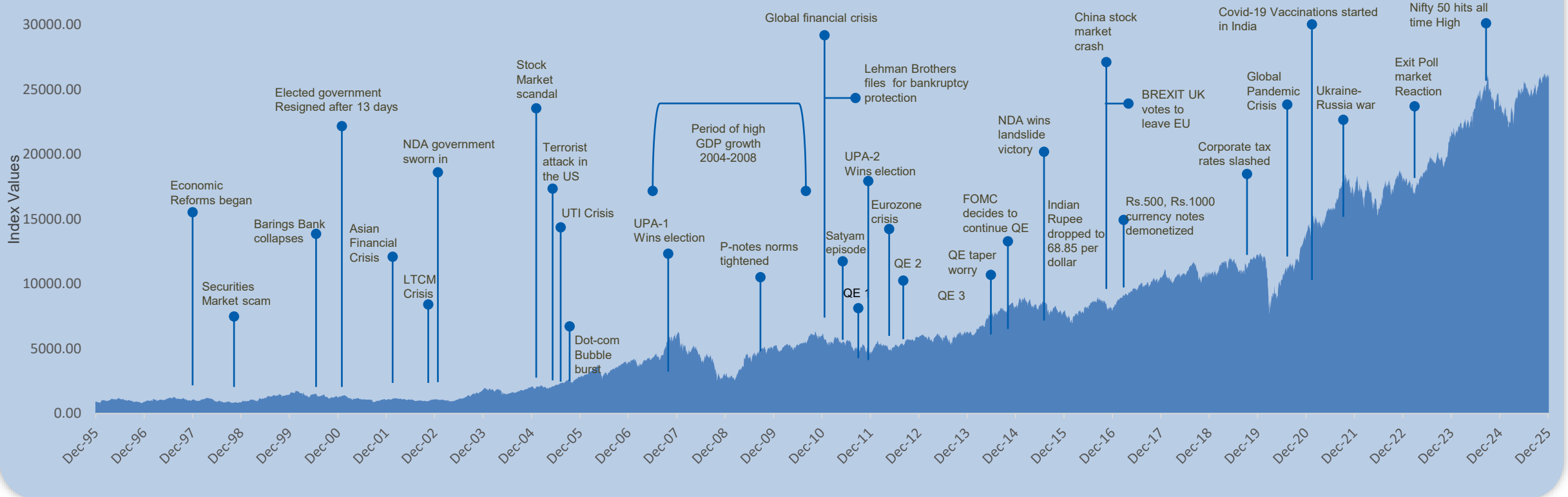


## Herd Mentality Bias

Following the crowd without independent analysis.

# Market volatility impacts our emotions & behaviour

**Nifty 50 Index delivered a CAGR of 12.96%\***



People feel optimistic and positive when the market peaks and anxious when the market nose-dives

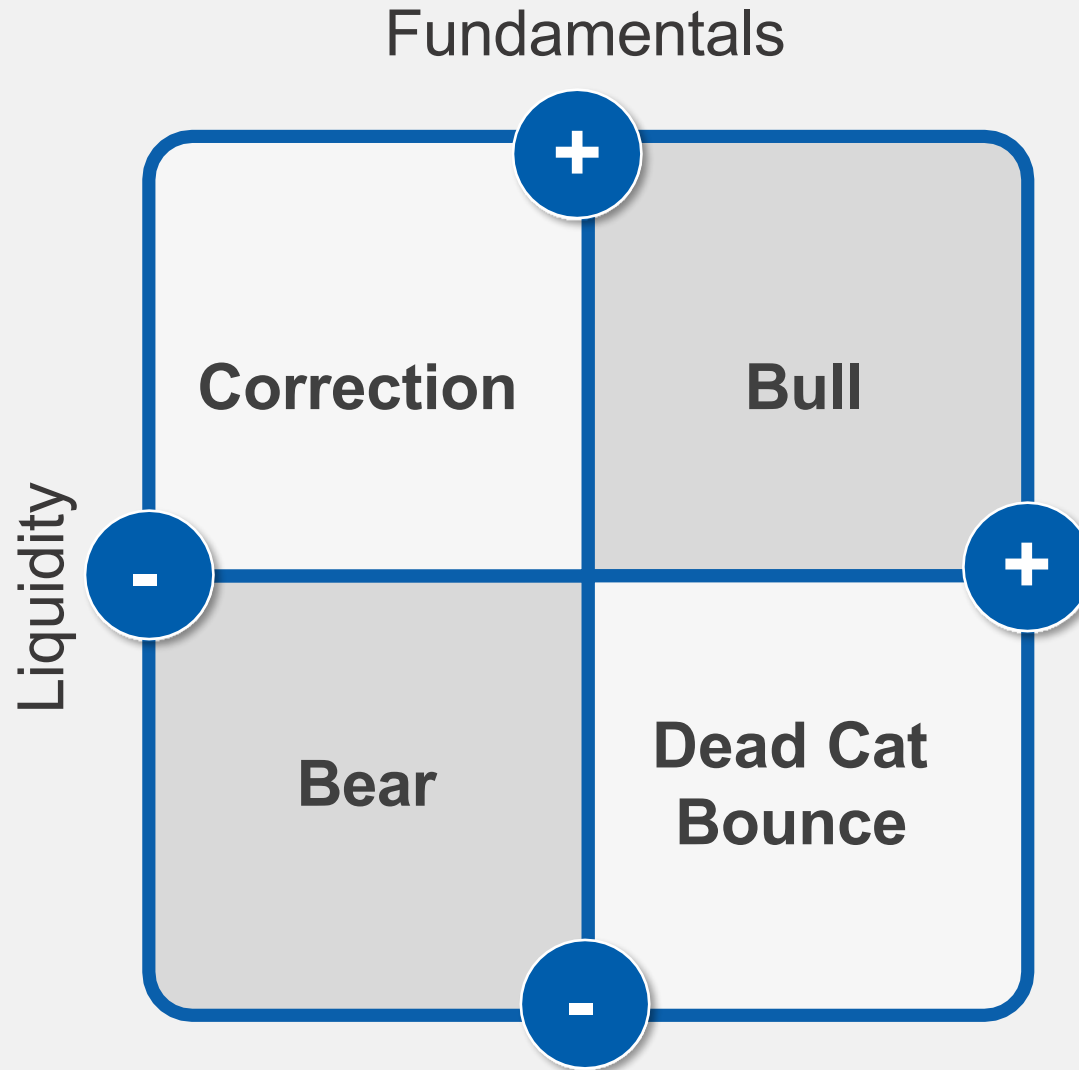
Source: ICRA MFI Explorer, Past performance may or may not be sustained in future  
Data as on Jan 30, 2025

