

Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

Data as on 30th April 2026

Portfolio Strategy

The Bajaj Finserv Equity Savings Fund is an open ended actively managed equity scheme aims to provide long-term capital appreciation by investing 65-90% of total assets in equity and equity related securities and to provide income and generate stable returns by investing 10-35% of total assets in debt and money market instruments. The net long equity exposure of the scheme will adopt a Multi cap, multi-sector strategy, dynamically allocating across diverse market capitalizations and industries to harness growth opportunities while mitigating risks. Guided by our INQUBE investment philosophy, the strategy emphasizes an informative, quantitative, and unbiased decision-making framework. This philosophy integrates advanced data analytics with rigorous qualitative assessments to identify investments that demonstrate robust fundamentals and growth potential. Stock selection will prioritize businesses with sustainable competitive advantages, sound financial health, and a proven ability to generate consistent returns. By combining structured data-driven insights with in-depth qualitative evaluations, the scheme aims to construct a well-balanced portfolio that maintains equity market participation while adhering to disciplined risk management principles.

Introducing Bajaj Finserv Equity Savings Fund

Actively managed, hybrid strategy designed to participate in equity upside, reduce volatility, and offer tax efficiency



NET EQUITY

Our fund's net equity portion applies GARP, (Growth at Reasonable Price) for stock selection.



DEBT











High-quality AAA/Sovereign papers, managed actively



ARBITRAGE

Hedged equity exposure to capture spreads in volatile markets

Fund Features

-  **Category:**
Equity Savings Fund
-  **Inception Date:**
19th August, 2025
-  **Fund Manager:**
Mr. Sorbh Gupta (Equity Portion)
Mr. Ilesh Savla (Arbitrage Portion)
Mr. Siddharth Chaudhary (Debt Portion)
-  **Benchmark:**
Nifty Equity Savings TRI
-  **Minimum Application Amount:**
Rs. 500/- and in multiples of Re. 1/- thereafter.
-  **SIP Frequency:**
Daily, Weekly, Fortnightly, Monthly, Quarterly
-  ***Base Expense Ratio:**
Regular- 1.28%
Direct- 0.28%
-  ***AUM (IN CR):**
Month end AUM - INR 27.21
*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
-  **Entry load:** Nil
-  **Exit load:** Refer page 2

| Component | Allocation |
|-----------------|------------|
| Avg. Net Equity | ~20% |
| Avg. Arbitrage | ~45% |
| Avg. Debt | ~35% |

Why Invest in Bajaj Finserv Equity Savings Fund



Measured Equity Exposure

- Net equity typically maintained between **10-40%** during normal circumstances
- Helps reduce portfolio volatility while still participating in upside
- Delivers a relatively stable and reliable investment experience, even amid dynamic market conditions.
- Strategic allocation to REITs

Smart allocation + Alternative assets = A forward-looking strategy

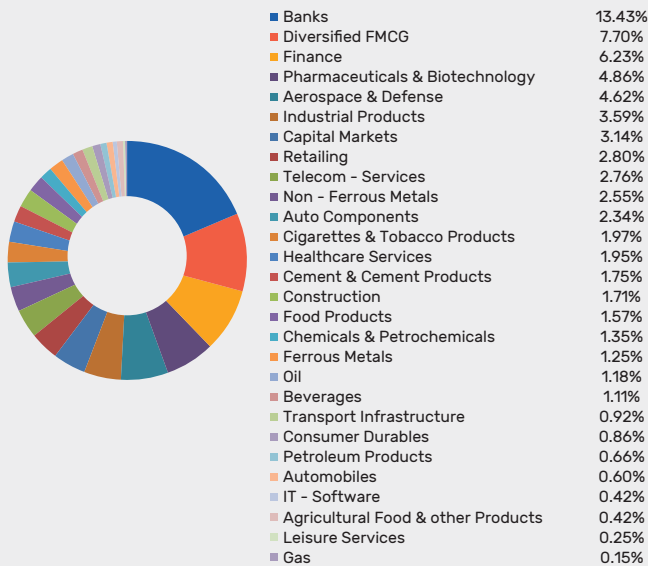
Asset Allocation

| | |
|---------------|--------|
| Arbitrage | 47.62% |
| Fixed Income* | 27.86% |
| Net Equities | 24.52% |



