

# Bajaj Finserv Banking and PSU Fund

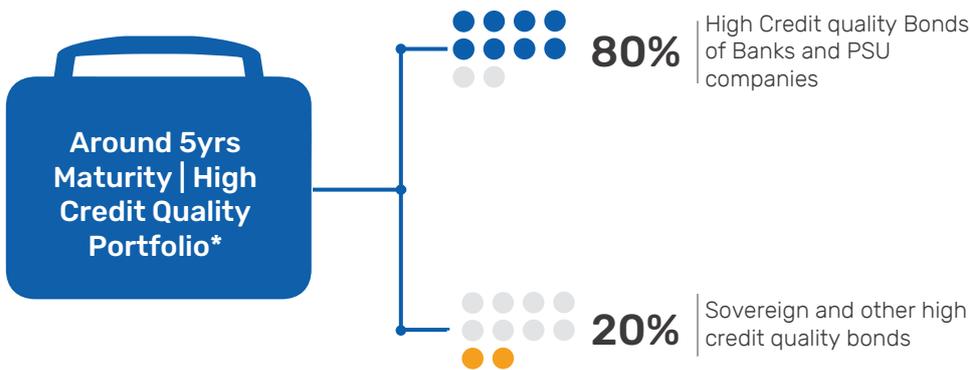
An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds with relatively high interest rate risk and moderate credit risk.

Data as on 27<sup>th</sup> February 2026

## Investment Objective

To generate income by predominantly investing in debt & money market securities issued by Banks, Public Sector Undertaking (PSUs), Public Financial Institutions (PFI), Municipal Bonds and Reverse repos in such securities, sovereign securities issued by the Central Government and State Governments, and / or any security unconditionally guaranteed by the Govt. of India. There is no assurance that or guarantee that the investment objective of the scheme will be achieved.

## Where will our scheme invest?



\*This is subject to change in market conditions and opportunities for investments

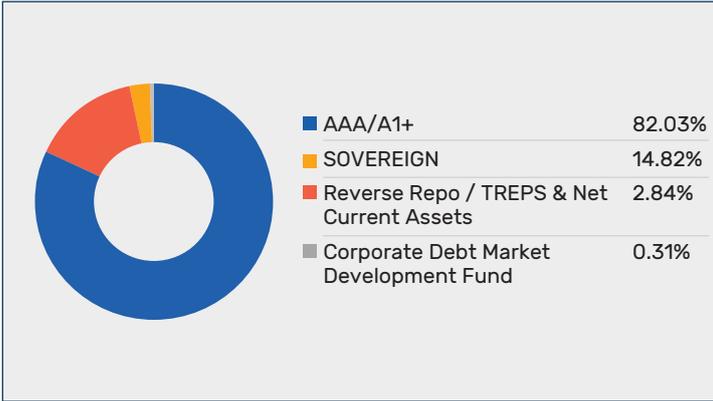
## Fund Features

- Category:** Banking and PSU Fund
- Inception Date:** 13<sup>th</sup> November 2023
- Fund Manager:** Mr. Siddharth Chaudhary (Head - Fixed Income) & Mr. Nimesh Chandan (Chief Investment Officer)
- Benchmark:** Nifty Banking & PSU Debt Index A-II
- Minimum Investment Amount:** Rs. 1,000/- and in multiples of Re. 1/- thereafter
- SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
- Total Expense Ratio:** Regular- 0.90%  
Direct- 0.35%
- \*AUM (IN CR):** Month end AUM - INR 332.54  
\*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
- Entry load:** Nil
- Exit load:** Nil

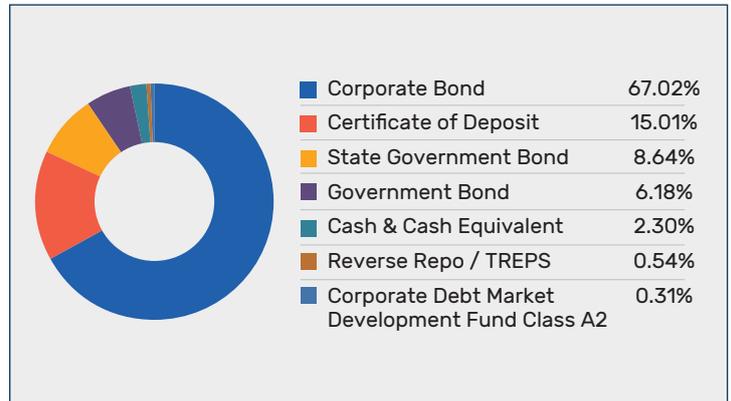
## Risk Management Framework (RMF) Of Bajaj Finserv Mutual Fund



## 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)    |                          |                    |                           |
| Moderate (Class II)         |                          |                    |                           |
| Relatively High (Class III) |                          | <b>B-III</b>       |                           |

B-III – A Scheme with relatively high interest rate risk and moderate credit risk.

