

**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  
investing in debt and equity instruments only

**September 2026**

# How does our brain process and make decisions?

## Left Brain

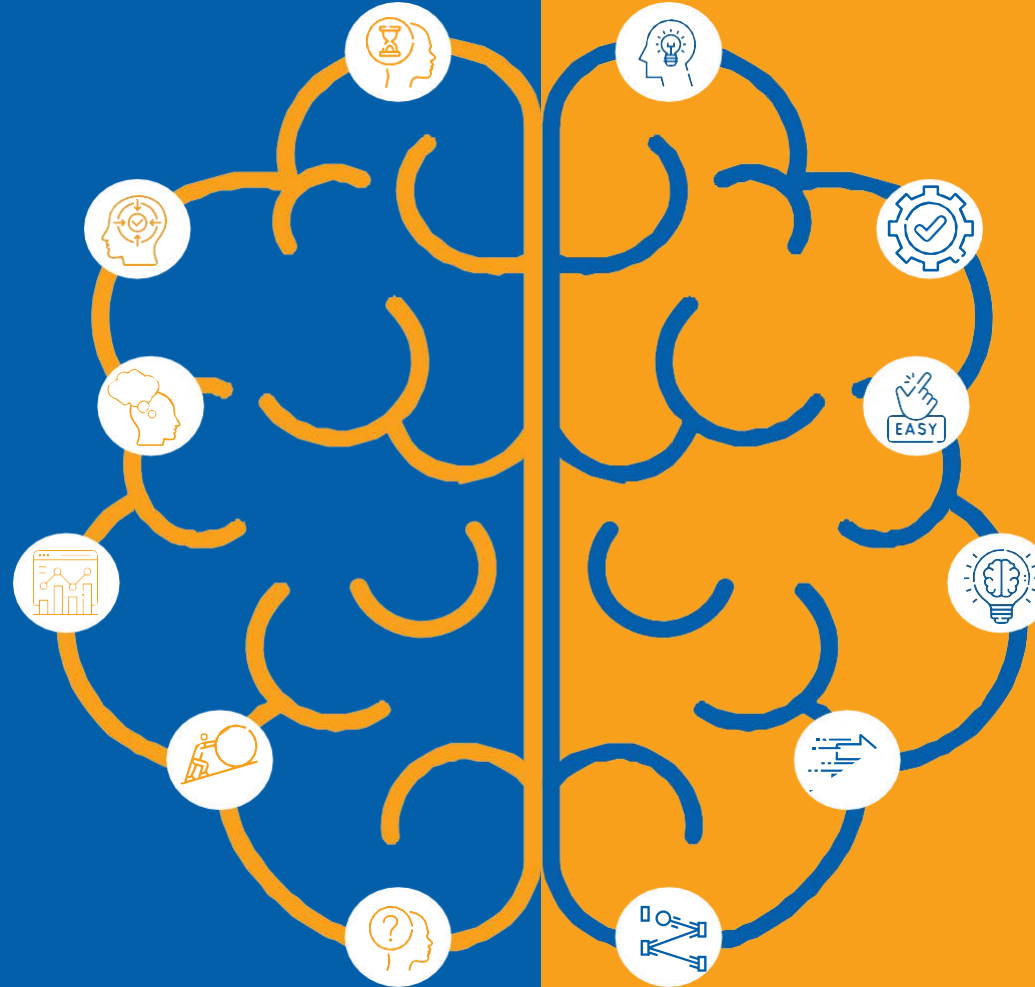
- Slow
- Deliberate
- Analytical
- Conscious
- Tires quickly
- Lazy

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

## How our emotions override logical reasoning:



### Procrastination

Starting a task early and working on it consistently is the logical approach, but our emotions often lead us to procrastinate until the last minute.



### Spending Money

Making impulsive purchases or spending beyond our means because of the momentary joy of acquiring something.



### Skipping Exercise

The emotional pull to stay in our comfort zone can make us skip workout sessions.



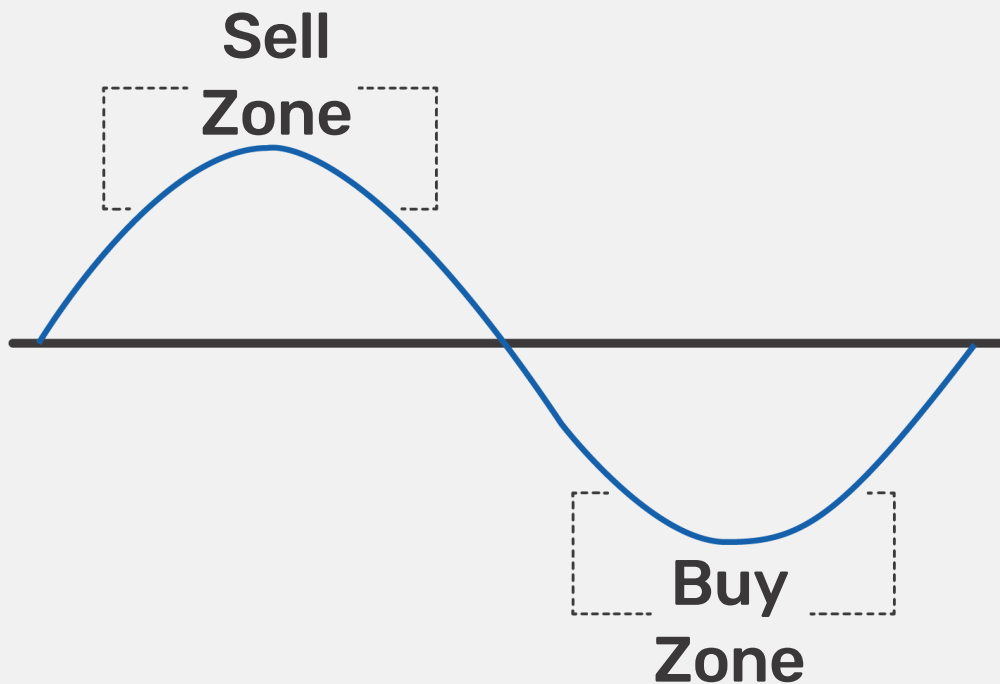
### Stress Eating

When stressed, we might indulge in comfort foods even though we're aware that it's not a healthy coping mechanism.

# 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.

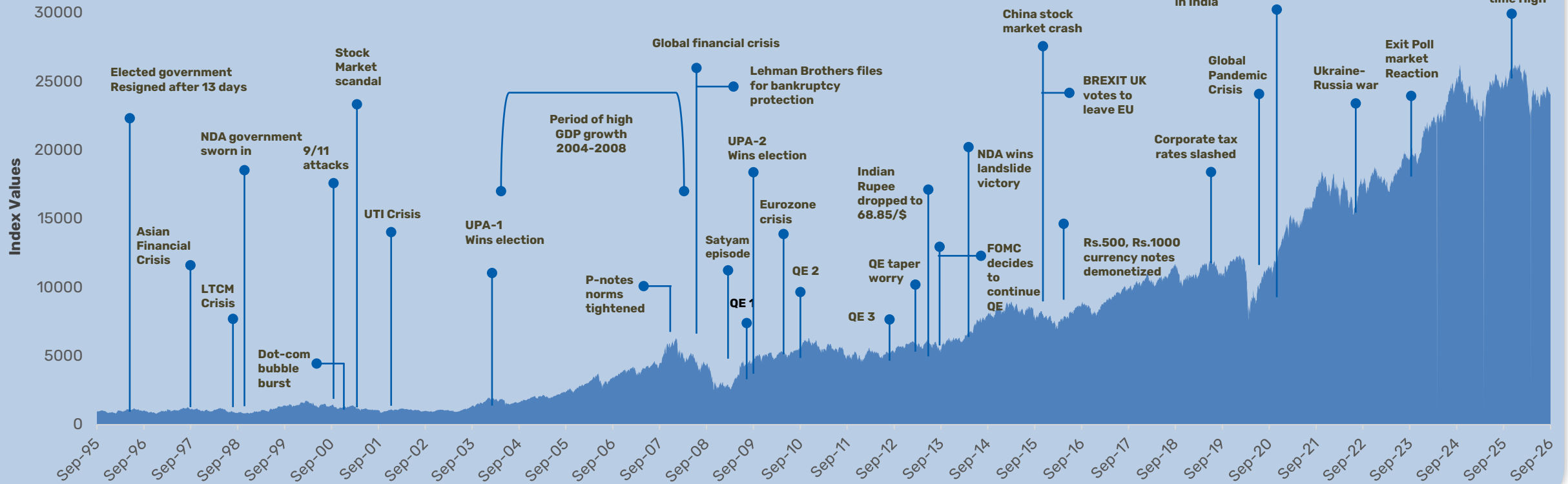


## Herd Mentality Bias

Following the crowd without independent analysis.

