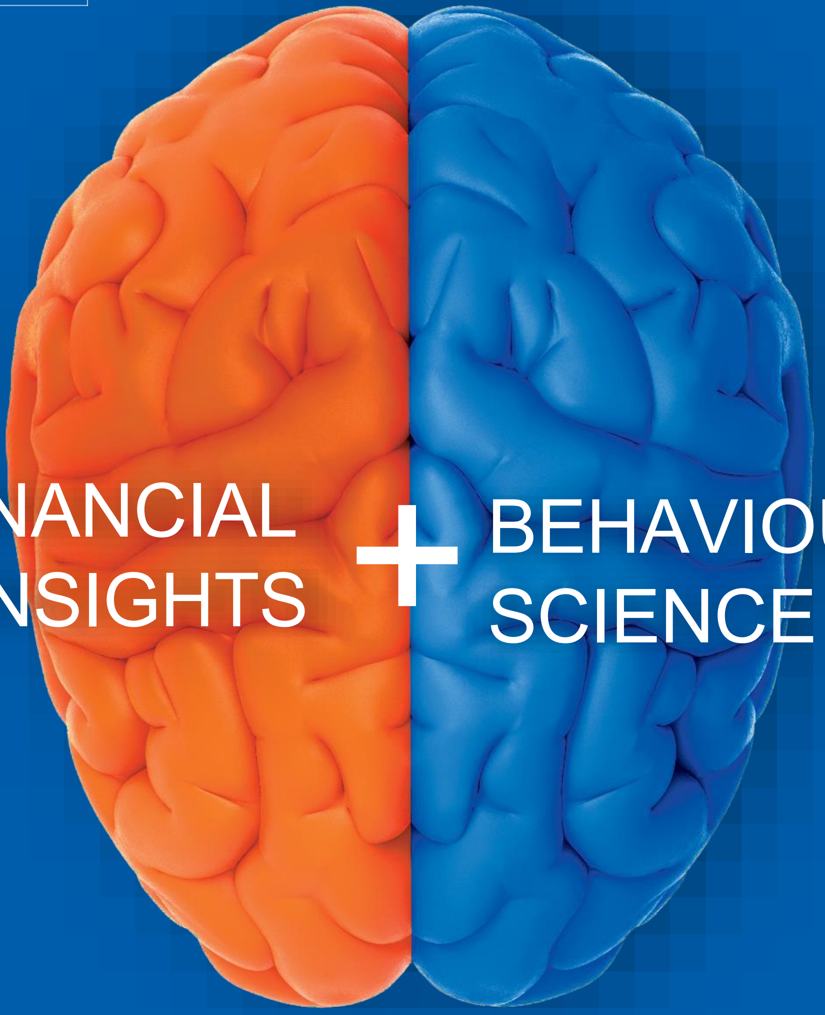
BAJAJ ASSET MANAGEMENT LIMITED

(FORMERLY KNOWN AS BAJAJ FINSERV ASSET MANAGEMENT LIMITED)



Balanced Advantage Fund

(With Behavioural Edge)

An Open Ended Dynamic Asset Allocation Fund

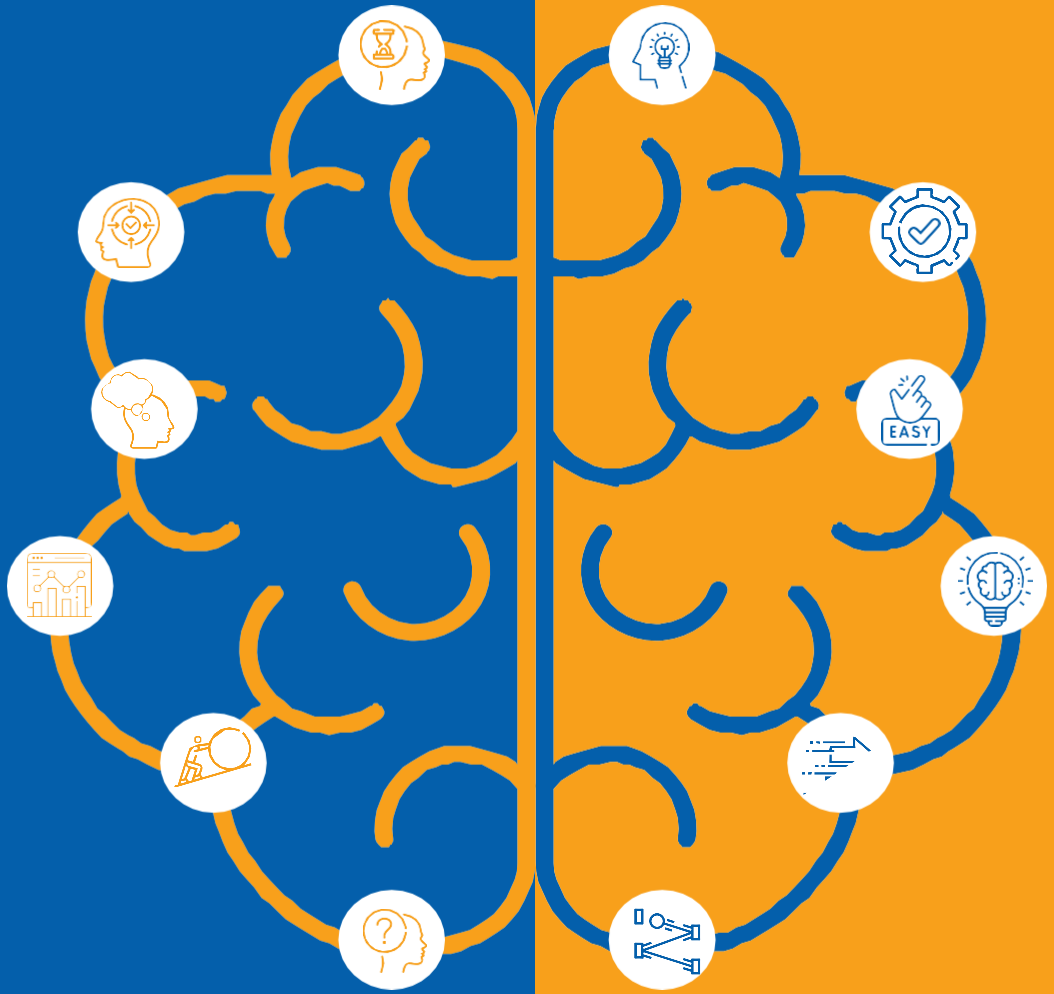
August 2026

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.

