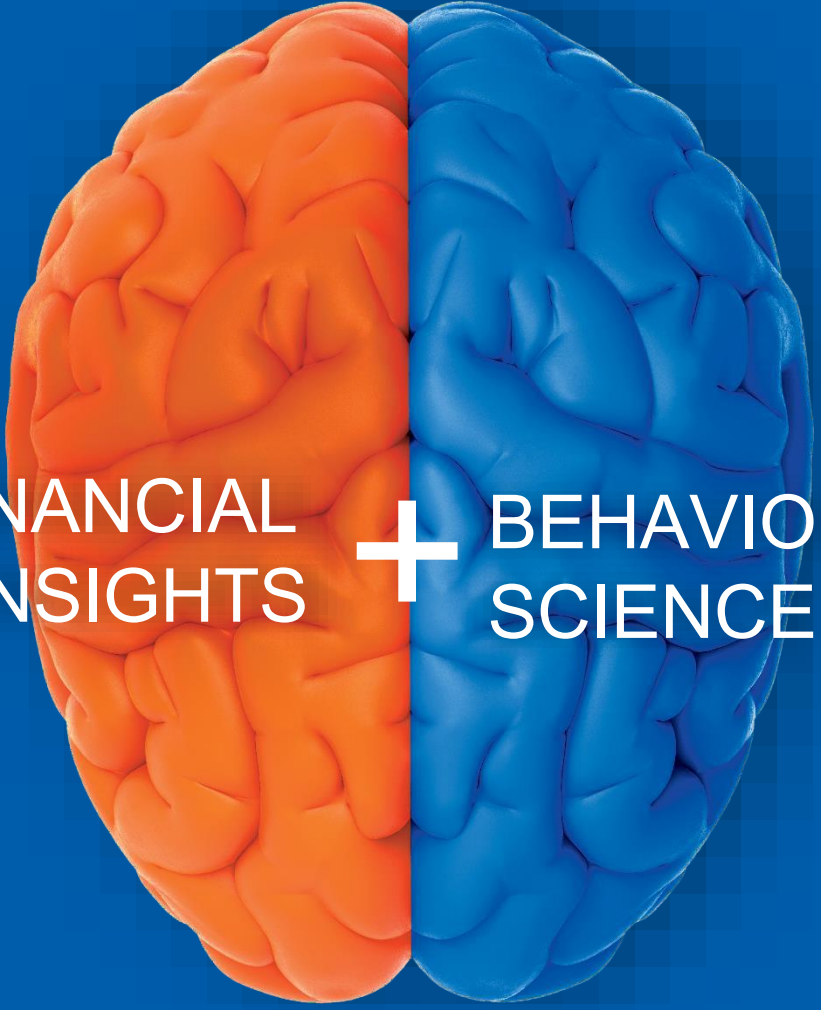


BAJAJ ASSET MANAGEMENT LIMITED
(FORMERLY KNOWN AS BAJAJ FINSERV ASSET
MANAGEMENT LIMITED)



FINANCIAL
INSIGHTS + BEHAVIOURAL
SCIENCE

Balanced Advantage Fund

(With Behavioural Edge)

An Open Ended Dynamic Asset Allocation Fund

July 2026

How does our brain process and make decisions?

Left Brain

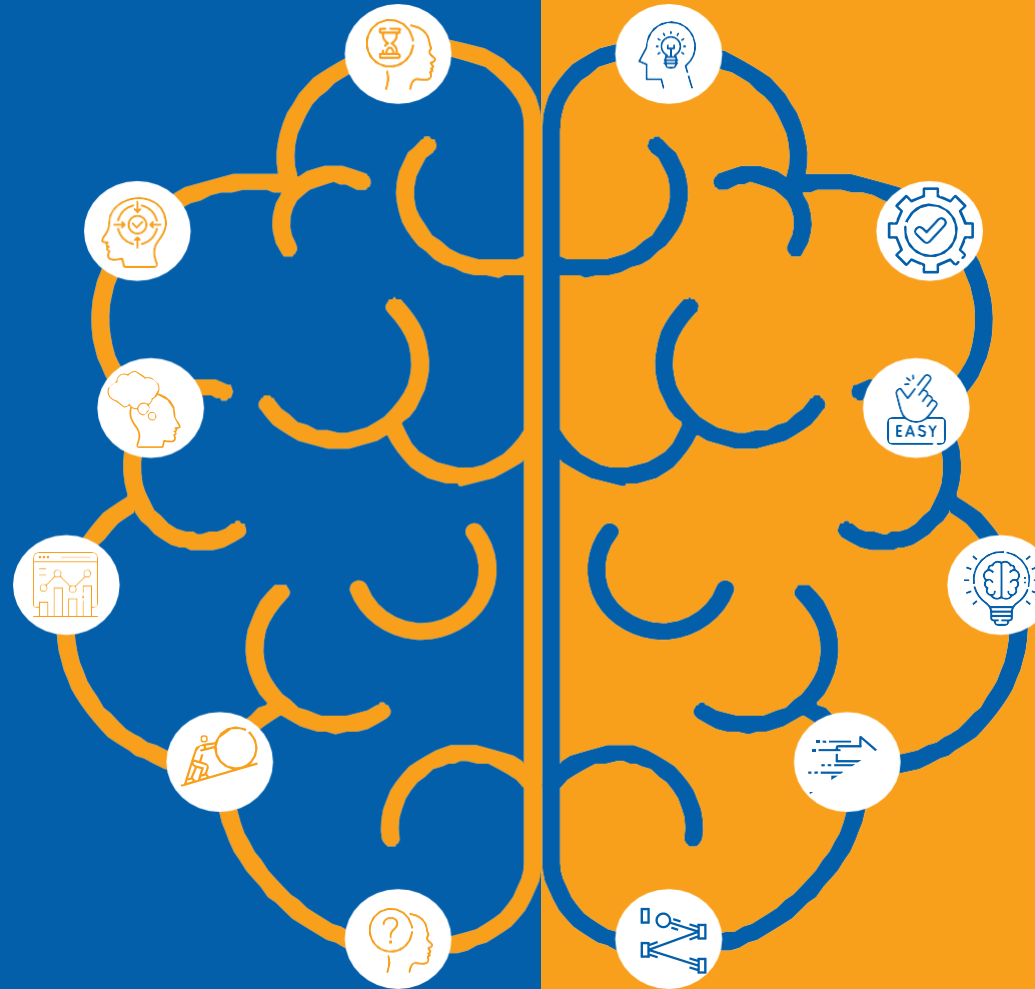
- Slow
- Deliberate
- Analytical
- Conscious
- Tires quickly
- Lazy

Driven By
Information, Data,
Logical Reasoning

Right Brain

- Fast
- Automatic
- Intuitive
- Instinctive
- Subconscious
- Involuntary

Driven By
Emotions And Intuitions



| Our emotions often overpower our logical thinking



Our brain is a complex organ that has evolved over millions of years to help us navigate the challenges of life

It has developed advanced logical thinking abilities

However, it also retains more primitive, emotional, and instinctual responses that can sometimes override our logical thinking



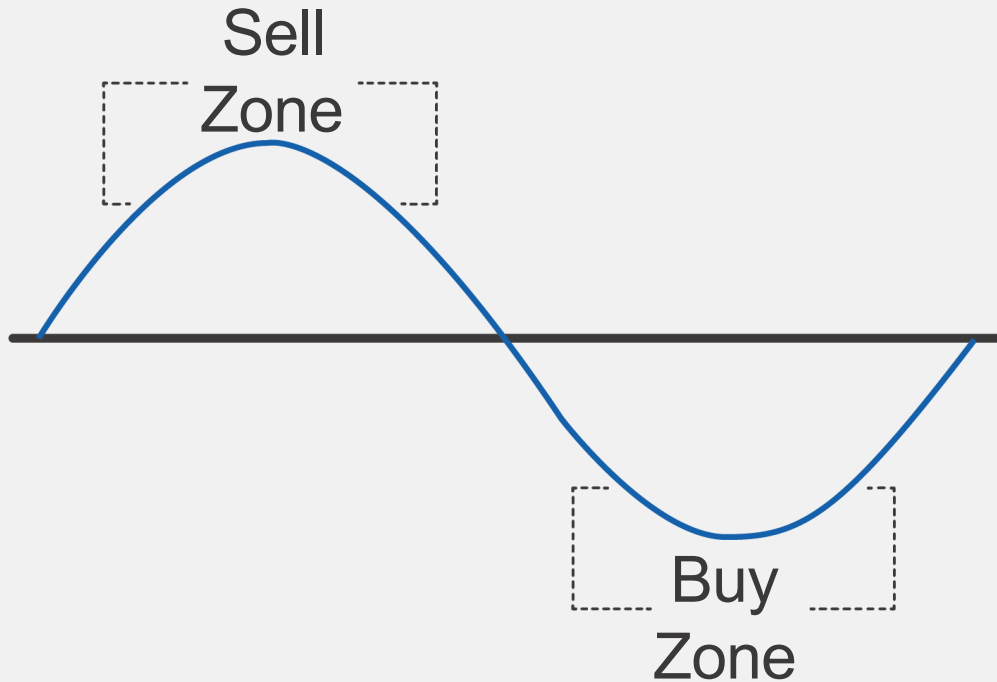
Emotions frequently steer us away from making rational decisions



