



# FINSERV

Scheme Information Document of

## **Bajaj Finserv Overnight Fund** (Consolidated Std. Obs. 1)

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

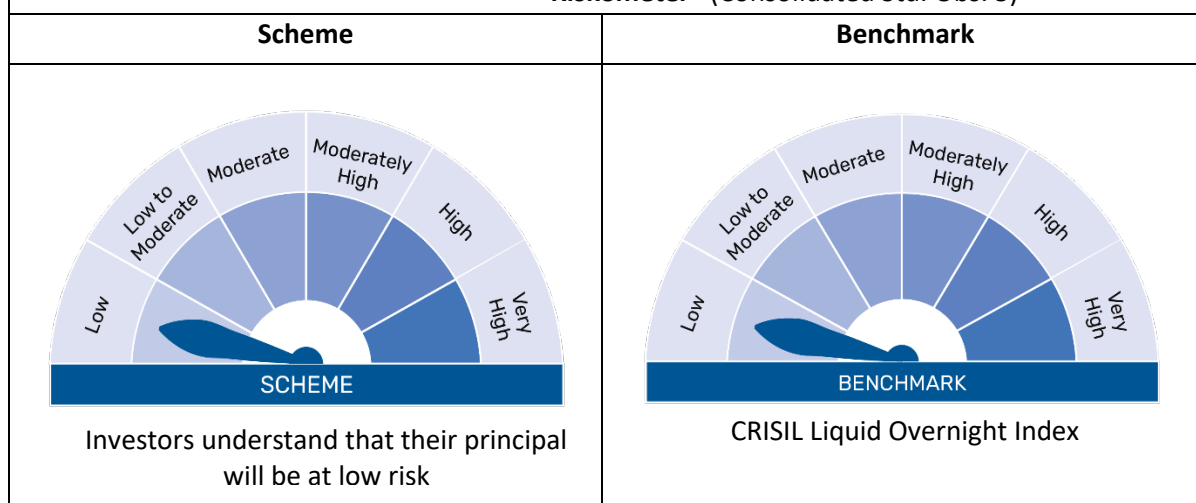
(Consolidated Std. Obs. 2)

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** (Consolidated Std. Obs. 3)



### **Potential Risk Class (PRC)** (Consolidated Std. Obs. 4)

(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)		<b>A-I</b>		
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 <sup>th</sup> floor, E-core, Solitaire Business Park, Viman Nagar, Pune – 411014	Address: S. No. 208/1B, Lohagaon, Viman Nagar, Pune – 411014 (registered office) 8 <sup>th</sup> 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 <sup>th</sup> floor, E-core, Solitaire Business Park, Viman Nagar, Pune – 411014 (corporate office)
<a href="http://www.bajajamc.com">www.bajajamc.com</a>	<a href="http://www.bajajamc.com">www.bajajamc.com</a>	<a href="http://www.bajajamc.com">www.bajajamc.com</a>

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Bajaj Finserv Mutual Fund / Investor Service Centres / Website [www.bajajamc.com](http://www.bajajamc.com)/ Distributors or Brokers.

**The investors are advised to refer to the Statement of Additional Information (SAI) for details of Bajaj Finserv Mutual Fund, Tax and Legal issues and general information on [www.bajajamc.com](http://www.bajajamc.com) (website address).**

**SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest Investor Service Centre or log on to our website [www.bajajamc.com](http://www.bajajamc.com)**

**The Scheme Information Document should be read in conjunction with the SAI and not in isolation.**

This Scheme Information Document is dated March 29, 2024.

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## I. HIGHLIGHTS/SUMMARY OF THE SCHEME

	<b>Scheme Name</b>	Bajaj Finserv Overnight Fund (BFOF)
	<b>Scheme Code</b>	BFAM/O/D/ONF/23/05/0002 (Consolidated Std. Obs. 7)
	<b>Scheme Category</b>	Overnight Fund
	<b>Scheme type</b>	An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.
	<b>Investment Objective</b>	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. There is no assurance that the investment objective of the Scheme will be achieved. (Consolidated Std. Obs. 5)
	<b>Liquidity</b>	The scheme is an open ended debt scheme. It will open for sale and repurchase/redemption of units within 5 business days from the date of allotment. Being an open ended scheme, the scheme is open for repurchase/redemption on all business days. Redemption proceeds shall be dispatched within three working days from the date of redemption request.
Std. l. obs. 9	<b>Benchmark</b>	CRISIL Liquid Overnight Index
	<b>Transparency/NAV Disclosure</b>	<p><b>NAV Disclosure:</b> (Consolidated Std. Obs. 40)</p> <p>NAV shall be calculated for every calendar day, except under special circumstances. NAV shall be disclosed on AMC website (<a href="http://www.bajajamc.com">www.bajajamc.com</a>) and on AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). 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 style="text-align: right;">(Consolidated Std. Obs. 41)</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><b>Portfolio Disclosure:</b></p> <p>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 <a href="http://www.bajajamc.com">www.bajajamc.com</a> and on AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a>. 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</p>
	Std. obs. 17 (a)	

	<p>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.</p> <p><u>Unaudited financial results:</u></p> <p>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.</p>
<p><b>Loads (Consolidated Std. Obs. 47)</b></p> <p>Std. obs. 16</p>	<p>Entry load – not applicable Exit load – Nil</p> <p>The Trustees shall have a right to prescribe or modify the exit load structure with prospective effect subject to a maximum prescribed under the Regulations.</p>
<p><b>Minimum Application amount</b></p>	<p>Fresh Purchase (Incl. Switch-in): Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter Additional Purchase (Incl. Switch-in): Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter Daily SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6 Weekly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6 Fortnightly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6 Monthly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6 Quarterly SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6</p> <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>
<p><b>Minimum redemption / Switch Out amount</b></p>	<p>Re. 1 and in multiples of Re. 0.01/- or the account balance of the investor, whichever is less</p>
<p><b>Fund Manager</b></p>	<p>Mr. Siddharth Chaudhary and Mr. Nimesh Chandan</p>
<p><b>Plans/Options/Sub- options</b></p>	<p><u>Plans</u> Bajaj Finserv Overnight Fund – Direct Plan Bajaj Finserv Overnight Fund – Regular Plan</p> <p><u>Options</u> Growth Option Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of</p>

	<p>Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.</p> <table border="1" data-bbox="475 300 1378 875"> <thead> <tr> <th data-bbox="475 300 740 371">Options</th> <th data-bbox="740 300 1002 371">Default option /Frequency</th> <th data-bbox="1002 300 1166 371">Frequency</th> <th data-bbox="1166 300 1378 371">Record Date</th> </tr> </thead> <tbody> <tr> <td data-bbox="475 371 740 517">Income Distribution cum capital withdrawal (IDCW)</td> <td data-bbox="740 371 1002 517" rowspan="5">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</td> <td data-bbox="1002 371 1166 517">-</td> <td data-bbox="1166 371 1378 517">-</td> </tr> <tr> <td data-bbox="475 517 740 589">Daily (Reinvestment)</td> <td data-bbox="1002 517 1166 589">Daily</td> <td data-bbox="1166 517 1378 589">Daily - Every Day</td> </tr> <tr> <td data-bbox="475 589 740 660">Weekly (Payout and Reinvestment)</td> <td data-bbox="1002 589 1166 660">Weekly</td> <td data-bbox="1166 589 1378 660">Every Monday</td> </tr> <tr> <td data-bbox="475 660 740 779">Fortnightly (Payout and Reinvestment)</td> <td data-bbox="1002 660 1166 779">Fortnightly</td> <td data-bbox="1166 660 1378 779">Alternate Monday</td> </tr> <tr> <td data-bbox="475 779 740 875">Monthly (Payout and Reinvestment)</td> <td data-bbox="1002 779 1166 875">Monthly</td> <td data-bbox="1166 779 1378 875">15th of the month</td> </tr> </tbody> </table> <p>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.</p>	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																
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<p><b>Default Plan/Option/Sub-option</b></p>	<p>Default Plan would be as mentioned below:</p> <table border="1" data-bbox="475 1160 1378 1603"> <thead> <tr> <th data-bbox="475 1160 759 1305">ARN mentioned/not mentioned by investor</th> <th data-bbox="759 1160 1062 1305">Code mentioned by investor</th> <th data-bbox="1062 1160 1378 1305">Plan mentioned by investor</th> <th data-bbox="1378 1160 1442 1305">Default Plan</th> </tr> </thead> <tbody> <tr> <td data-bbox="475 1305 759 1346">Not mentioned</td> <td data-bbox="759 1305 1062 1346">Not mentioned</td> <td data-bbox="1062 1305 1378 1346">Not mentioned</td> <td data-bbox="1378 1305 1442 1346">Direct Plan</td> </tr> <tr> <td data-bbox="475 1346 759 1386">Not mentioned</td> <td data-bbox="759 1346 1062 1386">Not mentioned</td> <td data-bbox="1062 1346 1378 1386">Direct Plan</td> <td data-bbox="1378 1346 1442 1386">Direct Plan</td> </tr> <tr> <td data-bbox="475 1386 759 1426">Not mentioned</td> <td data-bbox="759 1386 1062 1426">Not mentioned</td> <td data-bbox="1062 1386 1378 1426">Regular Plan</td> <td data-bbox="1378 1386 1442 1426">Direct Plan</td> </tr> <tr> <td data-bbox="475 1426 759 1467">Mentioned</td> <td data-bbox="759 1426 1062 1467">Not mentioned</td> <td data-bbox="1062 1426 1378 1467">Direct Plan</td> <td data-bbox="1378 1426 1442 1467">Direct Plan</td> </tr> <tr> <td data-bbox="475 1467 759 1507">Direct</td> <td data-bbox="759 1467 1062 1507">Not mentioned</td> <td data-bbox="1062 1467 1378 1507">Not mentioned</td> <td data-bbox="1378 1467 1442 1507">Direct Plan</td> </tr> <tr> <td data-bbox="475 1507 759 1547">Direct</td> <td data-bbox="759 1507 1062 1547">Not mentioned</td> <td data-bbox="1062 1507 1378 1547">Regular Plan</td> <td data-bbox="1378 1507 1442 1547">Direct Plan</td> </tr> <tr> <td data-bbox="475 1547 759 1588">Mentioned</td> <td data-bbox="759 1547 1062 1588">Mentioned</td> <td data-bbox="1062 1547 1378 1588">Regular Plan</td> <td data-bbox="1378 1547 1442 1588">Regular Plan</td> </tr> <tr> <td data-bbox="475 1588 759 1628">Mentioned</td> <td data-bbox="759 1588 1062 1628">Mentioned</td> <td data-bbox="1062 1588 1378 1628">Not mentioned</td> <td data-bbox="1378 1588 1442 1628">Regular Plan</td> </tr> </tbody> </table> <p>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.</p> <p>Bajaj Finserv Overnight Fund - Direct Plan is only for investors who purchase /subscribe units in a Scheme directly with the Fund.</p>	ARN mentioned/not mentioned by investor	Code mentioned by investor	Plan mentioned by investor	Default Plan	Not mentioned	Not mentioned	Not mentioned	Direct Plan	Not mentioned	Not mentioned	Direct Plan	Direct Plan	Not mentioned	Not mentioned	Regular Plan	Direct Plan	Mentioned	Not mentioned	Direct Plan	Direct Plan	Direct	Not mentioned	Not mentioned	Direct Plan	Direct	Not mentioned	Regular Plan	Direct Plan	Mentioned	Mentioned	Regular Plan	Regular Plan	Mentioned	Mentioned	Not mentioned	Regular Plan
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Mentioned	Mentioned	Not mentioned	Regular Plan																																		

	<p>Default option will be Growth Option.</p> <p>Default sub-option will be Reinvestment of Income Distribution cum capital withdrawal sub-option.</p>
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## II. RISK FACTORS Std. obs. 2 (Consolidated Std. Obs. 8)

### A. Standard Risk Factors

- Investment in Mutual Fund Units involves investment risks such as trading volumes, settlement risk, liquidity risk, default risk including the possible loss of principal.
- As the price / value / interest rates of the securities in which the scheme invests fluctuates, the value of your investment in the scheme may go up or down.
- Past performance of the Sponsor/AMC/Mutual Fund does not guarantee future performance of the scheme.
- Bajaj Finserv Overnight Fund is only the name of the scheme does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor is not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 1,00,000 made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.

### B. Scheme Specific Risk Factors

#### 1. Risks associated with investing in fixed income:

- **Market Risk:** The NAV of the scheme, to the extent invested in Debt and Money Market securities, will be affected by changes in the general level of interest rates. The NAV of the scheme is expected to increase from a fall in interest rates while it would be adversely affected by an increase in the level of interest rates.
- **Liquidity Risk:** Money market securities, while fairly liquid, lack a well-developed secondary market, which may restrict the selling ability of the scheme and may lead to the scheme incurring losses till the security is finally sold. The liquidity of a bond may change, depending on market conditions leading to changes in the liquidity premium attached to the price of the bond. At the time of selling the security, the security can become illiquid, leading to loss in value of the portfolio.
- **Price Risk:** Government securities where a fixed return is offered run price-risk like any other fixed income security. Generally, when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of interest rates. The new level of interest rate is determined by the rates at which government raises new money and/or the price levels at which the market is already dealing in existing securities. This risk is not unique to Government Securities. It exists for all fixed income securities. However, Government Securities are unique in the sense that their credit risk generally remains zero. Therefore, their prices are influenced only by movement in interest rates in the financial system.
- **Settlement risk:** The inability of the scheme to make intended securities purchases due to settlement problems could cause the scheme to miss certain investment opportunities. By the same rationale, the inability to sell securities held in the scheme's portfolio due to the extraneous factors that may impact liquidity would result, at times, in potential losses in case of a subsequent decline in the value of securities held in the scheme's portfolio.
- **Regulatory Risk:** Changes in government policy in general and changes in tax benefits applicable to Mutual Funds may impact the returns to investors in the scheme.
- **Reinvestment Risk:** This risk refers to the interest rate levels at which cash flows received from the securities in the scheme are reinvested. The additional income from reinvestment is the



“interest on interest” component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

- Credit Risk: Investments in Debt Securities are subject to the risk of an issuer's inability to meet interest and principal payments on its obligations and market perception of the creditworthiness of the issuer.
- Risks associated with investment in unlisted securities: Subject to applicable Regulations, the scheme can invest in unlisted securities. These securities are subject to greater price fluctuations, less liquidity and greater risk than the listed securities. Except for any security of an associate or group company, the scheme has the power to invest in securities which are not listed on a stock exchange (“unlisted Securities”) which in general are subject to greater price fluctuations, less liquidity and greater risk than those which are traded in the open market. Unlisted securities may lack a liquid secondary market and there can be no assurance that the Scheme will realise their investments in unlisted securities at a fair value.
- Different types of fixed income securities in which the scheme would invest as given in the Scheme Information Document carry different levels and types of risk. Accordingly, the scheme risk may increase or decrease depending upon its investment pattern. e.g. corporate bonds carry a higher level of risk than Government securities. Further even among corporate bonds, bonds, which are AAA rated, are comparatively less risky than bonds, which are AA rated. AA rated corporate bonds are comparatively less risky when compared with A rated corporate bonds.
- The AMC may, considering the overall level of risk of the portfolio, invest in lower rated securities offering higher yields as well as zero coupon securities that offer attractive yields. This may increase the absolute level of risk of the portfolio.
- As zero coupon securities does not provide periodic interest payments to the holder of the security, these securities are more sensitive to changes in interest rates. Therefore, the interest rate risk of zero coupon securities is higher. The AMC may choose to invest in zero coupon securities that offer attractive yields. This may increase the risk of the portfolio.
- The scheme at times may receive large number of redemption requests leading to an asset-liability mismatch and therefore requiring the AMC to make a distress sale of the securities leading to realignment of the portfolio and consequently resulting in investment in lower yield instruments.
- 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.

## **2. Risks associated with segregated portfolio**

- **Liquidity risk** – A segregated portfolio is created when a credit event / default occurs at an issuer level in the scheme. This may reduce the liquidity of the security issued by the said issuer, as demand for this security may reduce. This is also further accentuated by the lack of secondary market liquidity for corporate papers in India. As per SEBI norms, the scheme is to be closed for redemption and subscriptions until the segregated portfolio is created, running the risk of investors being unable to redeem their investments. However, it may be noted that, the proposed segregated portfolio is required to be formed within one day from the occurrence of the credit event.

Investors may note that no redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall list the units of the segregated portfolio on a recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests. For the units listed on the exchange, it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units. There is no assurance that an active secondary market will develop for units of segregated portfolio listed on the stock exchange. This could limit the ability of the investors to resell them. There may be possibility that the security comprising the segregated portfolio may not realize any value.

- **Valuation risk** - The valuation of the securities in the segregated portfolio is required to be carried out in line with the applicable SEBI guidelines. However, it may be difficult to ascertain the fair value of the securities due to absence of an active secondary market and difficulty to price in qualitative factors.

## **3. Risks associated with Repo Transactions in Corporate Debt Securities**

### Lending transactions:

The scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo lending transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk may be further mitigated through over-collateralization (the value of the collateral being more than the repo amount). Further, the liquidation of underlying securities in case of counterparty default would depend on liquidity of the securities and market conditions at that time. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation and over-collateralization to cushion the impact of market risk on sale of underlying security.

Collateral risk also arises when the market value of the securities is inadequate to meet the repo obligations or there is downward migration in rating of collateral. Further if the rating of collateral goes below the minimum required rating during the term of repo or collateral becomes ineligible for any reason, counterparty will be expected to substitute the collateral. In case of failure to do so, the AMC / Scheme will explore the option for early termination of the trade.

Borrowing transactions:

In the event of the scheme being unable to pay back the money to the counterparty as contracted, the counter party may dispose of the assets (as they have sufficient margin). This risk is normally mitigated by better cash flow planning to take care of such repayments. Further, there is also a Credit Risk that the Counterparty may fail to return the security or Interest received on due date. It is endeavoured to mitigate the risk by following an appropriate counterparty selection process, which include their credit profile evaluation.

**4. Risks associated with investing in Tri-party Repo (TREPS) through CCIL**

The Mutual Fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India Limited (CCIL). All transactions of the Mutual Fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The Mutual Fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the Mutual Fund is called upon to absorb settlement/default losses of another member by CCIL, the Scheme may lose an amount equivalent to its contribution to the default fund. Further, it may be noted that CCIL periodically prescribes a list of securities eligible for contributions as collateral by members. Presently, all Central Government securities and Treasury bills are accepted as collateral by CCIL. The risk factors may undergo change in case the CCIL notifies securities other than Government of India securities as eligible for contribution as collateral.

**5. Performance Risk:**

Performance risk refers to the risk of a scheme being unable to generate returns matching / above the returns of the scheme's benchmark. It would also mean the scheme underperforming against its peer set of other mutual fund schemes having similar portfolios, scheme classification, objective, benchmark and asset allocation. These risks could arise due to a variety of market and economic activities, government policies, global economic changes, currency fluctuations, tax policies, political changes, corporate actions and investors' behaviour.

**6. Risks associated with 'Right to limit redemptions'**

Subject to the approval of Board of Directors of the AMC and Trustee Company and immediate intimation to SEBI, a restriction on redemptions may be imposed by the Scheme under certain exceptional circumstances, which the AMC / Trustee believe that may lead to a systemic crisis or event that constrict liquidity of most securities or the efficient functioning of markets. Please refer to the

paragraph “Right to Limit Redemptions” for further details including the procedure to be followed while imposing restriction on redemptions.

#### **7. Risks Factors associated with transaction in Units through stock exchange(s)**

In respect of transaction in units of the Scheme through stock exchange platform(s), allotment and redemption of Units on any Business Day will depend upon the order processing / settlement by the stock exchange(s) and their respective clearing corporations on which the Fund has no control.

#### **RISK MANAGEMENT STRATEGIES (Consolidated Std. Obs. 9)**

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**

<b>Risk Description</b>	<b>Risk Mitigants/management strategy</b>
<p><b>Market Risk</b> 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><b>Liquidity or Marketability Risk</b> 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><b>Credit Risk</b> Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be 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</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 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</p>

Risk Description	Risk Mitigants/management strategy
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.	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.
<b>Reinvestment Risk</b> 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.	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.

