BAJAJ FINSERV LIQUID FUND

(An open ended Liquid Scheme with relatively low interest rate risk and moderate credit risk)

July 2026

SHORT-TERM INVESTOR'S ISSUES WITH TRADITIONAL PRODUCTS

- High Risk Sensitivity
- No Returns On Current Account
- Relatively Low Liquidity
- Regulatory Compliance

HOW LIQUID FUNDS CAN BE AN EFFECTIVE SOLUTION

FEATURES

Short-Term Investments

Liquid mutual funds invest in short-term debt instruments with a maturity period of up to 91 days.

Low-Risk

Liquid mutual funds invest in highly liquid money market instruments, which are considered as low-risk investments.

High Liquidity

Due to high liquidity, it serves as a contingency fund.

BENEFITS

Relatively Better Returns vis-à-vis Traditional Product

Liquid mutual funds tend to offer better investment experience than traditional products.

Relative Stability Of Investment

Liquid mutual funds invest in predominantly highly rated money market instruments with up to 91 days residual maturities.

Cash Management

Insta Redemption facility up to Rs. 50,000@. Investors can also redeem their units at any time with T+1 settlement timeline and plan their liabilities.

@: per day per scheme.

WHAT ARE LIQUID FUNDS

01 Short Maturity

Liquid funds are open ended schemes that invest in debt and money market instruments with a maximum maturity of up to 91 days.

02 High Liquidity

Liquid funds are a type of mutual fund that invest in liquid money market instruments.

03 Suitable for Emergency Funds

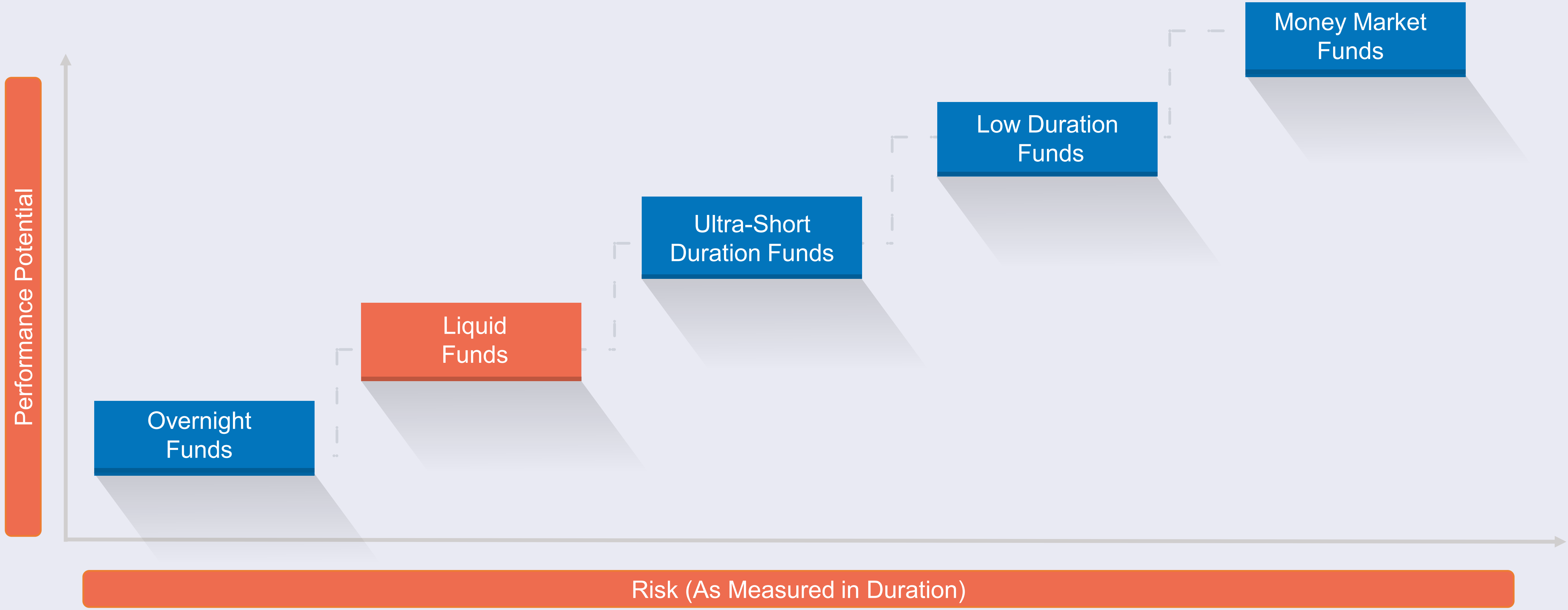
Liquid funds are also suitable for creating an emergency fund as they offer easy liquidity and quick redemption options.