Introducing  
Bajaj Finserv

# Balanced Advantage Fund

(With Behavioural Edge)


# Market trends basis fundamentals and liquidity

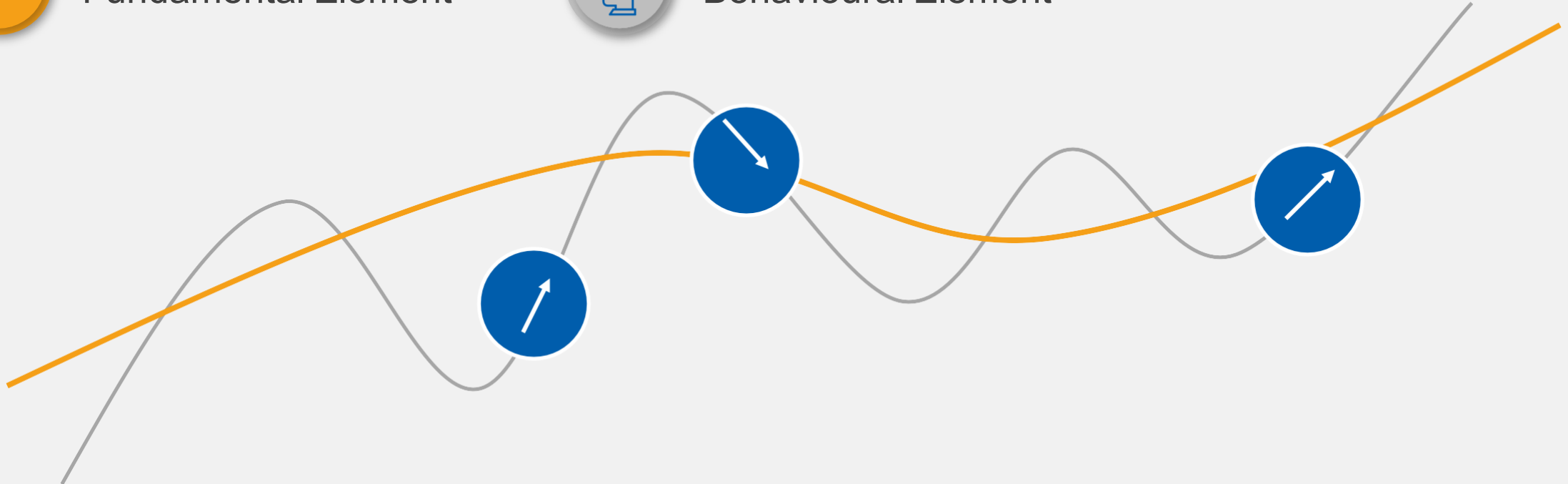


# Approach

What moves the market?

 Fundamental Element

 Behavioural Element



The stock market is the story of cycles and of the human behaviour that is responsible for overreactions in directions.

- Seth Klarman



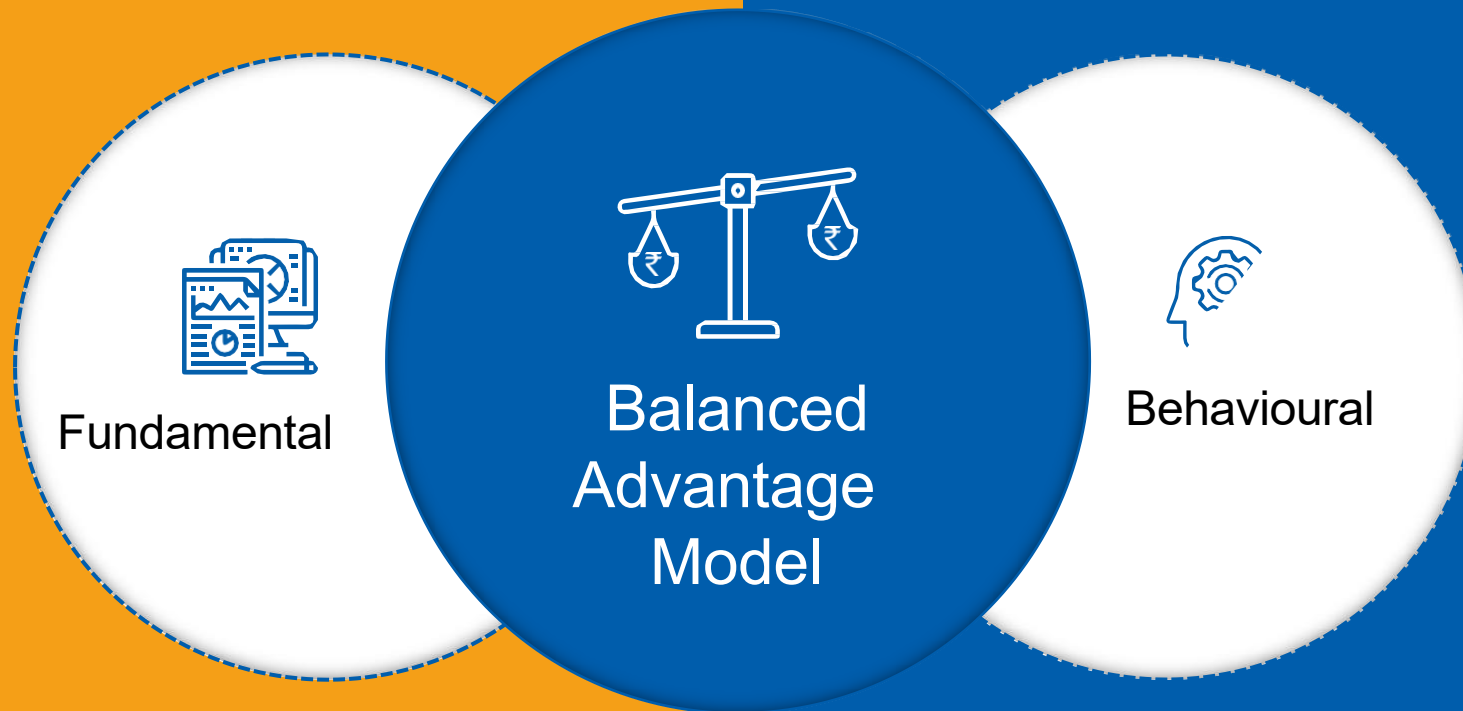
With Bajaj Finserv **Balanced Advantage Fund**, emotions take a back seat, and logic steers the ship.



