



**KEY INFORMATION MEMORANDUM**

**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

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

<u>Riskometer</u>	
Scheme	Benchmark
<p style="text-align: center;"><b>SCHEME</b> The risk of the scheme is low</p>	<p style="text-align: center;"><b>BENCHMARK</b> The risk of the benchmark i.e. Nifty 1D Rate Index is low</p>

<b>Potential Risk Class (PRC)</b> (Maximum risk the scheme can take)				
<b>Credit Risk</b>	→	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
<b>Interest Rate Risk</b>	↓			
Relatively Low (Class I)		<b>A-I</b>		
Moderate (Class II)				
Relatively High (Class III)				
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.				

The units of the Scheme National Stock Exchange of India Ltd. (NSE) and BSE Limited (BSE).

<b>SCRIP CODES</b>	
<b>BSE:</b>	<b>NSE:</b>
544182	LIQUIDBETF

Name of Mutual Fund	Name of Asset Management Company	Name of Trustee Company
Bajaj Finserv Mutual Fund	Bajaj Finserv Asset Management Limited	Bajaj Finserv Mutual Fund Trustee Limited
Address: 1101A and 1101B, 11th Floor, Sky One Corporate Park – Tower 1, Pune, Survey No. 239/2, Sunset Blvd MHADA Colony, Lohegaon, Pune – 411032 (corporate office)	Address: S. No. 208/1B, Lohagaon, Viman Nagar, Pune – 411014 (registered office) 1101A and 1101B, 11th Floor, Sky One Corporate Park – Tower 1, Pune, Survey No. 239/2, Sunset Blvd MHADA Colony, Lohegaon, Pune – 411032 (corporate office)	Address: S. No. 208/1B, Lohagaon, Viman Nagar, Pune – 411014 (registered office) 1101A and 1101B, 11th Floor, Sky One Corporate Park – Tower 1, Pune, Survey No. 239/2, Sunset Blvd MHADA Colony, Lohegaon, Pune – 411032 (corporate office)
<a href="http://www.bajajamc.com">www.bajajamc.com</a>	<a href="http://www.bajajamc.com">www.bajajamc.com</a>	<a href="http://www.bajajamc.com">www.bajajamc.com</a>

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. **For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.bajajamc.com](http://www.bajajamc.com).**

**The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.**

This Key Information Memorandum is dated March 26, 2026

<b>Investment Objective</b>	<p>The investment objective of Scheme is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo &amp; Reverse Repo. The Scheme will provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate index, subject to tracking error.</p> <p>However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved</p>
<b>Scheme Code</b>	BFAM/O/O /DET/24/03/0011

**Asset Allocation Pattern of the scheme**

Instruments	Indicative allocations	
	Minimum	Maximum
Tri-Party Repos in Government Securities or Treasury Bills (TREPS)	95%	100%
Units of Overnight/ Liquid schemes#, Money Market Instruments (with maturity not exceeding 91 days)*, cash & cash equivalents.	0%	5%

\*Money market instruments will include Government securities, Treasury Bills, Cash Management Bills, CBLO, Repo, Reverse Repo, TREPS, Certificate of Deposits (CDs), Commercial Paper (CPs) and any other securities / instruments as may be permitted by SEBI and RBI from time to time. The Scheme shall make investments in / purchase money market securities with maturity of up to 91 days only.

Investment in repo in corporate debt securities upto 5% of the net asset with maturity of upto 91 days.

#The Scheme may invest upto 5% of the net asset in Liquid & Overnight Fund of Bajaj Finserv Mutual Fund and other Mutual Fund without charging any fees, in accordance with the applicable extant SEBI (Mutual Funds) Regulations, 1996 as amended from time to time.

**Indicative Table** (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Circular references
1.	Securities Lending	0%	Clause 12.11 of SEBI Master Circular for Mutual Funds dated June 27, 2024
2.	Equity Derivatives for non- hedging purposes	0%	Clause 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024
3.	Fixed Income Derivatives for non- hedging purposes	0%	
4.	Securitized Debt	0%	Clause 12.15 of SEBI Master Circular for Mutual Funds dated June 27, 2024
5.	Overseas Securities	0%	Clause 12.19 of SEBI Master Circular for Mutual Funds dated June 27, 2024
6.	REITs and InvITs	0%	Clause 12.21 of SEBI Master Circular for Mutual Funds dated June 27, 2024
7.	AT1 and AT2 Bonds (Instruments with special features)	0%	Clause 12.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024