04 Alternative to Traditional Savings Products

They are considered as an alternative to traditional short-term products since liquid funds tend to offer relatively better returns*.

*Returns from liquid funds vary depending on underlying money market conditions. The returns on the traditional banking products usually are stable over the long period of time.

FUND POSITIONING



Investment in 1 Day maturity	Investment in up to 91 Days maturity	Portfolio Duration between 3 – 6 months	Portfolio Duration between 6–12 months	Investment in maturities (Up to 12 months)

MUTUAL FUND
BAJAJ

RISK MANAGEMENT FRAMEWORK (RMF) OF BAJAJ FINSERV MUTUAL FUND

Governance & Organization

- 3 Lines of Defence
- Frameworks, Policies, Processes
- Clearly Defined Roles & Responsibilities

Risk Identification

- Different Types of Risk
- Defining Risk Appetite
- Risk Identification Process

Measurement & Management of Risks

- Risk Measurement Tools
- Risk Treatment

Risk Monitoring & Reporting

- Risk Monitoring
- Early Warning Signals (EWS)
- Active Reporting

A Integrated Risk Infrastructure

B Risk Management Tools

C Training and Awareness

* Banks, Insurance Companies, Financial Institutions, Multinational Corporations, Large, Mid and Small, Corporates including SMEs .
^ Provident Funds, Charitable Trusts, etc.

WHERE WILL THE SCHEME INVEST?

