



SCHEME INFORMATION DOCUMENT

Name of Mutual Fund	:	Bajaj Finserv Mutual Fund
Name of Asset Management Company	:	Bajaj Finserv Asset Management Limited
Address of AMC	:	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)
Website of AMC	:	www.bajajamc.com
Name of Trustee Company	:	Bajaj Finserv Mutual Fund Trustee Limited
Address of Trustee Company	:	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)
Name of the Scheme (Consolidated Std. Obs. 1)	:	Bajaj Finserv Nifty 1D Rate Liquid ETF – Growth (Erstwhile Bajaj Finserv Nifty 1D Rate Liquid ETF)
Type of the Scheme (Consolidated Std. Obs. 2)	:	An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk
Product label	:	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> • 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. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>
Category of Scheme	:	Exchange Traded Fund
Scheme Code (Consolidated Std. Obs. 7)	:	BFAM/O/O /DET/24/03/0011
Scrip Codes	:	NSE: LIQUIDBETF BSE: 544182

Do's 2

Continuous offer of units at NAV based prices

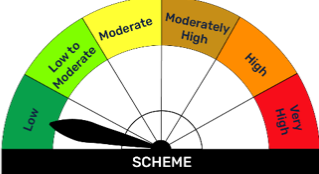
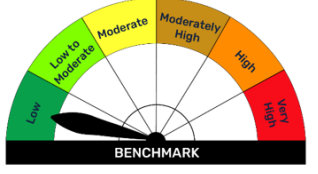
The units of the Scheme will be listed on National Stock Exchange of India Ltd. (NSE) and BSE Limited (BSE).

Investment objective

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 & Reverse Repo. The Scheme will provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate index, subject to tracking error.

Do's 8

However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved (Consolidated Std. Obs. 5)

Scheme Riskometer (Consolidated Std. Obs. 3)	Benchmark Riskometer
 <p>The risk of the scheme is low</p>	 <p>The risk of the benchmark i.e. Nifty 1D Rate Index is low</p>

Do's 10 Potential Risk Class (PRC) (Consolidated Std. Obs. 4) (Maximum risk the scheme can take)				
Credit Risk	→	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk	↓	A-I		
Relatively Low (Class I)				
Moderate (Class II)				
Relatively High (Class III)				
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.				

Investors are advised to refer to the Statement of Additional Information (SAI) for details of the Bajaj Finserv Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and other general information on www.bajajamc.com.

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (hereinafter referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder filed with SEBI. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / Investor Service Centres / Website / Distributors or Brokers.

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated March 26, 2026.

Disclaimer of National Stock Exchange of India Limited:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter Ref No.: NSE/LIST/5660 dated February 23, 2024 permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's Units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's Units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its Sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any Units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

Disclaimer of BSE Limited:

"BSE Ltd. ("the Exchange") has given vide its letter no. LO/IPO/AH/MF/IP/100/2023-24 dated February 28, 2024 permission to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Units are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to. The Exchange does not in any manner:-

- warrant, certify or endorse the correctness or completeness of any of the contents of this SID; or
- warrant that this scheme's units will be listed or will continue to be listed on the Exchange; or
- take any responsibility for the financial or other soundness of this Mutual Fund, its promoters, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of this Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever

Disclaimer of NSE Indices Limited:

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LIMITED does not have any obligation to take the needs of the Issuer or the owners of the Product(s) into consideration in determining, composing or calculating the Nifty 1D Rate Index NSE INDICES LIMITED is not responsible for or has participated in the determination of the timing of, prices at, or quantities of the Product(s) to be issued or in the determination or calculation of the equation by which the Product(s) is to be converted into cash. NSE INDICES LIMITED has no obligation or liability in connection with the administration, marketing or trading of the Product(s).

NSE INDICES LIMITED do not guarantee the accuracy and/or the completeness of the Nifty 1D Rate Index or any data included therein and NSE INDICES LIMITED shall have not have any responsibility or liability for any errors, omissions, or interruptions therein. NSE INDICES LIMITED does not make any warranty, express or implied, as to results to be obtained by the Issuer, owners of the product(s), or any other person or entity from the use of the Nifty 1D Rate Index or any data included therein. NSE INDICES LIMITED makes no express or implied warranties, and expressly disclaim all warranties of merchantability or fitness for a particular purpose or use with respect to the index or any data included therein. Without limiting any of the foregoing, NSE INDICES LIMITED expressly disclaim any and all liability for any claims, damages or losses arising out of or related to the Products, including any and all direct, special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

An investor, by subscribing or purchasing an interest in the Product(s), will be regarded as having acknowledged, understood and accepted the disclaimer referred to in Clauses above and will be bound by it.

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HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description						
1.	Benchmark (TRI) <div style="border: 1px solid black; padding: 2px; margin: 5px 0;">Std. Obs. 9</div> <div style="border: 1px solid black; padding: 2px; margin: 5px 0;">Do's 1</div>	<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"> • The Nifty 1D Rate Index has been developed to measure the returns generated by market participants lending in the overnight market. • The index uses "Collateralized Borrowing and Lending Obligation (CBLO)" overnight rate for computation of index values. • 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. <p style="text-align: right;">Source: www.niftyindices.com</p>						
2.	Plans and Options Plans/Options and sub options under the Scheme	<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>						
3.	Load Structure (Consolidated Std. Obs. 47) <div style="border: 1px solid black; padding: 2px; margin: 5px 0;">Std. obs. 16</div>	<p>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.</p> <table border="1" data-bbox="616 1592 1273 1704"> <thead> <tr> <th>Type of Load</th> <th>Load chargeable (as %age of NAV)</th> </tr> </thead> <tbody> <tr> <td>Entry*</td> <td>Nil</td> </tr> <tr> <td>Exit</td> <td>Nil</td> </tr> </tbody> </table> <p>*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</p>	Type of Load	Load chargeable (as %age of NAV)	Entry*	Nil	Exit	Nil
Type of Load	Load chargeable (as %age of NAV)							
Entry*	Nil							
Exit	Nil							

Sr. No.	Title	Description
		<p>out (FIFO) basis. Any imposition or enhancement of exit load shall be applicable only on prospective investments.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds.</p> <p>Exit Load for switches within the Scheme:-</p> <ol style="list-style-type: none"> 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. (Consolidated Std. Obs. 47)</p> <div style="border: 1px solid black; padding: 2px; display: inline-block; margin-left: auto;">Std. obs. 17(b)</div> <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>

Sr. No.	Title	Description
		<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"> 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. 2. Arrangement would be made to display the changes in the SID in the form of a notice in all the official point of acceptance of transactions and distributor's/broker's office. 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. 4. A public notice shall be provided on the website in case of changes undertaken to the exit load.
4.	<p>Minimum Application Amount/switch in</p> <div style="border: 1px solid black; width: fit-content; margin: 10px auto; padding: 2px 10px;">Do's 30</div>	<p>On an On-going Basis: On Exchange: Investors can buy/sell units of the Scheme in round lot of 1 unit and in multiples thereof.</p> <p>Directly with the Mutual Fund: Any order placed for redemption or subscription directly with the AMC must be of greater than Rs. 25 Cr.</p> <p>All direct transactions in units of the Scheme by Market Maker / Authorised Participant or large investors with the AMC/the Fund shall be at intraday NAV based on the actual execution price of the underlying portfolio.</p> <p>The aforesaid threshold shall not be applicable for Market Maker / Authorised Participant 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 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 lot of 1 unit.</p>

Sr. No.	Title	Description
		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.
5.	Minimum Additional Purchase Amount	1 unit and in multiples thereof.
6.	Minimum Redemption / switch out amount	1 unit and in multiples thereof. Minimum amount for switch-out – Not applicable
7.	<p>Ongoing price for subscription (purchase) (from other schemes/plans of the mutual fund) by investors.</p> <p>This is the price you need to pay for subscription.</p>	<p>The Authorized Participant(s)/ Market Maker(s) can subscribe/redeem the units of the Scheme directly with the Fund only in creation unit size and in multiples thereof. The subscription & redemption of units would be based on the portfolio deposit & cash component as defined by the Fund for the respective business day. The Fund may allow cash purchases/cash redemption of the units of the Scheme in Creation Unit Size by Market Maker (s)/Authorized Participant(s).</p> <p>Creation Unit for the Scheme is 100 units.</p> <p>Purchase/redemption request shall be made by Market Maker to the Fund whereupon the Fund shall arrange to buy/sell the underlying portfolio of securities on behalf of the investor. In case of shares bought and sold by the AMC on behalf of the investor, entire proceeds of portfolio deposit and other cost and charges related to the purchase and sale of basket of underlying securities for servicing the subscription or redemption transaction would be borne by the investor.</p> <p>The units would be listed on the BSE & NSE to provide liquidity through secondary market. It may also list on any other exchanges subsequently. All categories of Investors may purchase the units through secondary market on any trading day. The AMC will appoint market makers/Authorized Participant(s) to provide liquidity in secondary market on an ongoing basis. The Authorized Participant(s)/Market Makers envisage to offer daily two-way quote on exchange.</p> <p>The AMC will not extend credit facility to the Authorized Participants. Authorized participants or Market Makers will get the NAV as and when they bring the Portfolio Deposit/ equivalent amount of cash and Cash Component. There is no exit load currently. However, transaction charges payable to Custodian/ Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds. The charges will be notified on www.bajajamc.com from time to time. Investors other than Market Maker may redeem units at the market price plus transaction handling charges on stock exchange.</p>

Sr. No.	Title	Description
		<p>For more details on Loads refer section on 'Loads'.</p> <p>Example: An investor invests Rs 20,000/- and the current NAV is Rs. 20/- then the purchase price will be Rs. 20/- and the investor receives $20000/20 = 1000$ units.</p> <p>Directly with the Fund:</p> <p>a. Subscription (Purchase) The Fund may allow purchases of units of the Scheme in 'Creation Unit' size or multiples thereof in exchange of the Portfolio Deposit/equivalent amount of cash and Cash Component by Market Maker.</p> <p>b. Redemption (Sale)/Switch-out The Fund will redeem units only in Creation Unit size or in multiples thereof, in exchange of the Portfolio Deposit/equivalent amount of Cash and Cash Component.</p> <p>Note: For the aforesaid purpose, the terms 'Cash' means RTGS, NEFT or transfer Cheque. The subscription & redemption of units would be based on the portfolio deposit & cash component as defined by the fund for the respective business day.</p> <p>Investors can sell units in less than Creation Unit Size of the Scheme directly to the Mutual Fund in the following cases:</p> <ul style="list-style-type: none"> • if the traded price of the ETF units is at a discount of more than 3% to the NAV for continuous 30 days; • if discount of bid price to applicable NAV is more than 3% over a period of 7 consecutive trading days; • if no quotes are available on exchange for 3 consecutive trading days; • when the total bid size on the exchange(s) is less than half creation unit size daily, averaged over a period of 7 consecutive trading days. <p>Under these circumstances, investors, as specified above, can redeem units of the Scheme directly with the fund house without any payment of exit load. In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds.</p> <p>The aforesaid criteria for the direct redemption with the fund house are also available at the website of the AMC at www.bajajamc.com. The mutual fund will track aforesaid liquidity criteria and display it on its website viz., www.bajajamc.com if the same is triggered, no exit load would be applicable in such cases.</p>