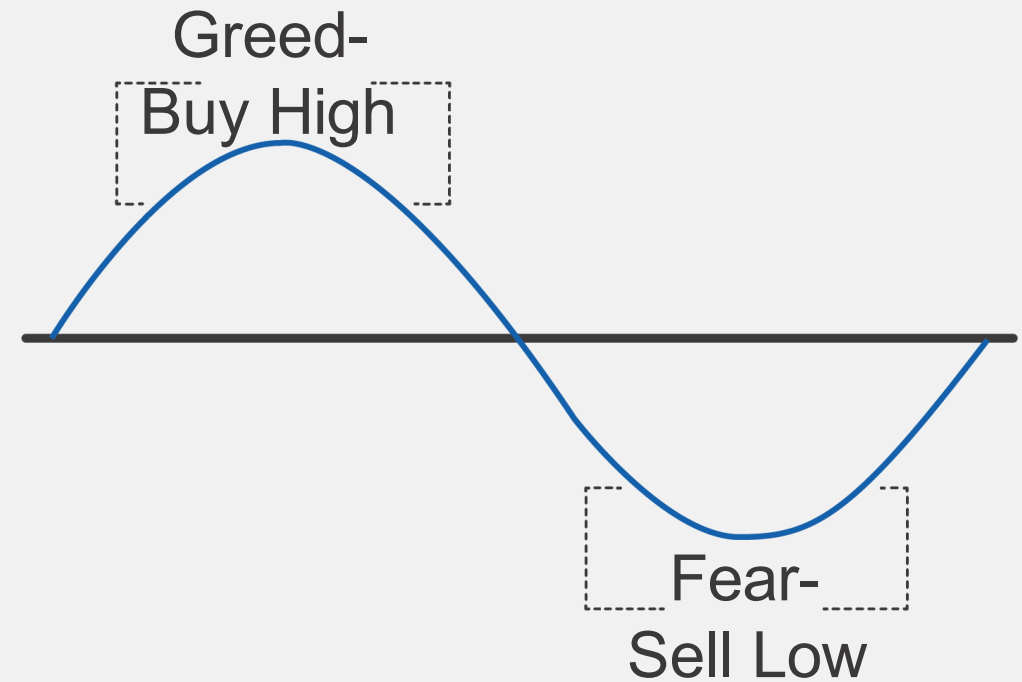
Our emotions override logical reasoning while making investment decisions as well

We get swayed by Greed and Fear while investing

What we should do



What we end up doing



Our investment decisions get impacted due to various emotional biases



Regret Aversion Bias

Clinging to loss making choices to avoid regret leads people to continue with loss-making decisions in down cycles.



Trend-Chasing Bias

Focusing on past performance, ignoring other factors.



Loss Aversion Bias

Fear of loss prevents from seeking gains.

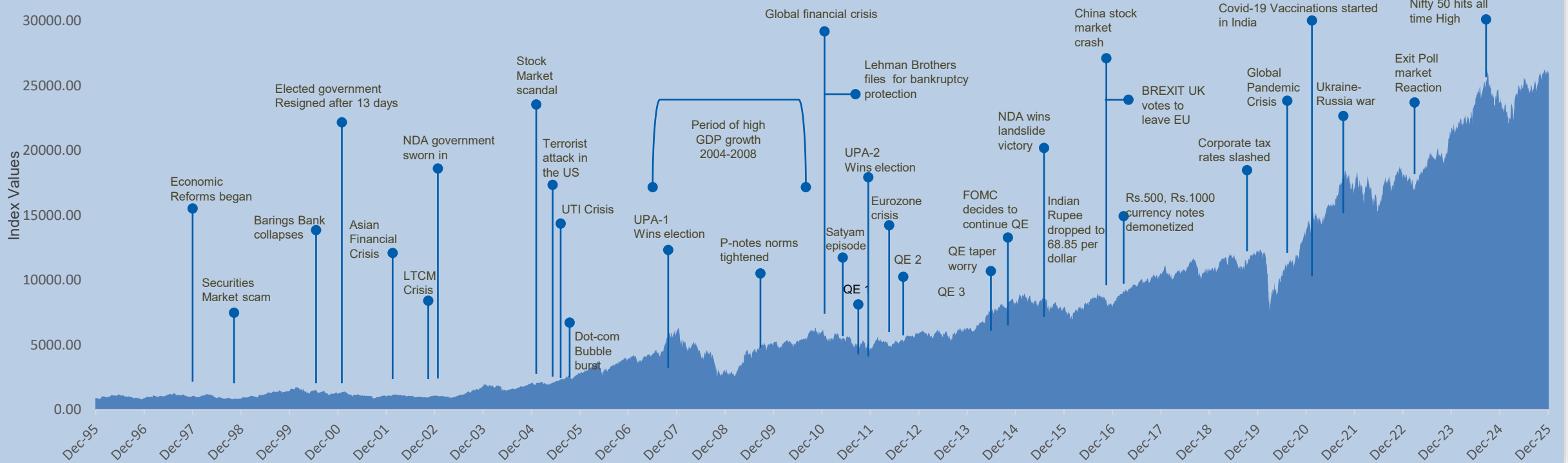


Herd Mentality Bias

Following the crowd without independent analysis.

Market volatility impacts our emotions & behaviour

Nifty 50 Index delivered a CAGR of 12.96%*



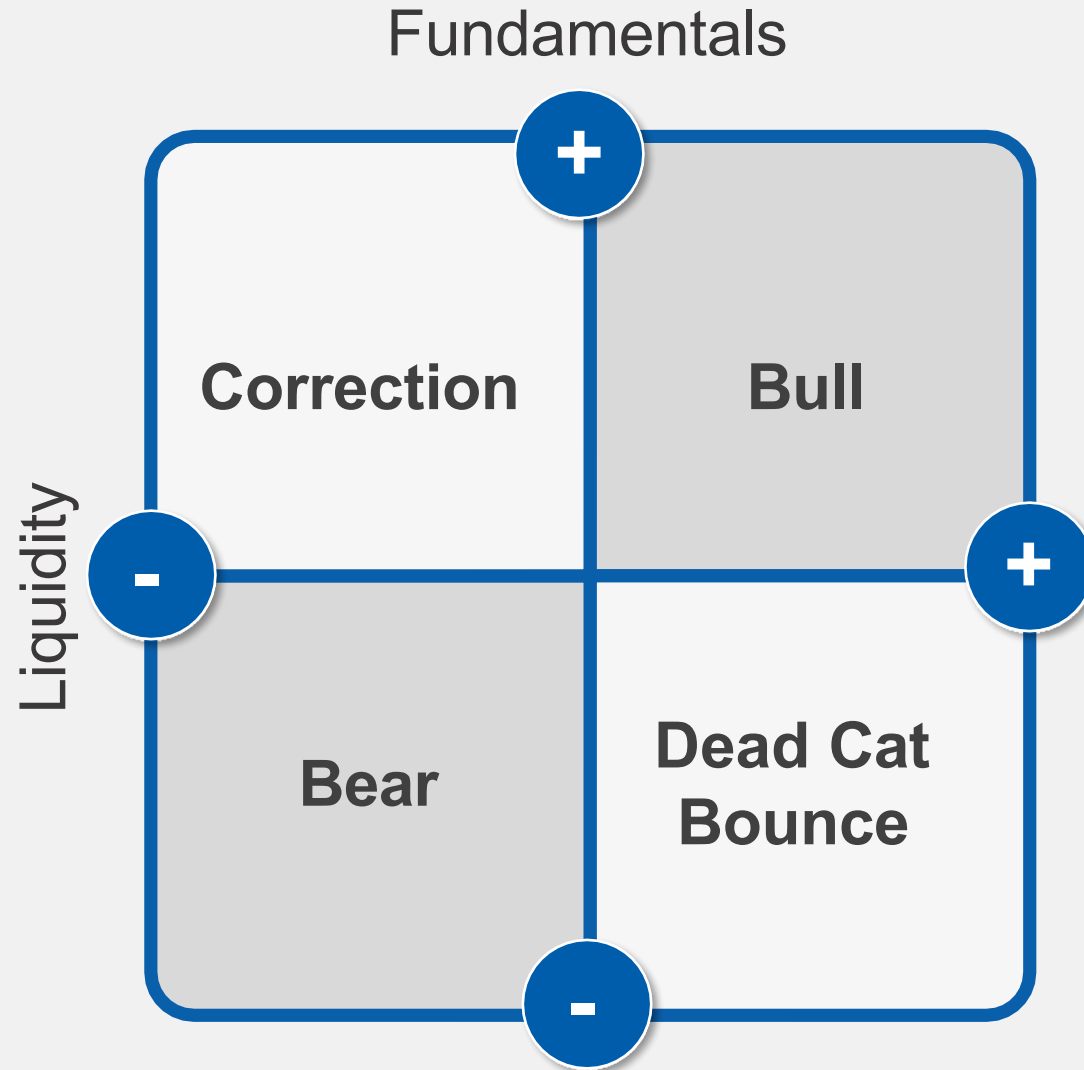
People feel optimistic and positive when the market peaks and anxious when the market nose-dives

Introducing
Bajaj Finserv

Balanced Advantage Fund

(With Behavioural Edge)

Market trends basis fundamentals and liquidity



Approach

What moves the market?



