

BAJAJ FINSERV MONEY MARKET FUND

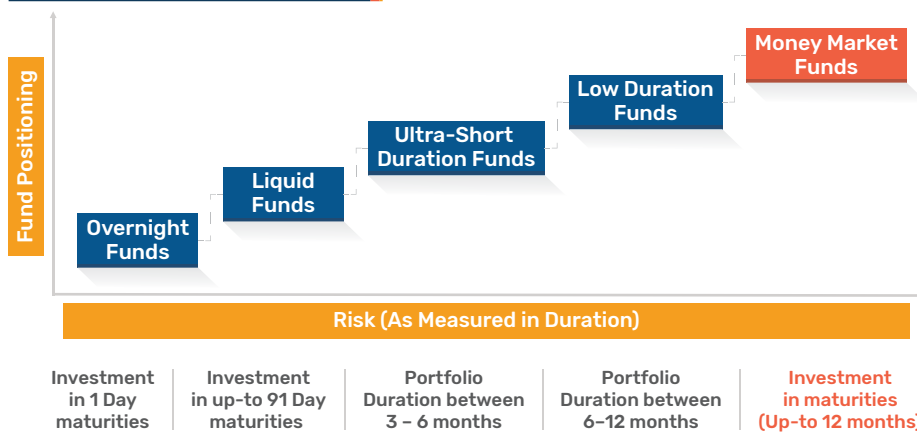
An open ended debt scheme investing in money market instruments with Relatively Low Interest Rate Risk and Moderate Credit Risk.

Data as on 31st August 2023

Portfolio Strategy

Bajaj Finserv Money Market Fund is an open ended debt scheme aims to generate regular income by investing in a portfolio of money market instruments with relatively low interest rate risk and moderate credit risk. The scheme focuses on money market instruments with maturities of up to 1 year, such as Commercial Papers, Certificate of Deposits, Commercial Bills, Treasury Bills, Government Securities, call money, and other instruments specified by the Reserve Bank of India. Due to the short maturities of these securities, the scheme exhibits low interest rate risk. Our prevailing market perspective anticipates that RBI will maintain interest rates at a standstill, choosing to wait out the impact of the Fed's monetary policy cycle; the rising upward pressure on inflation, the potential impact of the monsoon season before undertaking any further adjustments. As a result, short-term interest rates are expected to remain within a confined range. Investors with a 3-6 month plus investment horizon seeking a high-quality issuer portfolio can consider this fund.

