

PRODUCT BLUEBOOK 2025

A COMPREHENSIVE GUIDE TO
BAJAJ FINSERV MUTUAL FUND SCHEMES

BAJAJ FINSERV AMC

Bajaj Finserv Asset Management Ltd, a wholly owned subsidiary of Bajaj Finserv Ltd, has carved a niche in India's mutual fund industry as an organization committed to meaningful innovation.

The AMC has crossed ₹25,000 crore in AUM* reflecting growing investor confidence. The differentiation reflected in each of its offerings is driven by the three-stage investment philosophy INQUBE – a synergy of Informational, Quantitative, and Behavioural edge.

Innovation and technology are the pillars of Bajaj Finserv Asset Management Ltd in its endeavour to maximise the reach of the Indian mutual fund industry and make wealth creation a possibility for everyone.

[*Click here for detailed disclosure.](#)

INQUBE

THE INVESTMENT PHILOSOPHY THAT GIVES YOU THE EDGE

While most investors focus on what to invest in, we focus on how to invest more effectively. To achieve this, we've identified three key sources of alpha with a holistic approach that blends fundamental analysis, quantitative modeling, and behavioural insights.

INFORMATION EDGE

Collecting superior data and information about businesses and management and anticipating shifts in:

- Macroeconomic Factors
- Economic Cycles
- Market Trends

QUANTITATIVE EDGE

Smarter data processing to build efficient models tailored to specific factors:

- Economic Model tracks macro indicators like inflation, interest rates, and geopolitical events.
- Company Financial Model analyzes business cycles to predict asset price movements.
- Sentiment Indicator detects trend reversals and emerging market opportunities.

BEHAVIOURAL EDGE

Making investment decisions by:

- Understanding market sentiment
- Mitigating biases

INQUBE

EQUITY INVESTMENT PROCESS

1 IDENTIFICATION



IDENTIFYING CYCLES AND MEGATRENDS

TOP DOWN
↓

- Macros
- Cycles
- Themes
- Trends
- Market indicators

BEHAVIOURAL SCREENING

BOTTOM UP
↑

- Screener
- Corporate meetings
- In-house research
- External analysts/Consultants

2 ANALYSIS



INVESTMENT CHECKLIST

BUSINESS

MANAGEMENT

VALUATION

3 ALLOCATION



- Regulatory requirements
- Internal risk management limits
- Investment mandate
- Investment recording
- Position sizing

INQUBE

FIXED INCOME INVESTMENT PROCESS - FUNDAMENTAL ANALYSIS

FUNDAMENTAL INPUTS

MACRO ANALYSIS INTEREST RATE VIEW		
DOMESTIC	GLOBAL	
<ul style="list-style-type: none"> • Growth • Inflation • Fiscal Policy • Monetary Policy • External Account • Interest Rate Cycle 	<ul style="list-style-type: none"> • Credit Cycle • Borrowing (Demand/Supply) • Money Supply • Credit Growth 	<ul style="list-style-type: none"> • Global Commodities • Policies • Geopolitics • Liquidity
WHERE WE ARE? LEVEL	WHERE WE ARE GOING? TREND	WHAT ARE THE RISKS? VOLITILITY

+

QUANTITATIVE INPUTS

MOMENTUM ANALYSIS	MULTI-VARIATE MODELS
<ul style="list-style-type: none"> • Yield/Price momentum • Macro-Variable momentum analysis 	<ul style="list-style-type: none"> • Multi-variate models combining yield data of various maturities and select macro economic factors.
SCENARIO ANALYSIS	RELATIVE VALUE/MEAN REVERSION ANALYSIS
<ul style="list-style-type: none"> • Forward looking Scenario Analysis • Back testing tools 	<ul style="list-style-type: none"> • Mean Reverting Relationship like curvature slopes and butterfly spreads.

