



KEY INFORMATION MEMORANDUM

Bajaj Finserv Ultra Short to Short Term Fund

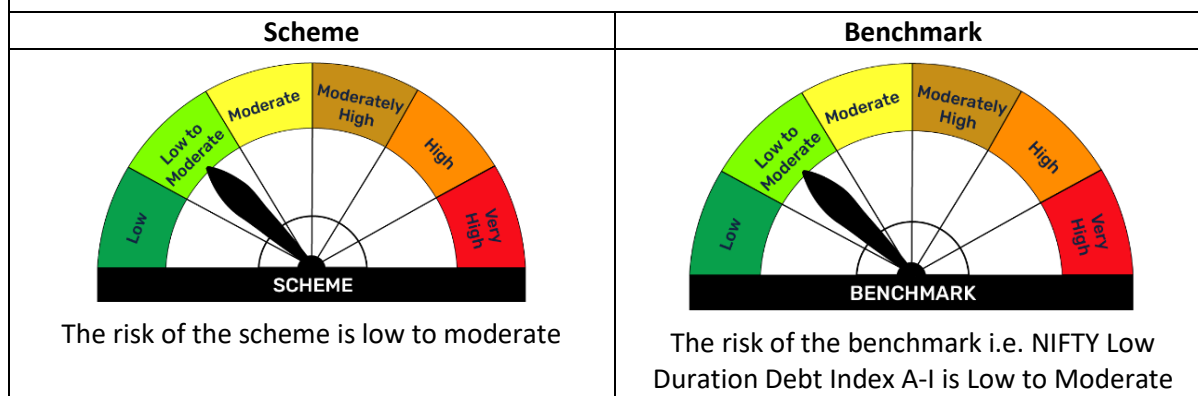
An open ended debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months with relatively high interest rate risk and moderate credit risk.

This product is suitable for investors who are seeking*:

- income over short term
- to generate income/capital appreciation through investments in low duration debt and money market instruments

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

Riskometer



Potential Risk Class (PRC)

(Maximum risk the scheme can take)

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

Continuous offer for Units at NAV based prices

Name of Mutual Fund	Name of Asset Management Company	Name of Trustee Company
Bajaj Finserv Mutual Fund	Bajaj Asset Management Limited (Formerly known as Bajaj Finserv Asset Management Limited)	Bajaj Mutual Fund Trustee Limited (Formerly known as Bajaj Finserv Mutual Fund Trustee Limited)
Address: 1101A and 1101B, 11th Floor, Sky One Corporate Park – Tower 1, Pune, Survey No. 239/2, Sunset Blvd MHADA Colony, Lohegaon, Pune – 411032	Address: S. No. 208/1B, Lohagaon, Viman Nagar, Pune – 411014 (registered office) 1101A and 1101B, 11th Floor, Sky One Corporate Park – Tower 1, Pune, Survey No. 239/2, Sunset Blvd MHADA Colony, Lohegaon, Pune – 411032 (corporate office)	Address: S. No. 208/1B, Lohagaon, Viman Nagar, Pune – 411014 (registered office) 1101A and 1101B, 11th Floor, Sky One Corporate Park – Tower 1, Pune, Survey No. 239/2, Sunset Blvd MHADA Colony, Lohegaon, Pune – 411032 (corporate office)
www.bajajamc.com	www.bajajamc.com	www.bajajamc.com

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.bajajamc.com.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations, 2026, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

This Key Information Memorandum is dated September 30, 2026.

Investment Objective	The investment objective of the Scheme is to generate optimal returns for its investors through a portfolio constituted of debt and money market securities. The Macaulay duration of the portfolio is managed between 6 months and 12 months, resulting in a low duration investment with relatively high interest rate risk and moderate credit risk. The Scheme seeks to offer a short-term savings avenue with low risk while balancing yield and liquidity. However, there is no assurance that the investment objective of the Scheme will be achieved.
Scheme Code	BFAM/O/D /LOW/25/12/0023

Asset Allocation Pattern of the scheme	Instruments	Indicative allocations (% of total assets)	
		Minimum	Maximum
	Debt and Money Market Instruments* (including Triparty Repos on Government Securities or treasury bill & Repo, units of mutual funds) such that the Macaulay duration of the portfolio is between 6 months to 12 months.	0%	100%
*Money market instruments will include commercial papers, commercial bills, Triparty REPO, Reverse Repo and equivalent and any other like instruments as specified by SEBI and Reserve Bank of India from time to time. The Scheme may invest in other scheme(s) under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all Schemes under the same AMC or in Schemes under the management of any other asset management shall not exceed 5% of the net asset value of the Mutual Fund. Further, the Scheme shall not invest in any fund of funds scheme. Investment in Fixed Income Derivatives shall be upto 50% of net assets of the scheme for non-hedging purpose and upto 50% of net assets of the scheme for hedging purpose. Investment in Securitised Debt will be upto 25% of the net assets of the scheme. The investment in Corporate Bond shall be upto 100% of the net assets of the scheme. The scheme will invest upto 10% of net assets of the scheme in instruments having special features as stated in SEBI Master Circular for Mutual Funds dated March 20, 2026 as amended from time to time. The scheme may invest in Tier 1 and Tier 2 bonds issued by high quality banks under the BASEL III framework. The investment shall adhere to the SEBI guidelines as amended from time to time. Investment in overseas debt Securities shall be upto 25% of net assets in accordance with the guidelines stipulated by SEBI and RBI from time to time. Investment in overseas Debt Securities would be as per SEBI Master Circular for Mutual Funds dated March 20, 2026 as amended from time to time. The Scheme may invest up to US \$ 20 million in overseas debt securities. As per SEBI Master Circular for Mutual Funds dated March 20, 2026, Mutual Funds can make overseas investments subject to a maximum of US \$ 1 billion per Mutual Fund within the overall industry limit of US \$ 7 billion. Pursuant to SEBI Master Circular for Mutual Funds dated March 20, 2026 read with AMFI Best Practices Guidelines circular ref. no. 135/BP/93/2021-22 dated July 24, 2021, the Scheme shall hold- (i) at least 10% of its net assets in liquid assets; OR (ii) liquid assets basis Liquidity Ratio based on 30 - day Redemption at Risk (i.e LR – RaR), whichever is higher. For this purpose, “liquid assets” shall include Cash,			