### III. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. However, if such limit is breached during the NFO of the Scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the Scheme complies with these two conditions. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25 % limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

### IV. SPECIAL CONSIDERATIONS, IF ANY

Investors are requested to study the terms of this Scheme Information Document (SID) and Statement of Additional Information (SAI) of Bajaj Finserv Mutual Fund carefully before investing in this scheme and to retain the SID and SAI for future reference. Investors are advised to consult their Legal /Tax and other Professional Advisors in regard to tax/legal implications relating to their investments in the Scheme and before making decision to invest in or redeem the Units. The tax information contained in this SID and SAI of Bajaj Finserv Mutual Fund alone may not be sufficient and should not be used for the development or implementation of an investment strategy or construed as investment advice. Investors alone shall be fully responsible/ liable for any investment decision taken on the basis of this document.

Investors are advised to rely upon only such information and/or representations as contained in this SID. Any subscription or redemption made by any person on the basis of statements or representations which are not contained in this SID or which are inconsistent with the information

contained herein shall be solely at the risk of the Investor. The Investor is required to confirm the credentials of the individual/firm he/she is entrusting his/her application form along with payment instructions for any transaction in this Scheme. The Mutual Fund/ Trustee/AMC shall not be responsible for any acts done by the intermediaries representing or purportedly representing such Investor.

Mutual Fund investments are subject to market risks and the Investors should review/study this SID, the SAI and the addenda thereto issued from time to time carefully in its entirety before investing and should not construe the contents hereof or regard the summaries contained herein as advice relating to legal, taxation or financial/investment matters. There can be no assurance or guarantee that the Scheme objectives will be achieved and the investment decisions made by the AMC may not always be profitable.

Neither this SID nor the SAI of Bajaj Finserv Mutual Fund, nor the units of the scheme have been registered in any jurisdiction. The distribution of this SID and SAI of Bajaj Finserv Mutual Fund in certain jurisdictions may be restricted or subject to registration requirements and, accordingly, persons who come into possession of this SID and the SAI of Bajaj Finserv Mutual Fund in such jurisdictions are required to inform themselves about, and to observe, any such restrictions. No person receiving a copy of this SID or any accompanying application form in such jurisdiction may treat this SID or such application form as constituting an invitation to them to subscribe for Units, nor should they in any event use any such application form, unless in the relevant jurisdiction such an invitation could lawfully be made to them and such application form could lawfully be used without compliance of any registration or other legal requirements.

Investors may note that AMC/Fund Manager's investment decisions may not be always profitable or prove to be correct. Various factors in securities market not only affect the prices of securities but may also affect the time taken by the Fund for redemption of units, which could be significant in the event of receipt of a

very large number of redemption requests or very large value of redemption requests. In the event of restructuring of the Scheme's portfolio, the time taken by the Scheme for redemption of Units may become significant. The liquidity of the assets may be affected by other factors such as general market conditions,

political events, bank holidays and civil strife. In view of this, the Trustee has the right in its sole discretion to limit redemption (including suspension of redemption) under certain circumstances. Please refer to Section titled "Units and Offer". The liquidity of the Scheme's investments may be restricted by trading volumes, settlement periods and transfer procedures.

The tax benefits described in this SID are as available under the present taxation laws and are available subject to conditions. The information given is included for general purpose only and is based on advice received by the AMC regarding the law and practice in force in India and the Unitholders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Unitholder is advised to consult his/ her own professional tax advisor.

No person has been authorised to give any information or to make any representations not confirmed in this SID in connection with the SID or the issue of Units, and any information or representations not contained herein must not be relied upon as having been authorised by the Mutual Fund or the Asset Management Company.



The Mutual Fund may disclose details of the investor's account and transactions thereunder to those intermediaries whose stamp appears on the application form. In addition, the Mutual Fund may disclose such details to the bankers / its agents, as may be necessary for the purpose of effecting payments to the investor. Further, the Mutual Fund may disclose details of the investor's account and transactions thereunder to any Regulatory/Statutory entities as per the provisions of law. Neither the Mutual Fund nor the AMC nor any person connected with it accepts any liability arising from the use of this information. The Trustee, AMC, Mutual Fund, their directors or their employees shall not be liable for any of the tax consequences that may arise, in the event that the Schemes are wound up for the reasons and in the manner provided in SAI.

The AMC may freeze/lock the folio(s) of unitholder(s) for further transactions or reject any applications for subscription or redemption of units pursuant to receipt of orders/instructions/directions issued by any Governmental, judicial, quasi-judicial or other similar authority, including orders restricting the unitholder(s) from dealing in securities or for attachment of units held by such unitholder(s).

## V. DEFINITIONS

<b>Asset Management Company (AMC)</b>	Bajaj Finserv Asset Management Limited, incorporated under the Companies Act, 2013 and regulated by SEBI to act as an Investment Manager for schemes of Bajaj Finserv Mutual Fund.
<b>Applicable NAV</b>	Applicable NAV is the Net Asset Value for the day on which the subscription or redemption or switch is undertaken by the Investor and determined by Bajaj Finserv Mutual Fund.
<b>ARN Code</b>	Distributor Code which the Distributor receives from AMFI.
<b>Business Day</b>	<p>A day other than:</p> <ol style="list-style-type: none"> <li>Saturday or Sunday</li> <li>a day on which the Reserve Bank of India and Banks in Mumbai are closed for business or clearing</li> <li>a day on which there is no RBI clearing / settlement of securities</li> <li>a day on which the Stock Exchange, Mumbai and National Stock Exchange are closed</li> <li>a day on which the Redemption of Units is suspended by the Trustee / AMC</li> <li>a day on which normal business could not be transacted due to storms, floods, other natural calamities, bandhs, strikes or such other events or as the AMC may specify from time to time.</li> </ol> <p>The AMC reserves the right to declare any day as a Business Day or otherwise at any or all locations and/or Official points of acceptance of transactions.</p>
<b>Cash Equivalent (Consolidated Std. obs. 14)</b>	<p>Cash equivalent shall consist of the following securities having residual maturity of less than 91 days:</p> <ol style="list-style-type: none"> <li>Government Securities;</li> <li>T-Bills;</li> <li>Repo on Government Securities.</li> </ol>
<b>Continuous Offer</b>	Offer of units of the scheme for subscription on an ongoing basis.
<b>Consolidated Account Statement (CAS)</b>	CAS is a single/combined account statement which shows details of all transactions made by an investor during a month across all mutual funds. It shows all details pertaining to subscription, redemption, switches, payout of Income Distribution cum Capital Withdrawal option (IDCW), reinvestment of IDCW, Systematic Investment Plan (SIP), Systematic Withdrawal Plan (SWP) and Systematic Transfer Plan (STP) etc. along with transaction charges incurred, if any.
<b>Custodian</b>	Deutsche Bank A. G. acting as the custodian to the scheme or any other Custodian as may be appointed by the Trustees of the Mutual Fund.
<b>Cut-off time</b>	Timing stated in the SID before which an investor can submit application for subscription alongwith investment amount which is realised before cut-off time, redemption request to receive the NAV for that business day.
<b>Distributor</b>	Person/Firm/Company/Corporate fulfilling the criteria laid down by SEBI/AMFI and empanelled by the AMC to sell/distribute the scheme(s) of Bajaj Finserv Mutual Fund.
<b>Exit load</b>	A charge that is levied as a percentage of NAV for exiting the scheme before a specified period.
<b>FPI</b>	FPI means a person who satisfies the eligibility criteria prescribed under Regulation 4



	and has been registered under Chapter II of Securities and Exchange Board of India (Foreign Portfolio Investor) Regulations, 2019
<b>Fixed Income Securities</b>	Debt Securities created and issued by, inter alia, Central Government, State Government, Local Authorities, Municipal Corporations, Public Sector Undertaking, Private Sector companies/enterprises, Financial Institutions, Bodies Corporate, Unincorporated SPVs and any other entities which may be recognised/permitted, which yield at fixed or variable rate by way of interest, premium, discount or a combination of any of them.
<b>Government Securities</b>	A security created and issued by the Central Government or a State Government for the purpose of raising a public loan or for any other purpose as may be notified by the concerned Government in the Official Gazette and having one of the forms mentioned in section 3 of Government Securities Act, 2006 and includes Treasury Bills, Cash Management Bills, State Development Loans and UDAY Bonds.
<b>Investment Management Agreement</b>	The Agreement dated 11 <sup>th</sup> February 2022 executed between Bajaj Finserv Mutual Fund Trustee Limited and Bajaj Finserv Asset Management Limited as amended from time to time.
<b>Investment Adviser</b>	Any person, who for consideration, is engaged in the business of providing investment advice to clients or other persons of group of persons and includes any person who holds out himself as an investment adviser, by whatever name called.
<b>Load</b>	A charge that may be levied as a percentage of NAV at the time of exiting from the Scheme.
<b>Money Market Instruments</b>	Money Market Instruments includes Commercial papers, Commercial bills, Treasury bills, Government Securities having an unexpired maturity upto one year, call or notice money, certificates of deposit, usance bills and any other like instruments as specified by the Reserve Bank of India from time to time.
<b>Mutual Fund</b>	Bajaj Finserv Mutual Fund (“the Fund” or “the Mutual Fund” or “Bajaj Finserv Mutual Fund”) has been constituted as a trust in accordance with the provisions of the Indian Trust Act, 1882. The Fund is registered with SEBI vide registration no. MF/078/23/04 dated March 01, 2023.
<b>NAV</b>	Net Asset Value of the units of the scheme calculated on every Business Day in the manner provided in this Scheme Information Document or as may be prescribed by regulations from time to time.
<b>NRIs</b>	A person resident outside India who is either a citizen of India or a person of Indian origin.
<b>Official Points of acceptance of transaction</b>	All applications for subscription/redemption of units should be submitted by investors at the official point of acceptance of transactions at the office of the registrar and/or AMC as may be notified from time to time. For details please refer to the application form and/or website of the Mutual Fund at <a href="http://www.bajajamc.com">www.bajajamc.com</a> .
<b>Person of Indian Origin</b>	A citizen of any country other than Bangladesh or Pakistan, if a) he at any time held an Indian passport or b) he or either of his parents or any of his grand-parents was a citizen of India by virtue of the Constitution of India or the Citizenship Act, 1955 (57 of 1955) or c) the person is a spouse of an Indian citizen or a person referred to in sub clause (a) or (b).
<b>RBI</b>	Reserve Bank of India, established under the Reserve Bank of India Act, 1934, as amended from time to time.
<b>Repo / Reverse Repo</b>	Sale / Purchase of Government Securities as may be allowed by RBI from time to time with simultaneous agreement to repurchase / resell them at a later date.

<b>Repurchase / Redemption</b>	Repurchase / Redemption of units of the scheme, as permitted in the Scheme Information Document. Repurchase/redemption shall also include sale of units by the investor.
<b>Retail Investors</b>	Retail investors would mean individual investors from whom inflows into the Scheme would amount upto Rs. 2,00,000/- per transaction.
<b>R &amp; T Agent/ Registrar</b>	KFIN Technologies Limited who are registered with SEBI as Category I Registrar to an Issue and Share Transfer Agent bearing registration number INR000000221 has been appointed as R & T agent.
<b>Sale / Subscription</b>	Sale or allotment of units to the unitholders upon subscription by an investor / applicant under this scheme.
<b>Subscription of units</b>	Subscription shall also include purchase of units by the investor.
<b>SEBI</b>	Securities and Exchange Board of India established under Securities and Exchange Board of India Act, 1992, as amended from time to time.
<b>Statement of Additional Information or SAI</b>	The document issued by Bajaj Finserv Mutual Fund containing details of the Mutual Fund, its constitution, and certain tax, legal and general information. SAI is legally a part of the Scheme Information Document.
<b>Scheme Information Document</b>	This document issued by Bajaj Finserv Mutual Fund, offering units of Bajaj Finserv Overnight Fund.
<b>Sponsor</b>	Bajaj Finserv Limited, a Company incorporated under the Companies Act, 1956 and includes its successors and permitted assigns.
<b>Systematic Investment Plan (SIP)</b>	A plan enabling investors to save and invest in the scheme on monthly / quarterly / other periodic basis submitting payment instructions. The AMC reserves the right to introduce SIPs at other frequencies as may be deemed appropriate by the AMC, from time to time.
<b>Systematic Transfer Plan (STP)</b>	A plan enabling investors to transfer lumpsum amounts / capital appreciation in the specific schemes of Bajaj Finserv Mutual Fund to other schemes of the fund by providing a standing instruction to transfer sums at specified intervals. The AMC reserves the right to introduce STPs at various frequencies as the AMC may feel appropriate from time to time.
<b>Systematic Withdrawal Plan (SWP)</b>	A plan enabling investors to withdraw amounts from the scheme on a monthly / quarterly basis by giving a single instruction. The AMC reserves the right to introduce SWPs at such other frequencies such as the AMC may feel appropriate from time to time.
<b>The Regulations</b>	Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended from time to time
<b>Trustee</b>	Means the Trustee Company which holds the property of Bajaj Finserv Mutual Fund in trust and includes the directors of the Trustee Company and the successors and assigns of the Trustee Company.
<b>Trustee Company</b>	Bajaj Finserv Mutual Fund Trustee Limited incorporated under the Companies Act, 2013 and approved by SEBI to act as Trustee to the schemes of Bajaj Finserv Mutual Fund.
<b>Trust Deed</b>	Deed of Trust dated 03 <sup>rd</sup> February 2022 entered between Bajaj Finserv Limited and Bajaj Finserv Mutual Fund Trustee Limited and Supplementary Deed of Trust dated October 12, 2022.
<b>Trust Fund</b>	Amounts settled/contributed by the Sponsor towards the corpus of the Bajaj Finserv Mutual Fund and additions/accretions thereto.
<b>Unit</b>	The interest of an investor that consists of one undivided share in the net assets of the scheme.

<b>Unitholder</b>	A holder of units of Bajaj Finserv Overnight Fund, as contained in this Scheme Information Document.
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For all purposes of this Scheme information document, except as otherwise expressly provided or unless the context otherwise requires:

- the terms defined in this Scheme Information Document include the plural as well as the singular pronouns having a masculine or feminine gender shall be deemed to include the other.
- all references to "Sterling Pounds" refer to United Kingdom Sterling Pounds, "dollars" or "\$" refer to United States Dollars and "Rs" refer to Indian Rupees. A "crore" means "ten million" and a "lakh" means a "hundred thousand".
- all references to timings relate to Indian Standard Time (IST).

**VI. DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY**

(Consolidated Std. Obs. 55)

It is confirmed that:

- a) the Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- b) all legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- c) the disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the proposed scheme.
- d) the intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- e) there are no deviations from the regulations and no subjective interpretations have been applied to the provisions of the MF regulations.
- f) the contents of the SID including figures, data, yields, etc. have been checked and are factually correct.
- g) AMC has complied with the set of checklist applicable for Scheme Information Documents.

**For Bajaj Finserv Asset Management Limited  
(Investment Manager to Bajaj Finserv Mutual Fund)**

**Date:** March 29, 2024**Place:** Pune

Sd/-  
**Harish Iyer**  
**Compliance Officer**

## VII. INFORMATION ABOUT THE SCHEME

### A. Type of the Scheme

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

### B. What is the Investment Objective of the Scheme?

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.

there is no assurance that the investment objective of the Scheme will be achieved.

### C. How will the Scheme allocate its assets?

Std. obs. 14
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(Consolidated Std. Obs. 29)

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

The Scheme retains the flexibility to invest across all the securities in the debt and Money Market Instruments.

\*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.

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.

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.

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.

(Consolidated Std. Obs. 18)

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.

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.

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.

The scheme will not invest in foreign Securities, Derivatives, Credit Default Swaps instruments. The scheme will not invest in securitized debt instrument.

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.

The scheme will not invest in units of REITs and InvITs.

The Scheme will not do any 'Short Selling' and 'Securities Lending' activity.

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.. (Consolidated Std. Obs. 17)

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.

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.

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.

**D. Where will the Scheme Invest?**

Std. obs. 15

- 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.

**E. What are the Investment Strategies?**

Std. obs. 7

(Consolidated Std. obs. 27)

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.

The Scheme may invest in liquid funds for overnight deployment.

Portfolio Turnover

Portfolio Turnover is defined as the lower of purchases and sales after reducing all subscriptions and redemptions and derivative transactions there from and calculated as a percentage of the average assets under management of the scheme during a specified period of time.

The AMC's portfolio management style is conducive to a low portfolio turnover rate. However, the AMC will aim to take advantage of the opportunities that present themselves from time to time because of the inefficiencies in the securities markets. The AMC will endeavour to balance the increased cost on account of higher portfolio turnover with the benefits derived there from.

Being a debt scheme portfolio turnover is not applicable.

**F. Fundamental Attributes**

Std. obs. 8

(Consolidated Std. Obs. 59)

Following are the Fundamental Attributes of the scheme, in terms of Regulation 18 (15A) of the SEBI (MF) Regulations:

- a. Type of the scheme - Please refer to VII. 'Information about the scheme' – Type of the Scheme
- b. Investment Objective – Please refer to VII 'Information about the scheme' – What is the Investment Objective of the Scheme
- c. Terms of Issue
  - Liquidity provisions such as listing, repurchase, redemption – Being an open ended scheme, the Units of the Scheme will not be listed on any stock exchange, at present. The Trustee may, at its sole discretion, cause the Units under the Scheme to be listed on one or more



Stock Exchanges. For details on repurchase, redemption, please refer section 'Units and Offer'.

- Aggregate fees and expenses charged to the scheme – The provisions in respect of fees and expenses are as indicated in this SID. Please refer to section "Fees and Expenses".
- Any safety net or guarantee provided – This scheme is not a guaranteed or an assured return scheme.

In accordance with Regulation 18(15A) of the SEBI (MF) Regulations 1996, the trustees shall ensure that no change in fundamental attributes of any scheme, the fees & expenses payable or any change which would modify the scheme and affect interest of unit holders is carried out by AMC, unless it complies with following:

- (i) a written communication about the proposed change is sent to each unit holder and an advertisement is issued in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the mutual fund is situated; and
- (ii) the unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

In addition to the conditions specified above, for effecting any change in the fundamental attributes of the scheme, trustees shall take comments of the SEBI and any change suggested by SEBI would be incorporated before carrying such proposed change(s).

**G. How will the Scheme benchmark its performance?**

Std. obs. 9

The Scheme benchmark would be CRISIL Liquid Overnight Index.

The composition of the aforesaid benchmark is such that, it is most suited for comparing performance of the Scheme. The Trustees may change the benchmark in future if a benchmark better suited to the investment objective of the scheme is available.

**H. Who manages the Scheme?**

Std. obs. 10

(Consolidated Std. Obs. 33)

Name of Fund Manager, Age and Qualifications	Work experience	Other schemes managed
Mr. Siddharth Chaudhary  42 years B. Com, PGPSM from UTI Institute of Capital Markets  (Managing the scheme since inception.)	Mr. Chaudhary joined the Company in July 2022 as Senior Fund Manager – Fixed Income. Prior to this he was associated with Sundaram Asset Management Co. Ltd from April 2019 - July 2022 as Head Fixed Income - Institutional Business, from April 2017 – March 2019 as Senior Fund Manager – Fixed Income, from August 2010 – March 2017 as Fund Manager – Fixed Income. During June 2006 – September 2010 he was working as Senior Manager, Treasury Dept in Indian Bank.	<ul style="list-style-type: none"> <li>• Bajaj Finserv Liquid Fund*</li> <li>• Bajaj Finserv Money Market Fund*</li> <li>• Bajaj Finserv Banking and PSU Fund*</li> <li>• Bajaj Finserv Flexi Cap Fund (Debt portion)</li> <li>• Bajaj Finserv Arbitrage Fund (Debt portion)</li> <li>• Bajaj Finserv Balanced Advantage Fund (Debt portion)</li> </ul>



		<ul style="list-style-type: none"> <li>• Bajaj Finserv Large and Mid Cap Fund (Debt portion)</li> </ul>
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\*Jointly with Mr. Nimesh Chandan

<b>Name of Fund Manager, Age and Qualifications</b>	<b>Work experience</b>	<b>Other schemes managed</b>
Mr. Nimesh Chandan  46 years B. Com, MMS (Finance)  (Managing the scheme since inception.)	Mr. Nimesh has over 23 years of experience in the Indian Capital Markets. He has spent 17 years in Fund Management - managing and advising domestic and international investors, retail as well as institutional. Prior to joining Bajaj Finserv Asset Management Ltd, he has worked with Canara Robeco Asset Management as Head Investments, Equities (Domestic and Offshore). He has also worked with other asset management companies including Birla Sunlife Asset Management, SBI Asset Management and ICICI Prudential Asset Management.	<ul style="list-style-type: none"> <li>• Bajaj Finserv Liquid Fund*</li> <li>• Bajaj Finserv Money Market Fund*</li> <li>• Bajaj Finserv Banking and PSU Fund*</li> <li>• Bajaj Finserv Flexi Cap Fund (equity portion)#</li> <li>• Bajaj Finserv Balanced Advantage Fund (equity portion)#</li> <li>• Bajaj Finserv Large and Mid Cap Fund (equity portion)#</li> </ul>

\*Jointly with Mr. Siddharth Chaudhary

#Jointly with Mr. Sorbh Gupta

**I. What are the Investment Restrictions?**

Std. obs. 11

Pursuant to the Regulations and amendments thereto and subject to the investment pattern of the scheme, following investment restrictions are applicable:

1. The Scheme shall not invest more than 10% of debt portfolio in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act. Such investment limit may be extended to 12% of the debt portfolio of the scheme with the prior approval of the Board of Trustees and the Board of directors of the asset management company.