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QUANTITATIVE INPUTS

FUNDAMENTAL INPUTS			
			FM Discretion
			FM Discretion
			

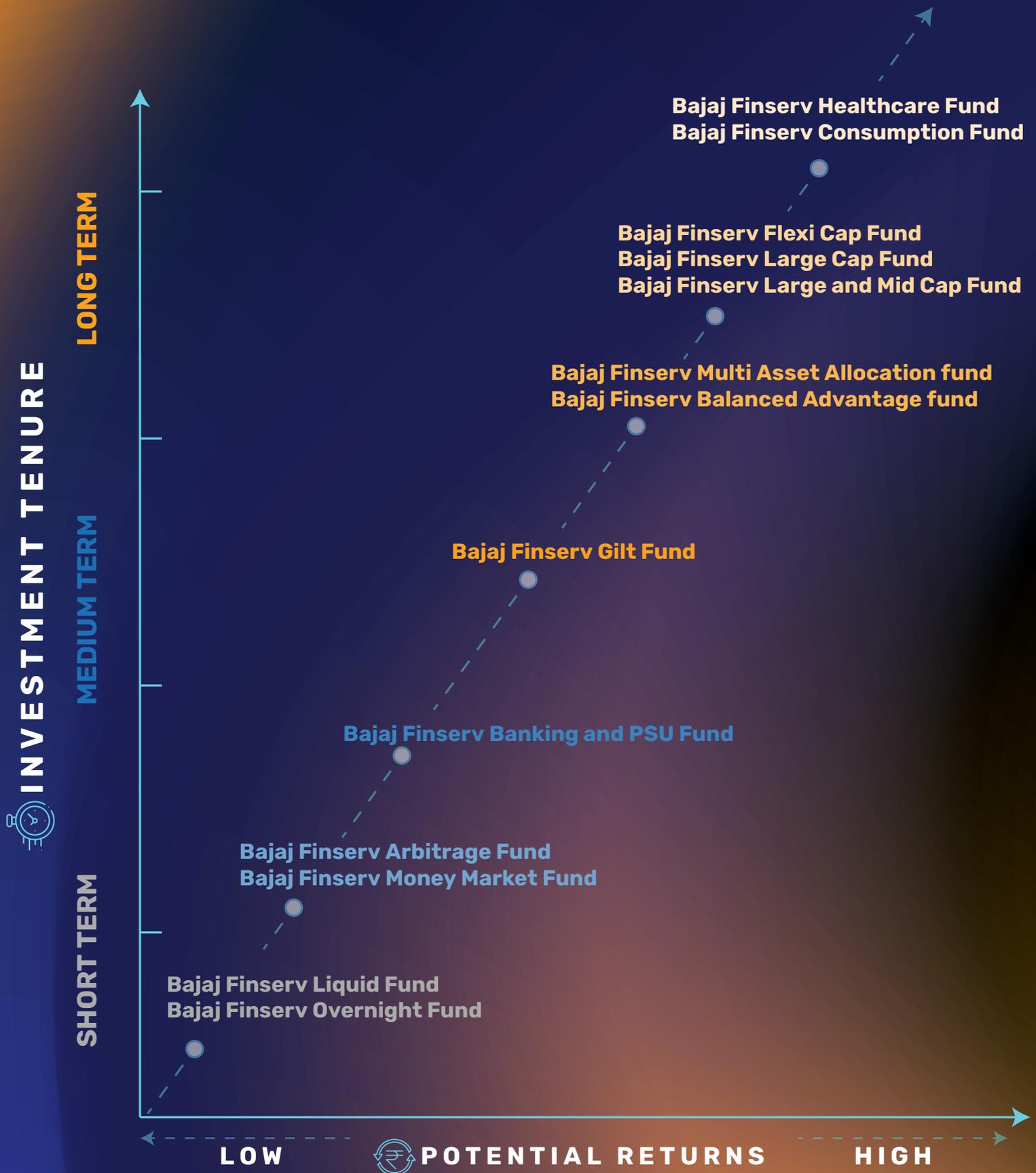
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PARTICULARS

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OUR PRODUCT BOUQUET





EQUITY
FUNDS



BAJAJ FINSERV FLEXI CAP FUND

**INVESTING IN
TOMORROW'S
MEGATRENDS**

The fund follows a **Megatrends-driven strategy**, predominantly investing in equity and equity instruments **across market caps** in businesses poised to **benefit from structural shifts** in the economy and society.*

WHAT ARE MEGATRENDS?

Megatrends are major, long-term shifts that shape the **future of economies, industries, and societies**. Megatrend Investing is about **identifying future winners**, rather than going with the flow.

SOURCES OF TRENDS

TECHNOLOGICAL MEGATRENDS

Advancements in AI, automation, and R&D are creating strong growth potential in leading tech companies.

REGULATORY MEGATRENDS

Policies like Make in India and PLI are driving sectoral growth.

ECONOMIC MEGATRENDS

Trends like China+1, de-globalization, and populism are positioning India for growth.

NATURE MEGATRENDS

Clean energy and sustainability are opening new opportunities in renewables, EVs, and ESG-aligned businesses.

DEMOGRAPHIC MEGATRENDS

India's young, expanding middle class is accelerating demand in healthcare, consumption, and urban infrastructure.

SOCIAL MEGATRENDS

Lifestyle changes and digital shifts are driving growth in e-commerce, entertainment, and health tech.

*For details refer SID

WHY INVEST IN MEGATRENDS?

IDENTIFYING FUTURE WINNERS

Focuses on companies that are well-positioned to benefit from long-term structural trends.

GROWTH COMPOUNDERS

Long-term investment in multi-sector, growth-oriented companies.

HOLISTIC OPPORTUNITIES

Seeks to utilize holistic opportunity rather than market cap & sectors.

