

BAJAJ ASSET MANAGEMENT LIMITED (FORMERLY KNOWN
AS BAJAJ FINSERV ASSET MANAGEMENT LIMITED)

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

August 2026



Winners Keep on Changing Among Asset Classes

Calendar Year Performance - Winners Change

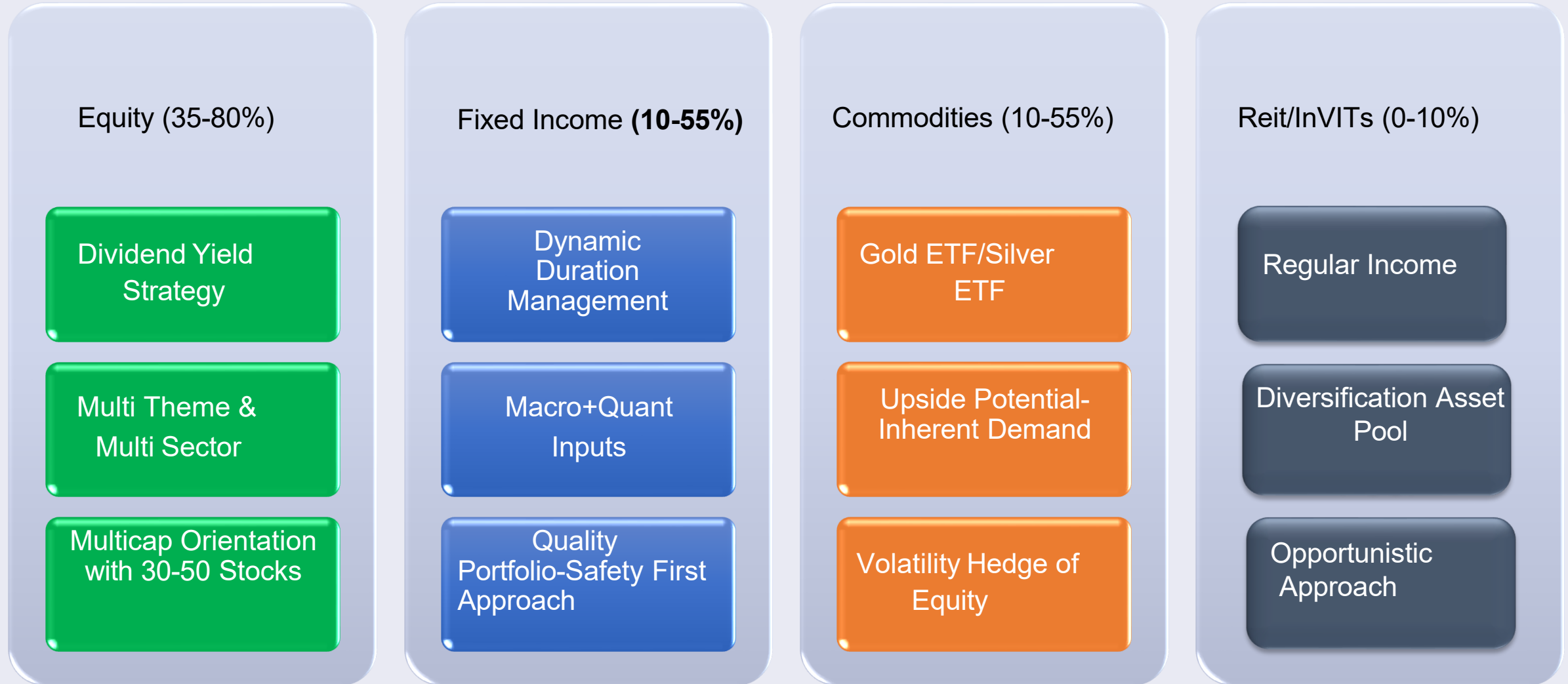
Asset Class	CY-2014	CY-2015	CY-2016	CY-2017	CY-2018	CY-2019	CY-2020	CY-2021	CY-2022	CY-2023	CY-2024	CY-2025
Equity	31.40%	-4.10%	3.00%	28.60%	3.20%	12.00%	14.90%	24.10%	4.30%	20.00%	8.75%	10.51%
Debt	10.50%	8.50%	9.30%	6.30%	6.70%	9.10%	10.20%	4.10%	3.70%	7.20%	7.63%	7.59%
Gold	-7.90%	-6.60%	11.30%	5.10%	7.90%	23.80%	28.00%	-4.20%	13.90%	15.40%	20.30%	70%
Silver	15.9%	-9.70%	19.60%	-2.80%	-0.20%	21.80%	44.40%	-8.20%	9.70%	7.70%	17.57%	145%

**Different Asset Classes
Outperform in Different
Years**

Top Performers
Equity-4 Years
Debt-1 Years
Gold-3 Years
Silver-3 Years

Source: ICRA MFI, Internal. Disclaimer: Past Return data shared above is only for illustrative and understanding purposes Past performance is no guarantee of future returns. As on 31st Dec 2025 Equity: Nifty 50 Debt: NIFTY Short Duration Debt Index, Gold: MCX Spot Price, Silver: MCX Spot Price.

Bajaj Finserv Multi Asset Allocation Fund: Different Asset Classes



The strategy mentioned above is subject to the Scheme Information Document and the Fund Manager may decide on the allocation amongst various asset class at the time of investment.

Factors Deciding Asset Allocation-Under Various Scenarios

Macro-Economic Factors

- Inflation & Interest Rates
- Corporate Earnings Growth
- Balance Sheet Health

Valuation

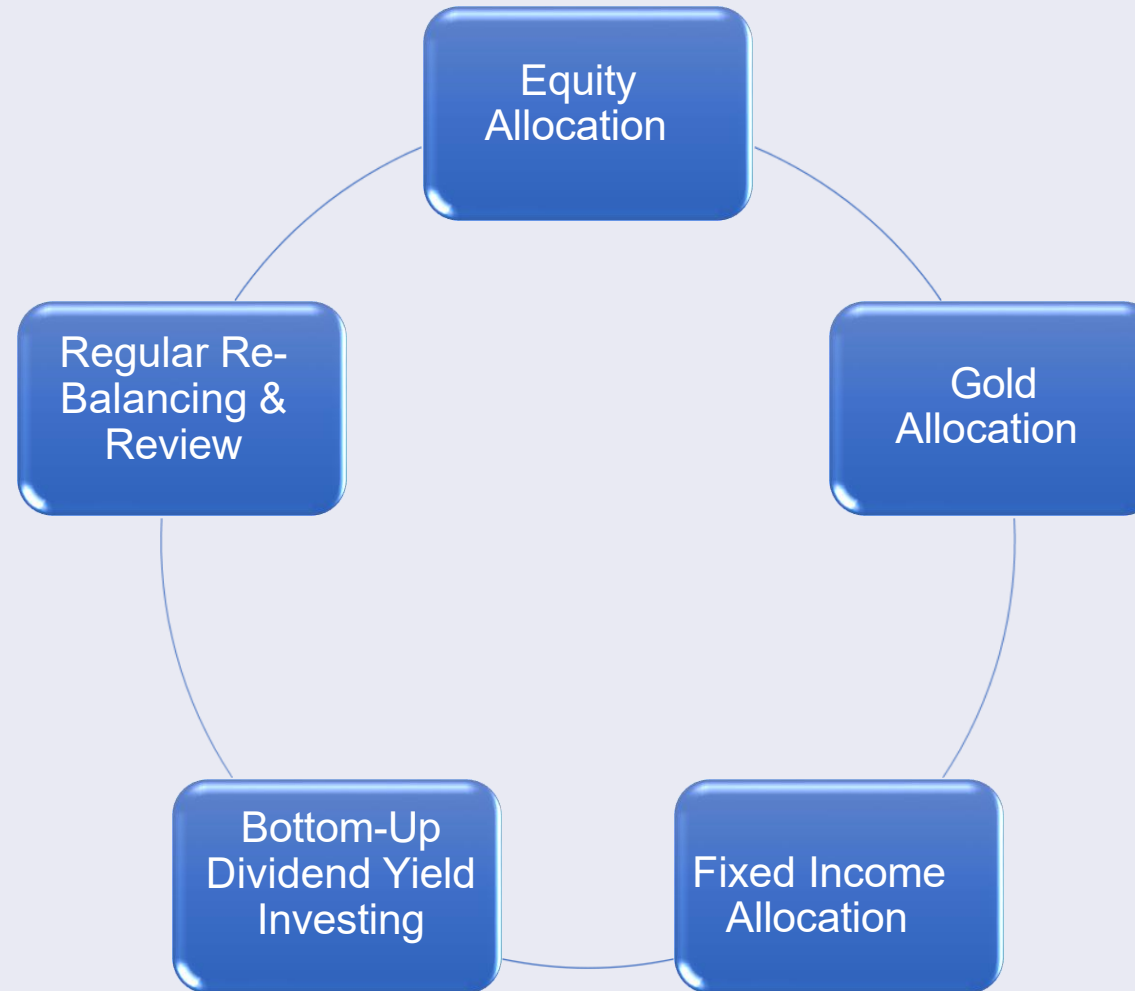
- Intrinsic Value
- Fundamental Elements
- Dividend Yield Opportunity