8.	Liquid & Overnight Fund of Bajaj Finserv Mutual Fund and other Mutual Fund	5%	Clause 4 of Seventh Schedule of SEBI Mutual Fund Regulations
9.	Any other instrument <ul style="list-style-type: none"> <li>Repo transactions in corporate debt securities</li> </ul>	Upto 5% of net assets of the scheme	Clause 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024

The scheme will not invest in following securities:

Sr. No.	Securities
1.	Non-convertible preference shares;
2.	REITs and InvITs;
3.	Credit enhancements and structured obligation instruments;
4.	Equity and Equity related instruments;
5.	Equity and Debt Derivatives;
6.	ADR / GDR / Foreign Securities;
7.	Securitized Debt / Foreign Securitized debt;
8.	Short selling of securities;
9.	Borrowing;
10.	Credit Default Swaps;
11.	Structured obligations;
12.	Commodity Derivatives;
13.	Unrated debt instruments;
14.	Fund of Fund Schemes;
15.	Instruments having Special Features;
16.	Corporate debt securities

The cumulative gross exposure through TREPS, debt & Money Market instruments, Liquid & Overnight Fund and such other securities/assets as may be permitted by the Board from time to time, subject to regulatory approvals if any, should not exceed 100% of the net assets of the scheme.

The Margin may be placed in the form of such securities / instruments / deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities / instruments / deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.

Any transactions undertaken in the portfolio of the Scheme in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time.

The Scheme would adhere with the requirements stipulated in SEBI Master Circular for Mutual Funds dated June 27, 2024, and other SEBI Guidelines/Circulars issued from time to time.

**Portfolio Replications**

The Scheme shall replicate the underlying debt index subject to the requirements as specified under clause 3.5.2.6 of SEBI Master Circular for Mutual Funds dated June 27, 2024, and other SEBI Guidelines/Circulars issued from time to time.

Post any transactions undertaken in the scheme portfolio, in order to meet the redemption and subscription obligations, it shall be ensured that replication of the portfolio with the index is maintained at all points of time, subject to permissible deviations.

**Change in Investment Pattern**

Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations.

Provided that any change in the Underlying Index shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.

**Portfolio Rebalancing**

In case of change in constituents of the index due to periodic review, the portfolio of the Scheme shall be rebalanced within 7 calendar days or such timeline as may be prescribed by SEBI from time to time.

Subject to the Regulations, the asset allocation pattern indicated above for the Scheme may change from time to time, keeping in view market conditions, applicable regulations and political and economic factors or for short durations, part of the corpus may be pending for deployment in equities considering the market conditions, special events, corporate events (like declaration of dividend), etc.

In the event that the asset allocation of the Scheme should deviate from the ranges as noted in the asset allocation table, then the portfolio of the Scheme will be rebalanced by the Fund Manager to the position indicated in the asset allocation table above. Such changes in the asset allocation will be for short term and defensive considerations. In case of deviation, if any, from the asset allocation pattern, the AMC shall rebalance the portfolio within a period of 7 calendar days.

	<p><b>Tracking Error:</b></p> <p>The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.</p> <p><b>Tracking Difference:</b></p> <p>Further, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.</p> <p>The annualized difference of daily returns between the index and the NAV of the Fund shall be disclosed on the website of the AMC and AMFI, on a monthly basis.</p>
<p><b>Investment Strategy</b></p>	<p>The scheme will invest predominantly in Tri-Party Repos on Government Securities or Treasury Bills (TREPS). The Scheme may also invest in Liquid Scheme(s) &amp; other money market instruments, in compliance with regulations to meet liquidity and expense requirements. The Scheme shall endeavour to replicate the index. In case the Scheme is not able to replicate the index the Fund Manager will invest subject to provisions laid down under SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time.</p> <p>The performance of the Scheme may not be commensurate with the performance of the underlying index on any given day or over any given period. Such variations are commonly referred to as the tracking error. The scheme intends to maintain a low tracking error by closely aligning the portfolio in line with the index.</p> <p>Though endeavour will be made to achieve the objective of the Scheme, the AMC/Sponsors/ Trustee do not guarantee that the investment objective of the Scheme will be achieved. No guaranteed returns are being offered under the Scheme.</p> <p><b>Investment Process</b></p> <p>The Scheme will track the Underlying Index and is a passively managed scheme. The investment Decisions will be determined as per the Underlying Index. In case of any change in the index due to corporate actions or change in the constituents of the Underlying Index (as communicated by the Index Service Provider), relevant investment decisions will be determined considering the composition of the Underlying Index. The Investment decision of the Fund will be carried out by the designated Fund Manager.</p>