	Government Securities, T-bills and Repo on Government Securities. For ensuring liquidity the scheme will undertake the investment in liquid assets as per SEBI (Mutual Funds) Regulations, 2026. In addition to the above, the Scheme shall also maintain the Liquidity ratio based on 30-day Conditional Redemption at Risk (LR-CRaR) in 'eligible assets' for LR-CRaR, in accordance with the guidelines / computation methodology (including definition of eligible assets for this purpose), as provided in the AMFI Best Practices Guidelines circular dated July 24, 2021. It shall be ensured that the liquid assets / eligible assets are maintained to the extent of the LR-RaR and LR-CRaR ratios. In case, the exposure in such liquid assets / eligible assets falls below the prescribed threshold levels of net assets of the Scheme, the AMC shall ensure that the LR-RaR and LR-CRaR ratios are restored to 100% of the required level(s) by ensuring that the net inflows (through net subscription/accruals/ maturity & sale proceeds) into the Scheme are used for restoring the ratios before making any new purchases outside 'Liquid Assets / Eligible Assets' as specified in the above referred circular(s). As per the provisions of SEBI Master Circular for Mutual Funds dated March 20, 2026, the scheme will invest 25 bps of Assets Under Management (AUM) in the units of Corporate Debt Market Development Fund (CDMDF). Contribution made by scheme in CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the scheme. Further, as per SEBI Master Circular for Mutual Funds dated March 20, 2026, the investment in units of CDMDF shall be excluded from base of net assets for calculation of asset allocation limits of mutual fund schemes in terms of Part IV of Chapter 2 on 'Categorization and Rationalization of Mutual Fund Schemes' of Master Circular for Mutual Funds dated March 20, 2026. As per SEBI Master Circular for Mutual Funds dated March 20, 2026, the exposure in Credit Default Swaps should not exceed 10% of AUM of the scheme and shall be within the overall limit of derivatives exposure. The Scheme may undertake (i) repo/reverse repo transactions in Corporate Debt Securities; (ii) Credit Default Swaps, and such other transactions in accordance with guidelines issued by SEBI from time to time. In addition to the instruments stated in the table above, the Scheme may enter into repos/reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party Repos on Government securities or treasury bills (TREPS) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements, subject to approval, if any. The Scheme shall invest in Debt instruments having Structured Obligations/ Credit Enhancements in accordance with provisions of SEBI Master Circular for Mutual Funds dated March 20, 2026. The same are currently as under: The investment of the Scheme in the following instruments shall not exceed 10% of the portfolio of the Scheme and the group exposure in such instruments shall not exceed 5% of the portfolio of the Scheme:- • Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade; and
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- Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

For this purpose, a group means a group as defined under regulation 2 (x) of the Regulations and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

Investment in debt instruments, having credit enhancements backed by equity shares directly or indirectly, shall have a minimum cover of 4 times considering the market value of such shares.

The gross exposure of the scheme to repo transactions in corporate debt securities (including listed AA and above rated corporate debt securities and Commercial Papers (CPs) and Certificate of Deposits (CDs) shall not be more than 10% of the net assets of the scheme or as permitted by extant SEBI regulation. In addition to the instruments stated in the table above, the Scheme may enter into repos/reverse repos as may be permitted by RBI. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party Repos on Government securities or treasury bills (TREPS) or repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements, subject to approval, if any.

The Scheme may engage in Securities lending in accordance with the framework relating to securities lending and borrowing specified by SEBI. The Scheme shall not deploy more than 20% of its net assets in securities lending and not more than 5% of the net assets of the Scheme will be deployed in securities lending to any single counterparty.

