



FINSERV

Key Information Memorandum of

Bajaj Finserv Overnight Fund

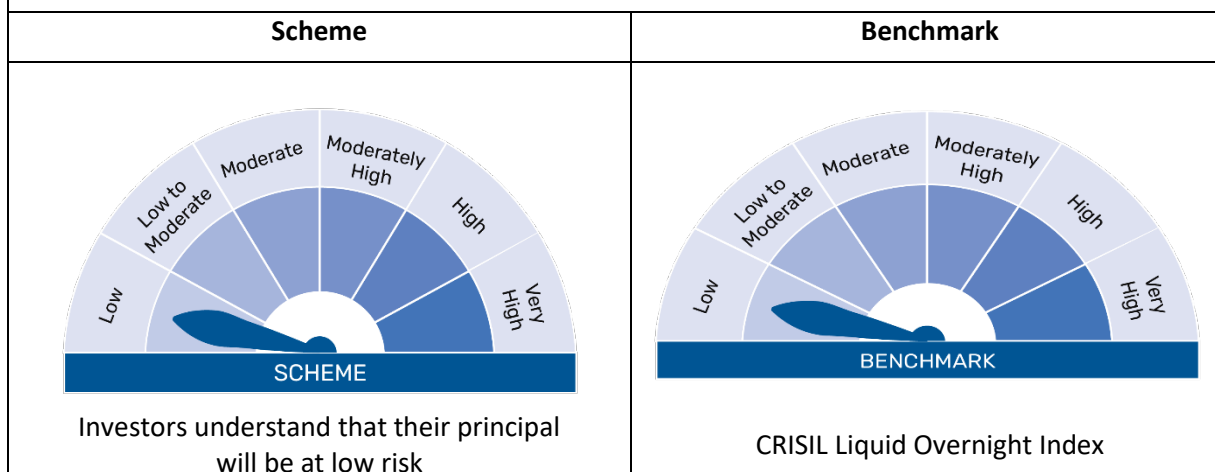
An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

This product is suitable for investors who are seeking*:

- 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

*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) | | A-I | | |
| Moderate (Class II) | | | | |
| Relatively High (Class III) | | | | |

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

Continuous offer of units at NAV based prices

| Name of Mutual Fund | Name of Asset Management Company | Name of Trustee Company |
|---------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bajaj Finserv Mutual Fund | Bajaj Finserv Asset Management Limited | Bajaj Finserv Mutual Fund Trustee Limited |
| Address: 8 th floor, E-core, Solitaire Business Park, Viman Nagar, Pune – 411014 | Address: S. No. 208/1B, Lohagaon, Viman Nagar, Pune – 411014 (registered office) 8 th floor, E-core, Solitaire Business Park, Viman Nagar, Pune – 411014 (corporate office) | Address: S. No. 208/1B, Lohagaon, Viman Nagar, Pune – 411014 (registered office) 8 th floor, E-core, Solitaire Business Park, Viman Nagar, Pune – 411014 (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 1996, 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 KIM is dated March 29, 2024.

| Investment Objective | <p>The Scheme aims to provide reasonable returns commensurate with low risk and high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved</p> | | | | | | | | | | | | |
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| Scheme Code | BFAM/O/D/ONF/23/05/0002 | | | | | | | | | | | | |
| Asset Allocation pattern of the scheme | <table border="1" data-bbox="411 488 1401 741"> <thead> <tr> <th data-bbox="411 488 767 562" rowspan="2">Instruments</th> <th colspan="2" data-bbox="767 488 1082 524">Indicative allocations</th> <th data-bbox="1082 488 1401 562" rowspan="2">Risk profile</th> </tr> <tr> <th data-bbox="767 524 932 562">Maximum</th> <th data-bbox="932 524 1082 562">Minimum</th> </tr> </thead> <tbody> <tr> <td data-bbox="411 562 767 741">Overnight securities or debt / money market instrument* maturing on or before the next business day</td> <td data-bbox="767 562 932 741">100%</td> <td data-bbox="932 562 1082 741">0%</td> <td data-bbox="1082 562 1401 741">Low</td> </tr> </tbody> </table> <p>The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments.</p> <p>*TREPS, Government Repo / Reverse Repo (in Government Securities), Treasury bills, Government securities (Issued by both Central and State governments) and any other like instruments as specified by the Reserve Bank of India from time to time and approved by SEBI from time to time having maturity of 1 business day.</p> <p>The Scheme may invest in the Overnight & Liquid schemes of Mutual Funds and shall not exceed 5% of the net asset value of the mutual fund. The Scheme may invest in liquid schemes of Mutual Funds in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time.</p> <p>The Scheme shall invest in repo in Corporate Bond upto 10% of the net assets of the scheme. Investment in repo in corporate bond will be undertaken for only 1 day maturity and only in AAA rated corporate bonds.</p> <p>The scheme can deploy not exceeding 5% of the net assets in G-secs and/or T-bills with a residual maturity of upto 30 days for the purpose of placing the same as margin and collateral for certain transactions.</p> <p>The Scheme may undertake (i) repo/reverse repo transactions in Corporate Debt Securities 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.</p> <p>Pursuant to SEBI Master Circular for Mutual Funds dated May 19, 2023 on Risk management framework for overnight funds, the Scheme shall not park its funds which are pending for deployment in short term deposits of scheduled commercial banks.</p> | | | Instruments | Indicative allocations | | Risk profile | Maximum | Minimum | Overnight securities or debt / money market instrument* maturing on or before the next business day | 100% | 0% | Low |
| Instruments | Indicative allocations | | Risk profile | | | | | | | | | | |
| | Maximum | Minimum | | | | | | | | | | | |
| Overnight securities or debt / money market instrument* maturing on or before the next business day | 100% | 0% | Low | | | | | | | | | | |

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| | <p>The Scheme shall not invest in debt securities having structured obligations (SO rating) and/or credit enhancements (CE rating). However, debt securities with government guarantee shall be excluded from such restriction. The scheme will not invest in Equity & Equity related instruments and equity derivatives.</p> <p>The scheme will not invest in foreign Securities, Derivatives, Credit Default Swaps instruments.</p> <p>The scheme will not invest in securitized debt instrument.</p> <p>The scheme will not invest in instruments having special features as stated in SEBI Master Circular for Mutual Funds dated May 19, 2023 as amended from time to time.</p> <p>The scheme will not invest in units of REITs and InvITs.</p> <p>The Scheme will not do any 'Short Selling' and 'Securities Lending' activity.</p> <p>The cumulative gross exposure through debt, money market instruments, repo transactions in corporate debt securities 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 May 19, 2023.</p> <p>The Margin may be placed in the form of such securities/instruments/deposits as may be permitted/eligible to be placed as margin from the assets of the Scheme. The securities/instruments/deposits so placed as margin shall be classified under the applicable category of assets for the purposes of asset allocation.</p> <p>At the time of building up the portfolio post NFO, the Fund Manager may deploy the funds in units of overnight mutual fund schemes to the extent permitted under SEBI (Mutual Funds) Regulations, 1996, in case suitable debt / money market instruments are not available or the Fund Manager is of the view that the risk-reward is not in the best interest of the unit holders.</p> <p>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.</p> |
| <p>Investment Strategy of the Scheme</p> | <p>The scheme aims to provide an investment vehicle to meet the needs of the Investors who want to deploy their funds for a very short period. The investment objective of the Scheme is to generate income by investing in debt, money market instruments, and cash & cash equivalent with overnight maturity (maturing in one business day). Investments under the Scheme would be made mainly in Triparty Repo Trades, debt and money market instruments and cash and cash equivalents with overnight maturity.</p> <p>The Scheme may invest in liquid funds for overnight deployment.</p> |

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| Risk Profile of the Scheme | <ul style="list-style-type: none"> • 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 |
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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.
- 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 more details, please refer Scheme Information Document.

RISK MANAGEMENT STRATEGIES

The Fund by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools.

The Fund has identified following risks of investing in debt and designed risk management strategies, which are embedded in the investment process to manage such risks.

Risk associated with Debt Investment

| Risk Description | Risk Mitigants/management strategy |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Market Risk As with all debt securities, changes in interest rates may affect the scheme’s Net Asset Value as the prices of securities generally increase as interest rates decline and generally decrease as interest rates rise. Prices of long-term securities generally fluctuate more in response to interest rate changes than do short-term securities. Indian debt markets can be volatile leading to the possibility of price movements up or down in fixed income securities and thereby to possible movements in the NAV.</p> | <p>In a rising interest rates scenario, the Fund Manager will endeavor to increase investment in money market securities whereas if the interest rates are expected to fall, the allocation to debt securities with longer maturity will be increased thereby mitigating risk to that extent.</p> |
| <p>Liquidity or Marketability Risk This refers to the ease with which a security can be sold at or near to its valuation Yield-To- Maturity (YTM). The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer. Liquidity risk is today characteristic of the Indian fixed income market.</p> | <p>The scheme may invest in government securities, corporate bonds and money market instruments. While the liquidity risk for government securities, money market instruments and short maturity corporate bonds may be low, it may be high in case of medium to long maturity corporate bonds. Liquidity risk is today characteristic of the Indian fixed income market. The fund will however, endeavor to minimise liquidity risk by investing in securities having a liquid market.</p> |
| <p>Credit Risk Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be</p> | <p>A traditional SWOT analysis will be used for identifying company specific risks. Management’s past track record will also be studied. In order to assess</p> |

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| | <p>unable to make timely principal and interest payments on the security). Because of this risk corporate debentures are sold at a higher yield above those offered on Government Securities which are sovereign obligations and free of credit risk. Normally, the value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit risk as well as any actual event of default. The greater the credit risk, the greater the yield required for someone to be compensated for the increased risk.</p> | <p>financial risk, a detailed assessment of the issuer's financial statements will be undertaken to review its ability to undergo stress on cash flows and asset quality. A detailed evaluation of accounting policies, off balance sheet exposures, notes, auditors' comments and disclosure standards will also be made to assess the overall financial risk of the potential borrower.</p> | |
| | <p>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.</p> | <p>Reinvestment risks will be limited to the extent of coupons received on debt instruments, which will be a very small portion of the portfolio value.</p> | |
| <p>Plans and Options</p> | <p>Bajaj Finserv Overnight Fund – Direct Plan Bajaj Finserv Overnight Fund – Regular Plan</p> <p>Both the Plans will have a common portfolio. Both the Plans will offer the following options:</p> <ul style="list-style-type: none"> • Growth option – This option is suitable for investors who are not seeking IDCW. • Income Distribution cum Capital Withdrawal (IDCW) option – This option is suitable for investors who are seeking IDCW as and when declared by the scheme. The scheme will aim to declare IDCW subject to availability of distributable surplus and approval from Trustees. <p>IDCW option will offer the following sub-options:</p> <ul style="list-style-type: none"> • Payout of IDCW sub-option • Reinvestment of IDCW sub-option • Transfer of IDCW sub-option | | |

Default Plan would be as follows:

| 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.

Default option between Growth and IDCW would be Growth option.

In case of IDCW, default sub-option would be reinvestment of IDCW.

| Options | Default option/Frequency | Frequency | Record Date |
|---------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------------|
| Income Distribution cum capital withdrawal (IDCW) | Daily IDCW Reinvestment Option in case Daily / Weekly / Fortnightly / Monthly IDCW Option is not indicated. IDCW Reinvestment in case Payout or Reinvestment is not indicated | - | - |
| Daily (Reinvestment) | | Daily | Daily - Every Day |
| Weekly (Payout and Reinvestment) | | Weekly | Every Monday |
| Fortnightly (Payout and Reinvestment) | | Fortnightly | Alternate Monday |
| Monthly (Payout and Reinvestment) | | Monthly | 15th of the month |

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.

There shall, however, be no Load(s) (if any) on the IDCW so reinvested.

Investors are requested to note that any change undertaken in any of IDCW sub-option due to additional investment undertaken in the scheme or as per the request received from the investor would be applicable to all the existing units held in the particular sub-option. This provision would however not be applicable for transactions undertaken or for units held in Demat mode.