\*\*Indicative allocation and this can change based on market conditions and investment opportunity available \*Includes Net Equity & Arbitrage

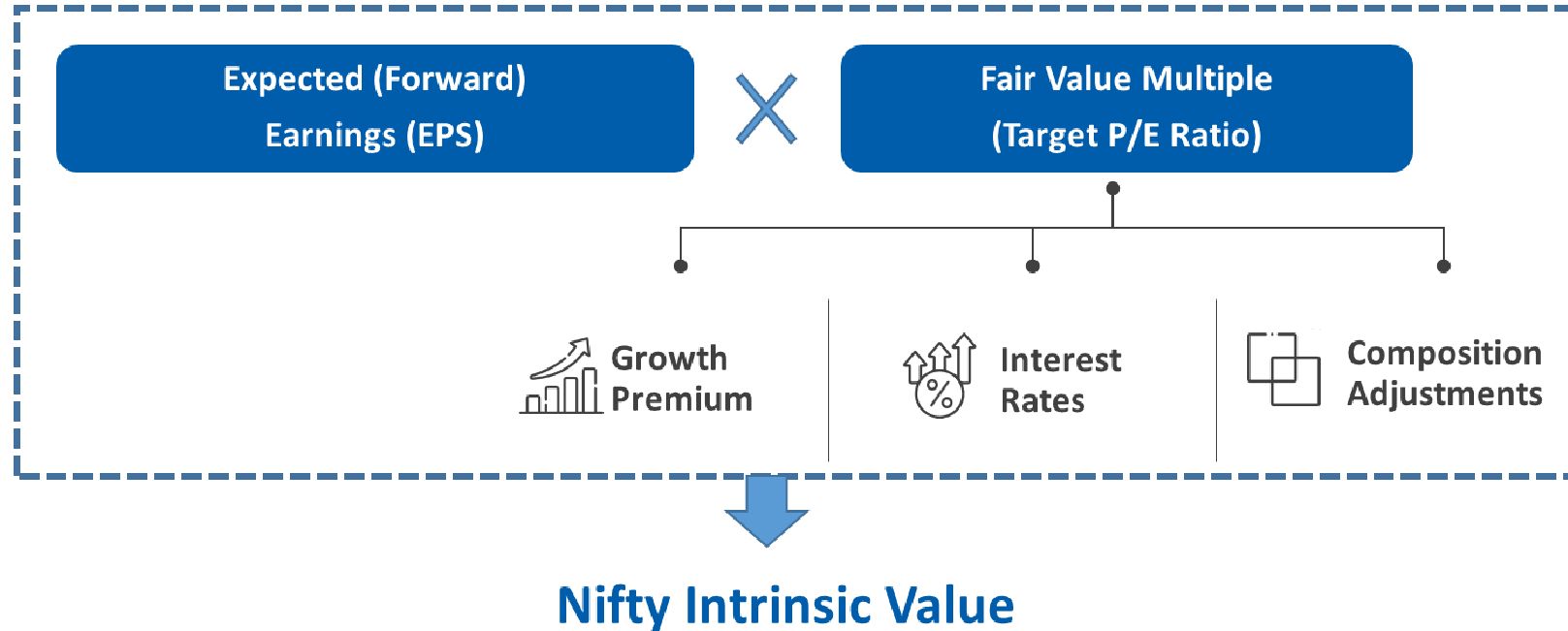
**The fund model will determine market’s intrinsic value & make behaviour based adjustments. It will change the asset allocation accordingly and rebalance the portfolio from time to time.**

# Bajaj Finserv Balanced Advantage Model = Fundamental + Behavioural



# Bajaj Finserv Balanced Advantage Fund - Model Overview

## Satellite Allocation basis Market Sentiment Lead Indicator



Currency



Commodity



Fixed Income



Equity

- Estimate market's intrinsic value: Forward EPS, growth premiums, and interest rate.
- Gives core allocation signal.
- Sentiment analysis: Using commodities, currency movements, yield indicators.
- Signals early warnings of market cycles, both bullish and bearish.
- Together, the two broad indicators confirm and indicate market entry and exit points.

# Fundamental Elements

## Which fundamental elements move Nifty 50?

- Nifty 50 has a **very weak correlation with GDP** – constituents and weights
- But, has a **strong correlation** over long term to **earnings**

$$\text{Ideal Nifty 50}^* = \text{Ideal Earnings}^* \times \text{Ideal Valuation}^*$$

**Ideal Earnings is Forward Earnings**

**Ideal Valuation is Comparative and not Absolute**

\*Based on Internal Analysis

Factors	Interplay
 <p><b>Currencies</b></p>	<p>Certain currency pairs reveal the mood and the bias of the currency market whether they are in risk-on mode or are operating as safe haven.</p>
 <p><b>Commodity</b></p>	<p>Studying commodities price movement between energy, industrial, precious, and soft commodities reveals the broad commodities view regarding the economy and the business outlook across the world.</p>
 <p><b>Bond</b></p>	<p>Spread between the emerging and developed market; corporate bond and government securities; slope of the yield curve; captures the sentiment of bond traders and prevailing global liquidity.</p>
 <p><b>Equity</b></p>	<p>Equity investors reveal their view and sentiment about the equity market through choices of market cap and position between different sectors.</p>

# Fundamental Elements

## Ideal Valuation (Comparative)

### P/BV

- Values Assets
- Less volatile than earnings but way less representative
- Many businesses in Nifty 50 are asset-light

**Thus, P/BV can not be used broadly for all sectors**

### M-Cap/GDP

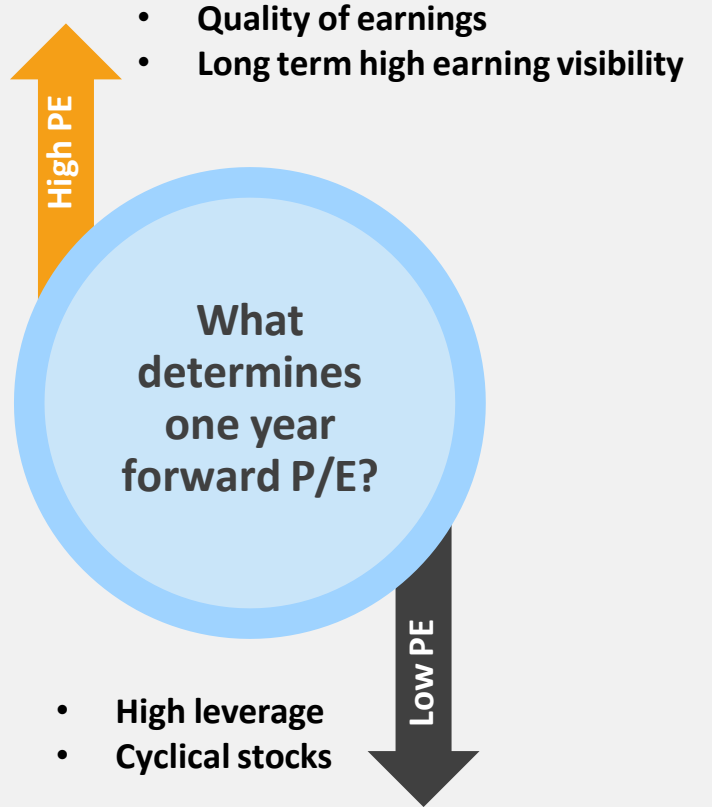
- Ignores quality of business, keeps trending higher