# Market volatility impacts our emotions & behaviour

**Nifty 50 delivered a CAGR of 10.9%\***



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

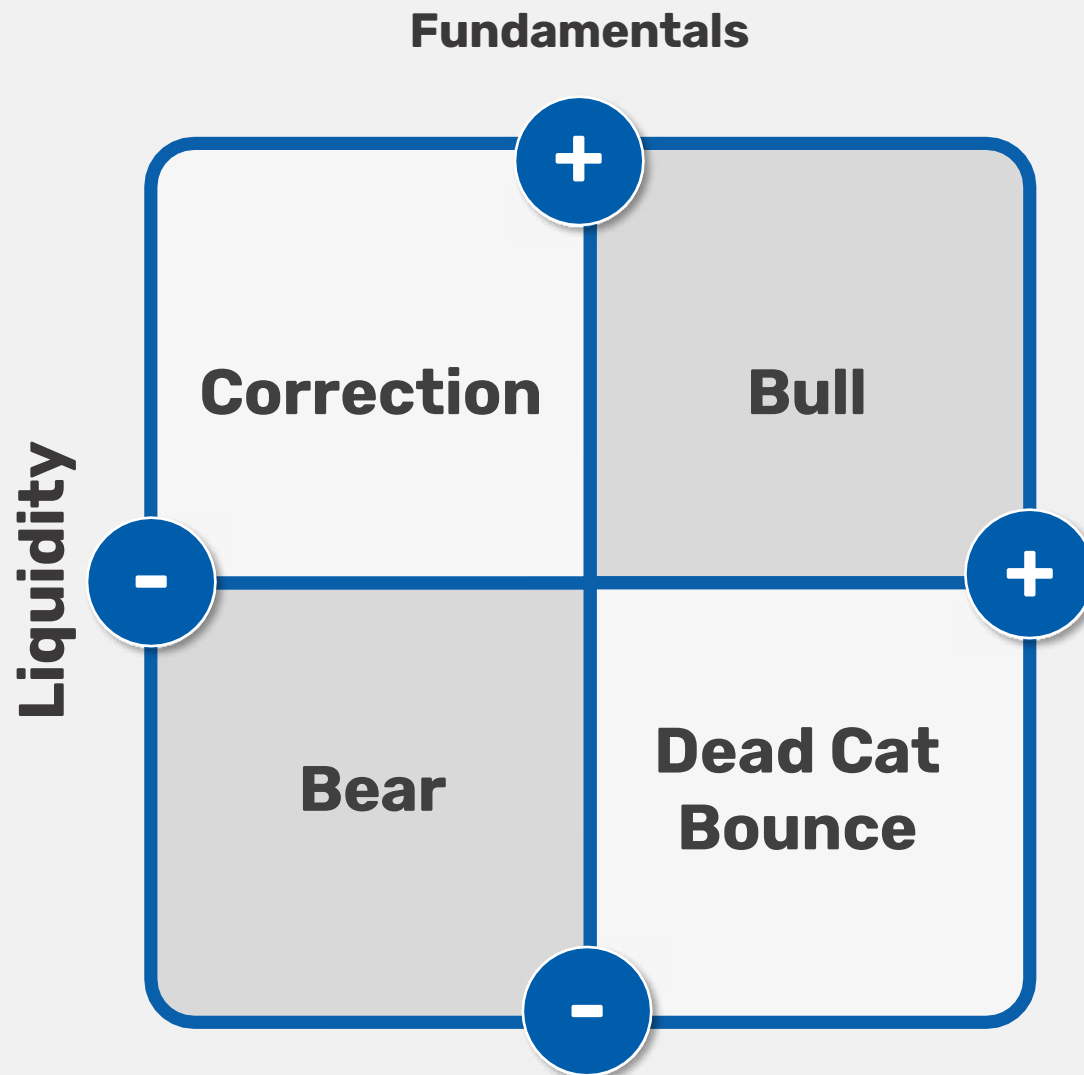
*\*Returns from September 9, 1995, to September 9, 2026. Source: ICRA MFI Explorer, Past performance may or may not be sustained in future  
Data as on September 2026.*

Introducing  
Bajaj Finserv

# Balanced Advantage Fund

**(With Behavioural Edge)**

# Market trends basis fundamentals and liquidity



# Approach

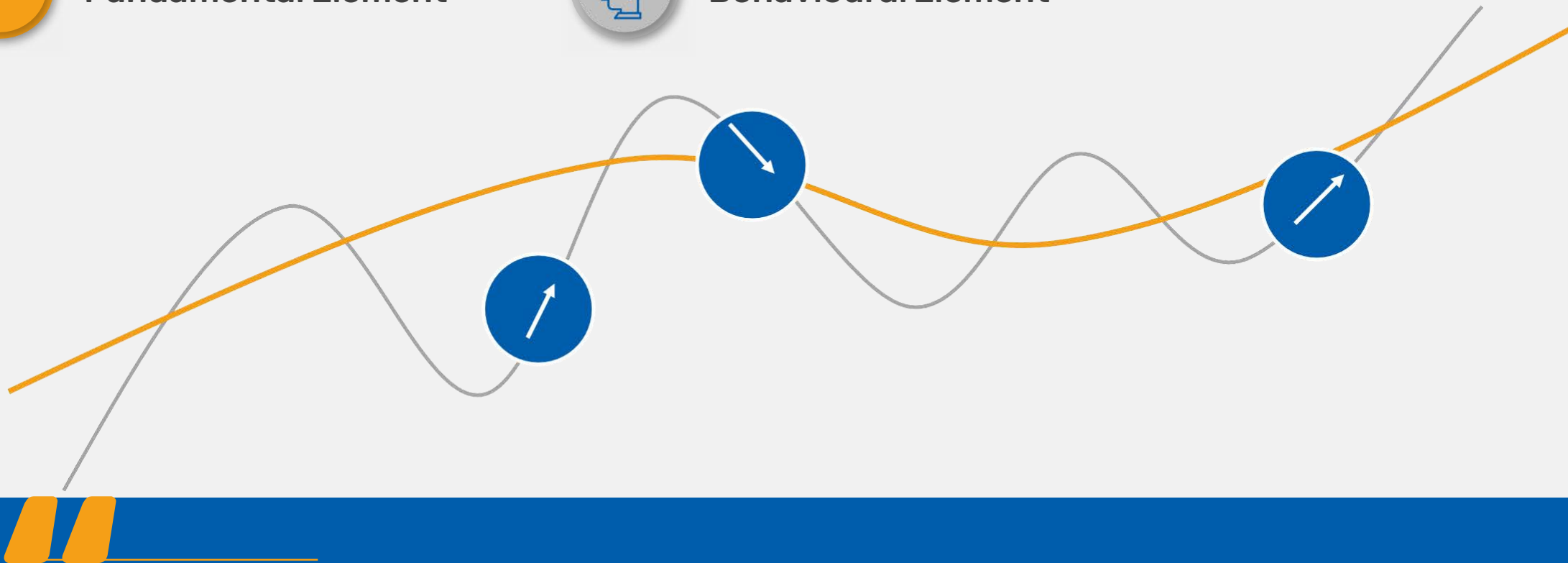
What moves the market?