Fundamental Element



Behavioural Element



The stock market is the story of cycles and of the human behaviour that is responsible for overreactions in both directions.

- Seth Klarman

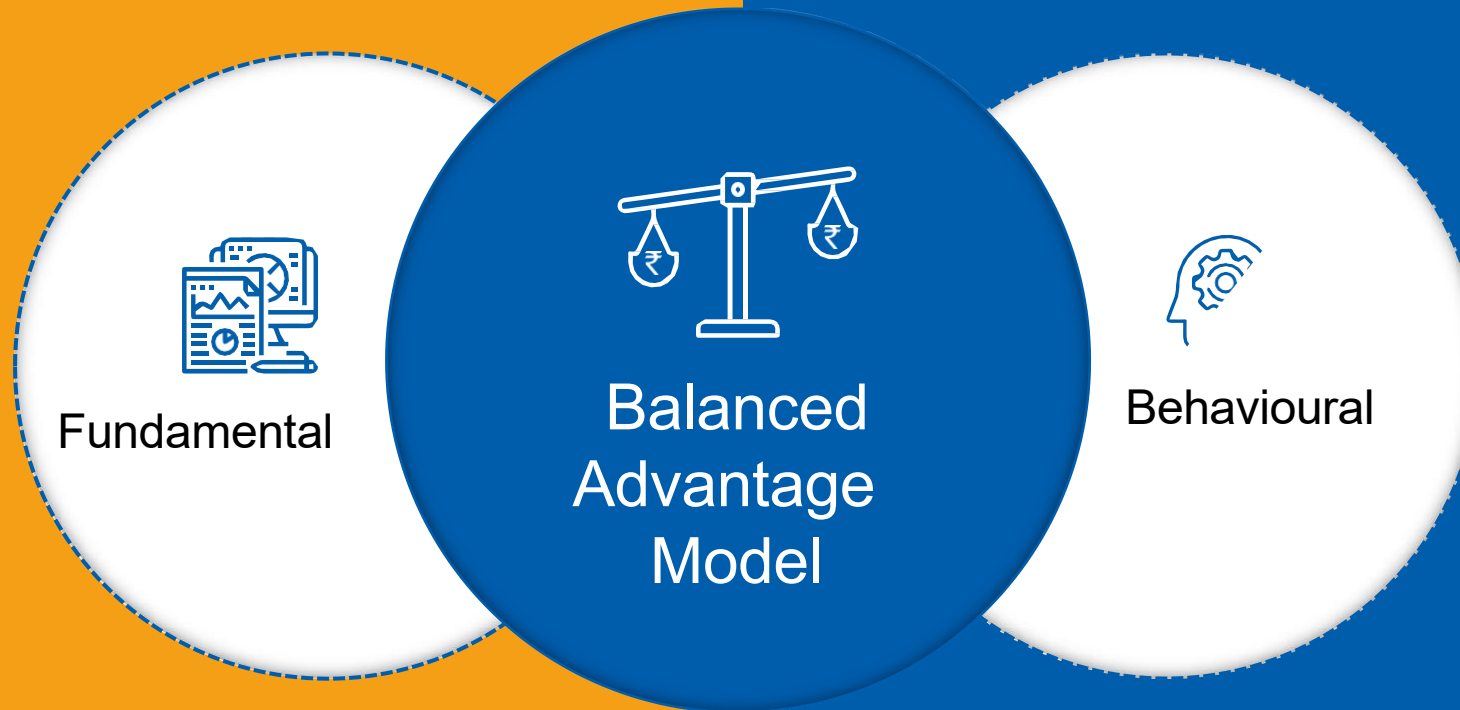
With Bajaj Finserv **Balanced Advantage Fund**, emotions take a back seat, and logic steers the ship.



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

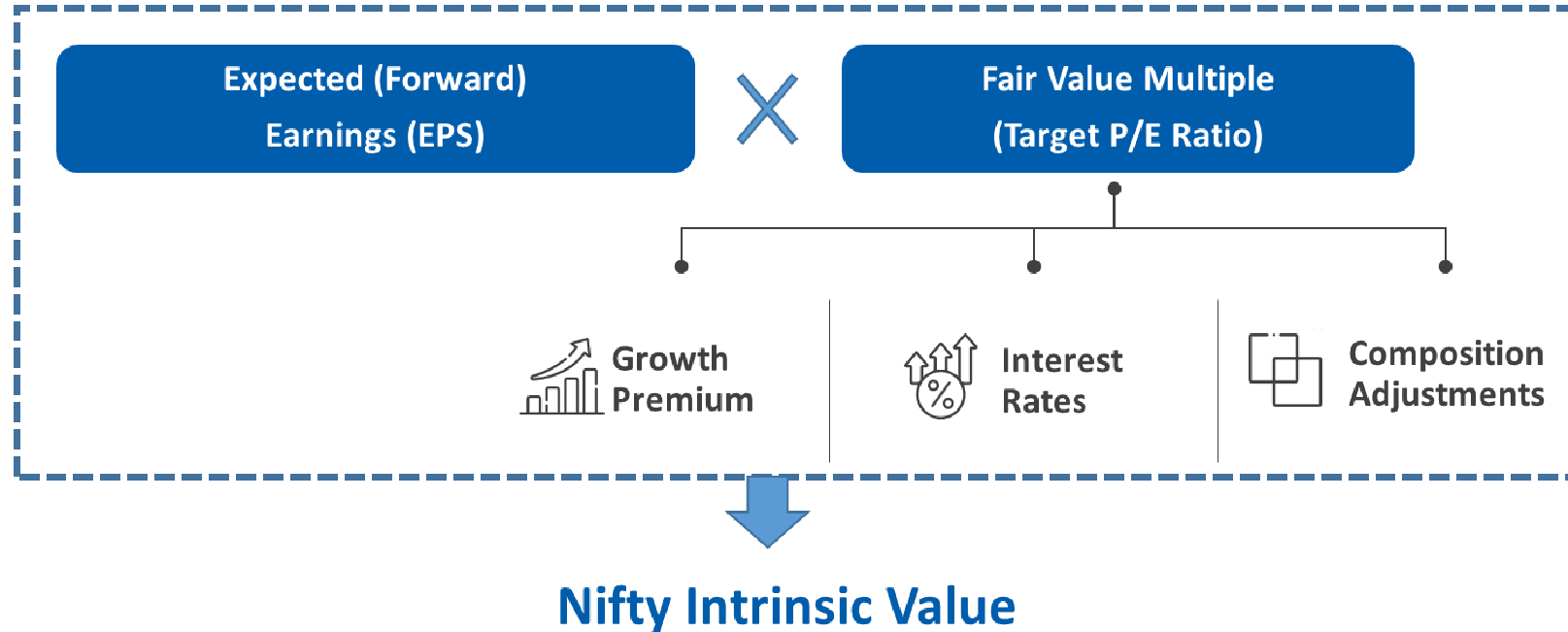
The fund model will determine market's intrinsic value & make behaviour based adjustments. It will change the asset allocation accordingly and rebalance the portfolio from time to time.

Bajaj Finserv Balanced Advantage Model = Fundamental + Behavioural



Bajaj Finserv Balanced Advantage Fund - Model Overview

Satellite Allocation basis Market Sentiment Lead Indicator



Currency



Commodity



Fixed Income



Equity

- Estimate market's intrinsic value: Forward EPS, growth premiums, and interest rate.
- Gives core allocation signal.
- Sentiment analysis: Using commodities, currency movements, yield indicators.
- Signals early warnings of market cycles, both bullish and bearish.
- Together, the two broad indicators confirm and indicate market entry and exit points.

Fundamental Elements

Which fundamental elements move Nifty 50?

- Nifty 50 has a **very weak correlation with GDP** – constituents and weights
- But, has a **strong correlation** over long term to **earnings**

Ideal Nifty 50*

=

Ideal Earnings* X Ideal Valuation*

**Ideal Earnings is
Forward Earnings**

**Ideal Valuation is
Comparative and
not Absolute**

*Based on Internal Analysis

Factors		Interplay
	Currencies	Certain currency pairs reveal the mood and the bias of the currency market whether they are in risk-on mode or are operating as safe haven.
	Commodity	Studying commodities price movement between energy, industrial, precious, and soft commodities reveals the broad commodities view regarding the economy and the business outlook across the world.
	Bond	Spread between the emerging and developed market; corporate bond and government securities; slope of the yield curve; captures the sentiment of bond traders and prevailing global liquidity.
	Equity	Equity investors reveal their view and sentiment about the equity market through choices of market cap and position between different sectors.

