BAJAJ FINSERV

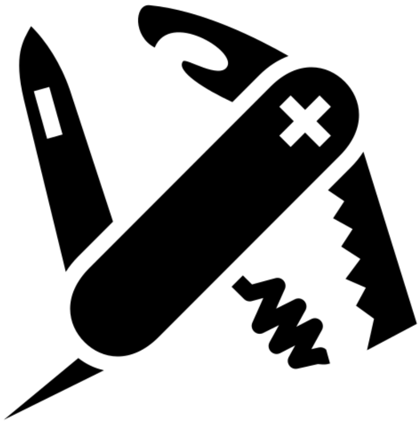
Multi Asset Allocation Fund

Invest across equity, fixed income, gold, silver, REITs & InvITs

Bajaj Finserv Mutual Fund - MF/078/23/04

A Swiss knife is never carried for one blade. It's carried because you don't know in advance which tool the moment will call for — a blade, a screwdriver, scissors.

A well-built multi-asset fund works the same way.



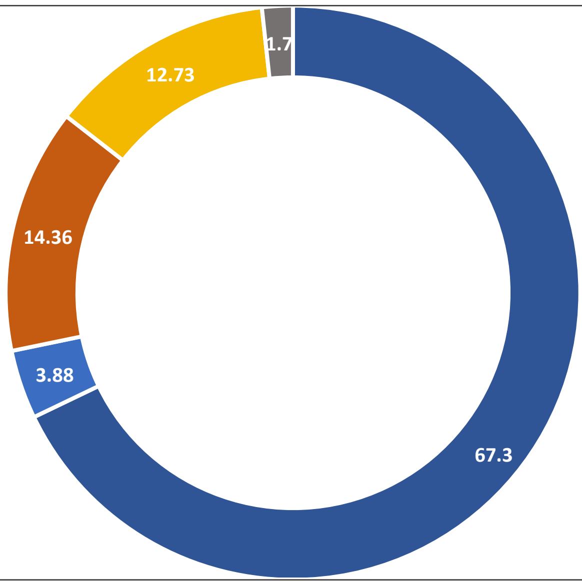
EQUITY
The cutting blade
Potential growth engine when markets run

FIXED INCOME
The steady tool
Capital appreciation and income

GOLD & SILVER
The all-weather blade
Hedge in uncertain times

REITs & InvITs
The precision tool
Diversified, cash-generating assets

ALLOCATION ACROSS VARIOUS ASSET CLASSES



Equity allocation: **71.18%**
(Equity: 67.3% + REITs: 3.88%)