**Thus M-Cap/GDP can not be used broadly for all stocks/businesses**

**Hence P/E :  
Though tough,  
remains Appropriate!**

P/BV- Price/Book Value, M-Cap – Market Capitalization, GDP – Gross Domestic Product, P/E – Price/Earning

\*Based on Internal Analysis

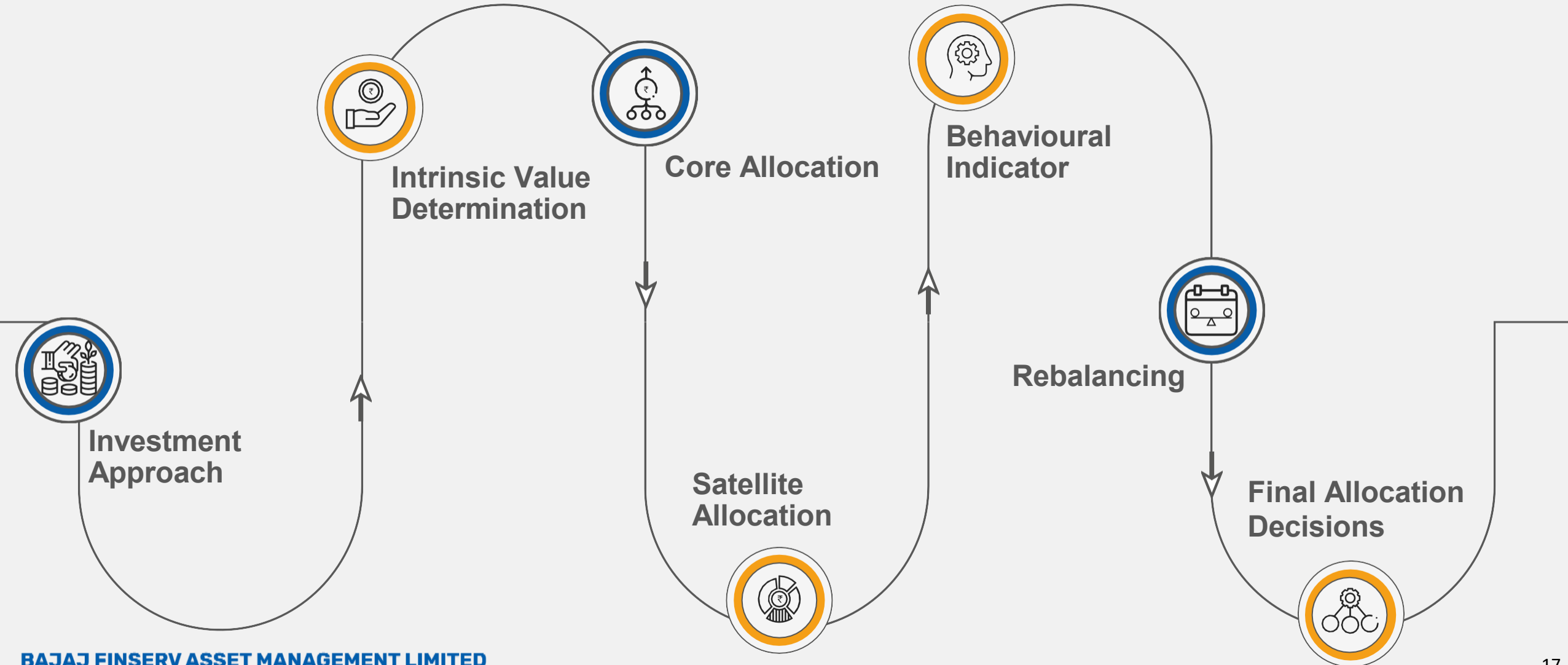




**Ideal Earning\***  
One year Forward  
Earning

**Ideal Valuation\***  
One Year Forward  
P/E

# How does it work?

The fund follows a proprietary INQUBE investment philosophy that combines informational, quantitative, and behavioural edges for competitive performance.



Portfolio Approach	
 <p>Equity Portfolio</p>	<ul style="list-style-type: none"><li>• Flexi cap approach</li><li>• Prefer Large cap orientation</li></ul>
 <p>Debt Portfolio</p>	<ul style="list-style-type: none"><li>• Short to medium term duration</li><li>• Investment in highly rated securities</li><li>• To anchor and support core performance</li></ul>

Who Should

# Invest?

## Investors who



Want to add dynamic asset allocation to their portfolio



Want diversification in their portfolio



Seek professional fund management



Want potential capital appreciation with mitigation of downside risk

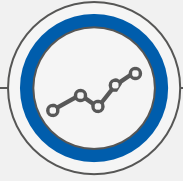


Have long-term investment horizon

# Benefits of investing in Bajaj Finserv Balanced Advantage Fund



**Dynamic Asset Allocation**



**Navigate Market Volatility**



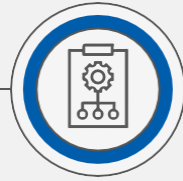
**Optimizing Returns**



**Risk Management**



**Long-Term Perspective**



**Adapting to Change**



**Tax Efficiency**



Date	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25	Oct 25	Sep 25	Aug 25	July 25	June 25	May 25	Apr 25
Fundamental View	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value	👍 Below Fair Value
Sentiment Indicator	😞 Negative	😊 Positive	😊 Positive	😊 Positive	😊 Positive	😊 Positive	😊 Positive	😊 Positive	😊 Positive	😊 Positive	😊 Positive	😊 Positive
Net Equity Allocation	📊 75.11%	📊 78.17%	📊 80.83%	📊 78.53%	📊 81.82%	📊 78.17%	📊 81.11%	📊 83.04%	📊 78.78%	📊 77.81%	📊 79.30%	📊 75.97%

■ Portfolio Allocation
 ■ Increased Portfolio Allocation
 ■ Decreased Portfolio Allocation

Combining fundamental and behavioural finance principles provides a key advantage in managing investments. Our proprietary asset allocation model at Bajaj Finserv AMC is based on those two elements namely: fundamental analysis and behavioural insights. It ensures that our Balanced Advantage Fund is well-positioned to navigate market complexities and deliver long-term value to our investors. By understanding the interplay of various market factors, we can make informed decisions that align with our investors' goals, fostering financial growth and stability. This unique approach helps us determine the optimal asset allocation between equity and debt, providing an edge for our investors.