Behaviour

- Calibrated Decision Making
- Crowd's Over Reaction & Under Reaction
- Reversal & Momentum

The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Portfolio Construction-Under Normal Scenario



The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Our Equity Strategy: Growth & Dividend Payout

Dividend Yield Explained

Profits Generated by a Company



Reinvested in Business for
Future Growth

Buy Backs



Dividend Paid Out

Dividend Yield
 $\frac{\text{Dividend Distributed/Common Stock}}{\text{Price}}$

Features of Dividend Paying Companies

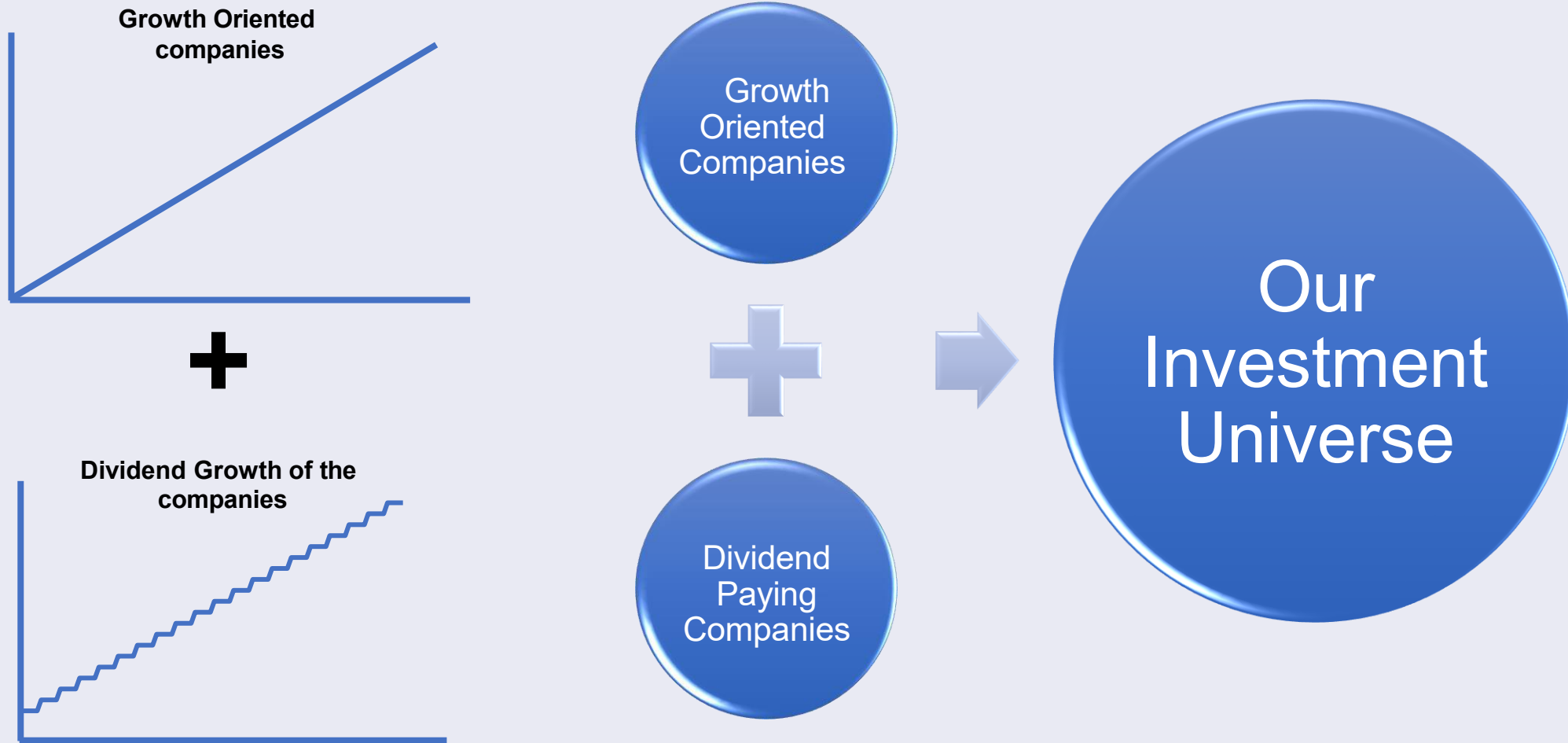
Stable Business Models

Sustainable Growth

Accountable Management

Low Volatility

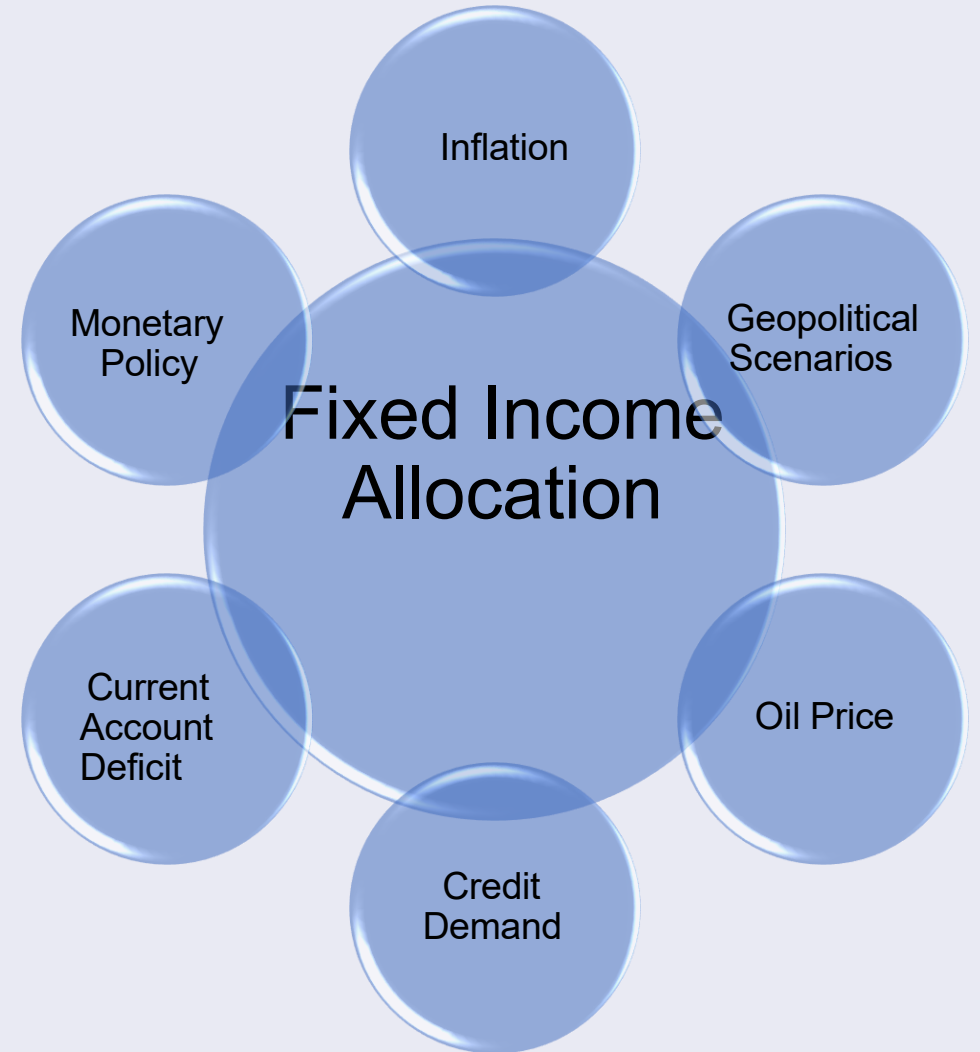
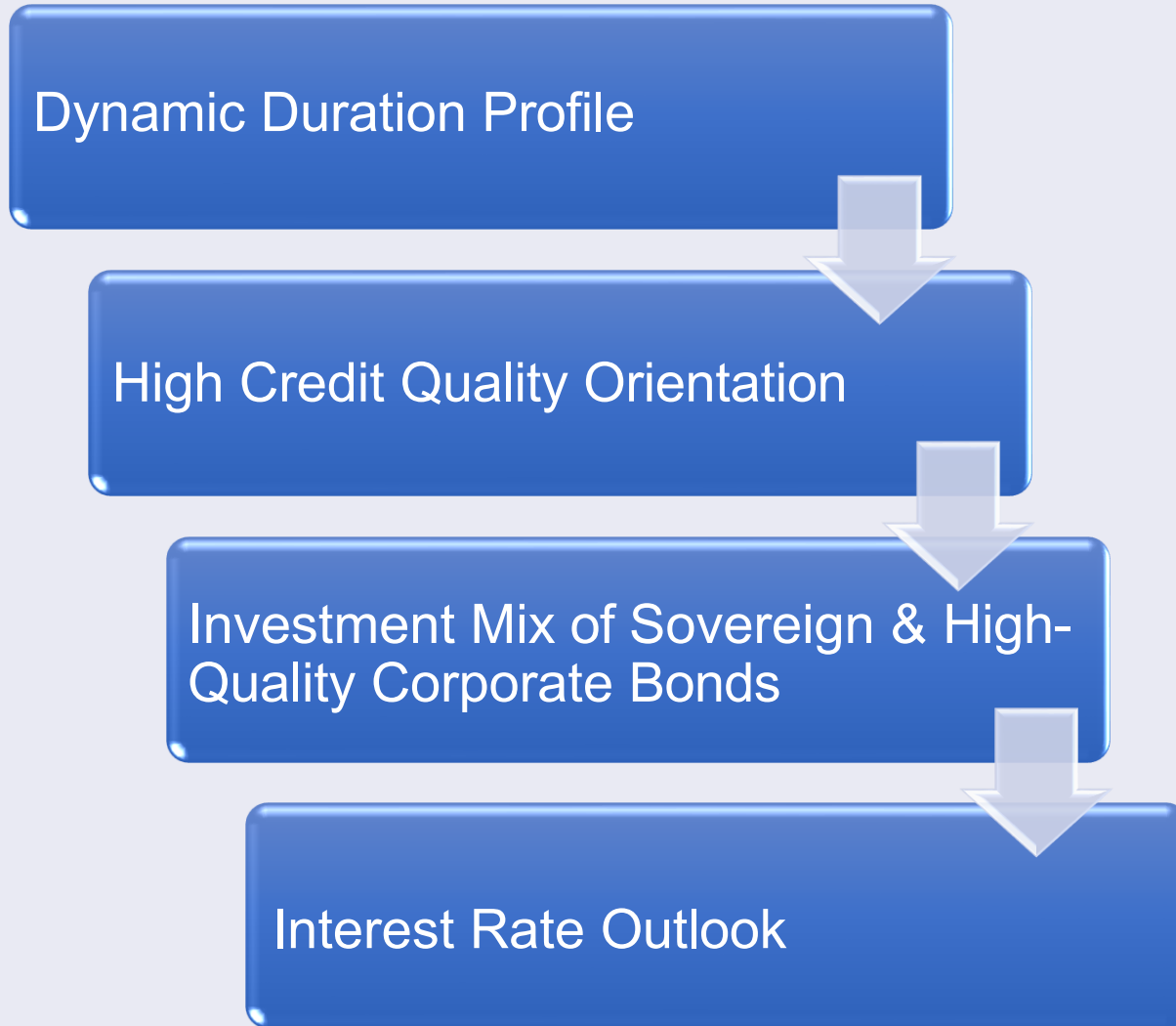
Our Equity Strategy: Growth & Dividend Payout