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

GROWTH INVESTING:

A Portfolio of companies with the potential of sustainable high growth.

HIGH ACTIVE SHARE:

A portfolio that meaningfully deviates from the benchmark, aiming for outperformance over time.

TRUE TO LABEL FLEXI CAP FUND:

The fund invest across large cap, mid cap, and small cap companies.

MEGATRENDS COMPANY EVALUATION FRAMEWORK

- Identify companies potentially benefiting from structural trends.
- Assess how well they align with and may monetize these trends.
- Evaluate financials to gauge quality and sustainability.
- Analyze valuations to guide entry, exit, and portfolio allocation.



BAJAJ FINSERV LARGE AND MID CAP FUND

FORTIFYING YOUR
WEALTH WITH
MOAT INVESTING

Bajaj Finserv Large and Mid Cap Fund follows **Moat Investing strategy**, focusing on **Large and Mid Cap companies** with strong, lasting competitive advantages or Economic Moat.*

WHAT ARE ECONOMIC MOATS?

The Economic moats **safeguard businesses** by shielding them from competitors, preserving their market share, and ensuring the long-term sustainability of profits.

SOURCES OF MOATS#

BRAND STRENGTH:

Builds trust, recognition, and loyalty through a strong consumer presence.

COST LEADERSHIP:

Achieves lower production costs through strategic efficiency.

NETWORK EFFECT:

Gains value as more users adopt the product or service.

INTELLECTUAL PROPERTIES:

Protects innovation through legally owned rights.

SWITCHING COST:

Makes it hard for customers to switch, keeping them loyal.

ECONOMIES OF SCALE:

Improves efficiency and lowers costs with higher production volumes.

UNIQUE BUSINESS MODELS:

Drives value creation through differentiated ways of operating.

*For details refer SID | #Based on Morningstar's "Why Economic Moats Matter"

WHY INVEST IN ECONOMIC MOATS?

RAPID GROWTH POTENTIAL:

Benefit from scalable business models and long-term demand.

HIGH PROFITABILITY:

Sustained advantages can support better margins and earnings over time.

COMPETITIVE EDGE:

Help companies maintain leadership and defend market share.

RISK MITIGATION:

Durable business models and brand strength may offer resilience during downturns.

OPPORTUNITY CAPTURE:

Well-positioned to leverage emerging trends and expand in evolving markets.

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

QUALITY INVESTING:

Focus on companies with strong fundamentals and enduring advantages.

DIVERSIFIED PORTFOLIO:

Invests across sectors to help manage risk.

HIGH ACTIVE SHARE:

Seeks long-term outperformance by deviating meaningfully from the benchmark.

*For details refer SID

PARAMETERS TO IDENTIFY SUSTAINABLE ECONOMIC MOAT

- Potential for High Returns on Capital Employed, Return on Assets, Return on Equity
- Efficient capital allocation
- Low requirement of external capital
- Scalability
- Returns reinvested in business for growth and scalability



BAJAJ FINSERV LARGE CAP FUND

**INVESTING IN
CHAMPIONS OF
CORPORATE INDIA**

Bajaj Finserv Large Cap Fund invests in Champions of Corporate India, with a portfolio built on **high-conviction investment ideas**.*

WHO ARE CHAMPIONS OF CORPORATE INDIA?

Champions of Corporate India are leading large cap companies known for their **sectoral leadership**, ability to **scale in a growing market**, and relative **resilience during economic downturns**, well-aligned with India's evolving economic landscape.

WHY INVEST IN CHAMPIONS OF CORPORATE INDIA?

REFLECT INDIA'S GROWTH STORY:

Their scale aligns them with the country's economic expansion.

SECTOR LEADERS:

Typically, among the dominant players in their industries, with business scalability and operational strength.

RELATIVELY RESILIENT IN MARKET CYCLES:

Robust business fundamentals support their performance in volatile markets.

GLOBAL PRESENCE:

Diversified revenues through international operations.

TRUSTED BY GLOBAL INVESTORS:

Perceived to be relatively stable by FPIs (Foreign Portfolio Investments) and FIIs (Foreign Institutional Investors), adding to their credibility.

*For details refer SID

INVESTMENT STYLE AND PORTFOLIO STRATEGY

CONCENTRATED PORTFOLIO:

25 to 30 stocks for optimum risk return reward.*

HIGH ACTIVE SHARE:

A concentrated portfolio that meaningfully deviates from the benchmark, aiming for outperformance over time.