	<p><b>Portfolio Turnover</b></p> <p>Portfolio Turnover is a term used to measure the volume of trading that occurs in a Scheme's portfolio during a given time period. The scheme being a passively managed open-ended exchange traded fund, it is expected that there would be a number of subscriptions and redemptions on a daily basis. Hence, it is difficult to estimate with any reasonable measure of accuracy, the likely turnover in the portfolio. Generally, turnover will depend upon the extent of purchase and redemption of units and the need to rebalance the portfolio on account of change in the composition, if any, and corporate actions of securities included in the Index. The Scheme has no specific target relating to portfolio turnover. The effect of higher portfolio turnover could be higher brokerage and transaction costs.</p> <p>Portfolio Turnover Ratio: Not Applicable</p>
<p><b>Risk Profile of the Scheme</b></p>	<p><b>Scheme specific risk factors:</b></p> <p>The Scheme is subject to the specific risks that may adversely affect the Scheme's NAV, return and / or ability to meet its investment objective. The specific risk factors related to the Scheme include, but are not limited to the following:</p> <p><b>1. <u>Risks associated with Exchange Traded Schemes:</u></b></p> <p><b>a) <u>Passive Investments:</u></b></p> <ul style="list-style-type: none"> <li>• As the Scheme proposes to invest not less than 95% of the net assets in the securities of the Underlying Index in the same proportion, the Scheme will not be actively managed. The Scheme may be affected by a general decline in the Indian markets relating to its Underlying Index. Performance of the Underlying Index will have a direct bearing on the performance of the Scheme. The Scheme invests in the securities included in its Underlying Index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.</li> <li>• The objective of NIFTY 1D Rate index is to measure the returns generated by market participants lending in the overnight market. The index uses "Tri-Party Repo on Government Securities or T-bills" overnight rate for computation of index values. NIFTY 1D Rate Index has been developed to measure the returns generated by market participants lending in the overnight market. The index uses "Triparty Repo Dealing System (TREPS)" overnight rate for computation of index values.</li> <li>• Further, it is pertinent to note that there is no element of research recommendations involved before the execution of trades in the Scheme. The decision of the Fund Manager to execute trades including rebalancing required will be purely driven by the inflows and outflows in the Scheme and composition of the Underlying Index.</li> </ul>

**b) Tracking Error Risk/Tracking Difference Risk:**

Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 year period. Tracking Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.

The performance of the Scheme may not be commensurate with the performance of the underlying index on any given day or over any given period. Such variations are commonly referred to as the tracking error. Tracking errors may result from a variety of factors including but not limited to:

- Any delay experienced in the purchase or sale of securities due to illiquidity of the market, settlement and realization of sale proceeds and the registration of any securities transferred.
- The underlying index reflects the prices of securities at close of business hours. However, the Fund may buy or sell the securities at different points of time during the trading session at the then prevailing prices which may not correspond to the closing prices on the exchange.
- The potential for trades to fail which may result in the Scheme not having acquired securities at a price necessary to track the index.
- Disinvestments to meet redemptions, recurring expenses, IDCW payouts etc.
- Due to timing of transactions either on NDS OM platforms or in open market
- Expenditure incurred by the Fund.

The AMC would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible.

The AMC would monitor the tracking difference of the Scheme on an ongoing basis and would seek to minimize tracking difference to the maximum extent possible. The annualized tracking difference averaged over one year period shall not exceed 1.25%.

**c) Market Trading Risks:**

**i. Absence of Prior Active Market:**

Although the Scheme will be listed on NSE and/ or BSE, there can be no assurance that an active secondary market will develop or be maintained. Hence there could be a time when trading in the Units of the Scheme would be infrequent.

**ii. Trading in Units may be halted:**

Trading in the units of the Scheme on NSE/BSE may be halted because of market conditions or for reasons that in view of NSE/BSE or SEBI, trading in the units of the Scheme is not advisable.

In addition, trading of the units of the Scheme are subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange(s) and SEBI 'circuit filter' rules.