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sl. no	Type of Instrument	Percentage of exposure	Master Circular reference
1.	Securities Lending	Upto 20% of net assets of scheme (where not more than 5% of the net assets of the scheme will be deployed in securities lending to any single counterparty)	Clause 13.6 of SEBI Master Circular for Mutual Funds dated March 20, 2026
2.	Equity Derivatives for non- hedging purposes	0%	Clause 8.5, 8.6 and 13.18 of SEBI Master Circular for Mutual Funds dated March 20, 2026
3.	Fixed Income Derivatives for non - hedging purposes	Upto 50% of net assets of scheme	
4.	Fixed Income Derivatives for hedging purposes	Upto 50% of net assets of scheme	

5.	Securitized Debt	Upto 25% of net assets of scheme	Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026
6.	Corporate Bonds	Upto 100% of the net assets of the scheme	Clause 13.9 of SEBI Master Circular for Mutual Funds dated March 20, 2026
7.	Repo transactions in corporate debt securities	Upto 10% of the net assets of the scheme	Clause 13.8 of SEBI Master Circular for Mutual Funds dated March 20, 2026
8.	Overseas Debt Securities	Upto 25% of total assets of the scheme	Clause 13.11 of SEBI Master Circular for Mutual Funds dated March 20, 2026
9.	AT1 and AT2 Bonds	Upto 10% of net assets of the schemes	Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026
10.	Credit enhancement and structured obligations	Upto 10% of net assets of the scheme	Clause 13.1 of SEBI Master Circular for Mutual Funds dated March 20, 2026
11.	Units of mutual fund schemes of Bajaj AMC or in the Scheme of other mutual funds	Upto 5% of the net asset value of the Mutual Fund	Clause 13.14 of SEBI Master Circular for Mutual Funds dated March 20, 2026
12.	Credit Default Swaps	Upto 10% of AUM of the scheme	Clause 13.17 of SEBI Master Circular for Mutual Funds dated March 20, 2026
13.	Any other instrument - Corporate Debt Market Development Fund	0.25% of AUM of the scheme	Clause 18.2 of SEBI Master Circular for Mutual Funds dated March 20, 2026

The scheme will not invest in the following securities:

Sr. No.	Securities
1.	Equity & Equity related instruments and equity derivatives
2.	Preference Shares
3.	Covered call option
4.	Short selling of securities
5.	InVITs

	The cumulative gross exposure through debt, money market instruments, securitized debt, fixed income derivatives, Corporate Bonds, repo transactions in corporate debt securities, overseas debt securities, debt instruments having special features, credit default swaps, debt securities having structured obligations and/or credit enhancements and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme in accordance with SEBI Master Circular for Mutual Funds dated March 20, 2026. The Macaulay duration of the portfolio of the Scheme would be between 6 months and 12 months. All of the Scheme's assets will be invested in transferable securities. The corpus of the Scheme shall not in any manner be used in option trading, short selling or carry forward transactions as stipulated in SEBI Regulations and amended from time to time. Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines mentioned in SEBI Master Circular for Mutual Funds dated March 20, 2026, as may be amended from time to time. The AMC shall not charge any investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks for the scheme. In accordance with SEBI Master Circular for Mutual Funds dated March 20, 2026, in the event of asset allocation falling outside the limits specified in the asset allocation table mentioned above, due to passive breaches, the fund manager will review and rebalance the same within 30 business days from the date of such deviation. In case the portfolio is not rebalanced within the period of 30 business days, justification in writing for the same including efforts taken to rebalance the portfolio shall be placed before the Investment Committee. The Investment Committee, if so desires, can extend the timelines upto 60 business days from the date of completion of mandated rebalancing period. In case the scheme is not rebalanced within the aforementioned mandate plus extended timelines: - The AMC shall not be permitted to launch any new scheme till the time the portfolio is rebalanced. - The AMC shall not levy any exit load, (if any), on the investor exiting the Scheme. In case the AUM of the deviated portfolio is more than 10% of the AUM of the main portfolio of the scheme. - The AMC shall immediately communicate the same to the investors of the scheme after the expiry of the mandated rebalancing period (i.e. 30 Business Days) through SMS and email/ letter including details of portfolio not rebalanced. - The AMC shall also immediately communicate to the investors through SMS and email/letter when the portfolio is rebalanced.
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	iii. The AMC shall disclose scheme wise deviation of the portfolio (beyond aforesaid 10% limit) from the mandated asset allocation beyond 30 business days, on the AMC 's website i.e. www.bajajamc.com. The AMC shall also disclose any deviation from the mandated asset allocation or prescribed prudential limits to investors along with periodic portfolio disclosures as specified by SEBI from the date of lapse of mandated plus extended rebalancing timelines. As per SEBI Master Circular for Mutual Funds dated March 20, 2026, the above timeline for rebalancing of portfolios will also be applicable on passive breaches of various prudential limits specified under SEBI (Mutual Funds) Regulations, 2026 and various circulars issued from time to time. Short term defensive consideration: When the Fund Manager/s believes market or economic conditions are unfavourable for investors, minimum and maximum asset allocation can be altered for a short-term period on defensive considerations as per SEBI Master Circular for Mutual Funds dated March 20, 2026. Such changes in the investment pattern would be rebalanced to the above asset allocations within 30 calendar days from the date of deviation.
Investment Strategy	The scheme is an open ended actively managed debt scheme which aims to provide optimal returns to its investors by investing in debt and money market securities with Macaulay duration of the portfolio between 6 to 12 months, resulting in a low duration investment with relatively high interest rate risk and moderate credit risk. The Scheme seeks to offer a short-term savings avenue with low risk while balancing yield and liquidity. The fund management team will use a top-down approach in the investment process, taking into account various factors such as interest rate view, term structure of interest rates, systemic liquidity, RBI's policy stance, inflationary expectations, government borrowing program, fiscal deficit, global interest rates, and currency movements. The AMC will rigorously evaluate the securities proposed for investment to control risks, and the investment process will be carried out with a focus on generating reasonable returns with low volatility. The investment manager will invest in debt securities that are rated investment grade by credit rating agencies, or unrated debt securities that the manager believes to be of equivalent quality. However, the Scheme shall not invest more than 5% of its net assets in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. The Scheme may use derivative instruments like Interest Rate Swaps, Interest Rate Futures, Forward Rate Agreements, or other derivative instruments for the purpose of hedging and non-hedging, portfolio balancing and other purposes, as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. It may also invest in securitized debt.