Sr. No.	Title	Description
		<p>On Stock Exchange:</p> <p>The units of the Scheme will be listed on NSE/BSE to provide liquidity through secondary market. The Scheme may also be listed on any other exchanges subsequently. All categories of Investors may purchase the units through secondary market on any Trading Day at the prevailing price (plus transaction handling charges) on the stock exchanges.</p>
8.	<p>Ongoing price for redemption (sale) / switch outs (to other schemes/plans of the Mutual Fund) by investors.</p> <p>This is the price you will receive for redemptions/switch outs.</p>	<p>The Redemption Price of the Units will be based on the Applicable NAV subject to the prevalent exit load provisions. The Redemption Price of the Units will be computed as follows:</p> <p>Redemption Price = Applicable NAV * (1 – Exit Load, if any).</p> <p>Applicable exit load shall be subject to the tenure of investment of the investor in the scheme vis-à-vis the exit load structure applicable when investor had invested in the scheme.</p> <p>Example: An investor invests on April 1, 2021 when the applicable exit load for the scheme was 2% if redeemed within 1 year, else nil.</p> <p>Scenario 1) In case investor redeems before April 1, 2022, then applicable exit load would be 2%. Now suppose the same investor decides to redeem his 1000 units. The prevailing NAV is Rs 25/-. Hence, the sale or redemption price per unit becomes Rs. 24.50/- i.e. $25 \times (1 - 2\%)$. The investor therefore gets $1000 \times 24.50 = \text{Rs. } 24,500/-$. Scenario</p> <p>2) In case investor redeems on or after April 1, 2022, then applicable exit load would be nil. Now suppose the same investor decides to redeem his 1000 units. The prevailing NAV is Rs 30/-. Hence, the sale or redemption price per unit will be Rs. 30/- i.e. $30 \times (1 - 0)$. The investor therefore gets $1000 \times 30 = \text{Rs. } 30,000/-$.</p> <p>Directly with the Fund:</p> <p>a. Subscription (Purchase) - The Fund may allow purchases of units of the Scheme in 'Creation Unit' size or multiples thereof in exchange of the Portfolio Deposit/equivalent amount of cash and Cash Component by Market Maker</p> <p>b. Redemption (Sale)/Switch-out - The Fund will redeem units only in Creation Unit size or in multiples thereof, in exchange of the Portfolio Deposit/equivalent amount of Cash and Cash Component.</p> <p>Note: For the aforesaid purpose, the terms 'Cash' means RTGS, NEFT or transfer Cheque.</p>

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	<p>(Consolidated Std. obs. 47)</p> <p style="border: 1px solid black; padding: 2px;">Std. obs. 17(b)</p>	<p>The subscription & redemption of units would be based on the portfolio deposit & cash component as defined by the fund for the respective business day.</p> <p>Market Maker can sell units in less than Creation Unit Size of the Scheme directly to the Mutual Fund without any exit load in certain cases. Kindly refer to section on “Loads” for more details.</p> <p>On Stock Exchange: The units of the Scheme will be listed on NSE/BSE to provide liquidity through secondary market. The Scheme may also be listed on any other exchanges subsequently. All categories of Investors may purchase the units through secondary market on any Trading Day at the prevailing price (plus transaction handling charges) on the stock exchanges.</p> <p>As required under the Regulations, the Fund will ensure that the Redemption Price is not lower than 97% of the NAV provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 5% of the Purchase Price.</p>
9.	Tracking Error	<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>
10.	Tracking Difference	<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>
11.	Computation of NAV	<p>The NAV of the units of the scheme would be computed by dividing the net assets of the scheme by the number of outstanding units on the valuation date. The AMC shall value the investments according to the valuation norms, as specified in the SEBI MF Regulations. All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. The NAV of the Scheme would be calculated upto four decimal places and would be declared on every calendar day.</p>

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		<p>NAV of units under the scheme shall be calculated as shown below:</p> <p>NAV (Rs.) =</p> $\frac{\text{Market or Fair Value of Scheme's investments} + \text{Current Assets} - \text{Current Liabilities and Provision}}{\text{No. of units outstanding under the scheme}}$ <p>Illustration on Computation of NAV: If the net assets of the Scheme are Rs. 10,55,55,000.00 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows: $10,55,55,000.00 / 1,00,00,000 = \text{Rs. } 10.5555$ per unit (upto four decimal). (Consolidated Std. Obs. 42)</p> <p>iNAV: Do's 11</p> <p>iNAV is the per unit NAV based on the current market value of its portfolio during the trading hours of the Scheme, will be disclosed on a continuous basis on the Stock Exchange(s), where the units of the Scheme are listed and traded and will be updated at least four times a day i.e. opening and closing iNAV and at least two times during the intervening period with minimum time lag of 90 minutes between the two disclosures or any such other time as may have prescribed by SEBI from time to time.</p> <ul style="list-style-type: none"> <p>Methodology of calculating the sale price</p> <p>The price or NAV a unitholder is charged while investing in an open-ended scheme is called sale / subscription price. Pursuant to the SEBI Master circular for Mutual Funds dated June 27, 2024, no entry load will be charged by the Scheme to the unitholders.</p> <p>Therefore, Sale / Subscription price = Applicable NAV</p> <p>Methodology of calculating the repurchase price</p> <p>Repurchase or redemption price is the price or NAV at which an open-ended scheme purchases or redeems its units from the Unitholders. It may include exit load, if applicable. The exit load, if any, shall be charged as a percentage of Net Assets Value (NAV) i.e. applicable load as a percentage of NAV will be deducted from the "Applicable NAV" to calculate the repurchase price.</p> <p>Therefore, Repurchase / Redemption Price = Applicable NAV *(1 – Exit Load, if any)</p> <p>For example, If the Applicable NAV of the Scheme is Rs. 10 and the Exit Load applicable at the time of investment is 1% if redeemed before completion of 1 year from the date of</p>

Sr. No.	Title	Description											
		<p>allotment of units and the Unitholder redeems units before completion of 1 year, then the repurchase/redemption price will be: = Rs. 10*(1-0.01) = Rs. 9.90</p> <p>The Redemption /Repurchase Price will not be lower than 97% of the NAV. (Consolidated Std. Obs. 47)</p> <p>For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.</p>											
12.	<p>Asset Allocation</p> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px auto;">Std. obs. 14</div>	<table border="1" data-bbox="616 730 1361 1131"> <thead> <tr> <th data-bbox="616 730 999 763" rowspan="2">Instruments</th> <th colspan="2" data-bbox="1003 730 1361 763">Indicative allocations</th> </tr> <tr> <th data-bbox="1003 770 1179 804">Minimum</th> <th data-bbox="1184 770 1361 804">Maximum</th> </tr> </thead> <tbody> <tr> <td data-bbox="616 810 999 913">Tri-Party Repos in Government Securities or Treasury Bills (TREPS)</td> <td data-bbox="1003 810 1179 913">95%</td> <td data-bbox="1184 810 1361 913">100%</td> </tr> <tr> <td data-bbox="616 920 999 1131">Units of Overnight/ Liquid schemes#, Money Market Instruments (with maturity not exceeding 91 days)*, cash & cash equivalents. (Consolidated std. obs. 21)</td> <td data-bbox="1003 920 1179 1131">0%</td> <td data-bbox="1184 920 1361 1131">5%</td> </tr> </tbody> </table> <p>*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.</p> <p>Investment in repo in corporate debt securities upto 5% of the net asset with maturity of upto 91 days.</p> <p>#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.</p>	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. (Consolidated std. obs. 21)	0%	5%
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Sr. No.	Title	Description			
		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%	Clause 12.25 of SEBI Master Circular for Mutual Funds dated June 27, 2024		
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"> • Repo transactions in corporate debt securities 	Upto 5% of net assets of the scheme	Clause 12.18 of SEBI Master Circular for Mutual Funds dated June 27, 2024		
(Consolidated Std. Obs. 18)					

Sr. No.	Title	Description																																		
	<p data-bbox="405 331 555 383" style="text-align: center;">Do's 20</p> <p data-bbox="453 1122 590 1173" style="text-align: center;">Do's 14</p>	<p data-bbox="616 271 1209 300">The scheme will not invest in following securities:</p> <table border="1" data-bbox="616 338 1361 1039"> <thead> <tr> <th data-bbox="616 338 699 409">Sr. No.</th> <th data-bbox="703 338 1361 409">Securities</th> </tr> </thead> <tbody> <tr><td data-bbox="616 416 699 448">1.</td><td data-bbox="703 416 1361 448">Non-convertible preference shares;</td></tr> <tr><td data-bbox="616 454 699 486">2.</td><td data-bbox="703 454 1361 486">REITs and InvITs;</td></tr> <tr><td data-bbox="616 492 699 564">3.</td><td data-bbox="703 492 1361 564">Credit enhancements and structured obligation instruments;</td></tr> <tr><td data-bbox="616 571 699 602">4.</td><td data-bbox="703 571 1361 602">Equity and Equity related instruments;</td></tr> <tr><td data-bbox="616 609 699 640">5.</td><td data-bbox="703 609 1361 640">Equity and Debt Derivatives;</td></tr> <tr><td data-bbox="616 647 699 678">6.</td><td data-bbox="703 647 1361 678">ADR / GDR / Foreign Securities;</td></tr> <tr><td data-bbox="616 685 699 716">7.</td><td data-bbox="703 685 1361 716">Securitized Debt / Foreign Securitized debt;</td></tr> <tr><td data-bbox="616 723 699 754">8.</td><td data-bbox="703 723 1361 754">Short selling of securities;</td></tr> <tr><td data-bbox="616 761 699 792">9.</td><td data-bbox="703 761 1361 792">Borrowing;</td></tr> <tr><td data-bbox="616 799 699 831">10.</td><td data-bbox="703 799 1361 831">Credit Default Swaps;</td></tr> <tr><td data-bbox="616 837 699 869">11.</td><td data-bbox="703 837 1361 869">Structured obligations;</td></tr> <tr><td data-bbox="616 875 699 907">12.</td><td data-bbox="703 875 1361 907">Commodity Derivatives;</td></tr> <tr><td data-bbox="616 913 699 945">13.</td><td data-bbox="703 913 1361 945">Unrated debt instruments;</td></tr> <tr><td data-bbox="616 952 699 983">14.</td><td data-bbox="703 952 1361 983">Fund of Fund Schemes;</td></tr> <tr><td data-bbox="616 990 699 1021">15.</td><td data-bbox="703 990 1361 1021">Instruments having Special Features ;</td></tr> <tr><td data-bbox="616 1028 699 1059">16.</td><td data-bbox="703 1028 1361 1059">Corporate debt securities</td></tr> </tbody> </table> <p data-bbox="1062 1081 1385 1111" style="text-align: right;">(Consolidated std. obs. 18)</p> <p data-bbox="616 1120 1385 1285">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. (Consolidated std. obs. 17)</p> <p data-bbox="616 1330 1385 1536">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.</p> <p data-bbox="616 1581 1385 1715">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.</p> <p data-bbox="616 1760 1385 1856">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.</p> <p data-bbox="1062 1865 1385 1895" style="text-align: right;">(Consolidated Std. Obs. 40)</p>	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
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Sr. No.	Title	Description
		<p data-bbox="614 271 880 297">Portfolio Replications</p> <div data-bbox="1096 271 1233 322" style="border: 1px solid black; padding: 2px; display: inline-block;">Do's 4</div> <p data-bbox="614 342 1385 479">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.</p> <p data-bbox="614 521 1385 689">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.</p> <p data-bbox="614 732 979 763">Change in Investment Pattern</p> <p data-bbox="614 770 1043 801">(Consolidated std. obs. 22, 23 & 24)</p> <p data-bbox="614 844 1385 1189">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.</p> <p data-bbox="614 1232 1385 1368">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.</p> <p data-bbox="614 1411 880 1442">Portfolio Rebalancing</p> <div data-bbox="962 1397 1099 1449" style="border: 1px solid black; padding: 2px; display: inline-block;">Do's 12</div> <p data-bbox="614 1485 1385 1621">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.</p> <p data-bbox="614 1664 1385 1906">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.</p>