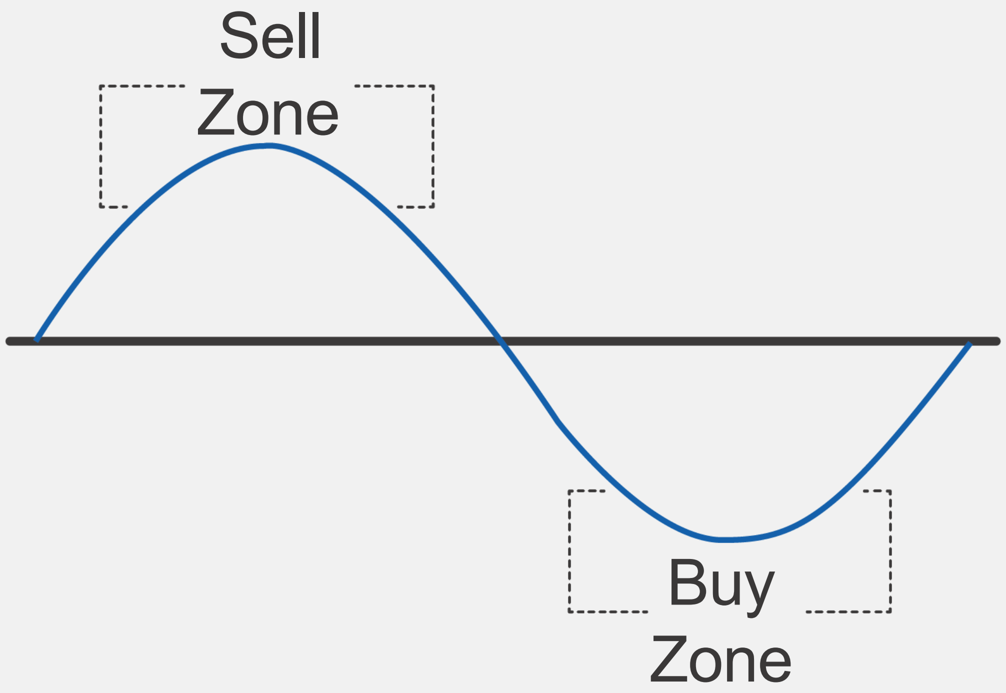
Stress Eating

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

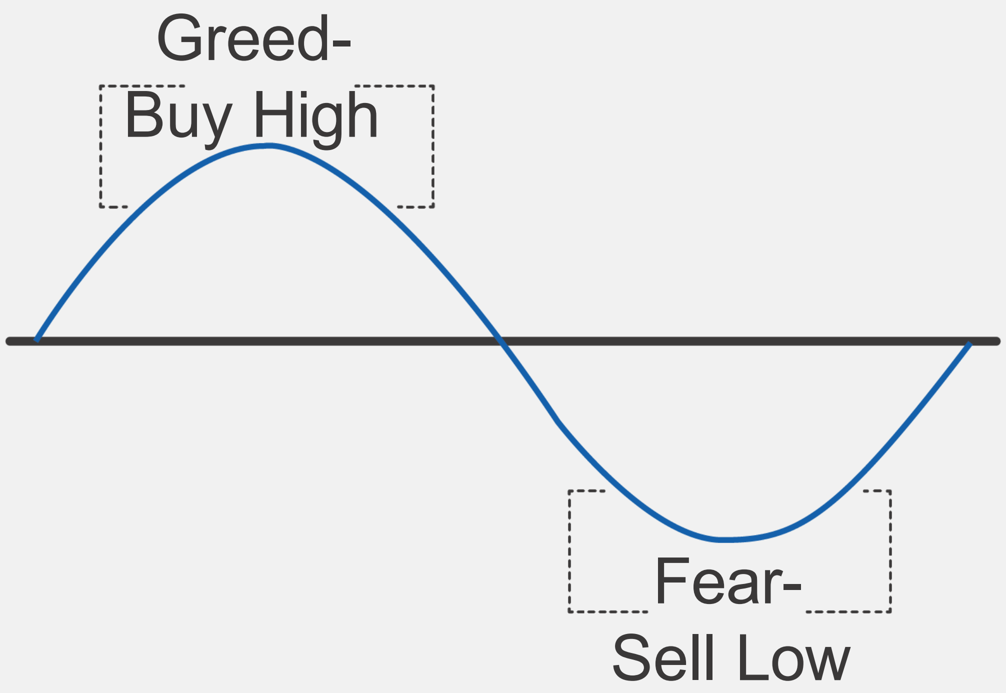
Our emotions override logical reasoning while making investment decisions as well

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.

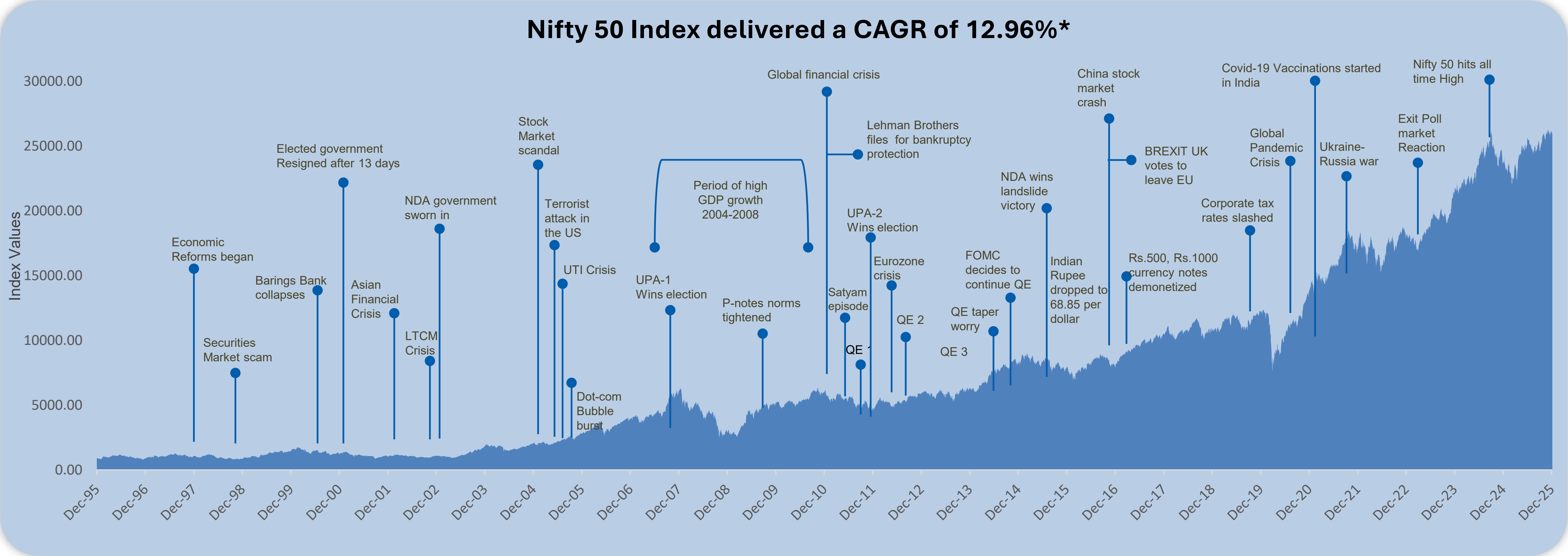
Loss Aversion Bias

Fear of loss prevents from seeking gains.

Herd Mentality Bias

Following the crowd without independent analysis.

