

BAJAJ FINSERV BALANCED ADVANTAGE FUND

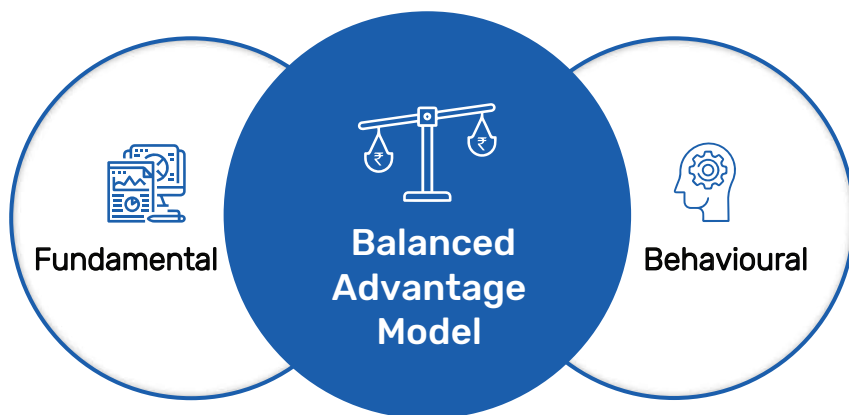
An Open Ended Dynamic Asset Allocation Fund

Data as on 31st March 2024

Portfolio Strategy

Our primary equity strategy is to build a portfolio of high-growth companies which may have achieved reasonable scale or size. Our focus is primarily on identifying companies with robust business models, sustainable competitive advantages, and superior return ratios compared to their industry peers. Our investment process adheres to the INQUBE philosophy framework, considering key factors such as business fundamentals, management quality, and valuation.

To minimize concentration risk, our fund has the flexibility to invest in companies across various market capitalizations, adopting a sector-agnostic approach. Additionally, we may explore arbitrage opportunities within the Indian equities market. In addition to equity investments, our scheme also allocates funds to debt securities and money market instruments.



With Bajaj Finserv Balanced Advantage Fund, emotions take a backseat, and logic steers the ship.

Fund Features

- Category:** Balanced Advantage Fund
- Inception Date:** 15th December 2023
- Fund Manager:** Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity Portion)
Mr. Siddharth Chaudhary (Debt Portion)
- Benchmark:** NIFTY 50 Hybrid Composite debt 50:50 Index
- Minimum Investment Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter
- SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
- Total Expense Ratio:** Regular- 2.17%
Direct- 0.51%
- AUM (IN CR):** Month end AUM - INR 1,022.43
- Entry load:** NA
- Exit load:** Refer page 2

Behavioural Adjustment

Market Intrinsic Value



Asset Allocation Approach



Rebalancing

Option of daily rebalancing as per market conditions

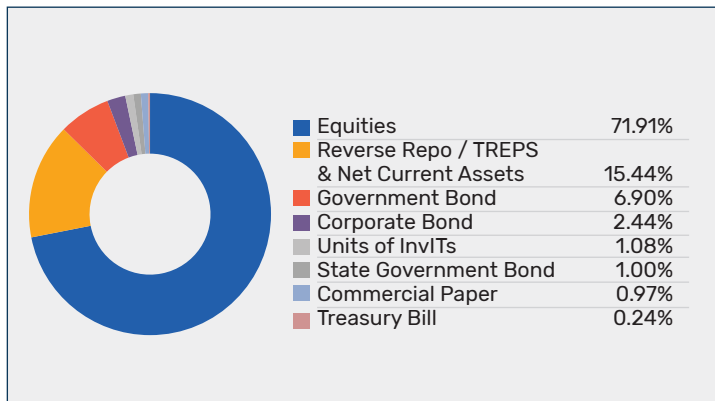
Asset Bucketing**

- Gross Equity* - (65-90)%
- Net Equity - (25-90)%
- Debt - (10-35)%

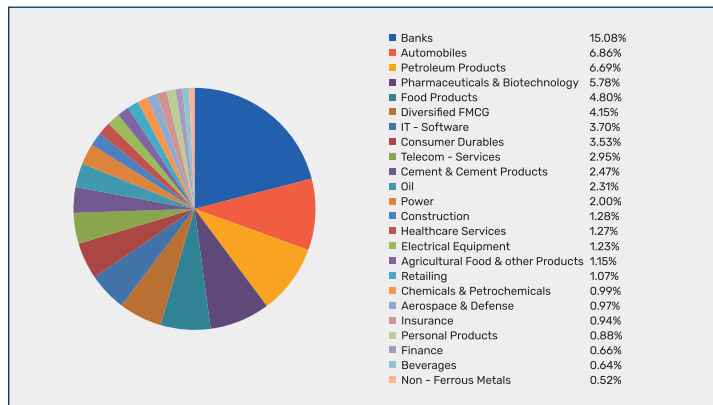
**This can change based on market conditions and investment opportunity available *Includes Net Equity & Arbitrage

The fund model determines market's intrinsic value & make behaviour based adjustments. It changes the asset allocation accordingly and rebalance the portfolio from time to time.

Asset Allocation



Sector Allocation



Exit Load

if units are redeemed / switched out within 6 months from the date of allotment:

- if upto 8% of units allotted are redeemed/switched out - Nil
- any redemption / switch-out of units in excess of 8% of units allotted - 1% of applicable NAV.

if units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.

Equity Holding

Name (Top 10 Holdings)	(% to NAV)
Reliance Industries Limited	5.56%
HDFC Bank Limited	5.16%
ICICI Bank Limited	4.22%
Bharti Airtel Limited	2.95%
ITC Limited	2.91%
State Bank of India	2.79%
Nestle India Limited	2.71%
Bajaj Auto Limited	2.49%
Oil & Natural Gas Corporation Limited	2.31%
Britannia Industries Limited	2.09%
Other Equities	38.72%
Total Equities	71.91%

Quantitative Indicators*

Modified Duration¹
3.32 Years

Average Maturity²
4.85 Years

Macaulay duration³
3.56 Years

Yield to maturity⁴
7.14%

1 Modified duration is a formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration follows the concept that interest rates and bond prices move in opposite directions.

2 Average Maturity is the weighted average of all the residual maturities of the debt securities held in the fund. Average maturity helps to determine the average time to maturity of all the debt securities held in a portfolio and is calculated in days, months or years.

3 The Macaulay duration is the weighted average term to maturity of the cash flows from bonds. In other words, it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

4 Yield to maturity is the total return anticipated on a bond if the bond is held until it matures. Yield to maturity is considered a long-term bond yield but it is expressed as an annual rate

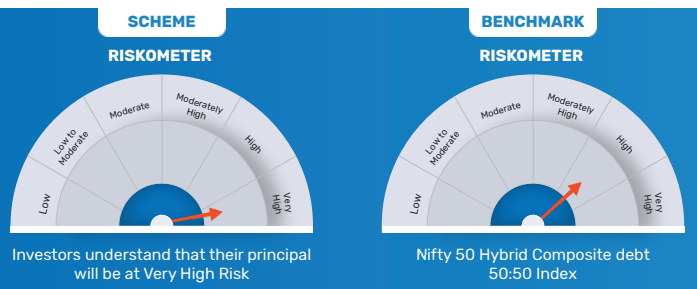
*For the debt portion of the portfolio.

PRODUCT LABEL

This product is suitable for investors who are seeking*:

- To generate wealth creation over long term
- Dynamic asset allocation between equity and equity related instruments including derivatives, and fixed income instruments

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



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