Fundamental Elements

Ideal Valuation (Comparative)

P/BV

- Values Assets
- Less volatile than earnings but way less representative
- Many businesses in Nifty 50 are asset-light

Thus, P/BV can not be used broadly for all sectors

M-Cap/GDP

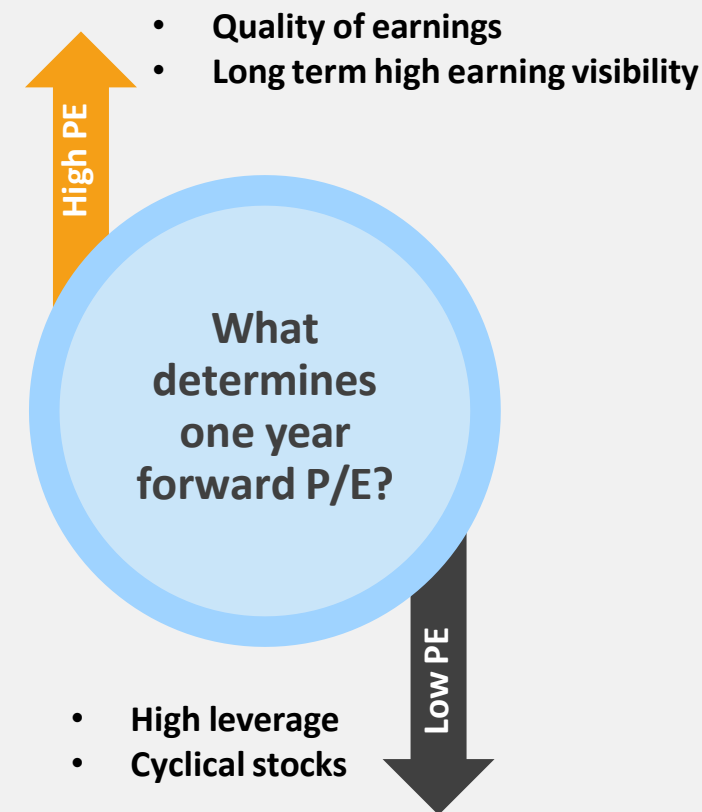
- Ignores quality of business, keeps trending higher

Thus M-Cap/GDP can not be used broadly for all stocks/businesses

**Hence P/E :
Though tough,
remains Appropriate!**

P/BV- Price/Book Value, M-Cap – Market Capitalization, GDP – Gross Domestic Product, P/E – Price/Earning

*Based on Internal Analysis

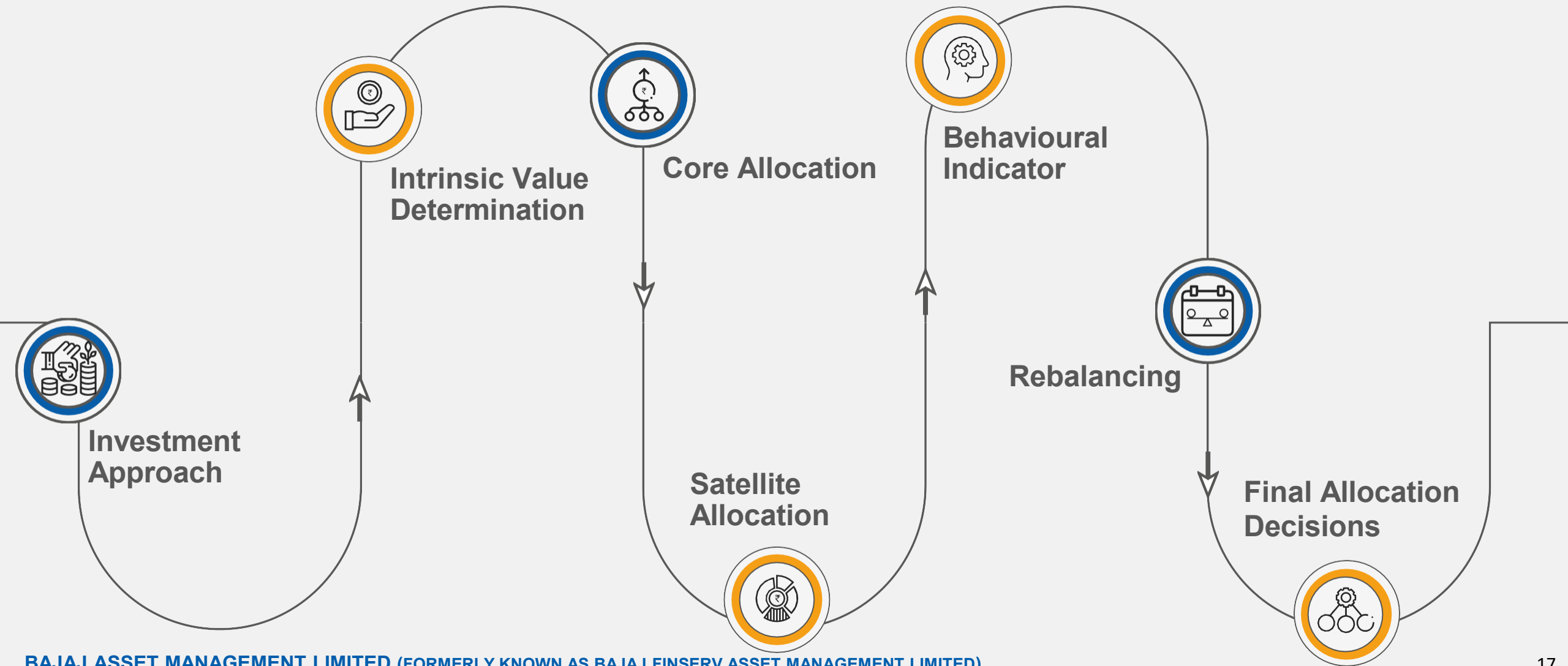


Ideal Earning*
One year Forward
Earning

Ideal Valuation*
One Year Forward
P/E

How does it work?

The fund follows a proprietary INQUBE investment philosophy that combines informational, quantitative, and behavioural edges for competitive performance.



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

Who Should Invest?

Investors who



Want to add dynamic asset allocation to their portfolio



Want diversification in their portfolio



Seek professional fund management



Want potential capital appreciation with mitigation of downside risk



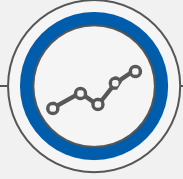
Have long-term investment horizon



Benefits of investing in Bajaj Finserv Balanced Advantage Fund



Dynamic Asset Allocation



Navigate Market Volatility



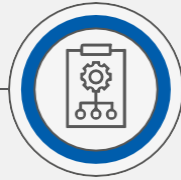
Optimizing Returns



Risk Management



Long-Term Perspective



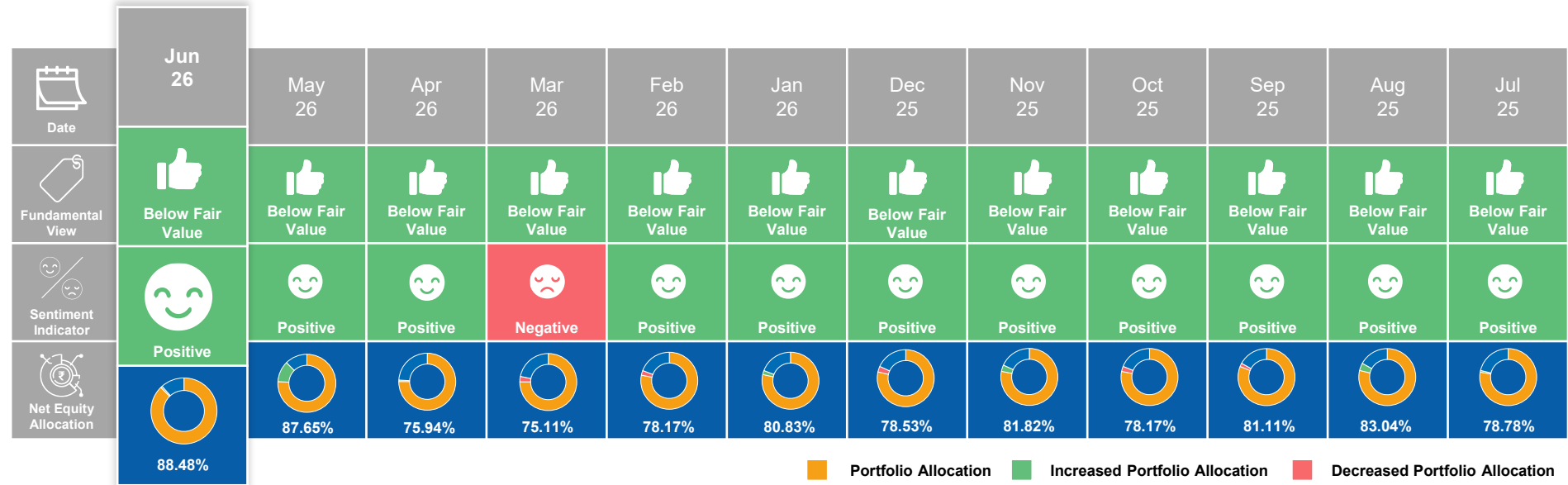
Adapting to Change



Tax Efficiency



BAJAJ FINSERV BALANCED ADVANTAGE FUND (With Behavioural Edge)



Combining fundamental and behavioural finance principles provides a key advantage in managing investments. Our proprietary asset allocation model at Bajaj Finserv AMC (formerly known as Bajaj AMC) is based on those two elements namely: fundamental analysis and behavioural insights. It ensures that our Balanced Advantage Fund is well-positioned to navigate market complexities and deliver long-term value to our investors. By understanding the interplay of various market factors, we can make informed decisions that align with our investors' goals, fostering financial growth and stability. This unique approach helps us determine the optimal asset allocation between equity and debt, providing an edge for our investors.