Market volatility impacts our emotions & behaviour



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

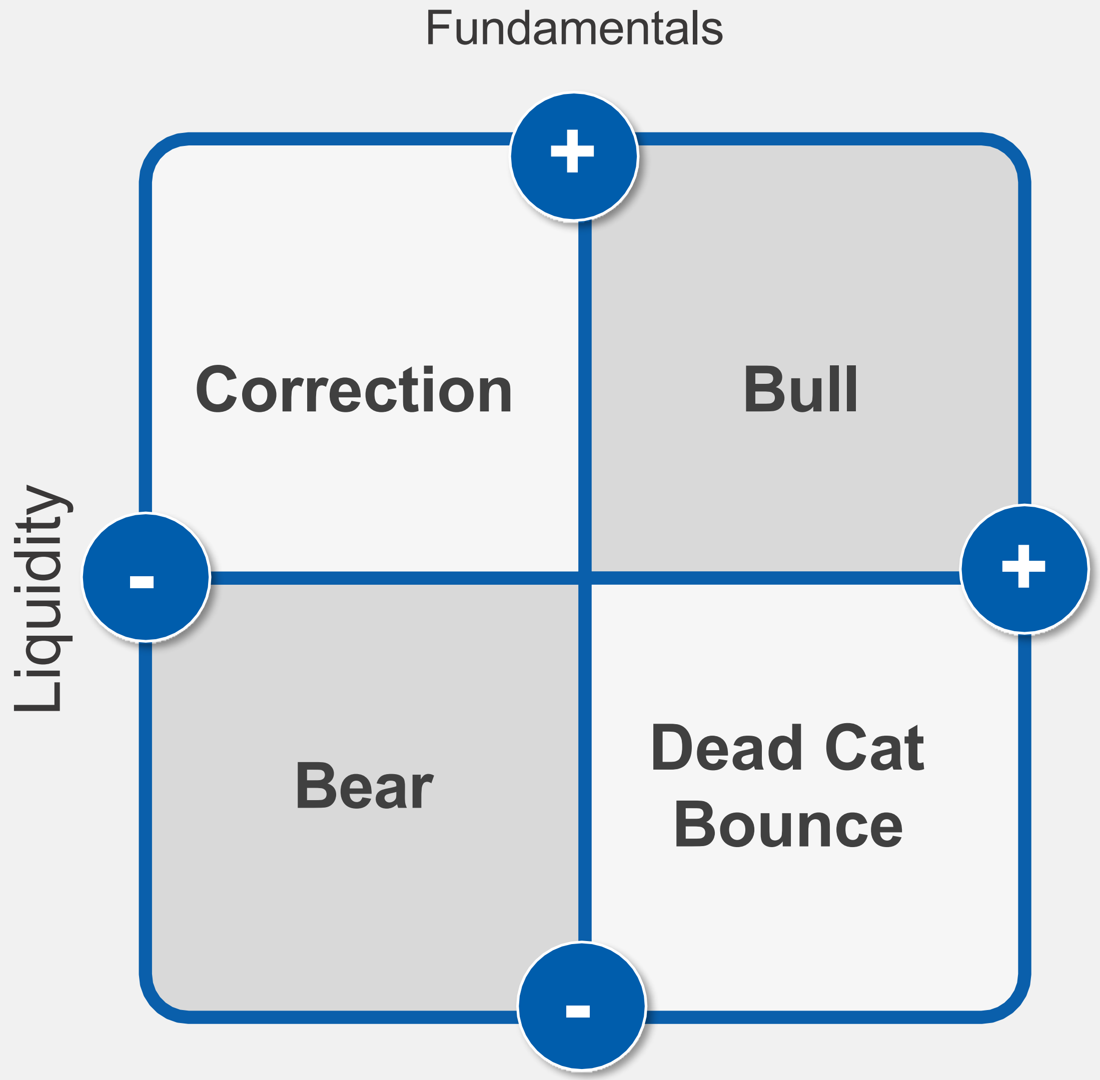
Introducing

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 both directions.

- Seth Klarman

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

Asset Bucketing**

- Gross Equity*– (65-90)%
- Net Equity –(25-90)%
- Debt – (10-35)%

Behavioural Adjustment

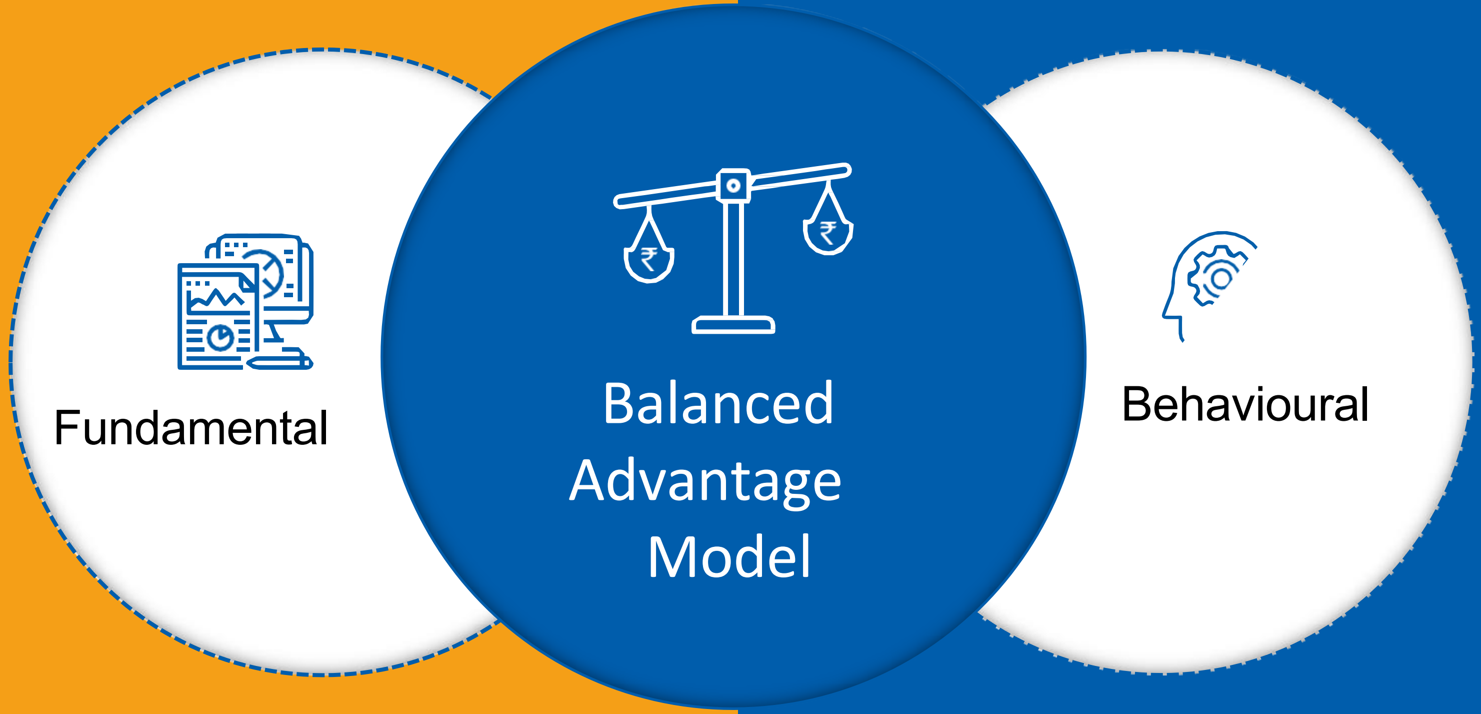
Market Intrinsic Value

Rebalancing Option of daily rebalancing

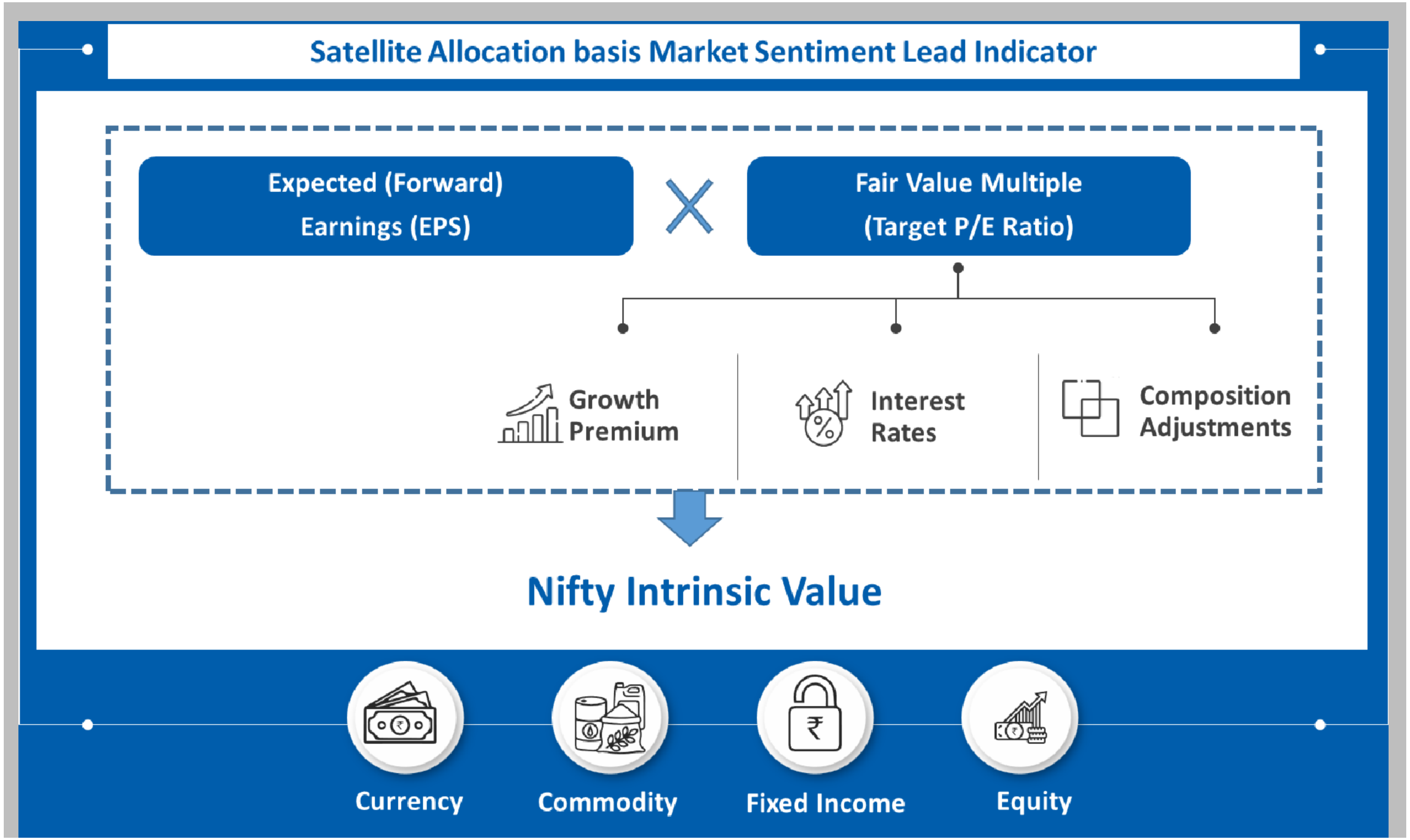
**Indicative allocation and this can change based on market conditions and investment opportunity available *Includes Net Equity & Arbitrage

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



- 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**

Ideal Nifty 50*
=
Ideal Earnings* X Ideal Valuation*

Ideal Earnings is Forward Earnings

Ideal Valuation is Comparative and not Absolute

*Based on Internal Analysis

Behavioural Factor

Factors	Interplay
Currencies	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.
Commodity	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.
Bond	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.
Equity	Equity investors reveal their view and sentiment about the equity market through choices of market cap and position between different sectors.