There can be no assurance that the requirements of NSE/BSE necessary to maintain the listing of the units of the Scheme will continue to be met or will remain unchanged.

**iii. Units of the Scheme may trade at prices other than NAV:**

The units of the Scheme may trade above or below their NAV. The NAV of the Scheme will fluctuate with changes in the market value of the Scheme's holdings. The trading prices of the units of the Scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand for the units of the Scheme. However, given that units of the Scheme can be created and redeemed in creation units directly with the Fund, it is expected that large discounts or premiums to the NAV of units of the Scheme will not sustain due to arbitrage opportunity available.

**iv. Regulatory Risk:**

Any changes in trading regulations by the Stock Exchange(s)/SEBI may affect the ability of market maker to arbitrage resulting into wider premium/discount to NAV.

**a) Redemption Risk:**

Investors should note that even though the Scheme is an open ended Scheme, subscription/redemptions directly with the Fund would be limited to such investors who have the ability to subscribe/redeem the units of the Scheme in Creation Unit size (except in certain exception circumstances mentioned in this SID). Generally, these lot sizes are larger as compared to normal funds. Thus, even though this Scheme is open ended, due to large lot size, very few investors can directly subscribe and redeem the units of the Scheme. However, investors wishing to subscribe/redeem units in other than Creation Unit size can do so by buying/selling the same on NSE/BSE.

e) The units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of units available to the credit of unit holder. Settlement of trades, repurchase of units by the Mutual Fund depends up on the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

**2) Risks associated with investing in fixed income:**

- **Interest Rate risk:** This risk is associated with movements in interest rate, which depend on various factors such as government borrowing, inflation, economic performance etc. The values of investments will appreciate/depreciate if the interest rates fall/rise.
- **Credit risk:** This risk arises due to any uncertainty in counterparty's ability or willingness to meet its contractual obligations. This risk pertains to the risk of default of payment of principal and interest

	<ul style="list-style-type: none"> <li>• <b>Liquidity risk:</b> The liquidity of a security may change depending on market conditions leading to changes in the liquidity premium linked to the price of the security. At the time of selling the security, the security can become illiquid leading to loss in the value of the portfolio</li> </ul> <p>For details on risk factors and risk mitigation measures, please refer SID.</p>
<p><b>Plans/Options</b></p>	<p>Currently, there are no plans under the Scheme.</p> <p>The Scheme will offer only Growth option. There will be no IDCW option under the Scheme.</p> <p>However, the Trustees reserve the right to introduce/ alter/ extinguish any of the plans/ options under the Scheme at a later date. For any change in plans/ options offered under the Scheme, the AMC shall publish a notice-cum-addendum for the information of the investors.</p>
<p><b>Applicable NAV (after the scheme opens for subscriptions and redemptions )</b></p>	<p><b>1. Cut off timing for Subscriptions:</b></p> <ul style="list-style-type: none"> <li>○ For valid applications received upto 1.30 p.m. on a day and funds for the entire subscription/purchase/Switch-in as per the application are credited to the bank account of the scheme and are available for utilization before the cut-off time, the closing NAV of the day immediately preceding the day of receipt of application;</li> <li>○ In respect of valid applications received after 1.30 p.m. on a day and funds for the entire subscription/purchase/Switch-in as per the application are credited to the bank account of the scheme and are available for utilization on the same day, the closing NAV of the day immediately preceding the next business day; and</li> <li>○ Irrespective of the time of receipt of application, where the funds for the entire subscription/purchase/Switch-in as per the application are not credited to the bank account of the scheme and are not available for utilization before the c-off time, the closing NAV of the day immediately preceding the day on which the funds are available for utilization.</li> </ul> <p><b>2. Cut off timing for Redemptions/Switch-out:</b></p> <ul style="list-style-type: none"> <li>a. In respect of valid applications received up to 3.00 pm by the Fund, the closing NAV of the day immediately preceding the next Working Day.</li> <li>b. In respect of valid applications received after 3.00 pm by the Fund, closing NAV of the next Working Day shall be applicable.</li> </ul> <p>The above provisions of Cut-off timings for Subscriptions are applicable for Purchase/redemption of Units directly with the Fund. However, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth, being an Exchange Traded Fund (ETF), the above provisions will not be applicable for Purchase of Units on the stock exchanges in which case the timings of the stock exchanges will be applicable.</p>

