

BAJAJ FINSERV OVERNIGHT FUND

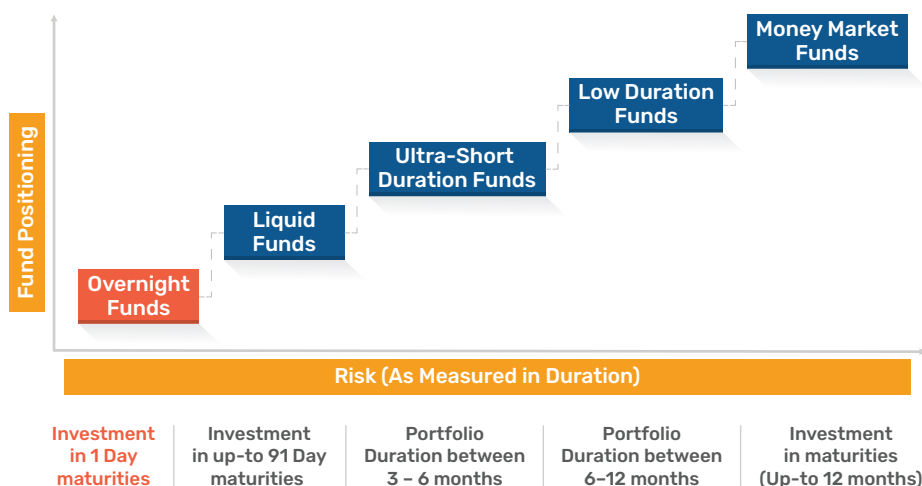
An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

Data as on 30th November 2025

Portfolio Strategy

The Fund will allocate its investments to short-term, overnight securities like Tri-party Repo (TREPS), Repo, Reverse Repo Instruments, or other securities permitted by regulatory authorities like with a maximum maturity of 1 business day. The Fund seeks to invest in overnight securities that offer a combination of low risk and high liquidity. This approach ensures the Fund maintains a secure and liquid portfolio while adhering to the guidelines set forth by the relevant regulatory bodies.