	The in-house research team of the AMC will emphasize on credit analysis to determine credit risk, using a thorough evaluation process that includes the operating environment of the company, its past and future prospects, and its short and long term financial health. The AMC may also consider the ratings of approved credit rating agencies as determined by SEBI. The fund management team will also study macroeconomic conditions, including the political and economic environment and factors affecting liquidity and interest rates, to attempt to predict the likely direction of interest rates and position the portfolio appropriately to take advantage of the same. The fund may also invest in other schemes managed by the AMC or in the schemes of other mutual funds, subject to prevailing regulations, and may use derivative instruments such as interest rate swaps and futures for hedging and non-hedging, portfolio balancing, and other purposes, subject to regulatory approval. It is important to note that the AMC/sponsors/trustee do not guarantee that the investment objective of the scheme will be achieved, and no guaranteed returns are being offered under the scheme. Investment Philosophy & Process The scheme shall manage and operate its investment strategy within the inhouse framework of the INQUBE fund philosophy. The INQUBE fund management philosophy is based on first principles understanding of the market dynamics. The process at its core emanates from the studied realisation that fund alpha is an outcome of three edges namely the Information edge, the Quantitative edge and the Behavioural edge of the investment team. At its core, the INQUBE investment philosophy borrows from human nature and behavioural finance as a knowledge discipline. The maturity profile of debt instruments will be selected in accordance with the Fund Manager's view regarding market conditions, interest rate outlook, stability of rating and liquidity requirement. The fund management team will strive to maintain a consistent performance by maintaining a balance between safety, liquidity and returns aspects of various investments. Investment views/ decisions will consider parameters like prevailing interest rate scenario, quality of the security/ instrument, maturity profile of the instrument, liquidity of the security, growth prospects of the company/ industry, and other factors in the opinion of the fund management team. The fund management team may deploy various quantitative tools, indicators, data analytics etc. in different combinations from time to time to develop/validate/reassess/analyze the investment decisions. Portfolio Turnover: Being a debt scheme, portfolio turnover is not applicable. The scheme being an open ended scheme, it is expected that there would be frequent subscriptions and redemptions. Hence, it is difficult to estimate, with any reasonable measure of accuracy, the likely turnover in the portfolio. If trading is done frequently there may be an increase in transaction cost such as brokerage paid etc. The fund manager shall endeavour to optimize portfolio turnover to
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	maximize gains and minimize risks keeping in mind the cost associated with it. The Scheme has no specific target relating to portfolio turnover. # Concept of Macaulay duration – The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration can be calculated as follows: $\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{n \cdot M}{(1+y)^n}}{\text{Current Bond Price}}$ Where: • t = respective time period • C = periodic coupon payment • y = periodic yield • n = total number of periods • M = maturity value • Current Bond Price = Present value of cash flows The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.
Risk Profile of the Scheme	Scheme specific risk factors: Risks associated with investing in fixed income: • Market Risk: The NAV of the scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates. • Liquidity Risk: Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme and may lead to the scheme incurring losses till the security is finally sold. The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio. • Price Risk: Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. This risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the

	sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system. • Settlement risk: The inability of the scheme to make intended securities purchases due to settlement problems could cause the scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the scheme's portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses in case of a subsequent decline in the value of securities held in the scheme's portfolio. • Regulatory Risk: Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the scheme. • Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the securities in the scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. • Credit Risk: Investments in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer. • Risks associated with investment in unlisted securities: Subject to applicable Regulations, the scheme can invest in unlisted securities. These securities are subject to greater price fluctuations, less liquidity and greater risk than the listed securities. Except for any security of an associate or group company, the scheme has the power to invest in securities which are not listed on a stock exchange ("unlisted Securities") which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value. • Different types of fixed income securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated. AA rated corporate bonds are comparatively less risky when compared with A rated corporate bonds. • The AMC may, considering the overall level of risk of the portfolio, invest in lower rated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio. • As zero coupon securities does not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio. • The scheme at times may receive large number of redemption requests leading to an asset-liability mismatch and therefore requiring the AMC to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
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	• Basis Risk: Basis risk arises due to a difference in the price movement of the derivative vis-à-vis that of the security being hedged. • Spread Risk: In a floating rate security the coupon is expressed in terms of a spread or mark up over the benchmark rate. In the life of the security, this spread may move adversely leading to loss in value of the portfolio. The yield of the underlying benchmark might not change, but the spread of the security over the underlying benchmark might increase leading to loss in value of the security. • Counterparty Risk: This is the risk of failure of counterparty to a transaction to deliver securities against consideration received or to pay consideration against securities delivered, in full or in part or as per the agreed specification. There could be losses to the Scheme in case of a counterparty default. • Duration Risk: Duration risk refers to the movement in price of the underlying invested money market / debt instruments due to movement/change in interest rates over different durations of maturity of instruments. In a portfolio of debt assets, the duration risk is measured by the average duration of the portfolio. Duration, expressed in years, is used as a measure of the sensitivity of the fixed income instrument to a change in interest rates. Usually, individual duration of fixed income instruments in the portfolio is calculated and the portfolio duration is weighted average of such individual instrument duration. A longer portfolio duration is associated with greater price fluctuations. A rise in interest rates could normally lead to decrease in prices and generally negatively affects portfolios having longer duration vis-a-vis portfolios having shorter duration. A fall in interest rate generally benefits portfolio having longer duration. A longer duration portfolio is also generally associated with greater volatility vis-a-vis a shorter duration portfolio. • Sovereign Risk: Sovereign risk is the likelihood that a Government will default on its loan obligation by failing to meet its principal payments or interest. It comes in different forms and may result in losses to investors in addition to negative political consequences. The Central Government of a country is the issuer of the local currency in that country. The Government (Central / State) raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying no default, such securities are known as securities with sovereign credit. For domestic borrowers and lenders, the credit risk on such sovereign credit is minimal, even lower than a security with “AAA” rating and hence commands a yield, which is lower than a yield on “AAA” security. For details on risk factors and risk mitigation measures, please refer SID.
Plans/Options	Plans: Bajaj Finserv Ultra Short to Short Term Fund – Direct Plan Bajaj Finserv Ultra Short to Short Term Fund – Regular Plan Options: Growth Option Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

The Scheme will have a common portfolio across various Plans/Options/Sub-options.

Investors are requested to note that Growth and IDCW Option (Payout, Reinvestment and Transfer) under Regular and Direct Plans will have different NAVs. These NAVs will be separately declared.

Default Plan would be as mentioned below:

ARN Code mentioned/not mentioned by investor	Plan mentioned by investor	Default Plan
Not mentioned	Not mentioned	Direct Plan
Not mentioned	Direct Plan	Direct Plan
Not mentioned	Regular Plan	Direct Plan
Mentioned	Direct Plan	Direct Plan
Direct	Not mentioned	Direct Plan
Direct	Regular Plan	Direct Plan
Mentioned	Regular Plan	Regular Plan
Mentioned	Not mentioned	Regular Plan

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Direct Plan. The AMC shall endeavour on best effort basis to obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor. In case the correct code is received within 30 calendar days, the AMC shall reprocess the transaction under Regular Plan from the date of application without any exit load.

Bajaj Finserv Ultra Short to Short Term Fund - Direct Plan is only for investors who purchase /subscribe units in a Scheme directly with the Fund.

Default option will be Growth Option.

Default sub-option will be Reinvestment of Income Distribution cum capital withdrawal sub-option.

For detailed disclosure on default plans and options, kindly refer SAI.