HIGH CONVICTION STOCKS:

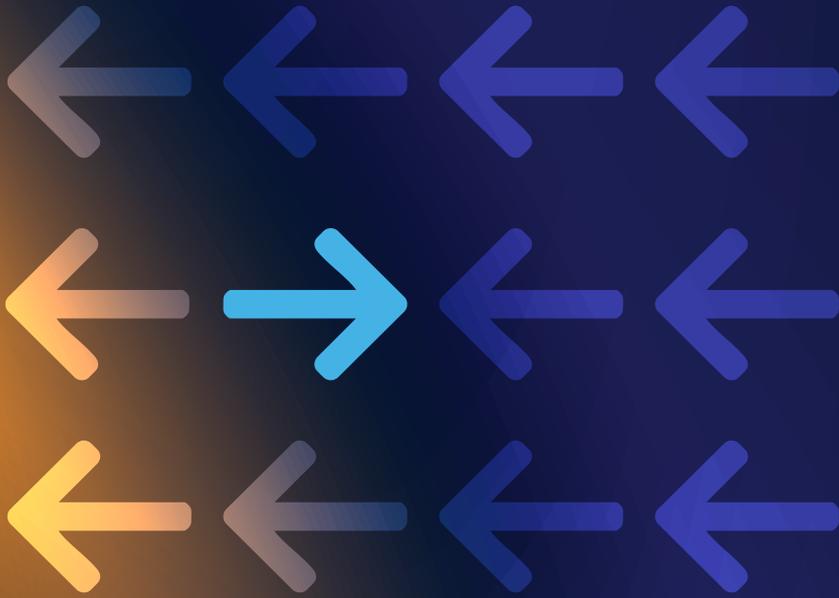
Focused investments in select companies backed by strong research.

TRUE-TO-LABEL LARGE CAP PORTFOLIO:

The fund primarily invests 80-100% of its total assets in large cap companies.



*The above investment strategy is based on prevailing market conditions and opportunities available at the time of investment. The Fund Manager reserves the right to change the count of stocks invested based on the SID and the opportunities available at the time of investment done. Position in derivatives will not be considered for the computation of total number of stocks in the portfolio



BAJAJ FINSERV MULTI CAP FUND

**WITH
CONTRARIAN
STRATEGY**



The fund follows a **contrarian** approach to identify fundamentally strong businesses available at attractive valuations investing across market caps with **minimum allocation of 25%** to each market cap.*

WHAT IS CONTRARIAN INVESTING?

Contrarian investing involves going against market trends. Instead of following the crowd, contrarian investors **buy during negative sentiment and sell during optimism**. Contrarian investing focuses on the **intrinsic value** of a company rather than the fluctuations of its stock price.

WHY CONTRARIAN INVESTING?

INVEST AGAINST PREVAILING SENTIMENTS:

Buying undervalued assets during periods of pessimism and sell when market sentiment turns optimistic.

IDENTIFY VALUE OPPORTUNITIES:

Spotting discrepancies between market sentiment and underlying fundamentals.

AVOID HERD MENTALITY:

Relying on intrinsic value and analysis rather than following market trends.

*For details refer SID

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

CONTRARIAN INVESTING:

A Multi Cap Fund with a contrarian approach may capture opportunities in business cycles, turnarounds, and undervalued stocks.

DIVERSIFIED PORTFOLIO:

The fund invest across Large Cap, Mid Cap and Small Cap companies.

MAXIMIZING MARKET CYCLES:

Offers flexibility to tap opportunities across market phases—whether in stable large caps or growth-oriented small caps.





BAJAJ FINSERV CONSUMPTION FUND

CONSUME MORE

CONSUME BETTER

CONSUME EASY

CONSUME WELL



The fund aims to benefit from India's evolving **Consumption Megatrends**. Rather than focusing only on traditional consumer sectors, it takes a **broad-based approach** capturing opportunities across industries that are **directly or indirectly** linked to increased **consumption**.*

WHAT ARE CONSUMPTION MEGATRENDS?

Consumption Megatrends are powerful, lasting changes that shape consumer behavior over time. These include **rising incomes, urbanization, digital adoption, changing lifestyles, and increasing preference for premium products and services**.

WHY INVEST IN CONSUMPTION MEGATRENDS?

With changing demographics and rise in income levels, Indians want to:

CONSUME MORE - FROM CHOICE TO CONSISTENCY:

Rising incomes and rural penetration are driving consistent and widespread consumption across urban and rural India.

CONSUME BETTER - FROM QUANTITY TO QUALITY:

Affluent consumer growth is fueling demand for premium, high-quality, and luxury products.

CONSUME EASY - FROM EFFORT TO EASE & SPEED:

Digital convenience is enabling fast, frictionless, and impulse-driven purchases.

CONSUME WELL: FROM UNAWARENESS TO MINDFULNESS

Mindful living and sustainability awareness are shaping preferences for health-centric and eco-friendly products.

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

CONSUMPTION MEGATRENDS:

Investment in Consumption Megatrends by identifying the potential growth stories.

TRUE TO LABEL:

Investing in companies directly or indirectly benefiting from India's evolving consumption demand.