Treasury Bill

CPs and CDs*

Other Money Market Instruments

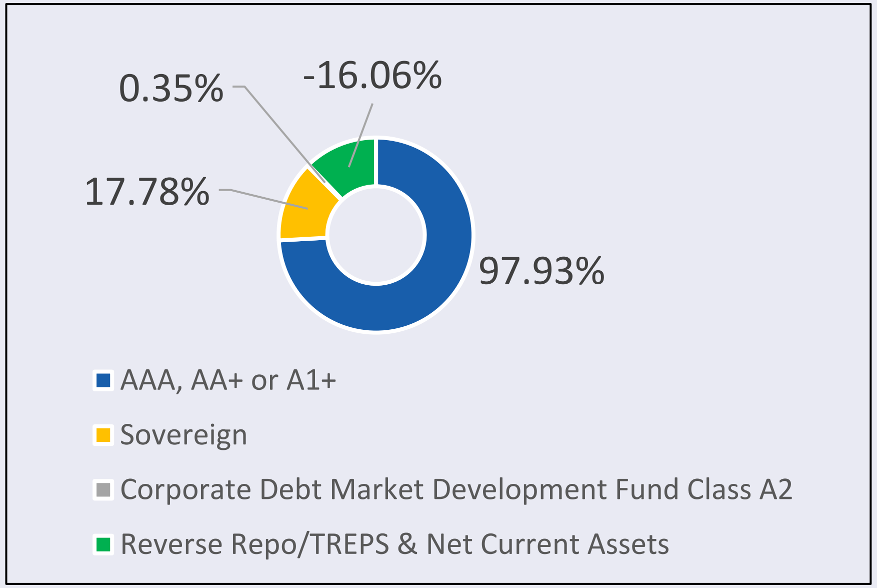
Repo & Other Cash Equivalents

Upto 91 Days Maturity | High Credit Quality Issuer

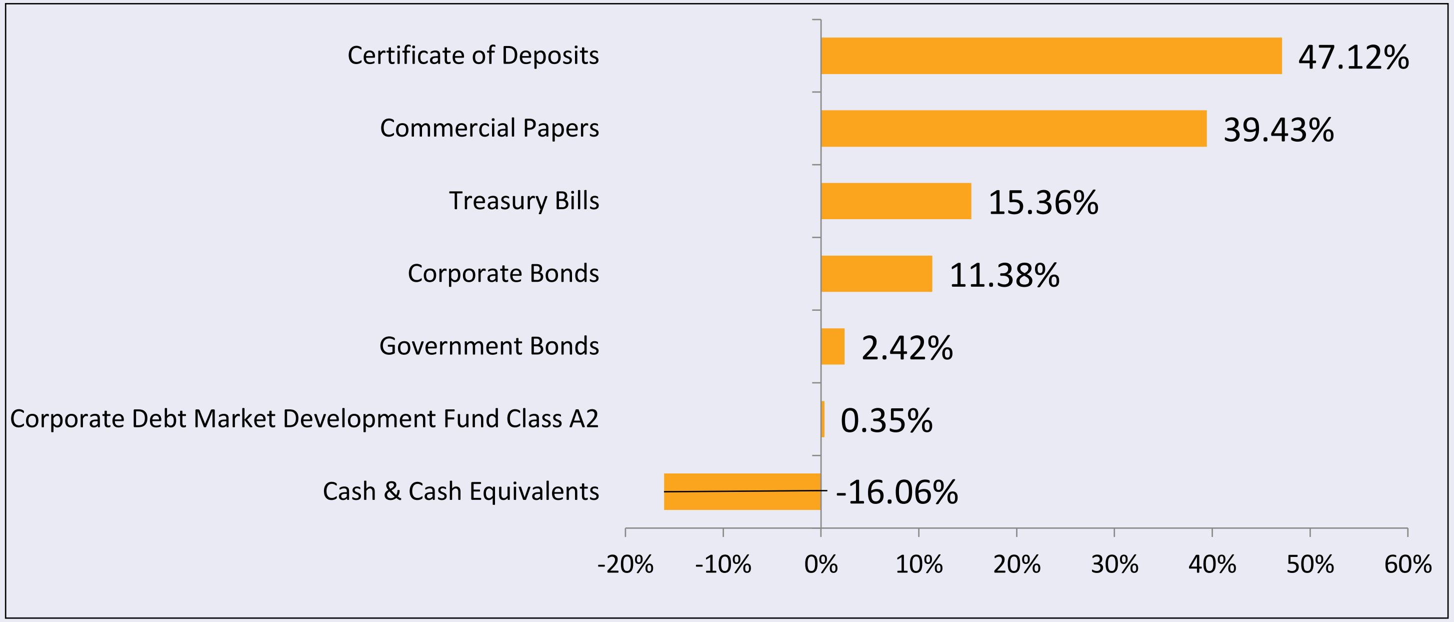
* Commercial Paper and Certificate of Deposit. The above is only suggestive of where the major allocation of fund may be invested. For detailed list of instruments where the fund can invest, please refer to the SID section – “Where will the Scheme invest?”

BAJAJ FINSERV LIQUID FUND – Composition and Quants

Composition by Rating



Composition by Instrument



Scheme Name	YTM	Average Maturity	Macaulay Duration	Modified Duration
Bajaj Finserv Liquid Fund	6.40%	75 Days	75 Days	71 Days

Data as on 30th June 2026

POTENTIAL RISK CLASS

Potential Risk Class (PRC) (Maximum risk the scheme can take)			
Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk ↓			
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 AMC FIXED INCOME TEAM

Nimesh Chandan
Chief Investment Officer

- He is an Investment professional with 26 years of experience in investing in the Indian capital markets.
- Previously as Head Investments (Canara Robeco AMC), he was responsible for all Equity Business wherein he oversaw Equity assets of Rs. 400 Bn and advised Robeco funds on their India exposure of Rs. 350 Bn.