Why Dividend Yield based Investing in the Current Scenario

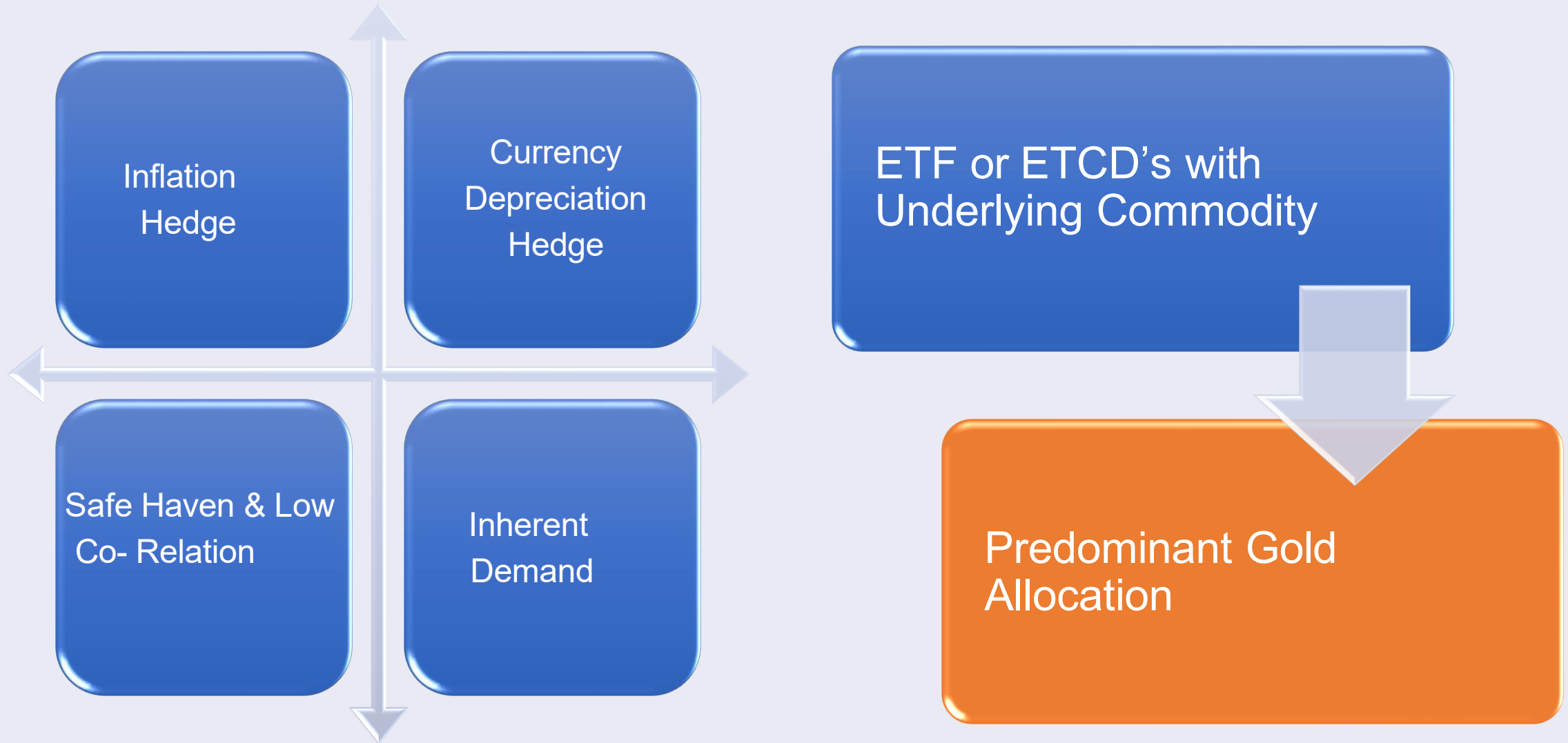


Debt Allocation: Bajaj Finserv Multi Asset Allocation Fund



The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Commodities: Diversification Beyond Equity & Debt



The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

INQUBE

INFORMATION EDGE

- Outperform the market on superior information collection

QUANTITATIVE EDGE

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

BEHAVIORAL EDGE

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

Hunting Ideas

TOP-DOWN IDEAS

ECONOMY

ECONOMY

INDUSTRY

INDUSTRY

COMPANY

COMPANY

BOTTOM-UP IDEAS

Behavioral
Screening

Cycles

Analysing Ideas

- Business
- Management
- Valuation

Checklist

Pre-mortem

Allocating

- Size
- Quality
- Value
- Growth
- Risk

Quant

Pre-commitment

Journal

Who Should Consider Investing in this Fund



Summary of the Fund Strategy

Fund Framework	Asset Allocation	Strategy
- Reduced extremities in performance. - Relatively smoother Risk experience - All weather investment avenue - Equity Taxation Status	Equity	- Directional allocation Between 65-70%. - Investment in Dividend Opportunities - Multi Cap-Multi Theme-Multi Sector Approach
	Debt	- Dynamic Duration Management - Macro+Quant Inputs - Fund stabilizing role - Safety First Approach
	Commodities	- Opportunistic position - Volatility Hedge of Equity



BAJAJ FINSERV MULTI ASSET ALLOCATION FUND

Power your Multi -Asset Allocation
with Investing in Companies with
Growth & **D**ividend **P**ayout

August 2026

Growth
Dividend Payout

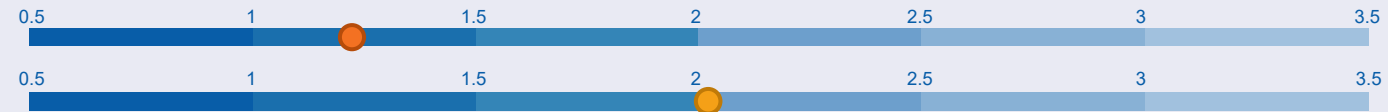
Company Name	% of Net Investment	Growth	Dividend Payout
HDFC Bank Limited	6.4%		
ICICI Bank Limited	6.1%		
State Bank of India	3.0%		
Bharti Airtel Limited	2.7%		
Larsen & Toubro Limited	2.4%		
Bajaj Finance Limited	2.2%		
Reliance Industries Limited	2.2%		
Divi's Laboratories Limited	1.9%		
Tata Steel Limited	1.7%		
Infosys Limited	1.6%		
Indus Towers Limited	1.5%		
Shriram Finance Limited	1.4%		
Petronet LNG Limited	1.4%		
Rubicon Research Limited	1.4%		
GlaxoSmithKline Pharmaceuticals Limited	1.3%		
Vedanta Aluminium Metal Limited	1.3%		
Godrej Consumer Products Limited	1.2%		
Whirlpool of India Limited	1.2%		
Power Grid Corporation of India Limited	1.1%		
Exide Industries Limited	1.1%		
Hindustan Unilever Limited	1.1%		
Cummins India Limited	1.1%		
Asian Paints Limited	1.1%		
Mahindra & Mahindra Limited	1.1%		
The Federal Bank Limited	1.1%		
Graphite India Limited	1.1%		
Sun Pharmaceutical Industries Limited	1.1%		
Eicher Motors Limited	1.0%		

August 2026 | For the equity portion

Company Name	% of Net Investment	Growth	Dividend Payout
Page Industries Limited	1.0%		
Ujjivan Small Finance Bank Limited	1.0%		
Tata Consultancy Services Limited	1.0%		
Bajaj Auto Limited	0.9%		
Crompton Greaves Consumer Electricals Limited	0.8%		
Motherson Sumi Wiring India Limited	0.8%		
Senores Pharmaceuticals Limited	0.8%		
Manappuram Finance Limited	0.8%		
HCL Technologies Limited	0.7%		
Aurobindo Pharma Limited	0.7%		
Onesource Specialty Pharma Limited	0.7%		
eClerx Services Limited	0.7%		
Angel One Limited	0.7%		
360 One WAM Limited	0.6%		
Gabriel India Limited	0.6%		
Hindustan Zinc Limited	0.6%		
Emami Limited	0.5%		
UNO Minda Limited	0.5%		
SBI Life Insurance Company Limited	0.5%		
ICRA Limited	0.5%		
ITC Limited	0.5%		
Steel Authority of India Limited	0.4%		
CRISIL Limited	0.4%		
Sedemac Mechatronics Limited	0.4%		
Pricol Limited	0.3%		
Nuvama Wealth Management Limited	0.2%		
Sanofi Consumer Healthcare India Limited	0.1%		

Benchmark Dividend Yield 1.22%

Portfolio Dividend Yield (FY27) 2.04%



Debt Quants*

Bajaj Finserv Multi Asset Allocation Fund	YTM	Average Maturity	Macaulay Duration	Modified Duration
	7.05%	2.89 Years	1.72 Years	1.65 Years