MARKET CAP AGNOSTIC:

Flexibility to invest across the market cap.



*For details refer SID



BAJAJ FINSERV HEALTHCARE FUND

**RIDING THE
HEALTHCARE AND
WELLNESS# WAVE**

#The scheme will invest at least 80% of its total assets in equity and equity related securities of pharma, healthcare and allied companies.



The fund invests in companies aligned with evolving **Healthcare Megatrends**. The fund primarily invests in businesses across pharmaceuticals, biotechnology, healthcare services, and medical equipment.*

WHAT ARE HEALTHCARE MEGATRENDS?

Healthcare Megatrends are long-term shifts transforming the healthcare sector driven by increasing lifestyle-related diseases, growing healthcare and wellness awareness, medical innovation, and higher public and private healthcare spending.

WHY INVEST IN HEALTHCARE MEGATRENDS?

REGULATORY SUPPORT:

Initiatives like the Biosecure Act 2024 are boosting sector growth.

RISING INSURANCE PENETRATION:

Increased access to health insurance driving demand for healthcare services.

FAVORABLE DEMOGRAPHICS:

A young and ageing population boosting long-term healthcare demand.

WELLNESS & PREVENTIVE FOCUS:

Rising focus on health and prevention is fueling growth in the healthcare segment.

*For details refer SID

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

HEALTHCARE MEGATRENDS:

Investment in Megatrends by identifying the potential growth stories.

TRUE TO LABEL:

Investing in companies directly or indirectly benefiting from India's evolving healthcare demand.

MARKET CAP AGNOSTIC:

Flexibility to investment across the market cap.

BROADER EXPOSURE:

Provides diversified exposure across healthcare and wellness[#] related segments.



*For details refer SID

[#]The scheme will invest at least 80% of its total assets in equity and equity related securities of pharma, healthcare and allied companies.



BAJAJ FINSERV ELSS TAX SAVER FUND

**TAX SAVINGS
WITH POTENTIAL
FOR WEALTH
CREATION**

The fund aims to build **long-term wealth** while offering **tax-saving benefits** under Section 80C of the Income Tax Act, 1961. The fund predominantly invests in equity and equity related instruments of companies across large cap, mid cap, and small cap.*

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

MARKET CAP AGNOSTIC:

Flexibility to investment across the market cap.

TAX BENEFITS UNDER SECTION 80C:

Exemptions available under old tax regime subject to prevailing tax laws.

ONLY 3 YEAR LOCK-IN PERIOD:

Lock in period lower than other investment options like PPF, NSC or Tax Saving Bank FD's.





HYBRID
FUNDS



BAJAJ FINSERV BALANCED ADVANTAGE FUND

**WITH
BEHAVIOURAL
EDGE**

With Bajaj Finserv Balanced Advantage Fund emotions take a back seat, and logic steers the ship. The fund follows model based investing. The primary equity strategy is to build a portfolio of high-growth companies which may have achieved reasonable scale or size.*

UNDERSTANDING THE MODEL

The proprietary asset allocation model is based on two elements:

1. FUNDAMENTAL INDICATOR:

It analyses the Nifty 50 Index based on forward-looking earnings and relative valuations, providing a structured foundation for asset allocation decisions.

2. 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:

1. CURRENCIES

2. COMMODITIES

3. BONDS

4. EQUITIES

BENEFITS OF MODEL-DRIVEN INVESTING

SMOOTHER INVESTMENT EXPERIENCE:

Adjusts equity and debt exposure based on market conditions to help manage volatility.

MORE CONSISTENCY, LESS EMOTION:

Uses structured signals to reduce emotional decision-making and support consistent investing.

RESPONSIVE TO MARKET TRENDS:

Monitors sentiment indicators to adapt to changing market cycles.

BALANCED GROWTH FOCUS:

Aims for long-term appreciation while maintaining a risk-aware allocation.

SUITED FOR MARKET UNCERTAINTY:

Offers equity exposure with a model-driven, risk-managed framework.

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

MODEL BASED INVESTING:

The model combines behavioural insights with fundamentals to drive dynamic asset allocation, aiming to optimize returns and manage risk.

DYNAMIC ASSET ALLOCATION:

Invests in large caps for stability and selectively in mid and small caps for higher risk-reward potential.

ADAPTING TO CHANGE:

The fund has the option of daily rebalancing basis market conditions.

*For details refer SID



BAJAJ FINSERV MULTI ASSET
ALLOCATION FUND

INVESTING IN
COMPANIES WITH
GGROWTH
&
DDIVIDEND
PPAYOUT

Bajaj Finserv Multi Asset Allocation Fund invests across multiple asset classes including equities, debt, gold and silver. The fund invests in companies with growth potential and dividend payout.*

UNDERSTANDING THE GDP (GROWTH AND DIVIDEND PAYOUT) COMPANIES

GROWTH COMPANIES:

Companies that reinvest earnings to expand, aiming for faster business growth.