Further, the scheme shall not invest more than:

- a. 10% of the debt portfolio in debt and money market securities rated AAA; or
- b. 8% of the debt portfolio in debt and money market securities rated AA; or
- c. 6% of the debt portfolio in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the debt portfolio of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit.

Provided that such limit shall not be applicable for investments in Government Securities, Treasury Bills and Tri-party Repos on Government securities or treasury bills TREPS.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the Board.

2. A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments.

However, mutual fund scheme may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio, as per respective investment limits and timelines mentioned in SEBI Master Circular for Mutual Funds dated May 19, 2023, of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

For the above purposes, listed debt instruments shall include listed and to be listed debt instruments.

3. The Scheme shall not invest more than 5% of its net assets in unrated debt and money market instruments, other than government securities, treasury bills. All such investments shall be made with the prior approval of the Board of Trustees and the Board of AMC.

Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI (Mutual Fund) Regulations, 1996 and various circulars issued thereunder.

4. Transfer of investments from one scheme to another scheme in the same Mutual Fund is permitted provided:

- Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and
- The securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

The AMC shall comply with the guidelines issued by SEBI vide its SEBI Master Circular for Mutual Funds dated May 19, 2023 and such other guidelines as may be notified from time to time. (Consolidated Std. obs. 30)

5. The Scheme may invest in other schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the schemes under the same management or in schemes under management of any other asset management company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the Fund or in the schemes of any other mutual fund.

6. The Mutual Fund shall buy and sell securities on the basis of deliveries and shall in all cases of purchases, take delivery of relevant securities and in all cases of sale, deliver the securities:

Provided further that the Mutual Fund may enter into derivatives transactions in a recognized stock exchange, subject to the framework specified by SEBI.

Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by the RBI in this regard.

7. The Fund shall get the securities purchased transferred in the name of the Fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.

The above conditions are not applicable to term deposits placed as margins for trading in cash and derivative market.

8. The scheme shall not park funds pending deployment in short term deposits of scheduled commercial banks.

9. No mutual fund Scheme shall make any investments in:

- a. any unlisted security of an associate or group company of the Sponsor; or

- b. any security issued by way of private placement by an associate or group company of the Sponsor; or
  - c. the listed securities of group companies of the Sponsor which is in excess of 25% of its net assets.
10. The scheme shall not invest in Fund of Funds scheme.
  11. No loans for any purpose can be advanced by the scheme.
  12. The Fund shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase/ redemption of units or payment of interest or IDCW to the unit holders. Such borrowings shall not exceed more than 20% of the net assets of the individual scheme and the duration of the borrowing shall not exceed a period of 6 months.
  13. If any company invests more than 5% of the NAV of any of the scheme, investment made by that or any other schemes of the Mutual Fund in that Company or its subsidiaries will be disclosed in accordance with the SEBI (MF) Regulations.
  14. The Mutual Fund having an aggregate of securities which are worth Rs.10 crores or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by the Board, settle their transactions only through dematerialised securities. Further all transactions in government securities shall be in dematerialised form.
  15. The Scheme will comply with provisions specified in SEBI Master Circular for Mutual Funds dated May 19, 2023 related to overall exposure limits applicable for derivative transactions as stated below:
    - i. The cumulative gross exposure across all asset classes should not exceed 100% of the net assets of the Scheme.
    - ii. The total exposure related to option premium paid must not exceed 20% of the net assets of the Scheme.
    - iii. Mutual Fund shall not write options or purchase instruments with embedded written options.
    - iv. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. (Consolidated Std. obs. 14)
  16. Conditions for undertaking repo in corporate debt securities:
    - a. The scheme shall not lend/borrow more than 10% of its net assets in repo against corporate debt securities.
    - b. The cumulative gross exposure through repo transactions in corporate debt securities along with equity, debt, derivatives and any other permitted assets shall not exceed 100% of the net assets of the scheme.
    - c. The scheme shall borrow through repo transactions only if the tenor of the transaction does not exceed a period of six months. There shall be no restriction/limitation on the tenor of collateral.
    - d. The exposure limit/investment restrictions prescribed under the Seventh Schedule of the Regulations and circulars issued there under (wherever applicable) shall be applicable to repo transactions in corporate debt securities.
    - e. Applicable haircut:  
The AMC would be guided by the parameters for applying haircut as may be specified by RBI and/or SEBI for undertaking repo in corporate debt securities, from time to time.
  17. The Scheme's total exposure in a particular sector (excluding investments in Bank CDs, TREPS, Government Securities, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme;

Provided that an additional exposure to financial services sector (over and above the limit of 25%) not exceeding 10% of the net assets of the Scheme shall be allowed by way of increase in exposure to Housing Finance Companies (HFCs) only.

Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB) and the total Investment/exposure in HFCs shall not exceed 20% of the net assets of the Scheme. (Consolidated Std. Obs. 31)

18. The Scheme's total exposure in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustee.

The investments by the Scheme in debt and money market instruments of group companies of both the Sponsors and the AMC shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.

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

The AMC/Trustee may alter these above stated restrictions from time to time to the extent the Regulations change, so as to permit the Scheme to make its investments in the full spectrum of permitted investments for mutual funds to achieve its respective investment objective.

All investment restrictions shall be applicable at the time of making investment.

#### J. Debt Markets in India

Std. obs. 12
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What is a Debt Instrument?

A Debt Instrument is a borrowing obligation which the borrower has to service for mutually agreed period and rate of Interest.

There are a huge variety of Debt or Fixed income instruments, as they are usually called. The sheer variety in these instruments mean that they can be classified on the basis of any of these features.

**List of Features** (list is indicative)

- Face Value: Stated value of the paper /Principal Amount
- Coupon: Zero, fixed or floating
- Frequency: Semi-annual; annual, sometimes quarterly or Monthly
- Maturity: Bullet, staggered
- Redemption: Face Value; premium or discount
- Options: Call/Put Issue Price: Par (Face Value) or premium or discount.

**List of Debt Market Instruments:** The Indian Debt market comprises of the Money Market and Debt Market. Money market instruments are Commercial Papers (CPs), Certificates of Deposit (CDs), Treasury bills (T-bills), Repos, Inter-bank Call money deposit, Reverse Repo and TREPS etc. Money market instruments have a tenor of less than one year while debt market instruments typically have a tenor of more than one year. Debt market in India comprises mainly of two segments viz., the Government securities market and the corporate securities market.

Government securities include central, state and quasi govt issues. The main instruments in this market are dated securities (Fixed or Floating) and Treasury bills (Discounted Papers). These securities are generally issued through auctions on the basis of 'uniform price' method or 'Multiple price' method.

Corporate Debt segment on the other hand includes bonds/debentures issued by private corporates, public sector units (PSUs), public financial institutions (PFIs) and development financial institutions (DFIs). These instruments carry a variety of ratings based on the credit profile evaluated by rating agency and are priced accordingly. These bonds too can be Fixed or Floating.

The following table gives approximate yields prevailing as on March 5, 2024 on some of the instruments. These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy Issuer.

Instrument	Yield level (% per annum)
G-Sec 5 year	7.06
G-Sec 10 year	7.06
CP's 3 months	7.68
CD's 3 months	7.73
CP's 1 year	7.79
CD's 1 year	7.75
PSU	
Corporate Debentures AAA 3 year	7.72
Corporate Debentures AAA 5 year	7.63
NBFC	
Corporate Debentures AAA 3 year	7.96
Corporate Debentures AAA 5 year	7.90

#### K. Segregation of Portfolio

(Consolidated Std. Obs. 53)

The AMC may create a segregated portfolio of debt and money market instruments in a mutual fund scheme in case of a credit event and to deal with liquidity risk.

In this regard, the term 'segregated portfolio' shall mean a portfolio comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme and the term 'main portfolio' shall mean the scheme portfolio excluding the segregated portfolio. The term 'total portfolio' shall mean the scheme portfolio including the securities affected by the credit event.

A segregated portfolio may be created in a mutual fund scheme in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:

- a) Downgrade of a debt or money market instrument to 'below investment grade', or
- b) Subsequent downgrades of the said instruments from 'below investment grade', or
- c) Similar such downgrades of a loan rating.

In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as detailed above and implemented at the ISIN level.

The AMC may also create a segregated portfolio of unrated debt and money market instruments of an issuer that does not have any outstanding rated debt or money market instruments in case of 'actual default' of either the interest or principal amount.'

### **Process for creation of segregated portfolio**

1. The AMC shall decide on creation of segregated portfolio on the day of credit event, as per the process laid down below:
  - i. The AMC shall seek approval of Trustees, prior to creation of the segregated portfolio.
  - ii. The AMC shall immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. It shall also be disclosed that the segregation shall be subject to trustee approval. Additionally, the said press release shall be prominently disclosed on the website of the AMC.
  - iii. The AMC shall ensure that till the time the Trustee approval is received, which in no case shall exceed 1 business day from the day of credit event, the subscription and redemption in the scheme shall be suspended for processing with respect to creation of units and payment on redemptions.
  
2. Upon receipt of approval from Trustees:
  - i. The segregated portfolio shall be effective from the day of credit event.
  - ii. The AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information shall also be submitted to SEBI.
  - iii. An e-mail or SMS should be sent to all unit holders of the scheme.
  - iv. The NAV of both segregated and main portfolio shall be disclosed from the day of the credit event.
  - v. All existing investors in the scheme as on the day of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio.
  - vi. No redemption and subscription shall be allowed in the segregated portfolio. However, in order to facilitate exit to unit holders in segregated portfolio, AMC shall enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests.
  
3. If the trustees do not approve the proposal to segregate portfolio, the AMC shall issue a press release immediately informing investors of the same.
  
4. Notwithstanding the decision to segregate the debt and money market instrument, the valuation shall take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI (Mutual Funds) Regulations, 1996 and Circulars issued thereunder.
  
5. All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing circular on applicability of NAV as under:
  - a. Upon trustees' approval to create a segregated portfolio -
    - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
    - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.



- b. In case trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.
6. In order to enable the existing as well as the prospective investors to take informed decision, the following shall be adhered to:
  - a. A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event shall be communicated to the investors within 5 working days of creation of the segregated portfolio.
  - b. Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.
  - c. The Net Asset Value (NAV) of the segregated portfolio shall be declared on daily basis.
  - d. The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI website, etc.
  - e. The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance should clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.
  - f. The disclosures at paragraph (d) and (e) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
  - g. The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.
7. In order to ensure timely recovery of investments of the segregated portfolio, the Trustees to the fund would continuously monitor the progress and take suitable action as may be required.
8. TER for the Segregated Portfolio:
  - a. AMC shall not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
  - b. The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.
  - c. The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
  - d. The costs related to segregated portfolio shall in no case be charged to the main portfolio.

Investors may also note that the process followed by the AMC/Trust regarding creation of segregated portfolios shall be in accordance with the provisions laid down by SEBI in this regard, from time to time.

### Numerical illustration explaining how segregated portfolios will work

Total Assets under Fixed Income instruments: Rs. 10 lakhs and Total 2 investors in the scheme:

Investors	Units	Amount (Rs.)		Portfolio	Value (Rs.)
A	30,000	3,75,000		Portfolio 1	5,00,000
B	50,000	6,25,000		Portfolio 2	3,00,000
				Portfolio 3	2,00,000
Total	80,000	10,00,000		Total	10,00,000

NAV Rs. 12.50 per unit

Credit Event: Security 2 downgrades and value falls from Rs. 3,00,000 to Rs. 280,000

#### Post Segregation (Main Portfolio):

Investors	Units	Amount (Rs.)		Portfolio	Value (Rs.)
A	30,000	2,62,500		Portfolio 1	5,00,000
B	50,000	4,37,500		Portfolio 3	2,00,000
Total	80,000	7,00,000		Total	7,00,000

NAV of main portfolio Rs. 8.75 per unit

#### Post Segregation (Segregated Portfolio):

Investors	Units	Amount (Rs.)		Portfolio	Value (Rs.)
A	30,000	1,05,000		Portfolio 2	2,80,000
B	50,000	1,75,000		-	-
Total	80,000	2,80,000		Total	2,80,000

NAV of segregated portfolio Rs. 3.50 per unit

Investors	Units	Main Portfolio	Segregated Portfolio	Amount (Rs.)
A	30,000	2,62,500	1,05,000	3,67,500
B	50,000	4,37,500	1,75,000	6,12,500
Total	80,000	7,00,000	2,80,000	9,80,000

#### Notes:

- Investors who invest / subscribe to the units of the scheme post creation of segregated portfolio shall be allotted units in the Main Portfolio only.
- Investors redeeming their units post creation of segregated portfolio will get redemption proceeds based on NAV of main portfolio and will continue to hold units in Segregated portfolio.
- No redemption and / or subscription shall be allowed in the Segregated Portfolio.
- Units of Segregated portfolio shall be listed on a recognised stock exchange

In order to ensure timely recovery of investments of the segregated portfolio, trustees shall ensure that:

- a. The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
- b. Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.



- c. An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every trustee meeting till the investments are fully recovered/written-off.
- d. The trustees shall monitor the compliance of this circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

In order to avoid mis-use of segregated portfolio, trustees shall ensure to have a mechanism in place to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs), etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of the AMC, including claw back of such amount to the segregated portfolio of the scheme.

#### L. Investment by the AMC, Sponsors, Associate and its Investment Companies

Std. obs. 1
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Subject to the SEBI MF Regulations, the sponsors & Investment Companies managed by them, their associate companies, subsidiaries of the sponsors, the funds managed by associates and/or the AMC may acquire a substantial portion of the scheme. Accordingly, redemption of units held by such funds, associates and sponsors may have an adverse impact on the units of the scheme because the timing of such redemption may impact the ability of other unit holders to redeem their units.

In addition to investments as mandated above, the AMC may invest in the Scheme subject to the SEBI (MF) Regulations. Under the Regulations, the AMC is not permitted to charge any investment management and advisory services fee on its own investment in the Scheme.

(Consolidated Std. Obs. 58)

The Scheme may invest in other schemes managed by the AMC or in the schemes of any other Mutual Funds, provided it is in conformity to the investment objective of the Scheme and in terms of the prevailing Regulations. As per the Regulations, no investment management fees will be charged for such investments.

#### M. Comparison between the 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.
Bajaj Finserv Money Market Fund	An open ended debt scheme investing in money market instruments with	Money Market Fund	The investment objective of the scheme is to generate regular income through investment in a portfolio comprising of money market

Name of the Scheme	Type of the Scheme	Category of Scheme	Investment Objective
	Relatively Low Interest Rate Risk and Moderate Credit Risk.		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.

#### N. How has the Scheme performed?

The performance of the scheme as on February 29, 2024, is as follows:

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%

#### Notes:

- 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.

## O. Additional Disclosures for the Scheme

### 1. Scheme Portfolio

- Top 10 holdings of scheme as on February 29, 2024 are as follows:

Top 10 Holdings	% to AUM
REPO	73.64%
TREPS	23.97%
REC Limited	2.17%
Cash & Cash Equivalent	0.22%
<b>Total</b>	<b>100.00%</b>

- Sector wise holdings as on February 29, 2024 are as follows:

Sectors	% to NAV
Others	73.64%
Cash, Cash Equivalent and Net Current Assets*	24.19%
Financial Services	2.17%
<b>Total</b>	<b>100.00%</b>

\*Cash, Cash Equivalents and Net Current Assets includes TREPs, Reverse Repo, Term Deposits and Net Current Assets.

Investors can refer to the scheme's latest portfolio from the website [www.bajajamc.com](http://www.bajajamc.com).

2. **Portfolio Turnover Ratio** – Not applicable

3. **Investments held by following categories of investors** –

Investor category	Amount (Rs.)
AMC's Board of Directors	2,07,652.34
Scheme Fund Manager	0
Other Key Personnel	10,94,085.94

The CEO of the AMC being a Director has been included under AMC Directors and not under other Key Personnel.

## VIII. UNITS AND OFFER

### A. New Fund Offer (NFO)

This section does not apply to the Scheme covered in this SID as the Scheme forming part of this SID has already been launched. Therefore, the section 'New Fund Offer (NFO)' is not applicable.

### B. Ongoing Offer Details

<p><b>Ongoing Offer Period</b> This is the date from which the scheme will reopen for subscriptions/redemptions after the closure of the NFO period.</p>	<p>The Scheme is an open ended debt scheme. Units issued under the scheme shall be available for ongoing repurchase /redemption /sale /switches / subscription within five business days from the date of allotment.</p> <p>Units of the scheme shall also be available for purchase/subscription and redemption/sale on an ongoing basis on every business day at NAV based prices.</p>
<p><b>Ongoing price for subscription (purchase)/switch-in (from other schemes/plans of the mutual fund) by investors.</b> This is the price you need to pay for subscription/switch-in.</p>	<p>The subscription price of the units issued under the scheme would be based on the Applicable NAV. Subscription Price = Applicable NAV</p> <p>Example: An investor invests Rs 30,000 and the current NAV is Rs. 1,000 then the subscription price will be Rs. 30 and the investor would receive <math>30,000/1,000 = 30</math> units.</p> <p>The scheme would comply with SEBI Master Circular for Mutual Funds dated May 19, 2023 regarding applicability of entry load.</p>
<p><b>Ongoing price for redemption (sale) /switch outs (to other schemes/plans of the Mutual Fund) by investors.</b> This is the price you will receive for redemptions/switch outs. Example: If the applicable NAV is Rs. 1000, exit load is 2% then redemption price will be: <math>Rs. 1000 * (1000 - 20) = Rs. 980</math></p>	<p>In case of redemption/switch out, where the same is undertaken prior to completion of exit load period, an investor would get NAV after reducing the applicable exit load. In case the investor redeems/switches out after completion of exit load period, the investor would get NAV without any impact of exit load.</p> <p>Investors must note that the redemption price would not lower than 95% of the scheme NAV. (Consolidated Std. Obs. 47)</p> <div style="border: 1px solid black; padding: 2px; width: fit-content;">Std. obs. 17(b)</div>
<p><b>Cut off timing for subscriptions/redemptions/ switches</b> This is the time before which your application (complete in all respects)</p>	<p><b>Cut off timing for subscriptions/ redemptions/ switches:</b></p> <p>For Subscription:</p> <ol style="list-style-type: none"> <li>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</li> </ol>

**should reach the official points of acceptance.**

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 of the day immediately preceding the day on which the funds are available for utilization shall be applicable

**For Switch - in from other Schemes of Bajaj Finserv Mutual Fund:**

- 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.

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.

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.