Fund Strategy

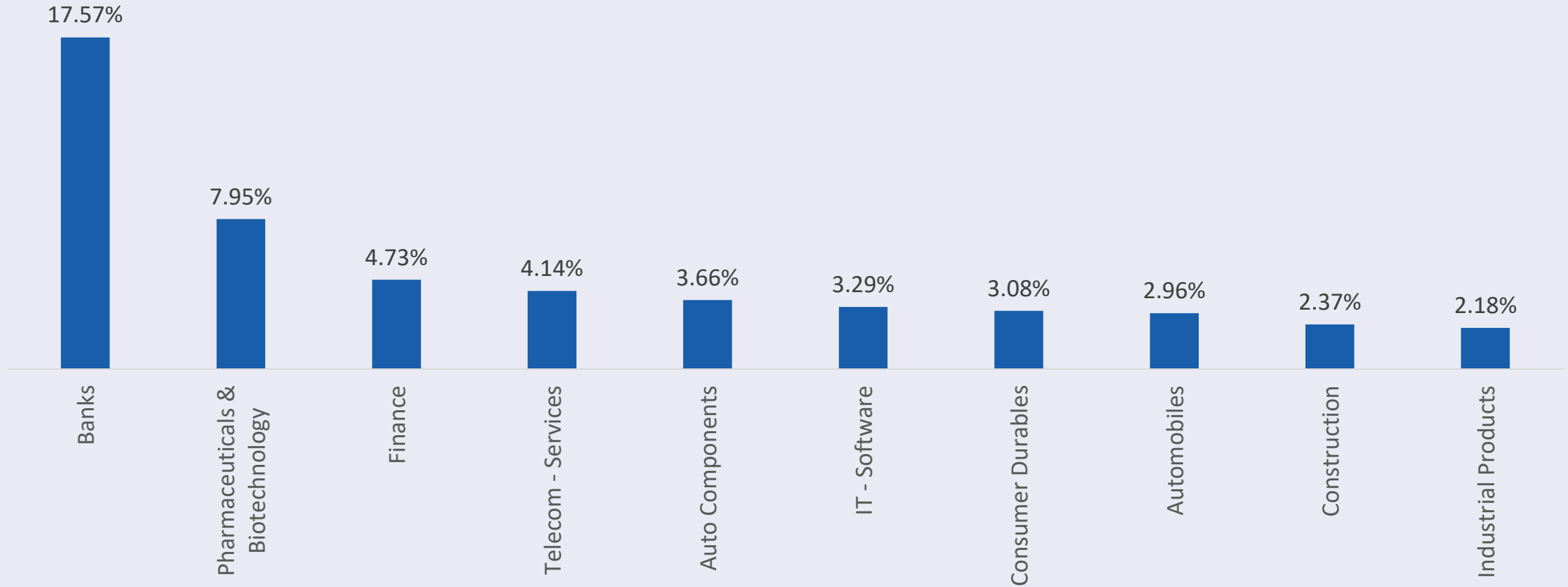
Asset class	Equity Allocation (70.89%)		Fixed Income Allocation	Commodity Allocation
	Equities	REITs		
Approx allocation	66.59%	4.30%	15.08%	14.03%
Asset class strategy	- Growth oriented stock selection - High Dividend Paying stock	-Portfolio Diversification	- Dynamic Duration Management - High Credit Quality Instruments	- Opportunistic position - Hedge against volatile equity markets

*For the debt portion of the portfolio

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

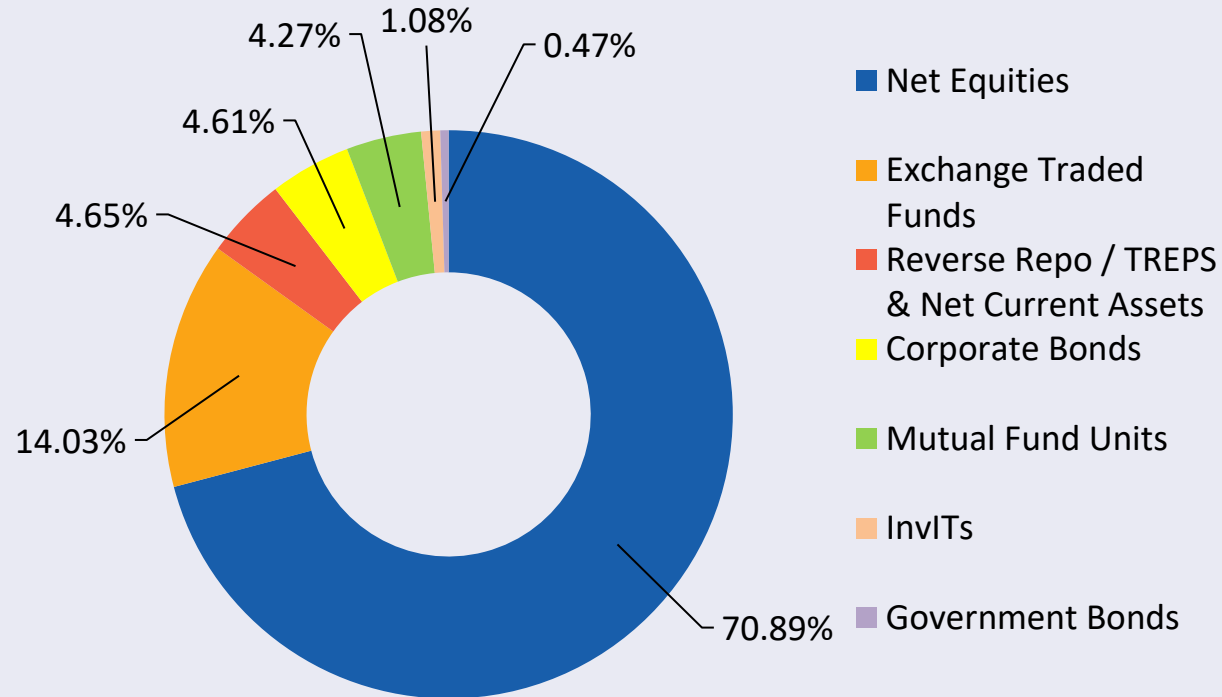
Data as on 31st July 2026

Sector Allocation (Top 10)

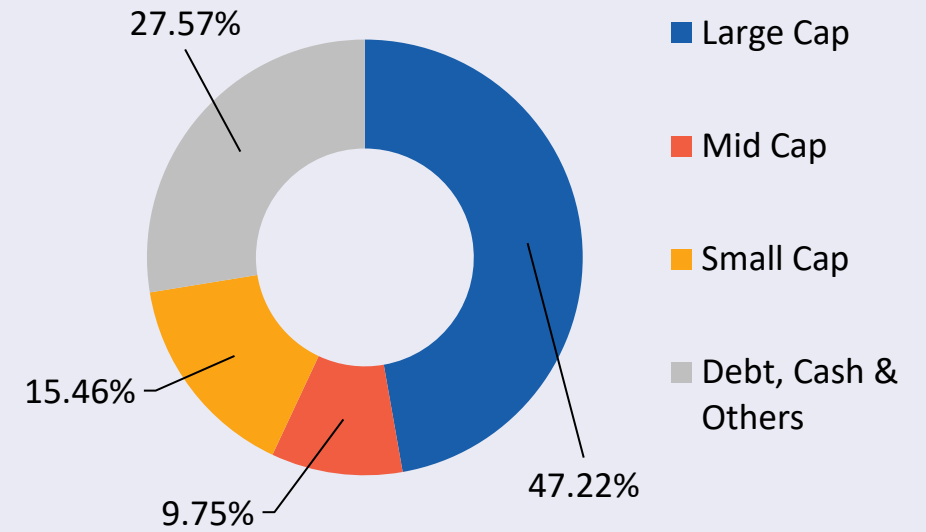


Data as on 31st July 2026 | Data for Equity portion of Portfolio

Asset Allocation



Market Cap Allocation



Data as on 31st July 2026

QUANTITATIVE INDICATORS*

Bajaj Finserv Multi Asset Allocation Fund	Yield to Maturity	Average Maturity	Macaulay Duration	Modified Duration
	7.05%	2.89 Years	1.72 Years	1.65 Years