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

What determines one year forward P/E?

High PE

- **Quality of earnings**
- **Long term high earning visibility**

Low PE

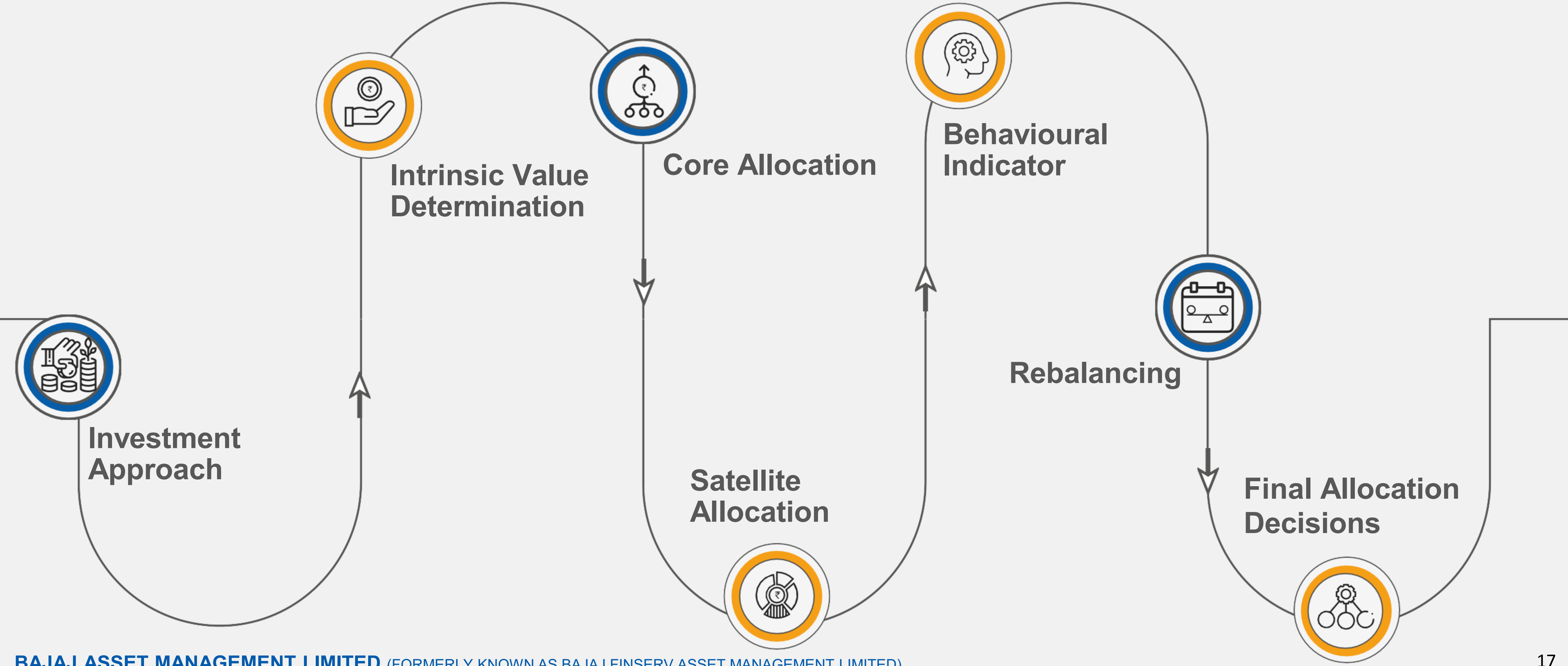
- **High leverage**
- **Cyclical stocks**

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 construction approach for equity & debt components

Portfolio Approach	
Equity Portfolio	• Flexi cap approach • Prefer Large cap orientation
Debt Portfolio	• Short to medium term duration • Investment in highly rated securities • To anchor and support core performance

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

100 Years BAJAJ

FINANCIAL INSIGHTS + BEHAVIOURAL SCIENCE

BAJAJ FINSERV

BALANCED ADVANTAGE FUND

(With Behavioural Edge)

An Open Ended Dynamic Asset Allocation Fund

August 2026

BAJAJ MUTUAL FUND

Date	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26	Jan 26	Dec 25	Nov 25	Oct 25	Sep 25	Aug 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	Positive	Positive	Positive	Positive	Negative	Positive	Positive	Positive	Positive	Positive	Positive	Positive
Net Equity Allocation	82.06%	88.48%	87.65%	75.94%	75.11%	78.17%	80.83%	78.53%	81.82%	78.17%	81.11%	83.04%

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 AMC (Formerly known as 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.

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.