Debt: **14.36%**

Gold: **12.73%**

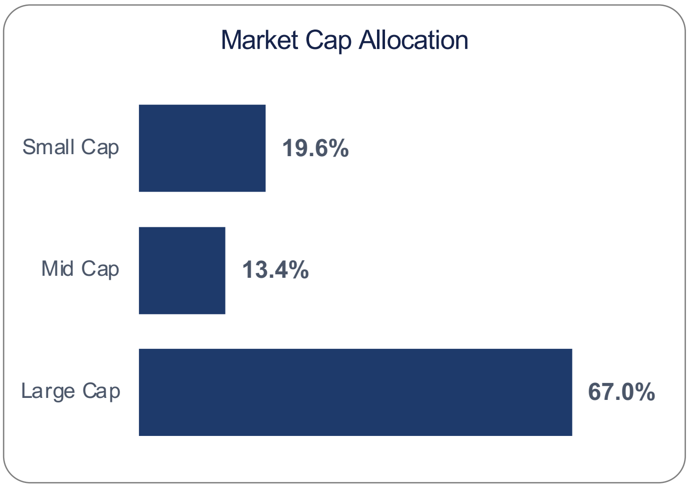
Silver: **1.73%**

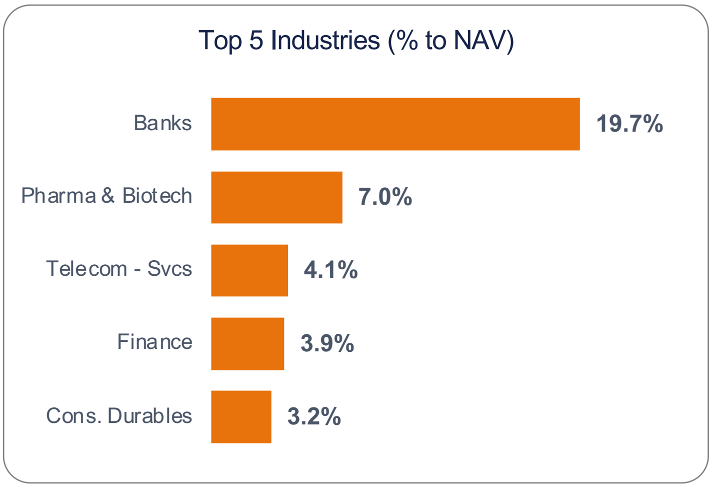
KEY HIGHLIGHTS

- **Used precious metals counter-cyclically**, increasing exposure on valuation opportunities rather than momentum.
- Added silver in Jan'25 as the elevated gold–silver ratio (~91) indicated a relatively favourable valuation.
- **Scaled silver above 10% (Jul–Sep'25)** to capture industrial demand and expected mean reversion.
- **Rebuilt gold from Nov'25** as valuations normalised and its role as a macro hedge strengthened.
- Built **REIT exposure progressively from Dec’25 gradually**, reflecting our dynamic, opportunity-led approach to asset allocation.

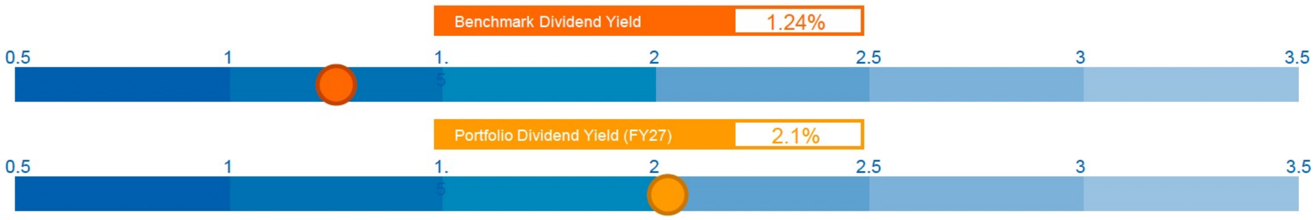
Data as on 30th June, 2026 | Source: Internal Analysis, MFI360, Bloomberg

PORTFOLIO ATTRIBUTES





Dividend yield



Quantitative Indicators*

6.98%	2.82 Yrs	1.7 Yrs	1.66 Yrs
Yield to Maturity	Average Maturity	Macaulay Duration	Modified Duration

*For the debt portion of the portfolio

PERFORMANCE VS BENCHMARK

Scheme	1 Year	2 Year	Since Inception
Bajaj Finserv Multi Asset Allocation Fund – Direct Growth	9.2%	9.1%	10.7%
Benchmark	2.1%	6.3%	7.2%

Data as on 30th June, 2026 | Source: Internal Analysis, MFI360, Bloomberg Past performance may or may not be sustained in future.

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

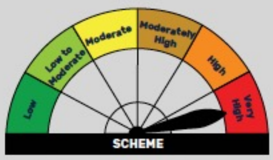
Product label

This product is suitable for investors who are seeking*:

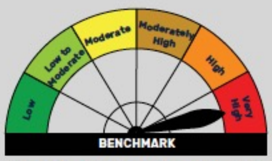
- Income generation from fixed income instruments
- Wealth creation/Capital appreciation over long term from investments in equity and equity related securities, Gold ETFs, Silver ETFs, exchange traded commodity derivatives (ETCD) and in units of REITs & InvITs

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

RISKOMETER



The risk of the scheme is very high



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

Bajaj Finserv Multi Asset Allocation 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 Multi Asset Allocation Fund - Regular - Growth						
Last 1 Year	7.6%	2.1%	-5.4%	10,756	10,205	9,458
Since Inception	9.0%	7.2%	2.5%	11,960	11,556	10,517
Bajaj Finserv Multi Asset Allocation Fund - Direct - Growth						
Last 1 Year	9.2%	2.1%	-5.4%	10,915	10,205	9,458
Since Inception	10.7%	7.2%	2.5%	12,340	11,556	10,517

Returns as on 30th June, 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:** 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold **Additional Benchmark:** Nifty 50 TRI. **Inception Date:** 3rd June 2024

Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Returns greater than 1 year are compounded annualized. Face Value per unit: Rs. 10.