Fundamental Indicator:

Our fundamental indicator focuses on the Nifty 50 Index, analysing its ideal earnings and valuations. Ideal earnings are forward-looking estimations, while ideal valuations are comparative, offering a realistic assessment rather than absolute measures. This robust analysis forms the backbone of our model, ensuring a sound foundation for asset allocation.



Behavioural Indicator:

The differentiation in our model lies in the behavioural indicator, which measures behavioural and sentimental trends in the market by monitoring four key factors: **currencies, commodities, bonds, and equities**. Let's explore how each of these factors contributes to our asset allocation strategy:



- Reflect risk appetite.
- Risky currencies signal optimism; safe havens show caution.
- Helps predict capital flows into Indian equities.



- Rising prices = strong economy; precious metals up = uncertainty.
- Guides sector allocation (energy, industrials) based on economic cycles.



- Yield spreads & curves show investor sentiment and liquidity.
- Narrowing spreads = confidence, steep curve = growth expectations.
- Guides equity investment in growth sectors.



- Large-cap focus = stability; small/mid-caps = higher risk.
- Sector rotations signal where investors see growth or safety.
- Informs strategic asset allocation.

The sequence, relationship and nature of trends in these assets helps understand and anticipate market movements driven by psychological factors, leading to more informed and effective investment decisions. By integrating behavioural insights with fundamental analysis, our model offers a comprehensive approach to asset allocation, optimizing returns while managing risks.

Data as on 30th June 2026

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

Bajaj Finserv Balanced Advantage Fund – Equity portion

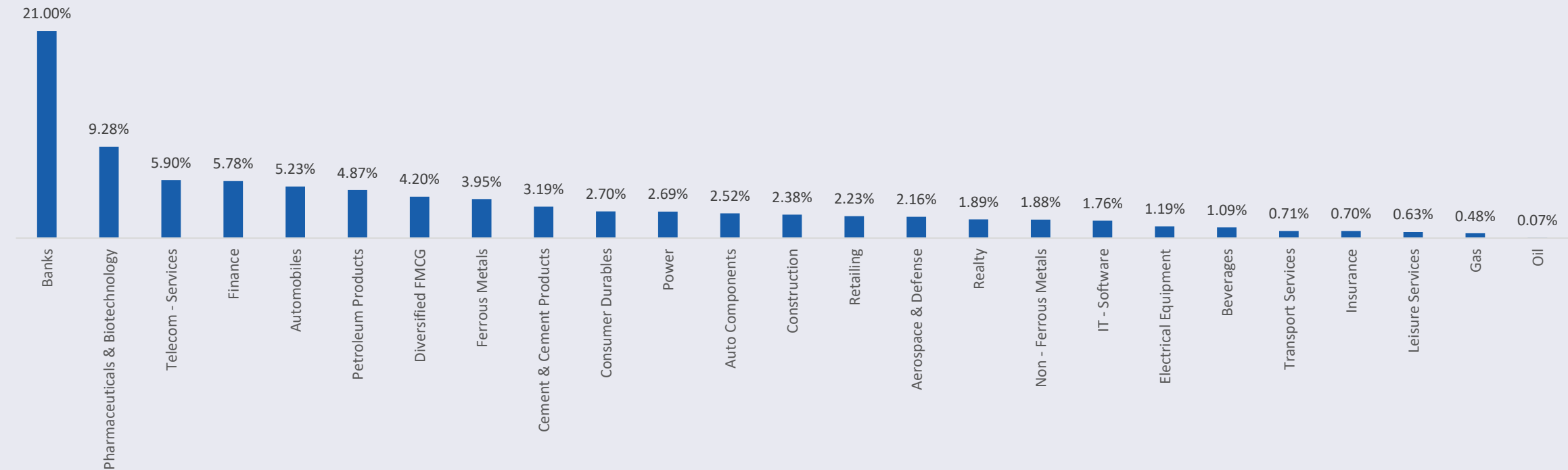
Stock	Market Value as % of Net Asset (Eq)
HDFC Bank Limited	7.62%
ICICI Bank Limited	5.71%
Bharti Airtel Limited	5.00%
Reliance Industries Limited	4.35%
Bajaj Auto Limited	3.41%
Divi's Laboratories Limited	2.97%
Hindustan Unilever Limited	2.90%
Bajaj Finance Limited	2.83%
Axis Bank Limited	2.78%
UltraTech Cement Limited	2.54%
State Bank of India	2.50%
Larsen & Toubro Limited	2.38%
Tata Steel Limited	2.34%
Shriram Finance Limited	2.14%
DLF Limited	1.89%
GlaxoSmithKline Pharmaceuticals Limited	1.83%
Sun Pharmaceutical Industries Limited	1.76%
Eternal Limited	1.66%
Bharat Electronics Limited	1.63%
Rubicon Research Limited	1.63%
Titan Company Limited	1.43%
NTPC Limited	1.38%
The Federal Bank Limited	1.31%
ITC Limited	1.30%
Schaeffler India Limited	1.28%
Samvardhana Motherson International Limited	1.24%
Premier Energies Limited	1.19%
United Spirits Limited	1.09%
Tata Motors Passenger Vehicles Limited	1.07%
Vedanta Aluminium Metal Limited	1.03%
Indus Towers Limited	0.90%
HCL Technologies Limited	0.88%
Asian Paints Limited	0.86%
Hindustan Zinc Limited	0.85%
JSW Steel Limited	0.84%
RBL Bank Limited	0.83%

Stock	Market Value as % of Net Asset (Eq)
Jio Financial Services Limited	0.81%
Aurobindo Pharma Limited	0.79%
InterGlobe Aviation Limited	0.71%
Steel Authority of India Limited	0.69%
Vedanta Power Ltd	0.68%
JSW Cement Limited	0.65%
Adani Power Limited	0.63%
ITC Hotels Limited	0.63%
Trent Limited	0.57%
Hindustan Aeronautics Limited	0.53%
Bharat Petroleum Corporation Limited	0.52%
Infosys Limited	0.49%
Max Financial Services Limited	0.49%
Petronet LNG Limited	0.48%
Dixon Technologies (India) Limited	0.41%
Wipro Limited	0.39%
Torrent Pharmaceuticals Limited	0.30%
Hyundai Motor India Ltd	0.28%
Kotak Mahindra Bank Limited	0.25%
Mahindra & Mahindra Limited	0.25%
TVS Motor Company Limited	0.22%
SBI Life Insurance Company Limited	0.21%
Vedanta Iron And Steel Limited	0.08%
Vedanta Oil and Gas Ltd	0.07%
Equity	88.48%
7.09% GOI (MD 25/11/2074)	0.38%
6.79% GOI (MD 30/12/2031)	0.18%
6.79% GOI (MD 07/10/2034)	0.02%
7.09% GOI (MD 05/08/2054)	0.00%
Government Bond	0.58%
Bajaj Finserv Mutual Fund	8.78%
Mutual Fund Units	8.78%
NIFTY	0.08%
Equity Options	0.08%
Reverse Repo / TREPS	1.08%
Cash & Cash Equivalent	1.00%
Grand Total	100.00%