Fundamental Element



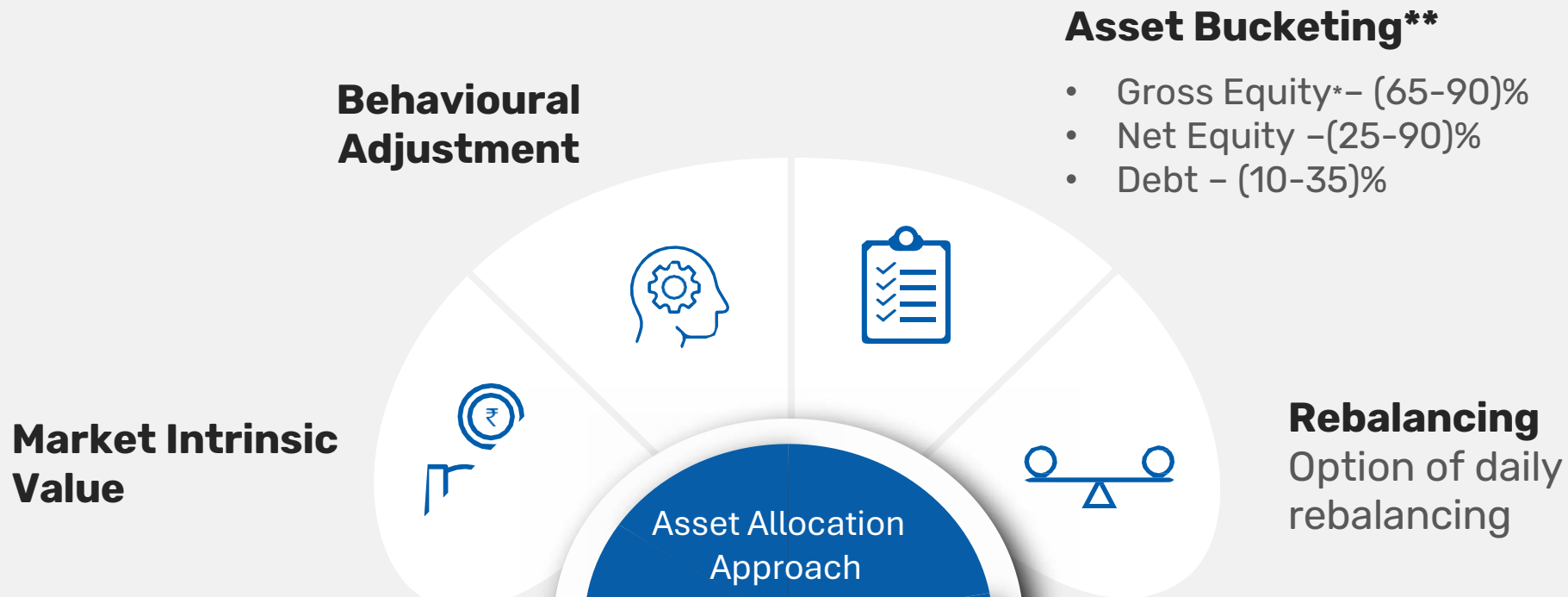
Behavioural Element



**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.



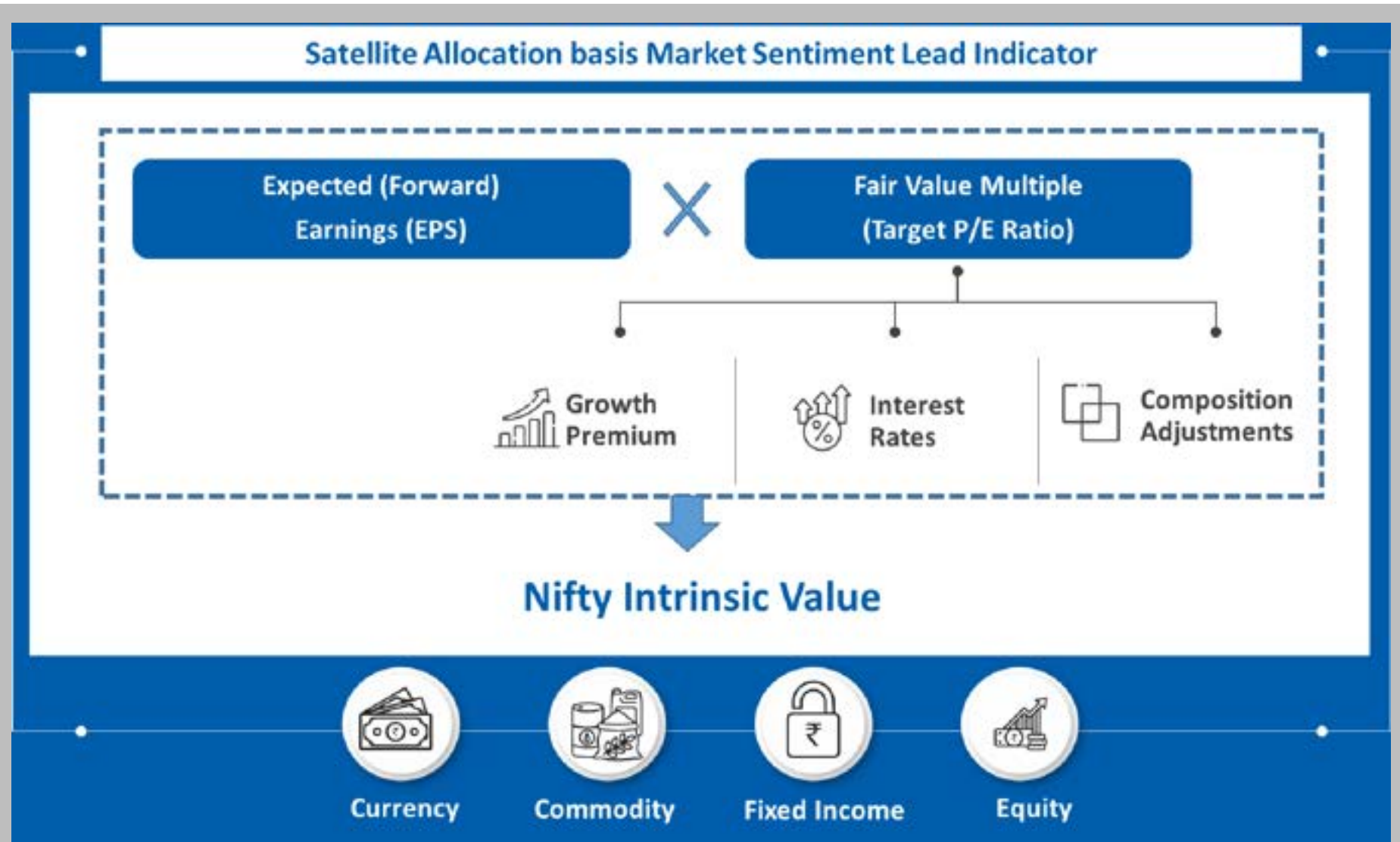
\*\*Indicative allocation and this can change based on market conditions and investment opportunity available \*Includes Net Equity & Arbitrage

**The fund model will determine the 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



- Estimates 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.

## 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                                                                                                                                                                                          |
|-------------------------------------------------------------------------------------|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | <b>Currencies</b> | 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.                                                        |
|    | <b>Commodity</b>  | 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. |
|   | <b>Bond</b>       | 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.      |
|  | <b>Equity</b>     | 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

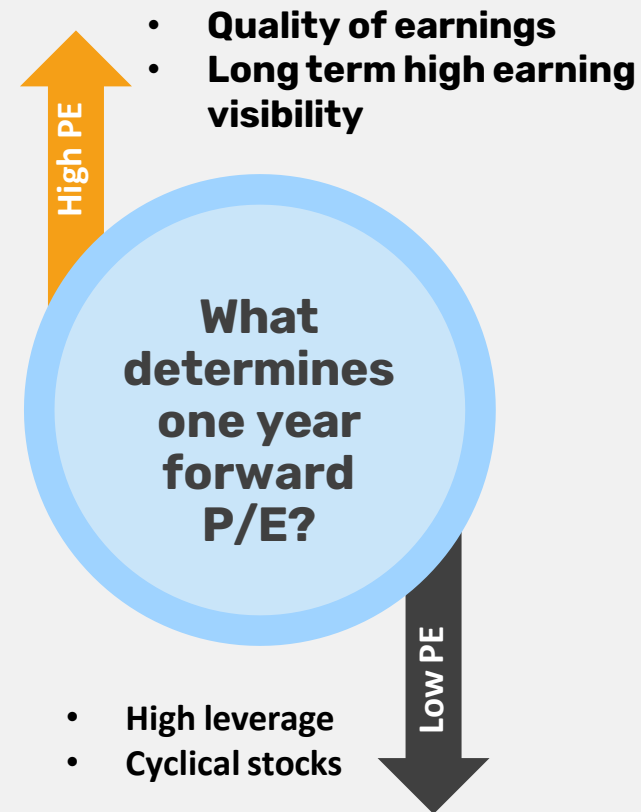
- Ignores quality of business, keeps trending higher

