

Bajaj Finserv Consumption Fund

An open ended equity scheme following consumption theme

Data as on 30th January 2026

Portfolio Strategy

The Bajaj Finserv Consumption Fund is an open ended actively managed equity scheme aims to provide long-term capital appreciation by investing 80-100% of total assets in equity and equity related securities of companies that are likely to benefit directly or indirectly from the domestic consumption led demand.

Consumption landscape is evolving in India with changing demographics and rise in income levels. Resultantly, Indians want to Consume More, Consume Well, Consume Better and Consume Easy. As India experiences a shift in consumption patterns, Bajaj Finserv Consumption Fund aims to potentially benefit from these rising opportunities.

Consume More



Consume Better



Consume Well

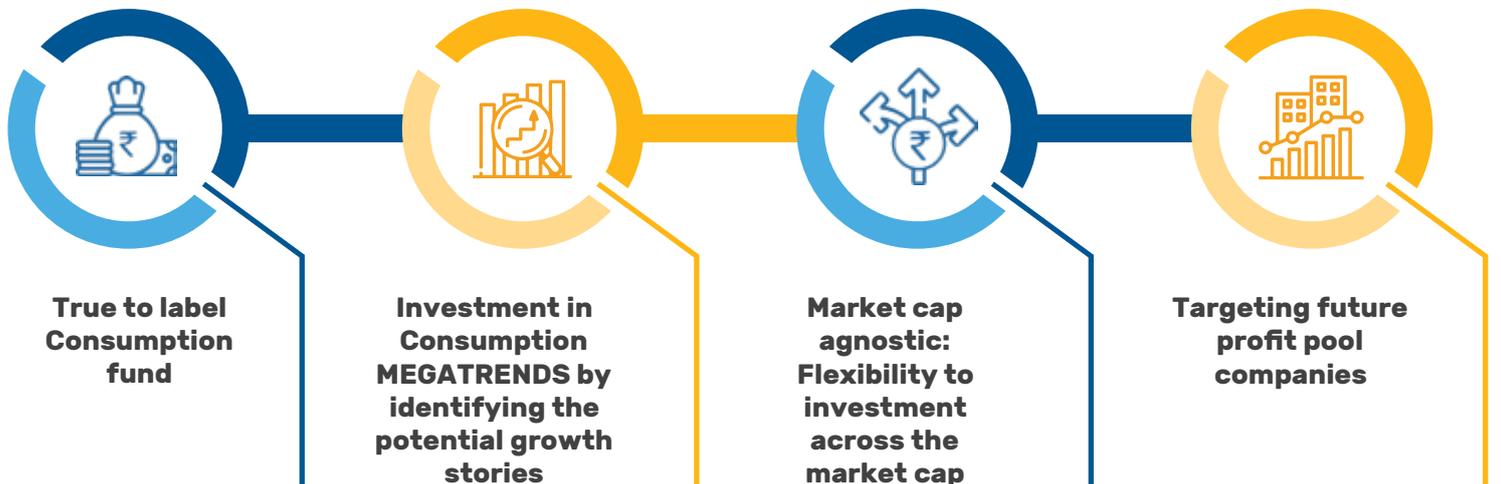


Consume Easy

Fund Features

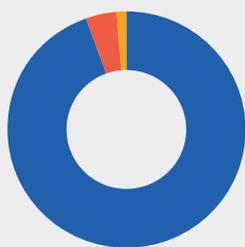
-  **Category:** Thematic Fund
-  **Inception Date:** 29th November 2024
-  **Fund Manager:** Mr. Sorbh Gupta (Equity Portion), Mr. Sayan Das Sharma (Equity Portion) & Mr. Siddharth Chaudhary (Debt Portion)
-  **Benchmark:** Nifty India Consumption Total Return Index (TRI)
-  **Minimum Investment Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter
-  **SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
-  **Total Expense Ratio:** Regular- 2.35%
Direct- 0.74%
-  ***AUM (IN CR):** Month end AUM - INR 604.03
*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
-  **Entry load:** Nil
-  **Exit load:** Refer page 2

Why invest in Bajaj Finserv Consumption Fund?