Data as on 30th June 2026

Bajaj Finserv Balanced Advantage Fund – Industry Allocation

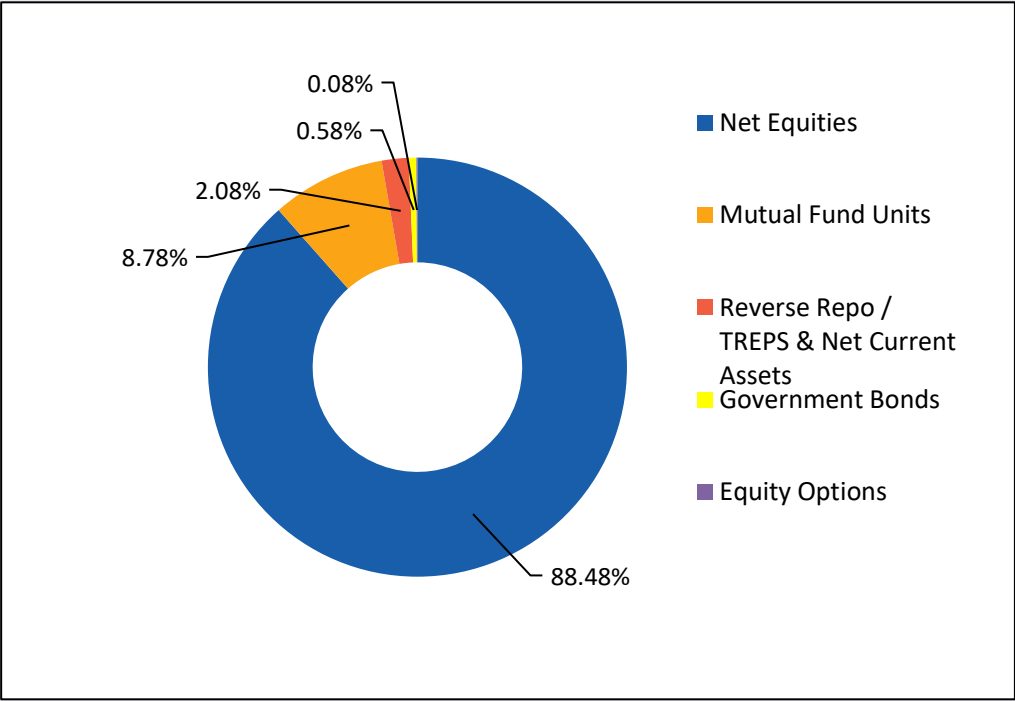
Industry Allocation



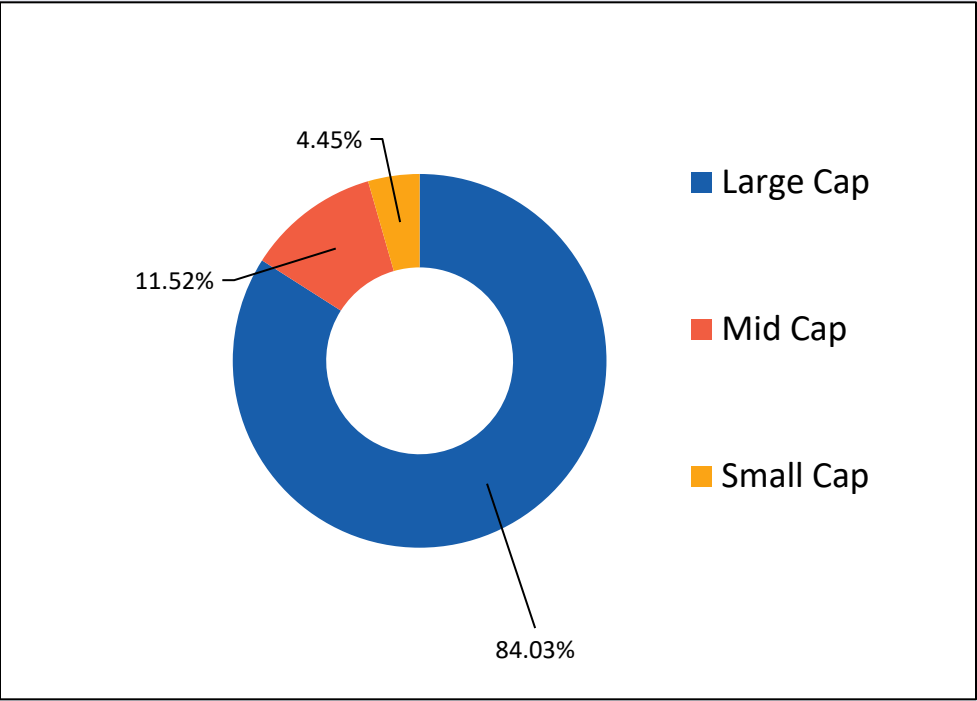
Data as on 30th June 2026 | Data for Equity portion of Portfolio

Bajaj Finserv Balanced Advantage Fund - Allocation

Asset Allocation



Market Cap Breakup



Data as on 30th June 2026

QUANTITATIVE INDICATORS*

Bajaj Finserv Balanced Advantage Fund	Yield to Maturity	Average Maturity	Macaulay Duration	Modified Duration
	6.7%	3.2 Years	1.7 Years	1.8 Years

All data is as on 30th June, 2026. | *For the debt portion of the portfolio.

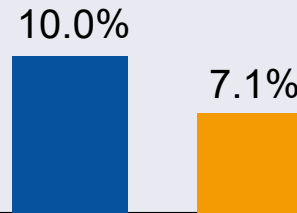
PERFORMANCE SUMMARY

SCHEME	6 MONTHS	1 YEAR	2 YEAR
	ABSOLUTE RETURNS (%)*	ANNUALISED RETURN (%)*	
Bajaj Finserv Balanced Advantage Fund	-2.8	-1.1	1.6
Nifty 50 TRI	-8.1	-5.4	0.8

*Bajaj Finserv Balanced Advantage Fund- REG- Growth | For complete performance details, refer to page no. 4

RISK AND PERFORMANCE METRICS

STANDARD DEVIATION



■ BAJAJ FINSERV BALANCED ADVANTAGE FUND
 ■ NIFTY 50 HYBRID COMPOSITE DEBT 50:50 INDEX

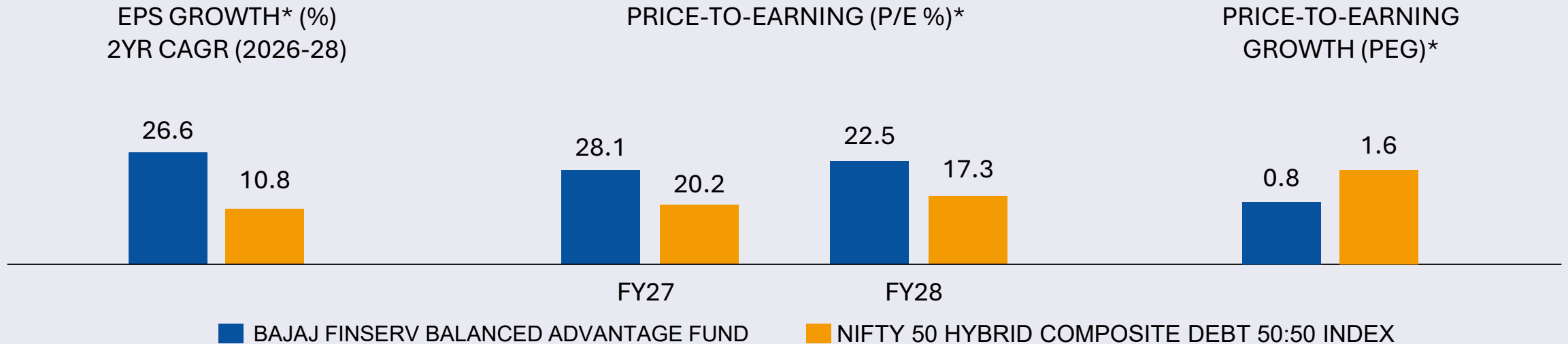
With a standard deviation of 10.0% versus 7.1% for the benchmark, the scheme has delivered robust risk-adjusted returns at lower volatility.

A **beta of 1.4** since inception highlight its resilient profile and consistently outperformed through prudent portfolio construction and stock selection.

Risk Free Rate of Return: 5.5% | Data as on 30th June, 2026; calculated since inception | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

FUNDAMENTALS

With a 26.6% EPS growth outlook and a comparatively lower PEG ratio of 0.8, the fund demonstrates a valuation edge versus the benchmark.



With an expected EPS growth of 26.6% over FY26–28 versus 10.8% for the benchmark, the fund reflects a portfolio positioned for robust earnings growth.

With a P/E of 28.1% versus 20.2% for the benchmark, the fund reflects a portfolio of companies with robust growth potential.

The fund’s lower PEG ratio of 0.8 versus 1.6 for the benchmark indicates growth potential at more reasonable valuations.

*Expected

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

Value of Investment of Rs.10,000

Returns as on 30th Jun, 2026

Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. **Benchmark:** NIFTY 50 Hybrid Composite debt 50:50 Index **Additional Benchmark:** NIFTY 50 TRI. **Inception Date:** 15th December 2023

Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Returns greater than 1 year are compounded annualized. Face Value per unit: Rs. 10.

The Fund Managers of the scheme: Mr. Nimesh Chandan (Equity Portion), Mr. Sorbh Gupta (Equity Portion) and Mr. Siddharth Chaudhary (Debt Portion). For the performance of other schemes managed by the Fund Managers which have completed 1 year or more than 1 year since inception, refer to table below.