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| No. of Folios and AUM (As on February 29, 2024) | Folios - 1,223 AUM - Rs. 145.39 Cr |
| Where will the Scheme Invest? | <ol style="list-style-type: none"> 1) Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). 2) Securities guaranteed by the Central, State and local Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). 3) Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee 4) Debt securities issued by domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee. 5) Securities issued by banks (both public and private sector) including term deposit with the banks as permitted by SEBI/RBI from time to time, subject to approval from SEBI / RBI as required and development financial institutions. 6) Commercial usance Bills (Bills of exchange/promissory notes of public sector and private sector corporate entities) Rediscounting, usance bills and commercial bills. 7) Money market instruments, as permitted by SEBI/ RBI. 8) Corporate Bonds 9) Certificate of Deposits (CDs) 10) Commercial Paper (CPs) 11) The non-convertible part of convertible securities. 12) Units of Mutual Fund Schemes. 13) Cash & cash equivalents. 14) Repo transactions in corporate debt securities. 15) Any other domestic fixed income securities as permitted by SEBI/ RBI subject to requisite approvals from SEBI/RBI, if needed. |
| Applicable NAV (after the scheme opens for subscription / purchase and repurchase / sale) | <p>Cut off timing for subscriptions/ redemptions/ switches:</p> <p>For Subscription:</p> <ol style="list-style-type: none"> 1. In respect of valid application received upto 1.30 p.m. on a business day at the official point of acceptance and where the funds for the entire amount of subscription/purchase as per the application/ Switch-in request are credited to the bank account of the Liquid Scheme before the cut-off time i.e. available for utilization before the cut-off time – the closing NAV of the day immediately preceding the day of receipt of application shall be applicable; 2. In respect of valid application received after 1.30 p.m. on a business day at the official point of acceptance and where the funds for the entire amount of subscription/purchase as per the application / Switch-in request are credited to the bank account of the Liquid Scheme on the same day i.e. available for utilization on the same day - the closing NAV of the day immediately preceding the next Business Day shall be applicable; and 3. Irrespective of the time of receipt of application at the official point of acceptance, where the funds for the entire amount of subscription/purchase as per the application are not credited to the bank account of the Liquid Scheme before the cut-off time i.e. not available for utilization before the cut-off time - the closing NAV |

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| | <p>of the day immediately preceding the day on which the funds are available for utilization shall be applicable</p> <p>For Switch - in from other Schemes of Bajaj Finserv Mutual Fund:</p> <ol style="list-style-type: none"> i. Application for switch-in must be received before the applicable cut-off time. ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the switch-in liquid scheme before the cut-off time. iii. The funds are available for utilization before the cut-off time by the switch-in scheme. iv. Applicability of NAV in case of a liquid scheme is based on receipt of application as also the realization of funds by the liquid scheme within the cut-off time. <p>To clarify, for investments through systematic investment routes such as Systematic Investment Plans (SIP), Transfer of Income Distribution cum Capital Withdrawal (IDCW) Plan facility, etc the units will be allotted as per the closing NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, or record date of Dividend etc.</p> <p>While the AMC will endeavour to deposit the payment instruments accompanying investment application submitted to it with its bank expeditiously, it shall not be liable for delay in realization of funds on account of factors beyond its control such as clearing/settlement cycles of the banks.</p> <p>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.</p> <p>For Redemptions including switch-outs</p> <ol style="list-style-type: none"> i. In respect of valid applications received upto 3.00 p.m. on a Business Day which is followed by a Business Day, same Business Day's closing NAV shall be applicable. ii. In respect of valid applications received upto 3.00 p.m. on a Business Day which is followed by a Non-Business day, the closing NAV of the day immediately preceding the next Business Day shall be applicable. iii. In respect of valid applications received after 3.00 p.m. on a Business Day (irrespective of whether followed by a Business Day/Non-Business Day) by the Fund, the closing NAV of the next Business Day shall be applicable. |
| <p>Minimum Application Amount</p> | <p>Fresh Purchase (Incl. Switch-in): Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter</p> <p>Additional Purchase (Incl. Switch-in): Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter</p> <p>Weekly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6</p> <p>Fortnightly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6</p> <p>Monthly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6</p> <p>Quarterly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6</p> |

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| | <p>The applicability of the minimum amount of installment mentioned is at the time of registration only</p> <p>Two-Factor Authentication will be applicable for subscription as well as redemption transactions in the units of Mutual Fund.</p> <p>For more information, please refer SAI.</p> |
| Minimum redemption / Switch Out amount | Re. 1 and in multiples of Re. 0.01/- or the account balance of the investor, whichever is less |
| Despatch of Repurchase (Redemption) Request | The redemption proceeds shall be dispatched to the unit holders within three working days from the receipt of the redemption request. |
| Benchmark Index | CRISIL Liquid Overnight Index |
| Income Distribution cum Capital Withdrawal (IDCW) Policy | <p>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.</p> <p>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.</p> <p>IDCW will not be available under the Growth option. Growth option is suitable for investors who are seeking capital appreciation and not seeking periodic income through IDCW. In case IDCW payout option, payment shall be made to the bank account of the investors. In case of IDCW reinvestment, the IDCW declared shall be invested back into the scheme as per the applicable NAV. The scheme also permits IDCW Transfer where the IDCW amount would be transferred to the scheme as selected by the investor. Investment in IDCW transfer would be made as per the applicable NAV.</p> <p>IDCW payments shall be dispatched/transferred to the investors within seven working days from the IDCW record date. In case the AMC fails to make IDCW payment within seven working days, the AMC shall be liable to pay interest to investors at 15% per annum. The interest on delayed payment would be computed from the record date for IDCW.</p> <p>The Trustee reserves the right to declare IDCW under the IDCW option of the scheme depending on the net distributable surplus available under the scheme. It should however be noted that actual distribution of IDCW and the frequency of distribution would depend, inter-alia, on the availability of distributable surplus and would be entirely at the discretion of the Trustees.</p> |

| | <p>Equalisation Reserve: When units are sold and sale price (NAV) is higher than face value of the unit, a portion of sale price that represents realized gains is credited to an Equalization Reserve Account and which can be used to pay IDCW. IDCW can be distributed out of investors capital (Equalization Reserve), which is part of sale price that represents realized gains.</p> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Name of the Fund Manager | Mr. Siddharth Chaudhary and Mr. Nimesh Chandan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of the Trustee Company | Bajaj Finserv Mutual Fund Trustee Limited | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Performance of the Scheme | <p>The performance of the scheme as on February 29, 2024, is as follows :</p> <table border="1"> <thead> <tr> <th rowspan="2">Absolute Return</th> <th colspan="2">Scheme Returns %</th> <th colspan="2">Benchmark Returns (%)</th> </tr> <tr> <th>Regular</th> <th>Direct</th> <th>Regular</th> <th>Direct</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns for the last 5 years</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> </tr> <tr> <td>Returns since inception</td> <td>4.39%</td> <td>4.43%</td> <td>4.45%</td> <td>4.45%</td> </tr> </tbody> </table> <p>Notes:</p> <ul style="list-style-type: none"> • Past performance may or may not be sustained in future. • Benchmark: CRISIL Liquid Overnight Index • Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. • Inception Date: July 5, 2023. • Returns less than 1 year period are absolute. | Absolute Return | Scheme Returns % | | Benchmark Returns (%) | | Regular | Direct | Regular | Direct | Returns for the last 1 year | - | - | - | - | Returns for the last 3 years | - | - | - | - | Returns for the last 5 years | - | - | - | - | Returns since inception | 4.39% | 4.43% | 4.45% | 4.45% |
| Absolute Return | Scheme Returns % | | Benchmark Returns (%) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Regular | Direct | Regular | Direct | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Returns for the last 1 year | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Returns for the last 3 years | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Returns for the last 5 years | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Returns since inception | 4.39% | 4.43% | 4.45% | 4.45% | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Portfolio Holdings and fund allocation towards various sectors | <p>Top 10 holdings of scheme as on February 29, 2024 are as follows:</p> <table border="1"> <thead> <tr> <th>Top 10 Holdings</th> <th>% to AUM</th> </tr> </thead> <tbody> <tr> <td>REPO</td> <td>73.64%</td> </tr> <tr> <td>TREPS</td> <td>23.97%</td> </tr> <tr> <td>REC Limited</td> <td>2.17%</td> </tr> <tr> <td>Cash & Cash Equivalent</td> <td>0.22%</td> </tr> <tr> <td>Total</td> <td>100.00%</td> </tr> </tbody> </table> <p>Sector wise holdings as on February 29, 2024 are as follows:</p> <table border="1"> <thead> <tr> <th>Sectors</th> <th>% to NAV</th> </tr> </thead> <tbody> <tr> <td>Others</td> <td>73.64%</td> </tr> <tr> <td>Cash, Cash Equivalent and Net Current Assets*</td> <td>24.19%</td> </tr> <tr> <td>Financial Services</td> <td>2.17%</td> </tr> <tr> <td>Total</td> <td>100.00%</td> </tr> </tbody> </table> | Top 10 Holdings | % to AUM | REPO | 73.64% | TREPS | 23.97% | REC Limited | 2.17% | Cash & Cash Equivalent | 0.22% | Total | 100.00% | Sectors | % to NAV | Others | 73.64% | Cash, Cash Equivalent and Net Current Assets* | 24.19% | Financial Services | 2.17% | Total | 100.00% | | | | | | | |
| Top 10 Holdings | % to AUM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| REPO | 73.64% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| TREPS | 23.97% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| REC Limited | 2.17% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash & Cash Equivalent | 0.22% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 100.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sectors | % to NAV | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Others | 73.64% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Cash, Cash Equivalent and Net Current Assets* | 24.19% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Financial Services | 2.17% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Total | 100.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

| | <p>*Cash, Cash Equivalents and Net Current Assets includes TREPs, Reverse Repo, Term Deposits and Net Current Assets.</p> <p>Investors can refer to the scheme's latest portfolio from the website www.bajajamc.com.</p> | | | | | | |
|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-----------------------|-----------------------------------------|--|--------------|--|
| Portfolio Turnover Ratio | Being a debt scheme, disclosure of Portfolio Turnover ratio is not applicable to this scheme. | | | | | | |
| Expenses of the Scheme | <p>i. Load Structure</p> <p>Entry load – not applicable Exit load – Nil</p> <p>ii. Expenses</p> <p><u>New Fund Offer (NFO) Expenses</u></p> <p>These are the expenses incurred for the purpose of new fund offer of the scheme including marketing, advertising, communication, registrar expenses, statutory expenses, printing expenses, stationery expenses, bank charges, exchange related charges, service provider related charges etc. As required in SEBI Regulations, all NFO expenses will be borne only by the AMC and not charged to the scheme.</p> <p><u>Annual Scheme Recurring Expenses</u></p> <p>(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):</p> <p>Limits specified by SEBI in SEBI MF Regulations for scheme recurring expenses:</p> <ol style="list-style-type: none"> on the first Rs. 500 crore of the Scheme's daily net assets - upto 2.00%; on the next Rs. 250 crore of the Scheme's daily net assets – upto 1.75%; on the next Rs. 1,250 crore of the Scheme's daily net assets – upto exceed 1.50%; on the next Rs. 3,000 crore of the Scheme's daily net assets – upto exceed 1.35%; on the next Rs. 5,000 crore of the Scheme's daily net assets – upto exceed 1.25%; on the next Rs. 40,000 crore of the Scheme's daily net assets - , Total 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 0.80%. <p>In addition to the recurring expense mentioned above, additional expenses of 0.05% of daily net assets of the scheme shall be chargeable.</p> <p>Annual scheme recurring expenses for the scheme:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>% of daily net assets</th> </tr> </thead> <tbody> <tr> <td>Investment Management and Advisory Fees</td> <td></td> </tr> <tr> <td>Trustee Fees</td> <td></td> </tr> </tbody> </table> | Particulars | % of daily net assets | Investment Management and Advisory Fees | | Trustee Fees | |
| Particulars | % of daily net assets | | | | | | |
| Investment Management and Advisory Fees | | | | | | | |
| Trustee Fees | | | | | | | |

| | |
|---------------------------------------------------------------------------------------------------------------------|------------------|
| Audit Fees | Upto 2.00 |
| Custodian Fees | |
| Registrar & Transfer Agent Fees | |
| Marketing & Selling expenses including agent commission | |
| Cost related to investor communications | |
| Cost of fund transfer from location to location | |
| Cost of providing account statements and Income Distribution cum capital withdrawal redemption cheques and warrants | |
| Costs of Statutory Advertisements | |
| Cost towards Investor Education & Awareness (at least 2 bps)& | |
| Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively% | |
| Goods & Services Tax on expenses other than Investment and Advisory Fees | |
| Goods & Services Tax on brokerage and transaction cost | |
| Other Expenses# | |
| Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a) | Upto 2.00 |
| Additional expenses for gross new inflows from specified cities | Upto 0.30* |

*SEBI vide letter no. SEBI/HO/IMD/IMD-SEC3/P/OW/2023/5823/1 dated February 24, 2023 and AMFI vide letter no. 35P/MEM-COR/85/2022-23 dated March 02, 2023 has advised AMCs to keep B-30 incentive in abeyance till AMCs put in place effective controls. Accordingly, applicability of this expense ratio will be subject to any further communication issued by SEBI / AMFI in this regard.