<p><b>Minimum Application Amount/ Number of Units</b></p>	<p>On Stock Exchange(s): Investor can buy / sell units of the Scheme in round lot of 1 unit and in multiples thereof.</p> <p>Directly with the Mutual Fund: Market Maker can buy/sell units of the Scheme in Creation Unit Size viz. 100 units and in multiples thereof.</p> <p>An investor can buy / sell units on a continuous basis in the normal market segment of National Stock Exchange of India Limited (NSE)/ BSE Limited during the trading hours like any other publicly traded stock at prices which are quoted on NSE/BSE. These prices may be close to the actual NAV of the Scheme. There is no minimum investment, although units are to be purchased in lots of 1 unit.</p> <p>All direct transactions in units of the Scheme by MMs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based on the actual execution price of the underlying portfolio.</p> <p>Any order placed for redemption or subscription directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for MMs and shall be periodically reviewed.</p> <p>An investor can buy/ sell units on a continuous basis in the normal market segment of National Stock Exchange of India Limited (NSE)/ BSE Limited or any other stock exchange where the Scheme will be listed, during the trading hours like any other publicly traded stock at prices which are quoted on the stock exchanges. These prices may be close to the actual NAV of the Scheme. There is no minimum investment, although units are to be purchased in lots of 1 (one) unit.</p> <p>The threshold of Rs. 25 crore for direct transaction in the units of the Scheme with the AMC. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.</p> <p>Minimum Redemption: 1 unit and in multiples thereof. Large Investors can redeem units directly with the fund at Applicable NAV based prices if the redemption amount is greater than Rs. 25 cr.</p> <p>During ongoing offer switch into the scheme is not applicable.</p> <p>Two-Factor Authentication will be applicable for subscription as well as redemption transactions in the units of Mutual Fund.</p>
<p><b>Despatch of Redemption Request</b></p>	<p>Within three working days of the receipt of the redemption request at the authorised centre of the Bajaj Finserv Mutual Fund.</p>
<p><b>Benchmark Index</b></p>	<p>The Scheme benchmark would be Nifty 1D Rate Index.</p> <p>The performance of the scheme will be benchmarked to the performance of the Nifty 1D Rate Index.</p> <ul style="list-style-type: none"> <li>• The Nifty 1D Rate Index has been developed to measure the returns generated by market participants lending in the overnight market.</li> </ul>

	<ul style="list-style-type: none"> <li>The index uses "Collateralized Borrowing and Lending Obligation (CBLO)" overnight rate for computation of index values.</li> <li>The overnight market in India is one of the most active components of the money market. The objective of Nifty 1D Rate index is to measure the returns generated by market participants lending in the overnight market. The index uses the overnight rate provided through "Triparty Repo Dealing System (TREPS)" for computation of index values.</li> </ul> <p>Source: <a href="http://www.niftyindices.com">www.niftyindices.com</a></p>																													
<b>Dividend Policy</b>	The scheme will not declare IDCW.																													
<b>Name of the Fund Manager</b>	Mr. Siddharth Chaudhary																													
<b>Name of the Trustee Company</b>	Bajaj Finserv Mutual Fund Trustee Limited																													
<b>Performance of the scheme:</b>	<p>The performance of the scheme as on February 28, 2026, is as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Compounded Annualised Returns</th> <th colspan="2">Scheme Returns %</th> <th colspan="2">Benchmark Returns %</th> </tr> <tr> <th>Regular</th> <th>Direct</th> <th>Regular</th> <th>Direct</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>5.18%</td> <td>-</td> <td>5.55%</td> <td>-</td> </tr> <tr> <td>Returns for the last 3 year</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns for the last 5 year</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns since inception</td> <td>3.98%</td> <td>-</td> <td>6.02%</td> <td>-</td> </tr> </tbody> </table> <p><b>Notes:</b></p> <ul style="list-style-type: none"> <li>Past performance may or may not be sustained in future.</li> <li>Benchmark: Nifty 1D Rate Index</li> <li>Inception Date: May 28, 2024</li> <li>Returns of one and more than one year are compounded annualized.</li> <li>The scheme has undergone change in its fundamental attributes wherein the option available under the scheme was changed from Income Distribution cum Capital Withdrawal (IDCW) to Growth and the name of the scheme was changed from Bajaj Finserv Nifty 1D Rate Liquid ETF to Bajaj Finserv Nifty 1D Rate Liquid ETF – Growth w.e.f. November 13, 2024.</li> </ul>	Compounded Annualised Returns	Scheme Returns %		Benchmark Returns %		Regular	Direct	Regular	Direct	Returns for the last 1 year	5.18%	-	5.55%	-	Returns for the last 3 year	-	-	-	-	Returns for the last 5 year	-	-	-	-	Returns since inception	3.98%	-	6.02%	-
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<b>Additional Scheme Related Disclosures</b>	<ol style="list-style-type: none"> <li>Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.): <b>Investors can refer to this data on AMC website at link: <a href="https://www.bajajamc.com/sid-disclosure">https://www.bajajamc.com/sid-disclosure</a></b></li> <li>Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description: <b>Investors can refer to this data on AMC website at link: <a href="https://www.bajajamc.com/mutual-funds/etf/bajaj-finserv-nifty-1d-rate-liquid-etf">https://www.bajajamc.com/mutual-funds/etf/bajaj-finserv-nifty-1d-rate-liquid-etf</a></b></li> <li><b>Portfolio Turnover Rate:</b> Not Applicable</li> </ol>																													