*Includes Reverse Repo / TREPS & Net Current Assets

Composition By Industry (%)



Equity Holding

| Name (Top 10 Holdings) | Equity (% to NAV) | Futures (% to NAV) |
|---|-------------------|--------------------|
| ITC Limited | 6.76% | -2.95% |
| ICICI Bank Limited | 4.19% | -3.64% |
| Bajaj Finserv Limited | 3.01% | -2.82% |
| Kotak Mahindra Bank Limited | 2.99% | -2.71% |
| Multi Commodity Exchange of India Limited | 2.83% | -2.72% |
| Eternal Limited | 2.80% | -2.82% |
| Hindalco Industries Limited | 2.55% | -2.56% |
| Hindustan Aeronautics Limited | 2.47% | -2.49% |
| Sun Pharmaceutical Industries Limited | 2.46% | -1.48% |
| Indus Towers Limited | 2.42% | -1.84% |
| Other Equities | 39.66% | -21.59% |
| Total Equities | 72.14% | -47.62% |

Exit Load

- If units redeemed/switched out within 7 days from allotment date: 0.25% of the applicable NAV
- If units redeemed/switched out after 7 days from allotment date: Nil

Stocks

| New Entries | Total Exits |
|---|-----------------|
| Godfrey Phillips India Limited | Vedanta Limited |
| Adani Ports and Special Economic Zone Limited | Bosch Limited |

Quantitative Indicators*

Modified Duration¹
192 Days

Average Maturity²
206 Days

Macaulay duration³
192 Days

Yield to maturity⁴
6.60%

- 1 Modified duration is a formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration follows the concept that interest rates and bond prices move in opposite directions.
- 2 Average Maturity is the weighted average of all the residual maturities of the debt securities held in the fund. Average maturity helps to determine the average time to maturity of all the debt securities held in a portfolio and is calculated in days, months or years.
- 3 The Macaulay duration is the weighted average term to maturity of the cash flows from bonds. In other words, 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.
- 4 Yield to maturity is the total return anticipated on a bond if the bond is held until it matures. Yield to maturity is considered a long-term bond yield but it is expressed as an annual rate

*For the debt portion of the portfolio.

Performance

Bajaj Finserv Equity Savings 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 Equity Savings Fund - Regular - Growth | | | | | | |
| Last 6 Months | 4.84% | -0.68% | -13.16% | 10,240 | 9,966 | 9,347 |
| Bajaj Finserv Equity Savings Fund - Direct - Growth | | | | | | |
| Last 6 Months | 5.91% | -0.68% | -13.16% | 10,293 | 9,966 | 9,347 |

Returns as on 30th April, 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 Equity Savings TRI **Additional Benchmark:** Nifty 50 TRI. **Inception Date:** 19th August 2025

Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. However, such returns may not be representative. Absolute returns for the 6-month period of Bajaj Finserv Equity Savings Fund - Regular Plan is 2.40%; Bajaj Finserv Equity Savings Fund - Direct Plan is 2.93%.

Face Value per unit: Rs. 10

The Fund Managers of the scheme, Mr. Sorbh Gupta (Equity Portion), Mr. Ilesh Savla (Arbitrage 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. Sorbh Gupta manages equity portion of Bajaj Finserv Small Cap Fund and Bajaj Finserv Banking and Financial Services Fund.

Mr. Ilesh Savla also manages Bajaj Finserv Nifty Next 50 Index Fund and Bajaj Finserv Nifty 50 Index Fund.

Mr. Siddharth Chaudhary manages debt portion of Bajaj Finserv Small Cap Fund and Bajaj Finserv Banking and Financial Services Fund. He also manages Bajaj Finserv Low Duration Fund.

However, since these funds have not completed 1 year, the performance is not disclosed.