Applicable NAV (after the scheme opens for subscriptions and redemptions)	Cut off timing for subscriptions/ redemptions/ switches: In case of Subscription/Switch-in for any amount: • In respect of valid applications received upto 3.00 p.m. on a Business Day at the official point of acceptance of transactions and where the funds for the entire amount of subscription/purchase as per the application/Switch-in request, are available for utilization before the cut-off time i.e. 3.00 p.m. - the closing NAV of the day shall be applicable. • In respect of valid applications received after 3.00 p.m. on a Business Day at the official point of acceptance of transactions and where the funds for the entire amount of subscription/purchase as per the application/Switch-in request, are available for utilization either on the same day or before the cut-off time of the next business day - the closing NAV of the next Business Day shall be applicable. • Irrespective of the time of receipt of application at the official point of acceptance of transactions, where the funds for the entire amount are available for utilization before the cut-off time on any subsequent Business Day - the closing NAV of such subsequent Business Day shall be applicable. In case of investments through Systematic Investment Plan (SIP), Systematic Transfer Plans (STP), Other STP methods as may be offered by the AMC, IDCW Transfer, Trigger etc. the units would be allotted as per the closing NAV of the day on which the funds are available for utilization irrespective of the instalment date of the SIP, STP or record date of IDCW etc. Since different payment modes have different settlement cycles including electronic transactions (as per arrangements with Payment Aggregators/Banks/Exchanges etc), it may happen that the investor's account is debited, but the money is not credited within cut-off time on the same date to the Scheme's bank account, leading to a gap/delay in Unit allotment. Investors are therefore urged to use the most efficient electronic payment modes to avoid delays in realization of funds and consequently in Unit allotment. Redemptions including switch-outs: In respect of valid applications received upto 3.00 pm on a business day by the Mutual Fund, same day's closing NAV shall be applicable. In respect of valid applications received after the cut off time by the Mutual Fund, the closing NAV of the next business day shall be applicable.
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Minimum Application Amount/ Number of Units	Purchase: Fresh Purchase (lumpsum): Minimum of Rs. 5,000/- and in multiples of Re. 1/- thereafter Systematic Investment Plan (SIP): Daily SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum instalments: 6 Weekly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum instalments: 6 Fortnightly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum instalments: 6 Monthly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum instalments: 6 Quarterly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum instalments: 6 The applicability of the minimum amount of instalment mentioned is at the time of registration only. Minimum amount for switch-in: Minimum of Rs. 5,000/- and in multiples of Re. 1/- thereafter Two-Factor Authentication will be applicable for subscription as well as redemption transactions in the units of Mutual Fund. Minimum application amount will not be applicable for investments made in the scheme pursuant to SEBI Master Circular for Mutual Funds dated March 20, 2026, on alignment of interest of designated employees of the AMC with the unitholders of mutual fund schemes. For more information, please refer SAI. Additional Purchase: Minimum of Rs. 1,000/- and in multiples of Re. 1/- thereafter Redemption: Minimum redemption amount - Re. 1 and in multiples of Re. 0.01/- or the account balance of the investor, whichever is less. Minimum amount for switch-out - Re. 1 and in multiples of Re. 0.01/- or the account balance of the investor, whichever is less.
Despatch of Redemption Request	Within three working days of the receipt of the redemption request at the authorised centre of the Bajaj Finserv Mutual Fund.
Benchmark Index	NIFTY Low Duration Debt Index A-I
Dividend Policy	The Scheme may declare IDCW subject to the availability of distributable surplus and approval from Trustees. IDCW would become payable to the unitholders whose names appear on the register of unitholders on the record date as fixed for the scheme. The IDCW declared will be paid net of tax deducted at source, wherever applicable. There is no assurance or guarantee to the Unit holders as to the rate of IDCW distribution nor that the IDCW will be paid regularly. If the Fund declares IDCW, the NAV of the Scheme would stand reduced by the amount of IDCW paid. All the IDCW payments shall be in accordance and compliance with

	SEBI, Stock Exchange Guidelines, as applicable from time to time.				
	IDCW is the amount that can be distributed out of equalisation reserve which is part of the sale price that represents realised gains. Any IDCW upto Rs. 100/- shall be compulsorily reinvested in the same option under the scheme at prevailing NAV on record date.				
Name of the Fund Manager including the tenure for which the fund manager has been managing the scheme	Mr. Nimesh Chandan and Mr. Siddharth Chaudhary Managing the scheme since inception				
Name of the Trustee Company	Bajaj Mutual Fund Trustee Limited (Formerly known as Bajaj Finserv Mutual Fund Trustee Limited)				
Performance of the scheme:	The performance of the scheme as on August 31, 2026, is as follows:				
	Absolute Returns	Scheme Returns %		Benchmark Returns %	
		Regular	Direct	Regular	Direct
	Returns for the last 1 year	-	-	-	-
	Returns for the last 3 year	-	-	-	-
	Returns for the last 5 year	-	-	-	-
	Returns since inception	2.94%	3.37%	3.49%	3.49%
	Notes: • 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 Low Duration Debt Index A-I • Date of Inception: February 20, 2026 • Returns less than 1 year period are in absolute terms.				
Additional Scheme Related Disclosures	1. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors to be provided through a functional website link that contains detailed description.): Investors can refer to this data on AMC website at link: https://www.bajajamc.com/sid-disclosure				
	2. Disclosure of name and exposure to Top 7 issuers, stocks, groups and sectors as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds through a functional website link that contains detailed description: Not Applicable				
	3. Portfolio Turnover Rate particularly for equity oriented schemes shall also be disclosed: Not Applicable				

Expenses of the Scheme	New Fund Offer Period: These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges etc.
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Load Structure	Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website at link: https://www.bajajamc.com/sid-disclosure or may call at toll free no. 18003093900 or your distributor. <table border="1" data-bbox="483 405 1461 483"> <tr> <th>Type of Load</th><th>Load chargeable (as %age of NAV)</th></tr> <tr> <td>Exit</td><td>Nil</td></tr> </table> In case of redemption/switch undertaken in excess of 25% holding of an investor on account of compliance with the requirements of SEBI Master Circular for Mutual Funds dated March 20, 2026, shall not be subject to exit load imposed in the scheme. Exit load (if any) charged to the unitholders by the Mutual Fund on redemption (including switch-out) of units shall be credited to the respective scheme net of Goods & Services Tax. Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds. No exit load would be charged for switch transaction from this scheme to any another equity scheme of Bajaj Finserv Mutual Fund. Further, switches of following kind within the scheme would not attract any exit load: - switch from Direct Plan to Regular Plan; - switch from Regular Plan to Direct Plan; - within different Options (Income Distribution cum capital withdrawal /growth) of the same Plan (Direct/Regular) of the scheme. The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations. However, the Redemption /Repurchase Price will not be lower than 97% of the NAV as per SEBI Master Circular for Mutual Funds dated March 20, 2026. Load on bonus/ re-investment of Income Distribution cum capital withdrawal units: In terms SEBI Master Circular for Mutual Funds dated March 20, 2026, no entry and exit load shall be charged on bonus units or units allotted on reinvestment of Income Distribution cum capital withdrawal. The Trustee / AMC reserves the right to change the load structure any time in future if they so deem fit on a prospective basis. The investor is requested to check the prevailing load structure of the scheme before investing. In case of changes to load structure, the AMC would endeavor to do the following: - An addendum would be attached to the SID and Key Information Memorandum (KIM). The same may be circulated to brokers/distributors so that the same can be attached to all SID and abridged SID in stock. Further the addendum would be sent along with a newsletter to unitholders immediately after the changes. - Arrangement would be made to display the changes in the SID in the form of a notice in all the official point of acceptance of transactions and distributor's/broker's office.	Type of Load	Load chargeable (as %age of NAV)	Exit	Nil
Type of Load	Load chargeable (as %age of NAV)				
Exit	Nil				