<b>Expenses of the Scheme</b>	<b>New Fund Offer Period:</b>  These are the expenses incurred for the purpose of new fund offer of the scheme including marketing, advertising, communication, registrar expenses, statutory expenses, printing expenses, stationery expenses, bank charges, exchange related charges, service provider related charges etc.
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## Load Structure

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website at link: <https://www.bajajamc.com/sid-disclosure> or may call at toll free no. 18003093900 or your distributor.

Type of Load	Load chargeable (as %age of NAV)
Entry *	Nil
Exit	Nil

\*In accordance with the requirements specified by the SEBI Master Circular for Mutual Funds dated June 27, 2024, no entry load will be charged for subscription /additional subscription /switches accepted by the Mutual Fund. Similarly, no entry load will be charged with respect to applications for registrations under the SIP/STP accepted by the Mutual Fund. For the purpose of charging of exit load, units would be considered on First in First out (FIFO) basis. Any imposition or enhancement of exit load shall be applicable only on prospective investments.

In case of redemption/switch undertaken in excess of 25% holding of an investor on account of compliance with the requirements of SEBI Master Circular for Mutual Funds dated June 27, 2024, shall not be subject to exit load imposed in the scheme.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Exit load (if any) charged to the unitholders by the Mutual Fund on redemption (including switch-out) of units shall be credited to the respective scheme net of Goods & Services Tax.

Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds.

Exit Load for switches within the Scheme:-

- a) Where the investments were routed through a distributor (i.e. made with distributor code), any Switch of Units from the Regular Plan to Direct Plan of a Scheme shall be subject to applicable exit load, if any. However, any subsequent switch – out or redemption of such investments from the Direct Plan will not be subject to any exit load;
- b) Where investments were made directly i.e. without any distributor code, exit load will not be levied on switch of Units from Regular Plan to Direct Plan of that Scheme. However, any subsequent switch-out or redemption will be subject to exit load applicable from the original date of investment;
- c) No exit load shall be levied in case of switch of Units from Direct Plan to Regular Plan of a Scheme. However, any subsequent switch-out or redemption of such investment from the Regular Plan shall be subject to exit load based on the original date of investment in the Direct Plan.

	<p>The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations. However, the Redemption /Repurchase Price will not be lower than 97% of the NAV.</p> <p>Load on bonus/ re-investment of Income Distribution cum capital withdrawal units: In terms SEBI Master Circular for Mutual Funds dated June 27, 2024, no entry and exit load shall be charged on bonus units or units allotted on reinvestment of Income Distribution cum capital withdrawal.</p> <p>The Trustee / AMC reserves the right to change the load structure any time in future if they so deem fit on a prospective basis. The investor is requested to check the prevailing load structure of the scheme before investing.</p> <p>In case of changes to load structure, the AMC would endeavor to do the following:</p> <ol style="list-style-type: none"> <li>1. An addendum would be attached to the SID and Key Information Memorandum (KIM). The same may be circulated to brokers/distributors so that the same can be attached to all SID and abridged SID in stock. Further the addendum would be sent along with a newsletter to unitholders immediately after the changes.</li> <li>2. Arrangement would be made to display the changes in the SID in the form of notice in all the official point of acceptance of transactions and distributor's/broker's office.</li> <li>3. The introduction of the exit load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.</li> <li>4. A public notice shall be provided on the website in case of changes undertaken to the exit load.</li> </ol>
<p><b>Recurring expenses</b></p>	<p>These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below:</p> <p>The AMC has estimated that upto 1.00% of the daily net assets of the Scheme will be charged to the scheme as expenses. As per the Regulations, the maximum recurring expenses including investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of daily net assets as in the table below:</p> <p>The recurring expenses of operating the Scheme on an annual basis, which shall be charged to the Scheme, are estimated to be as follows (each as a percentage per annum of the daily net assets)</p>

Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Up to 1.00
Audit fees/fees and expenses of trustees	
Custodial Fees	
Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	
Marketing & Selling Expenses including Agents Commission and statutory advertisement	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost towards investor education & awareness <sup>&amp;</sup>	
Brokerage & transaction cost pertaining to distribution of units <sup>%</sup>	
Goods & Services Tax on expenses other than investment and advisory fees	
Goods & Services Tax on brokerage and transaction cost	
Other Expenses (to be specified as per Reg 52 of SEBI MF Regulations) <sup>#</sup>	
<b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)</b>	
Additional expenses under Regulations 52(6A)(c)	Upto 0.00

#As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to SEBI Master Circular for Mutual Funds dated June 27, 2024.

&In terms of SEBI Circular No. SEBI/HO/IMD/PoD2/P/CIR/2024/183 dated December 31, 2024, the AMC / Mutual Fund shall set apart 5% of total TER charged to direct plans, subject to maximum of 0.5 bps of AUM of the scheme for investor education and awareness initiatives.

As per SEBI Circular dated November 27, 2025 read with SEBI circular dated January 07, 2026, the mutual fund distributors shall be eligible for additional commission for new investments / inflows from new individual investors (new PAN) from B-30 cities, at the mutual fund industry level and new women individual investors (new PAN) from both Top 30 and B-30 cities with effect from March 01, 2026, as follows:

- a. Lump Sum Investment - 1% of the amount of the first application subject to a maximum of ₹ 2,000, provided the investor remains invested for a minimum period of one year.
- b. Systematic Investment Plan (SIP) - 1% of the total investment made during the first year, subject to a maximum of ₹ 2,000.

The aforesaid additional commission shall be paid from the 2 basis points on daily net assets, mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives, subject to adequate claw back provisions. This additional commission shall be in addition to the existing trail commission paid to the Distributor from the scheme.

%Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12% of the value of trades of cash market transactions and 0.05% of the value of trades of derivative market transactions. It is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12% of the value of trades of cash market transactions and 0.05% of the value of trades of derivative market transactions. Any payment towards brokerage and transaction costs (including Goods & Services Tax, if any) incurred for the execution of trades, over and above the said 0.12% for cash market transactions and 0.05% of the value of trades of derivative market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

Illustration in returns between Regular and Direct Plan

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs.)	10,000	10,000
Returns before Expenses (Rs.)	1,500	1,500
Expenses other than Distribution Expenses (Rs.)	150	150
Distribution Expenses (Rs.)	50	-
<b>Returns after Expenses at the end of the year (Rs.)</b>	<b>1,300</b>	<b>1,350</b>
<b>Returns (%)</b>	<b>13.00%</b>	<b>13.50%</b>

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of units will be paid / charged under Direct Plan. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan.

The AMC shall adhere provisions of SEBI Master Circular for Mutual Funds dated June 27, 2024, and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:

- a. All scheme related expenses including commission paid to distributors, shall be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route. Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
- b. The Mutual Fund shall adopt full trail model of commission in the scheme, without payment of any upfront commission or upfront of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.

	<p>c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.</p> <p>d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.</p> <p><b><u>Disclosure on Goods &amp; Services Tax:</u></b></p> <p>Goods &amp; Services Tax on investment management and advisory fees shall be in addition to the above expense.</p> <p>Further, with respect to Goods &amp; Services Tax on other than management and advisory fees:</p> <ul style="list-style-type: none"> <li>• Goods &amp; Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations.</li> <li>• Goods &amp; Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods &amp; Services Tax, if any, shall be credited to the scheme.</li> <li>• Goods &amp; Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations.</li> </ul> <p>For the actual current expenses being charged to the scheme, investors should refer to the website of the mutual fund at link: <a href="https://www.bajajamc.com/downloads?ter=">https://www.bajajamc.com/downloads?ter=</a>. Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.</p> <p>As per the Regulations, the total recurring expenses that can be charged to the scheme shall be subject to the applicable guidelines. The total recurring expenses of the scheme, will however be limited to the ceilings as prescribed under Regulation 52(6) of the Regulations.</p>
<b>No. of Folios and AUM (as on February 28, 2026)</b>	Folios – 3,018 AUM – Rs. 611.58 crore
<b>Tax treatment for the Investors (Unitholders)</b>	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