Sr. No.	Title	Description
		<p>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> <p>Tracking Error:</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>Tracking Difference:</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>
13.	<p>Investment Strategy (Consolidated Std. Obs. 27)</p> <div data-bbox="304 1447 485 1503" style="border: 1px solid black; padding: 2px; width: fit-content; margin: 10px auto;">Std. obs. 7</div>	<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) & 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>

Sr. No.	Title	Description
		<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>Investment Process</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>Portfolio Turnover</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>

14.	<p>Where will the scheme invest?</p> <div style="border: 1px solid black; padding: 2px; margin: 5px 0;">Std. Obs. 15</div> <div style="border: 1px solid black; padding: 2px; margin: 5px 0;">Do's 5</div>	<p style="text-align: right;">(Consolidated Std. Obs. 29)</p> <p>The corpus of the Scheme shall be invested in accordance with the investment objective in any (but not exclusively) of the following securities:</p> <ol style="list-style-type: none"> 1. Debt securities and money market instruments including G-Sec/T-Bills/Cash Management Bills and CBLO/Repo/Reverse Repo. <p>Treasury Bills (T-Bills):</p> <p>T-Bill are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.</p> <ol style="list-style-type: none"> 2. Tri-Party repo on Government Securities. <p>Tri-Party Repo:</p> <p>Tri-party repo is a type of repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate services like collateral selection, payment and settlement, custody and management during the life of the transaction.</p> <ol style="list-style-type: none"> 3. Money Market Instruments including commercial papers, commercial bills. <p>Commercial Paper (CPs).</p> <p>Commercial Paper is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. CP is traded in secondary market and can be freely bought and sold before maturity.</p> <ol style="list-style-type: none"> 4. Repo in corporate debt securities. 5. Certificate of Deposits (CDs). <p>Certificate of Deposit is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is one year to 3 years from the date of issue.</p> <ol style="list-style-type: none"> 6. Units of Overnight/ Liquid schemes.
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	<div data-bbox="427 315 563 365" data-label="Text" style="border: 1px solid black; padding: 2px; width: fit-content; margin: 10px auto;">Do's 13</div>	<p data-bbox="616 197 1385 264">7. Any other securities / instruments as may be permitted by SEBI from time to time, subject to regulatory approvals if any.</p> <p data-bbox="616 304 1385 618">Pending deployment of funds of the scheme in securities in terms of the investment objective of the scheme, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines mentioned in SEBI Master Circular for Mutual Funds dated June 27, 2024, as amended from time to time. The AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks for the scheme.</p> <p data-bbox="616 663 890 689">Debt Markets in India:</p> <div data-bbox="1043 696 1267 752" data-label="Text" style="border: 1px solid black; padding: 2px; width: fit-content; margin: 10px auto;">Std. obs. 12</div> <p data-bbox="616 730 954 757">What is a Debt Instrument?</p> <p data-bbox="616 801 1385 869">A Debt Instrument is a borrowing obligation which the borrower has to service for mutually agreed period and rate of Interest.</p> <p data-bbox="616 913 1385 1048">There are a huge variety of Debt or Fixed income instruments, as they are usually called. The sheer variety in these instruments mean that they can be classified on the basis of any of these features.</p> <p data-bbox="616 1093 1008 1120">List of Features (list is indicative)</p> <ul data-bbox="616 1128 1385 1406" style="list-style-type: none"> • Face Value: Stated value of the paper /Principal Amount • Coupon: Zero, fixed or floating • Frequency: Semi-annual; annual, sometimes quarterly or Monthly • Maturity: Bullet, staggered • Redemption: Face Value; premium or discount • Options: Call/Put Issue Price: Par (Face Value) or premium or discount. <p data-bbox="616 1451 1385 1796">List of Debt Market Instruments: The Indian Debt market comprises of the Money Market and Debt Market. Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, Reverse Repo and TREPS etc. Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year. Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.</p> <p data-bbox="616 1841 1385 2011">Government securities include central, state and quasi govt issues. The main instruments in this market are dated securities (Fixed or Floating) and Treasury bills (Discounted Papers). These securities are generally issued through auctions on the basis of 'uniform price' method or 'Multiple price' method.</p>
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Corporate Debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs), public financial institutions (PFIs) and development financial institutions (DFIs). These instruments carry a variety of ratings based on the credit profile evaluated by rating agency and are priced accordingly. These bonds too can be Fixed or Floating.

Debt derivatives market comprises mainly of Forward Rate Agreements, Interest rate Futures, Interest rate Swap. Banks and corporates are major players here and of late Mutual Funds have also started hedging their exposures through these products.

The following table gives approximate yields prevailing as on March 13, 2026, on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy Issuer.

Instrument	Yield level (% per annum)
G-Sec 5 year	6.36%
G-Sec 10 year	6.68%
CP's 3 months	7.50%
CD's 3 months	7.45%
CP's 1 year	7.40%
CD's 1 year	7.35%
PSU	
Corporate Debentures AAA 3 year	7.28%
Corporate Debentures AAA 5 year	7.40%
NBFC	
Corporate Debentures AAA 3 year	7.65%
Corporate Debentures AAA 5 year	7.75%

Sr. No.	Title	Description
15.	<p data-bbox="300 271 592 338">Investment Restrictions</p> <div data-bbox="300 371 520 439" style="border: 1px solid black; padding: 2px; margin-bottom: 10px;">Std. Obs. 11</div> <div data-bbox="300 479 440 546" style="border: 1px solid black; padding: 2px; margin-bottom: 10px;">Do's 21</div> <div data-bbox="300 586 440 654" style="border: 1px solid black; padding: 2px;">Do's 22</div>	<p data-bbox="614 271 1388 371">Pursuant to the Regulations and amendments thereto and subject to the investment pattern of the scheme, following investment restrictions are applicable:</p> <ol data-bbox="614 412 1388 730" style="list-style-type: none"> 1. The Scheme shall not invest more than 10% of debt portfolio in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the debt portfolio of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company. <p data-bbox="614 770 1189 801">Further, the scheme shall not invest more than:</p> <ol data-bbox="614 804 1388 1028" style="list-style-type: none"> a) 10% of the debt portfolio in debt and money market securities rated AAA; or b) 8% of the debt portfolio in debt and money market securities rated AA; or c) 6% of the debt portfolio in debt and money market securities rated A and below issued by a single issuer. <p data-bbox="614 1072 1388 1211">The above investment limits may be extended by up to 2% of the debt portfolio of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit.</p> <p data-bbox="614 1214 1388 1317">Provided that such limit shall not be applicable for investments in Government Securities, Treasury Bills and Tri-party Repos on Government securities or treasury bills TREPS.</p> <p data-bbox="614 1319 1388 1458">Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.</p> <ol data-bbox="614 1503 1388 1821" style="list-style-type: none"> 2. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided: <ul data-bbox="630 1576 1388 1821" style="list-style-type: none"> • Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and • The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made. <p data-bbox="614 1823 1388 1962">The AMC shall comply with the guidelines mentioned in SEBI Master Circular for Mutual Funds dated June 27, 2024 and such other guidelines as may be notified from time to time. (Consolidated Std. Obs. 30)</p>

Sr. No.	Title	Description
		<p>3. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities: Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.</p> <p>4. The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.</p> <p>5. No mutual fund Scheme shall make any investments in: a. any unlisted security of an associate or group company of the Sponsor; or b. any security issued by way of private placement by an associate or group company of the Sponsor; or c. the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets.</p> <p>6. The scheme shall not invest in Fund of Funds scheme.</p> <p>7. No loans for any purpose can be advanced by the scheme.</p> <p>8. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/redemption of units or payment of interest or IDCW to the unit holders. Such borrowings shall not exceed more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.</p> <p>9. Pending deployment of funds of the scheme in terms of the Investment Objective, the Mutual Fund may invest them in Short Term Deposits of Scheduled Commercial Banks in accordance with SEBI Master Circular for Mutual Funds dated June 27, 2024. Following guidelines shall be followed for parking of funds in Short Term Deposits of Scheduled Commercial Banks pending deployment: a. "Short Term" for such parking of funds by mutual funds shall be treated as a period not exceeding 91 days. b. Such short term deposits shall be held in the name of the concerned scheme. c. No mutual fund scheme shall park more than 15% of the net assets in short term deposit(s) of all the scheduled</p>

Sr. No.	Title	Description
		<p>commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.</p> <p>d. No mutual fund scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.</p> <p>e. Trustees/Asset Management Companies (AMCs) shall ensure that no funds of a scheme are parked in short term deposit (STD) of a bank which has invested in that scheme. Trustees/AMCs shall also ensure that the bank in which a scheme has STD does not invest in the said scheme until the scheme has STD with such bank. The above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.</p> <p>f. Asset Management Company (AMC) shall not be permitted to charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.</p> <p>10. The Scheme may invest in other scheme(s) under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all Schemes under the same AMC or in Schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund.</p> <p>All investment restrictions shall be applicable at the time of making investment.</p> <p>There are no internal norms vis-à-vis limiting exposure to a particular scrip or sector, etc. apart from the aforementioned investment restrictions.</p>

Sr. No.	Title	Description		
16.	Fund manager details (Consolidated Std. Obs. 33) <div style="border: 1px solid black; padding: 2px; width: fit-content; margin-bottom: 5px;">Do's 28</div> <div style="border: 1px solid black; padding: 2px; width: fit-content;">Std. Obs. 10</div>	Name of Fund Manager, Age and Qualifications Mr. Siddharth Chaudhary Head – Fixed Income and Fund Manager 43 years B. Com, PGPSM from UTI Institute of Capital Markets (Managing the scheme since inception.)	Work experience Mr. Chaudhary joined the Company in July 2022 as Senior Fund Manager – Fixed Income. Prior to this he was associated with Sundaram Asset Management Co. Ltd from April 2019 - July 2022 as Head Fixed Income – Institutional Business, from April 2017 – March 2019 as Senior Fund Manager – Fixed Income, from August 2010 – March 2017 as Fund Manager – Fixed Income. During June 2006 – September 2010 he was working as Senior Manager, Treasury Dept in Indian Bank.	Other schemes managed <ul style="list-style-type: none"> • Bajaj Finserv Liquid Fund* • Bajaj Finserv Overnight Fund* • Bajaj Finserv Money Market Fund* • Bajaj Finserv Banking and PSU Fund* • Bajaj Finserv Flexi Cap Fund (Debt portion) • Bajaj Finserv Arbitrage Fund (Debt portion) • Bajaj Finserv Balanced Advantage Fund (Debt portion) • Bajaj Finserv Large and Mid Cap Fund (Debt portion) • Bajaj Finserv Multi Asset Allocation Fund (Debt portion) • Bajaj Finserv Large Cap Fund (Debt portion) • Bajaj Finserv Consumption Fund (Debt portion) • Bajaj Finserv Healthcare Fund (Debt portion) • Bajaj Finserv Gilt Fund* • Bajaj Finserv ELSS Tax Saver Fund (Debt portion) • Bajaj Finserv Multi Cap Fund (Debt portion)