#As permitted under the Regulation 52 of SEBI (MF) Regulations, 1996 and SEBI Master Circular for Mutual Funds dated May 19, 2023..

&In terms of SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC / Mutual Fund shall annually set apart at least 2 basis points (i.e. 0.02%) on daily net assets of the scheme within the maximum limit of Total Expense Ratio as per Regulation 52 of the SEBI (MF) Regulations for investor education and awareness initiatives.

%Brokerage and transaction costs incurred for the execution of trades and included in the cost of investment, not exceeding 0.12% of the value of trades of cash market transactions and 0.05% of the value of trades of derivative market transactions. It is hereby clarified that the brokerage and transaction costs incurred for the execution of trades may be capitalized to the extent of 0.12% of the value of trades of cash market transactions and 0.05% of the value of trades of derivative market transactions. Any payment towards brokerage and transaction costs (including Goods & Services Tax, if any) incurred for the execution of trades, over and above the said 0.12% for cash market transactions and 0.05% of the value of trades of derivative market transactions may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (MF) Regulations.

The expense of 30 bps shall be charged if the new inflows from retail investors from B30 cities as specified from time to time are at least -

(i) 30% of gross new inflows from retail investors in the scheme, or; (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher:

Provided that if inflows from retail investors from B30 cities is less than the higher of subclause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.

Provided further that expenses charged under this clause shall be utilized for distribution expenses incurred for bringing inflows from retail investors from B30 cities.

Provided further that amount incurred as expense on account of inflows from retail investors from B30 cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.

In case inflows from retail investors from beyond top 30 cities is less than the higher of (i) or (ii) above, additional TER on daily net assets of the scheme shall be charged as follows:

Daily net assets X 30 basis points X new inflows from individuals beyond top 30 cities
365* X Higher of (i) or (ii) above

* 366, wherever applicable.

For the above purposes, 'B30 cities' shall be beyond Top 30 cities as at the end of previous financial year as communicated by AMFI. Retail investors would mean individual investors from whom inflows into the scheme would amount upto Rs. 2,00,000/- per transaction.

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 May 19, 2023 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses. Accordingly:

- a. 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 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
- b. 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.

| | <p>Disclosure on Goods & Services Tax:</p> <p>Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense.</p> <p>Further, with respect to Goods & Services Tax on other than management and advisory fees:</p> <ul style="list-style-type: none"> • Goods & Services Tax on other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as per regulation 52 of the Regulations. • Goods & Services Tax on exit load, if any, shall be paid out of the exit load proceeds and exit load net of Goods & Services Tax, if any, shall be credited to the scheme. • Goods & Services Tax on brokerage and transaction cost paid for asset purchases, if any, shall be within the limit prescribed under regulation 52 of the Regulations. <p>For the actual current expenses being charged to the scheme, investors should refer to the website of the mutual fund at www.bajajamc.com. Any change proposed to the current expense ratio will be updated on the website at least three working days prior to the change.</p> <p>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 52(6) of the Regulations.</p> <p>Total Expense Ratio (TER) accrual rate as on February 29, 2024 (inclusive of GST and Additional TER, if any):</p> <table border="1" data-bbox="411 1198 992 1265"> <thead> <tr> <th>Regular Plan (%)</th> <th>Direct Plan (%)</th> </tr> </thead> <tbody> <tr> <td>0.13%</td> <td>0.08%</td> </tr> </tbody> </table> | Regular Plan (%) | Direct Plan (%) | 0.13% | 0.08% |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|-----------------|-------|-------|
| Regular Plan (%) | Direct Plan (%) | | | | |
| 0.13% | 0.08% | | | | |
| <p>Transaction Charges</p> | <p>Pursuant to SEBI Master Circular for Mutual Funds dated May 19, 2023, the transaction charge per subscription of Rs.10,000/- and above may be charged in the following manner:</p> <ol style="list-style-type: none"> The existing investors may be charged Rs. 100/- as transaction charge per subscription of Rs.10,000/- and above; A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above. <p>There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows.</p> <p>In case of investment through SIP, transaction charges shall be deducted only if the total commitment through SIP amounts to Rs. 10,000/- and above. The transaction charges in such cases shall be deducted in 4 equal instalments.</p> <p>However, the option to charge “transaction charges” is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on ‘type of the scheme’. Accordingly, the transaction charges would be deducted from the subscription amounts, as applicable.</p> | | | | |

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| | <p>Transaction charges shall also be deducted on purchases/subscriptions received through non-demat mode from the investors investing through a valid ARN holder i.e. AMFI Registered Distributor (provided the distributor has opted-in to receive the transaction charges) in respect of transactions routed through Stock Exchange(s) platform viz. NSE Mutual Fund Platform and BSE Mutual Fund Platform.</p> <p>The aforesaid transaction charge shall be deducted by the AMC from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested subject to deduction of GST.</p> <p>Transaction Charges shall not be deducted if:</p> <ul style="list-style-type: none"> • Purchase/Subscription made directly with the fund through any mode (i.e. not through any distributor/agent). • Purchase/ subscription made in demat mode through stock Exchange, irrespective of investment amount |
| Tax treatment for the Investors (unitholders) | Investor are advised to refer to the paragraph on “Taxation” in the Statement of Additional Information and also independently refer to their tax advisor. |
| Waiver of Load for Direct Applications | Pursuant to SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry load shall be charged for all the mutual fund schemes. Therefore, the procedure for the waiver of load for direct application is no longer applicable. |
| Daily Net Asset Value (NAV) Publication | <p>NAV shall be calculated for every calendar day, 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 Customer Service Centres and the Toll free number of the AMC i.e. 18003093900.</p> <p>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, explanation shall be provided 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.</p> <p>The first NAV shall be calculated and disclosed within 5 business days of allotment.</p> |
| For Investor Grievances please contact | <p>Name & Address of Registrar:</p> <p>KFIN Technologies Limited SEBI Registration - INR000000221 Address – Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad, R. R. District, Telangana India - 500 032 Contact no. – 040-67162222/ 040-79611000 Email – service.bajajmf@kfintech.com Website – www.kfintech.com</p> |

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| | <p>Investor Service Officer:</p> <p>Ms. Priya Singh Bajaj Finserv Asset Management Limited, 8th Floor, E-Core, Solitaire Business Park (formerly Marvel Edge), Viman Nagar, Pune – 411014 Tel No: 020 67672500 Fax No: 020 67672550 Email: service@bajajamc.com</p> |
| <p>Treatment of Financial Transactions Received through Suspended Distributor</p> | <p>Pursuant to AMFI Best Practices Guidelines Circular dated September 24, 2019, regarding provisions pertaining to treatment of subscription /switch/ SIP/ STP transactions received through distributors whose AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI):</p> <ol style="list-style-type: none"> a. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. Accordingly, during the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main AMFI Registration Number (“ARN”) holder or a sub-distributor. b. All subscription and switch transactions, including SIP/ STP registered prior to the date of suspension and fresh SIP / STP registrations received under the ARN code of a suspended distributor during the period of suspension, shall be processed under “Direct Plan” and shall be continued under Direct Plan perpetually*. A suitable intimation in this regard shall be sent to the investor informing them of the suspension of the Distributor. <p>*Note: In case the AMC receives a written request / instruction from the unitholder/s to shift the investments back to Regular Plan under the ARN of the distributor post the revocation of ARN suspension, the same would be honoured.</p> <ol style="list-style-type: none"> c. All subscription and switch transactions including SIP/ STP transactions received through the stock exchange platforms through a distributor whose ARN is suspended shall be rejected. d. In case where the ARN of a distributor has been permanently terminated, the unitholder would have the following options: <ul style="list-style-type: none"> - switch their existing investments under the Regular Plan to Direct Plan (Investors may be liable to bear capital gains taxes and exit load, if any, which may arise at the time of switch from Regular Plan to Direct Plan); or - continue their existing investments under the Regular Plan under ARN of another distributor of their choice. |
| <p>Unitholders’ Information</p> | <ol style="list-style-type: none"> 1. Consolidated Account Statement (CAS) for each calendar month would be issued to the investors on or before fifteenth day of the succeeding month. Further, CAS would be sent by email to the email id of the first unitholder as per KYC records. 2. In case for any reason if any particular folio of an investor is not included in the CAS, the AMC would issue an account statement to the investors on a monthly basis pursuant to any financial transaction in such folio on or before fifteenth day of succeeding month. 3. The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 Business Days of receipt of valid application/transaction to the unitholders to their registered e-mail address and/ or mobile number. |

4. In case of a specific request received from the unitholder, the AMC shall provide the account statement to such unitholder within 5 business days from the receipt of such request.
5. In the case of joint holding in a folio, the first named unitholder shall receive the CAS/account statement. The holding pattern must be the same across all folios across all the Mutual Funds for the unitholder(s) to receive CAS.

In case no transactions have taken place in a folio during the period of six months ended September 30 and March 31, CAS detailing holdings across all schemes across all mutual funds shall be emailed at the registered email address of the unitholders on half yearly basis, on or before twenty first day of succeeding month, unless a specific request is made to receive the same in physical form.

Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.

Further, CAS issued for the half-year (September/ March) shall also provide:

- a. The amount of actual commission paid by the Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each MF scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors.
- b. The scheme's average Total Expense Ratio (in percentage terms) along with the break up between Investment and Advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan where the concerned investor has actually invested in.

This CAS on a half year basis shall be issued to all MF investors excluding those investors who do not have any holdings in mutual fund schemes and where no commission against their investment has been paid to distributors during the concerned half year period.

In case of the units are held in dematerialized (demat) form, the statement of holding of the beneficiary account holder will be sent by the respective Depository Participant periodically.

CAS for investors having Demat account:

- a. Investors having mutual fund investments and holding securities in demat account shall receive a single CAS from the Depository.
- b. CAS shall be done on the basis of Permanent Account Number (PAN). In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis.
- c. If there is any transaction in any of the demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end. In case, there is no transaction in any of the mutual fund folios and demat accounts, CAS with holding details shall be sent to the investor on half yearly basis.
- d. In case an investor has multiple accounts across two depositories, the depository with whom the account has been opened earlier will be the default depository for the purpose of sending CAS to such investor.

The dispatch of CAS by the depositories would constitute compliance with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.

The asset management company shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder.

Annual Report

Scheme wise Annual Report or an abridged summary thereof shall be mailed to all unitholders within four months from the date of closure of the relevant financial year i.e. 31st March each year as under:

- by email to the unitholders whose email address is available with the Mutual Fund.
- in physical form to the unitholders whose email address is not available with the Fund and/or to those Unit holders who have opted / requested for the same.

An advertisement shall also be published in all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the scheme wise annual report on the website of the AMC www.bajajamc.com and AMFI website www.amfiindia.com. The physical copy of the scheme wise annual report or abridged summary shall be made available to the investors at the registered office of the AMC.

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.

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 the last day of the month/half-year i.e. March 31 and September 30 within 10 days from the close of each month/half-year respectively. Portfolio shall be disclosed on AMC website www.bajajamc.com 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. The Mutual Fund shall publish an advertisement disclosing uploading of half year scheme portfolio on its website, in one English daily newspaper and in one Hindi daily newspaper having nationwide circulation. Physical copy of the scheme portfolio shall be provided to unitholders on receipt of specific request from the unitholder, without charging any cost.

Unaudited financial results

Within one month from the end of each half year (i.e. on 31st March and on 30th September), the AMC/MF shall upload scheme unaudited financial results. The AMC shall also publish an advertisement stating that unaudited financial results have been uploaded on its website in one English daily newspaper having nationwide circulation and in one regional newspaper having circulation in the region where the head office of the AMC/Mutual Fund is situated.