# BAJAJ FINSERV BALANCED ADVANTAGE FUND (With Behavioural Edge)

An Open Ended Dynamic Asset Allocation Fund

April 2026



### Fundamental Indicator:

Our fundamental indicator focuses on the Nifty 50 Index, analysing its ideal earnings and valuations. Ideal earnings are forward-looking estimations, while ideal valuations are comparative, offering a realistic assessment rather than absolute measures. This robust analysis forms the backbone of our model, ensuring a sound foundation for asset allocation.



### Behavioural Indicator:

The differentiation in our model lies in the behavioural indicator, which measures behavioural and sentimental trends in the market by monitoring four key factors: **currencies, commodities, bonds, and equities**. Let's explore how each of these factors contributes to our asset allocation strategy:



- Reflect risk appetite.
- Risky currencies signal optimism; safe havens show caution.
- Helps predict capital flows into Indian equities.



- Rising prices = strong economy; precious metals up = uncertainty.
- Guides sector allocation (energy, industrials) based on economic cycles.



- Yield spreads & curves show investor sentiment and liquidity.
- Narrowing spreads = confidence, steep curve = growth expectations.
- Guides equity investment in growth sectors.



- Large-cap focus = stability; small/mid-caps = higher risk.
- Sector rotations signal where investors see growth or safety.
- Informs strategic asset allocation.

The sequence, relationship and nature of trends in these assets helps understand and anticipate market movements driven by psychological factors, leading to more informed and effective investment decisions. By integrating behavioural insights with fundamental analysis, our model offers a comprehensive approach to asset allocation, optimizing returns while managing risks.

Data as on 31<sup>st</sup> March 2026

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

# Bajaj Finserv Balanced Advantage Fund – Equity portion

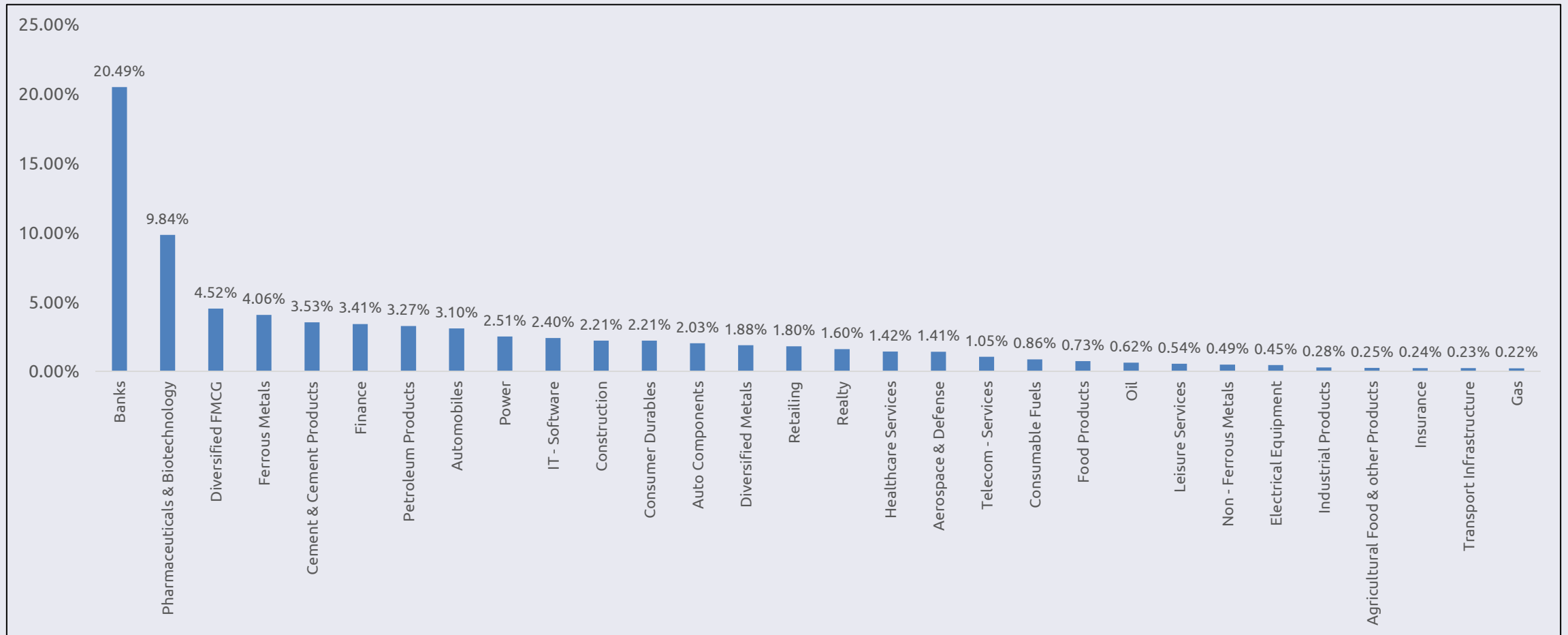
Sector	Market Value as % of Net Asset (Eq)	Market Value as % of Net Asset (Fut)
HDFC Bank Limited	7.66%	
ICI Bank Limited	5.50%	
Divi's Laboratories Limited	3.33%	
Reliance Industries Limited	3.27%	
Hindustan Unilever Limited	3.09%	
State Bank of India	2.78%	
UltraTech Cement Limited	2.66%	
Axis Bank Limited	2.63%	
Tata Steel Limited	2.62%	
Sun Pharmaceutical Industries Limited	2.36%	
Larsen & Toubro Limited	2.21%	
Vedanta Limited	1.88%	
Schaeffler India Limited	1.80%	
Sanofi Consumer Healthcare India Limited	1.75%	
DLF Limited	1.60%	
Eternal Limited	1.58%	
NTPC Limited	1.57%	
Titan Company Limited	1.44%	
ITC Limited	1.43%	
Apollo Hospitals Enterprise Limited	1.42%	
Bharat Electronics Limited	1.41%	
Bajaj Auto Limited	1.38%	
HCL Technologies Limited	1.20%	
Infosys Limited	1.20%	
Shriram Finance Limited	1.19%	
The Federal Bank Limited	1.13%	
GlaxoSmithKline Pharmaceuticals Limited	1.12%	
Mahindra & Mahindra Limited	1.00%	
Bajaj Finance Limited	0.99%	
Rubicon Research Limited	0.98%	
Power Grid Corporation of India Limited	0.94%	
Steel Authority of India Limited	0.87%	
ACC Limited	0.87%	
Coal India Limited	0.86%	
Indus Towers Limited	0.81%	
Asian Paints Limited	0.77%	
Jio Financial Services Limited	0.74%	
Nestle India Limited	0.73%	
Oil & Natural Gas Corporation Limited	0.62%	