	3. The introduction of the exit load along with the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load. 4. A public notice shall be provided on the website in case of changes undertaken to the exit load.																		
Recurring expenses	Annual Scheme Recurring Expenses These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below: Maximum limit specified by SEBI in SEBI MF Regulations for charging base expense ratio is as follows: - on the first Rs. 500 crore of the Scheme's daily net assets - upto 1.85%; - on the next Rs. 250 crore of the Scheme's daily net assets – upto 1.65%; - on the next Rs. 1,250 crore of the Scheme's daily net assets – upto 1.40%; - on the next Rs. 3,000 crore of the Scheme's daily net assets – upto 1.25%; - on the next Rs. 5,000 crore of the Scheme's daily net assets – upto 1.15%; - on the next Rs. 40,000 crore of the Scheme's daily net assets - Expense Ratio reduction of 0.05% for every increase of Rs. 5,000 crores of daily net assets or part thereof; - on balance of the assets – upto 0.70%. <table border="1"> <thead> <tr> <th>Expense Head</th><th>% p.a. of daily Net Assets* (Estimated p.a.)</th></tr> </thead> <tbody> <tr> <td>Investment Management & Advisory Fee</td><td rowspan="11">Up to 1.85</td></tr> <tr> <td>Audit fees/fees and expenses of trustees</td></tr> <tr> <td>Custodial Fees</td></tr> <tr> <td>Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants</td></tr> <tr> <td>Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes</td></tr> <tr> <td>Costs related to investor communications</td></tr> <tr> <td>Costs of fund transfer from location to location</td></tr> <tr> <td>Cost towards investor education, awareness and financial inclusion &</td></tr> <tr> <td>Brokerage & transaction cost pertaining to execution of trade%</td></tr> <tr> <td>Cost of statutory advertisements</td></tr> <tr> <td>Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations)#</td></tr> <tr> <td>Maximum Base expenses ratio (BER) permissible under Regulation 66</td><td>Upto 1.85</td></tr> <tr> <td>Statutory levies (including GST) on all expenses excluding brokerage and transaction cost</td><td>GST of 18% or any other rate as may be levied from</td></tr> </tbody> </table>	Expense Head	% p.a. of daily Net Assets* (Estimated p.a.)	Investment Management & Advisory Fee	Up to 1.85	Audit fees/fees and expenses of trustees	Custodial Fees	Registrar & Transfer Agent Fees including cost of providing account statements / IDCW / redemption cheques/ warrants	Marketing & Selling Expenses including fees, commission and charges towards distribution of mutual fund schemes	Costs related to investor communications	Costs of fund transfer from location to location	Cost towards investor education, awareness and financial inclusion &	Brokerage & transaction cost pertaining to execution of trade%	Cost of statutory advertisements	Other Expenses (to be specified as per Reg 66 of SEBI MF Regulations)#	Maximum Base expenses ratio (BER) permissible under Regulation 66	Upto 1.85	Statutory levies (including GST) on all expenses excluding brokerage and transaction cost	GST of 18% or any other rate as may be levied from
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Statutory levies (including GST) on brokerage and transaction cost	time to time on the Taxable / Invoice / Contract amount. Additionally, levies such as Stamp Duty, STT etc. will be charged on Turnover of securities which will be at prescribed rates.		

Accordingly, the 'Total expense ratio', of the schemes shall be total of expense charged within the base limit specified under Regulation 66(7) of MF Regulations, brokerage cost permitted under Regulation 66(9) of MF Regulations, transaction cost incurred for the purpose of execution of trade as referred under Regulation 66(10) of MF Regulations, and statutory levies.

***Illustration in returns between Regular and Direct Plan**

Particulars	Regular Plan	Direct Plan
Amount invested at the beginning of the year (Rs.)	10,000	10,000
Returns before Expenses (Rs.)	1,500	1,500
Expenses other than Distribution Expenses (Rs.)	150	150
Distribution Expenses (Rs.)	50	-
Returns after Expenses at the end of the year (Rs.)	1,300	1,350
Returns (%)	13.00%	13.50%

Note(s):

- The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments.
- It is assumed that the expenses charged are evenly distributed throughout the year.
- Calculations are based on assumed NAVs, and actual returns on your investment may be more, or less.
- Any tax impact has not been considered in the above example, in view of the individual nature of the tax implications. Each investor is advised to consult his or her own financial advisor

Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of units will be paid / charged under Direct Plan. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in other than Direct Plan.