<p><b>Daily Net Asset Value (NAV) Publication</b></p>	<p>NAV shall be calculated for every calendar day, except under special circumstances. NAV shall be disclosed prominently under a separate head on the AMC’s website (<a href="http://www.bajajamc.com">www.bajajamc.com</a>) by 11.00 p.m. on every calendar day and on AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). NAV shall be available on all centers for acceptance of transactions. NAV shall also be made available at all Investor services centers and the Toll free number of the AMC i.e. 18003093900.</p> <p>NAV will be calculated upto four decimal places and shall be disclosed before 11.00 p.m. on every calendar days. If case NAV is not uploaded within the stipulated timing of 11.00 p.m. on any business day, explanation shall be provided to AMFI for non adherence of time limit. In the NAV is not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explaining when the Mutual Fund would be able to publish the NAV.</p>
<p><b>For Investor Grievances please contact</b></p>	<ul style="list-style-type: none"> <li>• Name and Address of Registrar: KFIN Technologies Limited SEBI Registration - INR000000221 Address – Selenium Building, Tower-B, Plot No. 31 &amp; 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, R. R. District, Telangana India - 500 032 Contact no. – 040-67162222/ 040-79611000 Website – <a href="http://www.kfintech.com">www.kfintech.com</a></li> <li>• Contact details for general service requests: You may call on Toll Free: 1800-309-3900 (Monday to Friday 9:00 am to 6:00 pm) or write us on email id: <a href="mailto:service@bajajamc.com">service@bajajamc.com</a> or raise a service ticket on our website at link: <a href="https://bajajfinservasset.my.site.com/Web2Case/s/">https://bajajfinservasset.my.site.com/Web2Case/s/</a></li> <li>• Contact details for complaint resolution: <b>Ms. Priya Singh</b> <b>Investor Relations Officer</b> Tel No: 020 67672500 Fax No: 020 67672550 Email: <a href="mailto:service@bajajamc.com">service@bajajamc.com</a></li> </ul>
<p><b>Unitholders’ Information</b></p>	<p>As per SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email within 12 days from the month end and within 15 days from the month end in case of delivery through physical mode.</p>

Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before the eighteenth day of April and October, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. In case CAS is requested through physical mode, same shall be sent on or before the twenty-first day of April and October.

For further details, refer SAI.

**Portfolio Disclosure:**

In compliance with SEBI Circular No. SEBI/HO/IMD/PoD2/P/CIR/2024/183 dated December 31, 2024, Portfolio shall be disclosed as on last day of the month within 10 days from the end of every month. Portfolio shall be disclosed on AMC website at link: <https://www.bajajamc.com/downloads?portfolio> and on AMFI website [www.amfiindia.com](http://www.amfiindia.com). Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all unitholders by the AMC/Mutual Fund. Physical copy of the scheme portfolio shall be provided to unitholders on receipt of specific request from the unitholder, without charging any cost.

**Annual Report:**

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant financial year i.e. 31st March each year as under:

- by email to the unitholders whose email address is available with the Mutual Fund.
- in physical form to the unitholders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same.

An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC [www.bajajamc.com](http://www.bajajamc.com) and AMFI website [www.amfiindia.com](http://www.amfiindia.com). The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

The AMC shall also provide a physical copy of abridged summary of the annual report without charging any cost, on specific request received from the unitholder. A copy of scheme wise annual report shall also be made available to unitholders on payment of nominal fees.

Please refer to the Statement of Additional Information and Scheme Information Document for any further details.

Note: The Trustees have ensured that the Scheme approved by them is a new product offered by Bajaj Finserv Mutual Fund and is not a minor modification of an existing scheme / fund / product.

**For Bajaj Finserv Asset Management Limited**

Sd/-  
**Ganesh Mohan**  
**Managing Director**

Place: Pune  
Date: March 26, 2026