**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

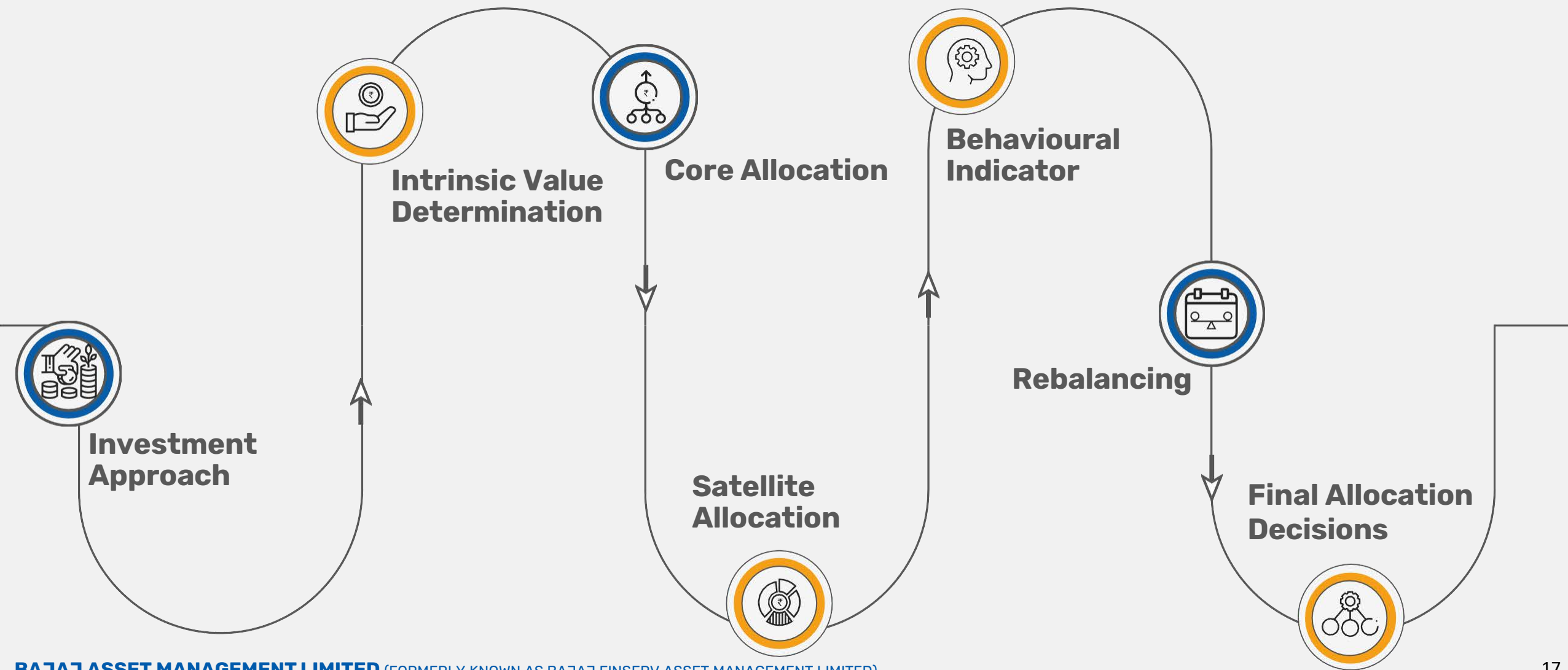


**Ideal Earning\***  
One year Forward  
Earning

**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 construction approach for equity & debt components

| Portfolio Approach                                                                                        |                                                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p>Equity Portfolio</p> | <ul style="list-style-type: none"> <li>• Flexi cap approach</li> <li>• Prefer large cap orientation</li> </ul>                                                                       |
|  <p>Debt Portfolio</p>  | <ul style="list-style-type: none"> <li>• Short to medium term duration</li> <li>• Investment in highly rated securities</li> <li>• To anchor and support core performance</li> </ul> |

# Who Should Invest?

## Investors who



Want to add dynamic asset allocation to their portfolio



Want diversification in their portfolio



Seek professional fund management



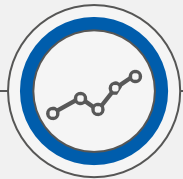
Want potential capital appreciation with mitigation of downside risk



Have long-term investment horizon



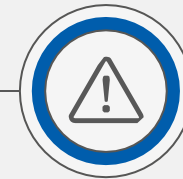
**Dynamic Asset Allocation**



**Navigate Market Volatility**



**Optimizing Returns**



**Risk Management**



**Long-Term Perspective**



**Adapting to Change**



**Tax Efficiency**



# BAJAJ FINSERV BALANCED ADVANTAGE FUND (With Behavioural Edge)

An open ended dynamic asset allocation fund investing in debt and equity instruments only

September 2026

| Date                  | Aug 26                | Jul 26                | Jun 26                | May 26                | Apr 26                | Mar 26                | Feb 26                | Jan 26                | Dec 25                | Nov 25                | Oct 25                | Sep 25                |
|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Fundamental View      | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value | 👍<br>Below Fair Value |
| Sentiment Indicator   | 😊<br>Positive         | 😊<br>Positive         | 😊<br>Positive         | 😊<br>Positive         | 😊<br>Positive         | 😞<br>Negative         | 😊<br>Positive         | 😊<br>Positive         | 😊<br>Positive         | 😊<br>Positive         | 😊<br>Positive         | 😊<br>Positive         |
| Net Equity Allocation | 📊<br>86.15%           | 📊<br>82.06%           | 📊<br>88.48%           | 📊<br>87.65%           | 📊<br>75.94%           | 📊<br>75.11%           | 📊<br>78.17%           | 📊<br>80.83%           | 📊<br>78.53%           | 📊<br>81.82%           | 📊<br>78.17%           | 📊<br>81.11%           |

■ Portfolio Allocation
 ■ Increased Portfolio Allocation
 ■ Decreased Portfolio Allocation

Combining fundamental and behavioural finance principles provides a key advantage in managing investments. Our proprietary asset allocation model at Bajaj AMC (Formerly known as Bajaj Finserv 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.

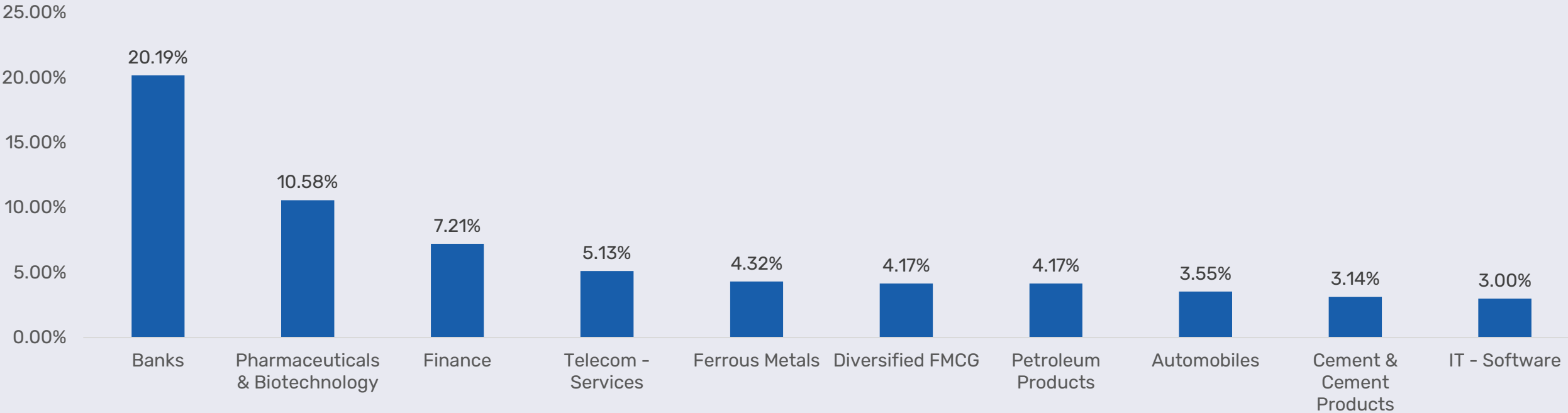
Data as on 31<sup>st</sup> August, 2026

# Bajaj Finserv Balanced Advantage Fund – Equity portion

| Company                                 | % of NAV |
|-----------------------------------------|----------|
| HDFC Bank Limited                       | 6.58%    |
| ICICI Bank Limited                      | 6.06%    |
| Bharti Airtel Limited                   | 5.13%    |
| Reliance Industries Limited             | 4.17%    |
| Bajaj Finance Limited                   | 3.66%    |
| Divi's Laboratories Limited             | 3.48%    |
| Bajaj Auto Limited                      | 3.02%    |
| GlaxoSmithKline Pharmaceuticals Limited | 2.75%    |
| Hindustan Unilever Limited              | 2.62%    |
| State Bank of India                     | 2.56%    |
| Tata Steel Limited                      | 2.48%    |
| Shriram Finance Limited                 | 2.34%    |
| Larsen & Toubro Limited                 | 2.25%    |
| Sun Pharmaceutical Industries Limited   | 2.23%    |
| UltraTech Cement Limited                | 2.08%    |
| DLF Limited                             | 2.05%    |
| Axis Bank Limited                       | 2.04%    |
| Eternal Limited                         | 1.60%    |
| Infosys Limited                         | 1.55%    |
| ITC Limited                             | 1.55%    |
| Titan Company Limited                   | 1.52%    |
| The Federal Bank Limited                | 1.38%    |
| Rubicon Research Limited                | 1.29%    |
| Jio Financial Services Limited          | 1.21%    |
| United Spirits Limited                  | 1.16%    |
| JSW Steel Limited                       | 1.08%    |
| RBL Bank Limited                        | 1.07%    |
| HCL Technologies Limited                | 1.04%    |
| Vedanta Aluminium Metal Limited         | 0.97%    |
| Hindustan Zinc Limited                  | 0.92%    |
| Schaeffler India Limited                | 0.88%    |
| SBI Funds Management Limited            | 0.87%    |
| Asian Paints Limited                    | 0.84%    |
| Aurobindo Pharma Limited                | 0.83%    |
| Steel Authority of India Limited        | 0.76%    |
| Trent Limited                           | 0.73%    |
| Max Financial Services Limited          | 0.72%    |