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

	<p>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"> <li>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.</li> <li>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.</li> <li>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.</li> </ol>
<p><b>Where can the applications for subscription/redemption / switches be submitted?</b></p>	<p>Investors can log onto the website <a href="http://www.bajajamc.com">www.bajajamc.com</a> for subscription/redemption/switches in the scheme.</p> <p>Investors can submit applications for subscription/redemption/switches at any of the official point of acceptance of transactions at the branches of the AMC or the office of the Registrar as provided back cover page.</p>
<p><b>Minimum amount for subscription /redemption / switches</b></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>Daily SIP: Rs. 1,000/- (plus in multiple of Re. 1/-) Minimum installments: 6</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> <p>The applicability of the minimum amount of installment mentioned is at the time of registration only</p> <p>Minimum redemption amount - Re. 1 and in multiples of Re. 0.01/- or the account balance of the investor whichever is less.</p> <p>Minimum amount for switch-out – Re. 1 and in multiples of Re. 0.01/-</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>

<p><b>Minimum balance to be maintained and consequences of non maintenance</b> (Consolidated Std. Obs. 36)</p>	<p>There is no minimum balance to be maintained in the scheme and accordingly there are no consequences on the investors for failure to maintain minimum balance in the scheme.</p>																
<p><b>Special Products available</b></p>	<p><b><u>Systematic Investment Plan (SIP)</u></b> Investors can undertake investing on a specified periodic basis and aim to take advantage from rupee cost averaging through SIP in the scheme.</p> <p>The following SIP frequency will be available to the investors:</p> <ul style="list-style-type: none"> <li>• Daily</li> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Quarterly</li> </ul> <table border="1" data-bbox="552 898 1386 1615"> <thead> <tr> <th>Frequency</th> <th>Specified date</th> <th>Minimum amounts per instalments</th> <th>Minimum number of instalments</th> </tr> </thead> <tbody> <tr> <td>Weekly</td> <td>Any day (Tuesday to Friday) *(If no day is selected Tuesday will be the default day)</td> <td rowspan="3">Rs. 1000/- and in multiples of Re. 1</td> <td rowspan="3">6</td> </tr> <tr> <td>Fortnightly</td> <td>1st &amp; 16th day of each month, as applicable *(1st &amp; 16th of the month will be the default).</td> </tr> <tr> <td>Monthly</td> <td>Any date (1st to 28th of the month) * 10th will be the default option)</td> </tr> <tr> <td>Quarterly</td> <td>Any date (1st to 28th of the month) * 10th will be the default option)</td> <td>Rs. 1000/- and in multiples of Re. 1</td> <td>6</td> </tr> </tbody> </table> <p>The applicability of the minimum amount of instalment mentioned is at the time of registration only. In case SIP date falls on a non-business day or on a day that is not available in the particular month, the instalment would be processed on next business day.</p> <p>Investors can subscribe for SIP by using NACH facilities offered by the Banks. The cheque for investment in the scheme should be in favor of “Bajaj Finserv Overnight Fund” and crossed “Account Payee Only”, and the cheques must be payable at the center where the applications are submitted to the Customer Service Centre.</p>	Frequency	Specified date	Minimum amounts per instalments	Minimum number of instalments	Weekly	Any day (Tuesday to Friday) *(If no day is selected Tuesday will be the default day)	Rs. 1000/- and in multiples of Re. 1	6	Fortnightly	1st & 16th day of each month, as applicable *(1st & 16th of the month will be the default).	Monthly	Any date (1st to 28th of the month) * 10th will be the default option)	Quarterly	Any date (1st to 28th of the month) * 10th will be the default option)	Rs. 1000/- and in multiples of Re. 1	6
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In case of fresh/additional subscription, if the name of the scheme on the application form/transaction slip differs with the name on the Cheque/Demand Draft, then the AMC would allot units under the scheme mentioned on the application form/ transaction slip. In case of fresh/additional subscription, if the scheme name is not mentioned on the application form/transaction slip, then the units will be allotted under the scheme mentioned on the Cheque/Demand Draft. The option that would be considered in such cases if not specified by the customer would be the default option of the Scheme. However, in case additional subscription is under the same scheme as fresh subscription, then the AMC reserves the right to allot units in the option under which units were allotted at the time of fresh subscription.

Further, Investors/ unitholders subscribing for SIP are required to submit SIP request at least 21 business days prior to the date of first debit date and SIP start date shall not be beyond 21 business days from the date of submission of request for SIP. Units would be allotted for the amount net of bank charges, if any. An investor would have the right to discontinue the SIP, subject to giving 15 business days prior notice to the subsequent date of SIP instalment.

#### Terms and conditions

- New Investor - If the investor fails to mention the scheme name in the SIP Mandate Form, then the AMC reserves the right to register the SIP as per the scheme name available in the main application.
- Existing Investor - If the investor fails to mention the scheme name in the SIP Mandate Form, then the AMC reserves the right to register the SIP in the current scheme.

For Weekly SIP, Tuesday will be the default day and in case of Fortnightly SIP 1<sup>st</sup> and 16<sup>th</sup> of the month will be the default option.

If the investor has not mentioned the SIP start Month, SIP will start from the next applicable month, subject to completion of 21 working days lead 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 the default end period would be 30 years from the start date until further instructions are received from investor.

For SIP applications received during NFO Period, the SIP start date shall be at least 21 working days after the NFO allotment date. The first SIP cheque/draft could be of any Business Day but subsequent Auto Debit mandate should be for any date from 1<sup>st</sup> to 28<sup>th</sup> of a month and there should be a minimum gap of at least 21 working days between the 1<sup>st</sup> SIP transaction and the 2<sup>nd</sup> SIP installment.

However, subsequent Auto Debit transaction date should have a gap of 21 working 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. If the SIP execution date is a non-Business Day for the scheme, then the units shall be allotted based on realisation of proceeds. 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 instalment date of SIP shall be any date from 1st to 28th of a month with a minimum gap criteria of 21 working days between the submission of application form and the 1st SIP. In case an investor intends to continue his SIP forever; he can opt for perpetual SIP which will not have an end date. 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 15 days before the next SIP due date. If the SIP end date is not filled, the SIP Auto Debit will be considered perpetual till further instructions are received from the investor.

**SIP TOP UP Facility:**

- a. Investors can opt for SIP TOP UP facility with Fixed Top Up option or Variable Top Up option wherein the amount of the SIP could be increased at fixed intervals. In case the investor opts for both options, the Variable Top Up option would be triggered.
- b. The Fixed TOP UP amount shall be for minimum Rs. 1000/- and in multiples of Rs. 1/- thereafter.
- c. Variable TOP UP would be available in at 5%, 10% and 15% and such other denominations (over and above 5%, 10% and 15%) as opted by the investor in multiples of 5%. An investor can also TOP UP the SIP in amount terms by keeping minimum top up of 1000 Rs.
- d. The frequency is fixed at Yearly and Half Yearly basis. In case the TOP UP facility is not opted by ticking the appropriate box and frequency is not selected, the TOP UP facility may not be registered.
- e. In case of Quarterly SIP, only the Yearly frequency is available under SIP TOP UP.
- f. SIP Top-Up facility shall be available to all the investors.

**Top-Up Cap amount or Top-Up Cap month-year:**

Top-Up Cap amount: Investor has an option to freeze the SIP Top-Up amount once it reaches a fixed predefined amount. The fixed predefined 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 in the Bank mandate, then the amount which is lower of the two amounts shall be considered as the default amount of SIP Cap amount.

	<p>Top-Up Cap month-year: It is the date from which SIP Top-Up amount would cease and last SIP instalment including Top-Up amount would remain constant from Cap date till the end of SIP tenure.</p> <p>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 would be considered as default selection.</p> <p>All the investors of the scheme subscribing the facility under SIP Variable Top - Up feature are hereby requested to select either Top - Up Cap amount or Top - Up Cap month - year. In case of no selection, the SIP Variable Top - Up amount would be capped at a default amount of Rs. 10 lakhs.</p> <p>Under the said facility, SIP amount would remain constant from Top - Up Cap date/ amount till the end of SIP Tenure.</p> <p>SIP Top-Up facility shall not be available in case of Micro-SIP.</p> <p><b><u>Micro Systematic Investment Plan (Micro SIP):</u></b></p> <p>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 Rs. 50,000/- per investor per year shall be exempted from the requirement of PAN.</p> <p>The investor will have the facility of investing by Micro SIP under the current SIP facility. The Minimum Investment amount per instalment would be as per applicable minimum investment amount of the scheme. The total investment under Micro SIP cannot exceed Rs. 50,000/-.</p> <p>Micro Investment: If the investment amount (fresh subscription &amp; additional subscription) and Micro SIP instalments by an investor in a financial year i.e April to March does not exceed Rs. 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 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 would not be eligible for availing this exemption.</p> <p>SIP Top-Up facility shall not be available in case of Micro SIP.</p>
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**Mode of Payment for SIP:**

In case of SIP with payment mode as Standing Instruction / NACH, Investors are required to submit a cancelled cheque or a photocopy of a cheque of the bank account, as applicable for which the debit mandate is provided.

Investors are requested to note that holding of units through Demat Option is also available. The units would be allotted based on the applicable NAV and would be credited to investors' Demat account on T + 2 days basis upon realization of funds.

The investors shall note that for holding the units in demat form, the provisions laid down in the SID and SEBI Regulations, procedural requirements as laid by the Depositories (NSDL/CDSL) shall be applicable. In case the investor wishes to convert the units held in non-demat mode to demat mode or vice versa at a later date, such request along with the necessary form should be submitted to their Depository Participant(s). Units held in demat form would be freely transferable, subject to the applicable regulations and the guidelines as may be amended from time to time. Investors/unitholders subscribing for SIP are required to submit SIP request at least 21 business 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 SIP.

**Facility of National Automated Clearing House (NACH) Platform in Systematic Investment Plan (SIP):**

In addition to existing facility available for payments through Standing Instructions for investments in SIP, the NACH facility can also be used by the investors to make payment of SIP instalments. NACH is a centralized system launched by National Payments Corporation of India (NPCI) with an aim to consolidate multiple Electronic Clearing Service (ECS) mandates. This facility would enable the investors of the scheme to make SIP investments through NACH by filling up the SIP Registration cum mandate form. A Unique number will be allotted to every mandate registered under NACH called as Unique Mandate Reference Number ("UMRN") which can be used for SIP transactions. The NACH facility shall be available subject to terms and conditions contained in the Easy Pay Debit Mandate Form and as prescribed by NPCI from time to time.

**SIP cancellation:**

The AMC will endeavour to have the cancellation of registered SIP mandate within 10 calendar days from the date of receipt of the cancellation request from the investor. The existing instructions/mandate would continue till the date that when it is confirmed the SIP has been cancelled.

### Systematic Withdrawal Plan

Investors under the scheme can enrol for the Systematic Withdrawal Plan (SWP) facility. The SWP allows the Investors to withdraw a specified sum of money at pre-determined intervals from the investments undertaken in the scheme. SWP is suitable for investors seeking a regular inflow of funds for their needs. It is also suited to retirees or individuals who wish to invest lump-sum and withdraw from the investment over a period of time. At the time of registration for SWP, an investor can choose any amount for withdrawal under the respective frequencies. An investor may avail this facility by submitting an application form for SWP.

Monthly, Quarterly, Half Yearly and Annual frequencies are available under this facility. Minimum number of instalments for all the frequencies will be 2 installments. Investors can choose any date as preference for SWP withdrawal to register under any frequency available. In case the date chosen for SWP falls on a Non-Business Day or on a date which is not available in a particular month, the SWP will be processed on the next Business Day.

Particulars	Monthly	Quarterly	Half-Yearly	Yearly
<b>SWP Transaction Dates</b>	Any date of every month (between 1st & 28 <sup>th</sup> )	Any date of every Quarter (between 1st & 28th )	Any date of every half-year (between 1st & 28th )	Any date of every year (between 1st & 28th)
<b>Minimum no. of installments and Minimum amount of installment</b>	2 installments of Rs. 1000/- each and in multiples of Re. 1/- thereafter	2 installments of Rs. 1000/- each and in multiples of Re. 1/- thereafter	2 installments of Rs. 1000/- each and in multiples of Re. 1/- thereafter	2 installments of Rs. 1000/- each and in multiples of Re. 1/- thereafter

In case none of the frequencies has been selected then Monthly frequency shall be considered as the Default frequency and where no withdrawal date is selected, 10th of the month shall be considered as the default SWP date.

The amount thus withdrawn by SWP would be equated into units at Applicable NAV based prices and the number of units so arrived at would be redeemed and subtracted from the units balance held by the investor.

SWP may be terminated by a written notice submitted by the Investor of the Scheme atleast 7 business days before the processing of next instalment. SWP would automatically terminate if all units are redeemed from the folio or upon the receipt of notification of death or incapacity of the Investor by the Mutual Fund/AMC.

SWP shall be subject to applicable exit load imposed by the Scheme.

Registration/cancellation of SWP request would be processed within 15 working days from the date of receipt of the said request.

**Systematic Transfer Plan (STP)**

Systematic Transfer Plan (STP) is an option wherein investors of the source scheme can opt to transfer a fixed amount at periodic intervals to the designated target scheme. Bajaj Finserv Overnight Fund can be a target scheme for investment from other scheme(s) to this Scheme and also a source scheme for investment from this scheme to other scheme(s).

The amount transferred under STP from source scheme to target scheme shall be done by redeeming units of source scheme at Applicable NAV, subject to exit load, if any; and subscribing to the units of target scheme at Applicable NAV as on specified date(s) as given below:

**Frequency for STP and number of instalments**

Minimum amount for STP – Rs. 1000 and in multiples of Re. 1

In case the STP date falls on a non-business day or on a day which is not available in a particular month, the STP will be processed on the next business day. In case of nil balance in the source scheme, STP for that particular due date would not get processed. STP would cease to be active upon 3 consecutive unsuccessful transactions or if all units are pledged or upon receipt of intimation of death of the investor. All requests for registering or discontinuing STP shall be subject to an advance notice of 7 business days. The provision of minimum redemption amount specified in the SID of the source scheme and minimum application amount in the target scheme would not be applicable for STP.

**Inter-Scheme Switching Facility**

Bajaj Finserv Mutual Fund provides the investors the flexibility to switch their investments (subject to provisions as regards minimum application amount referred above) from any other scheme(s)/plans managed by Bajaj Finserv Mutual Fund, as per the features of the respective scheme to this scheme. This facility will be useful to unitholders who wish to alter the allocation of their investment among scheme(s) / plan(s) of the Mutual Fund in order to meet their changed investment needs. The switch will be effected by way of a redemption of units from the Source scheme(s) / plan(s) as per the applicable NAV and cut off and investment of the proceeds will be made in the target Scheme(s)/Plan(s). The Switch must comply with the Redemption rules of the Source Scheme/Plan and the issue rules of the Target Scheme/

Plan (for e.g. as to the minimum number of Units that may be redeemed or issued, Exit Load etc). The price at which the units will be switched out of the respective Scheme/Plans will be based on the Redemption Price, and the proceeds will be invested in the Scheme / Plan at the applicable NAV.

**Application/ Transaction through Fax /Email mode**

Subject to the investor fulfilling certain terms and conditions as stipulated by the AMC from time to time, the AMC, Mutual Fund, or representative of the AMC, Mutual Fund (“the Recipient”) may (at its sole discretion and without being obliged in any manner to do so and without being responsible and/ or liable in any manner whatsoever) accept and process any application, supporting documents and / or instructions submitted by an Investor / Unit holder by facsimile/email (“Fax/Email Submission”) and the investor / Unit holder voluntarily and with full knowledge takes and assumes any and all risk associated therewith.

The Recipient shall have no obligation to check or verify the authenticity or accuracy of Fax/Email Submission purporting to have been sent by the investor and may act thereon as if same has been duly given by the investor. In all cases, the investor will have to submit the original documents/ instruction to the AMC/ Mutual Fund.

The original transaction instructions shall clearly bear on every page the statement “**Originals for records**”. Further, any failure to do so on part of the investor might result in duplication in processing of transaction and the AMC shall not be held liable as such.

The investor acknowledges that the Fax/Email submission is not a secure means of giving instructions / transactions requests and that the investor is aware of the risks involved including those arising out of such transmission being inaccurate, imperfect, ineffective, illegible, having a lack of quality or clarity, garbled, altered, distorted, not timely etc.

The investor’s request to the Recipient to act on the Fax/Email submission is for the investor’s convenience and the Recipient is not obliged or bound to act on the same. The investor authorizes the recipient to accept and act on any Fax Submission which the Recipient believes in good faith to be given by the investor and the Recipient may at its discretion treat any such transaction as if the same was given to the Recipient under the investor’s original signature. The investor accepts that the Fax/ Email submission shall not be considered until acknowledged as a valid transaction request in the Scheme in line with SEBI regulations.

The Recipient will also not be liable in case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the Recipient. In case there is any difference



between the particulars mentioned in the Fax/ Email submission received as against the original document which may be received thereafter, the Recipient shall not be liable for any consequences arising therefrom.

The investor agrees that the Recipient may adopt additional security measures including signature verification, telephone call backs or a combination of the same, which may be recorded and the investor consents to such recording and agrees to co-operate with the Recipient to enable confirmation of such transaction requests.

In consideration of the Recipient from time to time accepting and at its sole discretion (including but not limited to the AMC extending / discontinuing such facilities from time to time) acting on any Fax/Email submission request received / purporting to be received from the investor, the investor agrees to indemnify and keep indemnified the AMC, Directors, employees, agents, representatives of the AMC, Mutual Fund and Trustees from and against all actions, claims, demands, liabilities, obligations, losses, damages, costs and expenses of whatever nature (whether actual or contingent) directly or indirectly suffered or incurred, sustained by or threatened against the indemnified parties whatsoever arising from or in connection with or any way relating to the indemnified parties in good faith accepting and acting on Fax/ Email submission requests including relying upon such transaction requests purporting to come from the investor even though it may not come from the Investor.

The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.

#### **Stock Exchange Infrastructure Facility**

The investors can subscribe to / switch / redeem the units of the Scheme under "Growth" option platform of National Stock Exchange (" MFSS", "NMFII ") and "BSEStAR MF" platform of BSE Ltd. Please contact any of the Investor Service Centres (ISCs) of the Mutual Fund to understand the detailed process of transacting through this facility.

#### **Transactions Through MF Utility ("MFU")**

Bajaj Finserv Asset Management Limited has entered into an agreement with MF Utilities India Private Limited ("MFUI") a "Category II - Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ("MFU") - a shared services initiative of various asset management companies, which acts as a transaction aggregator for transacting in multiple schemes of various mutual funds with a single form and a single payment instrument. Accordingly, all the authorized Points of Service ("POS") and website/mobile applications of MFUI shall be eligible to be considered as Official Point of Acceptance ("OPAT") for all financial and nonfinancial transactions in the schemes of Bajaj

Finserv Mutual Fund either physically or electronically. The list of POS of MFUI is published on the website of MFUI at [www.mfuindia.com](http://www.mfuindia.com). Applicability of NAV shall be based on time stamping as evidenced by confirmation slips given by POS of MFUI and also the realization of funds in the Bank account of the Fund (and NOT the time of realization of funds in the Bank account of MFUI) within the applicable cut-off timing. The uniform cut-off time as prescribed by SEBI and mentioned in the SID/KIM shall be applicable for applications received through such facilities.

Investors are requested to note that MFUI will allot a Common Account Number ("CAN") i.e. a single reference number for all investments in the mutual fund industry for transacting in multiple schemes of various mutual funds through MFU and to map existing folios, if any. Investors can create a CAN by submitting the CAN Registration Form and necessary documents at the POS. The AMC and/or its Registrar and Transfer Agent shall provide necessary details to MFUI, as may be needed, for providing the required services to investors / distributors through MFU. Investors are requested to visit the website of Bajaj Finserv Mutual Fund ([www.bajajamc.com](http://www.bajajamc.com)) or MFUI ([www.mfuindia.com](http://www.mfuindia.com)) to download the relevant forms. For any queries or clarifications related to MFU, please contact the Customer Care of MFUI, on 022 6134 4316 (during the business hours, on all days, except Saturday, Sunday and public holidays). The Fund reserves the right to introduce, change, modify or withdraw the facility available at any point of time and to restrict the number/type of schemes being offered through this facility.

#### **Online transactions through KFIN**

Online website for KFIN - Registrar and Transfer Agent ("RTA") for Bajaj Finserv Mutual Fund has built an online website [mfs.kfintech.com](http://mfs.kfintech.com) wherein investors / unit holders can transact in the schemes of Bajaj Finserv Mutual Fund by opening an account on RTA Website/portal/mobile app ("Online Facility"). The transactions in the scheme of Bajaj Finserv Mutual Fund through this online facility be allowed as may be facilitated by RTA on its website. RTA online Website/portal/mobile app/server be considered as OPAT. Investors/unitholders please note that only KYC complied investor/unitholders or KYC process to be completed before transaction submission allowed to use this online facility/portal/mobile app. For the purpose of determining the applicability of NAV, time of transaction would be the time when request for subscription/sale/switch of units is received in the servers of AMC/RTA.