Sr. No.	Title	Description													
			<ul style="list-style-type: none"> • Bajaj Finserv Small Cap Fund (Debt portion) • Bajaj Finserv Equity Savings Fund (Debt portion) • Bajaj Finserv Banking and Financial Services Fund (Debt portion) • Bajaj Finserv Low Duration Fund* 												
		*Jointly with Mr. Nimesh Chandan													
17.	Annual Scheme Recurring Expenses	<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> <table border="1" data-bbox="616 1308 1380 2018"> <thead> <tr> <th data-bbox="616 1308 1139 1413">Expense Head</th> <th data-bbox="1144 1308 1380 1413">% p.a. of daily Net Assets* (Estimated p.a.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="616 1420 1139 1453">Investment Management & Advisory Fee</td> <td data-bbox="1144 1420 1380 1453" rowspan="10">Up to 1.00</td> </tr> <tr> <td data-bbox="616 1460 1139 1494">Audit fees/fees and expenses of trustees</td> </tr> <tr> <td data-bbox="616 1500 1139 1534">Custodial Fees</td> </tr> <tr> <td data-bbox="616 1541 1139 1671">Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td> </tr> <tr> <td data-bbox="616 1677 1139 1778">Marketing & Selling Expenses including Agents Commission and statutory advertisement</td> </tr> <tr> <td data-bbox="616 1785 1139 1818">Costs related to investor communications</td> </tr> <tr> <td data-bbox="616 1825 1139 1890">Costs of fund transfer from location to location</td> </tr> <tr> <td data-bbox="616 1897 1139 1962">Cost towards investor education & awareness^{&}</td> </tr> <tr> <td data-bbox="616 1968 1139 2018">Brokerage & transaction cost pertaining to distribution of units[%]</td> </tr> </tbody> </table>		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 ^{&}	Brokerage & transaction cost pertaining to distribution of units [%]
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Costs of fund transfer from location to location															
Cost towards investor education & awareness ^{&}															
Brokerage & transaction cost pertaining to distribution of units [%]															

Sr. No.	Title	Description	
		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)#	
		Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)	Up to 1.00
		Additional expenses under Regulations 52(6A)(c)	Upto 0.00
		<p>#As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and pursuant to SEBI Master Circular for Mutual Funds dated June 27, 2024.</p> <p>&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. (Consolidated Std. Obs. 43)</p> <p>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:</p> <ol style="list-style-type: none"> 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. Systematic Investment Plan (SIP) - 1% of the total investment made during the first year, subject to a maximum of ₹ 2,000. <p>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.</p> <p>%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</p>	

Sr. No.	Title	Description																					
	<div style="border: 1px solid black; width: fit-content; margin: 0 auto; padding: 2px 10px;">Do's 18</div>	<p>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.</p> <p>Illustration in returns between Regular and Direct Plan (Consolidated Std. Obs. 44)</p> <table border="1" data-bbox="616 696 1385 1099"> <thead> <tr> <th data-bbox="616 696 1070 768">Particulars</th> <th data-bbox="1075 696 1238 768">Regular Plan</th> <th data-bbox="1243 696 1385 768">Direct Plan</th> </tr> </thead> <tbody> <tr> <td data-bbox="616 775 1070 846">Amount invested at the beginning of the year (Rs,)</td> <td data-bbox="1075 775 1238 846">10,000</td> <td data-bbox="1243 775 1385 846">10,000</td> </tr> <tr> <td data-bbox="616 853 1070 880">Returns before Expenses (Rs.)</td> <td data-bbox="1075 853 1238 880">1,500</td> <td data-bbox="1243 853 1385 880">1,500</td> </tr> <tr> <td data-bbox="616 887 1070 958">Expenses other than Distribution Expenses (Rs.)</td> <td data-bbox="1075 887 1238 958">150</td> <td data-bbox="1243 887 1385 958">150</td> </tr> <tr> <td data-bbox="616 965 1070 992">Distribution Expenses (Rs.)</td> <td data-bbox="1075 965 1238 992">50</td> <td data-bbox="1243 965 1385 992">-</td> </tr> <tr> <td data-bbox="616 999 1070 1070">Returns after Expenses at the end of the year (Rs.)</td> <td data-bbox="1075 999 1238 1070">1,300</td> <td data-bbox="1243 999 1385 1070">1,350</td> </tr> <tr> <td data-bbox="616 1077 1070 1104">Returns (%)</td> <td data-bbox="1075 1077 1238 1104">13.00%</td> <td data-bbox="1243 1077 1385 1104">13.50%</td> </tr> </tbody> </table> <p>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.</p> <p>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:</p> <ol style="list-style-type: none"> 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 upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route. 	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	-	Returns after Expenses at the end of the year (Rs.)	1,300	1,350	Returns (%)	13.00%	13.50%
Particulars	Regular Plan	Direct Plan																					
Amount invested at the beginning of the year (Rs,)	10,000	10,000																					
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Expenses other than Distribution Expenses (Rs.)	150	150																					
Distribution Expenses (Rs.)	50	-																					
Returns after Expenses at the end of the year (Rs.)	1,300	1,350																					
Returns (%)	13.00%	13.50%																					

Sr. No.	Title	Description
		<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><u>Disclosure on Goods & Services Tax:</u></p> <p>Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense.</p> <p>Further, with respect to Goods & Services Tax on other than management and advisory fees:</p> <ul style="list-style-type: none"> • Goods & 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. • Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods & Services Tax, if any, shall be credited to the scheme. • Goods & 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. <p>For the actual current expenses being charged to the scheme, investors should refer to the website of the mutual fund at link: https://www.bajajamc.com/downloads?ter=. 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>
18.	Transaction charges and stamp duty	<ul style="list-style-type: none"> • <u>Transaction Charges:</u> Not Applicable • <u>Stamp Duty:</u> <p>Applicability of Stamp Duty on Mutual Fund Transactions Unitholders are requested to note that, pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 1,</p>

Sr. No.	Title	Description
		<p>2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch in transactions (including IDCW reinvestment) to the unitholders would be reduced to that extent.</p> <p>For more details, please refer to SAI.</p>
19.	Information available through weblink	<p>Kindly refer Annexure I for detailed disclosure of following points:</p> <ul style="list-style-type: none"> • Liquidity/listing details • NAV disclosure • Applicable timelines for dispatch of redemption proceeds etc • Breakup of Annual Scheme Recurring expenses • Definitions • Applicable risk factors • Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents/ underlying fund in case of fund of funds • List of official points of acceptance • Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations • Investor services • Portfolio Disclosure • Detailed comparative table of the existing schemes of AMC • Scheme performance • Periodic Disclosures • Any disclosure in terms of Consolidated Checklist on Standard Observations • Scheme specific disclosures (as per the prescribed format) • Scheme Factsheet
20.	How to Apply (Consolidated Std. Obs. 35)	<p>Investors can obtain application form / Key Information Memorandum (KIM) from Bajaj Finserv AMC branch offices, Investor services centers and RTA's (Kfin) branch office.</p> <p>Investors can also download application form / Key Information Memorandum (KIM) from our website (www.bajajamc.com)</p> <p>Please refer to the SAI and Application form for the instructions.</p>
21.	Where can applications for subscription / redemption / switches be submitted (Consolidated Std. Obs. 35)	<p>Investor can obtain application form / Key Information Memorandum (KIM) from Bajaj Finserv AMC branch offices, Investor services centers and RTA's (Kfin) branch office.</p> <p>Investors can also download application form / Key Information Memorandum (KIM) from our website (www.bajajamc.com)</p> <p>Please refer to the SAI and Application form for the instructions.</p> <p>For the details pertaining to list of official points of acceptance of AMC and RTA, Investors are requested to visit the website of the</p>

Sr. No.	Title	Description
	<p>(Consolidated Std. Obs. 61)</p> <div style="border: 1px solid black; padding: 2px; width: fit-content;">Std. obs. 19</div>	<p>Company at link: https://www.bajajamc.com/sid-disclosure</p> <p>KFIN Technologies Limited SEBI Registration - INR000000221 Address – Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, R. R. District, Telangana India - 500 032 Contact no. – 040-67162222/ 040-79611000 Email – service.bajajmf@kfintech.com Website – www.kfintech.com</p> <p>It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect to penal interest in such cases will not be applicable.</p>
22.	Specific attribute of the scheme (such as lock in/ duration in case of target maturity scheme/close ended schemes etc.) (as applicable)	Not Applicable
23.	Special product/facility available during the ongoing basis	Not Applicable
24.	Requirement of minimum investors in the scheme	As the Scheme is an exchange traded fund, the provisions of minimum number of Investors and maximum holding of the Investors are not applicable as per SEBI guidelines.
25.	<p>Segregated portfolio/side pocketing disclosure</p> <div style="border: 1px solid black; padding: 2px; width: fit-content;">Do's 24</div>	<p>The AMC may create a segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event and to deal with liquidity risk.</p> <p style="text-align: right;">(Consolidated Std. Obs. 53)</p> <p>In this regard, the term 'segregated portfolio' shall mean a portfolio comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme and the term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio. The term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event.</p> <p>A segregated portfolio may be created in a mutual fund scheme in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:</p> <p>a) Downgrade of a debt or money market instrument to</p>

Sr. No.	Title	Description
		<p>'below investment grade', or</p> <p>b) Subsequent downgrades of the said instruments from 'below investment grade', or</p> <p>c) Similar such downgrades of a loan rating.</p> <p>In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed above and implemented at the ISIN level.</p> <p>The AMC may also create a segregated portfolio of unrated debt and money market instruments of an issuer that does not have any outstanding rated debt or money market instruments in case of 'actual default' of either the interest or principal amount.'</p> <p>For Details, kindly refer SAI</p>
26.	Swing pricing disclosure	Not Applicable
27.	Stock lending	The Scheme will not engage in short selling and securities lending.
28.	Facility for Purchase / Redemption of units through Stock Exchange(s) <div style="border: 1px solid black; padding: 2px; width: fit-content; margin-top: 5px;">Do's 30</div>	Investors can also subscribe to the Units of the Scheme on the MF platform of exchanges i.e. BSE STAR (platform offered by BSE), NSE MFSS, NSE NMF-II platform (platform offered by NSE).
29.	Fundamental Attributes <div style="border: 1px solid black; padding: 2px; width: fit-content; margin-top: 5px;">Std. Obs. 8</div> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin-top: 5px;">Do's 38</div>	<p style="text-align: right;">(Consolidated Std. Obs. 59)</p> <p>Following are the Fundamental Attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:</p> <p>(i) Type of a scheme: Please refer to point no. III of 'Part I. Highlights/Summary of the Scheme'.</p> <p>(ii) Investment Objective: Please refer to point no. V of 'Part I. Highlights/Summary of the Scheme' and point no. A of 'Part II. Information about the Scheme'.</p> <p>(iii) Terms of Issue</p> <ul style="list-style-type: none"> • Liquidity provisions such as listing, repurchase, redemption – The scheme is listed on NSE and BSE. • Aggregate fees and expenses charged to the scheme – The provisions in respect of fees and expenses are as indicated in this SID. Please refer to section "Part III - Other Details". • Any safety net or guarantee provided – This scheme is not a guaranteed or an assured return scheme. <p>In accordance with Regulation 18(15A) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for</p>