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| | <p>Risk-o-meter</p> <p>AMC shall disclose risk-o-meter of the scheme and benchmark while disclosing the performance of scheme vis-à-vis benchmark and shall send the details of the scheme portfolio while communicating the monthly and half-yearly statement of scheme portfolio by email. Any change in risk-o-meter shall be communicated by way of addendum and by way of an e-mail or SMS to unitholders of the scheme. Risk-o-meter shall be evaluated on a monthly basis and AMC shall disclose the Risk-o-meter along with portfolio disclosure for the scheme on the AMC website www.bajajamc.com and that of AMFI (www.amfiindia.com) within 10 days from the close of each month.</p> <p>Potential Risk Class (PRC) Matrix</p> <p>Pursuant to the provisions of SEBI Master Circular for Mutual Funds dated May 19, 2023, all debt schemes are required to be classified in terms of a Potential Risk Class matrix consisting of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme). Mutual Funds are required to disclose the PRC matrix (i.e. maximum risk that a fund manager can take in a Scheme) along with the mark for the cell in which the Scheme resides on the front page of initial offering application form, SID, KIM, common application form and scheme advertisements in the manner as prescribed in the said circular. The scheme would have the flexibility to take interest rate risk and credit risk below the maximum risk as stated in the PRC matrix. Subsequently, once a PRC cell selection is done by the Scheme, any change in the positioning of the Scheme into a cell resulting in a risk (in terms of credit risk or duration risk) which is higher than the maximum risk specified for the chosen PRC cell, shall be considered as a fundamental attribute change of the Scheme in terms of Regulation 18(15A) of SEBI (Mutual Fund) Regulations, 1996.</p> <p>Scheme Summary Document</p> <p>The AMC will provide on its website a standalone scheme document for all the Schemes which contains all the details of the Scheme including but not limited to Scheme features, Fund Manager details, investment details, investment objective, expense ratios, portfolio details, etc. Scheme summary document will be uploaded on the websites of AMC, AMFI and stock exchanges in 3 data formats i.e. PDF, Spreadsheet and a machine readable format).</p> |
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Comparison with other debt schemes

The comparison between the debt schemes of Bajaj Finserv Mutual Fund as on February 29, 2024 is as follows:

| Name of the Scheme | Type of the Scheme | Category of Scheme | Investment Objective |
|---------------------------|----------------------------------------------------------------------------------------------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bajaj Finserv Liquid Fund | An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk. | Liquid Fund | To provide a level of income consistent with the objectives of preservation of capital, lower risk and high liquidity through investments made primarily in money market and debt securities with maturity of up to 91 days only. Disclaimer: There is no assurance that the investment objective of the Scheme will be achieved. |

| Name of the Scheme | Type of the Scheme | Category of Scheme | Investment Objective |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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. | Money Market Fund | The investment objective of the scheme is to generate regular income through investment in a portfolio comprising of money market instruments. However, there is no assurance that the investment objective of the Scheme will be achieved. |
| 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. | Banking and PSU Fund | To generate income by predominantly investing in debt & money market securities issued by Banks, Public Sector Undertaking (PSUs), Public Financial Institutions (PFI), Municipal Bonds and Reverse repos in such securities, sovereign securities issued by the Central Government and State Governments, and / or any security unconditionally guaranteed by the Govt. of India. There is no assurance that or guarantee that the investment objective of the scheme will be achieved. |

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 Finserv Asset Management Limited

Sd/-

Ganesh Mohan
CEO

Place: Pune

Date: March 29, 2024

COMMON APPLICATION FORM

For all schemes of Bajaj Finserv Mutual Fund



Application No. _____

Please read the instructions and refer to SID, KIM and Addendums issued for the respective schemes and SAI of Bajaj Finserv Mutual Fund.

1. DISTRIBUTOR INFORMATION* (Please Refer instruction no. 1)

| Broker Code/ ARN / RIA** / PMRN** Code | Sub Broker /Agent's ARN Code | Bank Branch Code | Internal Code for Sub - Agent / Employee | EUIN* | ISC Date Timestamp Reference No. |
|-------------------------------------------|---------------------------------|------------------|---------------------------------------------|-------|-------------------------------------|
| | | | | | |

**By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transaction in the scheme (s) of Bajaj Finserv Mutual Fund. (Please ✓ if applicable) *In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.

UNIT HOLDING OPTION

PHYSICAL MODE (Default) DEMAT MODE*
(*In case of Demat, please fill section 10)

2. TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY* (Please ✓ any one of the below) (Please refer instruction no. 2)

I confirm that I am a First time investor in Mutual Funds. OR I confirm that I am an existing investor in Mutual Funds.

3. MODE OF HOLDING (Please refer instruction no. 6)

(In case of Demat Purchase, Mode of Holding should be same as in Demat Account) Single Joint (Default) Anyone or Survivor

4. APPLICANT'S NAME AND INFORMATION (Mandatory) to be filled in block letters. (Name and DOB shall be as per PAN Card) (Please refer instruction no. 4)

Folio No. _____ (For Existing unit holders) Gender Male Female Others

Name of Sole / 1st Applicant Mr. / Ms. / M/s. _____
(Name as per PAN) First Middle Last

PAN/PEKRN (Mandatory) _____ CKYC No. _____ Date of Birth (Mandatory) DDMMYYYY

Mobile No. _____ Email ID _____

The Email ID belongs to (Mandatory Please ✓) Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian PMS Custodian POA

The Mobile No. belongs to (Mandatory Please ✓) Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian PMS Custodian POA

The default Communication mode is E-mail only, if you wish to receive following document(s) via physical mode: (please ✓ here) Account Statement Annual Report/Abridged summary Other Statutory Information. (We would recommend you to choose an online mode to help us save paper & contribute towards a greener & cleaner environment.)

LEI Code _____ Valid upto DDMMYYYY (Legal Entity Identifier Number is Mandatory for transaction value of INR 50 crore and above for Non-Individual investors. Refer instruction no. 4a)

Tax Status (Mandatory, Please ✓) Resident Individual NRI-Repatriation NRI-Non Repatriation Partnership Trust HUF AOP
 Minor through guardian Company FII's PIO Body Corporate Society/Club Sole Proprietorship
 Non Profit Organisation Financial Institution NBFC Bank Others (Please Specify) _____

Non Profit Orgnization [NPO] Yes or No

We are falling under "Non-Profit Organization" [NPO] which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013).

If yes, please quote the Registration No. provided by DARPAN portal of NITI Aayog: _____

If not, please register immediately and confirm with the above information. Failure to get above confirmation or registration with the portal as mandated, wherever applicable will force MF / AMC/ RTA to register your entity name in the above portal and may report to the relevant authorities as applicable. We am/are aware that we may be liable for it for any fines or consequences as required under the respective statutory requirements and authorize you to deduct such fines/charges under intimation to me/us or collect such fines/charges in any other manner as might be applicable.

GUARDIAN DETAILS (In case First / Sole Applicant is minor) /CONTACT PERSON- DESIGNATION / POA HOLDER (In case of Non- Individual Investors) [Name and DOB shall be as per PAN Card]

Mr. / Ms. (Name as per PAN) _____

PAN (Mandatory) _____ CKYC No. _____ Gender Male Female Others

Mobile No. _____ Email ID _____

Designation/Relationship with Minor _____ Date of Birth/Date of Incorporation (Mandatory) DDMMYYYY

Date of Birth Proof for minors (Any One)

Birth Certificate Marks Sheet (HSC/ICSE/CBSE) School Leaving Certificate Passport Others _____

5a. MAILING ADDRESS

Local Address of 1st Applicant _____

City _____ State _____

Pin Code _____ Tel. Resi. _____ Tel. Off. _____

5b. OVERSEAS CORRESPONDENCE ADDRESS (Mandatory for NRI / FII Applicant)

[Please provide Full Address. P. O. Box address is not sufficient] _____

Zip Code: _____

Tel. Resi. _____ Tel. Off. _____ Mobile No. _____

Acknowledgement Slip (To be filled in by the Investor)

BAJAJ FINSERV ASSET MANAGEMENT LIMITED, 8th floor, E-Core, Solitaire Business Park (formerly Marvel Edge), Viman Nagar, Pune 411014

Received from Mr. / Ms. _____ Date: ____/____/____

Application No. _____

Collection Centre /
Bajaj AMC Stamp & Signature

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

TOLL FREE NUMBER: 1800 309 3900 | EMAIL: service@bajajamc.com | WEBSITE: https://www.bajajamc.com

Version 1.3: 28-03-24

9. INVESTMENT & PAYMENT DETAILS* The name of the first/ sole applicant must be pre-printed on the cheque. (Please refer instruction no. 7)

| Scheme Name | Plan | Option |
|---------------|----------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bajaj Finserv | <input type="checkbox"/> Regular Plan <input type="checkbox"/> Direct Plan | <input type="checkbox"/> Growth (Default) <input type="checkbox"/> IDCW Payout <input type="checkbox"/> IDCW Reinvestment (Default for IDCW) IDCW Frequency - _____ (Please refer to SID for the IDCW Frequency & Option) |

| Payment Type (Please ✓) | <input type="checkbox"/> Non-Third Party | <input type="checkbox"/> Third Party Payment (Pls fill third party declaration form) |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------------------------------------------------------------------|
| Mode of Payment | <input type="checkbox"/> Lumpsum | <input type="checkbox"/> SIP* |
| Amount (INR) | | |
| Mode of Payment (Please ✓) <input type="checkbox"/> Cheque / DD <input type="checkbox"/> NEFT / RTGS <input type="checkbox"/> OTM (One Time Mandate) (This facility is only applicable for Existing Investors who have an existing OTM registered in the folio.) | Cheque / DD No. / UTR No. | Cheque / DD No. / UTR No. |
| Drawn on Bank | | |
| A/c Number | | |
| Date | | |

Cheque/DD should be drawn in favour of scheme name e.g. "Bajaj Finserv Liquid Fund"

*If you wish to register SIP, kindly fill the relevant SIP Registration & OTM Debit Mandate Form.

Reason for investment House Children's Education Children's Marriage Car Retirement Others (please specify) _____

Investment horizon Please (✓) anyone 5 Years 10 Years 15 Years 20 Years 25 Years

10. UNIT HOLDING OPTION **PHYSICAL MODE (Default)** **DEMAT MODE*** (Please refer instruction no. 8)

*Demat Account details are mandatory if the investor wishes to hold the units in Demat Mode. Please ensure that the sequence of names as given in the order of the applicants matches as per the Depository Details. In case of any ambiguity or validation failure with the depository details, AMC will allot units in the Physical Mode.

| | |
|----------------------------------------|---------------------------------------------|
| National Securities Depository Limited | Central Depository Services (India) Limited |
| DP Name | DP Name |
| DP ID I N | Beneficiary A/c No. |
| | Beneficiary A/c No. |

Enclosures - Please (✓) Client Masters List (CML) Transaction cum Holding Statement Delivery Instruction Slip (DIS)

11. FATCA AND CRS DETAILS FOR INDIVIDUALS (Including Sole Proprietor) (Please refer instruction no. 9)

Non-Individual investors should mandatorily fill separate FATCA and Ultimate Beneficial Ownership (UBO) Form. The below information is required for all applicants/guardian

| Particulars | Place/City of Birth | Country of Birth | Country of Citizenship / Nationality |
|----------------------------|---------------------|------------------|----------------------------------------------------------------------------------------------------------------------|
| First Applicant / Guardian | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____ |
| Second Applicant | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____ |
| Third Applicant | | | <input type="checkbox"/> Indian <input type="checkbox"/> U.S. <input type="checkbox"/> Others (Please specify) _____ |

Are you a tax resident (i.e., are you assessed for Tax) in any other country outside India? Yes No [Please tick (✓)]

If 'YES' please fill for ALL countries (other than India) in which you are a Resident for tax purpose i.e. where you are a Citizen/Resident/Green Card Holder/Tax Resident in the respective countries.

| Particulars | Country of Tax Residency | Tax Identification Number or Functional Equivalent | Identification Type (TIN or other please specify) | If TIN is not available please tick (✓) the reason A, B or C (as defined below) |
|----------------------------|--------------------------|----------------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------------|
| First Applicant / Guardian | | | | Reason: A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> |
| Second Applicant | | | | Reason: A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> |
| Third Applicant | | | | Reason: A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> |

- Reason A ⇒ The country where the Account Holder is liable to pay tax does not issue Tax Identification Numbers to its residents.
- Reason B ⇒ No TIN required (Select this reason only if the authorities of the respective country of tax residence do not require the TIN to be collected)
- Reason C ⇒ Others, please state the reason thereof: _____

| | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| *Address Type of Sole/1st Holder: <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business | *Address Type of 2nd Holder: <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business | *Address Type of 3rd Holder: <input type="checkbox"/> Residential <input type="checkbox"/> Registered Office <input type="checkbox"/> Business |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------|

*If the address type is not ticked the default will be considered as residential.

