Bajaj Finserv Consumption Fund

An open ended equity scheme following consumption theme

Data as on 30th November 2025

Portfolio Strategy

The Bajaj Finserv Consumption Fund is an open ended actively managed equity scheme aims to provide long-term capital appreciation by investing 80-100% of total assets in equity and equity related securities of companies that are likely to benefit directly or indirectly from the domestic consumption led demand.

Consumption landscape is evolving in India with changing demographics and rise in income levels. Resultantly, Indians want to Consume More, Consume Well, Consume Better and Consume Easy. As India experiences a shift in consumption patterns, Bajaj Finserv Consumption Fund aims to potentially benefit from these rising opportunities.

Consume More **Consume Better**

Consume Well **Consume Easy**

Fund Features

- Category: Thematic Fund
- Inception Date: 29th November 2024
- Fund Manager: Mr. Sorbh Gupta (Equity Portion), Mr. Sayan Das Sharma (Equity Portion) & Mr. Siddharth Chaudhary (Debt Portion)
- Benchmark: Nifty India Consumption Total Return Index (TRI)
- Minimum Investment Amount: Rs. 500/- and in multiples of Re. 1/- thereafter
- SIP Frequency: Daily , Weekly, Fortnightly, Monthly, Quarterly
- Total Expense Ratio: Regular- 2.31% Direct- 0.72%
- *AUM (IN CR): Month end AUM - INR 668.55
  *The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
- Entry load: Nil
- Exit load: Refer page 2

Why invest in Bajaj Finserv Consumption Fund?

True to label Consumption fund

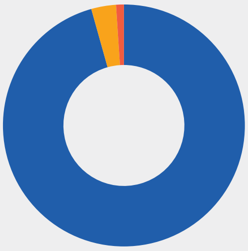
Investment in Consumption MEGATRENDS by identifying the potential growth stories

Market cap agnostic: Flexibility to investment across the market cap

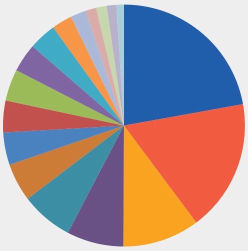
Targeting future profit pool companies

Asset Allocation

Equities	95.65%
Reverse Repo / TREPS & Net Current Assets	3.31%
Mutual Fund Units	1.04%



Composition By Industry (%)



Consumer Durables	21.20%
Automobiles	16.86%
Retailing	9.84%
Beverages	7.26%
Food Products	6.67%
Agricultural Food & other Products	4.87%
Personal Products	4.15%
Diversified FMCG	4.06%
Realty	4.05%
Telecom - Services	3.64%
Leisure Services	3.53%
Industrial Products	2.60%
Healthcare Services	2.00%
Entertainment	1.38%
Financial Technology (Fintech)	1.35%
Paper, Forest & Jute Products	1.21%
Transport Services	0.97%

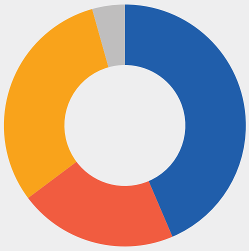
Stocks

New Entries	Total Exits
Indigo Paints Limited	Ganesha Ecosphere Limited
Thangamayil Jewellery Limited	Gillette India Limited
	Brainbees Solutions Ltd
	Bajaj Auto Limited

Equity Holding

Name (Top 10 Holdings)	(% to NAV)
Mahindra & Mahindra Limited	6.06%
Eternal Limited	5.72%
Hero MotoCorp Limited	4.10%
Bharti Airtel Limited	3.64%
Maruti Suzuki India Limited	3.47%
Asian Paints Limited	3.37%
Godrej Consumer Products Limited	3.04%
Whirlpool of India Limited	2.90%
Radico Khaitan Limited	2.51%
Tata Consumer Products Limited	2.51%
Other Equities	**58.32%**
Total Equities	**95.64%**

Market Cap Allocation



Large Cap	43.57%
Mid Cap	21.20%
Small Cap	30.87%
Debt, Cash & Others	4.36%

Exit Load

For each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP), exit load will be as follows:

• if units are redeemed / switched out within 3 months from the date of allotment: 1% of applicable NAV.