Sr. No.	Title	Description
		<p>Mutual Funds dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme(s) and the Plan(s) / Option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme(s) and the Plan(s) / Option(s) thereunder and affect the interests of Unitholders is carried out unless:</p> <ul style="list-style-type: none"> • SEBI has reviewed and provided its comments on the proposal; • A written communication about the proposed change is sent to each Unitholder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and • The Unitholders are given an option for a period of at least 30 calendar days to exit at the prevailing Net Asset Value without any exit load.
30.	Authorised Participant / Market Maker	<p>‘Authorised Participant’ means the Member of National Stock Exchange/ BSE Limited or any other recognized stock exchange and their nominated entities/ person or any other person(s) who is/ would be appointed by the AMC/Fund to act as Authorised Participant.</p> <p>Market Maker (MM) are members of the Stock Exchanges who work towards providing continuous liquidity on the stock exchange platform for units of ETFs. MM shall transact with AMC only in multiples of creation unit size.</p> <p>Authorised participants are referred to as Market Maker in this SID.</p> <p>East India Securities Limited and IIFL Securities Limited are Authorized Participants engaged by the AMC.</p>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

(Consolidated Std. Obs. 55)

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields etc. have been checked and are factually correct
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that the Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth approved by them is a new product offered by Bajaj Finserv Mutual Fund and is not a minor modification of any existing scheme/fund/product

**For Bajaj Finserv Asset Management Limited
(Investment Manager to Bajaj Finserv Mutual Fund)**

Date: March 26, 2026
Place: Pune

**Sd/-
Harish Iyer
Compliance Officer**

Sr. No.	Particulars	Details
1.	Liquidity/listing details	<p>Through Stock Exchanges:</p> <p>The Scheme is listed on BSE Limited and National Stock Exchange of India Limited (NSE). Buying or selling of units of the Scheme by investors can be done on all the Trading Days of the stock exchanges. The minimum number of units that can be bought or sold is 1 (one) unit.</p> <p>Directly with the Fund:</p> <p>All direct transactions in units of the Scheme by Authorised Participants / Market Makers/ large Investors or other eligible investors with the AMC/the Fund shall be at intraday NAV based on the actual execution price of the underlying portfolio.</p> <p>Investors can place order for subscription / redemption directly with AMC, provided the transaction amount is greater than Rs. 25 Cr. However, this limit is not applicable to Market Makers.</p> <p>Investors can also directly approach AMC for redemption of units for transaction of upto Rs. 25 Crore under the following criteria:</p> <ul style="list-style-type: none"> i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or ii. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. <p>Investors will not be charged any exit load in above scenarios.</p> <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day</p> <p>The subscription & redemption of units would be based on the portfolio deposit & cash component as defined by the Fund for that respective business day. The Fund may allow cash purchases/cash redemption of the units of the Scheme or by depositing basket of securities comprising the underlying index in Creation Unit Size by Market Maker/Authorised Participant/Investors.</p> <p>Purchase/redemption request shall be made by such investors to the Fund whereupon the Fund shall arrange to buy/sell the underlying portfolio of securities on behalf of the investor. In case of shares bought and sold by the AMC on behalf of the investor, entire</p>

Sr. No.	Particulars	Details
		<p>proceeds of portfolio deposit and other cost and charges related to the purchase and sale of basket of underlying securities for servicing the subscription or redemption transaction would be borne by the investor.</p> <p>Investors, other than Authorised Participants/Market Makers, can sell units in less than Creation Unit Size of the Scheme directly to the Mutual Fund without any exit load in the certain cases. Kindly refer to the section “Loads” for more details.</p> <p>a) 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. The Fund may allow purchases of units of the Scheme in ‘Creation Unit’ size or multiples thereof in exchange of the Portfolio Deposit/equivalent amount of Cash and Cash Component by Investors/Authorised Participants.</p> <p>b) Redemption (Sale)/Switch-out The Fund will redeem units only if the redemption amount is greater than Rs. 25 Cr. In other circumstances, investors can redeem directly with stock exchanges.</p> <p>Purchase/redemption request shall be made by such investors to the Fund whereupon the Fund shall arrange to buy/sell the underlying portfolio of securities on behalf of the investor. In case of shares bought and sold by the AMC on behalf of the investor, entire proceeds of portfolio deposit and other cost and charges related to the purchase and sale of basket of underlying securities for servicing the subscription or redemption transaction would be borne by the investor.</p> <p>For more details on Loads, please refer section on ‘Loads’.</p>
2.	<p>NAV disclosure</p> <div style="border: 1px solid black; padding: 2px; width: fit-content;">Std. obs. 17 (a)</div>	<p style="text-align: right;">(Consolidated Std. Obs. 40)</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 (www.bajajamc.com) by 11.00 p.m. on every calendar day and on AMFI website (www.amfiindia.com). 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 style="text-align: right;">(Consolidated Std. Obs. 41)</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</p>

Sr. No.	Particulars	Details
		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.
3.	Applicable timelines	<ul style="list-style-type: none"> • Redemption proceeds shall be dispatched within three working days from the date of redemption request. In case of delay beyond three working days, the AMC is liable to pay interest to the investors at the rate of 15% per annum. • IDCW payments shall be dispatched/transferred to the investors within seven working days from the IDCW record date. In case the AMC fails to make IDCW payment within seven working days, the AMC shall be liable to pay interest to investors at 15% per annum. The interest on delayed payment would be computed from the record date for IDCW. • Physical dispatch of redemption/IDCW proceeds shall be carried out only in exceptional circumstances and the AMC shall be required to maintain records along with reasons for all such physical dispatches.
4.	New Fund Offer (NFO) Expenses	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.
5.	Breakup of Annual Scheme Recurring expenses	Kindly refer section 'Annual Scheme Recurring Expenses' above.
6.	Definitions	The investors may refer to the website of the Company at link: https://www.bajajamc.com/sid-disclosure for definition of terms used in this Scheme Information Document.
7.	Risk factors <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 10px auto;">Std. Obs. 2</div>	<p>Scheme specific risk factors: (Consolidated Std. Obs. 8)</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>1. Risks associated with Exchange Traded Schemes:</p> <p>a) Passive Investments:</p> <ul style="list-style-type: none"> • 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

Sr. No.	Particulars	Details
		<p>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.</p> <ul style="list-style-type: none"> • 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. • 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. <p>b) Tracking Error Risk/Tracking Difference Risk: (Consolidated std. obs. 10)</p> <p>Tracking error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 year period.</p> <p>Tracking Difference is the annualized difference of daily returns between the index and the NAV of the Scheme.</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. Tracking errors may result from a variety of factors including but not limited to:</p> <ul style="list-style-type: none"> • 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.

Sr. No.	Particulars	Details
		<ul style="list-style-type: none"> • Due to timing of transactions either on NDS OM platforms or in open market • Expenditure incurred by the Fund. <p>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.</p> <p>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%.</p> <p>c) Market Trading Risks:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

Sr. No.	Particulars	Details
	<div data-bbox="336 1585 549 1653" style="border: 1px solid black; padding: 2px; margin-bottom: 10px;">Std. Obs. 3</div> <div data-bbox="336 1731 501 1798" style="border: 1px solid black; padding: 2px; margin-bottom: 10px;">Do's 26</div> <div data-bbox="304 1823 521 1890" style="border: 1px solid black; padding: 2px;">Std. obs. 5</div>	<p>d) Redemption Risk:</p> <p>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.</p> <p>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.</p> <p>2. <u>Risks associated with investing in fixed income:</u></p> <ul style="list-style-type: none"> • 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 • Liquidity risk: 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 <p>3. <u>Risks associated with investing in foreign securities:</u> (Consolidated Std. Obs. 11) The Scheme will not invest in ADR/GDR/Foreign securities.</p> <p>4. <u>Risks associated with investing in derivatives:</u> (Consolidated Std. Obs. 28) The scheme will not invest in derivatives instruments.</p> <p>5. <u>Risks associated with investing in securitised debt:</u> The Scheme will not invest in Securitized Debt.</p>

Sr. No.	Particulars	Details
		<p>6. <u>Risks associated with Short Selling and Securities Lending:</u></p> <p>The Scheme will not engage in short selling or securities lending activity.</p> <p>7. <u>Risks associated with segregated portfolio</u></p> <ul style="list-style-type: none"> • Liquidity risk – A segregated portfolio is created when a credit event / default occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event. <p>Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that an active secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them. There may be possibility that the security comprising the segregated portfolio may not realize any value.</p> <ul style="list-style-type: none"> • Valuation risk – The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors. <p>8. <u>Risks associated with investing in Tri-party Repo (TREPS) through CCIL</u></p> <p>The Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India Limited (CCIL). All transactions of the Mutual Fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for</p>

Sr. No.	Particulars	Details				
		<p>transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The Mutual Fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the Mutual Fund is called upon to absorb settlement/default losses of another member by CCIL, the Scheme may lose an amount equivalent to its contribution to the default fund. Further, it may be noted that CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.</p>				
	<p>Risk mitigation strategies:</p> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 10px auto;">Do's 16</div>	<p style="text-align: right;">(Consolidated Std. Obs. 9)</p> <p>The Fund, by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.</p> <p>The Fund has identified the following risks of investing in debt and designed risk management strategies, which are embedded in the investment process to manage such risks.</p> <p>Risk associated with Debt Investment</p> <table border="1" data-bbox="571 1444 1372 2016"> <thead> <tr> <th data-bbox="571 1444 938 1518">Risk Description</th> <th data-bbox="938 1444 1372 1518">Risk Mitigants/management strategy</th> </tr> </thead> <tbody> <tr> <td data-bbox="571 1518 938 2016"> <p>Market Risk As with all debt securities, changes in interest rates may affect the scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt</p> </td> <td data-bbox="938 1518 1372 2016"> <p>The Scheme may invest primarily in money market instruments having a residual maturity upto 91 days thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities</p> </td> </tr> </tbody> </table>	Risk Description	Risk Mitigants/management strategy	<p>Market Risk As with all debt securities, changes in interest rates may affect the scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt</p>	<p>The Scheme may invest primarily in money market instruments having a residual maturity upto 91 days thereby mitigating the price volatility due to interest rate changes generally associated with long-term securities</p>
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Sr. No.	Particulars	Details
		<p>markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</p> <p>Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation Yield-To- Maturity (YTM).</p> <p>Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security).</p> <p>Tracking Error</p> <p>The Scheme may invest in money market instruments having relatively shorter maturity. While the liquidity risk for short maturity securities may be low, it may be high in case of medium to long maturity securities.</p> <p>Management analysis will be used for identifying company specific risks. Management’s past track record will also be studied. In order to assess financial risk a detailed assessment of the issuer’s financial statements will be undertaken.</p> <p>Over a short period, the Scheme may carry the risk of variance between portfolio composition and Benchmark. The objective of the Scheme is to track the performance of the Underlying Index over the same period, subject to tracking error. The Scheme would endeavour to maintain a low tracking error by actively aligning the portfolio in line with the Index.</p>
9.	<p>Index methodology/ Details of underlying fund in case of Fund of Funds</p> <p style="border: 1px solid black; display: inline-block; padding: 2px;">Do’s 29</p>	<ul style="list-style-type: none"> • The Nifty 1D Rate Index has been developed to measure the returns generated by market participants lending in the overnight market. • The index uses “Collateralized Borrowing and Lending Obligation (CBLO)” overnight rate for computation of index values. • 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.
10.	List of official points of acceptance	<p>The details pertaining to official points of acceptance of AMC and RTA are available on the website of the Company at link: https://www.bajajamc.com/sid-disclosure.</p>