Sector	Market Value as % of Net Asset (Eq)	Market Value as % of Net Asset (Fut)
JSW Steel Limited	0.57%	
RBL Bank Limited	0.54%	
Devyani International Limited	0.54%	
Hindustan Zinc Limited	0.49%	
Manappuram Finance Limited	0.49%	
Tata Motors Passenger Vehicles Limited	0.46%	
CG Power and Industrial Solutions Limited	0.45%	
Torrent Pharmaceuticals Limited	0.30%	
Cummins India Limited	0.28%	
Eicher Motors Limited	0.26%	
Tata Consumer Products Limited	0.25%	
Kotak Mahindra Bank Limited	0.25%	
SBI Life Insurance Company Limited	0.24%	
Bharti Airtel Limited	0.24%	
Adani Ports and Special Economic Zone Limited	0.23%	
Samvardhana Motherson International Limited	0.23%	
Trent Limited	0.22%	
Petronet LNG Limited	0.22%	
NIFTY	0.06%	-2.60%
Equities	77.71%	-2.60%
Bajaj Finserv Mutual Fund	9.42%	
Mutual Fund Units	9.42%	
7.09% GOI (MD 25/11/2074)	0.40%	
6.79% GOI (MD 30/12/2031)	0.20%	
6.79% GOI (MD 07/10/2034)	0.02%	
7.09% GOI (MD 05/08/2054)	0.00%	
Government Bond	0.62%	
Reverse Repo / TREPS	0.04%	
Cash & Cash Equivalent	14.81%	
Grand Total	100.00%	

Data as on 31<sup>st</sup> March 2026

# Bajaj Finserv Balanced Advantage Fund – Industry Allocation

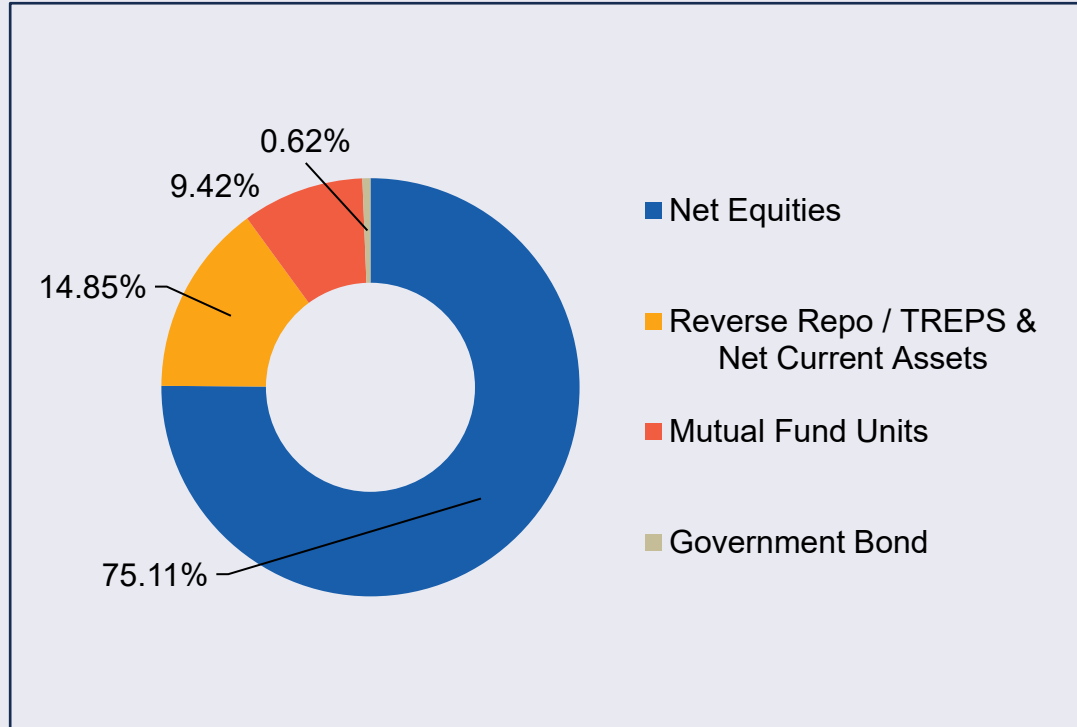
## Industry Allocation



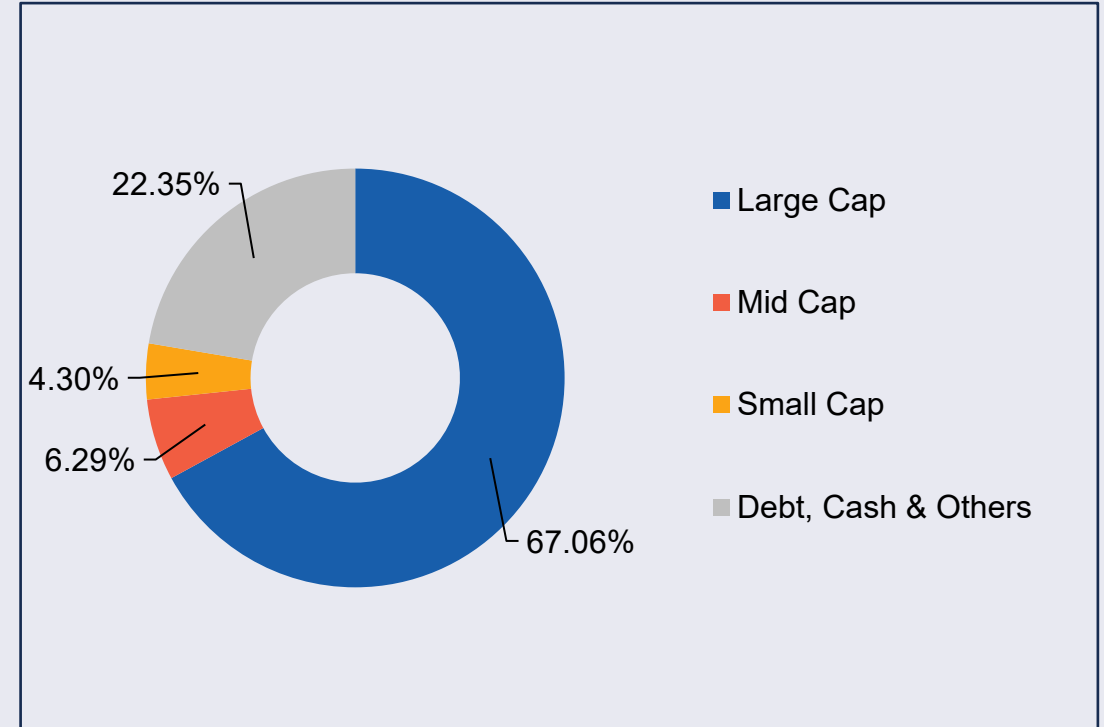
Data as on 31<sup>st</sup> March 2026 | Data for Equity portion of Portfolio

# Bajaj Finserv Balanced Advantage Fund - Allocation

## Asset Allocation



## Market Cap Breakup



Data as on 31<sup>st</sup> March 2026

## QUANTITATIVE INDICATORS\*

Bajaj Finserv Balanced Advantage Fund	Yield to Maturity	Average Maturity	Macaulay Duration	Modified Duration
	7.25%	3.55 Years	1.84 Years	1.93 Years

All data is as on 31<sup>st</sup> March, 2026. | \*For the debt portion of the portfolio.