## Quantitative Indicators\*

Modified Duration<sup>1</sup>  
2.69 Years

Average Maturity<sup>2</sup>  
3.33 Years

Macaulay duration<sup>3</sup>  
2.85 Years

Yield to maturity<sup>4</sup>  
6.85%

- 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

## Performance

### Bajaj Finserv Banking and PSU 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 Banking and PSU Fund - Regular - Growth</b> |                  |                       |                                  |           |                |                           |
| Last 1 Year  | 7.01%            | 6.97%                 | 5.55%                            | 10,701    | 10,697         | 10,555                    |
| Since Inception  | 7.39%            | 7.30%                 | 7.95%                            | 11,776    | 11,754         | 11,918                    |
| <b>Bajaj Finserv Banking and PSU Fund - Direct - Growth</b>  |                  |                       |                                  |           |                |                           |
| Last 1 Year  | 7.60%            | 6.97%                 | 5.55%                            | 10,760    | 10,697         | 10,555                    |
| Since Inception  | 7.98%            | 7.30%                 | 7.95%                            | 11,925    | 11,754         | 11,918                    |

Returns as on 27<sup>th</sup> February, 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 Banking & PSU Debt Index A-II Additional **Benchmark:** CRISIL 10 year Gilt Index. **Inception Date:** 13th November 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 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.

However, since these funds have not completed 1 year, the performance is 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 Flexi Cap Fund <sup>5</sup>                     | 20.06%  | 21.65% | 17.30%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Money Market Fund <sup>6</sup>                  | 6.61%   | 7.30%  | 6.72%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Liquid Fund <sup>7</sup>                        | 6.20%   | 6.38%  | 5.77%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Large and Mid Cap Fund <sup>8</sup>             | 15.47%  | 17.10% | 20.12%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Overnight Fund <sup>9</sup>                     | 5.58%   | 5.63%  | 5.57%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Balanced Advantage Fund <sup>10</sup>           | 14.00%  | 15.73% | 10.22%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Large Cap Fund <sup>11</sup>                    | 18.21%  | 19.98% | 16.44%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Multi Asset Allocation Fund <sup>12</sup>       | 27.19%  | 29.09% | 19.14%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Arbitrage Fund <sup>13</sup>                    | 5.95%   | 6.70%  | 7.52%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth <sup>14</sup> | 5.18%   | NA     | 5.55%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Healthcare Fund <sup>15</sup>                   | 11.43%  | 13.31% | 15.56%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Consumption <sup>16</sup>                       | 4.19%   | 5.89%  | 14.55%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv ELSS Tax Saver Fund <sup>17</sup>               | 13.78%  | 15.82% | 17.30%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Gilt Fund <sup>18</sup>                         | 3.61%   | 4.46%  | 6.34%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Multi Cap Fund <sup>19</sup>                    | 12.90%  | 14.67% | 15.41%    | NA      | NA     | NA        | NA      | NA     | NA        |

Returns as on 27<sup>th</sup> February, 2026

**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 Arbitrage Fund – 15th Sep 2023, Bajaj Finserv Balanced Advantage Fund – 15th Dec 2023, Bajaj Finserv Large Cap Fund – 20th Aug 2024, Bajaj Finserv Nifty 1D Rate Liquid ETF – Growth – 28th May 2024, Bajaj Finserv Large and Mid Cap Fund – 27th Feb 2024, Bajaj Finserv Multi Asset Allocation Fund – 3rd Jun 2024, Bajaj Finserv Healthcare Fund – 27th Dec 2024, Bajaj Finserv Consumption Fund – 29th Nov 24, Bajaj Finserv ELSS Tax Saver Fund – 29th Jan 2025, Bajaj Finserv Gilt Fund – 15th Jan 2025 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:** <sup>5</sup>Nifty Money Market Index A-I, <sup>6</sup>Nifty Liquid Index A-I, <sup>7</sup>CRISIL Liquid Overnight Index, <sup>8</sup>BSE 500 TRI, <sup>9</sup>Nifty 50 Arbitrage Index (TRI), <sup>10</sup>NIFTY 50 Hybrid Composite debt 50:50 Index, <sup>11</sup>Nifty Large Midcap 250 TRI, <sup>12</sup>Nifty 100 Total Return Index (TRI), <sup>13</sup>Nifty 1D Rate Index, <sup>14</sup>65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold, <sup>15</sup>BSE Healthcare Total Return Index (TRI) and <sup>16</sup>Nifty India Consumption Total Return Index (TRI), <sup>17</sup>BSE 500 Total Return Index (TRI), <sup>18</sup>CRISIL Dynamic Gilt Index and <sup>19</sup>NIFTY 500 Multicap 50:25:25 TRI.

## PRODUCT LABEL

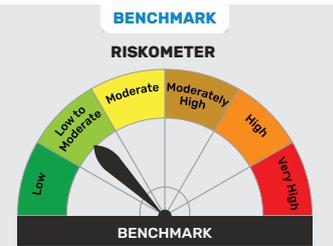
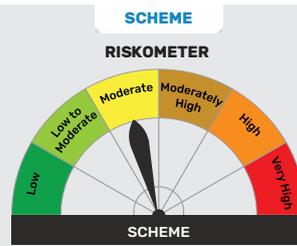
### Bajaj Finserv Banking and PSU Fund

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.