Sr. No.	Particulars	Details																								
11.	Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations for which action may have been taken or is in the process of being taken by any regulatory authority	<p>There have been no penalties or pending litigation on the AMC in the last financial year since incorporation. The investors may refer to the details on the website of the Company at link: https://www.bajajamc.com/sid-disclosure. (Consolidated Std. Obs. 48)</p> <div style="border: 1px solid black; width: fit-content; margin: 0 auto; padding: 2px 10px;">Std. obs. 20</div>																								
12.	Investor services	<ul style="list-style-type: none"> 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: service@bajajamc.com or raise a service ticket on our website at link: https://bajajfinservasset.my.site.com/Web2Case/s/ Contact details for complaint resolution: Ms. Priya Singh Investor Relations Officer Tel No: 020 67672500 Fax No: 020 67672550 Email: service@bajajamc.com 																								
13.	Portfolio Disclosure	<p>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. 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.</p>																								
14.	<p>Detailed comparative table of the existing schemes of AMC</p> <div style="border: 1px solid black; width: fit-content; margin: 10px auto; padding: 2px 10px;">Do's 27</div>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th data-bbox="563 1494 1023 1525">Name of the Scheme</th> <th data-bbox="1023 1494 1388 1525">Category of Scheme</th> </tr> </thead> <tbody> <tr> <td data-bbox="563 1525 1023 1556">Bajaj Finserv Liquid Fund</td> <td data-bbox="1023 1525 1388 1556">Liquid Fund</td> </tr> <tr> <td data-bbox="563 1556 1023 1588">Bajaj Finserv Overnight Fund</td> <td data-bbox="1023 1556 1388 1588">Overnight Fund</td> </tr> <tr> <td data-bbox="563 1588 1023 1619">Bajaj Finserv Money Market Fund</td> <td data-bbox="1023 1588 1388 1619">Money Market Fund</td> </tr> <tr> <td data-bbox="563 1619 1023 1650">Bajaj Finserv Banking and PSU Fund</td> <td data-bbox="1023 1619 1388 1650">Banking and PSU Fund</td> </tr> <tr> <td data-bbox="563 1650 1023 1682">Bajaj Finserv Flexi Cap Fund</td> <td data-bbox="1023 1650 1388 1682">Flexi Cap Fund</td> </tr> <tr> <td data-bbox="563 1682 1023 1713">Bajaj Finserv Balanced Advantage Fund</td> <td data-bbox="1023 1682 1388 1713">Balanced Advantage Fund</td> </tr> <tr> <td data-bbox="563 1713 1023 1744">Bajaj Finserv Arbitrage Fund</td> <td data-bbox="1023 1713 1388 1744">Arbitrage Fund</td> </tr> <tr> <td data-bbox="563 1744 1023 1776">Bajaj Finserv Nifty 50 ETF</td> <td data-bbox="1023 1744 1388 1776">Exchange Traded Fund</td> </tr> <tr> <td data-bbox="563 1776 1023 1807">Bajaj Finserv Nifty Bank ETF</td> <td data-bbox="1023 1776 1388 1807">Exchange Traded Fund</td> </tr> <tr> <td data-bbox="563 1807 1023 1839">Bajaj Finserv Large and Mid Cap Fund</td> <td data-bbox="1023 1807 1388 1839">Large and Mid Cap Fund</td> </tr> <tr> <td data-bbox="563 1839 1023 1870">Bajaj Finserv Multi Asset Allocation Fund</td> <td data-bbox="1023 1839 1388 1870">Multi Asset Allocation Fund</td> </tr> </tbody> </table>	Name of the Scheme	Category of Scheme	Bajaj Finserv Liquid Fund	Liquid Fund	Bajaj Finserv Overnight Fund	Overnight Fund	Bajaj Finserv Money Market Fund	Money Market Fund	Bajaj Finserv Banking and PSU Fund	Banking and PSU Fund	Bajaj Finserv Flexi Cap Fund	Flexi Cap Fund	Bajaj Finserv Balanced Advantage Fund	Balanced Advantage Fund	Bajaj Finserv Arbitrage Fund	Arbitrage Fund	Bajaj Finserv Nifty 50 ETF	Exchange Traded Fund	Bajaj Finserv Nifty Bank ETF	Exchange Traded Fund	Bajaj Finserv Large and Mid Cap Fund	Large and Mid Cap Fund	Bajaj Finserv Multi Asset Allocation Fund	Multi Asset Allocation Fund
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Bajaj Finserv Low Duration Fund	Low Duration Fund																														
15.	Scheme performance	<p data-bbox="571 931 1388 999">The performance of the scheme as on February 28, 2026, is as follows:</p> <table border="1" data-bbox="571 1032 1369 1496"> <thead> <tr> <th data-bbox="579 1039 826 1160" rowspan="2">Compounded Annualised Returns</th> <th colspan="2" data-bbox="826 1039 1098 1115">Scheme Returns %</th> <th colspan="2" data-bbox="1098 1039 1361 1115">Benchmark Returns %</th> </tr> <tr> <th data-bbox="826 1115 954 1160">Regular</th> <th data-bbox="954 1115 1098 1160">Direct</th> <th data-bbox="1098 1115 1230 1160">Regular</th> <th data-bbox="1230 1115 1361 1160">Direct</th> </tr> </thead> <tbody> <tr> <td data-bbox="579 1160 826 1249">Returns for the last 1 year</td> <td data-bbox="826 1160 954 1249">5.18%</td> <td data-bbox="954 1160 1098 1249">-</td> <td data-bbox="1098 1160 1230 1249">5.55%</td> <td data-bbox="1230 1160 1361 1249">-</td> </tr> <tr> <td data-bbox="579 1249 826 1339">Returns for the last 3 year</td> <td data-bbox="826 1249 954 1339">-</td> <td data-bbox="954 1249 1098 1339">-</td> <td data-bbox="1098 1249 1230 1339">-</td> <td data-bbox="1230 1249 1361 1339">-</td> </tr> <tr> <td data-bbox="579 1339 826 1429">Returns for the last 5 year</td> <td data-bbox="826 1339 954 1429">-</td> <td data-bbox="954 1339 1098 1429">-</td> <td data-bbox="1098 1339 1230 1429">-</td> <td data-bbox="1230 1339 1361 1429">-</td> </tr> <tr> <td data-bbox="579 1429 826 1496">Returns since inception</td> <td data-bbox="826 1429 954 1496">3.98%</td> <td data-bbox="954 1429 1098 1496">-</td> <td data-bbox="1098 1429 1230 1496">6.02%</td> <td data-bbox="1230 1429 1361 1496">-</td> </tr> </tbody> </table> <p data-bbox="571 1541 651 1570">Notes:</p> <ul data-bbox="571 1576 1388 1973" style="list-style-type: none"> • Past performance may or may not be sustained in future. • Benchmark: Nifty 1D Rate Index • Inception Date: May 28, 2024 • Returns of one and more than one year are compounded annualized. • 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. 	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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Sr. No.	Particulars	Details
16.	Additional scheme related disclosures	<p>i. 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.): Investors can refer to this data on AMC website at link: https://www.bajajamc.com/sid-disclosure</p> <p>ii. 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: Investors can refer to this data on AMC website at link: https://www.bajajamc.com/mutual-funds/etf/bajaj-finserv-nifty-1d-rate-liquid-etf</p> <p>iii. Functional website link for 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 https://www.bajajamc.com/downloads?portfolio and on AMFI website www.amfiindia.com. Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format.</p> <p>iv. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed: Not Applicable</p>
17.	Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report	<p><u>Half Yearly Financial Results:</u></p> <p>The hosting of unaudited financial results is not applicable to the scheme pursuant to SEBI Circular No. SEBI/HO/IMD/PoD2/P/CIR/2024/183 dated December 31, 2024.</p> <p><u>Annual Report:</u></p> <p>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:</p> <ul style="list-style-type: none"> • 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. <p>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 and AMFI website www.amfiindia.com. The physical copy of the scheme wise annual report or abridged</p>

Sr. No.	Particulars	Details
		<p>summary shall be made available to the investors at the registered office of the AMC.</p> <p>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.</p> <p style="text-align: right; border: 1px solid black; padding: 2px;">Do's 9</p> <p>Risk-o-meter:</p> <p style="text-align: right;">(Consolidated Std. Obs. 38)</p> <p>AMC shall disclose risk-o-meter of the scheme and benchmark while disclosing the performance of scheme vis-à-vis benchmark and shall send the details of the scheme portfolio while communicating the statement of scheme portfolio by email. Any change in risk-o-meter shall be communicated by way of addendum and by way of an e-mail or SMS to unitholders of the scheme. Risk-o-meter shall be evaluated on a monthly basis and AMC shall disclose the Risk-o-meter along with portfolio disclosure for the scheme on the AMC website at link: https://www.bajajamc.com/downloads?portfolio and that of AMFI (www.amfindia.com) within 10 days from the close of each month.</p> <p>Potential Risk Class (PRC) Matrix:</p> <p>Pursuant to the provisions of SEBI Master Circular for Mutual Funds dated June 27, 2024, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.</p> <p>Scheme Summary Document:</p> <p style="text-align: right;">(Consolidated Std. Obs. 38)</p> <p>The AMC will provide on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details,</p>

Sr. No.	Particulars	Details
		<p>investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format).</p> <p style="text-align: right;">(Consolidated Std. Obs. 39)</p> <p>Tracking Error: 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.</p> <p>Tracking Difference: 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>
18.	Scheme factsheet	<p>The scheme factsheet shall be made available to the investors on the website of the AMC at link: https://www.bajajamc.com/downloads?factsheet.</p>
19.	Portfolio rebalancing Do's 12	Kindly refer Asset Allocation section above.
20.	Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions	For any other disclosure w.r.t investments by key personnel and AMC directors, kindly refer SAI.
21.	Investments of AMC in the Scheme Std. obs. 1	<p>Subject to the SEBI MF Regulations, the sponsors & Investment Companies managed by them, their associate companies, subsidiaries of the sponsors, the funds managed by associates and/or the AMC may acquire a substantial portion of the scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the scheme because the timing of such redemption may impact the ability of other unit holders to redeem their units.</p> <p>The AMC may invest in the Scheme subject to the SEBI (MF) Regulations. Under the Regulations, the AMC is not permitted to charge any investment management and advisory services fee on its own investment in the Scheme.</p> <p style="text-align: right;">(Consolidated Std. Obs. 58)</p> <p>The investors can refer to the investments made by the AMC in the scheme on the website of the Company at link: https://www.bajajamc.com/downloads?statutory-disclosures=.</p>