#### **Online Transactions through website of Bajaj Finserv Mutual Fund**

Facility of online transactions is available on the official website of Bajaj Finserv Mutual Fund i.e. [www.bajajamc.com](http://www.bajajamc.com). Consequent to this, the said website is declared to be an "OPAT" for applications for subscriptions, redemptions, switches and other facilities. The uniform

cut-off time as prescribed by SEBI and as mentioned in the SID shall be applicable for applications received on the website. However, investors should note that transactions on the website shall be subject to the eligibility of the investors, any terms & conditions as stipulated by Bajaj Finserv Mutual Fund/Bajaj Finserv Asset Management Limited from time to time and any law for the time being in force. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.

**Online Transactions through WhatsApp Facility for schemes of Bajaj Finserv Mutual Fund**

Investors can avail WhatsApp Facility (“facility”) for several types of financial transactions in the schemes of Bajaj Finserv Mutual Fund.

Investors can avail this facility by initiating message saying ‘Hi’ on following WhatsApp number through their WhatsApp number:

Sr. No.	WhatsApp Number	Description	Type of Financial Transaction
1.	+91 9145665151	Bajaj Finserv MF (for Distributor initiated transactions for investors)	Lumpsum, SIP, Switch, STP and SWP
2.	+91 8007736666	Bajaj Finserv MF (for Investor)	Lumpsum and SIP

The transaction requests will be enabled after appropriate verification of the investor as per applicable laws and regulations. The transactions through this facility shall be subject to such monetary limits, operating guidelines, terms & conditions as may be prescribed by Bajaj Finserv Asset Management Limited and/or concerned regulatory authorities governing this mode of transactions, from time to time.

**OFFICIAL POINT OF ACCEPTANCE FOR MFCentral**

As per the SEBI Master Circular for Mutual Funds dated May 19, 2023, to comply with the requirements of RTA inter-operable Platform for enhancing investors’ experience in Mutual Fund transactions / service requests, the QRTA’s, Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors. MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service related needs that significantly reduces the need for submission of physical documents by enabling various digital / physical services to Mutual fund investors across fund houses subject to applicable T&Cs of the Platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using <https://mfcentral.com> and a Mobile App in future with a view to comply with all provisions of the aforesaid circular and to increase digital penetration of Mutual funds,

	<p>Bajaj Finserv Mutual Fund (“the Fund”) designates MFCentral as its Official point of acceptance (ISC –Investor Service Center). Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centers or collection centers of Kfintech or CAMS. The AMC reserves the right to modify the terms and conditions or to discontinue the facility at any point of time.</p>
<p><b>Accounts Statements</b></p> <div style="border: 1px solid black; padding: 5px; width: fit-content; margin: 10px 0;">Std. obs. 18</div>	<ol style="list-style-type: none"> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol> <p>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.</p> <p>Each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.</p> <p>Further, CAS issued for the half-year (September/ March) shall also provide:</p> <ol style="list-style-type: none"> <li>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.</li> </ol>

	<p>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.</p> <p>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.</p> <p>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.</p> <p>CAS for investors having Demat account:</p> <ol style="list-style-type: none"> <li>Investors having mutual fund investments and holding securities in demat account shall receive a single CAS from the Depository.</li> <li>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.</li> <li>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.</li> <li>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.</li> </ol> <p>The dispatch of CAS by the depositories would constitute compliance with the requirement under Regulation 36(4) of SEBI (Mutual Funds) Regulations.</p> <p>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.</p>
<p><b>Income Distribution cum Capital Withdrawal (IDCW)</b></p>	<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>
<b>Redemption</b>	<p>The units issued under the scheme can be redeemed on every business day at the applicable NAV subject to exit load. The redemption request must adhere to the minimum redemption amount stipulated in the SID. In case, a unitholder specifies the redemption amount as well as number of units for redemption, the number of units specified would be considered for deciding the redemption amount. If only the redemption amount is specified, the AMC would divide the redemption amount so specified by the Applicable NAV based price to arrive at the number of Units. If an investor submits a redemption/switch request by mentioning number of units or amount to be redeemed and the same is higher than the balance units/amount available in the folio held by the investor under the scheme, the AMC reserves the right to process the redemption/switch request for the available balance in the folio under the scheme held by the investor.</p>

If a unitholder submits a redemption/switch-out request mentioning only the name of the scheme and folio number but without mentioning the units and the amount for redemption, the request will not be processed.

In case units under the scheme are held under Direct & Regular Plans, the investor must clearly state the Plan in which the redemption/switch request has to be processed, failing which the request will be processed under the Regular plan. However, where units under the requested option are held only under one Plan, the request would be processed under such Plan. In case an investor has subscribed units on more than one Business Day, the units subscribed prior in time (i.e. those Units which have been held for the longest period of time) would be deemed to have been redeemed first i.e. on a First-in-First-Out basis.

The maximum exit load under the scheme would not exceed the limits as prescribed under the Regulations. The Fund shall ensure that the redemption price of the scheme is not lower than 95% of the Net Asset Value. Notice of the changes in the exit load structure shall be made by a suitable display in the Customer Service Centers of the AMC and on the AMC website [www.bajajamc.com](http://www.bajajamc.com).

#### **Payment of proceeds**

All redemption requests received prior to the cut-off time on any Business Day at the Official Point of Acceptance of Transactions would be considered accepted on that Business Day, subject to the redemption requests being complete in all respects. Requests received after the cut-off time will be treated as accepted on the next Business Day.

The mode of payment may be direct credit/ECS/cheque or any other mode as may be decided by AMC in the interest of investors.

If the investor submits redemption request accompanied with request for change of bank mandate or submits a redemption request within 10 calendar days from the date submission of a request for change of Bank mandate details, the AMC will process the redemption but the release of redemption proceeds shall be deferred on account of additional verification but within the regulatory limits as specified by SEBI.

#### **Suspension of Sale and Redemption of Units**

Suspension or restriction of repurchase/ redemption facility under the scheme shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. Additionally, the following requirements would be undertaken before imposing restriction on redemptions:



	<p>i. Restriction may be imposed when there are circumstances leading to a systemic crisis or event that severely constricts market liquidity or the efficient functioning of markets such as:</p> <ul style="list-style-type: none"> <li>• Liquidity issues - when market at large becomes illiquid affecting almost all securities rather than any issuer specific security.</li> <li>• Market failures, exchange closures - when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies.</li> <li>• Operational issues – when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out). Such cases can only be considered if they are reasonably unpredictable and occur in spite of appropriate diligence of third parties, adequate and effective disaster recovery procedures and systems.</li> </ul> <p>ii. Restriction on redemption may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>iii. Any imposition of restriction would require specific approval of Board of AMC and Trustees and the same should be informed to SEBI immediately.</p> <p>iv. When restriction on redemption is imposed, the following procedure shall be applied:</p> <ul style="list-style-type: none"> <li>- No redemption requests up to Rs. 2 lakh shall be subject to such restriction.</li> <li>- Where redemption requests are above Rs. 2 lakh, the AMC shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction.</li> </ul> <p><b><u>Right to Limit Redemptions</u></b></p> <p>Any units under the scheme which by virtue of these limitations are not redeemed on a particular business day would be carried forward for redemption to the next business day, in order of receipt. Redemptions so carried forward would be priced on the basis of the applicable NAV (subject to the exit load) of the Business Day on which redemption is made. In case of multiple redemption requests received at the same time on a single business day, redemptions would be made on pro-rata basis based on the size of each redemption request with the balance amount being carried forward for redemption to the next business day(s).</p> <p>Suspension or restriction of repurchase/ redemption facility under the scheme shall be made applicable only after obtaining the approval from the Boards of Directors of the AMC and the Trustees. After</p>
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	obtaining the approval from the AMC and Trustees Board, intimation would be sent to SEBI in advance providing details of circumstances and justification for the proposed action shall also be informed.
<b>Delay in payment of redemption / repurchase proceeds</b>	Redemption shall be processed by the AMC within three working days of the receipt of redemption request. In case of delay beyond three working days, the AMC is liable to pay interest to the investors at the 15% per annum.
<b>Bank Account Details</b> (Consolidated Std. Obs. 61) <div style="border: 1px solid black; padding: 2px; width: fit-content; margin-top: 10px;">Std. obs. 19</div>	<p>It is mandatory for applicants to mention their bank account numbers in their applications for subscription or redemption of units of the Scheme. If the investor fails to provide the bank mandate, the request for redemption would be considered as not valid and the scheme retains the right to withhold the redemption until a proper bank mandate is furnished. Any provision with respect of penal interest in such cases will not be applicable.</p> <p><b><u>Bank Mandate Requirement</u></b></p> <p>For all fresh subscription transactions made by means of a cheque, if cheque provided alongwith fresh subscription/new folio creation does not belong to the bank mandate opted in the application form, any one of the following documents needs to be submitted.</p> <ol style="list-style-type: none"> <li>1) Original cancelled cheque having the First Holder Name printed on the cheque.</li> <li>2) Original bank statement reflecting the First Holder Name, bank account number and bank name as specified in the application.</li> <li>3) Photocopy of the bank statement duly attested by the bank manager with designation, employee number and bank seal.</li> <li>4) Photocopy of the bank pass book duly attested by the bank manager with designation, employee number and bank seal.</li> <li>5) Photocopy of the bank statement/passbook/cheque duly attested by the AMC officials after verification of original bank statement/passbook shown by the investor or their representative.</li> <li>6) Confirmation by the bank manager with seal, designation and employee number on the bank's letter head confirming the name of investor, account type, bank branch, MICR and IFSC code of the bank branch. The letter should not be older than 3 months.</li> </ol> <p>This condition is also applicable to all subscription transactions made by means of a Demand Draft. In case the application is not accompanied by the aforesaid documents, the AMC reserves the right to reject the application, also the AMC will not be liable in case the redemption/IDCW proceeds are credited to wrong account in absence of above documents.</p> <p>In case the bank account details are not mentioned or found to be incomplete or invalid in a subscription application, then the AMC may consider the account details as appearing in the investment amount cheque and the same shall be updated under the folio as the payout bank account for the payment of redemption/IDCW amount etc. The</p>

	<p>aforementioned updation of bank account shall however be subject to compliance with the third party investment guidelines issued by Association of Mutual Funds in India (AMFI) from time to time.</p> <p>The AMC reserves the right to call for any additional documents as may be required, for processing of such transactions with missing/incomplete/invalid bank account details. The AMC also reserves the right to reject such applications.</p>
<b>Cash Investments</b>	The AMC would not accept cash for investment in the scheme.
<b>Who can invest?</b>	<p>The following persons are eligible and may apply for subscription to the units of the scheme (subject, wherever relevant, to subscription of units of Mutual Fund being permitted under relevant statutory regulations):</p> <ul style="list-style-type: none"> <li>• Resident adult individual either singly or jointly (not exceeding three)</li> <li>• Minor through parent/lawful guardian</li> <li>• Companies, Bodies Corporate, Public Sector Undertakings, association of persons or bodies of individuals and societies registered under the Societies Registration Act, 1860 (so long as the subscription of units is permitted under their respective constitutions)</li> <li>• Religious and Charitable Trusts under the provisions of Section 11(5)(xii) of the Income Tax Act, 1961 read with Rule 17C of Income-tax Rules, 1962</li> <li>• Partnership Firms</li> <li>• Karta of Hindu Undivided Family (HUF)</li> <li>• Banks and Financial Institutions</li> <li>• Non-resident Indians (NRI)/Persons of Indian Origin (PIO) residing abroad on full repatriation basis or on non repatriation basis</li> <li>• Army, Air Force, Navy and other para-military funds</li> <li>• Foreign Portfolio Investor subject to the applicable regulations</li> <li>• Scientific and Industrial Research Organizations</li> <li>• Mutual fund Schemes, as per applicable regulations</li> <li>• Any other category of investor who may be notified by Trustees from time to time by display on the website of the AMC.</li> </ul> <p>Every investor, depending on any of the above category under which he/she/ it/they fall are required to provide relevant documents alongwith the application form as may be prescribed by AMC.</p> <p>The following persons are not eligible to invest in the scheme and apply for subscription to the units of the scheme:</p> <ul style="list-style-type: none"> <li>• A person who falls within the definition of the term “U.S. Person” under ‘Regulation S’ promulgated under the Securities Act of 1933 of the United States, as amended, and corporations or other entities organised under the laws of the U.S. are not eligible to invest in the schemes and apply for subscription to the units of the schemes, except for lump sum subscription, systematic</li> </ul>

	<p>transactions and switch transactions requests received from NRI/PIO who at the time of such investment, are present in India and submit a physical transaction request along with such documents as may be prescribed by the AMC. The AMC shall accept such investments subject to the applicable laws and such other terms and conditions as may be notified by the AMC. The investor shall be responsible for complying with all the applicable laws for such investments.</p> <ul style="list-style-type: none"> <li>• A person who is resident of Canada</li> <li>• Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time</li> </ul> <p>The AMC reserves the right to put the transaction requests on hold/reject the transaction request/reverse allotted units, as the case may be, as and when identified by the AMC, which are not in compliance with the terms and conditions notified in this regard. Investors are requested to note that the AMC shall not be liable for any loss or expenses incurred in respect of those transaction requests/allotted units which have been kept on hold or rejected or reversed.</p>
<p><b>Other requirements</b></p>	<p><b>A. <u>Transmission of units</u></b></p> <p>In cases of transmission of units consequent to the death of a unitholder, the transferee's name would be recorded by the AMC / its Registrar subject to production of satisfactory evidence and completing the requisite procedure / documentation and upon executing suitable indemnities in favor of the Mutual Fund and the AMC. In case units are held in demat form by the investor, the nomination registered with the Depository Participant would be applicable to the units. A Nominee / legal heir approaching the AMC for Transmission of units must have beneficiary account with a Depository Participant of CDSL or NSDL since the units would be in demat mode. The stamp duty payable by the claimant with respect to the indemnity bond and affidavit shall be in accordance with the stamp duty prescribed by applicable laws.</p> <p>In accordance with SEBI Master Circular for Mutual Funds dated May 19, 2023, the AMC shall not accept requests for redemption from a claimant pending completion of the transmission of units in favour of the claimant. Accordingly, the AMC would not entertain or accept any 'Transmission-cum-Redemption' request.</p> <p><b>B. <u>Pledge of units</u></b></p> <p>The units held under the scheme by an investor can be pledged as security for raising loans subject to the conditions prescribed by the lending institution. The Registrar will take note of such pledge (by marking a lien etc.)/charge in their records. Disbursement of such loans would be entirely at the discretion of the lending institution and</p>

the AMC/Mutual Fund assumes no responsibility thereof. The pledgor would not be able to redeem units held under the scheme that are pledged until the entity to which the units are pledged provides written authorisation to the AMC that the pledge/lien charge may be removed. As long as units remain pledged, the pledgee would have complete authority to redeem such units. Decision of the AMC shall be final in all cases of lien marking.

**C. Treatment of business through suspended distributors**

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):

- 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.  
\*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.
- 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:
  - 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.

**D. Consolidation of Folios**

In case an investor has multiple folios, the AMC reserves the right to consolidate all the folios into one folio, based on any criteria decided by the AMC from time to time.

In case of additional subscription in the scheme, if the investor does not provide the folio number, the AMC reserves the right to allot units in the existing folio held by the investor, based on such criteria and undertaking any such verification as may be determined by the AMC from time to time.

**E. Transactions without scheme/option name**

In case of fresh/additional subscription in the scheme, if the name of the scheme/plan on the application form/transaction slip differs with from the name mentioned on the cheque/demand draft, then the AMC would process the application and allot units at the applicable Net Asset Value, under the scheme/plan mentioned on the application form/transaction slip duly signed by the investor(s). The AMC reserves the right to call for other additional documents as may be necessary for processing such transaction(s). Further, such applications may also get rejected at the discretion of the AMC. The AMC shall not be responsible or liable for any loss suffered by the investor due to the discrepancy of a scheme/plan name mentioned in the application form/transaction slip and cheque/demand draft. In case of fresh subscription undertaken by the investor, if the plan name is not mentioned on the application form/transaction slip then the units would be allotted under the plan mentioned on the cheque/demand draft. The plan/option that would be considered in such cases if not specified by the customer will be the default option as stated the SID.

**F. Multiple Requests**

If an investor makes multiple requests in a transaction slip i.e. redemption/switch and change of Address or redemption/switch and change of Bank Mandate or any combination thereof, but the signature is appended only under one such request and not on the other request being submitted, the AMC reserves the right to process the request under which signature is appended and reject the request where signature is not appended by the investor.

**G. Right to limit subscriptions**

The Trustees reserve the right to limit or discontinue subscription in the scheme for a specified period of time or till such time period as decided by the Trustees in in the interest of investors to protect the portfolio from market volatility.

**H. Cheque bounce or non-payment of investment proceeds**

If the AMC notices that there are repeated instances of cheque bounce or non-payment of investment proceeds then the AMC reserves the right not to accept any further subscription transaction from such an investor.

**I. Stamp Duty**

Applicability of Stamp Duty on Mutual Fund Transactions Unitholders are requested to note that, pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions, with effect from July 1, 2020. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch in transactions (including IDCW reinvestment) to the unitholders would be reduced to that extent

**J. E-mail address and mobile number**

Investors must provide their e-mail address and mobile number to facilitate sending statutory communication, transaction related information, account statement, scheme annual report and other statutory disclosures. The AMC reserves the right to use the e-mail address as default mode for sending all communication to the investor.

Please note that Primary 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.

**K. Transaction Charges**

**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:**

- i. The existing investors may be charged Rs. 100/- as transaction charge per subscription of Rs.10,000/- and above;**
- ii. A first time investor may be charged Rs.150/- as transaction charge per subscription of Rs.10,000/- and above.**

**There shall be no transaction charge on subscription below Rs. 10,000/- and on transactions other than purchases/ subscriptions relating to new inflows.**



**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.**

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.

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.

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.

Transaction Charges shall not be deducted if:

- 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

CAS/Account Statement shall state the net investment (i.e. gross subscription less transaction charge) and the number of units allotted against the net investment.

#### **L. Option to hold units in Demat form**

Investor has an option to subscribe units of the scheme in demat form in accordance with the provisions of the Scheme Information Document and in terms of the guidelines as laid by the Depositories (NSDL/CDSL) from time to time.

In case, the investor desires to hold units in a Demat/Remat form at a later date, the request for conversion of units held in non-demat form into Demat form or vice-versa should be submitted along with a Demat/Remat Request Form to the Depository Participants.

Units held in demat form would be transferable subject to the provisions of the Scheme Information Document and in accordance with provisions of Depositories Act, 1996 and the Securities and Exchange Board of India (Depositories and Participants) Regulations, 2018 as may be amended from time to time.