12. NOMINATION DETAILS* (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat) (Please refer instruction no. 10)

I/We do hereby nominate the person(s) more particularly described here under to receive the Units held in my/our Folio in the event of my/our death. (Please fill the nominee details in the table given below)

I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my/our mutual fund folio. I/We understand the implications/issues involved in non-appointment of any nominee(s) and am/are further aware that in case of my demise/death of all the unit holders in the folio, my/our legal heir(s) would need to submit all the requisite documents issued by the Court or such other competent authority, as may be required by the Mutual Fund/AMC for settlement of death claim/transmission of units in favour of the legal heir(s), based on the value of the units held in the mutual fund folio.

If you do not wish to nominate (Opt Out of Nomination), it is mandatory to sign as per the mode of holding in signature space provided below i.e. in Nomination Details section

| Name and PAN of Nominee(s) | Relationship with Applicant | Date of Birth | Guardian Name | Guardian's relationship with nominee | Signature of Nominee/Guardian of Nominee (Optional) | Proportion (%) in which the units will be shared by each Nominee (should aggregate to 100%) |
|----------------------------|-----------------------------|---------------|---------------|--------------------------------------|-----------------------------------------------------|---------------------------------------------------------------------------------------------|
| | | | | | | |
| Nominee 1 | | DD/MM/YYYY | | | | |
| Nominee 2 | | DD/MM/YYYY | | | | |
| Nominee 3 | | DD/MM/YYYY | | | | |

Signature(s) All Unit holders to mandatorily sign irrespective of the mode of holding.

| | | |
|----------------------------------|-----------------------|-----------------------|
| Sign of 1st Applicant / Guardian | Sign of 2nd Applicant | Sign of 3rd Applicant |
|----------------------------------|-----------------------|-----------------------|

13. CONFIRMATION CLAUSE

I/We hereby confirm to have read, understood and agree to the privacy policy available on www.bajajamc.com. I/We accord my/our consent to the AMC/Fund for collecting, receiving, possessing, storing, dealing, handling or disclosure of my/our personal data and hereby authorise to disclose it to the third party or another body corporate or any person acting under a contract with the AMC or the Fund.

14. DECLARATION AND SIGNATURES

(Please refer instruction no. 11)

I/We hereby confirm and declare as under:- I/We have read and understood the contents of the Statement of Additional Information of Bajaj Finserv Mutual Fund and the Scheme Information Document(s)/Key Information memorandum of the respective Scheme(s) and Addenda thereto, issued from time to time and the Instructions. I/We, hereby apply to the Trustee of Bajaj Finserv Mutual Fund for allotment of units of the Scheme(s) of Bajaj Finserv Mutual Fund, as indicated above and agree to abide by the terms, conditions, rules and regulations of the relevant Scheme(s). I/We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I/We declare that I am/We are authorised to make this investment and the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme(s) is/are being recommended to me/us. I/We declare that the information given in this application form is correct, complete and truly stated. In the event of my/our not fulfilling the KYC process to the satisfaction of the AMC/Bajaj Finserv Mutual Fund, I/We hereby authorise the AMC/Bajaj Finserv Mutual Fund to redeem the units against the funds invested by me/us at the applicable NAV as on the date of such redemption. I/We agree that Bajaj Finserv Mutual Fund can debit from my Folio Transaction Charges as applicable. I/We agree to notify Bajaj Finserv Asset Management Limited immediately in the event the information in the self-certification changes. For investors investing in Direct Plan: I/We hereby agree that the AMC has not recommended or advised me/us regarding the suitability or appropriateness of the product/scheme/plan. Applicable to Micro Investors: I/We hereby declare that I/We do not have any existing Micro investments which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. Applicable to NRIs: I/We confirm that I am/We are Non-Resident(s) of Indian Nationality/Origin and I/We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my/our Non-Resident External / Ordinary Account / FCNR Account (s). FATCA and CRS Declaration: I/We hereby acknowledge and confirm that the information provided in this form is true and correct to the best of my/our knowledge and belief. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We shall be liable for it. I/We also undertake to keep you informed in writing about any changes/modification to the above information in future and also undertake to provide any other additional information as may be required at your end. I/We hereby authorise you to disclose, share, remit in any form, mode or manner, all/any of the information provided by me/us, including all changes, updates to such information as and when provided by me/us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees (the Authorised Parties) or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax /revenue authorities and other investigation agencies without any obligation of advising me/us of the same.

Please ✓: if the EUIN space is left blank: I / We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

Signature(s) should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

| | | |
|---------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------|
| Sign of 1st Applicant / Guardian / Authorised Signatory / POA | Sign of 2nd Applicant / Authorised Signatory / POA | Sign of 3rd Applicant / Authorised Signatory / POA |
|---------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------|

Points to remember

| Please ensure that: | Documents | Individuals | Companies | Societies | Partnership Firms | Investments through PoA | Trust | NRI | FII(s)/ FPI | Sole Proprietor | Minor | HUF |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|-------------|-----------|-----------|-------------------|-------------------------|-------|-----|-------------|-----------------|-------|-----|
| 1. Your Application Form is complete in all respects & signed by all applicants. | Resolution / Authorisation to invest | | ✓ | ✓ | ✓ | | ✓ | | ✓ | | | |
| 2. Name, Address and Contact Details are mentioned in full. Email id & Mobile number should be provided along with the declaration whether it belongs to Self or a Family member. | HUF / Trust Deed | | | | | | ✓ | | | | | ✓ |
| 3. Bank Account Details are entered completely and correctly. IFSC Code & 9 digit MICR Code of your Bank is mentioned in the Application Form. | Bye - Laws | | | ✓ | | | | | | | | |
| 4. Permanent Account Number (PAN) Mandatory for all Investors (including guardians, joint holders, NRIs and POA holders) irrespective of the investment amount. | Partnership Deed | | | | ✓ | | | | | | | |
| 5. Know Your Client (KYC) Mandatory for irrespective of the amount of investment (please refer the guideline 4(e) for more information) | SEBI Registration / Designated Depository Participant Registration Certificate 2 | | | | | | | | ✓ | | | |
| 6. Your Investment Cheque / DD is drawn in favour of < Scheme Name > dated and signed. For e.g "Bajaj Finserv Liquid Fund" | Proof of Date of birth | | | | | | | | | | ✓ | |
| 7. Application Number is mentioned on the reverse of the cheque. | Notarised Power of Attorney | | | | | ✓ | | | | | | |
| 8. A cancelled cheque leaf of your Bank is enclosed in case your investment cheque is not from the bank account that you have furnished in the Application Form. | Foreign Inward Remittance Certificate, in case payment is made by DD from NRE / FCNR a/c, where applicable | | | | | | | ✓ | | | | |
| 9. Documents as listed are submitted along with the Application form (as applicable to your specific case). | KYC Acknowledgement | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| | Demat Account Details (Client Master List Copy)3 | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| | FATCA CRS/UBO Declaration | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |
| | PAN | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ |

1. Self attestation is mandatory 2. Copy of SEBI registration certificate (for FII) or Designated Depository Participant registration certificate (for FPI) should be provided 3. In case Units are applied in Electronic (Demat) mode.

GENERAL GUIDELINES FOR COMMON APPLICATION FORM

- Please read the Scheme Information Document/Key Information Memorandum of the respective Scheme carefully before investing.
 - Please furnish all information marked as 'MANDATORY'. In the absence of any mandatory information, the application would be rejected.
 - The application form should be completed in ENGLISH and in BLOCK LETTERS.
 - All cheques, demand drafts and pay orders should be crossed "Account Payee only" and made in favour of "Scheme Name" - E.g. Bajaj Finserv Liquid Fund.
 - If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).
 - Any over-writing / changes made while filling the form must be authenticated by canceling the original entry, re-entering correct details and ensuring that all applicants counter-sign against each correction.
- Investors must write the application form number / folio number / PAN number on the reverse of the cheque / demand draft.
 - FATCA Declaration: Individual investors, please fill in FATCA / CRS annexure and attach along with Application form. Non-Individual investors, please fill in UBO form along with FATCA / CRS annexure and attach along with Application form available on our website
 - In case of new individual investors who are not KYC compliant, please fill the CKYC form issued by Central KYC Registry (CKYC) appended in the form and also available on our website.
 - In case of new non-individual investors, please fill the KYC application form issued by KYC Registration Agency available on our website <https://www.bajajamc.com>
 - In case of existing individual and non individual investors who are KYC compliant, please provide the KYC acknowledgement issued by the KYC Registration Agency.
 - Please strike off sections that are not applicable.

INSTRUCTIONS FOR COMMON APPLICATION FORM

1. DISTRIBUTOR INFORMATION

- Commission (if any) shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.
- Please mention "DIRECT" in case the application is not routed through any distributor.
- Pursuant to SEBI circular dated September 13, 2012, mutual funds have created a unique identity number of the employee/ relationship manager/ sales person of the distributor interacting with the investor for the sale of mutual fund products, in addition to the AMFI Registration Number (ARN) of the distributor. This Employee Unique Identification Number is referred as "EUIIN". EUIIN aims to assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor or his/her sub broker. Quoting of EUIIN is mandatory in case of advisory transactions.
- Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column "Sub broker ARN code" separately provided, in addition to the current practice of affixing the internal code issued by the main ARN holder in the "Sub broker code (as allotted by ARN holder)" column and the EUIIN of the Sales Person (if any) in the "EUIIN" column.
- Distributor are advised to ensure that they fill in the RIA/PMRN code, in case they are a Registered Investment Advisor / Portfolio Manager.
- Investors are requested to note that EUIIN is applicable for transactions such as Purchases, Switches, Registrations of SIP / STP and EUIIN is not applicable for transactions such as Installments under SIP/STP / SWP, Redemption, SWP Registration.
- Investors are requested to note that EUIIN is largely applicable to sales persons of non individual ARN holders only (whether acting in the capacity of the main distributor or sub broker). Further, EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular.

2. TRANSACTION CHARGES

In terms of SEBI circular, Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the distributors of mutual fund products are allowed to be paid transaction charges for purchase transactions:

- @ ₹ 100/- per subscription of ₹ 10,000/- and above in respect of existing unitholders ; and
- @ ₹ 150/- for subscription of ₹ 10,000/- and above in respect of a first time investor in mutual funds.

In case of SIPs, the transaction charge if any, shall be applicable only if the total commitment through SIPs aggregates to ₹ 10,000/- and above and shall be recovered in 4 installments. The transaction charge shall be deducted from the subscription amount and paid to the distributor; and the balance shall be invested in the Scheme. The transaction charges and the net investment amount and the number of units allotted will be clearly mentioned in the Account Statement issued by the Mutual Fund.

There shall be no transaction charges on

- 'Direct' investments;
- Subscription below ₹ 10,000/- and
- Switch (including STP) and redemption (including SWP) transactions.

Distributors shall be able to choose to opt out of charging the transaction charge. However, the 'opt out' shall be at distributor level and not investor level i.e. a distributor shall not charge one investor and choose not to charge another investor.

3. EXISTING INVESTORS OF BAJAJ FINSERV MUTUAL FUND

If you are an existing investor please mention your existing folio number, so the unit will be allotted in the same folio. If it left blank, then new folio number will be generated.