| Company                             | % of NAV       |
|-------------------------------------|----------------|
| HDFC Life Insurance Company Limited | 0.65%          |
| JSW Cement Limited                  | 0.59%          |
| Vedanta Power Ltd                   | 0.58%          |
| Adani Power Limited                 | 0.54%          |
| Hindalco Industries Limited         | 0.52%          |
| Canara Bank                         | 0.50%          |
| Zydus Wellness Limited              | 0.49%          |
| Hindustan Copper Limited            | 0.49%          |
| Bharat Electronics Limited          | 0.48%          |
| Oberoi Realty Limited               | 0.48%          |
| Grasim Industries Limited           | 0.47%          |
| GE Vernova T&D India Limited        | 0.44%          |
| Wipro Limited                       | 0.41%          |
| SBI Life Insurance Company Limited  | 0.39%          |
| One 97 Communications Limited       | 0.34%          |
| Thangamayil Jewellery Limited       | 0.29%          |
| TVS Motor Company Limited           | 0.27%          |
| Mahindra & Mahindra Limited         | 0.26%          |
| Sumitomo Chemical India Limited     | 0.26%          |
| Hindustan Aeronautics Limited       | 0.23%          |
| <b>Equity</b>                       | <b>86.15%</b>  |
| REC Limited                         | 0.97%          |
| <b>Corporate Bond</b>               | <b>0.97%</b>   |
| 7.09% GOI (MD 25/11/2074)           | 0.36%          |
| 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%          |
| <b>Government Bond</b>              | <b>0.56%</b>   |
| Bajaj Finserv Mutual Fund           | 8.60%          |
| <b>Mutual Fund Units</b>            | <b>8.60%</b>   |
| NIFTY                               | 0.17%          |
| HDFC Bank Limited                   | 0.03%          |
| <b>Equity Options</b>               | <b>0.20%</b>   |
| <b>Reverse Repo / TREPS</b>         | <b>2.89%</b>   |
| <b>Cash &amp; Cash Equivalent</b>   | <b>0.63%</b>   |
| <b>Grand Total</b>                  | <b>100.00%</b> |

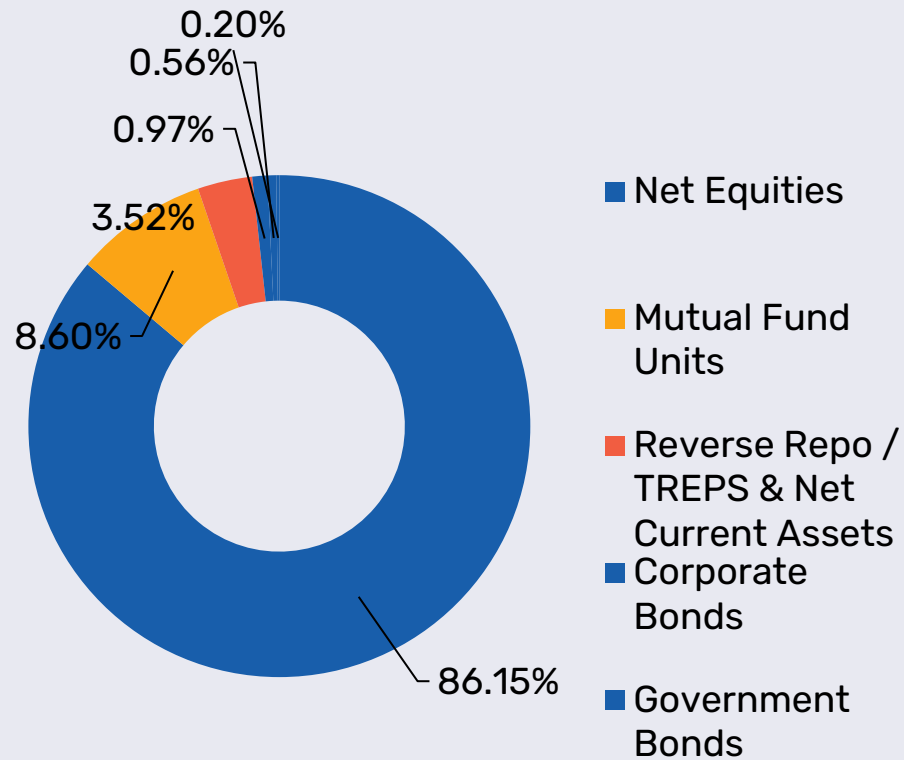
## Industry Allocation



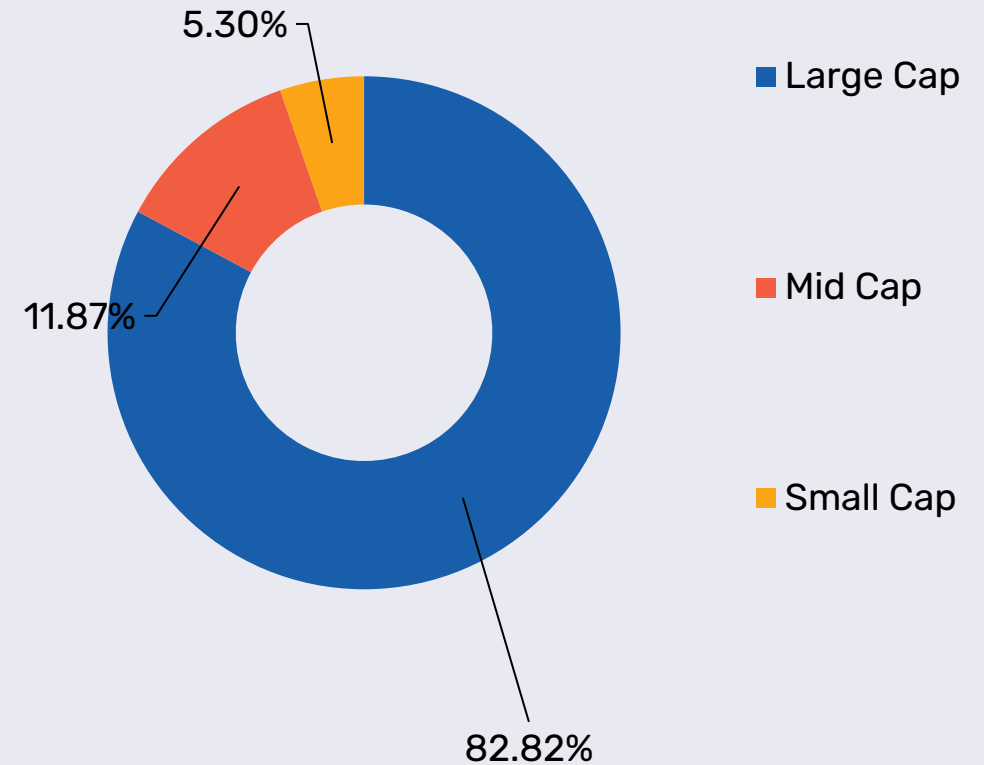
Data as on 31<sup>st</sup> August 2026 | Data for Equity portion of Portfolio

# Bajaj Finserv Balanced Advantage Fund - Allocation

## Asset Allocation



## Market Cap Breakup



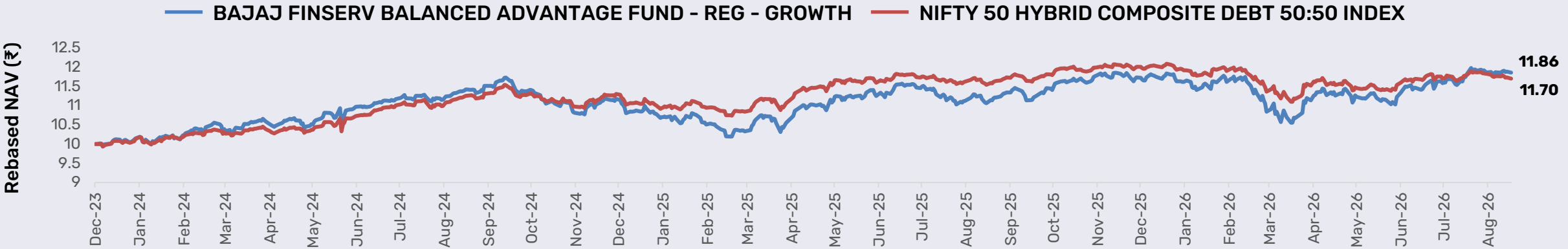
Data as on 31<sup>st</sup> August 2026

# Quantitative Indicators\*

| Bajaj Finserv<br>Balanced<br>Advantage Fund | Yield to<br>Maturity | Average<br>Maturity | Macaulay<br>Duration | Modified<br>Duration |
|---------------------------------------------|----------------------|---------------------|----------------------|----------------------|
|                                             | 6.38%                | 2.31<br>Years       | 1.23<br>Years        | 1.20<br>Years        |

All data is as on 31st August, 2026. | \*For the debt portion of the portfolio.