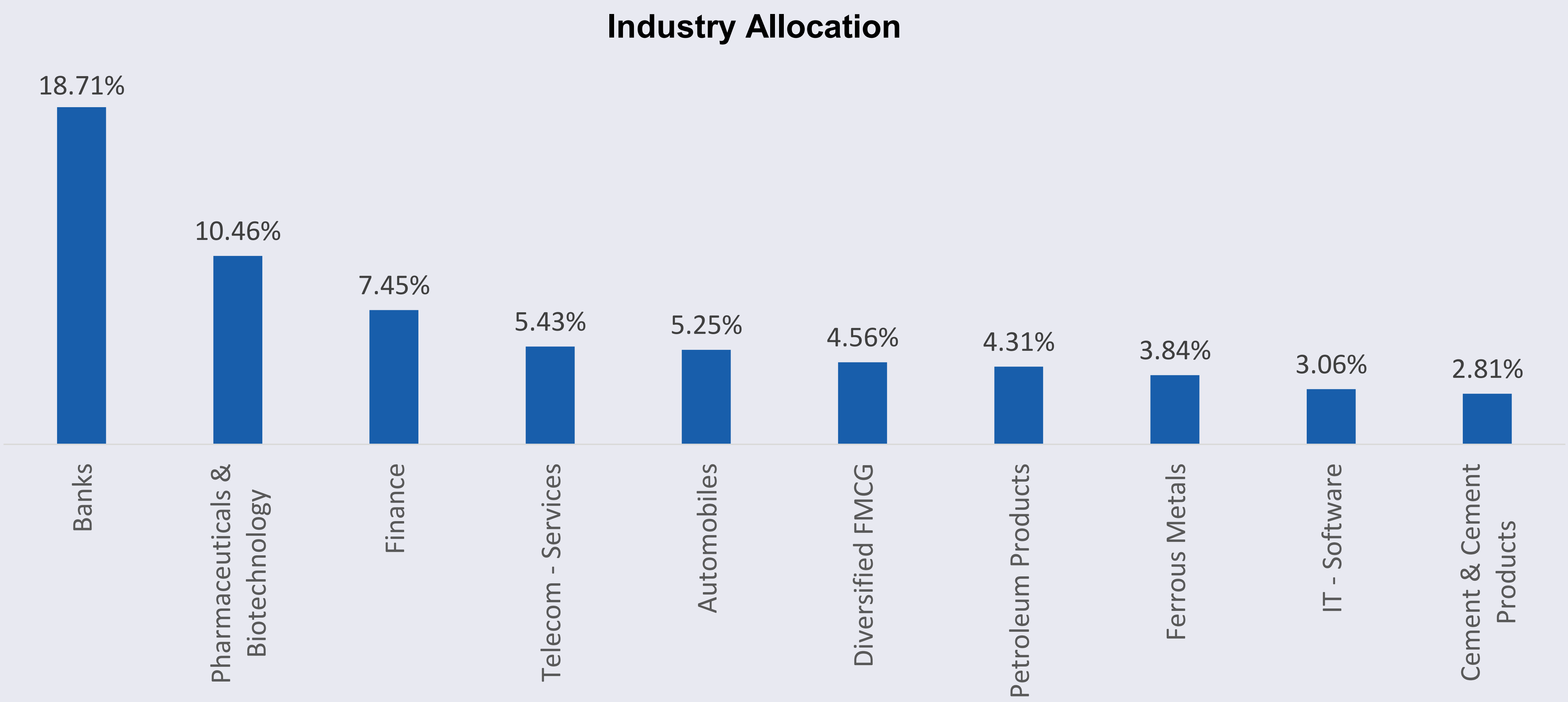
Data as on 31st July 2026

Bajaj Finserv Balanced Advantage Fund – Equity portion

Company	% of NAV(Equity)	% of NAV (Futures)
ICICI Bank Limited	6.05%	
Bharti Airtel Limited	5.43%	-0.52%
HDFC Bank Limited	5.27%	
Reliance Industries Limited	4.31%	-0.26%
Bajaj Finance Limited	3.87%	-0.54%
Bajaj Auto Limited	3.39%	-0.27%
Divi''s Laboratories Limited	3.28%	
Hindustan Unilever Limited	2.83%	
Shriram Finance Limited	2.51%	
State Bank of India	2.45%	
GlaxoSmithKline Pharmaceuticals Limited	2.42%	
Tata Steel Limited	2.32%	-0.25%
Larsen & Toubro Limited	2.22%	
UltraTech Cement Limited	2.18%	-0.26%
Sun Pharmaceutical Industries Limited	2.05%	
DLF Limited	1.97%	
Axis Bank Limited	1.76%	-1.10%
ITC Limited	1.73%	
Eternal Limited	1.67%	-0.29%
Rubicon Research Limited	1.62%	
Infosys Limited	1.57%	-0.48%
Titan Company Limited	1.56%	-0.27%
Bharat Electronics Limited	1.51%	
The Federal Bank Limited	1.40%	
United Spirits Limited	1.19%	
HCL Technologies Limited	1.08%	-0.49%
Jio Financial Services Limited	1.07%	
RBL Bank Limited	1.04%	
Vedanta Aluminium Metal Limited	1.02%	
Tata Motors Passenger Vehicles Limited	1.01%	
Schaeffler India Limited	0.90%	
SBI Funds Management Limited	0.89%	
Asian Paints Limited	0.88%	
JSW Steel Limited	0.86%	
Hindustan Zinc Limited	0.84%	
Aurobindo Pharma Limited	0.77%	
HDFC Life Insurance Company Limited	0.67%	
Steel Authority of India Limited	0.66%	
Samvardhana Motherson International Limited	0.64%	
JSW Cement Limited	0.63%	
Adani Power Limited	0.58%	
Vedanta Power Ltd	0.57%	
Hindustan Aeronautics Limited	0.56%	
ITC Hotels Limited	0.56%	
Trent Limited	0.51%	
Canara Bank	0.49%	
Oberoi Realty Limited	0.48%	
Petronet LNG Limited	0.47%	
Max Financial Services Limited	0.45%	
GE Vernova T&D India Limited	0.43%	
SBI Life Insurance Company Limited	0.43%	
Wipro Limited	0.41%	
Torrent Pharmaceuticals Limited	0.32%	
Hyundai Motor India Ltd	0.31%	
Zydus Wellness Limited	0.27%	
Mahindra & Mahindra Limited	0.27%	
TVS Motor Company Limited	0.27%	
Sumitomo Chemical India Limited	0.26%	
Hitachi Energy India Limited	0.25%	
Kotak Mahindra Bank Limited	0.25%	
Thermax Limited	0.14%	
NIFTY		-1.01%
Equity	87.80%	-5.74%
7.24% GOI (MD 18/08/2055)	0.39%	
7.09% GOI (MD 25/11/2074)	0.37%	
6.79% GOI (MD 30/12/2031)	0.18%	
6.79% GOI (MD 07/10/2034)	0.02%	
7.09% GOI (MD 05/08/2054)	0.00%	
Government Bond	0.96%	
Bajaj Finserv Mutual Fund	8.65%	
Mutual Fund Units	8.65%	
NIFTY	0.16%	
Equity Options	0.16%	
Reverse Repo / TREPS	1.27%	
Cash & Cash Equivalent	6.90%	
Grand Total	100.00%	

Data as on 31at July 2026

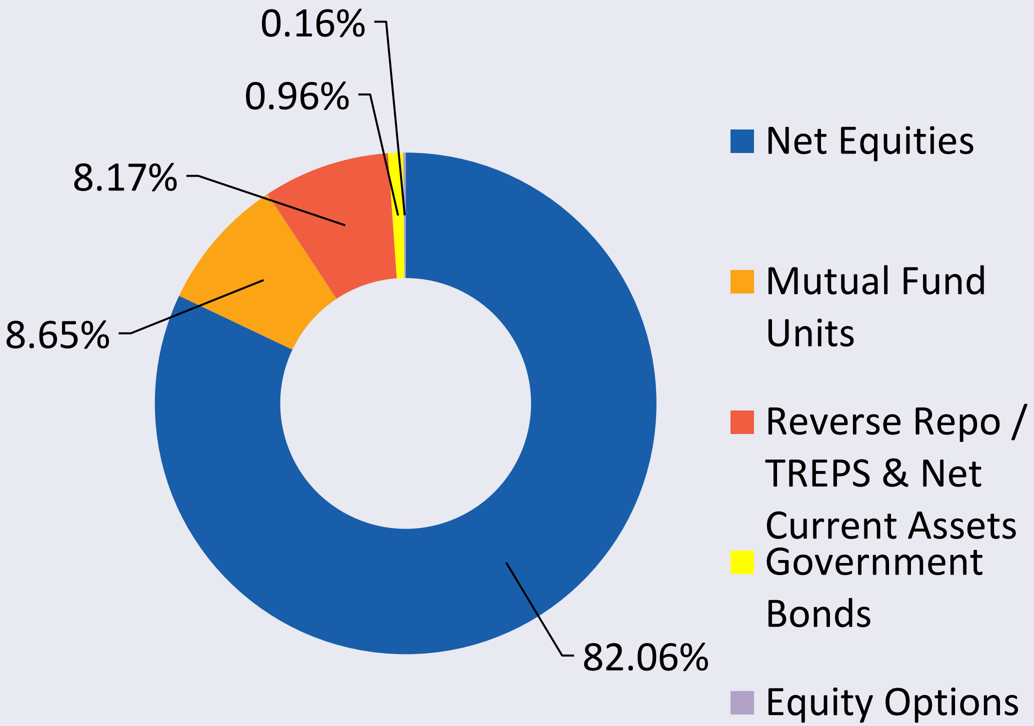
Bajaj Finserv Balanced Advantage Fund – Industry Allocation (Top 10)



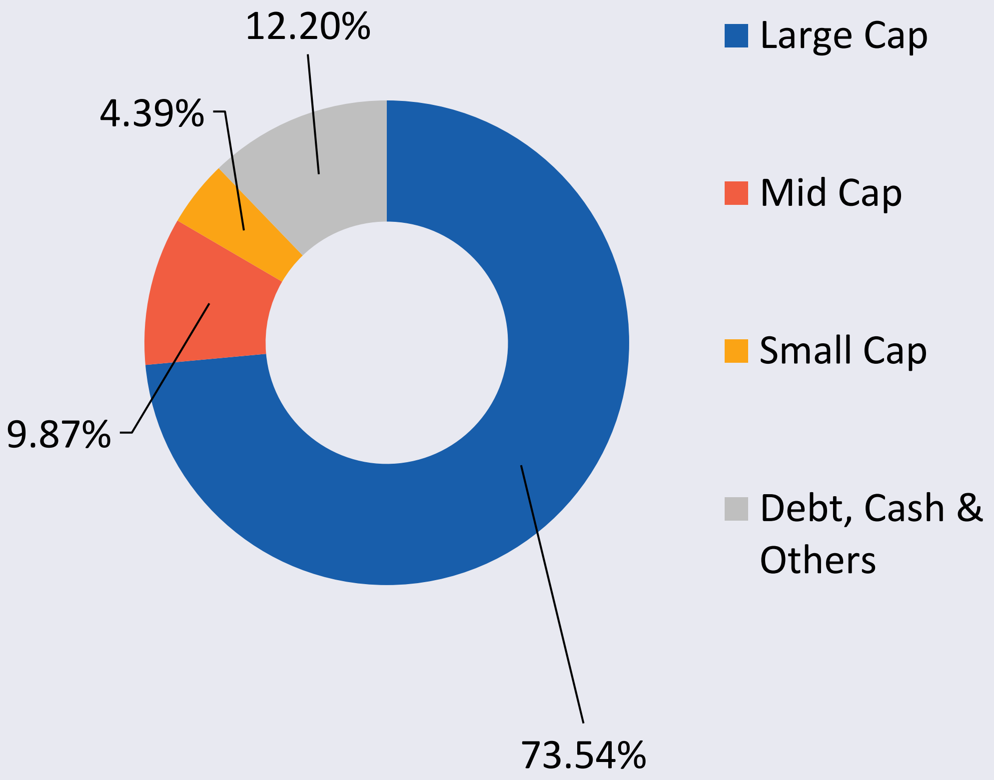
Data as on 31st July 2026 | Data for Equity portion of Portfolio