Mr. Nimesh Chandan manages equity portion of Bajaj Finserv Small Cap Fund. He also manages Bajaj Finserv Low Duration Fund.

Mr. Siddharth Chaudhary manages debt portion of Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund and Bajaj Finserv Banking and Financial Services Fund. He also manages Bajaj Finserv Low Duration Fund.

Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Small Cap Fund and Bajaj Finserv Equity Savings Fund.

Bajaj Finserv Balanced Advantage Fund - Regular Plan - Growth

Nifty 50 TRI

Returns as on 30th June, 2026. Past performance may or may not be sustained in future.

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. SIP calculations made on Rs. 10,000. SIP Performances is computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

Other Schemes Managed by Fund Manager
Name of Fund Manager: Mr. Nimesh Chandan, Mr. Sorbh Gupta and Mr. Siddharth Choudhary

	1 Year			3 Year			5 Year		
Fund Name	Regular	Direct	Benchmark	Regular	Direct	Benchmark	Regular	Direct	Benchmark
Bajaj Finserv Flexi Cap Fund ^{\$}	3.4%	4.7%	-2.0%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund ^{***}	-2.7%	-1.3%	-3.6%	NA	NA	NA	NA	NA	NA
Bajaj Finserv ELSS Tax Saver Fund ^l	1.1%	2.8%	-2.0%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Cap Fund ^{'''}	3.8%	5.3%	-0.6%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund [*]	5.8%	6.5%	6.4%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Banking and PSU Fund ^{\$\$}	4.8%	5.3%	5.2%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund ^{**}	5.3%	5.4%	5.3%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Liquid Fund ^{**}	6.2%	6.4%	6.3%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Arbitrage Fund [@]	5.7%	6.4%	7.0%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund ^{^^}	-2.3%	-0.9%	0.3%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth ^{\$\$\$}	4.9%	NA	5.3%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund ^{^^^}	7.6%	9.2%	2.1%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Consumption Fund ^{@@@}	-5.8%	-4.3%	-2.1%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Healthcare Fund ^{***}	12.0%	13.9%	12.0%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Gilt Fund ^{''}	3.2%	4.1%	4.1%	NA	NA	NA	NA	NA	NA

Data as on 30th June 2026.

Inception Dates: Bajaj Finserv Flexi Cap Fund - 14th Aug 2023, Bajaj Finserv Large Cap Fund - 20th Aug 2024, Bajaj Finserv ELSS Tax Saver Fund - 29th Jan 2025, Bajaj Finserv Multi Cap Fund - 27th Feb 2025, Bajaj Finserv Money Market Fund - 24th Jul 2023, Bajaj Finserv Banking and PSU Fund - 13th Nov 2023, Bajaj Finserv Overnight Fund - 5th Jul 2023, Bajaj Finserv Liquid Fund - 5th Jul 2023, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Large and Mid Cap Fund - 27th Feb 2024, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth - 28th May 2024, Bajaj Finserv Multi Asset Allocation Fund - 3rd Jun 2024, Bajaj Finserv Consumption Fund - 29th Nov 2024, Bajaj Finserv Healthcare Fund - 27th Dec 2024 and Bajaj Finserv Gilt Fund - 15th Jan 2025.

Disclaimer: Past performance may or may not be sustained in the future. Different plans have different expense structure. Period for which scheme’s performance has been provided is computed basis last day of the previous month preceding the date of this material. Returns are compounded annualized.

Benchmark: [#]Nifty Money Market Index A-I, ^{'''}Nifty Liquid Index A-I, ^{**}CRISIL Liquid Overnight Index, ^{\$\$}Nifty Banking & PSU Debt Index A-II, ^{\$}BSE 500 TRI, ^{^^}Nifty Large Midcap 250 TRI, ^{\$\$\$}Nifty 1D Rate Index, ^{^^^}65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold, ^{***}BSE Healthcare Total Return Index (TRI), ^{@@@}Nifty India Consumption Total Return Index (TRI), [']BSE 500 Total Return Index (TRI), ^{''}CRISIL Dynamic Gilt Index, [@]Nifty 50 Arbitrage Index (TRI), ^{***}Nifty 100 Total Return Index (TRI) and ^{'''}NIFTY 500 Multicap 50:25:25 TRI.

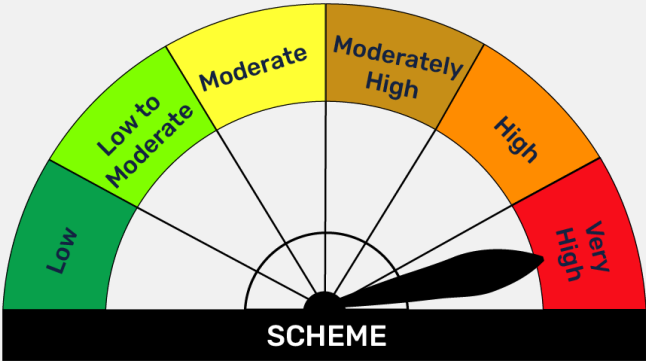
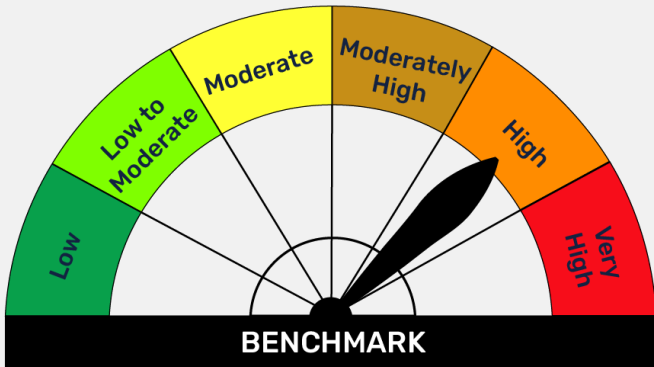
Product Label

Bajaj Finserv Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund

- This product is suitable for investors who are seeking*:
- To generate wealth creation over long term
 - Dynamic asset allocation between equity and equity related Instruments including derivatives, and fixed income instruments

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

Riskometer	
Scheme	Benchmark
 The risk of the scheme is very high	 The risk of the benchmark i.e. NIFTY 50 Hybrid Composite Debt 50:50 Index is high

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

Potential Risk Class (PRC)

Bajaj Finserv Banking and PSU Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)		B-III	
B-III – A Scheme with Relatively High Interest Rate Risk and Moderate Credit Risk.			

Bajaj Finserv Money Market Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			
B-I – A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk			

Bajaj Finserv Liquid Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			
B-I – A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk			

Bajaj Finserv Overnight Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.			

Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

POTENTIAL RISK CLASS

(Maximum risk the scheme can take)

Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.			

Bajaj Finserv Gilt Fund

POTENTIAL RISK CLASS

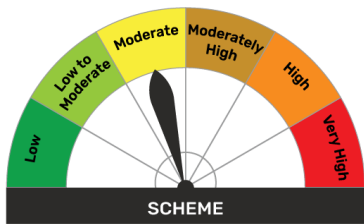
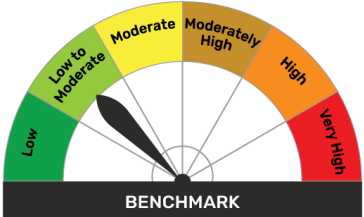
(Maximum risk the scheme can take)

Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		
A-III – A Scheme with Relatively High interest rate risk and Relatively Low credit risk.			

Risk-o-meter and Product Label.

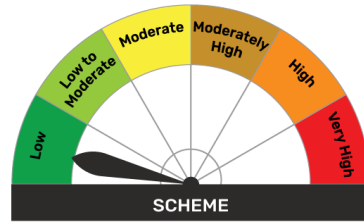
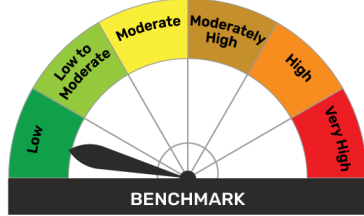
Bajaj Finserv Banking and PSU Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: - Income over short to medium term - Investment primarily in securities issued by Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is Moderate	 BENCHMARK The risk of the benchmark i.e. Nifty Banking & PSU Debt Index A-II is Low to Moderate

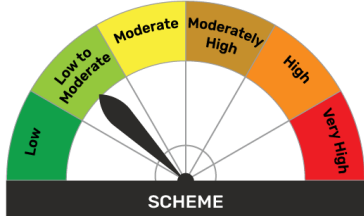
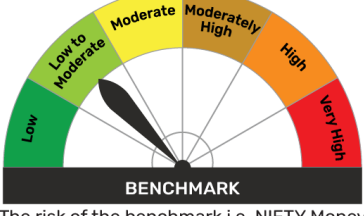
Bajaj Finserv Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: - Short term income generation - income through arbitrage opportunities in the cash and derivatives segments of the equity markets *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is low	 BENCHMARK The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low

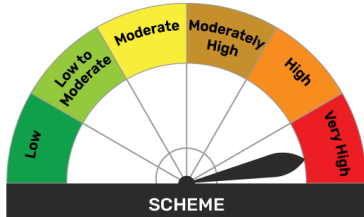
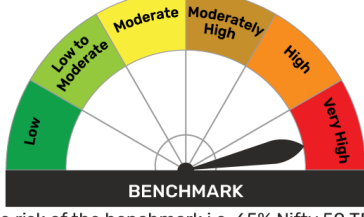
Bajaj Finserv Money Market Fund

An open ended debt scheme investing in money market instruments with Relatively Low Interest Rate Risk and Moderate Credit Risk.