Other Schemes Managed by Fund Manager

Name of Fund Manager: Mr. Sorbh Gupta, Mr. Ilesh Savla and Mr. Siddharth Choudhary

| Fund Name | 1 Year | | | 3 Year | | | 5 Year | | |
|--|---------|--------|-----------|---------|--------|-----------|---------|--------|-----------|
| | Regular | Direct | Benchmark | Regular | Direct | Benchmark | Regular | Direct | Benchmark |
| Bajaj Finserv Banking and PSU Fund ⁵⁵ | 3.80% | 4.37% | 4.85% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Flexi Cap Fund ⁵ | 8.96% | 10.40% | 3.64% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Liquid Fund ⁶⁶ | 6.08% | 6.27% | 6.19% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Large and Mid Cap Fund ⁷⁷ | 2.69% | 4.15% | 6.29% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Overnight Fund ⁸⁸ | 5.41% | 5.46% | 5.39% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Balanced Advantage Fund ⁹⁹ | 2.14% | 3.70% | 0.63% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Large Cap Fund ¹⁰⁰ | 2.85% | 4.37% | 1.32% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Multi Asset Allocation Fund ¹¹¹ | 13.41% | 15.09% | 6.41% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Arbitrage Fund ¹²² | 5.63% | 6.38% | 7.00% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth ⁵⁵⁵ | 5.00% | NA | 5.39% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Healthcare Fund ⁶⁶⁶ | 6.56% | 8.35% | 6.27% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Consumption Fund ⁶⁶⁶ | -4.90% | -3.34% | 1.78% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Money Market Fund ⁴ | 5.80% | 6.49% | 6.28% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv ELSS Tax Saver Fund ¹ | 4.44% | 6.28% | 3.64% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Gilt Fund ¹ | -1.48% | -0.65% | 1.00% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Multi Cap Fund ¹¹¹ | 5.84% | 7.45% | 5.95% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Nifty 50 ETF ⁶⁶ | -0.33% | NA | -0.28% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Nifty Bank ETF [*] | 0.22% | NA | 0.38% | NA | NA | NA | NA | NA | NA |

Returns as on 30th April 2026

Inception Dates: Bajaj Finserv Banking and PSU Fund - 13th Nov 2023, Bajaj Finserv Flexi Cap Fund - 14th Aug 2023, Bajaj Finserv Liquid Fund - 5th Jul 2023, Bajaj Finserv Large and Mid Cap Fund - 27th Feb 2024, Bajaj Finserv Overnight Fund - 5th Jul 2023, Bajaj Finserv Balanced Advantage Fund - 15th Dec 2023, Bajaj Finserv Large Cap Fund - 20th Aug 2024, Bajaj Finserv Multi Asset Allocation Fund - 3rd Jun 2024, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth - 28th May 2024, Bajaj Finserv Healthcare Fund - 27th Dec 2024, Bajaj Finserv Consumption Fund - 29th Nov 2024, Bajaj Finserv Money Market Fund - 24th Jul 2023, Bajaj Finserv ELSS Tax Saver Fund - 29th Jan 2025, Bajaj Finserv Gilt Fund - 15th Jan 2025, Bajaj Finserv Multi Cap Fund - 27th Feb 2025, Bajaj Finserv Nifty 50 ETF - 19th Jan 2024 and Bajaj Finserv Nifty Bank ETF - 19th Jan 2024.

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: ⁵⁵Nifty Banking & PSU Debt Index A-II, ⁵BSE 500 TRI, ⁶⁶Nifty Liquid Index A-I, ⁷⁷Nifty Large Midcap 250 TRI, ⁸⁸CRISIL Liquid Overnight Index, ⁹⁹NIFTY 50 Hybrid Composite debt 50:50 Index, ¹⁰⁰Nifty 100 Total Return Index (TRI), ¹¹¹65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold, ¹²²Nifty 50 Arbitrage Index (TRI), ⁵⁵⁵Nifty 1D Rate Index, ⁶⁶⁶BSE Healthcare Total Return Index (TRI), ⁶⁶⁶Nifty India Consumption Total Return Index (TRI), ⁴Nifty Money Market Index A-I, ¹BSE 500 Total Return Index (TRI), ¹CRISIL Dynamic Gilt Index, ¹¹¹NIFTY 500 Multicap 50:25:25 TRI, ⁶⁶Nifty 50 TRI and ^{*}Nifty Bank TRI.

Potential Risk Class (PRC) (Maximum risk the scheme can take)

| Bajaj Finserv Banking and PSU Fund | | | | |
|------------------------------------|---|-----------------------------|-----------------------|------------------------------|
| 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.

| Bajaj Finserv Liquid Fund | | | | |
|-----------------------------|---|-----------------------------|-----------------------|------------------------------|
| Credit Risk | → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk | ↓ | | | |
| Relatively Low (Class I) | | | B-I | |
| Moderate (Class II) | | | | |
| Relatively High (Class III) | | | | |

B-I - A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.

| Bajaj Finserv Overnight Fund | | | | |
|------------------------------|---|-----------------------------|-----------------------|------------------------------|
| Credit Risk | → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| Interest Rate Risk | ↓ | | | |
| 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.