	<p><b>M. <u>Investment in the name of minor through guardian</u></b> (Consolidated Std. Obs. 37)</p> <p>Payment for investment by means of Cheque, Demand Draft or any other mode shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with parent or legal guardian, else the transaction is liable to get rejected. However, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.</p> <p>For systematic transactions in a minor's folio, AMC would register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. No further transactions shall be allowed till the status of the minor is changed to major.</p> <p><b>N. <u>Tax Status of the investor</u></b></p> <p>For all fresh subscription, the AMC reserves the right to update the tax status of the investors on best effort basis, on the basis of PAN/Bank Account details or such other information of the investor available with the AMC for the purpose of determining the tax status of the investor. The AMC shall not be responsible for any claims made by the investor/third party on account of updation of tax status.</p> <p><b>O. <u>Mode of crediting redemption/ IDCW payout proceeds</u></b></p> <p>Investors are requested to note that the AMC reserves the right to choose the mode of payment i.e. NEFT/ECS/RTGS etc. for crediting redemption/ IDCW payout proceeds unless a written intimation is received from the investor to the contrary.</p>
<p><b>Investment by third party cheques</b></p>	<p>Investment undertaken in the scheme through third party cheques would not be accepted. For the purpose of this clause, third party cheques would imply investment made through instrument/instruction/mandate issued from an account other than the beneficiary investor. Where the investment is made from a joint bank account, the first holder of mutual fund folio is not one of the joint holders of the bank account.</p> <p>Third party payment for investment shall only be accepted in below stated exceptional circumstances:</p> <ol style="list-style-type: none"> <li>a. Payment by Employer on behalf of employee under SIP or lump sum/one-time subscription through payroll deductions.</li> </ol>

	<p>b. Custodian on behalf of a Foreign Portfolio Investor (FPI) or a client.</p> <p>c. Payment made by the AMC to a Distributor empanelled with it on account of commission, incentive, etc. in the form of the Mutual Fund units of the scheme managed by the AMC through SIP or lump sum/one time subscription, subject to compliance applicable SEBI Regulations and AMFI Best Practices Circulars issued from time to time.</p> <p>d. Payment made by a Corporate to its Agent/Distributor/Dealer (similar arrangement with Principal-agent relationship) account of commission or incentive payable for sale of its goods/services, in the form of Mutual Fund units of the scheme managed by the AMC through SIP or lump sum/one time subscription, subject to compliance applicable SEBI Regulations and AMFI Best Practices Circulars issued from time to time.</p> <p>The above mentioned exception cases would be processed after carrying out necessary checks and verification of documents attached along with the subscription application, as stated below:</p> <ul style="list-style-type: none"> <li>• Determining the identity of the investor and the person making payment i.e. mandatory KYC for investor and the person making the payment.</li> <li>• Obtaining necessary declaration from the investor and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary</li> <li>• Verifying the source of funds to ensure that funds have come from the drawer's account only.</li> </ul> <p>The AMC reserves a right to seek information and/or obtain such other additional documents other than the aforesaid documents from third party for establishing the identity of the Third Party, before processing such applications.</p>
<b>Nomination Facility</b>	<p>As per SEBI Master Circular for Mutual Funds dated May 19, 2023 and SEBI Circular dated December 27, 2023, Investors subscribing to Mutual Fund units shall have choice of:</p> <p>a. Providing nomination as per the format prescribed in MF Regulations.</p> <p>b. Opting out of nomination through a signed declaration</p> <p>After June 30, 2024, all existing individual unitholders holding units solely or joint mode the folios that have not complied with the above requirement shall be frozen for debits.</p> <p>For more information, please refer SAI.</p>
<b>Deployment of unclaimed IDCW /redemption</b>	<p>In accordance with SEBI Master Circular for Mutual Funds dated May 19, 2023 and subject to approval of the Trustee, the AMC may</p>

	<p>introduce separate plans under the Scheme for deployment of unclaimed amounts:</p> <ol style="list-style-type: none"> <li>1. The plans under the Scheme shall have the following nomenclature: <ul style="list-style-type: none"> <li>• Bajaj Finserv Overnight Fund - Unclaimed Redemption</li> <li>• Bajaj Finserv Overnight Fund - Unclaimed IDCW</li> <li>• Bajaj Finserv Overnight Fund - Unclaimed Redemption Investor Education</li> <li>• Bajaj Finserv Overnight Fund - Unclaimed IDCW Investor Education.</li> </ul> <p>Under 'Unclaimed Redemption/Unclaimed IDCW' the initial unclaimed amount shall be invested whereas under 'Unclaimed Redemption Investor Education/Unclaimed IDCW Investor Education', an investment post 3 years from the date of investment shall be transferred.</p> </li> <li>2. Investors who claim the unclaimed amounts during a period of three years from the date of investment shall be paid initial unclaimed amount along with the income earned on its deployment.</li> <li>3. Investors who claim these amounts after 3 years from the date of investment, shall be paid initial unclaimed amount along with the income earned on its deployment till the end of the third year of investment. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</li> <li>4. The aforesaid plans under the Scheme shall not be available for subscriptions/ switch-in by the investors/unitholders.</li> <li>5. Investors can submit a separate request for redemption/switch from any of the aforesaid plans. Investors' request will be treated as 'All units' only and the amount as available in all the aforesaid plans (4 plans) shall be redeemed/switched. No partial redemption/switches will be allowed for investors.</li> <li>6. The face value of the aforesaid plans shall be Rs. 1,000/- and accordingly the unclaimed amount less than Rs. 1,000 shall reflect fractional units under the respective plans of the Scheme.</li> <li>7. No exit load shall be charged in the aforesaid plans.</li> <li>8. The Total Expense Ratio (TER) of the aforesaid plans will be capped at 50 bps.</li> <li>9. Minimum initial/additional subscription amount shall not be applicable to new plans. No regulatory/scheme criteria will be considered for this allotment.</li> </ol>
<p><b>Treatment of Unclaimed Income Distribution cum capital withdrawal and redemption amounts</b></p> <p><b>(Consolidated Std. Obs. 52)</b></p>	<p>In accordance with SEBI Master Circular for Mutual Funds dated May 19, 2023, the unclaimed Redemption amount and Income Distribution cum capital withdrawal amount may be deployed by the Mutual Fund in call money market or money market Instruments as well as in a separate plan or liquid scheme/ overnight scheme / money market mutual fund scheme floated by mutual funds. Investors who claim these amounts during a period of three years from the due date shall be paid initial unclaimed amount along with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be</p>

	<p>paid initial unclaimed amount along with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. AMC shall play a proactive role in tracing the rightful owner of the unclaimed amounts considering the steps suggested by regulator vide the referred circular. Further, AMC shall not charge any exit load in this plan and TER (Total Expense Ratio) of such plan shall be capped at 50 bps.</p>
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## INSTANT ACCESS FACILITY (“IAF”)

The features of Instant Access Facility (IAF) are detailed below:

- Designated Scheme: This facility is available under Bajaj Finserv Overnight Fund - Growth Option
  - Background of Immediate Payment Service (IMPS) facility: Background of Immediate Payment Service (IMPS) facility  
/
  - Background of Immediate Payment Service (IMPS) facility: Instant Access Facility shall be available only to investors whose
    - Status is Resident Indian - Individual or Minor. The AMC reserves the right to modify the category of investors allowed to use this facility.
    - Complete Core Banking System (CBS) account number and Bank details is registered in the folio along with IFSC code.
    - Investor’s Bank is Immediate Payment Service (IMPS) enabled.
  - Mode of Transaction: The facility of Instant Access Facility shall be available on the official website of Bajaj Finserv Mutual Fund i.e. [www.bajajamc.com](http://www.bajajamc.com). The AMC reserves the right to extend the facility to any other official point of acceptance of the AMC (which may be provided by the AMC or its distribution partners).
  - Minimum Redemption Amount: Re. 1 and in multiple of Re. 1.
  - Maximum Redemption Amount: Maximum amount in a single redemption or through multiple redemptions in a day will be Rs. 50,000 or 90% of Redeemable Balance, whichever is lower. The limit shall be applicable per day per scheme per investor.
  - Redeemable Balance (refer illustration): Redeemable Balance is the latest Value of Available units calculated as - Number of Available Units X Latest NAV Declared.  
Available Units are such units in the folio for which the investor can place a redemption request at any point of time after considering units which are un-cleared for funds realization or reconciliation, or are under lien, or are in dematerialized mode and after considering any transactions pending for unit adjustments. Redeemable Balance will be reduced by the amounts redeemed through this mode or any other mode which allows quick withdrawal and transactions are pending for processing. The decision of the AMC in determining the Redeemable Balance shall be final.
- The AMC reserves the right to modify the limit stated above, at any time at its discretion without giving any prior notice
- Cut-off timings for applicability of NAV:
    - For applications received up to 3.00 p.m.: Lower of
      - (i) NAV of previous calendar day and
      - (ii) NAV of calendar day on which application is received;
    - For applications received after 3.00 p.m.: Lower of
      - (i) NAV of calendar day on which such application is received, and
      - (ii) NAV of the next calendar day.

- Scenarios under which Instant Access Facility may be suspended:  
The AMC would endeavour its best to process all applications received under the Facility on the same day. However, there might be certain scenarios where the Facility may be suspended or may not be available, and the requests (if received) under the Facility would be processed as a normal redemption request in such circumstances. The circumstances are given below: a) Force Majeure event b) Change in the prevailing laws/regulations c) Unforeseen operational/technical events

Illustration:

	Amount in Rs.	
	Scenario 1	Scenario 2
(A) Redeemable Balance (Number of Available Units X Latest NAV Declared)	50,000	1,00,000
(B) 90% of A	45,000	90,000
Maximum Redemption Amount (B or Rs. 50,000 whichever is lower)	45,000	50,000



## C. Periodic Disclosures

<p><b>Net Asset Value</b></p> <p>This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance.</p> <div style="border: 1px solid black; padding: 2px; width: fit-content; margin: 10px auto;">Std. obs. 17 (a)</div> <p>(Consolidated Std. Obs. 40)</p>	<p>The AMC shall calculate and disclose the first NAV within five business days from the date of allotment. Subsequently, the NAV will be calculated on all calendar days. NAV will be determined on every Business Day except in special circumstances. NAV shall be calculated for upto four decimal places. NAV of the scheme shall be:</p> <ul style="list-style-type: none"> <li>- Prominently disclosed by the AMC under a separate head on the AMC's website (<a href="http://www.bajajamc.com">www.bajajamc.com</a>) by 11.00 p.m. on every business day.</li> <li>- On the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11.00 p.m. on every business day, and</li> <li>- Shall be made available at all Customer Service Centres of the AMC.</li> </ul> <p>(Consolidated Std. Obs. 41)</p> <p>In case of any delay, the reasons for such delay would be explained to AMFI by the next day. If the NAVs are not available before commencement of business hours on the following day due to any reason, the AMC shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p>
<p><b>Portfolio Disclosures:</b> fortnightly, Monthly and Half yearly</p> <p>This is a list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<p><u>NAV Disclosure:</u></p> <p>NAV shall be calculated for every calendar day, except under special circumstances. NAV shall be disclosed on AMC website (<a href="http://www.bajajamc.com">www.bajajamc.com</a>) and on AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). 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. In 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><u>Portfolio Disclosure:</u></p> <p>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</p>

	<p><a href="http://www.bajajamc.com">www.bajajamc.com</a> and on AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a>. 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.</p>
<b>Half Yearly Financial Results</b>	<p>The Mutual Fund shall within one month from the close of each half year, that is on March 31 and on September 30, host a soft copy of its unaudited financial results on the AMC website <a href="http://www.bajajamc.com">www.bajajamc.com</a> and shall publish an advertisement disclosing the hosting of financial results on the AMC website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. The unaudited financial results would be displayed on AMC website <a href="http://www.bajajamc.com">www.bajajamc.com</a> and AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a>.</p>
<b>Annual Report</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• by email to the unitholders whose email address is available with the Mutual Fund.</li> <li>• 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.</li> </ul> <p>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 <a href="http://www.bajajamc.com">www.bajajamc.com</a> and AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a>. 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.</p> <p>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.</p>
<b>Associate Transactions</b>	Please refer to Statement of Additional Information (SAI).
<b>Investor services</b>	<p><b>Ms. Priya Singh</b> Bajaj Finserv Asset Management Limited, 8<sup>th</sup> Floor, E-Core, Solitaire Business Park (formerly Marvel Edge), Viman Nagar, Pune – 411014</p>

	<p>Tel No: 020 67672500          Fax No: 020 67672550          Email: <a href="mailto:service@bajajamc.com">service@bajajamc.com</a></p>
<p><b>Risk-o-meter</b>          (Consolidated Std. Obs. 38)</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 <a href="http://www.bajajamc.com">www.bajajamc.com</a> and that of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within 10 days from the close of each month.</p>
<p><b>Potential Risk Class (PRC) Matrix</b></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><b>Scheme Summary Document</b>          (Consolidated Std. Obs. 38)</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>

## Taxation:

Bajaj Finserv Mutual Fund is a Mutual Fund registered with the Securities & Exchange Board of India and hence the entire income of the Mutual Fund will be exempt from the Income tax in accordance with the provisions of section 10(23D) of the Income Tax Act, 1961 ('the Act').

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors with respect to the specific amount of tax and other implications arising out of his or her participation in the Scheme. The information given herein is the snapshot of the tax implications in the hands of the unitholders. For further details on taxation, please refer to the Section on Taxation on investing in Mutual Funds in Statement of Additional Information ('SAI').

The applicability of tax laws, if any, on Bajaj Finserv Mutual Fund/ Scheme(s)/ investments made by the Scheme(s) /investors/ income attributable to or distributions or other payments made to Unit holders are based on the understanding of the current tax legislations [as proposed to be amended by the Finance Bill, 2023 (FB 2023) and notice of amendment introduced on 22 March 2023].

## Debt Oriented Funds

Tax implications on distributed income (hereinafter referred to as either 'Income from units of Mutual Funds' or 'capital gains') by Mutual Funds:

Particulars	Resident Investors	Non-resident investors	Registered Mutual Fund
<b>Income from unit of Mutual funds</b>			
TDS*	10% (if income from units of Mutual fund exceeds INR 5,000 in a financial year)	20% <sup>2</sup> + applicable surcharge + 4% Cess <sup>3</sup>	Nil
Tax rates	<p><b>Individual/ HUF</b> Income tax rate applicable to the Unit holders as per their income slabs + applicable Surcharge + 4% Cess<sup>3</sup></p> <p><b>Domestic Company:</b> 30% + Surcharge as applicable + 4% Cess<sup>3</sup> 25%<sup>4</sup> + Surcharge as applicable + 4% Cess<sup>3</sup> 22%<sup>5</sup> + 10% Surcharge<sup>5</sup> + 4% Cess<sup>3</sup></p>	20%	Nil
<b>Capital Gains<sup>1 2 6:</sup></b>			
Long Term <sup>7</sup>	20% with indexation + applicable Surcharge + 4% Cess <sup>3</sup>	20% with indexation + applicable surcharge + 4% Cess <sup>3</sup>	Nil
Short Term	<p><b>Individual/HUF:</b> Income tax rate applicable to the Unit holders as per their income slabs +</p>	<p><b>Non resident (other than Foreign Company):</b> Income tax rate applicable to the Unit holders as per their income slabs +</p>	Nil

Particulars	Resident Investors	Non-resident investors	Registered Mutual Fund
	applicable Surcharge + 4% Cess <sup>3</sup>  <b>Domestic Company:</b> 30% + Surcharge as applicable + 4% Cess <sup>3</sup> 25% <sup>4</sup> + Surcharge as applicable + 4% Cess <sup>3</sup> 22% <sup>5</sup> + 10% Surcharge <sup>5</sup> + 4% Cess <sup>3</sup>	applicable Surcharge + 4% Cess <sup>3</sup>  <b>Foreign Company:</b> 40% + Surcharge as applicable + 4% Cess <sup>3</sup>	

<sup>1</sup>As per section 2(29AA) read with section 2(42A) of the Act, units of a Mutual Fund (other than an equity-oriented fund) shall be considered as a long-term capital asset where the same are held for a period of more than 36 months immediately preceding their date of transfer.

Under section 2(42A) of the Act, units of mutual fund (other than an equity-oriented fund) held as capital assets for a period of 36 months or less preceding the date of their transfer are regarded as short-term capital assets.

The Finance Bill, 2023 has introduced section 50AA, providing for computation of capital gains in relation to unit of a Specified Mutual Fund<sup>#</sup> acquired on or after the 1 April 2023. The gain so computed shall be deemed to be capital gains arising from transfer of a short-term capital asset.

<sup>2</sup>Section 196A of the Act (read with proposed amendment under FB 2023) provides that a person responsible for paying to a non-resident (other than FPI) any income in respect of units of mutual fund shall withhold taxes at the rate of 20% (plus applicable surcharge and cess) or rate provided in the relevant DTAA whichever is lower, provided the payee furnishes a tax residency certificate and such other information and documents as may be prescribed to claim treaty benefit.

As per the provisions of section 196D of the Act which is specifically applicable in case of FPI/FII, the withholding tax rate of 20% (plus applicable surcharge and cess) on any income in respect of securities referred to in section 115AD(1)(a) credited/paid to FII shall apply. The proviso to section 196D(1) of the Act grants relevant tax treaty benefits at the time of withholding tax on income with respect to securities of FPIs, subject to furnishing of tax residency certificate and such other documents as may be required. As per section 196D(2) of the Act, no TDS shall be made in respect of income by way of capital gain arising from the transfer of securities referred to in section 115AD of the Act.

<sup>3</sup>Health and education Cess shall be applicable at 4% on aggregate of base tax and surcharge.

<sup>4</sup>In case of domestic company, the rate of income-tax shall be 25% if its total turnover or gross receipts in the financial year 2021-22 does not exceed Rs. 400 crores.

<sup>5</sup>In case of domestic company whose income is chargeable to tax under section 115BAB or section 115BAA of the Income-Tax Act, 1961, tax rate @ 22% shall be applicable, subject to conditions mentioned therein. The tax computed in case of domestic companies whose income is chargeable to tax under section 115BAA or section 115BAB shall be increased by a surcharge at the rate of 10%.

<sup>6</sup>Short term/ long term capital gain tax will be deducted at the time of redemption of units in case of non-resident investors only (other than FPI). However, as per section 196A of the Act the withholding

tax of 20% (plus applicable surcharge and cess) is applicable on any income in respect of units of mutual fund in case of non-residents.

<sup>7</sup>In case of Non-Resident, on unlisted schemes, long term capital gain will be taxed at 10% without indexation and foreign currency fluctuation benefits (plus applicable surcharge and cess). Further, surcharge is levied maximum up to 15% on all other long-term capital gains (including debt-oriented funds) earned by the individual assessee.

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#“Specified Mutual Fund” means a Mutual Fund by whatever name called, where not more than 35%, of its total proceeds is invested in the equity shares of domestic companies. The % of equity shareholding held in respect of the Specified Mutual Fund shall be computed with reference to the annual average of the daily closing figures.

\*Section 206AB would apply on any sum or income or amount paid, or payable or credited, by a person to a specified person, as defined. The TDS rate in this section is higher of the followings rates:

- twice the rate specified in the relevant provision of the Act; or
- twice the rate or rates in force; or
- the rate of five per cent.

‘Specified person’ means a person (excluding non-residents who do not have a permanent establishment in India) who has not filed income-tax return under section 139(1) for the preceding year and aggregate of TDS and TCS in his case is INR 50,000 or more in the said year.

As per provisions of section 206AA of the Act, the payer would be obliged to withhold tax at penal rates of TDS in case of payments to investors who have not furnished their PAN to the payer. The penal rate of TDS higher of 20% or rate specified under the relevant provisions of the Act or rate in force (including surcharge and health and education cess), as may be applicable. The provisions of this section shall not apply to a non-resident subject to furnishing of necessary documents as may be prescribed. In case, both provisions i.e section 206AB and 206AA triggers, TDS shall be deducted at higher of the rates under such provisions.

#### **D. Computation of NAV**

The NAV of the units of the scheme would be computed by dividing the net assets of the scheme by the number of outstanding units on the valuation date. The AMC shall value the investments according to the valuation norms, as specified in the SEBI MF Regulations. All expenses and incomes accrued up to the valuation date shall be considered for computation of NAV. The NAV of the Scheme would be calculated upto four decimal places and would be declared on each business day.

NAV of units under the scheme shall be calculated as shown below:

**NAV (Rs.) =**

Market or Fair Value of Scheme's investments + Current Assets - Current Liabilities and Provision

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No. of units outstanding under the scheme

Illustration on Computation of NAV: If the net assets of the Scheme are Rs. 10,55,55,000.00 and units outstanding are 1,00,00,000 then the NAV per unit will be computed as follows:  $10,55,55,000.00 / 1,00,00,000 = \text{Rs. } 10.5555$  per unit (upto four decimal). (Consolidated Std. Obs. 42)



## IX. FEES AND EXPENSES

This section outlines the expenses that will be charged to the schemes.

### A. New Fund Offer (NFO) Expenses

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.

### B. Annual Scheme Recurring Expenses

(These are the fees and expenses for operating the scheme. These expenses include Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs etc. as given in the table below):

Limits specified by SEBI in SEBI MF Regulations for scheme recurring expenses:

- a. on the first Rs. 500 crore of the Scheme's daily net assets - upto 2.00%;
- b. on the next Rs. 250 crore of the Scheme's daily net assets – upto 1.75%;
- c. on the next Rs. 1,250 crore of the Scheme's daily net assets – upto exceed 1.50%;
- d. on the next Rs. 3,000 crore of the Scheme's daily net assets – upto exceed 1.35%;
- e. on the next Rs. 5,000 crore of the Scheme's daily net assets – upto exceed 1.25%;
- f. 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;
- g. on balance of the assets – upto 0.80%.

In addition to the recurring expense mentioned above, additional expenses of 0.05% of daily net assets of the scheme shall be chargeable.