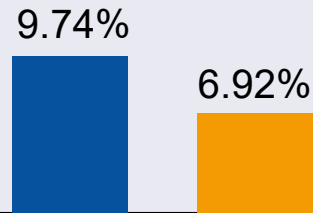
## PERFORMANCE SUMMARY

SCHEME	1 YEAR	SINCE INCEPTION
	ANNUALISED RETURN (%)*	
Bajaj Finserv Balanced Advantage Fund*	-1.52	2.38
Nifty 50 TRI	-3.99	-1.15

\*Bajaj Finserv Balanced Advantage Fund- REG- Growth | For complete performance details, refer to page no. 4

## RISK AND PERFORMANCE METRICS

### STANDARD DEVIATION



■ BAJAJ FINSERV BALANCED ADVANTAGE FUND  
■ NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX

With a standard deviation of 9.74% versus 6.92% for the benchmark, the scheme has delivered robust risk-adjusted returns at lower volatility.

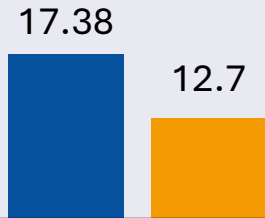
A **beta of 1.35** since inception highlight its resilient profile and consistently outperformed through prudent portfolio construction and stock selection.

Risk Free Rate of Return: 6.98% | Data as on 31<sup>st</sup> March, 2026; calculated since inception | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

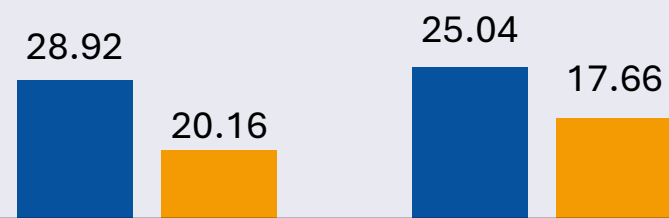
## FUNDAMENTALS

With a 17.38% EPS growth outlook the fund demonstrates a valuation edge versus the benchmark.

EPS GROWTH\* (%)  
2YR CAGR (2025-27)



PRICE-TO-EARNING (P/E)\*



■ BAJAJ FINSERV BALANCED ADVANTAGE FUND

■ NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX

With an expected EPS growth of 17.38% over FY25–27 versus 12.7% for the benchmark, the fund reflects a portfolio positioned for robust earnings growth.

With a P/E of 28.92 versus 20.16 for the benchmark, the fund reflects a portfolio of companies with robust growth potential.

\*Expected

Data as on 31<sup>st</sup> March, 2026 | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

## Bajaj Finserv Balanced Advantage Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Balanced Advantage Fund - Regular - Growth</b>						
Last 1 Year	-1.52%	-0.65%	-3.99%	9,848	9,935	9,601
Since Inception	2.38%	4.64%	2.89%	10,553	11,095	10,674
<b>Bajaj Finserv Balanced Advantage Fund - Direct - Growth</b>						
Last 1 Year	-0.03%	-0.65%	-3.99%	9,997	9,935	9,601
Since Inception	3.97%	4.64%	2.89%	10,932	11,095	10,674

Returns as on 30<sup>th</sup> March, 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 50 Hybrid Composite debt 50:50 Index **Additional Benchmark:** NIFTY 50 TRI. **Inception Date:** 15th December 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 equity portion of Bajaj Finserv Small Cap Fund and Bajaj Finserv Banking and Financial Services Fund. He also manages Bajaj Finserv Low Duration Fund.

Mr. Siddharth Chaudhary manages debt portion of Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund and Bajaj Finserv Banking and Financial Services Fund. He also manages Bajaj Finserv Low Duration Fund.

Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund and Bajaj Finserv Banking and Financial Services Fund.

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

## Bajaj Finserv Balanced Advantage Fund

Bajaj Finserv Balanced Advantage Fund - Regular Plan - Growth					NIFTY 50 Hybrid Composite debt 50:50 Index		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	01-Apr-25	1,20,000	1,11,732	-12.59	1,13,844	-9.42	1,07,836	-18.42
Since Inception SIP	15-Dec-23	2,80,000	2,69,015	3.30	2,79,412	-0.17	2,64,336	-4.73

Returns as on 30<sup>th</sup> March, 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 on 1st business day of every subsequent month.

## Other Schemes Managed by Fund Manager

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

Fund Name	1 Year			3 Year			5 Year		
	Regular	Direct	Benchmark	Regular	Direct	Benchmark	Regular	Direct	Benchmark
<b>Bajaj Finserv Banking and PSU Fund<sup>ss</sup></b>	5.00%	5.57%	5.59%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Arbitrage Fund<sup>@</sup></b>	5.81%	6.56%	7.29%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Money Market Fund<sup>#</sup></b>	6.03%	6.72%	6.40%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Multi Asset Allocation Fund<sup>^^^</sup></b>	9.85%	11.47%	4.38%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Liquid Fund<sup>##</sup></b>	6.03%	6.22%	6.19%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Large and Mid Cap Fund<sup>^^</sup></b>	-3.09%	-1.72%	-0.82%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Overnight Fund<sup>**</sup></b>	5.48%	5.53%	5.47%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth<sup>sss</sup></b>	5.07%	NA	5.45%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Flexi Cap Fund<sup>&amp;</sup></b>	1.35%	2.68%	-3.12%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Healthcare Fund<sup>###</sup></b>	-0.08%	1.60%	1.41%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Consumption Fund<sup>@@@</sup></b>	-10.85%	-9.40%	-2.75%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv ELSS Tax Saver Fund<sup>'</sup></b>	-4.97%	-3.28%	-3.12%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Gilt Fund<sup>!!</sup></b>	-0.87%	-0.05%	2.02%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Large Cap Fund<sup>***</sup></b>	-1.56%	-0.11%	-3.87%	NA	NA	NA	NA	NA	NA
<b>Bajaj Finserv Multi Cap Fund<sup>!!!</sup></b>	-3.12%	-1.63%	-2.54%	NA	NA	NA	NA	NA	NA