#### 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



### Bajaj Finserv Flexi Cap Fund

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

|  | SCHEME RISK-O-METER                        | BENCHMARK RISK-O-METER   |
|--|--|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>● Wealth creation/capital appreciation over long term</li> <li>● Investment in equity and equity related instruments across large cap, mid cap and small cap stocks</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> | <p>The risk of the scheme is very high</p> | <p>The risk of the benchmark i.e. BSE 500 TRI is very high</p> |

## Disclaimer

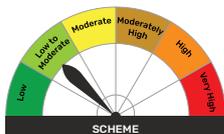
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# Risk-o-meter and Product Label.

## 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  |
|---|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over short term.</li> <li>Investment in money market instruments that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is Low to Moderate</p> |  <p>The risk of the benchmark i.e. NIFTY Money Market Index A-1 is Low to Moderate</p> |

## 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  |
|--|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Regular income over short term.</li> <li>Investment in money market and debt instruments, with maturity up to 91 days</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is Low to Moderate</p> |  <p>The risk of the benchmark i.e. NIFTY Liquid Index A-1 is Low to Moderate</p> |

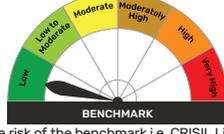
## Bajaj Finserv Large and Mid Cap Fund

An open ended equity scheme investing in both large cap and mid cap stocks

|  | SCHEME RISK-O-METER  | BENCHMARK RISK-O-METER   |
|--|--|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Wealth creation over long term</li> <li>Open ended equity scheme investing in both large cap and mid cap stocks</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. Nifty Large Midcap 250 TRI is very high</p> |

## 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   |
|--|---|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Regular income over short term that may be in line with the overnight call rates.</li> <li>Investment in money market and debt instruments, with overnight maturity</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is Low</p> |  <p>The risk of the benchmark i.e. CRISIL Liquid Overnight Index is low</p> |

## Bajaj Finserv Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund

|   | SCHEME RISK-O-METER   | BENCHMARK RISK-O-METER   |
|---|---|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>To generate wealth creation over long term</li> <li>Dynamic asset allocation between equity and equity related instruments including derivatives, and fixed income instruments</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. NIFTY 50 Hybrid Composite debt 50:50 Index is high</p> |

## Bajaj Finserv Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

|  | SCHEME RISK-O-METER   | BENCHMARK RISK-O-METER  |
|--|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>wealth creation over long term</li> <li>to invest predominantly in equity and equity related instruments of large cap companies</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. Nifty 100 Total Return Index (TRI) is very high</p> |

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# Risk-o-meter and Product Label.

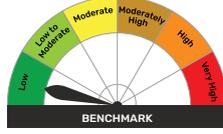
## Bajaj Finserv Multi Asset Allocation Fund

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  |
|---|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income generation from fixed income instruments</li> <li>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 &amp; InvITs</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is very high</p> |  <p>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</p> |

## Bajaj Finserv Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

|  | SCHEME RISK-O-METER   | BENCHMARK RISK-O-METER  |
|--|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Short term income generation</li> <li>income through arbitrage opportunities in the cash and derivatives segments of the equity markets</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is low</p> |  <p>The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low</p> |

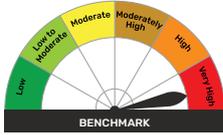
## Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

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  |
|---|--|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Short term savings solution.</li> <li>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.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is Low</p> |  <p>The risk of the benchmark i.e. Nifty 1D Rate Index is low</p> |

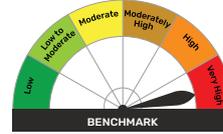
## Bajaj Finserv Healthcare Fund

An open ended equity scheme following pharma, healthcare and allied theme

|   | SCHEME RISK-O-METER   | BENCHMARK RISK-O-METER   |
|---|---|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>wealth creation over long term</li> <li>to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high</p> |

## Bajaj Finserv Consumption Fund

An open ended equity scheme following consumption theme

|  | SCHEME RISK-O-METER   | BENCHMARK RISK-O-METER  |
|--|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>wealth creation over long term</li> <li>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.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high</p> |

## Bajaj Finserv ELSS Tax Saver Fund

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

|  | SCHEME RISK-O-METER   | BENCHMARK RISK-O-METER  |
|--|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>wealth creation over long term</li> <li>to invest predominantly in equity and equity related instruments with tax benefit under Section 80C of Income Tax Act, 1961</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High</p> |

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# Risk-o-meter and Product Label.

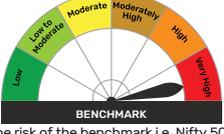
## Bajaj Finserv Gilt Fund

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  |
|---|--|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>● credit risk free returns over medium to long term</li> <li>● investments mainly in government securities of various maturities</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is Moderate</p> |  <p>The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate</p> |

## 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   |
|---|---|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>● wealth creation over long term</li> <li>● to invest predominantly in equity and equity related instruments of large cap, mid cap, small cap companies.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is Very High</p> |  <p>The risk of the benchmark i.e. Nifty 500 Multicap 50:25:25 TRI is Very High</p> |

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