Annual scheme recurring expenses for the scheme:

Particulars	% of daily net assets
Investment Management and Advisory Fees	Upto 2.00
Trustee Fees	
Audit Fees	
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) <sup>&amp;</sup>	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively <sup>%</sup>	
Goods & Services Tax on expenses other than Investment and Advisory Fees	

Particulars	% of daily net assets
Goods & Services Tax on brokerage and transaction cost	
Other Expenses <sup>#</sup>	
<b>Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (c) (i) and (6) (a)</b>	<b>Upto 2.00</b>
Additional expenses for gross new inflows from specified cities (Consolidated Std. Obs. 46)	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.

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

<sup>&</sup>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.

<sup>%</sup>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.

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

(Consolidated Std. Obs. 44)

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

**Disclosure on Goods & Services Tax:**

Goods & Services Tax on investment management and advisory fees shall be in addition to the above expense.

Further, with respect to Goods & Services Tax on other than management and advisory fees:

- 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.

For the actual current expenses being charged to the scheme, investors should refer to the website of the mutual fund at [www.bajajamc.com](http://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.

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.

### C. Load Structure

Std. obs. 16
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Load is an amount which is paid by the investor to redeem the units from the scheme. This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses. Load amounts are variable and are subject to change from time to time. For the current applicable structure, please refer to the website [www.bajajamc.com](http://www.bajajamc.com) or may call at (toll free no. 18003093900 or your distributor.

Type of Load	Load chargeable (as % of NAV)
Entry Load	Not applicable
Exit Load	Nil

In accordance with the requirements specified by the SEBI Master Circular for Mutual Funds dated May 19, 2023 no entry load will be charged for subscription /additional subscription /switches accepted by the Mutual Fund. Similarly, no entry load will be charged with respect to applications for registrations under the SIP/STP accepted by the Mutual Fund. For the purpose of charging of exit load, units would be considered on First in First out (FIFO) basis. Any imposition or enhancement of exit load shall be applicable only on prospective investments.

In case of redemption/switch undertaken in excess of 25% holding of an investor on account of compliance with the requirements of SEBI Master Circular for Mutual Funds dated May 19, 2023 shall not be subject to exit load imposed in the scheme.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder (AMFI registered distributor) directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

The AMC/Trustee reserves the right to change / modify the Load structure of the Scheme, subject to maximum limits as prescribed under the Regulations. However, the Redemption /Repurchase Price will not be lower than 95% of the NAV.

Load on bonus/ re-investment of Income Distribution cum capital withdrawal units: In terms of SEBI Master Circular for Mutual Funds dated May 19, 2023, no entry and exit load shall be charged on bonus units or units allotted on reinvestment of Income Distribution cum capital withdrawal.

The Trustee / AMC reserves the right to change the load structure any time in future if they so deem fit on a prospective basis. The investor is requested to check the prevailing load structure of the scheme before investing.

In case of changes to load structure, the AMC would endeavour to do the following:

1. An addendum would be attached to the SID and Key Information Memorandum (KIM). The same may be circulated to brokers/distributors so that the same can be attached to all SID and abridged SID in stock. Further the addendum would be sent along with a newsletter to unitholders immediately after the changes.
2. Arrangement would be made to display the changes in the SID in the form of a notice in all the official point of acceptance of transactions and distributor's/broker's office.
3. The introduction of the exit load alongwith the details may be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
4. A public notice shall be provided on the website in case of changes undertaken to the exit load.

**D. Waiver of load for direct applications**

Not applicable

**X. RIGHT OF UNITHOLDERS**

Please refer to Statement of Additional Information for details.

**XI. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY**

Std. obs. 20

(Consolidated Std. Obs. 48)

1. All disclosures regarding penalties and action(s) taken against foreign Sponsor(s) may be limited to the jurisdiction of the country where the principal activities (in terms of income/revenue) of the Sponsor(s) are carried out or where the headquarters of the Sponsor(s) is situated. Further, only top 10 monetary penalties during the last three years shall be disclosed.

Not applicable since there is no foreign Sponsor for the AMC.

2. In case of Indian Sponsor(s), details of all monetary penalties imposed and/ or action taken during the last three years or pending with any financial regulatory body or governmental authority, against Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company; for irregularities or for violations in the financial services sector, or for defaults with respect to share holders or debenture holders and depositors, or for economic offences, or for violation of securities law. Details of settlement, if any, arrived at with the aforesaid authorities during the last three years shall also be disclosed.

Nil

3. Details of all enforcement actions taken by SEBI in the last three years and/ or pending with SEBI for the violation of SEBI Act, 1992 and Rules and Regulations framed there under including debarment and/ or suspension and/ or cancellation and/ or imposition of monetary penalty/adjudication/enquiry proceedings, if any, to which the Sponsor(s) and/ or the AMC and/ or the Board of Trustees /Trustee Company and/ or any of the directors and/ or key personnel (especially the fund managers) of the AMC and Trustee Company were/ are a party. The details of the violation shall also be disclosed.

Nil

4. Any pending material civil or criminal litigation incidental to the business of the Mutual Fund to which the Sponsor(s) and/or the AMC and/or the Board of Trustees/Trustee Company and/or any of the directors and/or key personnel are a party should also be disclosed separately.

Nil

5. Any deficiency in the systems and operations of the Sponsor(s) and/ or the AMC and/or the Board of Trustees/Trustee Company which SEBI has specifically advised to be disclosed in the SID, or which has been notified by any other regulatory agency, shall be disclosed.

Nil

Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable. (Consolidated Std. Obs. 63) Std. obs. 22

The Scheme Information Document of Bajaj Finserv Overnight Fund has been approved by the Board of Directors of Bajaj Finserv Mutual Fund Trustee Limited on March 06, 2023. The Board of Directors of Bajaj Finserv Mutual Fund Trustee Limited have ensured that the scheme approved is a new product offered by Bajaj Finserv Mutual Fund and is not a minor modification to any of the existing scheme/fund/product.

**For Bajaj Finserv Asset Management Limited**

Sd/-

**Ganesh Mohan**  
**CEO**

Place: Pune

Date: March 29, 2024

### Official Points of Acceptance of Bajaj Finserv Mutual Fund

Sr. No	Location	Address
1.	<b>Pune</b>	Bajaj Finserv Asset Management Limited, 8th Floor, E-Core, Solitaire Business Park (Formerly Marvel Edge), Viman Nagar, Pune – 411014.
2.	<b>Mumbai - BKC</b>	Bajaj Finserv Asset Management Limited, 16th Floor, B Wing, the Capital, Bandra Kurla Complex (BKC) – Bandra East, Mumbai, Maharashtra, 400098
3.	<b>Mumbai</b>	Bajaj Bhavan, 3rd Floor, Jamnalal Bajaj Marg, 226, Nariman Point, Mumbai, Maharashtra – 400 021
4.	<b>Delhi</b>	Ground Floor - Gopal Das Bhawan, 28 Barakhamba Road, Connaught Place, New Delhi – 110001
5.	<b>Kolkata</b>	Sikkim House, 4/2, Middleton Street, Kolkata, West Bengal, 700 071
6.	<b>Bengaluru</b>	Bajaj Finserv Asset Management Limited, The Estate, Ground Floor, Dickenson Road, Ulsoor, Bengaluru, Karnataka - 560001
7.	<b>Ahmedabad</b>	ABC3, First Floor, Office No. 101, Uma Shankar Joshi Marg, Off C.G. Road, Navrangpura, Ahmedabad, Gujarat - 380009
8.	<b>Lucknow</b>	Ritu Gupta, Unit No. 105, First Floor, Saran Chambers-II, 5 Park Road, Lucknow, Uttar Pradesh, 226001
9.	<b>Chennai</b>	The Executive Zone Pvt Ltd, No. 766, Shakthi Towers 1, Anna Sanai, Thousand Lights, Chennai, Tamil Nadu, 600002
10.	<b>Patna</b>	Kashi Place, 6th Floor, 603A & 603B, New Dak Bunglow Road, P.S. Kotwali, Patna, Bihar - 800001
11.	<b>Chandigarh</b>	Reliance Gardens Pvt Ltd, Cabin No. M3-02, 3rd Floor, SCO 32-34, Sector 17C, Chandigarh, 160017

Website – [www.bajajamc.com](http://www.bajajamc.com)

Email – [transaction@bajajamc.com](mailto:transaction@bajajamc.com)

#### **WhatsApp Facility:**

Investors can avail this facility by initiating message saying ‘Hi’ on following WhatsApp number through their WhatsApp number:

Sr. No.	WhatsApp Number	Description	Type of Financial Transaction
1.	+91 9145665151	Bajaj Finserv MF (for Distributor initiated transactions for investors)	Lumpsum, SIP, Switch, STP and SWP
2.	+91 8007736666	Bajaj Finserv MF (for Investor)	Lumpsum and SIP



### **Official Points of Acceptance of KFIN Technologies Limited**

Email - [transaction.bajajmf@kfintech.com](mailto:transaction.bajajmf@kfintech.com)

<b>S. No.</b>	<b>Branch Name *</b>	<b>State</b>	<b>Consolidated Current Address</b>
1.	Anantapur	Andhra Pradesh	Kfin Technologies Ltd., #13/4 Vishnupriya Complex, Beside Sbi Bank, Near Tower Clock, Ananthapur-515001.
2.	Guntur	Andhra Pradesh	Kfin Technologies Ltd, 2 <sup>nd</sup> Shatter, 1 <sup>st</sup> Floor, H no. 6-14-48, 14/2 Lane, Arundal Pet Guntur 522002
3.	Kurnool	Andhra Pradesh	Kfin Technologies Ltd, Shop No:47, 2 <sup>nd</sup> Floor, S Komda Shopping Mall, Kurnool 518001
4.	Rajahmundry	Andhra Pradesh	Kfin Technologies Ltd, No. 46-23-10/A, Tirumala Arcade, 2 <sup>nd</sup> Floor, Ganuga Veedhi Danavaipeta, Rajahmundry East, Godavari Dist AP - 533103
5.	Srikakulam	Andhra Pradesh	KFin Technologies Ltd, D No: 158, Shop No#3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam - 532001 Andhra Pradesh
6.	Tirupathi	Andhra Pradesh	Kfin Technologies Ltd, Shop No:18-1-421/F1, City Center, K.T. Road, Airtel Backside Office, Tirupathi - 517501
7.	Vijayawada	Andhra Pradesh	Kfin Technologies Ltd, H no26-23, 1 <sup>st</sup> Floor Sundaramma street, Gandhinagar, Krishna Vijayawada 520010
8.	Visakhapatnam	Andhra Pradesh	Kfin Technologies Ltd, D no : 48-10-40, Ground Floor Surya Ratna Arcade, Srinagar, Opp Road to Lalitha Jewellers Showroom, Beside Taj Hotel Ladge, Visakhapatnam 530016
9.	Eluru	Andhra Pradesh	Kfin Technologies Ltd, D no-23A-7-72/73, K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru, 534002
10.	Nellore	Andhra Pradesh	Kfin Technologies Limited, 24-6-326/1, ibaco building, 4th Floor, Grand Truck Road, Beside Hotel Ninerva, Saraswathi Nagar, Dargamitta, Nellore - 524003
11.	Guwahati	Assam	Kfin Technologies Ltd, Ganapati Enclave, 4 <sup>th</sup> Floor, Opposite Bora Service, Ullubari Guwahati, Assam 781007
12.	Silchar	Assam	Kfin Technologies Ltd, N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001
13.	Tinsukia	Assam	Kfin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia, Assam-786125
14.	Gaya	Bihar	Kfin Technologies Ltd, Property No. 711045129, Ground Floor, hotel Skylark, Swaraipuri Road - Gaya 823001
15.	Patna	Bihar	Kfin Technologies Ltd, 3A 3 <sup>rd</sup> Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna 800001
16.	Begusarai	Bihar	KFin Technologies Limited, Sri Ram Market, Kali Asthan chowk, Matihani Road, Begusarai, Bihar – 851101

S. No.	Branch Name*	State	Consolidated Current Address
17.	Bhagalpur	Bihar	Kfin Technologies Ltd, 2 <sup>nd</sup> Floor, Chandralok Complex, ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001
18.	Darbhanga	Bihar	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar 846004
19.	Muzaffarpur	Bihar	Kfin Technologies Ltd, First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001
20.	Bhilai	Chhattisgarh	Kfin Technologies Ltd, Office No.2, 1 <sup>st</sup> Floor, Plot No. 9/6 Nehru Nagar [East], Bhilai 490020
21.	Bilaspur	Chhattisgarh	Kfin Technologies Ltd, Shop. No. 306, 3 <sup>rd</sup> Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur 495001
22.	Raipur	Chhattisgarh	Kfin Technologies Ltd, Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur 492001
23.	Korba	Chhattisgarh	KFin Technologies Limited, Office No 202, 2nd Floor, QUBE, 97, ICRC Transport Nagar, Korba - 495677
24.	Margoa	Goa	Kfin Technologies Ltd, Shop No 21, Osia Mall, 1 <sup>st</sup> Floor, Near Ktc Bus Stand, SGDPA Market Complex, Margao - 403601
25.	Panjim	Goa	Kfin Technologies Ltd, H. No: T-9 T-10, Affran Plaza, 3 <sup>rd</sup> Floor, Near Don Bosco High School, Panjim 403001
26.	Ahmedabad	Gujarat	Kfin Technologies Ltd, Office No. 401, On 4 <sup>th</sup> Floor, Abc-I Off. C.G. Road - Ahmedabad 380009
27.	Anand	Gujarat	Kfin Technologies Ltd, B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room Grid, Char Rasta, Anand 380001
28.	Baroda	Gujarat	Kfin Technologies Ltd, 1 <sup>st</sup> Floor, 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, Vadodara 390007
29.	Bharuch	Gujarat	Kfin Technologies Ltd, 123 Nexus Business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, Bharuch 392001
30.	Bhavnagar	Gujarat	Kfin Technologies Ltd, 303 Sterling Point, Waghawadi Road - Bhavnagar 364001
31.	Gandhidham	Gujarat	Kfin Technologies Ltd, Shop # 12, Shree Ambica Arcade Plot # 300, Ward 12. Opp. Cg High School, Near HDFC Bank, Gandhidham 370201
32.	Gandhinagar	Gujarat	Kfin Technologies Ltd, 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector – 11, Gandhinagar 382011
33.	Jamnagar	Gujarat	Kfin Technologies Ltd, 131 Madhav Plazza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar 361008
34.	Junagadh	Gujarat	Kfin Technologies Ltd, Shop No. 201, 2 <sup>nd</sup> Floor, V-Arcade Complex, Near Vanzari Chowk, M.G. Road, Junagadh 362001

S. No.	Branch Name*	State	Consolidated Current Address
35.	Mehsana	Gujarat	Kfin Technologies Ltd, Ff-21, Someshwar Shopping Mall, Modhera, Char Rasta - Mehsana 384002
36.	Nadiad	Gujarat	Kfin Technologies Ltd, 311-3 <sup>rd</sup> Floor, City Center, Near Paras Circle - Nadiad 387001
37.	Navsari	Gujarat	Kfin Technologies Ltd, 103, 1 <sup>st</sup> Floor, Landmark Mall, Near Sayaji Library, Navsari, Gujarat 396445
38.	Rajkot	Gujarat	Kfin Technologies Ltd, 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat 360001
39.	Surat	Gujarat	Kfin Technologies Ltd, Ground Floor, Empire State Building, Near Udhna Darwaja Ring Road, Surat 395002
40.	Valsad	Gujarat	Kfin Technologies Ltd, 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001
41.	Vapi	Gujarat	Kfin Technologies Ltd, A-8 Second Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi 396191
42.	Ambala	Haryana	Kfin Technologies Ltd, 6349 2 <sup>nd</sup> Floor, Nicholson Road, Adjacent Kos Hospital, Ambala Cant, Ambala 133001
43.	Faridabad	Haryana	Kfin Technologies Ltd, A-2B, 2 <sup>nd</sup> Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Ground nit, Faridabad 121001
44.	Gurgaon	Haryana	Kfin Technologies Ltd, No: 212A, 2 <sup>nd</sup> Floor, Vipul Agora, M. G. Road, Gurgaon 122001
45.	Hissar	Haryana	Kfin Technologies Ltd, Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001
46.	Panipat	Haryana	KFin Technologies Ltd, Shop No. 20, 1 <sup>st</sup> Floor, BMK Market, Behind Hive Hotel, G.T. Road, Panipat-132103, Haryana
47.	Rohtak	Haryana	Kfin Technologies Ltd, Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001.
48.	Sonepat	Haryana	Kfin Technologies Ltd, Shop No. 205, PP Tower, Opp Income Tax Office, Subhash Chowk, Sonepat - 131001.
49.	Yamuna Nagar	Haryana	Kfin Technologies Ltd, B-V 185/A, 2 <sup>nd</sup> Floor, Jagadri Road, Near DAV Girls College, (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001
50.	Karnal	Haryana	Kfin Technologies Ltd, 3 Randhir Colony, Near Doctor J.C. Bathla Hospital, Karnal, Haryana - 132001
51.	Mandi	Himachal Pradesh	Kfin Technologies Ltd, House No. 99/11, 3 <sup>rd</sup> Floor Opposite GSS Boy School, School Bazar, Mandi 175001
52.	Shimla	Himachal Pradesh	Kfin Technologies Ltd, 1 <sup>st</sup> Floor, Hills View Complex, Near Tara Hall, Shimla 171001
53.	Solan	Himachal Pradesh	Kfin Technologies Ltd, Disha Complex, 1 <sup>st</sup> Floor, Above Axis Bank, Rajgarh Road, Solan - 173212
54.	Jammu	Jammu & Kashmir	Kfin Technologies Ltd, 1D/D Extension, 2 Valmiki Chowk, Gandhi Nagar, Jammu - 180004
55.	Bokaro	Jharkhand	Kfin Technologies Ltd, City Centre, Plot No. He-07, Sector-IV, Bokaro Steel City, Bokaro - 827004

S. No.	Branch Name*	State	Consolidated Current Address
56.	Dhanbad	Jharkhand	Kfin Technologies Ltd, 208 New Market, 2 <sup>nd</sup> Floor, Bank More, Dhanbad - 826001
57.	Jamshedpur	Jharkhand	Kfin Technologies Ltd, Madhukunj, 3 <sup>rd</sup> Floor, Q Road, Sakchi Bistupur, East Singhbhum, Jamshedpur - 831001
58.	Ranchi	Jharkhand	Kfin Technologies Ltd, Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001
59.	Bangalore	Karnataka	Kfin Technologies Ltd, No 35 Puttanna Road, Basavanagudi, Bangalore 560004
60.	Belgaum	Karnataka	Kfin Technologies Ltd, Premises No.101, Cts No. 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011
61.	Bellary	Karnataka	Kfin Technologies Ltd, Ground Floor, 3 <sup>rd</sup> Office, Near Womens College Road, Beside Amruth Diagnostic, Shanthi Archae, Bellary - 583103
62.	Davangere	Karnataka	Kfin Technologies Ltd, D.No 162/6, 1 <sup>st</sup> Floor, 3 <sup>rd</sup> Main, P J Extension, Davangere Taluk, Davangere Manda, Davangere - 577002
63.	Gulbarga	Karnataka	Kfin Technologies Ltd, H No 2, 231 Krishna Complex, 2 <sup>nd</sup> Floor, Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi, Gulbarga - 585105
64.	Hassan	Karnataka	Kfin Technologies Ltd, Sas No: 490, Hemadri Arcade, 2 <sup>nd</sup> Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan - 573201
65.	Hubli	Karnataka	Kfin Technologies Ltd, R R Mahalaxmi Mansion, Above Indusind Bank, 2 <sup>nd</sup> Floor, Desai Cross Pinto Road, Hubballi - 580029
66.	Mangalore	Karnataka	Kfin Technologies Ltd, Shop No – 305, Marian Paradise Plaza, 3 <sup>rd</sup> Floor, Bunts Hostel Road, Mangalore - 575003 Dakshina Kannada, Karnataka
67.	Mysore	Karnataka	Kfin Technologies Ltd, No 2924, 2 <sup>nd</sup> Floor, 1 <sup>st</sup> Main, 5 <sup>th</sup> Cross, Saraswathi Puram, Mysore - 570009
68.	Shimoga	Karnataka	Kfin Technologies Ltd, Jayarama Nilaya, 2 <sup>nd</sup> Corss Mission Compound, Shimoga - 577201
69.	Calicut	Kerala	Kfin Technologies Ltd, Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut - 673001
70.	Cochin	Kerala	Kfin Technologies Ltd, Door No:61/2784 Second floor, Sreelakshmi Tower, Chittoor Road, Ravipuram Ernakulam-Kerala - 682015
71.	Kannur	Kerala	Kfin Technologies Ltd, 2 <sup>nd</sup> Floor, Global Village Bank Road, Kannur - 670001
72.	Kollam	Kerala	Kfin Technologies Ltd, Sree Vigneswara Bhavan, Shastri Junction, Kollam - 691001
73.	Kottayam	Kerala	Kfin Technologies Ltd, 1 <sup>st</sup> Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002
74.	Palghat	Kerala	Kfin Technologies Ltd, No: 20 & 21 Metro Complex, H.P.O. Road, Palakkad, H.P.O. Road Palakkad - 678001