Siddharth Chaudhary
Senior Fund Manager- Fixed Income

- Siddharth Chaudhary has 20 years of experience in Fixed Income Markets of which 16 years were in MF industry and 4 years in Bank Treasury.
- In his previous role, Siddharth was Head of Fixed Income, Institutional Business at Sundaram AMC, where he was responsible for managing the debt schemes.

Scheme Name	Bajaj Finserv Liquid Fund (BFLF)
Scheme Category	Liquid Fund
Scheme Type	An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.
Scheme Riskometer	Low to Moderate
Scheme Potential Risk Class (PRC)	B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.
Benchmark	NIFTY Liquid Index A-I
Fund Manager	Mr. Siddharth Chaudhary, Mr. Nimesh Chandan and Mr.Chirag shah
Investment Objective	To provide a level of income consistent with the objectives of preservation of capital, lower risk and high liquidity through investments made primarily in money market and debt securities with maturity of up to 91 days only. Disclaimer: There is no assurance that the investment objective of the Scheme will be achieved
NAV in Rs. Cr.	Direct: 1,224.4250 Regular: 1,218.0113
AUM in Cr.	4248.36
BER (%)	Direct: 0.07 Regular: 0.24

LOADS

Entry load – not applicable

Exit load – as per table below:

Units redeemed/switched-out within "X" days from the date of allotment	Exit load as a % of redemption proceeds
Day 1 *(Refer Note 1 below)*	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	Nil

Note 1: For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.

The Scheme will not levy exit load in case the timelines for rebalancing portfolio as stated in SEBI Circular dated March 30, 2022 is not complied with.

Bajaj Finserv Liquid Fund
An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.

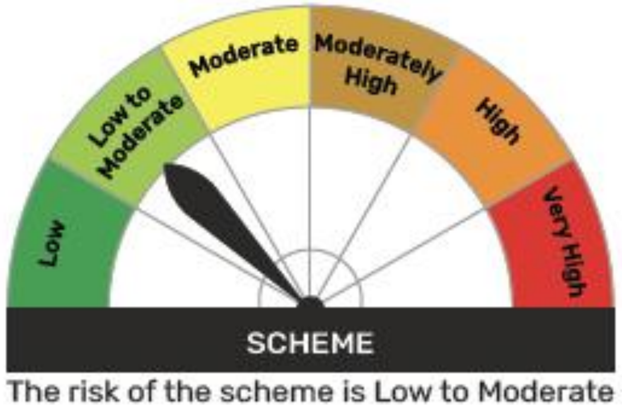
PRODUCT LABEL AND RISKOMETER

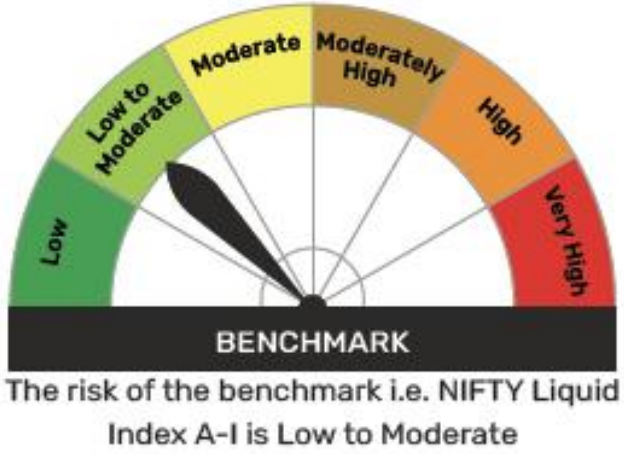
This product is suitable for investors who are seeking*:

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





RISK FACTOR: DISCLAIMER

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