Potential Risk Class (PRC) (Maximum risk the scheme can take)

Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

| Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|-----------------------------|-----------------------------|-----------------------|------------------------------|
| Interest Rate Risk ↓ | | | |
| 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 Money Market Fund

| Credit Risk → | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
|-----------------------------|-----------------------------|-----------------------|------------------------------|
| Interest Rate Risk ↓ | | | |
| Relatively Low (Class I) | | B-I | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | | |

B-I – A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk.

Bajaj Finserv Gilt Fund

| 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) | A-III | | |

A-III – A Scheme with Relatively High interest rate risk and Relatively Low credit risk.

PRODUCT LABEL

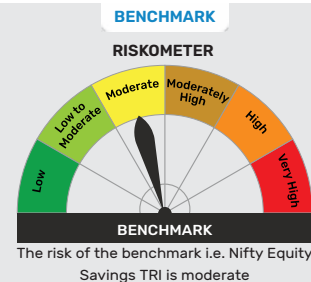
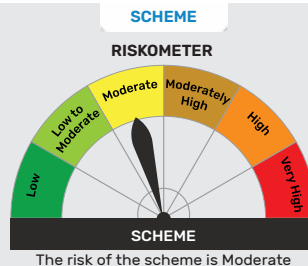
Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

This product is suitable for investors who are seeking*:

- wealth creation over long term
- capital appreciation by investing in equity and equity related instruments and regular income through investments in fixed income securities, arbitrage and other derivative strategies.

*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-0-METER | BENCHMARK RISK-0-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 style="text-align: center;">SCHEME</p> <p style="text-align: center;">The risk of the scheme is Moderate</p> | <p style="text-align: center;">BENCHMARK</p> <p style="text-align: center;">The risk of the benchmark i.e. Nifty Banking & PSU Debt Index A-II is Low to Moderate</p> |

Disclaimer

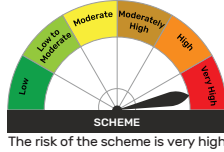
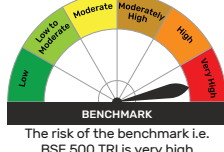
This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Finserv Mutual Fund Trustee Limited / Bajaj Finserv Asset Management Limited nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Risk-o-meter and Product Label.

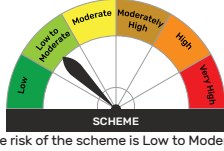
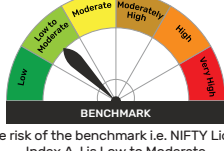
Bajaj Finserv Flexi Cap Fund

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>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. BSE 500 TRI is very high</p> |

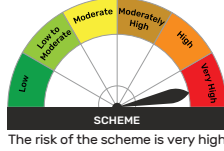
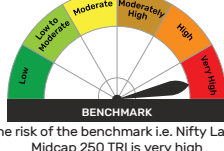
Bajaj Finserv Liquid Fund

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"> ● 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>The risk of the scheme is Low to Moderate</p> |  <p>The risk of the benchmark i.e. NIFTY Liquid Index A-I is Low to Moderate</p> |

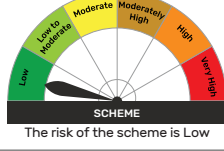
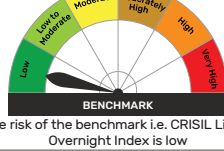
Bajaj Finserv Large and Mid Cap Fund

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>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. Nifty Large Midcap 250 TRI is very high</p> |

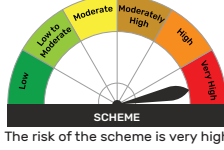
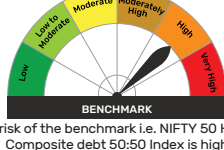
Bajaj Finserv Overnight Fund

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>The risk of the scheme is Low</p> |  <p>The risk of the benchmark i.e. CRISIL Liquid Overnight Index is low</p> |