• if units are redeemed/switched out after 3 months from the date of allotment, no exit load is payable.

Performance

Bajaj Finserv Consumption Fund

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
				Value of Investment of Rs.10,000		
Bajaj Finserv Consumption Fund - Regular - Growth						
Last 6 Months	5.10%	20.43%	13.41%	10,254	11,019	10,668
Bajaj Finserv Consumption Fund - Direct - Growth						
Last 6 Months	6.75%	20.43%	13.41%	10,336	11,019	10,668

Returns as on 28th November, 2025

Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. **Benchmark:** Nifty India Consumption Total Return Index (TRI) **Additional Benchmark:** Nifty 50 TRI. Inception Date: 29th November 2024

Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. Face Value per unit: Rs. 10.

The Fund managers of the scheme: Mr. Sorbh Gupta (Equity Portion), Mr. Sayan Das Sharma (Equity Portion) (Fund Manager since June 10, 2025), Mr. Siddharth Choudhary (Debt Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer to table below.

Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund, Bajaj Finserv Banking and Financial Services Fund.

Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund, Bajaj Finserv Banking and Financial Services Fund.

However, since these funds have not completed 1 year, the performance are not disclosed.

Other Schemes Managed by Fund Manager

Name of Fund Manager: Mr. Sayan Das Sharma, Mr. Sorbh Gupta and Mr. Siddharth Choudhary

	1 Year			3 Year			5 Year		
Fund Name	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**
Bajaj Finserv Banking and PSU Fund $$	7.89%	8.48%	7.67%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Flexi Cap Fund$	6.91%	8.34%	6.27%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund#	7.03%	7.71%	7.08%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Liquid Fund##	6.49%	6.67%	6.60%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund ^^	4.95%	6.45%	8.00%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund**	5.93%	5.98%	5.94%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Balanced Advantage Fund^	7.53%	9.15%	8.37%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund***	5.92%	7.50%	7.99%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund^^^	14.04%	15.78%	14.28%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Arbitrage Fund@	6.02%	6.77%	7.56%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth$$$	5.57%	NA	5.94%	NA	NA	NA	NA	NA	NA

Inception Dates: Bajaj Finserv Money Market Fund – 24th Jul 2023, Bajaj Finserv Liquid Fund – 5th Jul 2023. Bajaj Finserv Overnight Fund – 5th Jul 2023, Bajaj Finserv Flexi Cap Fund – 14th Aug 2023, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth - 28th May 2024, Bajaj Finserv Banking and PSU Fund - 13th Nov 2023, Bajaj Finserv Large Cap Fund - 20th August 2024, Bajaj Finserv Balanced Advantage Fund - 15th Dec 2023, Bajaj Finserv Large and Mid Cap Fund - 27th Feb 2024 and and Bajaj Finserv Multi Asset Allocation Fund - 3rd June 2024

Returns as on 30th November, 2025 for Bajaj Finserv Liquid Fund, Bajaj Finserv Overnight Fund & Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth | Returns as on 28th November 2025 for all the other funds.

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

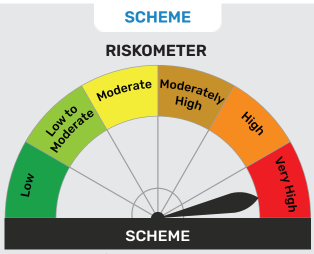
Benchmark: #Nifty Money Market Index A-I, ##Nifty Liquid Index A-I, **CRISIL Liquid Overnight Index, $BSE 500 TRI, @Nifty 50 Arbitrage Index (TRI), $$$Nifty 1D Rate Index, ***Nifty 100 Total Return Index (TRI), $$Nifty Banking & PSU Debt Index A-II, ^NIFTY 50 Hybrid Composite debt 50:50 Index, ^^Nifty Large Midcap 250 TRI and ^^^65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold

PRODUCT LABEL

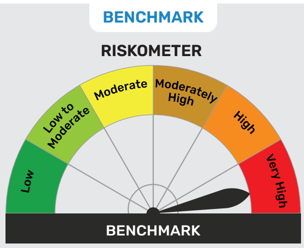
This product is suitable for investors who are seeking*:

- wealth creation over long term
- to invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand.

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



The risk of the scheme is very high



The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high

Disclaimer

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