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

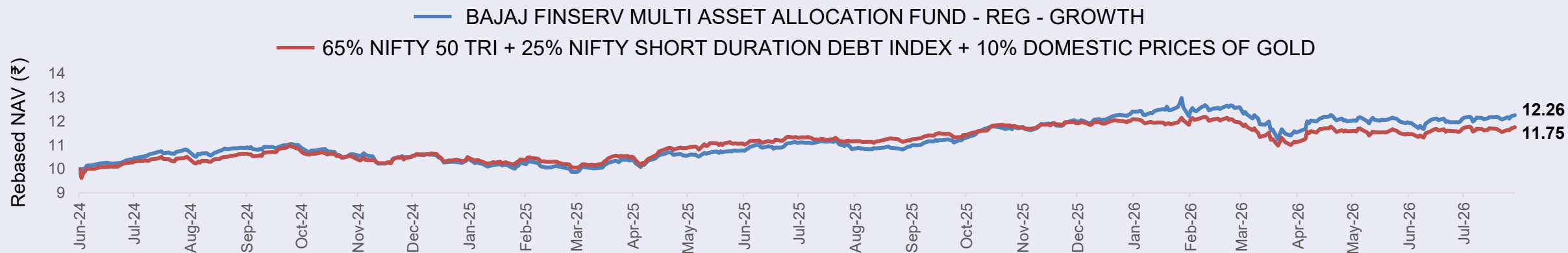
FUND STRATEGY

ASSET CLASS	EQUITY ALLOCATION (71.2%)		FIXED INCOME ALLOCATION	COMMODITY ALLOCATION
	EQUITIES	REITS		
APPROX ALLOCATION	66.59%	4.30%	15.08%	14.03%
ASSET CLASS STRATEGY	- GROWTH ORIENTED STOCK SELECTION - HIGH DIVIDEND PAYING STOCK	PORTFOLIO DIVERSIFICATION	- DYNAMIC DURATION MANAGEMENT - HIGH CREDIT QUALITY INSTRUMENTS	- OPPORTUNISTIC POSITION - HEDGE AGAINST VOLATILE EQUITY MARKETS

SCHEME	1 YEAR	2 YEAR	SINCE INCEPTION
	ANNUALISED RETURN (%)*		
Bajaj Finserv Multi Asset Allocation Fund*	12.17	6.48	9.91
NIFTY 50 TRI	-0.43	0.06	3.48

*Bajaj Finserv Multi Asset Allocation Fund- REG- Growth | For complete performance details, refer to page no. 4

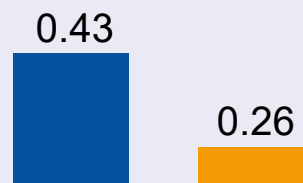
SCHEME VS BENCHMARK



DISCLAIMER: Returns <1 Yr Absolute, ≥ CAGR. Absolute Return and Annualised Return are calculated on a point to point basis. Ratios are calculated for a period of 3 years with monthly rolling and monthly frequency and Risk-free rate 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 calculated since inception with monthly rolling and monthly frequency. Max Drawdown is calculated within the one-day range. Returns for global funds pertain 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.

SHARPE RATIO



■ BAJAJ FINSERV MULTI ASSET ALLOCATION FUND
 ■ 65% NIFTY 50 TRI + 25% NIFTY SHORT DURATION DEBT INDEX + 10% DOMESTIC PRICES OF GOLD

With a Sharpe ratio of 0.43 versus 0.26, the scheme has delivered robust risk-adjusted returns.

A **beta of 1.00** and a robust **Jensen's alpha of 2.15%** 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.

Fund Facts

Scheme name	Bajaj Finserv Multi Asset Allocation Fund
Scheme Category	Hybrid Scheme - Multi Asset Allocation Fund
Scheme Type	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 Riskometer	Very High Risk
Benchmark	65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold
Fund Manager	Mr. Anup Kulkarni and Mr. Sabyasachi Mukerji for Equity Portion, Mr Siddharth Chaudhary for Fixed Income Portion & Mr. Cheragh Sidhwa for Commodities Investing.
Investment Objective	To generate income from fixed income instruments and generate capital appreciation for investors by investing in equity and equity related securities including derivatives, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs & InvITs. However, there is no assurance that the investment objective of the Scheme will be achieved. ever, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.
Loads	Entry load – not applicable 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 1 year from the date of allotment: if up to 30% of units allotted are redeemed/switched out – Nil any redemption / switch-out of units in excess of 30% of units allotted - 1% of applicable NAV. If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 3 months from the date of allotment, no exit load is payable
NAV in Rs.	Regular-Growth: 12.2638 Direct-Growth: 12.6687
AUM in Rs. cr.	1,861.62
BER*	Regular: 1.69% Direct: 0.45%

*To know about Base Expense Ratio (BER), please visit <https://www.bajajamc.com/downloads?ter=> | Data as on 31st July 2026

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Bajaj Finserv Multi Asset Allocation Fund - Regular - Growth						
Last 1 Year	12.17%	5.28%	-0.43%	11,217	10,528	9,957
Since Inception	9.91%	7.77%	3.48%	12,264	11,753	10,766
Bajaj Finserv Multi Asset Allocation Fund - Direct - Growth						
Last 1 Year	13.82%	5.28%	-0.43%	11,382	10,528	9,957
Since Inception	11.58%	7.77%	3.48%	12,669	11,753	10,766
Returns as on 31 st 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: 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold Additional Benchmark: Nifty 50 TRI. Inception Date: 3rd June 2024						
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.						
TThe Fund Managers of the scheme: Mr. Anup Kulkarni (Equity Portion), Mr. Sabyasachi Mukerji (Equity Portion), Mr. Siddharth Chaudhary (Debt Portion) and Mr. Cheragh Sidhwa (Commodity Investments 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. 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.						

Bajaj Finserv Multi Asset Allocation Fund

Bajaj Finserv Multi Asset Allocation Fund - Regular Plan - Growth					65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold		Nifty 50 TRI	
Period	SIP Start Date	Total Amount Invested(Rs.)	Market Value (Rs.)	Scheme Returns (CAGR %)	Market Value (Rs.)	Benchmark Returns (CAGR%)	Market Value (Rs.)	Benchmark Returns (CAGR%)
1-Years SIP	01-Aug-2025	120,000	125,060	7.95	121,769	2.76	119,609	-0.61
Since Inception SIP	03-Jun-2024	260,000	288,312	9.51	277,876	6.05	263,815	1.31

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. Anup Kulkarni, Mr. Sabyasachi Mukerji, Mr. Siddharth Chaudhary and Mr. Cheragh Sidhwa.