DIVIDEND PAYOUT COMPANIES:

Established companies that share profits with investors through regular dividends.

WHY CHOOSE A GROWTH + DIVIDEND STRATEGY?

DIVERSIFIED RETURN SOURCES:

Gains may come from both capital appreciation and dividend payouts.

STABILITY WITH UPSIDE:

Dividend-paying companies can add stability, while growth stocks drive future potential.

SUPPORT ACROSS MARKET CYCLES:

Helps navigate different market conditions with a mix of growth and income focus.

FIXED INCOME AND COMMODITY EXPOSURE

In addition to its GDP-driven equity strategy, the fund also invests in **debt and commodities** to enhance diversification.*

FIXED INCOME STABILIZER:

- Allocated based on **inflation, rate cycles, and fiscal trends**.
- Invests in **high-quality securities** to manage volatility and protect capital.
- Acts as a **buffer** during uncertain market phases.

COMMODITIES GUARD:

- **Gold** helps **manage risk** and adds balance to the portfolio.
- **Silver's** dual role as both a precious and industrial metal offers **diversification** across market conditions.



*For details refer SID



PASSIVE
FUNDS



BAJAJ FINSERV NIFTY 50 INDEX FUND

&

BAJAJ FINSERV NIFTY 50 ETF

**MAKE INDIA'S GROWTH STORY
YOUR WEALTH CREATION STORY**



The fund aims to **mirror the Nifty 50 Index** while seeking to minimize tracking error through regular rebalancing of the portfolio taking into account the change in weights of stocks in the Index as well as the incremental collections/redemptions in the scheme.

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

LOW TER#:

Relatively lower expense ratio than actively managed funds.

MINIMIZING TRACKING ERROR:

Aims to replicate the Nifty 50 Index performance with minimal tracking difference.

OFFERS LIQUIDITY^:

Liquidity is provided by the Authorized Participant (AP)/Market Makers on the exchange, helping the price stay close to the real-time NAV or indicative NAV (iNAV).

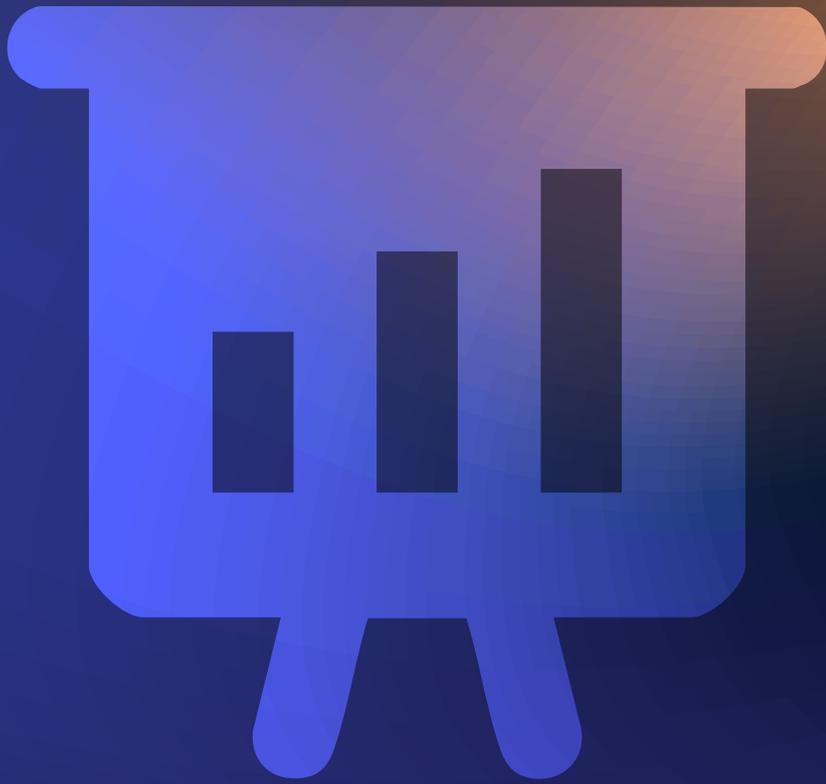
MODE OF TRANSACTION

BAJAJ FINSERV NIFTY 50 INDEX FUND:

Purchased or redeemed directly from the mutual fund company at end-of-day NAV.

BAJAJ FINSERV NIFTY 50 ETF:

Traded on the stock exchange like shares through a demat account during market hours.



BAJAJ FINSERV NIFTY NEXT 50 INDEX FUND

**TRANSFORM YOUR
INVESTMENTS WITH
INDIA'S NEXT
MARKET LEADERS**



The fund aims to **mirror the Nifty Next 50 Index** while seeking to minimize tracking error through regular rebalancing of the portfolio taking into account the change in weights of stocks in the Index as well as the incremental collections/redemptions in the scheme.