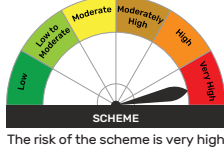
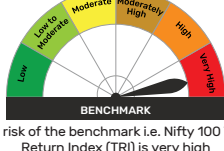
Bajaj Finserv Balanced Advantage Fund

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

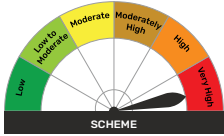
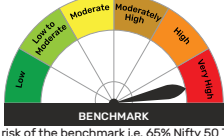
Disclaimer

This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Finserv Mutual Fund Trustee Limited / Bajaj Finserv Asset Management Limited nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

Risk-o-meter and Product Label.

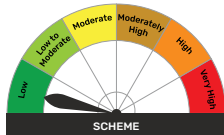
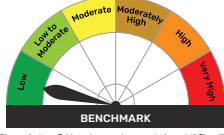
Bajaj Finserv Multi Asset Allocation Fund

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> |

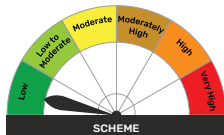
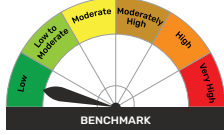
Bajaj Finserv Arbitrage Fund

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> |

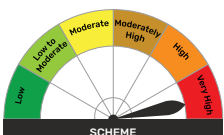
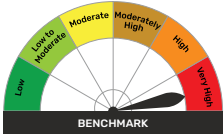
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

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> |

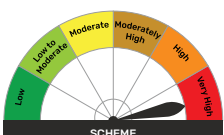
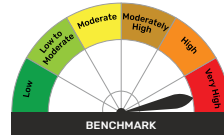
Bajaj Finserv Healthcare Fund

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> |

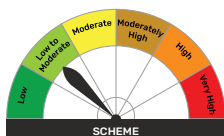
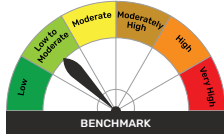
Bajaj Finserv Consumption Fund

An open ended equity scheme following 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"> wealth creation over long term to invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. Nifty India Consumption Total Return Index (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>The risk of the scheme is Low to Moderate</p> |  <p>The risk of the benchmark i.e. NIFTY Money Market Index A-1 is Low to Moderate</p> |

Disclaimer

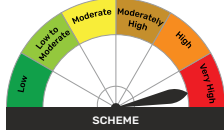
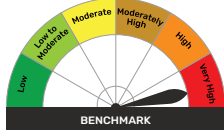
This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Finserv Mutual Fund Trustee Limited / Bajaj Finserv Asset Management Limited nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Risk-o-meter and Product Label.

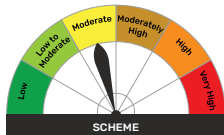
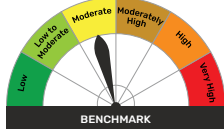
Bajaj Finserv ELSS Tax Saver Fund

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> |

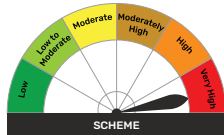
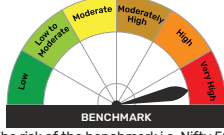
Bajaj Finserv Gilt Fund

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>The risk of the scheme is Moderate</p> |  <p>The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate</p> |

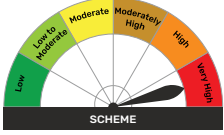
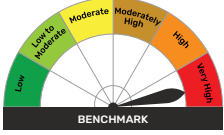
Bajaj Finserv Multi Cap Fund

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"> ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of large cap, mid cap, small cap companies. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is Very High</p> |  <p>The risk of the benchmark i.e. Nifty 50 Multicap 50:25:25 TRI is Very High</p> |

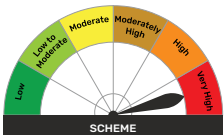
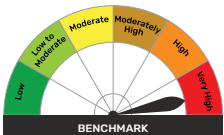
Bajaj Finserv Nifty 50 ETF

An open ended exchange traded fund tracking NIFTY 50 Index

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

Bajaj Finserv Nifty Bank ETF

An open ended exchange traded fund tracking Nifty Bank Index

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

Disclaimer

This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Finserv Mutual Fund Trustee Limited / Bajaj Finserv Asset Management Limited nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.