	1 Year			3 Year			5 Year		
Fund Name	Regular	Direct	Benchmark	Regular	Direct	Benchmark	Regular	Direct	Benchmark
Bajaj Finserv Balanced Advantage Fund [^]	5.11%	6.73%	1.15%	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 Balanced Advantage Fund - 15th Dec 2023, Bajaj Finserv Large Cap Fund - 20th Aug 2024, Bajaj Finserv ELSS Tax Saver Fund - 29th Jan 2025, Bajaj Finserv Multi Cap Fund - 27th Feb 2025, Bajaj Finserv Money Market Fund - 24th Jul 2023, Bajaj Finserv Banking and PSU 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, [^]NIFTY 50 Hybrid Composite debt 50:50 Index, ^{^^}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.

Product Label and Riskometer

Bajaj Finserv Multi Asset Allocation Fund

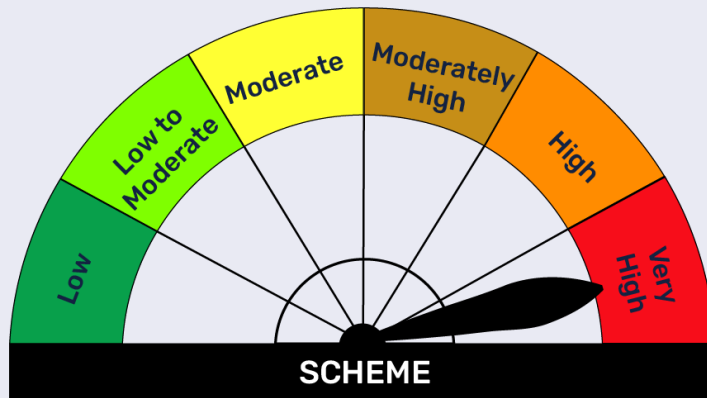
An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs

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.

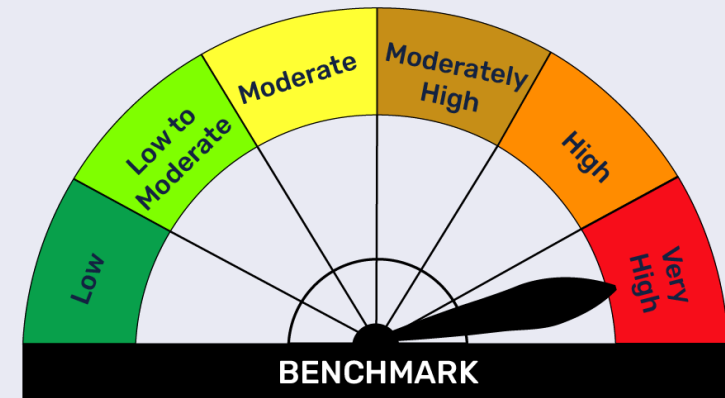
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

Scheme



The risk of the scheme is very high

Benchmark



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

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

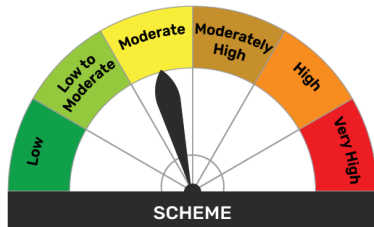
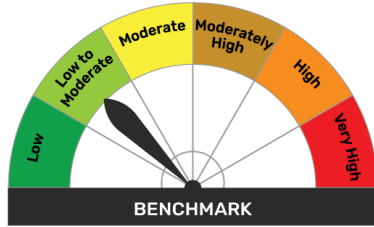
(Maximum risk the scheme can take)

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.

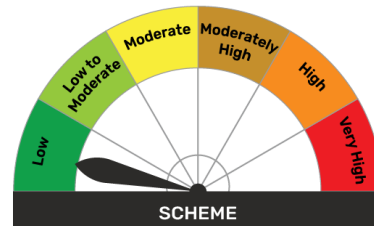
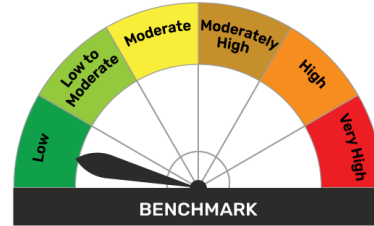
Bajaj Finserv Banking and PSU Fund

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

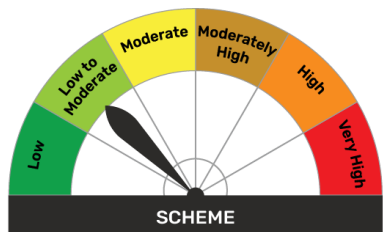
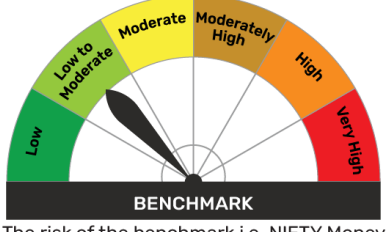
Bajaj Finserv Arbitrage Fund

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	 SCHEME The risk of the scheme is low	 BENCHMARK The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low

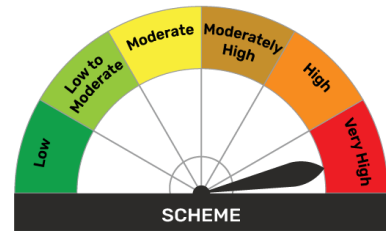
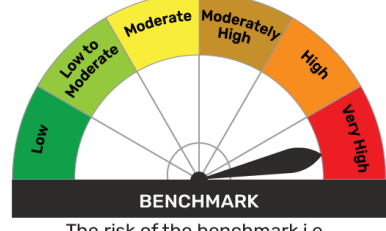
Bajaj Finserv Money Market Fund

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	 SCHEME The risk of the scheme is Low to Moderate	 BENCHMARK The risk of the benchmark i.e. NIFTY Money Market Index A-I is Low to Moderate

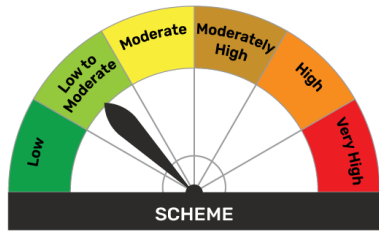
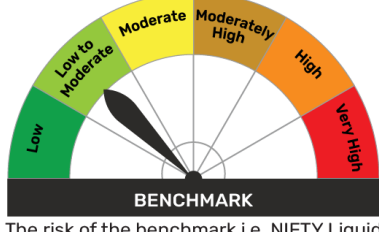
Bajaj Finserv Flexi Cap Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: - Wealth creation/capital appreciation over long term - Investment in equity and equity related instruments across large cap, mid cap and small cap stocks *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. BSE 500 TRI is very high

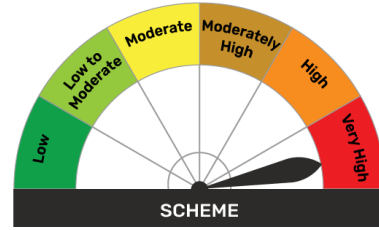
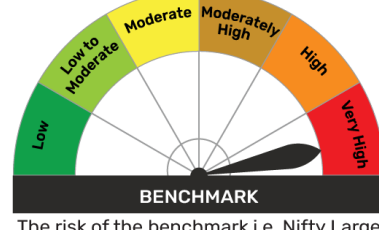
Bajaj Finserv Liquid Fund