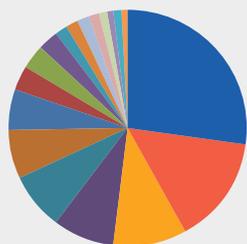


Asset Allocation

Equities	94.63%
Reverse Repo / TREPS & Net Current Assets	4.21%
Mutual Fund Units	1.16%



Composition By Industry (%)



Consumer Durables	25.78%
Automobiles	14.00%
Diversified FMCG	9.45%
Retailing	7.86%
Food Products	7.35%
Personal Products	6.42%
Agricultural Food & other Products	5.14%
Leisure Services	3.31%
Telecom - Services	2.98%
Healthcare Services	2.77%
Industrial Products	1.57%
Realty	1.56%
Beverages	1.41%
Entertainment	1.29%
Cement & Cement Products	1.04%
Transport Services	0.99%
Paper, Forest & Jute Products	0.95%
Industrial Manufacturing	0.68%

Stocks

New Entries	Total Exits
	Allied Blenders And Distillers Limited
	Landmark Cars Limited
	V-Mart Retail Limited
Aditya Infotech Limited	Cera Sanitaryware Limited
Bajaj Consumer Care Limited	Sapphire Foods India Limited
Blue Star Limited	Shaily Engineering Plastics Limited
CCL Products (India) Limited	FSN E-Commerce Ventures Limited
UltraTech Cement Limited	United Breweries Limited
	Swiggy Limited
	United Spirits Limited
	Britannia Industries Limited

Performance

Bajaj Finserv Consumption Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Bajaj Finserv Consumption Fund - Regular - Growth						
Last 1 Year	-6.74%	4.20%	8.97%	9,328	10,419	10,895
Since Inception	-10.69%	1.01%	5.36%	8,761	10,118	10,630
Bajaj Finserv Consumption Fund - Direct - Growth						
Last 1 Year	-5.21%	4.20%	8.97%	9,480	10,419	10,895
Since Inception	-9.21%	1.01%	5.36%	8,931	10,118	10,630

Returns as on 31st January, 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 India Consumption Total Return Index (TRI) **Additional Benchmark:** Nifty 50 TRI. **Inception Date:** 29th November 2024

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. Sorbh Gupta (Equity Portion), Mr. Sayan Das Sharma (Equity Portion) (Fund Manager since June 10, 2025) 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.

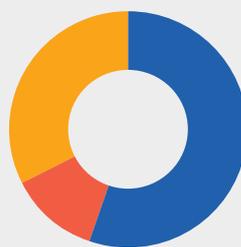
Mr. Siddharth Chaudhary manages debt portion of Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund and Bajaj Finserv Banking and Financial Services Fund.

Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund and Bajaj Finserv Banking and Financial Services Fund. However, since these funds have not completed 1 year, the performance is not disclosed.

Equity Holding

Name (Top 10 Holdings)	(% to NAV)
Hindustan Unilever Limited	7.92%
Eternal Limited	6.81%
Mahindra & Mahindra Limited	6.12%
Godrej Consumer Products Limited	4.46%
Titan Company Limited	3.72%
Maruti Suzuki India Limited	3.52%
Asian Paints Limited	3.36%
Bharti Airtel Limited	2.98%
Tata Consumer Products Limited	2.85%
Safari Industries (India) Limited	2.80%
Other Equities	50.08%
Total Equities	94.62%

Market Cap Allocation*



Large Cap	55.34%
Mid Cap	12.35%
Small Cap	32.31%

*Data rebased to 100

Exit Load

- if units are redeemed / switched out within 3 months from the date of allotment: 1% of applicable NAV.
- if units are redeemed/switched out after 3 months from the date of allotment, no exit load is payable.

