

Bajaj Finserv Banking and PSU Fund

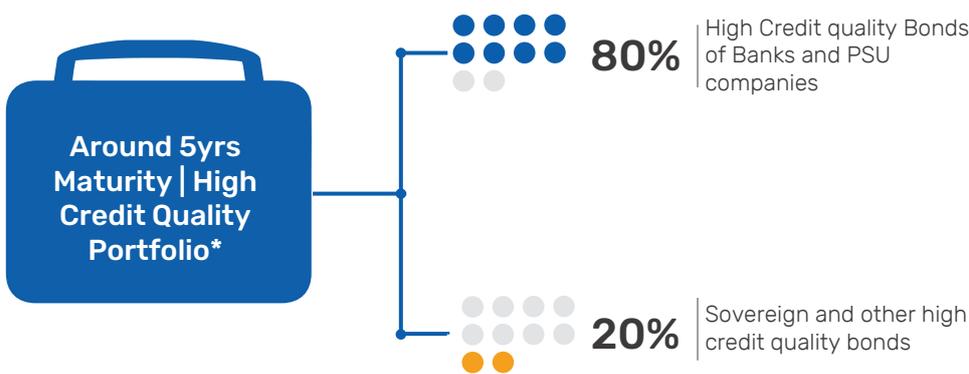
An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds with relatively high interest rate risk and moderate credit risk.

Data as on 30th January 2026

Investment Objective

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.

Where will our scheme invest?



*This is subject to change in market conditions and opportunities for investments

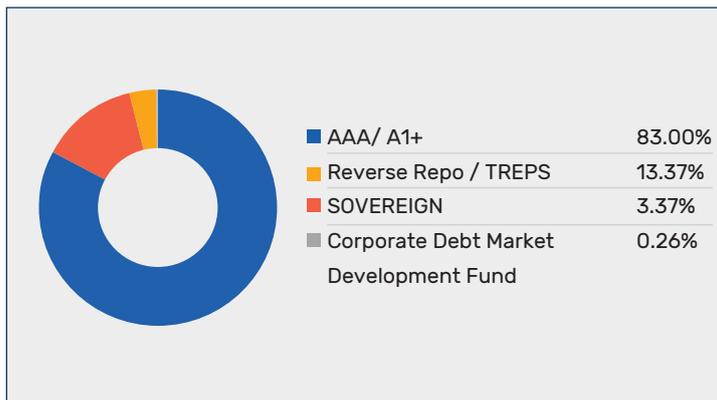
Fund Features

- Category:** Banking and PSU Fund
- Inception Date:** 13th November 2023
- Fund Manager:** Mr. Siddharth Chaudhary (Head - Fixed Income) & Mr. Nimesh Chandan (Chief Investment Officer)
- Benchmark:** Nifty Banking & PSU Debt Index A-II
- Minimum Investment Amount:** Rs. 1,000/- and in multiples of Re. 1/- thereafter
- SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
- Total Expense Ratio:** Regular- 0.90%
Direct- 0.35%
- *AUM (IN CR):** Month end AUM - INR 388.23
*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
- Entry load:** Nil
- Exit load:** Nil

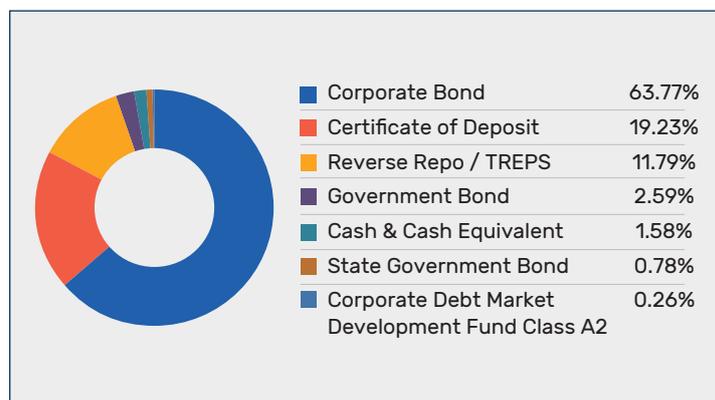
Risk Management Framework (RMF) Of Bajaj Finserv Mutual Fund



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) | | | |
| Moderate (Class II) | | | |
| Relatively High (Class III) | | B-III | |

B-III – A Scheme with relatively high interest rate risk and moderate credit risk.

Quantitative Indicators*

Modified Duration¹
2.00 Years

Average Maturity²
2.43 Years

Macaulay duration³
2.13 Years

Yield to maturity⁴
6.83%

- 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

Performance

Bajaj Finserv Banking and PSU 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 Banking and PSU Fund - Regular - Growth | | | | | | |
| Last 1 Year | 6.56% | 6.72% | 5.17% | 10,654 | 10,670 | 10,515 |
| Since Inception | 7.28% | 7.23% | 7.89% | 11,686 | 11,673 | 11,833 |
| Bajaj Finserv Banking and PSU Fund - Direct - Growth | | | | | | |
| Last 1 Year | 7.15% | 6.72% | 5.17% | 10,713 | 10,670 | 10,515 |
| Since Inception | 7.87% | 7.23% | 7.89% | 11,829 | 11,673 | 11,833 |

Returns as on 31st January, 2026

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 Banking & PSU Debt Index A-II **Additional Benchmark:** CRISIL 10 year Gilt Index. **Inception Date:** 13th November 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 the Fund Managers which have completed 1 year or more than 1 year since inception, refer to table below.

Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund and Bajaj Finserv Banking and Financial Services Fund.

Mr. Siddharth Chaudhary manages debt portion of Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund and Bajaj Finserv Banking and Financial Services Fund.

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