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: - Income over short term. - Investment in money market instruments that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is Low to Moderate	 BENCHMARK The risk of the benchmark i.e. NIFTY Money Market Index A-I is Low to Moderate

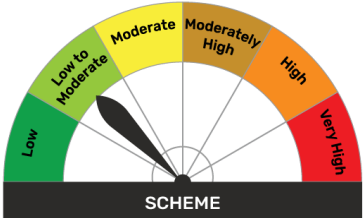
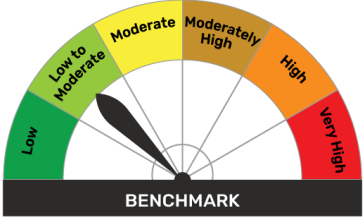
BAJAJ FINSERV MULTI ASSET ALLOCATION FUND

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: - Income generation from fixed income instruments - Wealth creation/Capital appreciation over long term from investments in equity and equity related securities, Gold ETFs, Silver ETFs, exchange traded commodity derivatives (ETCD) and in units of REITs & InvITs *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold is very high

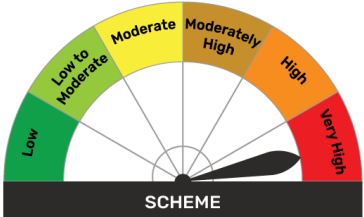
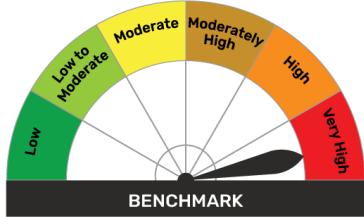
Bajaj Finserv Liquid Fund

An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Regular income over short term. ● Investment in money market and debt instruments, with maturity up to 91 days *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is Low to Moderate	 BENCHMARK The risk of the benchmark i.e. NIFTY Liquid Index A-I is Low to Moderate

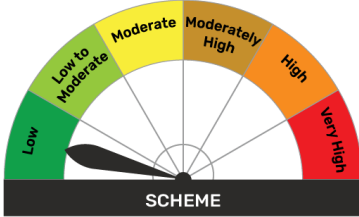
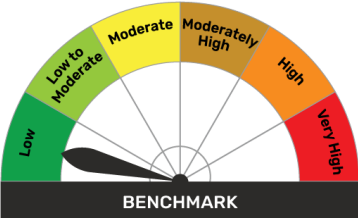
Bajaj Finserv Large and Mid Cap Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Wealth creation over long term ● Open ended equity scheme investing in both large cap and mid cap stocks *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. Nifty Large Midcap 250 TRI is very high

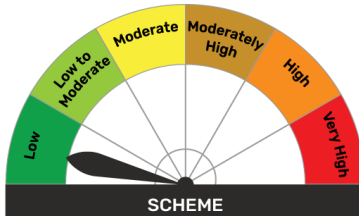
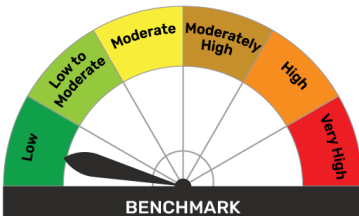
Bajaj Finserv Overnight Fund

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

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

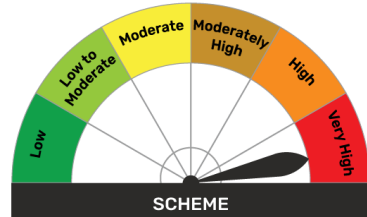
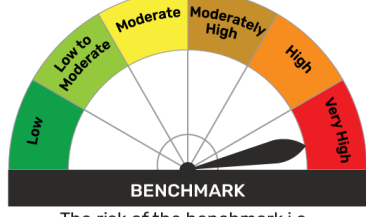
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: - Short term savings solution. - An open ended Exchange Traded Fund liquid scheme, that aims to provide returns by investing in securities covered by Nifty 1D Rate Index with low risk and a high level of liquidity, subject to tracking error. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is Low	 BENCHMARK The risk of the benchmark i.e. Nifty 1D Rate Index is low

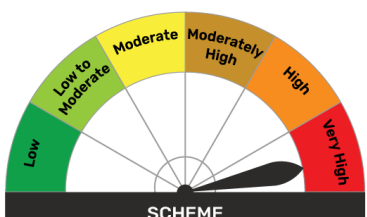
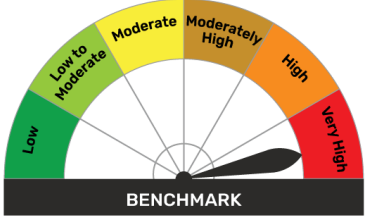
Bajaj Finserv Flexi Cap Fund

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

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

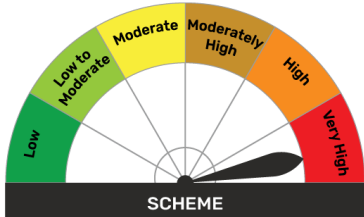
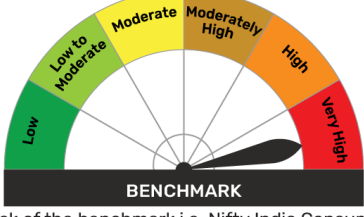
Bajaj Finserv Healthcare Fund

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

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

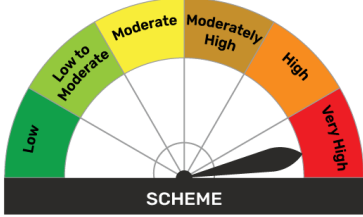
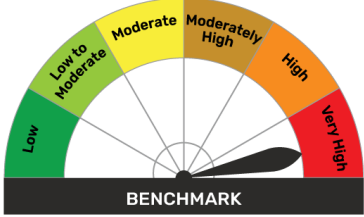
Bajaj Finserv Consumption Fund

An open ended equity scheme following consumption theme

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high

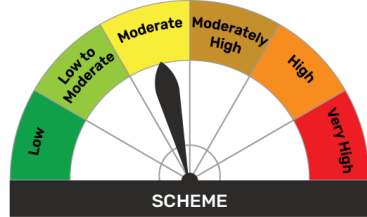
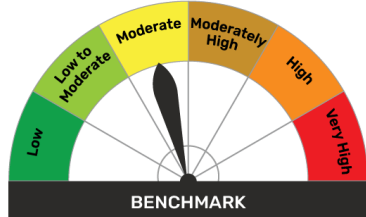
Bajaj Finserv ELSS Tax Saver Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments with tax benefit under Section 80C of Income Tax Act, 1961 *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High

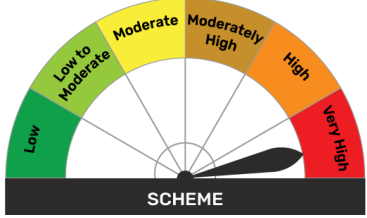
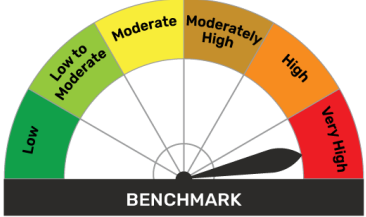
Bajaj Finserv Gilt Fund

An open ended debt scheme investing in government securities across maturity with relatively high interest rate risk and relatively low credit risk

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● credit risk free returns over medium to long term ● investments mainly in government securities of various maturities *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is Moderate	 BENCHMARK The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate

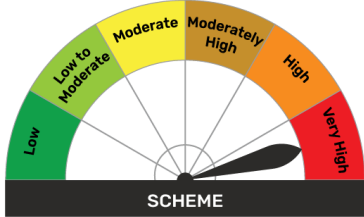
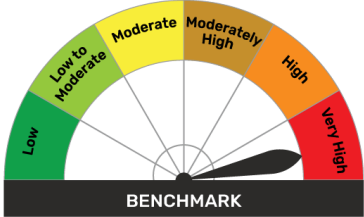
Bajaj Finserv Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of large cap companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is very high	 BENCHMARK The risk of the benchmark i.e. Nifty 100 Total Return Index (TRI) is very high

Bajaj Finserv Multi Cap Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of large cap, mid cap, small cap companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 SCHEME The risk of the scheme is Very High	 BENCHMARK The risk of the benchmark i.e. Nifty 500 Multicap 50:25:25 TRI is Very High

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