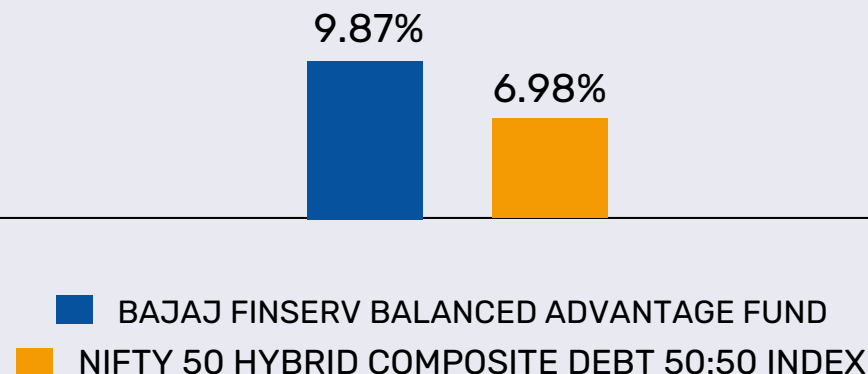
## SCHEME VS BENCHMARK



DISCLAIMER: Returns <1 Yr Absolute, ≥ CAGR. Absolute Return and Annualised Return are calculated on a point to point basis. Ratios are calculated for a period of 3 years with monthly rolling and monthly frequency and Risk-free rate 4.97% is based on the FBIL Overnight MIBOR rate of as on last working day of the month. For Bajaj AMC schemes, ratios are calculated since inception with monthly rolling and monthly frequency. Max Drawdown is calculated within the one-day range. Returns for global funds pertains to previous business day as NAVs are disclosed at one day lag.

Data as on 31st August, 2026 | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

## STANDARD DEVIATION

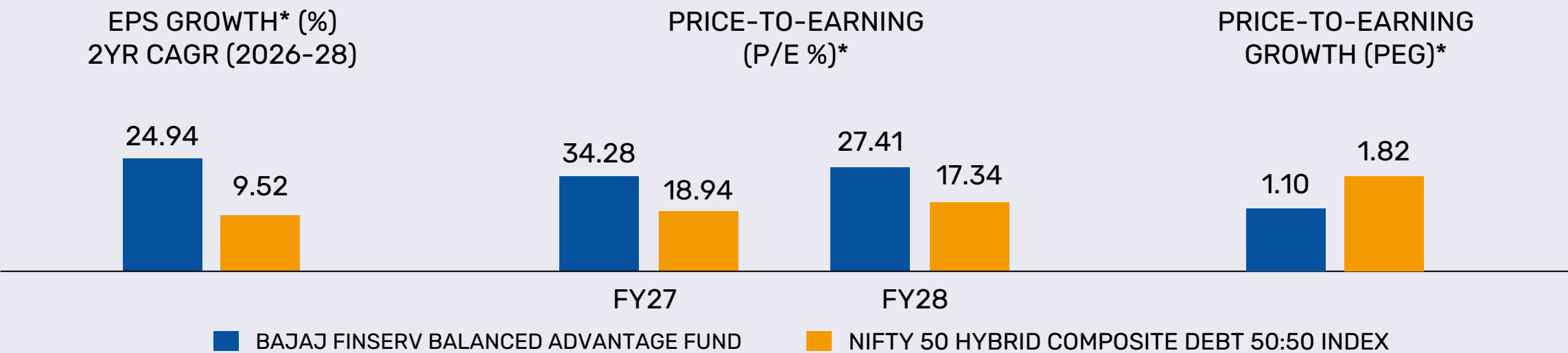


With a standard deviation of 9.87% versus 6.98% for the benchmark, the scheme has delivered robust risk-adjusted returns.

A **beta of 1.36** since inception highlight its resilient profile and consistently outperformed through prudent portfolio construction and stock selection.

Risk Free Rate of Return: 4.97% | Data as on 31st August, 2026; calculated since inception | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

With a 24.94% EPS growth outlook and a comparatively lower PEG ratio of 1.10, the fund demonstrates a valuation edge versus the benchmark.



With an expected EPS growth of 24.94% over FY26–28 versus 9.52% for the benchmark, the fund reflects a portfolio positioned for robust earnings growth.

\*Expected

With a P/E of 34.28% versus 18.94% for the benchmark, the fund reflects a portfolio of companies with robust growth potential.

The fund’s lower PEG ratio of 1.10 versus 1.82 for the benchmark indicates growth potential at more reasonable valuations.

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

## Bajaj Finserv Balanced Advantage Fund

Value of Investment of Rs.10,000

| Period                                                          | Fund Returns (%) | Benchmark Returns (%) | Additional Benchmark Returns (%) | Fund (Rs) | Benchmark (Rs) | Additional Benchmark (Rs) |
|-----------------------------------------------------------------|------------------|-----------------------|----------------------------------|-----------|----------------|---------------------------|
| <b>Bajaj Finserv Balanced Advantage Fund - Regular - Growth</b> |                  |                       |                                  |           |                |                           |
| Last 1 Year                                                     | 7.18%            | 1.37%                 | -0.35%                           | 10,722    | 10,138         | 9,965                     |
| Since Inception                                                 | 6.47%            | 5.95%                 | 5.63%                            | 11,855    | 11,696         | 11,601                    |
| <b>Bajaj Finserv Balanced Advantage Fund - Direct - Growth</b>  |                  |                       |                                  |           |                |                           |
| Last 1 Year                                                     | 8.86%            | 1.37%                 | -0.35%                           | 10,891    | 10,138         | 9,965                     |
| Since Inception                                                 | 8.13%            | 5.95%                 | 5.63%                            | 12,363    | 11,696         | 11,601                    |

Returns as on 31<sup>st</sup> August, 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 Bajaj Finserv Ultra Short to Short Term Fund.

Mr. Siddharth Chaudhary manages debt portion of Bajaj Finserv Banking and Financial Services Fund. He also manages Bajaj Finserv Ultra Short to Short Term Fund.

## Bajaj Finserv Balanced Advantage Fund

| <b>Bajaj Finserv Balanced Advantage Fund - Regular Plan - Growth</b> |                |                            |                    |                        | <b>NIFTY 50 Hybrid Composite debt 50:50 Index</b> |                 | <b>Nifty 50 TRI</b> |                 |
|----------------------------------------------------------------------|----------------|----------------------------|--------------------|------------------------|---------------------------------------------------|-----------------|---------------------|-----------------|
| Period                                                               | SIP Start Date | Total Amount Invested(Rs.) | Market Value (Rs.) | Scheme Returns (CAGR%) | Market Value (Rs.)                                | Returns (CAGR%) | Market Value (Rs.)  | Returns (CAGR%) |
| 1-Years SIP                                                          | 01-Sep-2025    | 120,000                    | 124,588            | 7.18                   | 119,881                                           | -0.18           | 118,045             | -3.01           |
| Since Inception SIP                                                  | 15-Dec-2023    | 330,000                    | 354,664            | 5.18                   | 345,210                                           | 3.22            | 338,206             | 1.75            |

Returns as on 31st August, 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, Mr. Siddharth Chaudhary.

|                                                                | 1 Year  |        |           | 3 Year  |        |           | 5 Year  |        |           |
|----------------------------------------------------------------|---------|--------|-----------|---------|--------|-----------|---------|--------|-----------|
| Fund Name                                                      | Regular | Direct | Benchmark | Regular | Direct | Benchmark | Regular | Direct | Benchmark |
| Bajaj Finserv Flexi Cap Fund <sup>§</sup>                      | 11.30%  | 12.73% | 4.69%     | 16.66%  | 18.28% | 12.08%    | NA      | NA     | NA        |
| Bajaj Finserv Large Cap Fund <sup>***</sup>                    | 5.90%   | 7.48%  | 1.97%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv ELSS - Tax Saver Fund <sup>†</sup>               | 8.38%   | 10.26% | 4.69%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Multi Cap Fund <sup>  </sup>                     | 14.05%  | 15.75% | 7.51%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Money Market Fund <sup>*</sup>                   | 5.81%   | 6.50%  | 6.45%     | 6.74%   | 7.38%  | 7.13%     | NA      | NA     | NA        |
| Bajaj Finserv Banking and PSU Debt Fund <sup>ss</sup>          | 4.64%   | 5.22%  | 4.87%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Overnight Fund <sup>**</sup>                     | 5.30%   | 5.36%  | 5.29%     | 6.07%   | 6.12%  | 6.11%     | NA      | NA     | NA        |
| Bajaj Finserv Liquid Fund <sup>**</sup>                        | 6.27%   | 6.48%  | 6.40%     | 6.79%   | 6.98%  | 6.91%     | NA      | NA     | NA        |
| Bajaj Finserv Arbitrage Fund <sup>@</sup>                      | 5.63%   | 6.37%  | 7.02%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Large & Mid Cap Fund <sup>^^</sup>               | 5.89%   | 7.39%  | 7.91%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth <sup>sss</sup> | 4.88%   | NA     | 5.32%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Multi Asset Allocation Fund <sup>^^^</sup>       | 14.65%  | 16.33% | 5.80%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Consumption Fund <sup>ooo</sup>                  | -1.69%  | -0.08% | -1.35%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Healthcare Fund <sup>***</sup>                   | 24.86%  | 26.96% | 18.70%    | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Gilt Fund <sup>  </sup>                          | 4.46%   | 5.39%  | 4.86%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Small Cap Fund <sup>sss</sup>                    | 20.98%  | 22.81% | 9.81%     | NA      | NA     | NA        | NA      | NA     | NA        |
| Bajaj Finserv Equity Savings Fund <sup>****</sup>              | 4.23%   | 5.36%  | 4.00%     | NA      | NA     | NA        | NA      | NA     | NA        |