4. SOLE/ FIRST APPLICANT'S DETAILS

- Please furnish names of all applicants. The name of the Sole /First Applicant should be mentioned in the same manner in which it appears in the Income Tax PAN card. Please note the following:
 - In case the applicant is a Non individual Investor (including HUF), then Legal Entity Identifier(LEI) Number is mandatory to be mentioned in the space provided. As per the RBI circular No. RBI/2020-21/82 - DPSS.CO.OD No.901/06.24.001/2020-21 dated January 05, 2021, it is mandatory for all Non-individuals to obtain Legal Entity Identifier (LEI) and quote the same for any transactions beyond ₹ 50 crore routed through RTGS / NEFT w.e.f 1st April'21. Further, the Contact person's name to be stated in the space provided (Name of Guardian/Contact Person)
 - In case the applicant is a minor, the Guardian's name should be stated in the space provided (Name of Guardian / Contact Person). It is mandatory to provide the minor's date of birth in the space provided.
 - In case the application is being made on behalf of a minor, he / she shall be the Sole Holder/Beneficiary. There shall be no joint account with a minor unitholder.
- Please indicate the tax status of the sole/1 applicant at the time of investment. The abbreviations used in this section are:
 - NRI: Non-Resident Indian Individual, PIO: Person of Indian Origin, FI: Foreign Institutional Investor, NGO: Non Government Organization, AOP: Association of Persons, BOI: Body of Individuals, HUF: Hindu Undivided Family.
- Where the investment is on behalf of a Minor by the Guardian:
 - The Minor shall be the first and sole holder in the account.
 - No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
 - Guardian should be either a natural guardian (i.e. father or mother) or a court appointed

legal guardian.

- Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate/ mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc.
- Passport of the minor d) Any other suitable proof evidencing the relationship.
- Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- Payment for investment by any mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from the joint account of the minor with parent or legal guardian.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected without any information to the applicant.

d. Politically Exposed Person (PEP)

- "PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/ judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.
- Domestic PEPs: Individuals who are or have been entrusted domestically with prominent public functions within India, for example Heads of State or of Governments, senior government, judicial or military officials, senior executives of state-owned corporations.
- Family members are individuals who are related to PEP either directly or through marriage or similar forms of partnership.

e. KYC Requirements and details:

Please furnish PAN & KYC details for each applicant/unit holder, including the Guardian and/or Power Of Attorney (POA) holders as explained in the below points.

• PAN

It is mandatory for all investors (including guardians, joint holders, NRIs and power of attorney holders) to provide their Income Tax Permanent Account Number (PAN) and also submit a photo copy of the PAN card at the time of purchase of Units except for investors who are exempted from PAN requirement, please refer to KYC Form for exemption of PAN requirement.

• KNOW YOUR CUSTOMER (KYC)

- Individual client who has registered under Central KYC Records Registry (CKYCR) has to fill the 14 digit KYC Identification Number (KIN) in application form as per AMFI circular 135/BP/68/2016-17. To download Common KYC Application Form, please visit our website <https://www.bajajamc.com>
- In accordance with the aforesaid SEBI circulars and AMFI best practice guidelines for implementation of CKYC norms with effect from February 1, 2017:
- Individual investors who have never done KYC process under KRA regime i.e. a new investor who is new to KRA system and whose KYC is not registered or verified in the KRA system shall be required to provide KYC details in the CKYC Form to the Mutual Fund/ AMC.
- Individual investor who fills old KRA KYC Form, should provide additional / missing information using Supplementary KYC Form or CKYC Form.
- Details of investors shall be uploaded on the system of CKYCR and a 14 digit unique KYC Identifier ("KIN") will be generated for such customer.
- New investors, who have completed CKYC process & have obtained KIN may quote their KIN in the application form instead of submitting CKYC Form/ Supplementary KYC Form.
- AMC/ Mutual Fund shall use the KIN of the investor to download the KYC information from CKYCR system and update its records.
- If the PAN of investor is not updated on CKYCR system, the investor should submit self certified copy of PAN card to the Mutual Fund/ AMC. In accordance with AMFI circular - 35P/MEM-COR/54/2019-20 dated February 28, 2020, it is mandatory, KYC to be verified by KYC Registration Agency before processing redemption. Further, investor requested to complete KYC process before placing redemption request.

In accordance with AMFI circular - 35P/MEM-COR/54/2019-20 dated February 28, 2020, it is mandatory, KYC to be verified by KYC Registration Agency before processing redemption. Further, investor requested to complete KYC process before placing redemption request.

The CKYC Form and Supplementary KYC Form are available at Investor Service Centre (ISC) of Bajaj Finserv Mutual Fund and on website <https://www.bajajamc.com>. The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s).

• Micro Investment

With effect from October 30, 2012, where the aggregate of the lump sum investment fresh purchase & additional purchase) and Micro SIP installments by an investor in a financial year i.e April to March does not exceed ₹ 50,000/- it shall be exempt from the requirement of PAN.

However, requirements of Know Your Customer (KYC) shall be mandatory. Accordingly, investors seeking the above exemption for PAN still need to submit the KYC Acknowledgement, irrespective of the amount of investment. This exemption will be available only to Micro investment made by the individuals being Indian citizens (including NRIs, Joint holders, minors acting through guardian and sole proprietary firms). PIOs, HUFs, QFIs and other categories of investors will not be eligible for this exemption.

f. Contact Information

- Please furnish the full postal address of the Sole/ First Applicant with PIN/Postal Code and complete contact details. (P.O. Box address is not sufficient).
- As per SEBI letter SEBI/HO/IMD/DoF4/OW/P/2018/0000019378/1 dated July 9, 2018 and AMFI Best Practice Guidelines Circular No. 77 / 2018-19 the first/sole holder's own email address and mobile number should be provided for speed and ease of communication in a convenient and cost-effective manner, and to help prevent fraudulent transactions. **Individual investors must declare whether the primary email address and mobile number being provided belongs to Self or a Family member and tick the relevant code in the application form.**
The email id/ contact details mentioned on the application form should be the same as the ones provided in the KRA. If found different, the details mentioned on KRA records will be updated in the folio. Investor will need to update the email id/mobile number with the KRA in case of any change.
- Please note that all communication i.e. Account statement, Annual Report, News Letters will be sent via e-mail, if the e-mail id of the investor is provided in the application form. The Account statement will be encrypted with a password before sending the same to the registered email id. Should the unitholder face any difficulty in accessing/opening the Account Statements/ documents sent via email, the unitholder may call/write to the AMC/Registrar and ask for a physical copy.
- Overseas address is mandatory for NRI/FII investors.

5. BANK DETAILS

- Please furnish complete Bank Account Details of the Sole/First Applicant. This is a mandatory requirement and applications not carrying bank account details shall be rejected. Bank details redemption proceeds.
- Please provide your complete Core Banking Account Number, (if applicable), in your Bank Mandate in the Application Form. In case you are not aware of the Core Banking Account Number, kindly check the same with your bankers.
- Please attach a original cancelled cheque leaf if your investment instrument is not from the same bank account mentioned in the Application form.
- Bajaj Finserv Mutual Fund will endeavour to remit the Redemption through electronic mode, wherever sufficient bank account details of the unit holder are available.

6. MODE OF HOLDING

Please select mode of holding, if option left blank then default option of Joint will be considered.

7. INVESTMENT/PAYMENT DETAILS**Plans:**

The AMC has introduced a separate plan for direct investments (i.e. investments not routed through an AMFI Registration Number (ARN) Holder ("Distributor") (hereinafter referred to as "Direct Plan").

- There shall be 2 Plans available for subscription under the Schemes viz., Regular Plan and Direct Plan.
- Investors subscribing under Direct Plan of the Schemes should indicate the Scheme/Plan name in the application form as "Scheme Name - Direct Plan" e.g. "Bajaj Finserv Liquid Fund Direct Plan". Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the Scheme name, the Distributor code will be ignored and the application will be processed under Direct Plan.
- Please note, where application is received for Regular Plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.
- Please indicate the Plan under which you wish to invest. Also indicate your choice for IDCW payout or re-investment. If any information is left blank, the default option will be available.
- Payment may be made only by Cheque or Bank Draft or Electronic Fund Transfer. Cheque/Draft should be drawn in favour of the "Scheme name" - e.g. "Bajaj Finserv Liquid Fund Direct Plan" and crossed "Account Payee only".
- Please refer to Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the scheme for the Minimum amount criteria of the scheme.
- Please note that third party payments shall not be accepted.
- Third Party Payment shall mean payment made through an instrument issued from an account other than that of the beneficiary investor. In case of payment instruments issued from a joint bank account, the first named applicant/investor must be one of the joint holders of the bank account from which the payment instrument is issued. "Related person/s" means such persons as may be specified by the AMC from time to time. Exceptions: MF will accept subscriptions to schemes of Bajaj Finserv MF accompanied by Third- Party Payment Instruments only in the following exceptional cases:
 - Payment by Employer on behalf of employee under Systematic Investment Plans or lumpsum/one time subscription, through Payroll deductions or deductions out of expense reimbursements.
 - Custodian on behalf of a Foreign Portfolio Investors (FPIs) or a client.
 - Payment by an AMC to an empanelled Distributor on account of commission/incentive etc. in the form of the Mutual Fund units of the schemes managed by such AMC through SIP or lump sum/ one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
 - Payment by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship), on account of commission or incentive payable for sale of its goods/services, in the form of the Mutual Fund Units through SIP or lump sum/one-time subscription, subject to compliance with SEBI Regulations and Guidelines issued by AMFI, from time to time.
 - Payment by registered Stock brokers of recognized stock exchanges for their clients having demat accounts. The investors making an application under the above mentioned exceptional cases are required to comply with the following, without which their applications for subscriptions for units will be rejected / not processed.
 - Mandatory KYC compliance of the investor and the person making the payment, in order to determine the identity of the investor and the person issuing the payment instrument.
 - Submit a separate, prescribed, 'Third Party Payment Declaration Form' from the beneficiary applicant/s and the person making the payment i.e., the Third Party, giving details of the bank account from which the payment is made and the relationship of the Third Party with the beneficiary. (The declaration form is available at <https://www.bajajamc.com>)
 - Submit a cancelled cheque leaf or copy of bank statement /pass book mentioning bank account number, account holders' name and address or such other document as the AMC may require for verifying the source of funds to ascertain that funds have been remitted from the drawer's account only.

For identifying Third Party Payments, investors are required to comply with the requirements specified below :

a. Payment by Cheque:

An investor at the time of his/her purchase must provide the details of pay-in bank account (i.e. account from which a subscription payment is made) and pay-out bank account (i.e. account into which redemption are to be paid). Identification of third party cheques by the AMC / Registrars will be on the basis of either matching of pay-in bank account details with registered/pay-out bank account details or by matching the bank account number/name/signature of the first named investor with the name/account number/signature available on the cheque. If the name/bank account number is not pre-printed on the cheque and signature on the cheque does not match with signature on the application, then the first named applicant/investor should submit any one of the following documents:

- (1) a copy of the bank passbook or a statement of bank account having the name and address of the account holder and account number.
- (2) a letter* (in original) from the bank on the bank's letterhead certifying that the investor maintains an account with the bank, along with information like bank account number, bank branch, account type, the MICR code of the branch & IFSC Code (where available). In respect of (ii) above, it should be certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number. Investors should note that where the bank account numbers have changed on account of the implementation of core banking system at their banks, any related communication from the bank towards a change in bank account number should accompany the application form for subscription of units.

b. Payment by Prefunded Instrument:

- (1) If the subscription is settled with pre-funded instruments such as Pay Order, Demand Draft, Banker's cheque, etc., a certificate (in original) from the Issuing banker must accompany the purchase application, stating the Account holder's name and the Account number which has been debited for issue of the instrument. The account number mentioned in the Certificate should be a registered bank account or the first named unitholder should be one of the account holders to the bank account debited for issue of such instruments.
- (2) A pre-funded instrument issued against cash shall not be accepted, except in case of payment made by Parents/Grandparents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding `50,000/-. This also should be accompanied by a certificate from the banker giving name, address and PAN of the person who has procured the payment instrument. The Certificate(s) mentioned in (i) and (ii) above should be duly certified by the bank manager with his/her full signature, name, employee code, bank seal and contact number.

c. Payment by RTGS, NEFT, ECS, Bank transfer, etc:

A copy of the instruction to the bank stating the account number debited must accompany the purchase application. The account number mentioned on the transfer instruction copy should be a registered bank account or the first named unitholder should be one of the account holders to the bank account. The above broadly covers the various modes of payment for mutual fund subscriptions. The above list is only indicative not exhaustive list and any other mode of payment as introduced from time to time will also be covered accordingly. In case the application for subscription does not comply with the above provisions, the AMC / Registrars retains the Sole and absolute discretion to reject/not process such application and refund the subscription money and shall not be liable for any such rejection.

d. Lumpsum Investment

If you are from a city where there is no designated Investor Service Centre of Bajaj Finserv MF you may make a payment by a Demand Draft for the investment amount. Please enter the cheque or DD amount, DD Charges (if applicable) and the investment amount. The AMC shall bear the DD Charges incurred by an applicant as per demand draft charges prescribed by State Bank of India. The AMC shall, however, not refund any DD charges to the investor under any circumstances.