S. No.	Branch Name*	State	Consolidated Current Address
75.	Tiruvalla	Kerala	Kfin Technologies Ltd, 2 <sup>nd</sup> Floorerinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla - 689107
76.	Trichur	Kerala	Kfin Technologies Ltd, 4 <sup>th</sup> Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office Thrissur - 680001
77.	Trivandrum	Kerala	Kfin Technologies Ltd, 3rd Floor, No-3B TC-82/3417, Capitol Center, Opp Secretariat, MG Road, Trivandrum - 695001.
78.	Bhopal	Madhya Pradesh	Kfin Technologies Ltd, Sf-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2 M P Nagar, Bhopal - 462011
79.	Indore	Madhya Pradesh	Kfin Technologies Ltd, 101 Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore
80.	Jabalpur	Madhya Pradesh	Kfin Technologies Ltd, 2 <sup>nd</sup> Floor, 290/1 (615-New) Near Bhavartal Garden, Jabalpur - 482001
81.	Sagar	Madhya Pradesh	Kfin Technologies Ltd, II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar - 470002
82.	Ujjain	Madhya Pradesh	Kfin Technologies Ltd, Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Mega Mart, Ujjain - 456001
83.	Gwalior	Madhya Pradesh	Kfin Technologies Ltd, City Centre, Near Axis Bank, Gwalior - 474011
84.	Morena	Madhya Pradesh	Kfin Technologies Ltd, House No. Hig 959, Near Court Front Of Dr. Lal Lab, Old Housing Board Colony, Morena - 476001
85.	Ratlam	Madhya Pradesh	Kfin Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh – 457001.
86.	Rewa	Madhya Pradesh	Kfin Technologies Ltd, Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa - 486001
87.	Satna	Madhya Pradesh	Kfin Technologies Ltd, 1 <sup>st</sup> Floor Gopal Complex, Near Bus Stand, Rewa Roa, Satna - 485001
88.	Shivpuri	Madhya Pradesh	Kfin Technologies Ltd, A. B. Road, In Front Of Sawarkar Park, Near Hotel Vanasthali, Shivpuri - 473551
89.	Nanded	Maharashtra	Kfin Technologies Ltd, Shop No.4, Santakripa Market G Road, Opp. Bank Of India, Nanded - 431601
90.	Solapur	Maharashtra	Kfin Technologies Ltd, Shop No 106., Krishna Complex, 477 Dakshin Kasaba, Datta Chowk Solapur - 413007
91.	Akola	Maharashtra	Kfin Technologies Ltd, Shop No 25, Ground Floor, Yamuna Tarang Complex, Murtizapur Road, N.H. No- 6, Opp Radhakrishna Talkies, Akola – 444001 Maharashtra
92.	Amaravathi	Maharashtra	Kfin Technologies Ltd, Shop No. 21, 2 <sup>nd</sup> Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601
93.	Ghatkopar	Maharashtra	Kfin Technologies Limited, 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077

S. No.	Branch Name*	State	Consolidated Current Address
94.	Satara	Maharashtra	Kfin Technologies Limited G7,465 A, Govind Park, Sadar Bazaar, Satara - 415001
95.	Ahmednagar	Maharashtra	Kfin Technologies Limited, Shop No 2, Plot No. 17, S. No. 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001
96.	Chandrapur	Maharashtra	KFin Technologies Limited, C/o Global Financial Services, 2nd Floor, Raghuwanshi Complex, Near Azad Garden, Chandrapur, Maharashtra – 442 402
97.	Aurangabad	Maharashtra	Kfin Technologies Ltd, Shop No B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad - 431001
98.	Dhule	Maharashtra	Kfin Technologies Ltd, Ground Floor, Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule - 424001
99.	Jalgaon	Maharashtra	Kfin Technologies Ltd, 3 <sup>rd</sup> Floor, 269 Jae Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001
100.	Nagpur	Maharashtra	Kfin Technologies Ltd, Plot No. 2, Block No. B / 1 & 2, Shree Apartment, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010
101.	Kalyan	Maharashtra	Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation), Kalyan – 421301, Maharashtra
102.	Nasik	Maharashtra	Kfin Technologies Ltd, S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002
103.	Kolhapur	Maharashtra	Kfin Technologies Ltd, 605/1/4 E Ward, Shahupuri 2 <sup>nd</sup> Lane Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001
104.	Mumbai	Maharashtra	Kfin Technologies Ltd, 6/8 Ground Floor, Crossley House, Near BSE ( Bombay Stock Exchange), Next Union Bank, Fort, Mumbai - 400 001
105.	Pune	Maharashtra	Kfin Technologies Ltd, Office # 207-210, Second Floor, Kamla Arcade, JM Road., Opposite Balgandharva, Shivaji Nagar, Pune - 411005
106.	Vashi	Maharashtra	Kfin Technologies Ltd, Vashi Plaza, Shop No. 324, C Wing, 1 <sup>st</sup> Floor, Sector 17, Vashi, Mumbai - 400705
107.	Vile Parle	Maharashtra	Kfin Technologies Ltd, Shop No.1, Ground Floor, Dipti Jyothi Co-Operative Housing Society, Near MTNL Office, P M Road Vile Parle East, Mumbai - 400057
108.	Borivali	Maharashtra	Kfin Technologies Ltd, Gomati Smuti ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092
109.	Thane	Maharashtra	Kfin Technologies Ltd, Room No. 302, 3 <sup>rd</sup> Floor, ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400602
110.	Shillong	Meghalaya	Kfin Technologies Ltd, Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong - 793001
111.	New Delhi	New Delhi	Kfin Technologies Ltd, 305 New Delhi House, 27 Barakhamba Road, New Delhi - 110001
112.	Balasore	Orissa	Kfin Technologies Ltd, 1-B. 1 <sup>st</sup> Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore - 756001



S. No.	Branch Name*	State	Consolidated Current Address
113.	Berhampur (Or)	Orissa	Kfin Technologies Ltd, Opp Divya Nandan Kalyan Mandap, 3 <sup>rd</sup> Lane, Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001
114.	Bhubaneswar	Orissa	Kfin Technologies Ltd, A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751007
115.	Cuttack	Orissa	Kfin Technologies Ltd, Shop No-45, 2 <sup>nd</sup> Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent To Reliance Trends, Dargha Bazar, Cuttack - 753001
116.	Rourkela	Orissa	Kfin Technologies Ltd, 2 <sup>nd</sup> Floor Main Road, Udit Nagar, Sundargarh, Rourekla - 769012
117.	Sambalpur	Orissa	Kfin Technologies Ltd, First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768001
118.	Pondicherry	Pondicherry	Kfin Technologies Ltd, No 122(10B), Muthumariamman Koil Street, Pondicherry - 605001
119.	Amritsar	Punjab	Kfin Technologies Ltd, Sco 5 2 <sup>nd</sup> Floor, District Shopping Complex, Ranjit Avenue, Amritsar - 143001
120.	Bhatinda	Punjab	Kfin Technologies Ltd, Mcb -Z-3-01043, 2 <sup>nd</sup> Floor, Goniana Road, Opposite Nippon India MF Gt Road, Near Hanuman Chowk, Bhatinda - 151001
121.	Ferozpur	Punjab	Kfin Technologies Ltd, The Mall Road, Chawla Building, 1 <sup>st</sup> Floor Opp. Central Jail, Near Hanuman Mandir, Ferozepur - 152002
122.	Hoshiarpur	Punjab	Kfin Technologies Ltd, Unit # Sf-6, The Mall Complex, 2 <sup>nd</sup> Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001
123.	Jalandhar	Punjab	Kfin Technologies Ltd, Office No 7, 3 <sup>rd</sup> Floor, City Square Building, E-H197 Civil Line, Next To Kalyan Jewellers, Jalandhar - 144001
124.	Ludhiana	Punjab	Kfin Technologies Ltd, Sco 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001
125.	Moga	Punjab	Kfin Technologies Ltd, 1 <sup>st</sup> Floor Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga - 142001
126.	Pathankot	Punjab	Kfin Technologies Ltd, 2 <sup>nd</sup> Floor, Sahni Arcade Complex, Adj. Indra Colony Gate Railway Road, Pathankot - 145001
127.	Patiala	Punjab	Kfin Technologies Ltd, B- 17/423 Lower Mall, Patiala Opp Modi College, Patiala - 147001
128.	Ajmer	Rajasthan	Kfin Technologies Ltd, 302 3 <sup>rd</sup> Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer - 305001
129.	Alwar	Rajasthan	Kfin Technologies Ltd, Office Number 137, First Floor Jai Complex Road No-2, Alwar - 301001
130.	Bhilwara	Rajasthan	Kfin Technologies Ltd, Office No. 14 B, Prem Bhawan Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara - 311001



S. No.	Branch Name*	State	Consolidated Current Address
131.	Bikaner	Rajasthan	Kfin Technologies Ltd, 70-71 2 <sup>nd</sup> Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334003
132.	Jaipur	Rajasthan	Kfin Technologies Ltd, Office No 101, 1 <sup>st</sup> Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302001
133.	Jodhpur	Rajasthan	Kfin Technologies Ltd, Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342003
134.	Kota	Rajasthan	Kfin Technologies Ltd, D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota - 324007
135.	Sikar	Rajasthan	Kfin Technologies Ltd, First Floor, super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar - 332001
136.	Sri Ganganagar	Rajasthan	Kfin Technologies Ltd, Address Shop No. 5, Opposite Bihani Petrol Pump, Nh – 15, Near Baba Ramdev Mandir, Sri Ganganagar - 335001
137.	Udaipur	Rajasthan	Kfin Technologies Ltd, Shop No. 202, 2 <sup>nd</sup> Floor Business Centre, 1C Madhuvan Opp G P O, Chetak Circle, Udaipur - 313001
138.	Chennai	Tamil Nadu	Kfin Technologies Ltd, 9Th Floor, Capital Towers 180 Kodambakkam High Road, Nungambakkam   Chennai – 600 034
139.	Coimbatore	Tamil Nadu	Kfin Technologies Ltd, 3 <sup>rd</sup> Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641018
140.	Erode	Tamil Nadu	Kfin Technologies Ltd, Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638003
141.	Karur	Tamil Nadu	Kfin Technologies Ltd, No 88/11, BB Plaza, Nrmp Street, K S Mess Back Side, Karur - 639002
142.	Madurai	Tamil Nadu	Kfin Technologies Ltd, No. G-16/17, Ar Plaza, 1 <sup>st</sup> Floor North Veli Street, Madurai - 625001
143.	Nagercoil	Tamil Nadu	Kfin Technologies Ltd, H no. 45, 1 <sup>st</sup> Floor, East Car Street, Nagercoil - 629001
144.	Salem	Tamil Nadu	Kfin Technologies Ltd, No.6 NS Complex, Omalur Main Road, Salem - 636009
145.	Tirunelveli	Tamil Nadu	Kfin Technologies Ltd, 55/18 Jeney Building, 2 <sup>nd</sup> Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001
146.	Trichy	Tamil Nadu	Kfin Technologies Ltd, No 23C/1 E V R Road, Near Vekkaiamman Kalyana Mandapam, Putthur, Trichy - 620017
147.	Tuticorin	Tamil Nadu	Kfin Technologies Ltd, 4 - B A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin - 628003
148.	Vellore	Tamil Nadu	Kfin Technologies Ltd, No 2/19, 1 <sup>st</sup> Floor, Vellore City Centre, Anna Salai, Vellore - 632001
149.	Hyderabad	Telangana	Kfin Technologies Ltd, No:303 Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad - 500016

S. No.	Branch Name*	State	Consolidated Current Address
150.	Karimnagar	Telangana	Kfin Technologies Ltd, 2 <sup>nd</sup> Shutter h no. 7-2-607, Sri Matha Complex, Mankammathota, Karimnagar - 505001
151.	Warangal	Telangana	Kfin Technologies Ltd, Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002
152.	Khammam	Telangana	Kfin Technologies Ltd, 11-4-3/3, Shop No. S-9, 1 <sup>st</sup> Floor, Srivenkata Sairam Arcade, Old CPI Office, Near Priyadarshini College, nehru Nagar, Khammam - 507002
153.	Hyderabad (Gachibowli)	Telangana	Kfin Technologies Ltd, Selenium Plot No: 31 & 32, Tower B, Survey No.115/22 115/24 115/25 Financial District, Gachibowli, Nanakramguda Serilimgampally Mandal, Hyderabad - 500032
154.	Agartala	Tripura	Kfin Technologies Ltd, Ols Rms Chowmuhani, Mantri Bari Road, 1 <sup>st</sup> Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala - 799001
155.	Chandigarh	Union Territory	Kfin Technologies Ltd, First Floor Sco 2469-70, Sec. 22-C - Chandigarh 160022
156.	Agra	Uttar Pradesh	Kfin Technologies Ltd, House No. 17/2/4, 2 <sup>nd</sup> Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282002
157.	Aligarh	Uttar Pradesh	Kfin Technologies Ltd, 1 <sup>st</sup> Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001
158.	Allahabad	Uttar Pradesh	Kfin Technologies Ltd, Meena Bazar, 2 <sup>nd</sup> Floor, 10 S.P. Marg, Civil Lines, Subhash Chauraha, Prayagraj, Allahabad - 211001
159.	Saharanpur	Uttar Pradesh	Kfin Technologies Limited 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001.
160.	Azamgarh	Uttar Pradesh	Kfin Technologies Ltd, House No. 290, Ground Floor, Civil Lines, Near Sahara Office, Azamgarh - 276001
161.	Bareilly	Uttar Pradesh	Kfin Technologies Ltd, 1 <sup>st</sup> Floor, rear Sidea -Square Building, 54-Civil Lines, Ayub Khan Chauraha, Bareilly - 243001
162.	Deoria	Uttar Pradesh	Kfin Technologies Ltd, K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria - 274001
163.	Ghaziabad	Uttar Pradesh	Kfin Technologies Ltd, FF – 31, Konark Building, Rajnagar, Ghaziabad - 201001
164.	Ghazipur	Uttar Pradesh	Kfin Technologies Ltd, House No. 148/19, Mahua Bagh Raini Katra, Ghazipur - 233001
165.	Gonda	Uttar Pradesh	Kfin Technologies Ltd, H No 782, Shiv Sadan, Iti Road Near Raghukul Vidyapeeth, Civil Lines, Gonda - 271001
166.	Gorakhpur	Uttar Pradesh	Kfin Technologies Ltd, Shop No 8 & 9, 4 <sup>th</sup> Floor, Cross Road, The Mall Bank Road, Gorakhpur - 273001
167.	Jhansi	Uttar Pradesh	Kfin Technologies Ltd, 1 <sup>st</sup> Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi - 284001

S. No.	Branch Name*	State	Consolidated Current Address
168.	Kanpur	Uttar Pradesh	Kfin Technologies Ltd, 15/46 B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur 208001
169.	Lucknow	Uttar Pradesh	Kfin Technologies Ltd, 1 <sup>st</sup> Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow 226001
170.	Mathura	Uttar Pradesh	Kfin Technologies Ltd, Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand Mathura 281001
171.	Meerut	Uttar Pradesh	Kfin Technologies Ltd, Shop No:- 111 First Floor, Shivam Plaza Near Canara Bank, Opposite Eves Petrol Pump, Meerut-250001, India
172.	Mirzapur	Uttar Pradesh	Kfin Technologies Ltd, Triveni Campus, Near SBI Life Ratanganj, Mirzapur 231001
173.	Moradabad	Uttar Pradesh	Kfin Technologies Ltd, Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001
174.	Noida	Uttar Pradesh	Kfin Technologies Ltd, F-21 2 <sup>nd</sup> Floor, Near Kalyan Jewelers, Sector-18, Noida - 201301
175.	Renukoot	Uttar Pradesh	Kfin Technologies Ltd, C/O Mallick Medical Store, Bangali Katra Main Road, Dist. Sonbhadra (U.P.), Renukoot 231217
176.	Sitapur	Uttar Pradesh	Kfin Technologies Ltd, 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur - 261001
177.	Sultanpur	Uttar Pradesh	Kfin Technologies Ltd, 1 <sup>st</sup> Floor, Ramashanker Market Civil Line, Sultanpur - 228001
178.	Varanasi	Uttar Pradesh	Kfin Technologies Ltd, D-64/132, KA 2 <sup>nd</sup> Floor, Anant Complex, Sigra, Varanasi - 221010
179.	Dehradun	Uttaranchal	Kfin Technologies Ltd, Shop No-809/799, Street No - 2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001
180.	Haldwani	Uttaranchal	Kfin Technologies Ltd, Shop No 5, KMVN Shopping Complex, Haldwani - 263139
181.	Haridwar	Uttaranchal	Kfin Technologies Ltd, Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410
182.	Roorkee	Uttaranchal	Kfin Technologies Ltd, Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee - 247667
183.	Asansol	West Bengal	Kfin Technologies Ltd, 112/N G. T. Road, Bhanga Pachil G.T Road, Asansol, Pin - 713 303, Paschim Bardhaman West Bengal, Asansol - 713303
184.	Bankura	West Bengal	Kfin Technologies Ltd, Plot Nos- 80 /1/Anatunchati Mahalla, 3 <sup>rd</sup> Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101
185.	Burdwan	West Bengal	Kfin Technologies Ltd, Saluja Complex, 846 Laxmipur G T Road, Burdwan, Ps: Burdwan & Dist: Burdwan-East, Pin: 713101
186.	Chinsura	West Bengal	Kfin Technologies Ltd, No : 96 Po: Chinsurah Doctors Lane, Chinsurah - 712101

S. No.	Branch Name*	State	Consolidated Current Address
187.	Durgapur	West Bengal	Kfin Technologies Ltd, Mwav-16 Bengal Ambuja, 2 <sup>nd</sup> Floor, City Centre, Distt. Burdwan, Durgapur 713216
188.	Jalpaiguri	West Bengal	Kfin Technologies Ltd, D B C Road, Opp Nirala Hotel, Jalpaiguri - 735101
189.	Kharagpur	West Bengal	Kfin Technologies Ltd, Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur, Kharagpur - 721304
190.	Kolkata	West Bengal	Kfin Technologies Ltd, 2/1 Russel Street, 4 <sup>th</sup> floor, Kankaria Centre, Kolkata - 700001
191.	Malda	West Bengal	Kfin Technologies Ltd, Ram Krishna Pally; Ground Floor, English Bazar, Malda - 732101
192.	Siliguri	West Bengal	Kfin Technologies Ltd, Nanak Complex, 2 <sup>nd</sup> Floor, Sevoke Road, Siliguri - 734001
193.	Kalyani	West Bengal	Kfin Technologies Limited, Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235

\*Visit the link [www.kfintech.com](http://www.kfintech.com) to view the complete details of designated collection centres / Investor Service centres of KFin Technologies Limited.

#### **MF CENTRAL**

AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS As per SEBI Master Circular for Mutual Funds dated May 19, 2023, Kfin Technologies Private Limited (“KFinTech”) and Computer Age Management Services Limited (“CAMS”) have jointly developed MF Central - A digital platform for transactions/ service requests by Mutual Fund investors. Accordingly, MF Central will be considered as an Official Point of Acceptance (OPA) for transactions in the Scheme.

#### **MF UTILITY ("MFU")**

POINTS OF SERVICE ("POS") OF MF UTILITIES INDIA PRIVATE LIMITED ('MFUI') AS OFFICIAL POINTS OF ACCEPTANCE (OPA) FOR TRANSACTIONS THROUGH MFUTILITY ("MFU") Both financial and non-financial transactions pertaining to scheme(s) of Bajaj Finserv Mutual Fund can be done through MFU at the authorized POS of MFUI. The details of POS published on MFU website at [www.mfuindia.com](http://www.mfuindia.com) will be considered as Official Point of Acceptance (OPA) for transactions in the Scheme.