Data as on 31<sup>st</sup> August 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 Debt Fund - 13th Nov 2023, Bajaj Finserv Overnight Fund - 05th Jul 2023, Bajaj Finserv Liquid Fund - 05th Jul 2023, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Large & Mid Cap Fund - 27th Feb 2024, Bajaj Finserv Nifty 1D Rate Liquid ETF - 28th May 2024, Bajaj Finserv Multi Asset Allocation Fund - 03rd Jun 2024, Bajaj Finserv Consumption Fund - 29th Nov 2024, Bajaj Finserv Healthcare Fund - 27th Dec 2024, Bajaj Finserv Gilt Fund - 15th Jan 2025, Bajaj Finserv Small Cap Fund - 18th Jul 2025 and Bajaj Finserv Equity Savings Fund - 19th Aug 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:** <sup>§</sup>BSE 500 TRI, <sup>\*\*\*</sup>Nifty 100 Total Return Index (TRI), <sup>†</sup>BSE 500 Total Return Index (TRI), <sup>||</sup>Nifty 500 Multicap 50:25:25 TRI, <sup>\*</sup>NIFTY Money Market Index A-I, <sup>ss</sup>Nifty Banking & PSU Debt Index A-II, <sup>\*\*</sup>CRISIL Liquid Overnight Index, <sup>\*\*</sup>NIFTY Liquid Index A-I, <sup>@</sup>Nifty 50 Arbitrage Index (TRI), <sup>^^</sup>Nifty Large Midcap 250 TRI, <sup>sss</sup>Nifty 1D Rate Index, <sup>^^^</sup>65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold, <sup>ooo</sup>Nifty India Consumption Total Return Index (TRI), <sup>\*\*\*</sup>BSE Healthcare Total Return Index (TRI), <sup>||</sup>CRISIL Dynamic Gilt Index, <sup>sss</sup>BSE 250 SmallCap TRI and <sup>\*\*\*\*</sup>Nifty Equity Savings Index.

# SCHEME FEATURES

|                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Scheme Type                    | An open ended dynamic asset allocation fund investing in debt and equity instruments only                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| Plans                          | Bajaj Finserv Balanced Advantage Fund - Regular Plan   Bajaj Finserv Balanced Advantage Fund - Direct Plan                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Option                         | Growth & IDCW                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Minimum Application Amount     | Rs. 500 (Plus multiples of Re.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Minimum Additional Application | Rs. 100 (Plus multiples of Re.1)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| Entry Load                     | Nil                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Exit Load                      | <p>For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows:</p> <ul style="list-style-type: none"> <li>➤ if units are redeemed / switched out within 3 months from the date of allotment: <ul style="list-style-type: none"> <li>• if upto 8% of units allotted are redeemed/switched out – Nil</li> <li>• any redemption / switch-out of units in excess of 8% of units allotted - 1% of applicable NAV.</li> </ul> </li> <li>➤ if units are redeemed/switched out after 3 months from the date of allotment, no exit load is payable.</li> </ul> |
| Fund Manager                   | Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity Portion)<br>Mr. Siddharth Chaudhary (Debt Portion)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Benchmark Index                | NIFTY 50 Hybrid Composite Debt 50:50 Index                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| SIP / SWP / STP                | Available                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| AUM (in Rs. Cr.)               | 1,165.93                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| BER*                           | Direct: 0.48%   Regular: 1.82%                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| NAV (in Rs.)                   | Regular-Growth: 11.8550    Direct-Growth: 12.3630                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

\*To know about Base Expense Ratio, please visit <https://www.bajajamc.com/downloads?ter=>

Data as on 31<sup>st</sup> August 2026

# Product Label

## Bajaj Finserv Balanced Advantage Fund

An open ended dynamic asset allocation fund investing in debt and equity instruments only

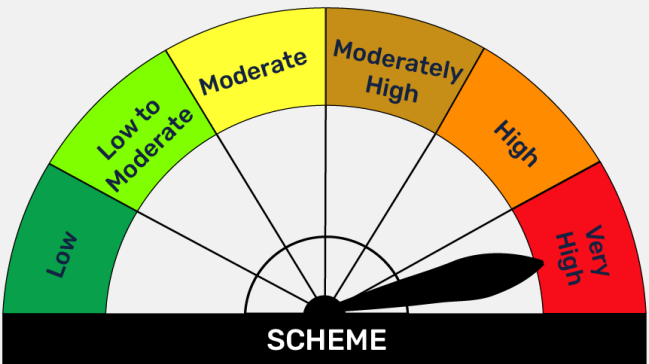
This product is suitable for investors who are seeking\*:

- 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

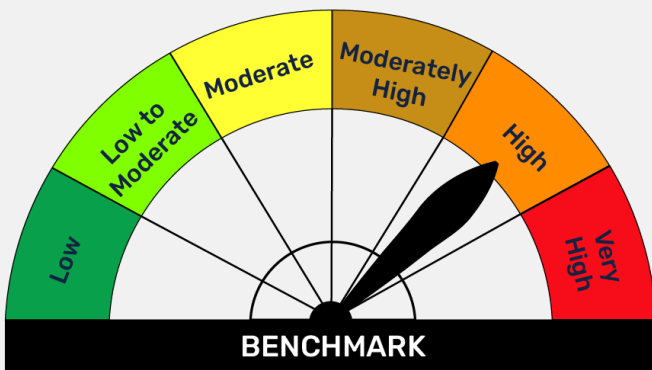
### Riskometer

#### Scheme



The risk of the scheme is very high

#### Benchmark



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 Debt Fund

## POTENTIAL RISK CLASS (Maximum risk the scheme can take)

| Credit Risk →<br>Interest Rate Risk ↓                                             | Relatively Low<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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 →<br>Interest Rate Risk ↓                                          | Relatively Low<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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 →<br>Interest Rate Risk ↓                                          | Relatively Low<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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 →<br>Interest Rate Risk ↓                                                 | Relatively Low<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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 →<br>Interest Rate Risk ↓                                                 | Relatively Low<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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 →<br>Interest Rate Risk ↓                                                    | Relatively Low<br>(Class A) | Moderate<br>(Class B) | Relatively High<br>(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

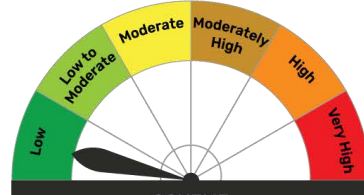
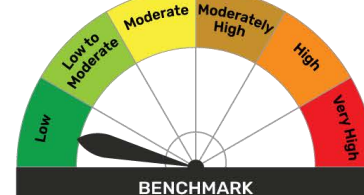
### Bajaj Finserv Banking and PSU Debt Fund

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                                                                                                                                                                                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over short to medium term</li> <li>Investment primarily in securities issued by Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p><b>SCHEME</b><br/>The risk of the scheme is Low to Moderate</p> |  <p><b>BENCHMARK</b><br/>The risk of the benchmark i.e. Nifty Banking &amp; PSU Debt Index A-II is Low to Moderate</p> |

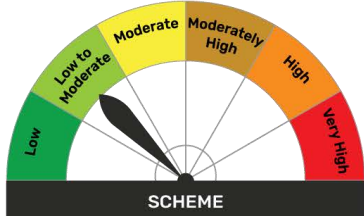
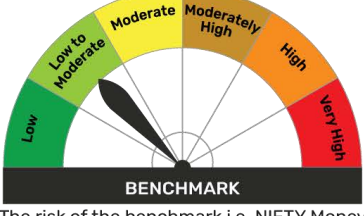
### Bajaj Finserv Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

|                                                                                                                                                                                                                                                                                                                                                                                | 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"> <li>Short term income generation</li> <li>income through arbitrage opportunities in the cash and derivatives segments of the equity markets</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p><b>SCHEME</b><br/>The risk of the scheme is low</p> |  <p><b>BENCHMARK</b><br/>The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low</p> |

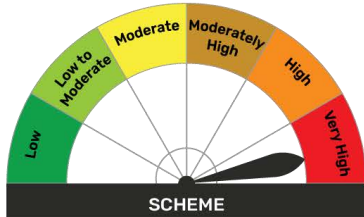
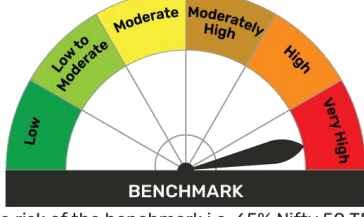
### Bajaj Finserv Money Market Fund

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                                                                                                                                                                     |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income over short term.</li> <li>Investment in money market instruments that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME</p> <p>The risk of the scheme is Low to Moderate</p> |  <p>BENCHMARK</p> <p>The risk of the benchmark i.e. NIFTY Money Market Index A-I is Low to Moderate</p> |

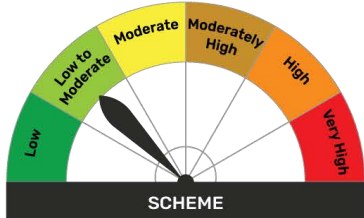
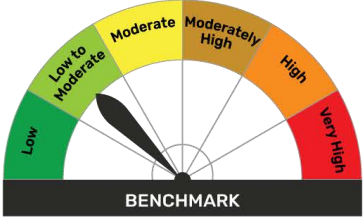
### BAJAJ FINSERV MULTI ASSET ALLOCATION FUND

