

Bajaj Finserv Balanced Advantage Fund

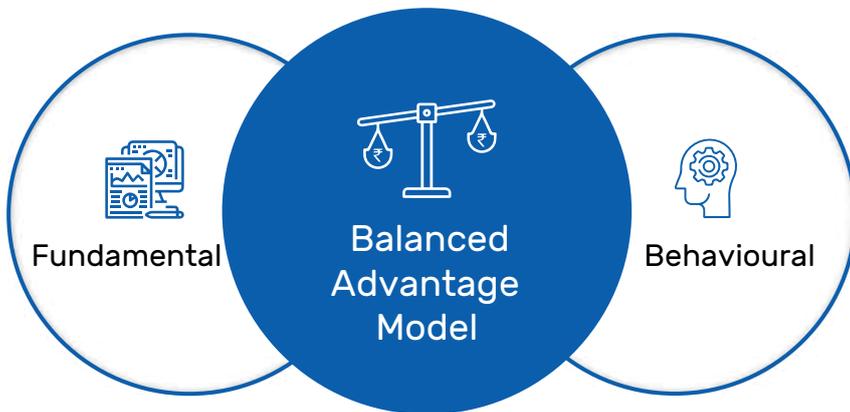
An Open Ended Dynamic Asset Allocation Fund

Data as on 30th January 2026

Portfolio Strategy

Our primary equity strategy is to build a portfolio of high-growth companies which may have achieved reasonable scale or size. Our focus is primarily on identifying companies with robust business models, sustainable competitive advantages, and superior return ratios compared to their industry peers. Our investment process adheres to the INQUBE philosophy framework, considering key factors such as business fundamentals, management quality, and valuation.

To minimize concentration risk, our fund has the flexibility to invest in companies across various market capitalizations, adopting a sector-agnostic approach. Additionally, we may explore arbitrage opportunities within the Indian equities market. In addition to equity investments, our scheme also allocates funds to debt securities and money market instruments.



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



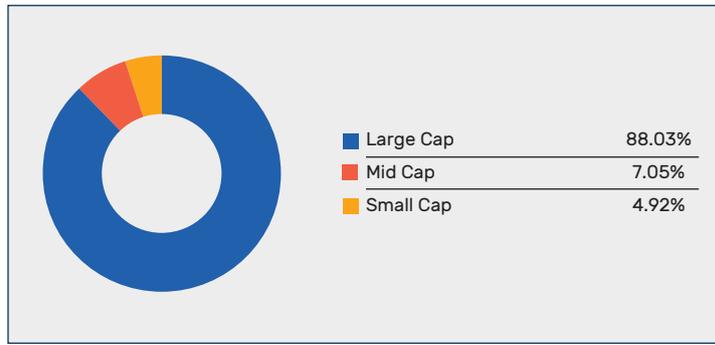
Fund Features

-  **Category:**
Balanced Advantage Fund
-  **Inception Date:**
15th December 2023
-  **Fund Manager:**
Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity Portion)
Mr. Siddharth Chaudhary (Debt Portion)
-  **Benchmark:**
NIFTY 50 Hybrid Composite debt 50:50 Index
-  **Minimum Investment Amount:**
Rs. 500/- and in multiples of Rs. 1/- thereafter
-  **SIP Frequency:**
Daily, Weekly, Fortnightly, Monthly, Quarterly
-  **Total Expense Ratio:**
Regular- 2.09%
Direct- 0.57%
-  ***AUM (IN CR):**
Month end AUM - INR 1,165.39
*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
-  **Entry load:** Nil
-  **Exit load:** Refer page 2

**This can change based on market conditions and investment opportunity available *Includes Net Equity & Arbitrage

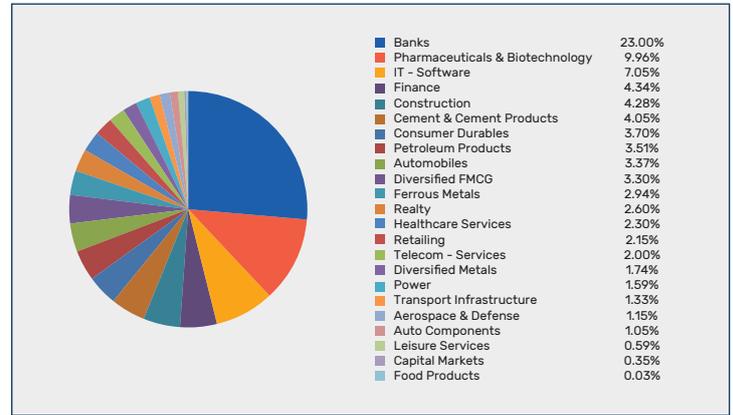
The fund model determines market's intrinsic value & make behaviour based adjustments. It changes the asset allocation accordingly and rebalance the portfolio from time to time.

Market Cap Allocation*



*Data rebased to 100

Sector Allocation



Exit Load

if units are redeemed / switched out within 6 months from the date of allotment:

- if upto 8% of units allotted are redeemed/switched out - Nil
- any redemption / switch-out of units in excess of 8% 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.

Equity Holding

Name (Top 10 Holdings)	Equity (% to NAV)	Futures (% to NAV)
HDFC Bank Limited	8.35%	
Infosys Limited	6.02%	
State Bank of India	5.21%	-1.15%
ICICI Bank Limited	4.51%	
Larsen & Toubro Limited	4.28%	
Reliance Industries Limited	3.51%	-0.50%
Divi's Laboratories Limited	3.44%	
UltraTech Cement Limited	3.04%	
Sun Pharmaceutical Industries Limited	2.72%	
Axis Bank Limited	2.50%	
Other Equities	42.98%	-4.08%
Total Equities	86.56%	-5.73%

Stocks

New Entries	Total Exits
	Yes Bank Limited
Bank of Baroda	IndusInd Bank Limited
HCL Technologies Limited	LTIMindtree Limited
LG Electronics India Ltd	United Spirits Limited
Tech Mahindra Limited	Life Insurance Corporation Of India
	InterGlobe Aviation Limited
	Cipla Limited

Ratios

Beta	1.31
Sharpe*	0.17
Standard Deviation	8.94%
Jensen's Alpha*	-2.14%
Information Ratio	-0.39

*Risk Free Rate of Return (FBIL Overnight MIBOR) 5.44% as on 31st January 2026.

Quantitative Indicators*

Modified Duration¹
3.41 Years

Average Maturity²
6.67 Years

Macaulay duration³
3.34 Years

Yield to maturity⁴
6.82%

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.