Bajaj Finserv Balanced Advantage Fund - Allocation

Asset Allocation



Market Cap Breakup



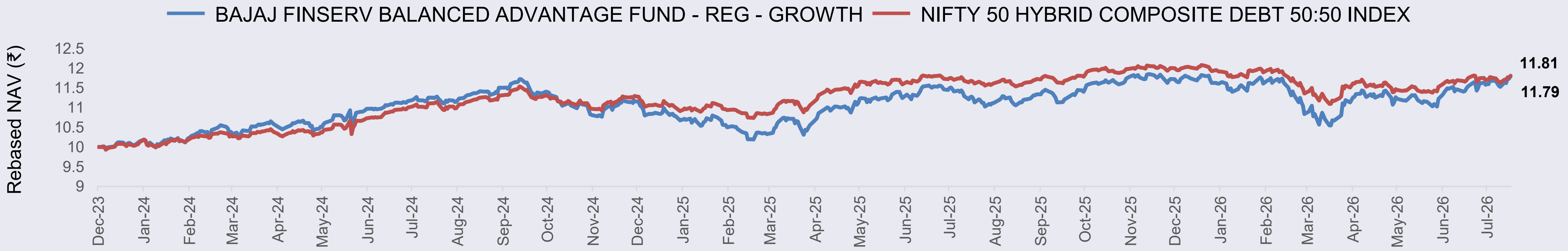
Data as on 31st July 2026

QUANTITATIVE INDICATORS*

	Yield to Maturity	Average Maturity	Macaulay Duration	Modified Duration
Bajaj Finserv Balanced Advantage Fund	6.72%	3.81 Years	1.87 Years	1.85 Years

All data is as on 31st July, 2026. | *For the debt portion of the portfolio.

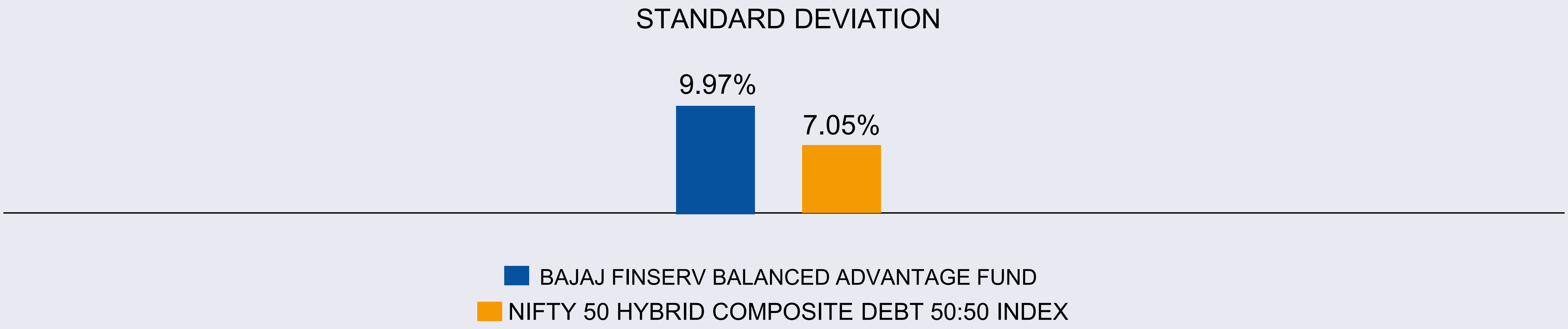
SCHEME VS BENCHMARK



DISCLAIMER: Returns <1 Yr Absolute, ≥ CAGR. Absolute Return and Anualised Return are calculated on a point to point basis. Ra tios are calculated for a period of 3 years with monthly rolling and monthly frequency and Risk-free rate 5.4% is based on the FBIL Overnight MIBOR rate of as on last working day of the month. For Bajaj AMC schemes, ratios are cal culated since inception with monthly rolling and monthly freque ncy. 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 31st July, 2026 | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

RISK AND PERFORMANCE METRICS



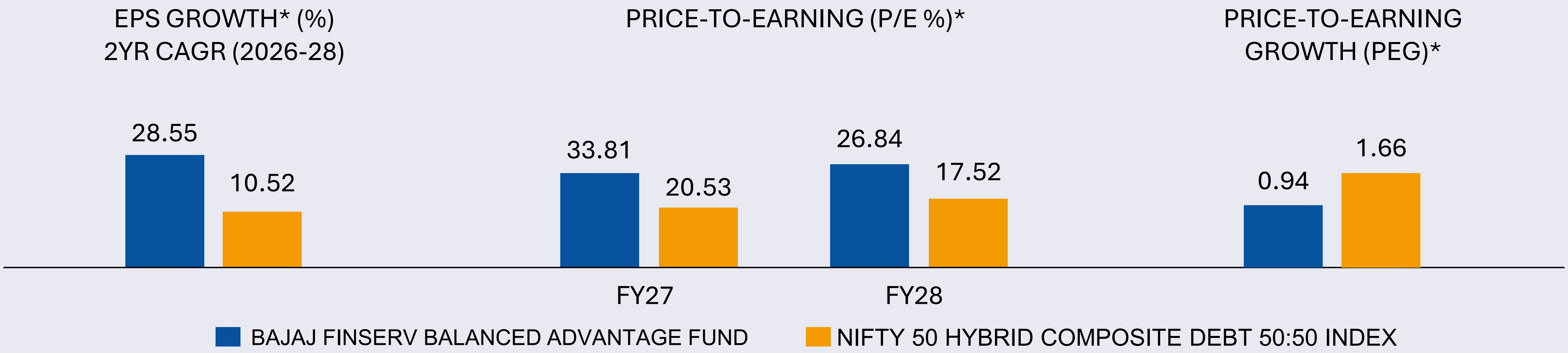
With a standard deviation of 9.97% versus 7.05% for the benchmark, the scheme has delivered robust risk-adjusted returns at lower volatility.

A **beta of 1.36** since inception highlight its resilient profile and consistently outperformed through prudent portfolio construction and stock selection.

Risk Free Rate of Return: 5.4% | Data as on 31st July, 2026; calculated since inception | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

FUNDAMENTALS

With a 28.55% EPS growth outlook and a comparatively lower PEG ratio of 0.94, the fund demonstrates a valuation edge versus the benchmark.



With an expected EPS growth of 28.55% over FY26–28 versus 10.52% for the benchmark, the fund reflects a portfolio positioned for robust earnings growth.

With a P/E of 33.81% versus 20.53% for the benchmark, the fund reflects a portfolio of companies with robust growth potential.

The fund's lower PEG ratio of 0.94 versus 1.66 for the benchmark indicates growth potential at more reasonable valuations.

*Expected

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

Bajaj Finserv Balanced Advantage Fund

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
				Value of Investment of Rs.10,000		
Bajaj Finserv Balanced Advantage Fund - Regular - Growth						
Last 1 Year	5.11%	1.15%	-0.43%	10,511	10,115	9,957
Since Inception	6.54%	6.47%	6.28%	11,812	11,790	11,735
Bajaj Finserv Balanced Advantage Fund - Direct - Growth						
Last 1 Year	6.73%	1.15%	-0.43%	10,673	10,115	9,957
Since Inception	8.20%	6.47%	6.28%	12,302	11,790	11,735

Returns as on 31st July, 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 Bajaj Finserv Low Duration Fund.