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

LOW TER#:

Relatively lower expense ratio than actively managed funds.

MINIMIZING TRACKING ERROR:

Aims to replicate the Nifty Next 50 Index performance with minimal tracking difference.

CONSISTENT STRATEGY:

Replicates index, minimizes short-term volatility impact.

*For details refer SID | #Total Expense Ratio



BAJAJ FINSERV NIFTY BANK ETF

**TRANSFORM YOUR
INVESTMENTS
WITH INDIA'S
BANKING SECTOR**



The fund will be passively managed by **investing** in stocks in the **same proportion** as their weights in the **Nifty Bank Index**. The fund aims to reduce the tracking error to the least possible through rebalancing of the portfolio, considering the change in weights of stocks in the index as well as the incremental collections/redemptions from the scheme.

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

LOW TER#:

Relatively lower expense ratio than actively managed funds.

MINIMIZING TRACKING ERROR:

Aims to replicate the Nifty Bank Index performance with minimal tracking difference.

BANKING SECTOR EXPOSURE:

Invests in banking stocks.

OFFERS LIQUIDITY:

Liquidity is provided by the Authorized Participant (AP)/Market Makers on the exchange, helping the price stay close to the real-time NAV or indicative NAV (iNAV).



**BAJAJ FINSERV NIFTY 1D RATE
LIQUID ETF - GROWTH**

**PARKING SURPLUS
CASH FOR FLEXIBLE
SHORT-TERM ALLOCATION**

The scheme will invest predominantly in **Tri-Party Repos on Government Securities or Treasury Bills (TREPS)**.

The scheme intends to maintain a low tracking error by closely aligning the portfolio in line with the Nifty 1D Rate Index.

INVESTMENT STYLE AND PORTFOLIO STRATEGY*

LOW TER*:

Relatively lower expense ratio than actively managed funds.

MINIMIZING TRACKING ERROR:

Aims to replicate the Nifty 1D Rate Index performance with minimal tracking difference.

OFFERS LIQUIDITY:

Liquidity is provided by the Authorized Participant (AP) on the exchange, helping the price stay close to the real-time NAV or indicative NAV (iNAV).



BAJAJ FINSERV SAVINGS+ FACILITY

**MAKING
IDLE MONEY
WORK FOR YOU**



Savings+ is a unique investment solution by Bajaj Finserv Asset Management Ltd that encourages investors to make their idle money work for them.

It helps to seamlessly **invest the surplus money** lying in bank accounts into the **Bajaj Finserv Liquid Fund or Bajaj Finserv Overnight Fund.**

WHAT IS DIFFERENT ABOUT SAVINGS+?

SAVINGS+ HAS A BUILT-IN ACCOUNT AGGREGATOR THAT PROVIDES INSIGHTS INTO YOUR:

- Spending behavior
- Average monthly balance
- Potential earnings from investing surplus funds instead of leaving them idle in savings account.

This helps you make informed investment that has instant liquidity and better returns.

HOW DOES SAVINGS+ FACILITATE SMART INVESTMENTS?

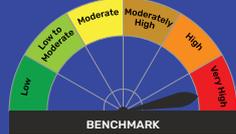
- Tracks your average monthly balance
- Compares the earnings differential between investing surplus and idle savings
- Identifies surplus funds for the month to invest in Bajaj Finserv Liquid Fund or Bajaj Finserv Overnight Fund
- Monitors current balance of your account
- Provides Insta Redemption facility for instant liquidity



RISK-O-METER AND PRODUCT LABEL.

Bajaj Finserv Flexi Cap Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Wealth creation/capital appreciation over long term • Investment in equity and equity related instruments across large cap, mid cap and small cap stocks <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. BSE 500 TRI is very high</p>
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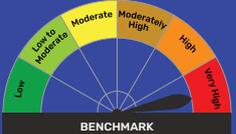
Bajaj Finserv Large and Mid Cap Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Wealth creation over long term • Open ended equity scheme investing in both large cap and mid cap stocks <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. Nifty Large Midcap 250 TRI is very high</p>
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Bajaj Finserv Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • wealth creation over long term • to invest predominantly in equity and equity related instruments of large cap companies <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. Nifty 100 Total Return Index (TRI) is very high</p>
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Bajaj Finserv Multi Cap Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • wealth creation over long term • to invest predominantly in equity and equity related instruments of large cap, mid cap, small cap companies. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is Very High</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. Nifty 500 Multicap 50:25:25 TRI is Very High</p>
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Bajaj Finserv Consumption Fund