NRI investors

NRI Investors and FPIs - NRIs and PIOs may purchase units of the scheme(s) on a repatriation and non-repatriation basis, while FPIs (erstwhile known as FIIs) may purchase units only on a repatriation basis and subject to applicable laws. They shall attach a copy of the cheque used for payment or a Foreign Inward Remittance Certificate (FIRC) or an Account Debit Certificate from the bankers along with the application form to enable the AMC to ascertain the repatriation status of the amount invested. The account type shall be clearly ticked as NRE or NRO or FCNR, to enable the AMC determine the repatriation status of the investment amount. The AMC and the Registrar may rely on the repatriation status of the investment purely based on the details provided in the application form.

Repatriation basis-

NRIs and PIOs may pay their subscription amounts by way of Demand draft, cheques drawn on Non-Resident External (NRE) Accounts or Indian Rupee drafts payable at par at any of the centres where the AMC has a designated ISC and purchased out of funds held in NRE Accounts / FCNR (B) Accounts. FPIs may pay their subscription amounts either by way of inward remittance through normal banking channels or out of funds held in NRE Accounts / FCNR (B) maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

Non-Repatriation basis

Non-Repatriation basis - NRIs and PIOs may pay their subscription amounts by way of inward remittance through normal banking channels or out of funds held in NRE/FCNR (B)/ NRO account maintained in accordance with Foreign Exchange Management (Deposit) Regulations, 2016.

e. Systematic Investment Plan (SIP)

Please read Scheme Information Document, Statement of Additional Information and Key Information Memorandum of the respective scheme for the applicability/ availability of Special Features in the respective scheme.

- In case the investor opts for Normal SIPs the payment details of first installment needs to be provided.
- If you wish to register SIP, kindly fill the relevant SIP Registration & OTM Debit Mandate Form.

8. UNIT HOLDING OPTION (Demat / Non - Demat Mode)

- Investors can hold units in demat / non-demat mode. In case demat account details are not provided or details of DP ID / BO ID, provided are incorrect or demat account is not activated or not in active status, the units would be allotted in non-demat mode.
- Statement of Accounts would be sent to Investors who are allotted units in non-demat mode.
- Units held in dematerialized form are freely transferable with effect from October 01, 2011, except units held in Equity Link Savings Scheme during the lock-in period.

9. FOREIGN ACCOUNT TAX COMPLIANCE (FATCA) FATCA & CRS TERMS & CONDITIONS:

Details under FATCA & CRS: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days. Please note that you may receive more than one request for information if you have multiple relationships with Bajaj Finserv Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

FATCA & CRS INSTRUCTIONS: If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax

resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

SEBI issued its circular no. CIR/MIRSD/2/2015 dated August 26, 2015 interalia advising intermediaries to take necessary steps to ensure compliance with the requirements specified in the rules and guidelines specified by the Government of India. AMFI also issued its best practices guidelines circular no. 135/BP/63/2015-16 dated September 18, 2015 on this matter. The AMC and the Mutual Fund are required to adhere to various requirements interalia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities, as specified under the applicable laws. Accordingly, the following aspects need to be adhered to :

- All investors will have to mandatorily provide the information and declarations pertaining to FATCA/CRS for all new accounts opened, failing which the application / transaction request shall be liable to be rejected.

Investors are requested to provide all the necessary information / declarations to facilitate compliance, considering India's commitment to implement CRS and FATCA under the relevant international treaties. Please consult your professional tax advisor for further guidance on your tax residency, if required. In case customer has the following India pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

| FATCA & CRS Indicia observed (ticked) | Documentation required for Cure of FATCA/ CRS Indicia |
|----------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| U.S. place of birth | <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; Non-US passport or any non-US government issued document evidencing nationality or citizenship; AND Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth |
| Residence/ mailing address in a country other than India | <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence |
| Telephone number in a country other than India | <p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR Documentary evidence |
| Telephone number in a country other than India | <ol style="list-style-type: none"> Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and Documentary evidence |

10. NOMINATION DETAILS

- The nomination can be made only by individuals applying for/holding units on their own behalf singly or jointly.
- Non-individuals including a Society, Trust, Body Corporate, Partnership Firm, Karta of Hindu undivided family, a Power of Attorney holder and/or Guardian of Minor unitholder cannot nominate.
- Nomination is not allowed in a folio of a Minor unitholder.
- If the units are held jointly (i.e., in case of multiple unitholders in the folio), all joint holders need to sign the Nomination Form (even if the mode of holding/operation is on ("Anyone or Survivor" basis).
- A minor may be nominated. In that event, the name and address of the Guardian of the minor nominee needs to be provided.
- Nomination can also be in favour of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
- The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family, or a Power of Attorney holder.
- A Non-Resident Indian may be nominated subject to the applicable exchange control regulations.
- Multiple Nominees: Nomination can be made in favour of multiple nominees, subject to a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers without any decimals, adding up to a total of 100%. If the total percentage of allocation amongst multiple nominees does not add up to 100%, the nomination request shall be treated as invalid and rejected. If the percentage of allocation/ share for each of the nominee is not mentioned, the allocation /claim settlement shall be made equally amongst all the nominees.
- Every new nomination for a folio/account shall overwrite the existing nomination, if any.
- Nomination made by a unit holder shall be applicable for units held in all the schemes under the respective folio / account.
- Nomination shall stand rescinded upon the transfer of units.
- Death of Nominee/s: In the event of the nominee(s) pre-deceasing the unitholder(s), the unitholder/s is/are advised to make a fresh nomination soon after the demise of the nominee. The nomination will automatically stand cancelled in the event of the nominee(s) pre-deceasing the unitholder(s). In case of multiple nominations, if any of the nominee is deceased at the time of death claim settlement, the said nominee's share will be distributed equally amongst the surviving nominees.
- Transmission of units in favour of a Nominee shall be valid discharge by the asset management company/ Mutual Fund / Trustees against the legal heir(s).
- The nomination will be registered only when this form is completed in all respects to the satisfaction of the AMC.

16. In respect of folios/accounts where the Nomination has been registered, the AMC will not entertain any request for transmission / claim settlement from any person other than the registered nominee(s), unless so directed by any competent court.

11. DECLARATION AND SIGNATURES

- Please tick the box provided for EUIN declaration in this section in case the ARN is mentioned in the distributor section and the EUIN is left blank.
- All signatures should be hand written in English or any Indian language. Thumb impressions should be from the left hand for males and the right hand for females and in both cases must be attested by a Judicial Magistrate or a Notary Public.
- If the application form is signed by a Power of Attorney (PoA) holder, the form should be accompanied by a notarised photocopy of the PoA. Alternatively, the original PoA may be submitted, which will be returned after verification. If the PoA is not submitted with the application, the Application Form will be rejected. The POA should contain the signature of the investor (POA Donor) and the POA holder.
- In case of corporates or any non-individual investors, a list of authorised signatories should be submitted along with Application form or in case of any change in the authorised signatory list, the AMC / Registrar must be notified within 7 days.
- In case of application under POA or by a Non- Individual (i.e. Company, trust, society, partnership firm etc.) the relevant POA or the resolution should specifically provide for/ authorize the POA holder/ authorized signatory to make application/invest moneys on behalf of the investor.

12. GO GREEN INITIATIVE IN MUTUAL FUNDS

- With respect to the recent directives issued by SEBI via Gazette Notification SEBI/LAD-NRO/ GN/2018/14 & Circular SEBI / HO / IMD / DF2 / CIR / P/2018/92 regarding Go Green Initiative in Mutual Funds regarding disclosing and providing information to investors through digital platform as a green initiative measure.
- In line with above initiative, Bajaj Finserv Mutual Fund has adopted 'Go Green Initiative for Mutual Funds' and accordingly, the scheme Annual Reports /Abridged Summary will be hosted on our website <https://www.bajajamc.com> in downloadable format . Further, wherever email ids are registered in our records, the scheme Annual Reports / Abridged Summary will be sent via email.
- If you do not opt-in to receive a physical copy of the scheme Annual Report/Abridged Summary, you can view the same on our website or alternatively contact our registered office to get a physical copy of the Annual Report/Abridged Summary.

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SIP REGISTRATION & OTM DEBIT MANDATE FORM



| | | | | | |
|-------------------------------------------|---------------------------------|------------------|---------------------------------------------|-------|-------------------------------------|
| Broker Code/ ARN / RIA** / PMRN** Code | Sub Broker /Agent's ARN Code | Bank Branch Code | Internal Code for Sub - Agent / Employee | EUIN* | ISC Date Timestamp Reference No. |
| | | | | | |

** By mentioning RIA/PMRN code, I/We authorize you to share with the Investment Adviser / Portfolio Manager the details of my/our transactions in the scheme(s) of Bajaj Finserv Mutual Fund. (Please✓ if applicable) *In case the EUIN box has been left blank, please refer the point related to EUIN in the Declaration & Signatures section overleaf. Commission "if any applicable" shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor.
Please Note: All field marked with asterisk (*) to be mandatorily filled.

1. UNIT HOLDER INFORMATION

Existing Folio Number Existing UMRN

Name of Sole / 1st Applicant Mr. / Ms. / M/s. First Middle Last

2. SIP INVESTMENT & PAYMENT DETAILS

Scheme - Bajaj Finserv Growth (Default) IDCW Payout IDCW Reinvestment (Default for IDCW) IDCW Frequency (Please refer to SID for the IDCW Frequency & Option)

Please tick (✓) Regular Plan Direct Plan

SIP Frequency Daily Weekly (Any day from Monday to Friday) Fortnightly (1st & 16th of each month) Monthly Quarterly

SIP Date* SIP Start SIP End (End date cannot exceed 40 years) (*You may select any date from 1st to 28th of the month. In case no date is selected, 10th would be the default SIP Date; For weekly SIP, Tuesday will be the default day)

SIP Amount (₹ in figures) (₹ in words)

SIP Top Up Facility (Optional) (✓ to avail facility) Fixed* OR Variable* (Please fill the applicable section below) SIP Top Up Frequency Half Yearly OR Yearly*

*Fixed Top Up Amount: ₹ OR *Variable Top Up Percentage: 5% 10% 15% 20% Others (Multiple of 5% only)

* The Fixed TOP UP amount shall be for minimum ₹ 500/- and in multiples of ₹ 1/- thereafter. *If the Variable Top Up percentage is not selected, the default shall be 5%.

SIP Top Up Cap Amount*: ₹ OR SIP Top Up Cap Month (*Investor has to choose only one option either CAP amount or CAP month - year, In case of multiple selection, Top Up Cap amount will be considered as a default selection)

First Installment Details

First SIP Transaction via Cheque No. Cheque Dated Amount (₹) In Figures

Mandatory Enclosure (if 1st Installment is not by cheque) Blank cancelled cheque Copy of cheque
The name of the first/ sole applicant must be pre-printed on the cheque.

3. DECLARATION(S) & SIGNATURE(S)

should be as it appears in the Folio / on the Application Form and in the same order. In case the mode of holding is joint, all Unit holders are required to sign.

I/We hereby authorise Bajaj Finserv Mutual Fund and their authorised service provider to debit the above bank account by NACH/ Auto Debit Clearing for collection of SIP payments. I/We understand that the information provided by me/us may be shared with third parties for facilitating transaction processing through NACH/ Auto Debit Clearing or for compliance with any legal or regulatory requirements. I/We hereby declare that the particulars given above are correct and complete and express my/our willingness to make payments referred above through participation in NACH/ Auto Debit. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We will not hold Bajaj Finserv AMC/MF or their appointed service providers or representatives responsible. I/We will also inform, about any changes in my bank account immediately. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I/We have read and agreed to the terms and conditions mentioned overleaf. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

"I / We acknowledge that the RIA has entered into an agreement with the AMC / MF for accepting transaction feeds under the code. I / We hereby indemnify, defend and hold harmless the AMC / MF against any regulatory action, damage or liability that they may suffer, incur or become subject to in connection therewith or arising from sharing, disclosing and transferring of the aforesaid information."
For Micro SIP only: I hereby declare that I do not have any existing Micro SIPs which together with the current application in rolling 12 month period or in financial year i.e. April to March will result in aggregate investments exceeding ₹ 50,000 in a year.