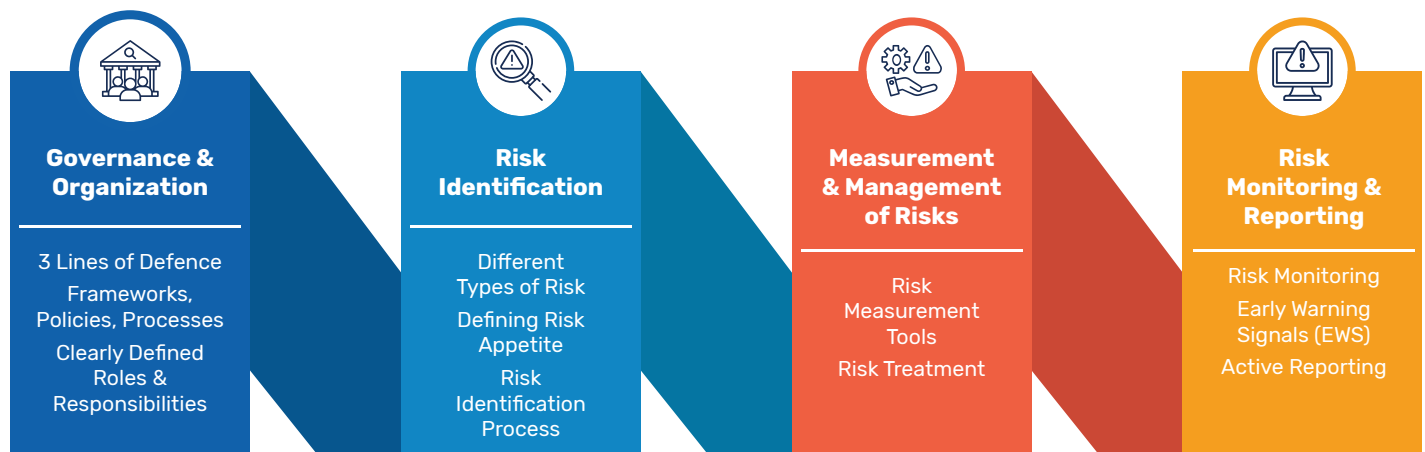
Fund Positioning



Fund Features

- Category:** Money Market Fund
- Inception Date:** 24th July 2023
- Fund Manager:** Nimesh Chandan (Chief Investment Officer) & Siddharth Chaudhary (Senior Fund Manager- Fixed Income)
- Benchmark:** NIFTY Money Market Index B-I
- Minimum Investment Amount:** Rs. 1,000/- and in multiples of Re. 1/- thereafter
- SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
- Total Expense Ratio:** Regular- 0.77%
Direct- 0.22%
- AUM (IN CR):** Month end AUM - INR 1,044.68
- Entry load:** NA
- Exit load:** Nil

Risk Management Framework (RMF) Of Bajaj Finserv Mutual Fund

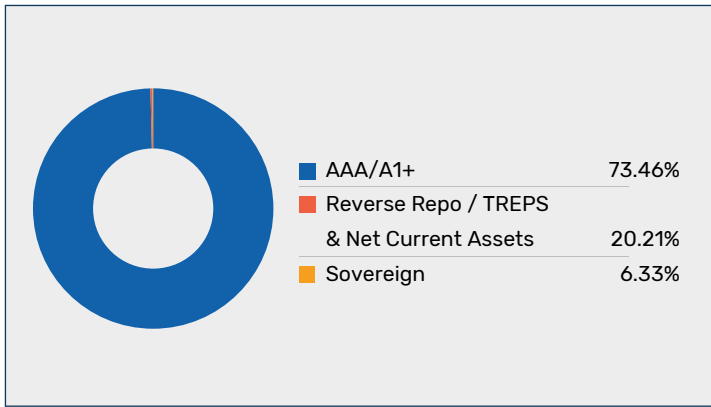


A Integrated Risk Infrastructure

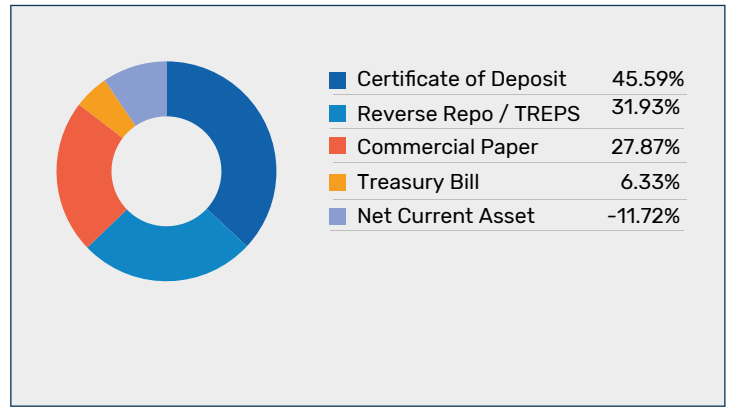
B Risk Management Tools

C Training and Awareness

Asset Quality



Asset Allocation



Potential Risk Class (PRC)

(Maximum risk the scheme can take)

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

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

Modified Duration¹
101.00 Days

Average Maturity²
110.00 Days

Macaulay duration³
110.00 Days

Yield to maturity⁴
7.11%

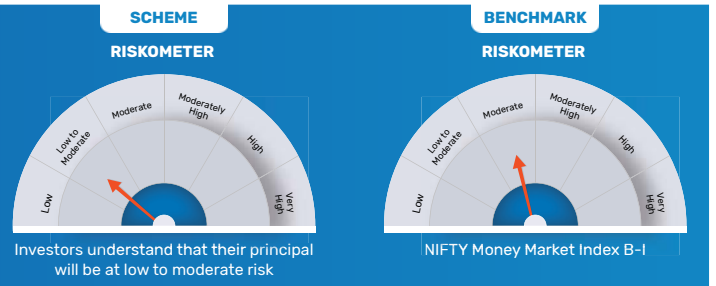
- 1 Modified duration is a formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration follows the concept that interest rates and bond prices move in opposite directions.
- 2 Average Maturity is the weighted average of all the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

PRODUCT LABEL

This product is suitable for investors who are seeking*:

- Income over short term.
- Investment in money market instruments that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity.

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



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