The AMC shall adhere provisions of SEBI Master Circular for Mutual Funds dated March 20, 2026 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:

- All scheme related expenses including commission paid to distributors, shall be paid from the scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route. Provided that, such expenses that are not specifically covered in terms of Regulation 66 can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
- The Mutual Fund shall adopt full trail model of commission in the scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.

	c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan. d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors. For the actual current expenses being charged to the scheme, investors should refer to the website of the mutual fund at link: https://bajajamc.com/downloads?ter=. Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change. As per the Regulations, the total recurring expenses that can be charged to the scheme shall be subject to the applicable guidelines. The total recurring expenses of the scheme will however be limited to the ceilings as prescribed under Regulation 66(7) of the Regulations. As per Regulation 66(11), any expenditure other than those specified therein shall be borne by the AMC or Trustee or Sponsor. Base Expense Ratio (BER) as on August 31, 2026: Regular Plan: 0.85% Direct Plan: 0.19%
No. of Folios and AUM (as on August 31, 2026)	Folios – 4,008 AUM – Rs. 550.90 crore
Tax treatment for the Investors (Unitholders)	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.

Daily Net Asset Value (NAV) Publication	NAV shall be calculated for all business days, except under special circumstances. NAV shall be disclosed on AMC website (www.bajajamc.com) and on AMFI website (www.amfiindia.com). NAV shall be available on all centers for acceptance of transactions. NAV shall also be made available at all Investor Service Centres and the Toll free number of the AMC i.e. 18003093900. As per SEBI Master Circular for Mutual Funds dated March 20, 2026, NAV will be calculated upto four decimal places and shall be disclosed before 11.00 p.m. on all business days. In case NAV is not uploaded within the stipulated timing of 11.00 p.m. on any business day, an explanation shall be provided in writing to AMFI for non adherence of time limit. If the NAV is not available before the commencement of business hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons for the delay and explaining when the Mutual Fund would be able to publish the NAV. In case NAV of Corporate Debt Market Development Fund ('CDMDF') units is not available by 9:30 p.m. on same Business Day, requirement for NAV declaration timing on the website of the AMC and AMFI for the Scheme holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.
For Investor Grievances please contact	• Contact details for general service requests: You may call on Toll Free: 1800-309-3900 (Monday to Friday 9:00 am to 6:00 pm) or write us on email id: service@bajajamc.com or raise a service ticket on our website at link: https://bajajfinservasset.my.site.com/Web2Case/s/ • Contact details for complaint resolution: Ms. Priya Singh Investor Relations Officer Tel No: 020 67672500 Fax No: 020 67672550 Email: service@bajajamc.com
Unitholders' Information	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month. Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.

Portfolio Disclosure:

Portfolio shall be disclosed (i) on a fortnightly basis (i.e. as on 15th and as on the last day of the month), within 5 days from end of the fortnight and (ii) as on last day of the month within 10 days from the end of month. Portfolio shall be disclosed on AMC website at link: <https://www.bajajamc.com/downloads?portfolio> and on AMFI website www.amfiindia.com. Portfolio shall be disclosed in a user-friendly and downloadable spreadsheet format. Portfolio shall also be sent by e-mail to all unitholders by the AMC/Mutual Fund. Physical copy of the scheme portfolio shall be provided to unitholders on receipt of specific request from the unitholder, without charging any cost.

Half Yearly Financial Results:

The Mutual Fund shall within one month from the close of each half year, that is on March 31 and on September 30, host a soft copy of its unaudited financial results on the AMC website www.bajajamc.com in a user-friendly, downloadable and machine readable format. The unaudited financial results would also be displayed on AMFI website www.amfiindia.com. Written communication through digital modes such as email/SMS etc. shall be sent to unitholders by the Company about the availability of financial results on its website.

Annual Report:

Scheme wise Annual Report or an abridged summary thereof shall be sent via email to the unitholders whose email addresses are available with Mutual Fund within four months from the date of closure of the relevant financial year i.e. 31st March each year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof. The scheme wise annual report, in machine readable format, shall be hosted on the AMC website www.bajajamc.com and on AMFI website www.amfiindia.com.

The AMC shall also provide a physical copy of abridged summary of the annual report without charging any cost, on specific request received from the unitholder. A copy of scheme wise annual report shall also be made available to unitholders on payment of nominal fees.

Please refer to the Statement of Additional Information and Scheme Information Document for any further details.

Note: The Trustees have ensured that the Scheme approved by them is a new product offered by Bajaj Finserv Mutual Fund and is not a minor modification of an existing scheme / fund / product.

For Bajaj Asset Management Limited
(Formerly known as Bajaj Finserv Asset Management Limited)

Sd/-
Ganesh Mohan
Managing Director

Place: Pune
Date: September 30, 2026