Sign of 1st Applicant / Authorised Signatory / POA

Sign of 2nd Applicant / Authorised Signatory / POA

Sign of 3rd Applicant / Authorised Signatory / POA

4. OTM DEBIT MANDATE FORM (Applicable for Lumpsum additional purchases as well as SIP Registrations)

UMRN Bank use Date

Sponsor Bank Code Bank use CREATE MODIFY CANCEL

Utility Code Bank use I/We hereby authorize Bajaj Finserv Mutual Fund

To Debit (tick ✓) SB CA CC SB-NRE SB-NRO Other Bank A/c

With Bank Name of customers bank IFSC / MICR

An Amount Of Rupees ₹

DEBIT TYPE Fixed Amount Maximum Amount FREQUENCY Mthly Qtly H-Yrly Yrly As & when presented

Reference 1 Folio No Reference 2 Scheme Name

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank. 2. This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the user entity/Corporate to debit my account, based on the instructions as agreed and signed by me. 3. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation / amendment request to the user entity / corporate or the bank where I have authorized the debit.

PERIOD

From To

Signature Of Primary Account Holder Signature Of Joint Account Holder Signature Of Joint Account Holder

Maximum period of validity of this mandate is 40 years only

Phone No. 1. Name Of Primary Account Holder 2. Name Of Joint Account Holder 3. Name Of Joint Account Holder

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

Version: 28-03-2024 TOLL FREE NUMBER: 1800 309 3900 | EMAIL: service@bajajamc.com | WEBSITE: https://www.bajajamc.com

Instructions for Systematic Investment Plan(SIP)

Please read Scheme Information Document along with Statement of Additional Information and addendum issued from time to time before filling this form. The Unitholders of the Scheme can benefit by investing specific amounts periodically, for a continuous period. In case of debt funds, at the time of registration, the SIP allows the investors to invest fixed equal amounts subject to minimum of ₹ 1000/- and multiples of ₹ 1/- every day/ week/ fortnight/ month/ quarter for purchasing additional Units of the Scheme at NAV based prices. In case of Equity and hybrid funds, at the time of registration, the SIP allows the investors to invest fixed equal amounts subject to minimum of ₹ 500/- and multiples of ₹ 1/- every day/ week/ fortnight/ month/ quarter for purchasing additional Units of the Scheme at NAV based prices. Investors can enroll themselves for SIP in the Scheme by ticking appropriate box on the application form or by subsequently making a written request to that effect to the Registrar & Transfer Agent. In case of debt funds, minimum number of installments for daily/ weekly/ fortnightly/ monthly/ quarterly frequency will be 6. In case of Equity and hybrid funds (except Bajaj Finserv Large and Mid Cap Fund), minimum number of installments for daily/ weekly/ fortnightly/ monthly/ quarterly frequency will be 60 for SIP amount from ₹ 500 upto ₹ 1000 and will be 6 for SIP amount above ₹ 1000. In case of Bajaj Finserv Large and Mid Cap Fund, minimum number of installments for daily/ weekly/ fortnightly/ monthly/ quarterly frequency will be 6 for SIP amount from ₹ 500 and in multiples of ₹ 1/-. Investors can choose any date of his/her preference to register any frequency available under the SIP facility. In case the date chosen for SIP falls on a Non-Business Day or on a date which is not available in a particular month, the SIP will be processed on the immediate next Business Day.

Investors can subscribe to SIP by using OTM. The cheques/Demand Draft should be in favour of the scheme and crossed "Account Payee Only", and the cheques must be payable at the centre where the applications are submitted to the Investor Service Centre. In case of fresh/additional purchases, if the name of the Scheme on the application form/transaction slip differs from the name on the Cheque/Demand Draft, then the AMC will allot units under the Scheme mentioned on the application form/transaction slip. Further, Investors/ unitholders subscribing for SIP are required to submit SIP request by filling SIP application form at least 21 working days prior to the date of first debit date and SIP start date shall not be beyond 100 days from the date of submission of request for SIPs.

A fresh Account Statement / Transaction Confirmation will be mailed to the Unitholder, indicating the new balance to his/her credit in the Account. An investor will have the right to discontinue the SIP, subject to giving 10 calendar days prior notice in writing or by filling SIP cancellation form to the subsequent SIP date.

New Investor: Please fill NFO Application Form along with SIP Registration & OTM Debit Mandate Form. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP as per the scheme name available in the NFO application. In case of any ambiguity in the form, Fund reserves the right to reject the SIP request.

Existing Investor: Please fill SIP Registration & OTM Debit Mandate Form and mention the existing folio number. If the investor fails to mention the scheme name in the SIP Registration Form, then the Fund reserves the right to register the SIP in the existing scheme (Eligible for SIP) available in the investor's Folio. In case Multiple Schemes are available in the folio then Fund reserves the right to reject the SIP request.

- In case SIP date is not selected, then the SIP will be registered on 10th (default date) of each Month/Quarter, as applicable. Investors can choose any day of the week from Monday to Friday to register under weekly frequency. In case Day is not specified by the investor transaction will be processed on Tuesday. For Fortnightly frequency, the transaction will be processed on 1st and 16th day of each month, as applicable. Further if multiple SIP dates are opted for or if the selection is not clear, then the SIP will be registered for 10th of each Month/Quarter, as applicable.

- If the Investor has not mentioned the SIP start Month, SIP would commence from the next applicable month, subject to completion of 21 business days time from the receipt of SIP request.

- In case the SIP 'End period' is incorrect or not mentioned by the investor in the SIP form, then SIP Period will be considered perpetual till further instructions are received from the investor.

- As per NPCI Circular NPCI/NACH/OC No.012/2023-24, mandate can be registered for a maximum duration of 40 years. An investor has to mandatorily enter the 'End Date' of the mandate by filling the date for a maximum period of 40 years from the start date or less.

- If the OTM end date is more than 40 years, then the OTM Mandate will be rejected.

- After three consecutive SIP transaction failures for a Particular Scheme, the SIP for the scheme shall get auto-terminated.

Micro Systematic Investment Plan (Micro SIP)/PAN Exempt Investments:

In line with SEBI letter no. OW/16541/2012 dated July 24, 2012 addressed to AMFI, Investments in the mutual fund schemes including investments through Systematic Investment Plans (SIPs) up to ₹ 50,000/- per investor per year shall be exempted from the requirement of PAN.

The maximum installment amount in case of Micro SIP shall be as follows :

- ₹ 4,000 /-per month for Monthly frequency.
- ₹ 12,000/- per quarter for Quarterly frequency.

Accordingly, for considering the investments made by an investor up to ₹ 50,000/-, an aggregate of all investments including SIPs made by an investor in rolling 12 months period, shall be considered and such investors shall be exempted from the requirement of PAN. However, requirements of Know Your Customer (KYC) shall be mandatory and investors seeking the above exemption of PAN will need to submit the PAN Exempt KYC Reference No (PEKRN) / KYC Identification No. (KIN) acknowledgement issued by KRA / (Central KYC Registry) along with the application form.

This exemption is applicable only for individuals including NRIs, minors acting through guardian, Sole proprietorship firms and joint holders*. Other categories of investors e.g. PIOs, HUFs, QFIs, non - individuals, etc. are not eligible for such exemption.

* In case of joint holders, first holder must not possess a PAN.

Investors are requested to note that, in case where a lump sum investment is made during the financial year and subsequently a fresh SIP mandate request is given where the total investments for that financial year exceeds ₹ 50,000/-, such SIP application shall be rejected.

In case where a SIP mandate is submitted during the financial year and subsequently a fresh lumpsum investment is being made provided where the total investments for that financial year exceeds ₹ 50,000/-, such lump sum application will be rejected. Redemptions if any, in the Micro Investment folio, shall not be considered for calculating the exemption limit for such financial year. Consolidation of folio shall be allowed only if

the PEKRN in all folios is same along with other investor details. The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate/ cheques should be for any date from 1st to 28th of a month and there should be a minimum gap of at least 21 business days between the 1st SIP transaction and the 2nd SIP. However, subsequent cheques/ Auto Debit transaction date should have a gap of 21 business days or a quarter depending upon the frequency chosen. In case the criteria is not met, the SIP would start on the same date from the next month. Units shall be allotted as per the realisation date. Investors can also start a SIP directly without any initial investment, however he has to submit the application for enrolment of SIP on any working day but the subsequent installment date of SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 21 business days between the submission of application form and the 1st SIP.

In the event if the investors want to discontinue the SIP, a written communication will be required from the investors to discontinue the same at least 10 calendar days before the next SIP due date.

SIP Top Up Facility:

- Investors can opt for SIP Top Up facility with Fixed Top Up option or Variable Top Up option, wherein the amount of the SIP can be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option shall be triggered. And the default Variable Top Up percentage shall be 5%.
- The Fixed TOP UP amount shall be for minimum ₹ 500/- and in multiples of ₹ 1/- thereafter.
- Variable Top Up would be available at 5%, 10%, 15% and 20% and such other denominations (over and above 5%, 10%, 15% and 20%) as opted by the investor in multiples of 5%.
- The frequency is fixed i.e. either at Yearly and Half Yearly basis. In case the SIP Top Up facility is not opted by ticking the appropriate box and frequency is not selected, the SIP Top Up may not be registered.
- In case of Quarterly SIP, only the Yearly frequency is available under SIP Top Up.
- SIP Top Up facility shall also be available only for the existing investors who have already registered for SIP facility without Top Up option.
- SIP Top-Up facility shall not be available in case of Micro SIP.

Please view below illustration for Fixed Top Up:

- SIP Tenure: 07 Jan 2023 to 07 Dec 2027
- Monthly SIP Installment: ₹ 2000/-
- TopUp Amount: ₹ 1000/-
- TopUp Frequency: Yearly

| Installment No(s) | From Date | To Date | Monthly SIP Installment | Top Up Amount (₹) | SIP Amount with Top Up (₹) |
|-------------------|-----------|----------|-------------------------|-------------------|----------------------------|
| 1 to 12 | 7-Jan-23 | 7-Dec-23 | 2000 | N.A | 2000 |
| 13 to 24 | 7-Jan-24 | 7-Dec-24 | 2000 | 1000 | 3000 |
| 25 to 36 | 7-Jan-25 | 7-Dec-25 | 3000 | 1000 | 4000 |
| 37 to 48 | 7-Jan-26 | 7-Dec-26 | 4000 | 1000 | 5000 |
| 49 to 60 | 7-Jan-27 | 7-Dec-27 | 5000 | 1000 | 6000 |

Please view below illustration for Variable Top Up:

- SIP Tenure: 07 Jan 2023 to 07 Dec 2027
- Monthly SIP Installment: ₹ 2000/-
- TopUp percentage: 10%
- TopUp Frequency: Yearly

| Installment No(s) | From Date | To Date | Monthly SIP Installment (₹) | Top Up Amount (10%) (₹) | Top Up round off Amount (₹) | SIP Amount with Top Up (₹) |
|-------------------|-----------|----------|-----------------------------|-------------------------|-----------------------------|----------------------------|
| 1 to 12 | 7-Jan-23 | 7-Dec-23 | 2000 | N.A | N.A | 2000 |
| 13 to 24 | 7-Jan-24 | 7-Dec-24 | 2000 | 200 | 200 | 2200 |
| 25 to 36 | 7-Jan-25 | 7-Dec-25 | 2200 | 220 | 220 | 2420 |
| 37 to 48 | 7-Jan-26 | 7-Dec-26 | 2420 | 242 | 240 | 2660 |
| 49 to 60 | 7-Jan-27 | 7-Dec-27 | 2660 | 266 | 270 | 2930 |

Top Up Cap Amount and Top Up Month-year:

Top Up Cap Amount: Investor has an option to freeze the Top Up amount once it reaches a fixed predefined amount. The fixed pre-defined amount should be lower than or equal to the maximum amount mentioned by the investor in the bank mandate. In case of difference between the Cap amount and the maximum amount mentioned on Bank mandate, then amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

Top Up Cap Month - Year: It is the date from which Top Up amount will cease and last SIP installment including Top Up amount will remain constant from Cap date till the end of SIP tenure.

Investor shall have flexibility to choose either Top Up Cap amount or Top Up Cap month - year. In case of multiple selection, Top Up Cap amount will be considered