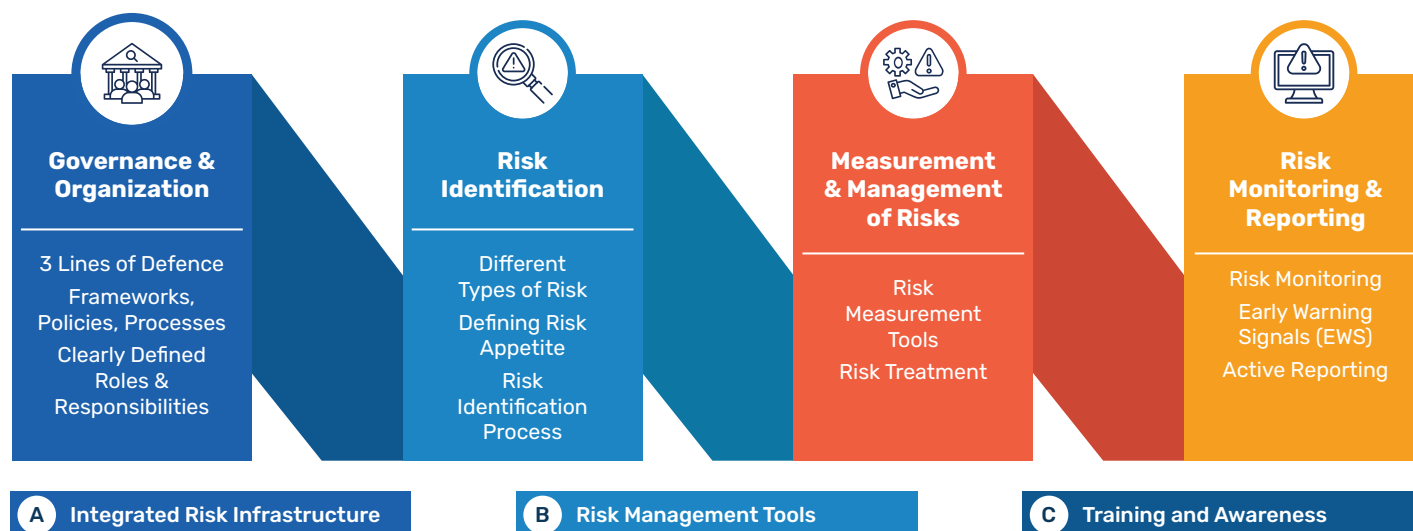
Fund Positioning



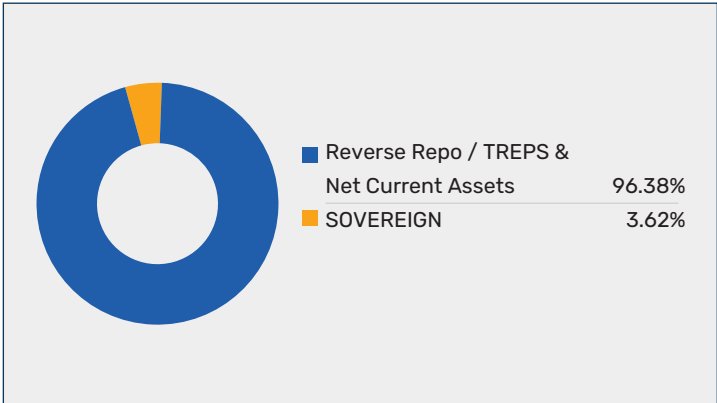
Fund Features

- Category:** Overnight Fund
- Inception Date:** 5th July 2023
- Fund Manager:** Siddharth Chaudhary (Head – Fixed Income) (w.e.f 1st May 2025) & Nimesh Chandan (Chief Investment Officer)
- Benchmark:** CRISIL Liquid Overnight Index
- Minimum Investment Amount:** Rs. 100/- and in multiples of Re. 1/- thereafter
- SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
- Total Expense Ratio:** Regular- 0.12%
Direct- 0.07%
- *AUM (IN CR):** Month end AUM - INR 354.57
*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
- Entry load:** NA
- Exit load:** Nil

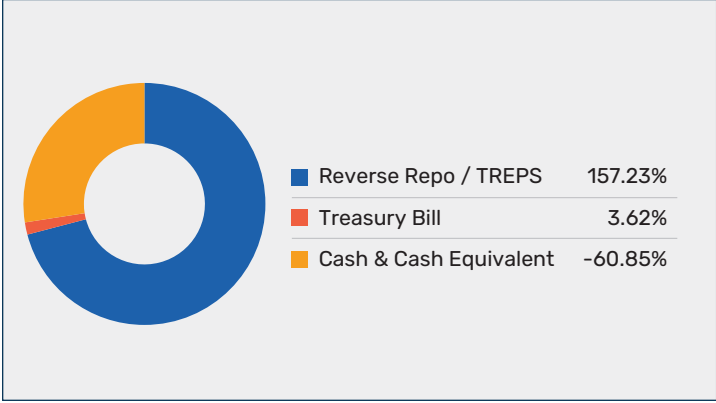
Risk Management Framework (RMF) Of Bajaj Finserv Mutual Fund



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)		A-I		
Moderate (Class II)				
Relatively High (Class III)				
A-I – A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.				

Quantitative Indicators

Modified Duration¹
1 Days

Average Maturity²
1 Days

Macaulay duration³
1 Days

Yield to maturity⁴
5.47%

- 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

Performance

Bajaj Finserv Overnight Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Bajaj Finserv Overnight Fund - Regular - Growth						
Last 7 days	6.75%	5.34%	6.33%	10,013	10,010	10,012
Last 15 days	5.98%	5.32%	4.90%	10,025	10,022	10,020
Last 30 days	5.61%	5.29%	4.74%	10,046	10,043	10,039
Last 1 Year	5.93%	5.94%	6.41%	10,593	10,594	10,641
Since inception	6.37%	6.43%	6.91%	11,604	11,618	11,746
Bajaj Finserv Overnight Fund - Direct - Growth						
Last 7 days	6.80%	5.34%	6.33%	10,013	10,010	10,012
Last 15 days	6.03%	5.32%	4.90%	10,025	10,022	10,020
Last 30 days	5.66%	5.29%	4.74%	10,046	10,043	10,039
Last 1 Year	5.98%	5.94%	6.41%	10,598	10,594	10,641
Since inception	6.43%	6.43%	6.91%	11,618	11,618	11,746

Returns as on 30th 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:** CRISIL Liquid Overnight Index **Additional Benchmark:** CRISIL 1 Year T-Bill Index. Inception Date: 5th Jul 2023.

Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized. Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Face Value per unit: Rs. 1000.

The Fund managers of the scheme: Mr. Siddharth Chaudhary & Mr. Nimesh Chandan. 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. Nimesh Chandan also 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 Banking and Financial Services Fund. He also manages Bajaj Finserv Gilt Fund.

Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He also 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 Consumption 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. Nimesh Chandan 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 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

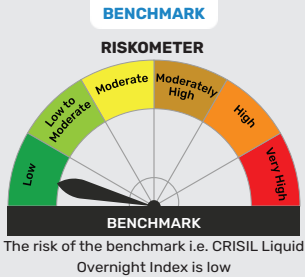
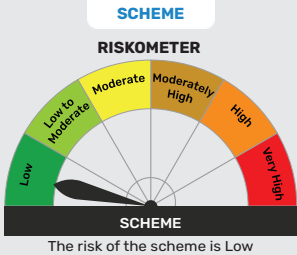
Inception Dates: Bajaj Finserv Money Market Fund – 24th Jul 2023, Bajaj Finserv Liquid Fund – 5th Jul 2023, Bajaj Finserv Flexi Cap Fund – 14th Aug 2023, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Banking and PSU Fund - 13th Nov 2023, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth - 28th May 2024, 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 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, [§]BSE 500 TRI, [@]Nifty 50 Arbitrage Index (TRI), ^{§§}Nifty Banking & PSU Debt Index A-II, ^{***}Nifty 100 Total Return Index (TRI), ^{§§§}Nifty 1D Rate Index, [^]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*:

- 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



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