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	 SCHEME The risk of the scheme is Low to Moderate	 BENCHMARK The risk of the benchmark i.e. NIFTY Liquid Index A-I is Low to Moderate

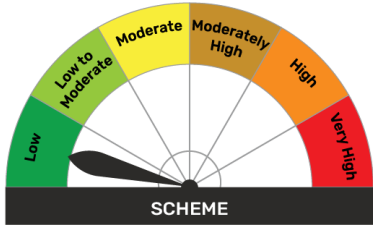
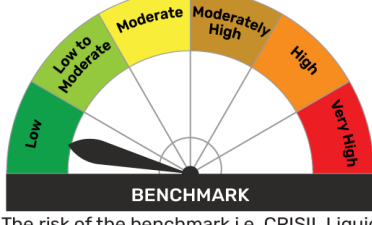
Bajaj Finserv Large and Mid Cap Fund

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	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. Nifty Large Midcap 250 TRI is very high

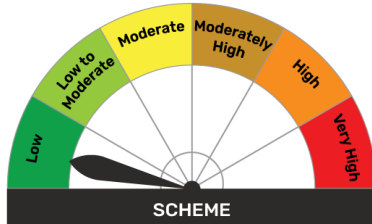
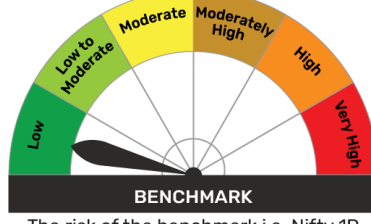
Bajaj Finserv Overnight Fund

An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

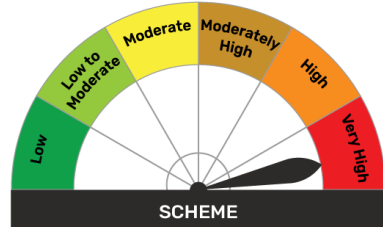
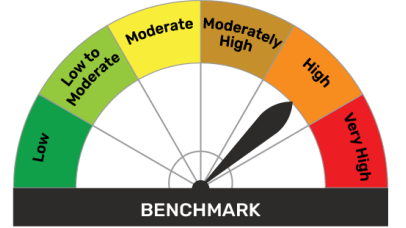
	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: - Regular income over short term that may be in line with the overnight call rates. - Investment in money market and debt instruments, with overnight maturity *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is Low	 BENCHMARK The risk of the benchmark i.e. CRISIL Liquid Overnight Index is low

Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

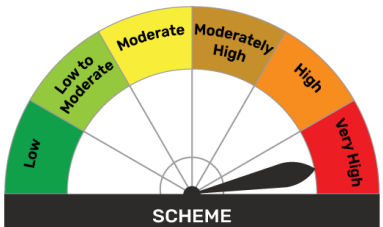
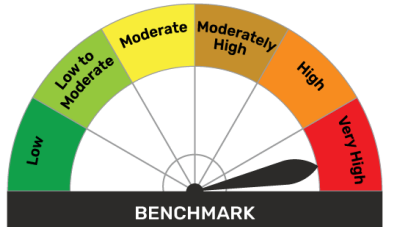
An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

	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	 SCHEME The risk of the scheme is Low	 BENCHMARK The risk of the benchmark i.e. Nifty 1D Rate Index is low

Bajaj Finserv Balanced Advantage Fund
An Open Ended Dynamic Asset Allocation Fund

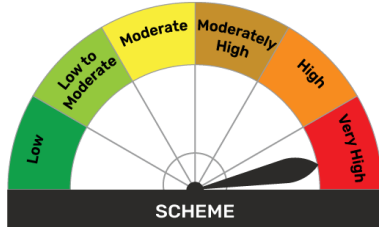
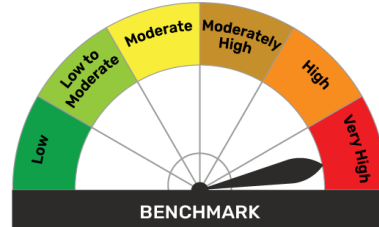
	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● To generate wealth creation over long term ● Dynamic asset allocation between equity and equity related instruments including derivatives, and fixed income instruments *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. NIFTY 50 Hybrid Composite debt 50:50 Index is high

Bajaj Finserv Healthcare Fund
An open ended equity scheme following pharma, healthcare and allied theme

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high

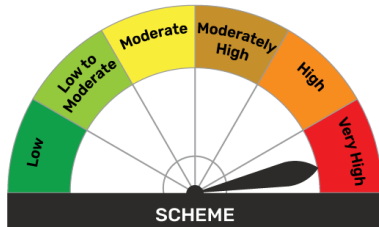
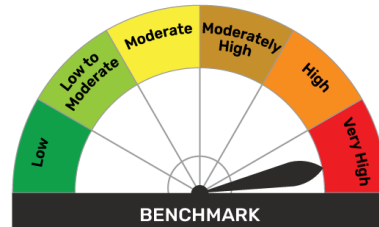
Bajaj Finserv Consumption Fund

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	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high

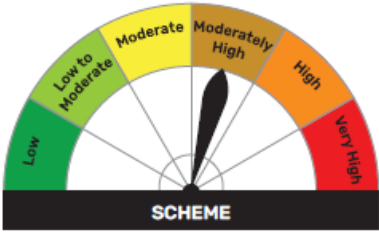
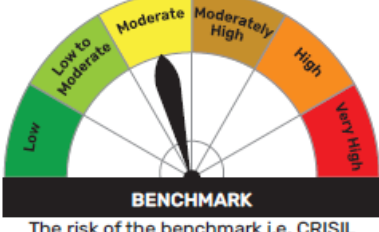
Bajaj Finserv ELSS Tax Saver Fund

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	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High

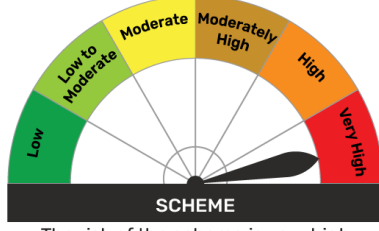
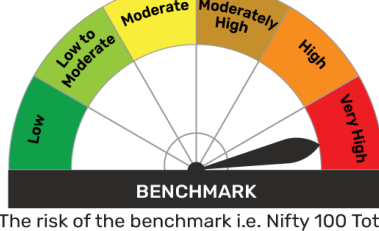
Bajaj Finserv Gilt Fund

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

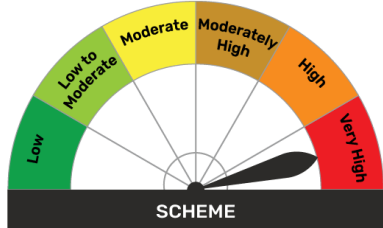
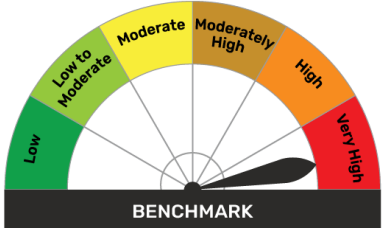
Bajaj Finserv Large Cap Fund

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	 SCHEME The risk of the scheme is very high	 BENCHMARK 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	 SCHEME The risk of the scheme is Very High	 BENCHMARK The risk of the benchmark i.e. Nifty 500 Multicap 50:25:25 TRI is Very High

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