Mr. Siddharth Chaudhary manages debt portion of 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 Equity Savings Fund.

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-Aug-2025	120,000	124,879	7.66	121,077	1.68	119,609	-0.61
Since Inception SIP	15-Dec-2023	320,000	343,512	5.26	338,056	4.05	332,270	2.77

Returns as on 31st July, 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 Chaudhary.

	1 Year			3 Year			5 Year		
Fund Name	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**
Bajaj Finserv Multi Asset Allocation Fund^^^	12.17%	13.82%	5.28%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund***	4.41%	5.98%	1.54%	NA	NA	NA	NA	NA	NA
Bajaj Finserv ELSS Tax Saver Fund'	4.47%	6.29%	2.98%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Cap Fund'''	8.03%	9.64%	4.46%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund#	5.68%	6.37%	6.34%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Banking and PSU Fund$$	4.35%	4.92%	4.82%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund**	5.33%	5.38%	5.32%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Liquid Fund##	6.20%	6.40%	6.32%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Arbitrage Fund@	5.83%	6.57%	7.31%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund^^	2.56%	4.01%	5.27%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth$$$	4.92%	NA	5.32%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Flexi Cap Fund$	6.90%	8.28%	2.98%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Consumption Fund@@@	-1.74%	-0.15%	3.84%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Healthcare Fund###	14.89%	16.82%	12.53%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Gilt Fund''	2.00%	2.90%	3.43%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Small Cap Fund&&&	9.42%	11.10%	3.45%	NA	NA	NA	NA	NA	NA

Data as on 31st July 2026.

Inception Dates: Bajaj Finserv Multi Asset Allocation Fund - 3rd Jun 2024, 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 Fund – 13th Nov 2023, Bajaj Finserv Overnight Fund – 5th Jul 2023, Bajaj Finserv Liquid Fund – 5th Jul 2023, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Large and Mid Cap Fund - 27th Feb 2024, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth - 28th May 2024, Bajaj Finserv Flexi Cap Fund - 14th Aug 2023, Bajaj Finserv Consumption Fund - 29th Nov 2024, Bajaj Finserv Healthcare Fund - 27th Dec 2024, Bajaj Finserv Gilt Fund - 15th Jan 2025 and Bajaj Finserv Small Cap Fund - 18th Jul 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, $$Nifty Banking & PSU Debt Index A-II, ^^^65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold, ^^Nifty Large Midcap 250 TRI, $$$Nifty 1D Rate Index, $BSE 500 TRI, ###BSE Healthcare Total Return Index (TRI), @@@Nifty India Consumption Total Return Index (TRI), 'BSE 500 Total Return Index (TRI), ''CRISIL Dynamic Gilt Index, @Nifty 50 Arbitrage Index (TRI), ***Nifty 100 Total Return Index (TRI), '''NIFTY 500 Multicap 50:25:25 TRI and &&&BSE 250 SmallCap TRI.

SCHEME FEATURES

Scheme Type	An Open Ended Dynamic Asset Allocation Fund
Plans	Bajaj Finserv Balanced Advantage Fund - Regular Plan | Bajaj Finserv Balanced Advantage Fund - Direct Plan
Option	Growth & IDCW
Minimum Application Amount	Rs. 500 (Plus multiples of Re.1)
Minimum Additional Application	Rs. 100 (Plus multiples of Re.1)
Entry Load	Nil
Exit Load	For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows: ➢ 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.
Fund Manager	Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity Portion) Mr. Siddharth Chaudhary (Debt Portion)
Benchmark Index	NIFTY 50 Hybrid Composite Debt 50:50 Index
SIP / SWP / STP	Available
AUM (in Rs. Cr.)	1,152.27
BER	Direct: 0.48% | Regular: 1.82%
NAV (in Rs.)	Regular-Growth: 11.8120 || Direct-Growth: 12.3020

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

Data as on 31st July 2026

Product Label

Bajaj Finserv Balanced Advantage Fund

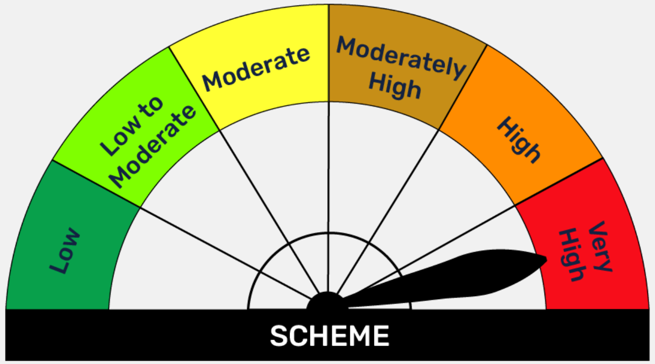
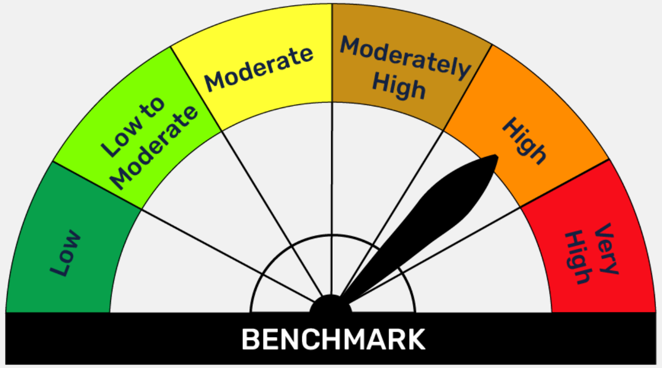
An Open Ended Dynamic Asset Allocation Fund

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

Scheme	Benchmark
	
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

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

Potential Risk Class (PRC)

Bajaj Finserv Banking and PSU 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 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 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 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 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.			

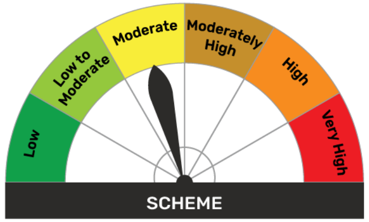
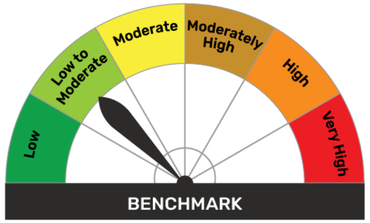
Bajaj Finserv Gilt Fund

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.			

Risk-o-meter and Product Label.

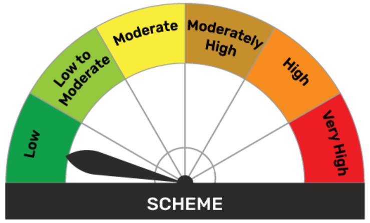
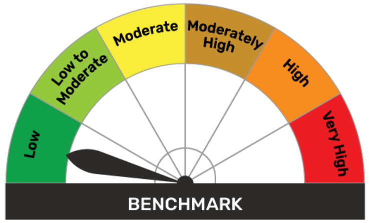
Bajaj Finserv Banking and PSU Fund

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.