Fund Name	1 Year			3 Year			5 Year		
	Regular	Direct	Benchmark	Regular	Direct	Benchmark	Regular	Direct	Benchmark
Bajaj Finserv Banking and PSU Fund ^{SS}	6.56%	7.15%	6.72%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Flexi Cap Fund ^S	8.64%	10.09%	7.74%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund ^F	6.61%	7.30%	6.72%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Liquid Fund ^{FF}	6.24%	6.42%	6.34%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund ^{^^}	5.93%	7.44%	8.98%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund ^{**}	5.70%	5.75%	5.69%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Balanced Advantage Fund [^]	7.55%	9.17%	7.01%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund ^{***}	8.54%	10.15%	8.89%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund ^{^^^}	22.47%	24.33%	15.71%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Arbitrage Fund [@]	5.96%	6.70%	7.55%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth ^{SSS}	5.31%	NA	5.69%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Healthcare Fund ^{###}	-2.40%	-0.74%	-0.56%	NA	NA	NA	NA	NA	NA
Bajaj Finserv ELSS Tax Saver Fund ^l	10.49%	12.49%	7.74%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Gilt Fund ^{ll}	2.14%	2.96%	5.49%	NA	NA	NA	NA	NA	NA

Returns as on 31st January, 2026

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

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

Benchmark: ^{*}Nifty Money Market Index A-I, ^{**}Nifty Liquid Index A-I, ^{**}CRISIL Liquid Overnight Index, [®]BSE 500 TRI, [®]Nifty 50 Arbitrage Index (TRI), ^{SSS}Nifty 1D Rate Index, ^{***}Nifty 100 Total Return Index (TRI), [®]Nifty Banking & PSU Debt Index A-II, [®]Nifty 50 Hybrid Composite debt 50:50 Index, ^{^^}Nifty Large Midcap 250 TRI, ^{^^^}65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold, ^{###}BSE Healthcare Total Return, [®]BSE 500 Total Return Index (TRI) and ^{ll}CRISIL Dynamic Gilt Index

PRODUCT LABEL

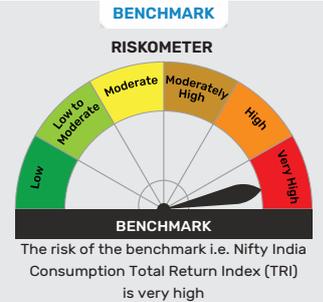
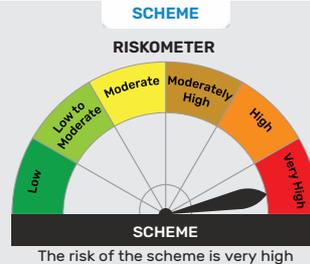
Bajaj Finserv Consumption Fund

An open ended equity scheme following consumption theme

This product is suitable for investors who are seeking*:

- wealth creation over long term
- to invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand.

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



Bajaj Finserv Banking and PSU Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
<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>SCHEME</p> <p>The risk of the scheme is Moderate</p>	<p>BENCHMARK</p> <p>The risk of the benchmark i.e. Nifty Banking & PSU Debt Index A-II is Low to Moderate</p>

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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.

	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/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>SCHEME</p> <p>The risk of the scheme is very high</p>	<p>BENCHMARK</p> <p>The risk of the benchmark i.e. BSE 500 TRI is very high</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"> ● 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>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-1 is Low to Moderate</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"> ● 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>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 Liquid Index A-1 is Low to Moderate</p>

Bajaj Finserv Large and Mid Cap Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
<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>SCHEME</p> <p>The risk of the scheme is very high</p>	<p>BENCHMARK</p> <p>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"> ● 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>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 Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund

	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"> ● 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>SCHEME</p> <p>The risk of the scheme is very high</p>	<p>BENCHMARK</p> <p>The risk of the benchmark i.e. NIFTY 50 Hybrid Composite debt 50:50 Index is high</p>

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Risk-o-meter and Product Label.

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"> ● 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>The risk of the scheme is very high</p>	 <p>The risk of the benchmark i.e. Nifty 100 Total Return Index (TRI) is very high</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"> ● 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>The risk of the scheme is very high</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 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"> ● 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>The risk of the scheme is low</p>	 <p>The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) 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"> ● 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>The risk of the scheme is Low</p>	 <p>The risk of the benchmark i.e. Nifty 1D Rate Index is low</p>

Bajaj Finserv Healthcare Fund

An open ended equity scheme following 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"> ● 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>The risk of the scheme is very high</p>	 <p>The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high</p>

Bajaj Finserv ELSS Tax Saver Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
<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>The risk of the scheme is very high</p>	 <p>The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High</p>

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Risk-o-meter and Product Label.

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"> ● 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>SCHEME</p> <p>The risk of the scheme is Moderate</p>	 <p>BENCHMARK</p> <p>The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate</p>

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