An open ended equity scheme following consumption theme

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • 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. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high</p>
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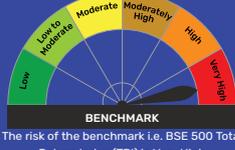
Bajaj Finserv Healthcare Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high</p>
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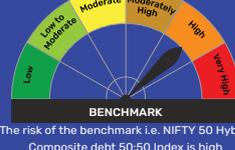
Bajaj Finserv ELSS Tax Saver Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● 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 <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High</p>
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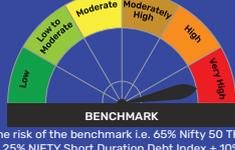
Bajaj Finserv Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● To generate wealth creation over long term ● Dynamic asset allocation between equity and equity related instruments including derivatives, and fixed income instruments <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. NIFTY 50 Hybrid Composite debt 50:50 Index is high</p>
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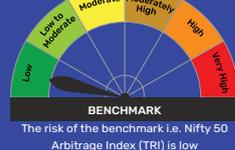
BAJAJ FINSERV MULTI ASSET ALLOCATION FUND

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● 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 <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is very high</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">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</p>
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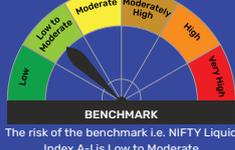
Bajaj Finserv Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● Short term income generation ● income through arbitrage opportunities in the cash and derivatives segments of the equity markets <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is low</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low</p>
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Bajaj Finserv Liquid Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● Regular income over short term. ● Investment in money market and debt instruments, with maturity up to 91 days <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is Low to Moderate</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. NIFTY Liquid Index A-1 is Low to Moderate</p>
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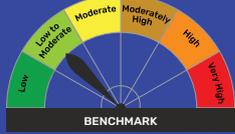
Bajaj Finserv Money Market Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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 <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is Low to Moderate</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. NIFTY Money Market Index A-I is Low to Moderate</p>
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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.

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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 <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is Moderate</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. Nifty Banking & PSU Debt Index A-II is Low to Moderate</p>
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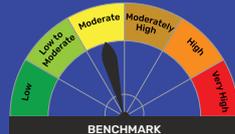
Bajaj Finserv Overnight Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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 <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is Low</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. CRISIL Liquid Overnight Index is low</p>
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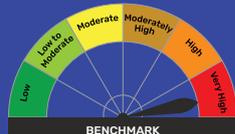
Bajaj Finserv Gilt Fund

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

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> credit risk free returns over medium to long term investments mainly in government securities of various maturities <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is Moderate</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate</p>
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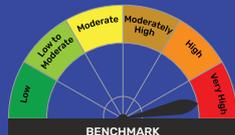
Bajaj Finserv Nifty 50 Index Fund

An open ended scheme tracking Nifty 50 Index

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> wealth creation over long term an index fund that seeks to replicate returns by investing in a basket of stocks covered by Nifty 50 Index and aims to achieve returns of the Nifty 50 Index, subject to tracking error. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is Very High</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. Nifty 50 Total Return Index (TRI) is very high</p>
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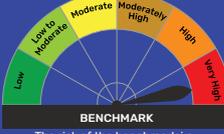
Bajaj Finserv Nifty Next 50 Index Fund

An open ended scheme tracking Nifty Next 50 Index

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> wealth creation over long term an index fund that seeks to replicate returns by investing in a basket of stocks covered by Nifty Next 50 Index and aims to achieve returns of the Nifty Next 50 Index, subject to tracking error. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	<p style="text-align: center;">SCHEME RISK-O-METER</p>  <p style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is Very High</p>	<p style="text-align: center;">BENCHMARK RISK-O-METER</p>  <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. Nifty Next 50 Total Return Index (TRI) is very high</p>
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Bajaj Finserv Nifty 50 ETF

An open ended exchange traded fund tracking NIFTY 50 Index

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Wealth creation over long term • An exchange traded fund that seeks to provide returns that correspond to the returns provided by Nifty 50 Index, subject to tracking error <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p>SCHEME The risk of the scheme is very high</p>	 <p>BENCHMARK The risk of the benchmark i.e. Nifty 50 TRI is very high</p>

Bajaj Finserv Nifty Bank ETF

An open ended exchange traded fund tracking Nifty Bank Index

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Wealth creation over long term • An exchange traded fund that seeks to provide returns that correspond to the returns provided by Nifty Bank Index, subject to tracking error <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p>SCHEME The risk of the scheme is very high</p>	 <p>BENCHMARK The risk of the benchmark i.e. Nifty Bank TRI is very high</p>

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
<p>This product is suitable for investors who are seeking*:</p> <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>	 <p>SCHEME The risk of the scheme is Low to Moderate</p>	 <p>BENCHMARK The risk of the benchmark i.e. Nifty 1D Rate Index is low</p>

POTENTIAL RISK CLASS (PRC)

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 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 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 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.			

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