Sr. No.	Particulars	Details
22.	Taxation	For details on taxation, please refer to the clause on Taxation in the SAI.
23.	Associate Transactions	For detailed disclosure, kindly refer SAI.
24.	Listing and transfer of units <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 10px auto;">Do's 36</div>	<p>The Scheme is listed on NSE and BSE Ltd. Units of the Scheme may also be listed on such other stock exchange(s) as may be decided from time to time. The trading will be as per the normal settlement cycle</p> <p>The Units allotted will be credited to the Demat account of the unitholder as per the details provided in the application form. Units held in demat form are freely transferable.</p>
25.	Option to hold units in Demat form (Consolidated Std. Obs. 57(a))	<p>Investor has an option to subscribe units of the scheme in demat form in accordance with the provisions of the Scheme Information Document and in terms of the guidelines as laid by the Depositories (NSDL/CDSL) from time to time.</p> <p>In case, the investor desires to hold units in a Demat/Remat form at a later date, the request for conversion of units held in non-demat form into Demat form or vice-versa should be submitted along with a Demat/Remat Request Form to the Depository Participants.</p> <p>Units held in demat form would be transferable subject to the provisions of the Scheme Information Document and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time.</p>
26.	Dematerialization of units (Consolidated Std. Obs. 57(b))	<ol style="list-style-type: none"> 1. Units of the Scheme will be available only in the Dematerialized form. 2. The applicant under the Scheme will be required to have a beneficiary account with a Depository Participant of NSDL/CDSL and will be required to indicate in the application the DP's name, DP ID Number and its beneficiary account number with DP. 3. The units of the Scheme are to be issued/ repurchased and traded compulsorily in dematerialized form, no request for rematerialisation of units of the Scheme will be accepted. 4. Applications without relevant details of their depository account are liable to be rejected.
27.	Dividend Policy (IDCW)	The scheme will not declare IDCW.
28.	Allotment (Detailed procedure)	<ul style="list-style-type: none"> • The AMC shall issue to the investor whose application has been accepted, an account statement specifying the number of units allotted within five business days of closure of NFO/transaction. • For allotment undertaken in demat form, the account statement shall be sent by the depository / depository participant and not by the AMC. For NFO allotment in demat form, the AMC shall issue units in dematerialized form to a unit

Sr. No.	Particulars	Details
	<div style="border: 1px solid black; padding: 2px; display: inline-block; margin-bottom: 5px;">Std. obs. 18</div> (Consolidated Std. Obs. 60)	<p>holder within two working days of the receipt of request from the investor.</p> <ul style="list-style-type: none"> • For those investors who have provided an e-mail address, the AMC would send the account statement by e-mail instead of physical statement. The investor may request for an account statement by contacting us at any of the service centers and the AMC shall provide the account statement to the investor within five business days from the receipt of such request. • Consolidated Account Statement (CAS) for each calendar month would be issued to the investors within 12 days from the month end in case of delivery through electronic mode and within 15 days from the month end in case of delivery through physical mode. Further, in case of electronic mode, CAS would be sent by email to the email id of the first unitholder as per KYC records. • 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. • In case for any reason if any particular folio of an investor is not included in the CAS, the AMC would issue an account statement to the investors on a monthly basis pursuant to any financial transaction in such folio on or before fifteenth day of succeeding month. • The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the unitholders to their registered e-mail address and/ or mobile number. • In case of a specific request received from the unitholder, the AMC shall provide the account statement to such unitholder within 5 business days from the receipt of such request. • In the case of joint holding in a folio, the first named unitholder shall receive the CAS/account statement. The holding pattern must be the same across all folios across all the Mutual Funds for the unitholder(s) to receive CAS. • In case no transactions have taken place in a folio during the period of six months ended September 30 and March 31, CAS detailing holdings across all schemes across all mutual funds shall be emailed at the registered email address of the unitholders on half yearly basis, on or before the eighteenth day of April and October, unless a specific request is made to receive the same in physical form. In case CAS is requested through physical mode, same shall be sent on or before the twenty-first day of April and October.

Sr. No.	Particulars	Details
		<ul style="list-style-type: none"> • Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme. • Further, CAS issued for the half-year (September/ March) shall also provide: <ul style="list-style-type: none"> ○ The amount of actual commission paid by the Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. ○ The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in. • This CAS on a half year basis shall be issued to all MF investors excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors during the concerned half year period. • In case of the units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically. • CAS for investors having Demat account: <ul style="list-style-type: none"> ○ Investors having mutual fund investments and holding securities in demat account shall receive a single CAS from the Depository. ○ CAS shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. ○ If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within 12 days from the month end in case of delivery through electronic mode and within 15 days from the month end in case of delivery through physical mode. In case, there is no transaction in any of the mutual fund folios and demat accounts, CAS with holding details shall be sent to the investor on half yearly basis on or before the eighteenth day of April and October, unless a specific request is made to receive the same in physical form. In case CAS is requested through physical mode, same shall be sent on or before the twenty-first day of April and October. ○ In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository for the purpose of sending CAS to such investor.

Sr. No.	Particulars	Details
		<ul style="list-style-type: none"> • The dispatch of CAS by the depositories would constitute compliance with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations. <p>The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.</p>
29.	<p>Who can invest</p> <p>This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile</p>	<p>The following persons are eligible and may apply for subscription to the units of the scheme (subject, wherever relevant, to subscription of units of Mutual Fund being permitted under relevant statutory regulations):</p> <ul style="list-style-type: none"> • Resident adult individual either singly or jointly (not exceeding three) • Minor through parent/lawful guardian • Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the subscription of units is permitted under their respective constitutions) • Religious and Charitable Trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961 read with Rule 17C of Income-tax Rules, 1962 • Partnership Firms • Karta of Hindu Undivided Family (HUF) • Banks and Financial Institutions • Non-resident Indians (NRI)/Persons of Indian Origin (PIO) residing abroad on full repatriation basis or on non repatriation basis • Army, Air Force, Navy and other para-military funds • Scientific and Industrial Research Organizations • Mutual fund Schemes, as per applicable regulations • Foreign Portfolio Investor subject to the applicable regulations • Any other category of investor who may be notified by Trustees from time to time by display on the website of the AMC. <p>Every investor, depending on any of the above category under which he/she/ it/they fall are required to provide relevant documents alongwith the application form as may be prescribed by AMC.</p>
30.	Who cannot invest	<p>The following persons are not eligible to invest in the scheme and apply for subscription to the units of the scheme:</p> <ul style="list-style-type: none"> • A person who falls within the definition of the term “U.S. Person” under ‘Regulation S’ promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic transactions and switch transactions

Sr. No.	Particulars	Details
		<p>requests received from NRI/PIO who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC. The investor shall be responsible for complying with all the applicable laws for such investments.</p> <ul style="list-style-type: none"> • A person who is resident of Canada • Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time. <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. Investors are requested to note that the AMC shall not be liable for any loss or expenses incurred in respect of those transaction requests/allotted units which have been kept on hold or rejected or reversed.</p>
31.	The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	This is not applicable for the scheme.
32.	Restrictions, if any, on the right to freely retain or dispose of units being offered.	<p>The units of the scheme can be transferred in demat form or in such form as may be permitted under SEBI Regulations, as amended from time to time.</p> <p>Additions/ deletion of names will not be allowed under any folio of the scheme. This however will not apply in case of death of unitholder (in respect of joint holdings) as this would be treated as transmission of units and not transfer.</p>
33.	Cut off timing for subscriptions / redemptions / switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.	<p>1. Cut off timing for Subscriptions:</p> <ul style="list-style-type: none"> i. 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;

Sr. No.	Particulars	Details
		<p>ii. 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</p> <p>iii. 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.</p> <p>2. Cut off timing for Redemptions/Switch-out:</p> <p>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.</p> <p>b. In respect of valid applications received after 3.00 pm by the Fund, closing NAV of the next Working Day shall be applicable.</p> <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>
34.	Minimum amount for purchase/redemption/switches (mention the provisions for ETFs, as may be applicable, for direct subscription/redemption with AMC.)	<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>

Sr. No.	Particulars	Details
		<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>
35.	Minimum balance to be maintained and consequences of non-maintenance (Consolidated Std. Obs. 36)	There is no minimum balance to be maintained in the scheme and accordingly there are no consequences on the investors for failure to maintain minimum balance in the scheme.
36.	Accounts Statements (Consolidated Std. Obs. 60) <div style="border: 1px solid black; padding: 2px; display: inline-block;">Std. obs. 18</div>	<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> <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.</p>
37.	Dividend/ IDCW	The scheme will not declare IDCW.

Sr. No.	Particulars	Details
38.	Redemption	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p>
39.	<p>Bank Mandate</p> <p>(Consolidated Std. Obs. 61)</p> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 5px 0;">Std. obs. 19</div>	<p><u>Bank Mandate Requirement</u></p> <p>For all fresh subscription transactions made by means of a cheque, if cheque provided alongwith fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.</p> <ol style="list-style-type: none"> 1) Original cancelled cheque having the First Holder Name printed on the cheque. 2) Original bank statement reflecting the First Holder Name, bank account number and bank name as specified in the application. 3) Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal. 4) Photocopy of the bank passbook duly attested by the bank manager with designation, employee number and bank seal. 5) Photocopy of the bank statement/passbook/cheque duly attested by the AMC officials after verification of original bank statement/passbook shown by the investor or their representative. 6) Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months. <p>This condition is also applicable to all subscription transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/IDCW proceeds are credited to wrong account in absence of above documents.</p> <p>In case the bank account details are not mentioned or found to be incomplete or invalid in a subscription application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption/IDCW amount etc. The aforementioned updation of bank account shall however be subject to compliance with the third party investment guidelines issued by Association of Mutual Funds in India (AMFI) from time to time.</p> <p>The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with</p>

Sr. No.	Particulars	Details
		missing/incomplete/invalid bank account details. The AMC also reserves the right to reject such applications.
40.	Delay in payment of redemption/ repurchase proceeds/dividend	<p>Redemption shall be processed by the AMC within three working days of the receipt of redemption request. In case of delay beyond three working days, the AMC is liable to pay interest to the investors at 15% per annum.</p> <p>IDCW payments shall be dispatched/transferred to the investors within seven working days from the IDCW record date. In case the AMC fails to make IDCW payment within seven working days, the AMC shall be liable to pay interest to investors at 15% per annum. The interest on delayed payment would be computed from the record date for IDCW.</p> <p>Physical dispatch of IDCW/ redemption payments shall be carried out only in exceptional circumstances and the AMC shall be required to maintain records along with reasons for all such physical dispatches.</p>
41.	Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount (Consolidated Std. Obs. 52)	<p>In accordance with No SEBI/HO/IMD/DF2/CIR/P/2016/37 dated February 25, 2016, the unclaimed Redemption amount and Income Distribution cum capital withdrawal amount may be deployed by the Mutual Fund in call money market or money market Instruments as well as in a separate plan or liquid scheme/overnight scheme / money market mutual fund scheme floated by mutual funds. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular. Further, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.</p>
42.	Disclosure w.r.t investment by minors (Consolidated Std. Obs. 37)	<p>Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor, or from a joint account of the minor with parent or legal guardian only, else the transaction is liable to get rejected. However, irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>For systematic transactions in a minor's folio, AMC would register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Upon the minor attaining the status of major, the minor in whose name the</p>