	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 Moderate	 The risk of the benchmark i.e. Nifty Banking & PSU Debt Index A-II is Low to Moderate

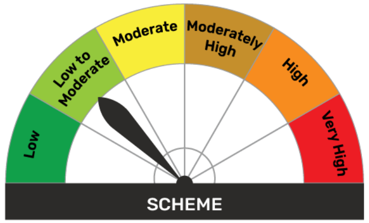
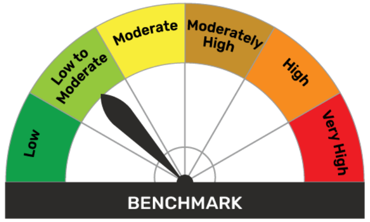
Bajaj Finserv Arbitrage Fund

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

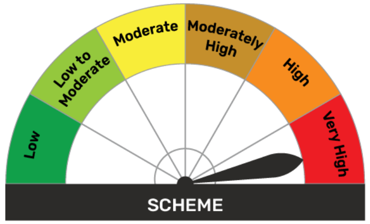
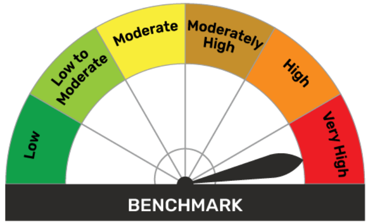
Bajaj Finserv Money Market Fund

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

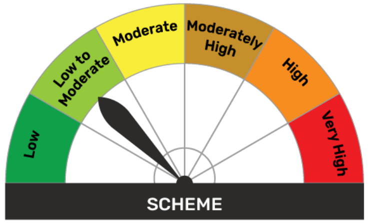
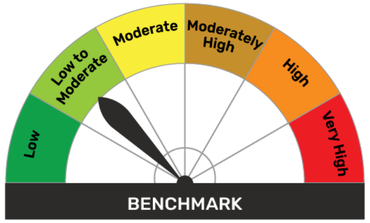
BAJAJ FINSERV MULTI ASSET ALLOCATION FUND

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

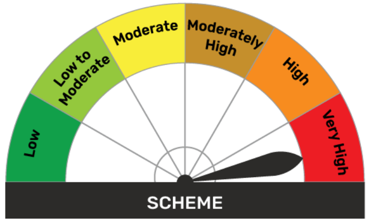
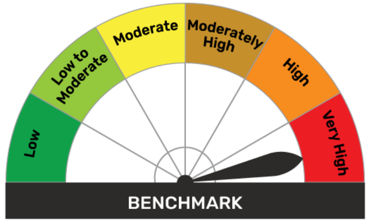
Bajaj Finserv Liquid Fund

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

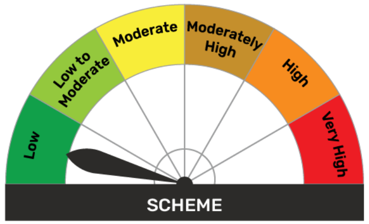
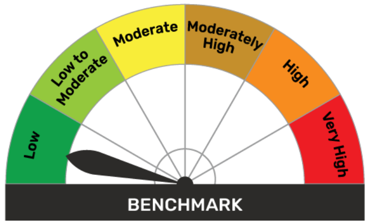
Bajaj Finserv Large and Mid Cap Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
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

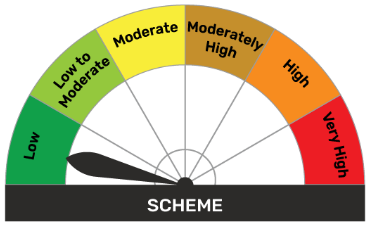
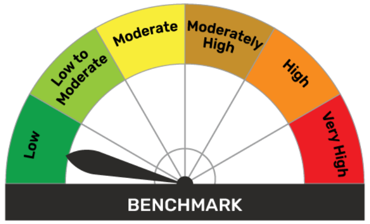
Bajaj Finserv Overnight Fund

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

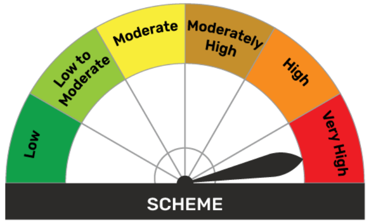
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

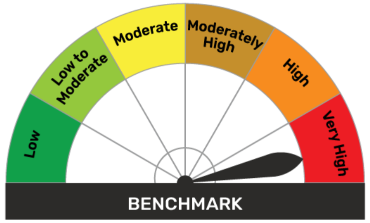
An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

	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 Flexi Cap Fund

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

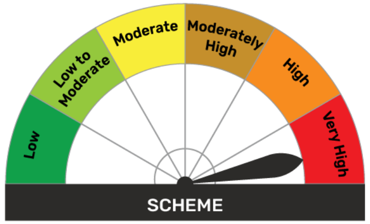
<table>
<tr><th></th><th>SCHEME RISK-O-METER</th><th>BENCHMARK RISK-O-METER</th></tr>
<tr><td>This product is suitable for investors who are seeking*:
● Wealth creation/capital appreciation over long term
● Investment in equity and equity related instruments across large cap, mid cap and small cap stocks
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</td>
<td>

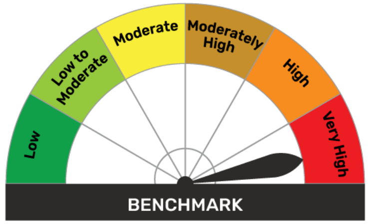
The risk of the scheme is very high</td>
<td>

The risk of the benchmark i.e. BSE 500 TRI is very high</td></tr>
</table>

Bajaj Finserv Healthcare Fund

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

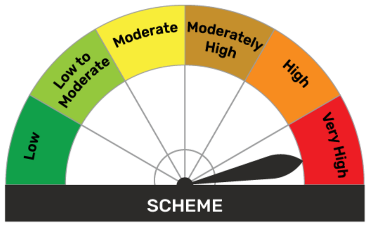
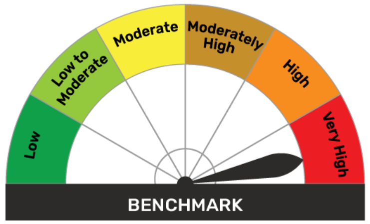
<table>
<tr><th></th><th>SCHEME RISK-O-METER</th><th>BENCHMARK RISK-O-METER</th></tr>
<tr><td>This product is suitable for investors who are seeking*:
● wealth creation over long term
● to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies.
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</td>
<td>

The risk of the scheme is very high</td>
<td>

The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high</td></tr>
</table>

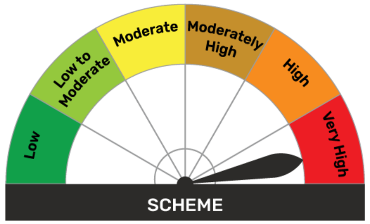
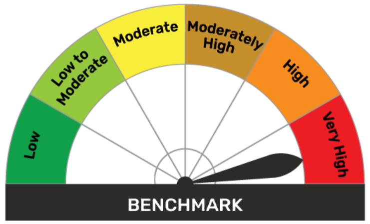
Bajaj Finserv Consumption Fund

An open ended equity scheme following 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

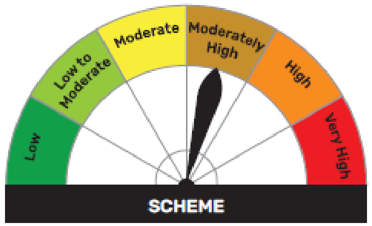
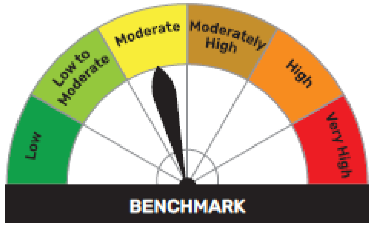
Bajaj Finserv ELSS Tax Saver Fund

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
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

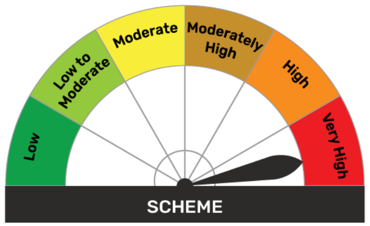
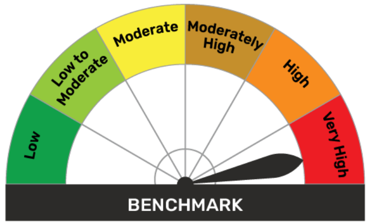
Bajaj Finserv Gilt Fund

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 Moderately High	 The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate

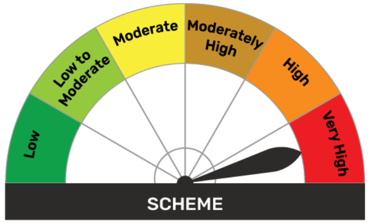
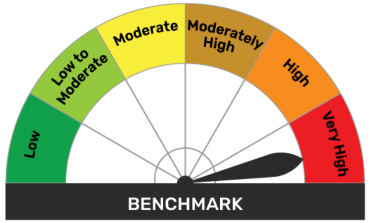
Bajaj Finserv Large Cap Fund

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 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

Disclaimer

This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Finserv Mutual Fund Trustee Limited / Bajaj Finserv Asset Management Limited nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.