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                                                                                                                                                                                                                         |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Income generation from fixed income instruments</li> <li>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 &amp; InvITs</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME</p> <p>The risk of the scheme is very high</p> |  <p>BENCHMARK</p> <p>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> |

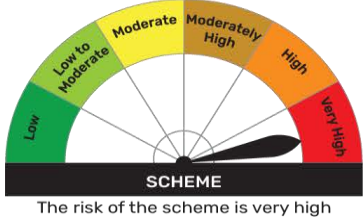
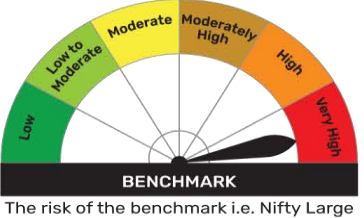
### Bajaj Finserv Liquid Fund

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

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

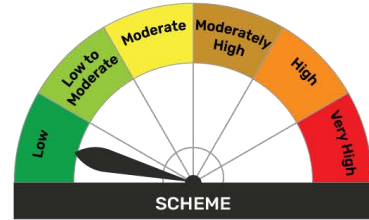
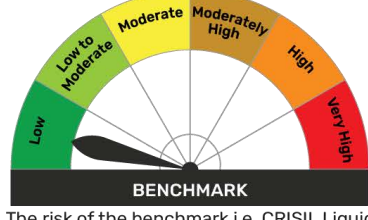
### Bajaj Finserv Large & Mid Cap Fund

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

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

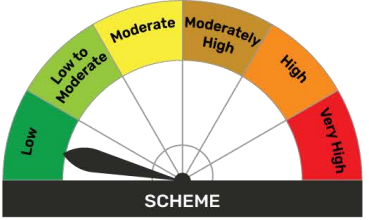
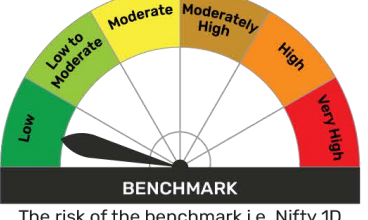
### Bajaj Finserv Overnight Fund

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                                                                                                                                                          |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>Regular income over short term that may be in line with the overnight call rates.</li> <li>Investment in money market and debt instruments, with overnight maturity</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME</p> <p>The risk of the scheme is Low</p> |  <p>BENCHMARK</p> <p>The risk of the benchmark i.e. CRISIL Liquid Overnight Index is low</p> |

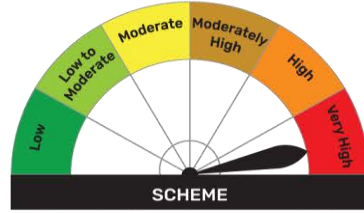
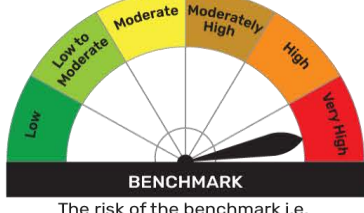
### Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

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"> <li>Short term savings solution.</li> <li>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.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME</p> <p>The risk of the scheme is Low</p> |  <p>BENCHMARK</p> <p>The risk of the benchmark i.e. Nifty 1D Rate Index is low</p> |

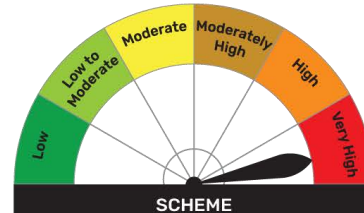
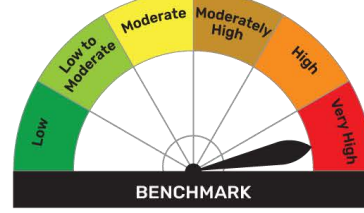
### Bajaj Finserv Flexi Cap Fund

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

|                                                                                                                                                                                                                                                                                                                                                                                                            | 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"> <li>● Wealth creation/capital appreciation over long term</li> <li>● Investment in equity and equity related instruments across large cap, mid cap and small cap stocks</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p><b>SCHEME</b></p> <p>The risk of the scheme is very high</p> |  <p><b>BENCHMARK</b></p> <p>The risk of the benchmark i.e. BSE 500 TRI is very high</p> |

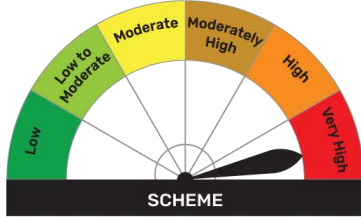
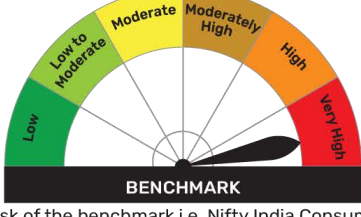
### Bajaj Finserv Healthcare Fund

An open ended equity scheme investing in pharma, healthcare and allied theme

|                                                                                                                                                                                                                                                                                                                                                                                                 | 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"> <li>● wealth creation over long term</li> <li>● to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p><b>SCHEME</b></p> <p>The risk of the scheme is very high</p> |  <p><b>BENCHMARK</b></p> <p>The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high</p> |

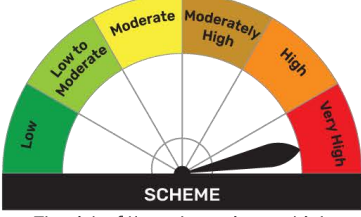
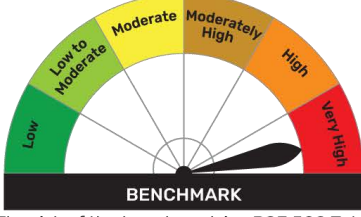
### Bajaj Finserv Consumption Fund

An open ended equity scheme investing in consumption theme

|                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 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"> <li>● wealth creation over long term</li> <li>● 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.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p><b>SCHEME</b></p> <p>The risk of the scheme is very high</p> |  <p><b>BENCHMARK</b></p> <p>The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high</p> |

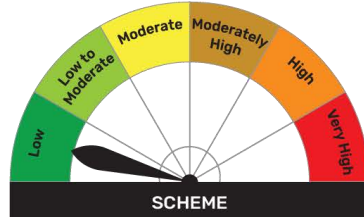
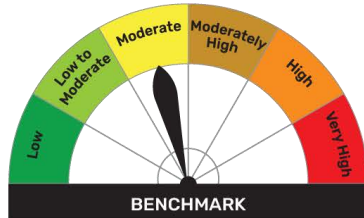
### Bajaj Finserv ELSS - Tax Saver Fund

An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance

|                                                                                                                                                                                                                                                                                                                                                                                                                | 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"> <li>● wealth creation over long term</li> <li>● to invest predominantly in equity and equity related instruments with tax benefit under Section 80C of Income Tax Act, 1961</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p><b>SCHEME</b></p> <p>The risk of the scheme is very high</p> |  <p><b>BENCHMARK</b></p> <p>The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High</p> |

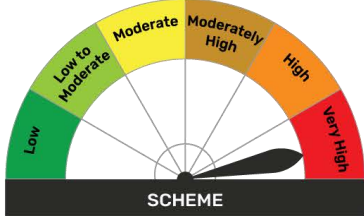
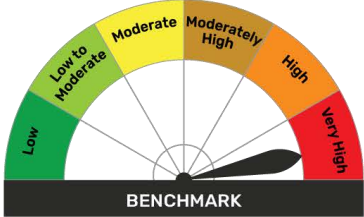
### Bajaj Finserv Gilt Fund

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                                                                                                                                                                  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> <li>● credit risk free returns over medium to long term</li> <li>● investments mainly in government securities of various maturities</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p><b>SCHEME</b></p> <p>The risk of the scheme is Low</p> |  <p><b>BENCHMARK</b></p> <p>The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate</p> |

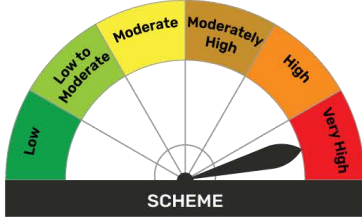
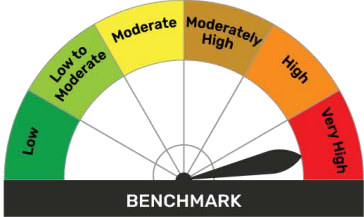
### Bajaj Finserv Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

|                                                                                                                                                                                                                                                                                                                                                                            | 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"> <li>● wealth creation over long term</li> <li>● to invest predominantly in equity and equity related instruments of large cap companies</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p><b>SCHEME</b></p> <p>The risk of the scheme is very high</p> |  <p><b>BENCHMARK</b></p> <p>The risk of the benchmark i.e. Nifty 100 Total Return Index (TRI) is very high</p> |

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

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