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		investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.
43.	Principles of incentive structure for market makers (for ETFs)	The broad principles on which the AMC would determine the compensation would include the trading volume, generating liquidity in the market, bid-ask spread in units of ETFs, expense ratio of the ETFs and such other information as may be required to formalize performance based incentive structure.
44.	Nomination Facility	<ul style="list-style-type: none"> • As per SEBI Master Circular for Mutual Funds dated June 27, 2024, Investors subscribing to mutual fund units shall have choice of providing nomination as per the prescribed format or opting out of nomination through a signed declaration. The folios of all existing individual unitholders holding units solely or joint mode that have not complied with the above requirement were supposed to be frozen for debits with effect from June 30, 2024. • However, pursuant to SEBI Circular No. SEBI/HO/MIRSD/POD-1/P/CIR/2024/81 dated June 10, 2024, non-submission of 'choice of nomination' shall not result in freezing of mutual fund folios. • All new investors/unitholders shall continue to be required to mandatorily provide the 'Choice of Nomination' for Mutual Fund Folios (except for jointly held Mutual Fund Folios). • All existing investors/ unitholders are encouraged, in their own interest, to provide 'choice of nomination' for ensuring smooth transmission of securities held by them as well as to prevent accumulation of unclaimed assets in securities market. <p>For more information, please refer SAI.</p>
45.	Creation / Redemption of Units:	<p>Procedure for creation of the ETF units in Creation Unit size:</p> <p>The eligible investors can directly buy/sell with the Fund in Creation Unit Size in accordance with "Minimum application amount":</p> <p>The Fund creates/ redeems units of the Scheme in large blocks known as "Creation Unit". The value of the "Creation Unit" is the basket of the Underlying Index securities called as the "Portfolio Deposit" and a "Cash Component" which will be exchanged for a fixed number of units of the Scheme. The Portfolio Deposit and the Cash Component, which defines the Creation Unit are defined separately. The Portfolio Deposit and Cash Component may change from time to time and will be announced by AMC/Fund through its website and other data providers.</p> <p>Note: Units of the Scheme if less than Creation Unit cannot be purchased/ redeemed directly with the Fund except for certain</p>

Sr. No.	Particulars	Details
		<p>circumstances as listed in this document. In case of redemptions by NRIs, requisite TDS will be deducted from the respective redemption proceeds. 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 and shall be facilitated for investors only for transactions above INR 25 Cr. In this regard, 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 eligible investors, subject to exceptions as mentioned in minimum application amount.</p>
46.	<p>Procedure for Purchasing in Creation Unit Size</p>	<p>Creation of Units</p> <p>The requisite securities constituting the Portfolio Deposit have to be transferred to the DP account of the respective Scheme on the day of receipt of the application, while the Cash Component, as applicable on that business day; has to be paid to the Fund. On confirmation of the receipt of Portfolio Deposit/ equivalent amount of cash by the Fund AMC, the AMC will credit the equivalent number of units of the Scheme into the investor's DP account.</p> <p>In case of cash subscription of units of the Schemes in 'Creation Unit' Size, the purchase request for creation of units shall be made by such investor to the Fund/AMC where upon the Fund/AMC will arrange to buy the underlying portfolio of securities on behalf of the investor. In case of shares bought by the AMC on behalf of the investor, entire proceeds of portfolio deposit and other cost and charges related to the purchase of basket of underlying securities for servicing the subscription transaction would be borne by the investor.</p> <p>The Portfolio Deposit and Cash Component for units of the Scheme may change from time to time due to changes in the Underlying Index on account of corporate actions and changes to the index constituents.</p> <p>The creation request can be made to the AMC/ Fund in a duly filled application form. Application Forms for Creation of units can be obtained from any of the Official Points of Acceptance as notified by the AMC.</p> <p>The AMC will not extend credit facility to the Authorized Participants/market makers/ investors. Authorized participants or investors will get the NAV as and when they bring the Portfolio Deposit/ equivalent amount of cash and Cash Component as mentioned in the Regulation.</p>
47.	<p>Procedure for Redeeming in Creation Unit Size</p>	<p>Redemption of Units:</p> <p>The requisite number of units of the Scheme equivalent to the Creation Unit lot size has to be transferred to the DP account of the</p>

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		<p>respective Scheme, while the Cash Component, as applicable on that business day to be paid to the Scheme. On confirmation of the receipt of unit of the Schemes by the Custodian/ AMC, the AMC shall extinguish the units and credit the Portfolio Deposit to the investor's DP account and pay the Cash Component, as applicable.</p> <p>The Fund may allow cash redemption of the units of the Scheme in Creation Unit Size. Redemption request shall be made by such investor to the Fund before the stipulated cut-off time whereupon the Fund shall arrange to sell the underlying portfolio of securities on behalf of the investor. In case of shares sold by the AMC on behalf of the investor, entire proceeds of portfolio deposit and other cost and charges related to the sale of basket of underlying securities for servicing the redemption transaction would be borne by the investor. Payment will then be made to the Investor net of all the above mentioned charges.</p> <p>The Portfolio Deposit and Cash Component for the units of the Scheme may change from time to time due to changes in the Underlying Index on account of corporate actions and changes to the index constituents. The Portfolio Deposit may vary on account of market movements and other related factors.</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 eligible investors, subject to exceptions as mentioned in "minimum application amount", shall be periodically reviewed.</p> <p>Investors can directly approach the AMC for redemption of units of the Scheme, for transaction upto INR 25 Cr. without any exit load, in case of the following scenarios:</p> <ol style="list-style-type: none"> i. Traded price (closing price) of the Scheme units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or ii. No quotes for the Scheme are available on stock exchange(s) for 3 consecutive trading days, or iii. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day. <p>Note on Exchange Traded Fund (ETF) ETFs are innovative products that provide exposure to its underlying asset. ETFs generally track an index, a basket of securities, commodities or debt securities. As name suggest ETFs are traded on the exchange like a single stock.</p>

Sr. No.	Particulars	Details
		<p>Unlike listed close ended funds, which trade at substantial premiums or more frequently at discounts to NAV, ETFs are structured in a manner which allows to create new Units and Redeem Outstanding Units directly with the fund, thereby ensuring that ETFs trade close to their actual NAVs.</p> <p>ETFs have all the benefits of indexing such as diversification, low cost and transparency. As ETFs are listed on the exchange, costs of distribution are much lower and the reach is wider. These savings in cost are passed on to the Investors in the form of lower costs. Furthermore, exchange traded mechanism helps reduce minimal collection, disbursement and other processing charges.</p> <p>The structure of ETFs is such that it protects long-term Investors from inflows and outflows of short-term Investor. This is because the Fund does not bear extra transaction cost when buying/selling due to frequent subscriptions and redemptions.</p> <p>ETFs are highly flexible and can be used as a tool for gaining instant exposure to the underlying asset, equitising cash or for arbitraging between the cash and futures market.</p> <p>Features of ETFs</p> <ul style="list-style-type: none"> • ETFs can be easily bought / sold like any other stock on the exchange through terminals spread across the country. • ETFs can be bought/ sold anytime during market hours at prices that are expected to be close to actual NAV of the schemes. Thus, investor invests at real-time prices as opposed to end of day prices. • No separate form filling for buying / selling of units is required. It is just a phone call to investors' broker or a click on the net. • ETFs have ability to put limit orders. • Minimum investment for an ETF is one unit. • ETFs facilitate protection to long-term investors from the inflows and outflows of short-term investors. 7. ETFs are flexible as it can be used as a tool for gaining instant exposure to the underlying index. ETFs are effective tool for equitising cash. • ETFs help in increasing liquidity of underlying cash market. • An investor can get a consolidated view of his investments without adding too many different account statements as the Units issued would be in demat form.
48.	<p>Know Customer norms</p> <p>Your (KYC)</p>	<p>As per the SEBI Circular No. SEBI/HO/MIRSD/SECFATF/P/CIR/2023/169 dated October 12, 2023, as amended from time to time, as a part of risk management framework, the KYC Registration Agencies (KRAs) shall verify the following attributes of records of all clients within 2 days of receipt of KYC records:</p>

Sr. No.	Particulars	Details			
		<ul style="list-style-type: none"> • PAN • Name • Address • Mobile number • Email id <p>If KRA is unable to verify the above attributes, such investors shall not be allowed to transact further until the attributes are verified. Investors should ensure that they provide their valid contact details [Email id / Mobile Number] to KRAs.</p>			
		KYC STATUS	Investments in Existing Mutual Fund	Investments in New Mutual Fund	Remediation
		KYC VALIDATED - Existing records prior to April 01, 2024	No Impact	No Impact	Not Required
		KYC Registered	No Impact	Allowed, Fresh set of KYC documents to be submitted every time, investing in a new Mutual Fund	Investor can do a re-kyc using Aadhaar as OVD (Officially Valid Document) to remediate the status to KYC VALIDATED for seamless transactions in securities market.
		KYC On-Hold / KYC Rejected	Transactions will not be allowed	Transactions will not be allowed	Investor should ensure to do the following to change the status to Registered: 1. to complete PAN Aadhaar Seeding;

Sr. No.	Particulars	Details			
					<p>2. update email id / mobile and validate;</p> <p>3. re-submit the pending documents to KRA.</p> <p>Investors are suggested to do a re-kyc using Aadhaar as OVD (Officially Valid Document) to remediate the status to KYC VALIDATED for seamless transactions in securities market.</p>
<p>SEBI vide its email dated May 14, 2024, has reviewed the status of validation of KYC records by KRAs and decided the following:</p> <ol style="list-style-type: none"> 1. NRI's provisions with respect to portability of KYC Records have been relaxed for one year i.e. till April 30, 2026. 2. Transaction Validation by either one of the attributes namely Mobile or Email is considered valid for transaction of all investors (including NRIs). 3. The existing clients, as on March 31, 2024, in whose respect KYC attributes cannot be verified by the KRAs shall be allowed to exit (sale / redemption, etc.) from existing investment in securities market subject to adequate due diligence by intermediaries. <p>As per SEBI Circular No. SEBI/HO/MIRSD/SECFATF/P/CIR/2024/41 dated May 14, 2024, records of Investors whose attributes are verified by KRAs with official database and PAN-AADHAAR linkages are verified shall be considered as Validated Records.</p>					

Notwithstanding anything contained in the Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines thereunder shall be applicable. (Consolidated Std. Obs. 63)

Std. obs. 22

Do's 6

For Bajaj Finserv Asset Management Limited

Sd/-

Ganesh Mohan
Managing Director

Place: Pune

Date: March 26, 2026