Returns as on 31<sup>st</sup> March 2026 (for Bajaj Finserv Liquid Fund, Bajaj Finserv Overnight Fund and Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth) and 30<sup>th</sup> March 2026 (for other schemes)

**Inception Dates:** Bajaj Finserv Money Market Fund - 24th Jul 2023, Bajaj Finserv Liquid Fund - 5th Jul 2023, Bajaj Finserv Overnight Fund - 5th Jul 2023, Bajaj Finserv Flexi Cap Fund - 14th Aug 2023, Bajaj Finserv Banking and PSU Fund - 13th Nov 2023, Bajaj Finserv Large and 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 Healthcare Fund - 27th Dec 2024, Bajaj Finserv Consumption Fund - 29th Nov 2024, Bajaj Finserv ELSS Tax Saver Fund - 29th Jan 2025, Bajaj Finserv Gilt Fund - 15th Jan 2025, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Multi Cap Fund - 27th February 2025, Bajaj Finserv Large Cap Fund - 20th Aug 2024 and Bajaj Finserv Multi Cap Fund - 27th February 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 Money Market Index A-I, \*\*Nifty Liquid Index A-I, \*\*CRISIL Liquid Overnight Index, <sup>s</sup>BSE 500 TRI, <sup>ss</sup>Nifty Banking & PSU Debt Index A-II, <sup>^^</sup>Nifty Large Midcap 250 TRI, <sup>sss</sup>Nifty 1D Rate Index, <sup>^^^</sup>65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold, <sup>###</sup>BSE Healthcare Total Return Index (TRI), <sup>@@@</sup>Nifty India Consumption Total Return Index (TRI), <sup>'</sup>BSE 500 Total Return Index (TRI), <sup>!!</sup>CRISIL Dynamic Gilt Index and <sup>@</sup>Nifty 50 Arbitrage Index (TRI), <sup>!!!</sup>NIFTY 500 Multicap 50:25:25 TRI, <sup>\*\*\*</sup>Nifty 100 Total Return Index (TRI) and <sup>!!!</sup>NIFTY 500 Multicap 50:25:25 TRI.

# SCHEME FEATURES

<b>Scheme Type</b>	<b>An Open Ended Dynamic Asset Allocation Fund</b>
<b>Plans</b>	<b>Bajaj Finserv Balanced Advantage Fund - Regular Plan   Bajaj Finserv Balanced Advantage Fund - Direct Plan</b>
<b>Option</b>	<b>Growth &amp; IDCW</b>
<b>Minimum Application Amount</b>	<b>Rs. 500 (Plus multiples of Re.1)</b>
<b>Minimum Additional Application</b>	<b>Rs. 100 (Plus multiples of Re.1)</b>
<b>Entry Load</b>	<b>Nil</b>
<b>Exit Load</b>	<p>For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows:</p> <ul style="list-style-type: none"> <li>➤ if units are redeemed / switched out within 6 months from the date of allotment: <ul style="list-style-type: none"> <li>• if upto 8% of units allotted are redeemed/switched out – Nil</li> <li>• any redemption / switch-out of units in excess of 8% of units allotted - 1% of applicable NAV.</li> </ul> </li> <li>➤ if units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.</li> </ul>
<b>Fund Manager</b>	<b>Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity Portion) Mr. Siddharth Chaudhary (Debt Portion)</b>
<b>Benchmark Index</b>	<b>NIFTY 50 Hybrid Composite Debt 50:50 Index</b>
<b>SIP / SWP / STP</b>	<b>Available</b>
<b>AUM (in Rs. Cr.)</b>	<b>1,023.01</b>
<b>TER</b>	<b>Bajaj Finserv Balanced Advantage Fund - Dir – Growth: 0.56    Bajaj Finserv Balanced Advantage Fund - Reg – Growth: 2.10</b>

Data as on 31<sup>st</sup> March 2026

# Product Label

## Bajaj Finserv Balanced Advantage Fund

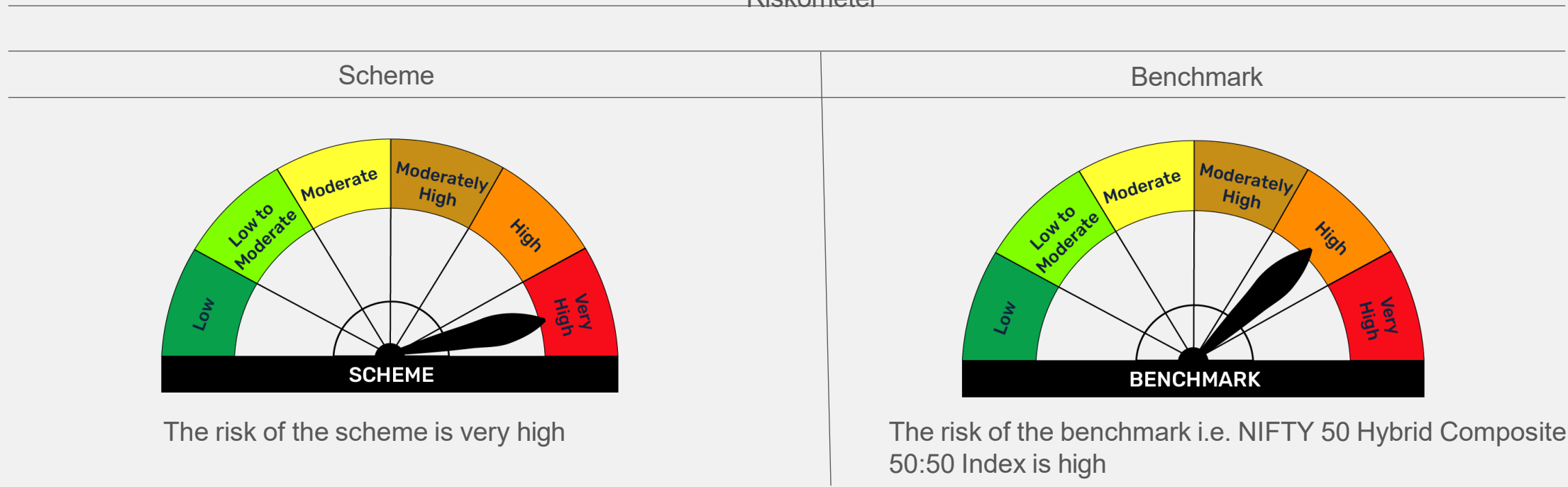
An Open Ended Dynamic Asset Allocation Fund

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

### Riskometer



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

# Disclaimer

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