The Fund Managers of the scheme: Mr. Anup Kulkarni (Equity Portion), Mr. Sabyasachi Mukerji (Equity Portion), Mr. Siddharth Chaudhary (Debt Portion) and Mr. Cheragh Sidhwa (Commodity Investments Portion). For the performance of other schemes managed by the Fund Managers which have completed 1 year or more than 1 year since inception, refer to table below.

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

Other Schemes Managed by Fund Manager

Name of Fund Manager: Mr. Anup Kulkarni, Mr. Sabyasachi Mukerji, Mr. Siddharth Chaudhary, Mr. Cheragh Sidhwa.

	1 Year			3 Year			5 Year		
Fund Name	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**
Bajaj Finserv Balanced Advantage Fund^	-1.1%	0.4%	-1.1%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund***	-2.7%	-1.3%	-3.6%	NA	NA	NA	NA	NA	NA
Bajaj Finserv ELSS Tax Saver Fund'	1.1%	2.8%	-2.0%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Cap Fund'''	3.8%	5.3%	-0.6%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund#	5.8%	6.5%	6.4%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Banking and PSU Fund$$	4.8%	5.3%	5.2%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund**	5.3%	5.4%	5.3%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Liquid Fund##	6.2%	6.4%	6.3%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Arbitrage Fund@	5.7%	6.4%	7.0%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund^^	-2.3%	-0.9%	0.3%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth$$$	4.9%	NA	5.3%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Flexi Cap Fund$	3.4%	4.7%	-2.0%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Consumption Fund@@@	-5.8%	-4.3%	-2.1%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Healthcare Fund###	12.0%	13.9%	12.0%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Gilt Fund''	3.2%	4.1%	4.1%	NA	NA	NA	NA	NA	NA

Data as on 30th June 2026.

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

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

Benchmark: #Nifty Money Market Index A-I, ##Nifty Liquid Index A-I, **CRISIL Liquid Overnight Index, $$Nifty Banking & PSU Debt Index A-II, ^NIFTY 50 Hybrid Composite debt 50:50 Index, ^^Nifty Large Midcap 250 TRI, $$$Nifty 1D Rate Index, $BSE 500 TRI, ###BSE Healthcare Total Return Index (TRI), @@@Nifty India Consumption Total Return Index (TRI), 'BSE 500 Total Return Index (TRI), ''CRISIL Dynamic Gilt Index, @Nifty 50 Arbitrage Index (TRI), ***Nifty 100 Total Return Index (TRI) and '''NIFTY 500 Multicap 50:25:25 TRI.

Bajaj Finserv Multi Asset Allocation Fund

Bajaj Finserv Multi Asset Allocation Fund - Regular Plan - Growth					65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold		Nifty 50 TRI	
Period	**SIP Start Date**	**Total Amount Invested(Rs.)**	**Market Value (Rs.)**	**Scheme Returns (CAGR %)**	**Market Value (Rs.)**	**Benchmark Returns (CAGR%)**	**Market Value (Rs.)**	**Benchmark Returns (CAGR%)**
1-Years SIP	01-Jul-2025	120,000	122,735	4.3	119,946	-0.1	116,353	-5.6
Since Inception SIP	03-Jun-2024	240,000	271,196	7.8	263,254	4.9	247,778	-0.8

Returns as on 30th June, 2026. Past performance may or may not be sustained in future.

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. SIP calculations made on Rs. 10,000. SIP Performances is computed considering SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month.

Please visit https://www.bajajamc.com/downloads to download the latest factsheet to access the Performance of other Schemes managed by Fund Manager/s of this Scheme.