

Bajaj Finserv Money Market Fund

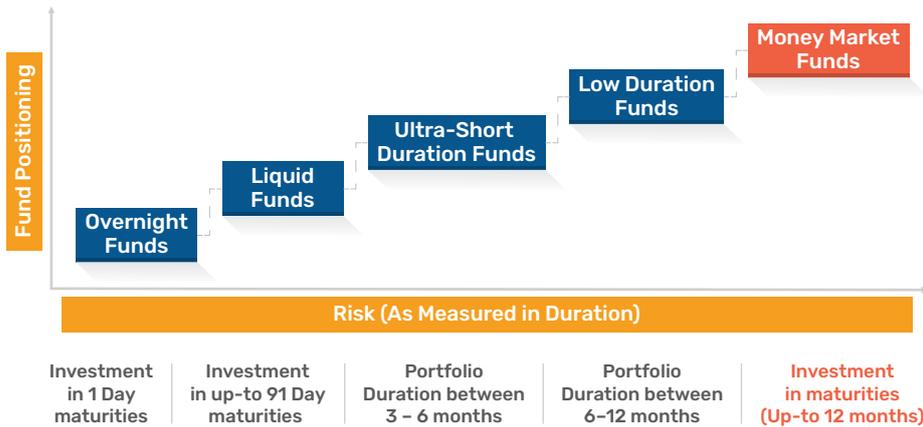
An open ended debt scheme investing in money market instruments with Relatively Low Interest Rate Risk and Moderate Credit Risk.

Data as on 30th January 2026

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.

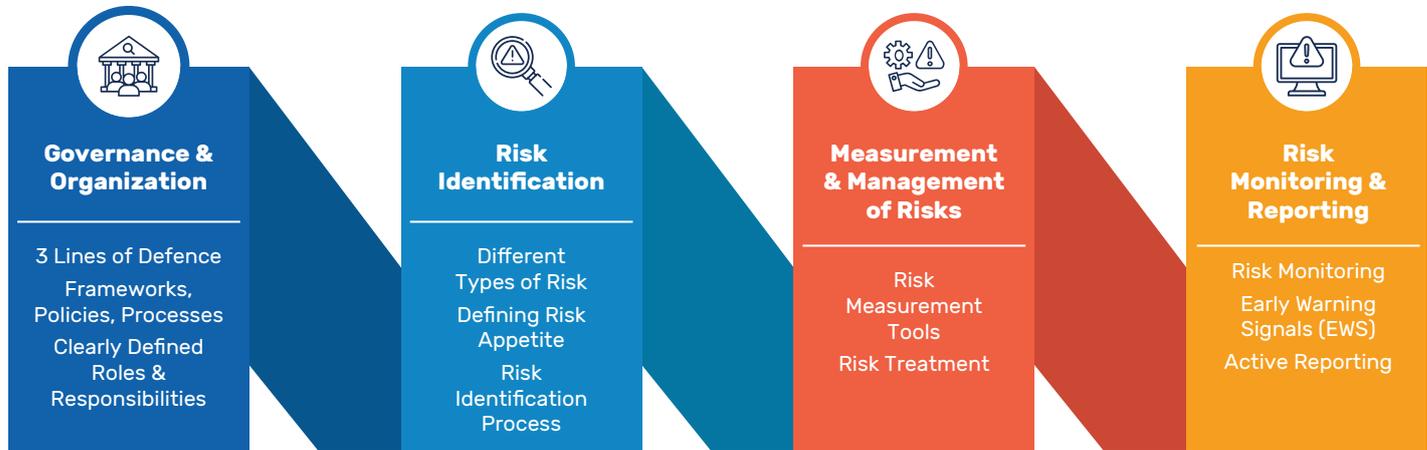
Fund Positioning



Fund Features

-  **Category:** Money Market Fund
-  **Inception Date:** 24th July 2023
-  **Fund Manager:** Mr. Siddharth Chaudhary (Head - Fixed Income) & Mr. Nimesh Chandan (Chief Investment Officer)
-  **Benchmark:** NIFTY Money Market Index A-I
-  **Minimum Investment Amount:** INR 1,000/- and multiples of INR 1
-  **SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
-  **Total Expense Ratio:** Regular- 0.76%
Direct- 0.11%
-  ***AUM (IN CR):** Month end AUM - INR 4,947.84
*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

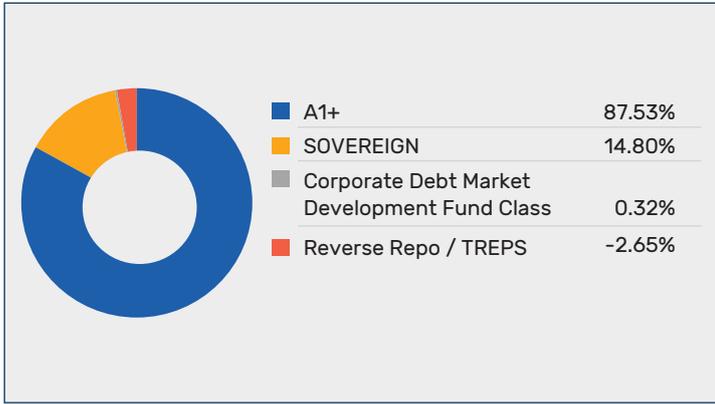


A Integrated Risk Infrastructure

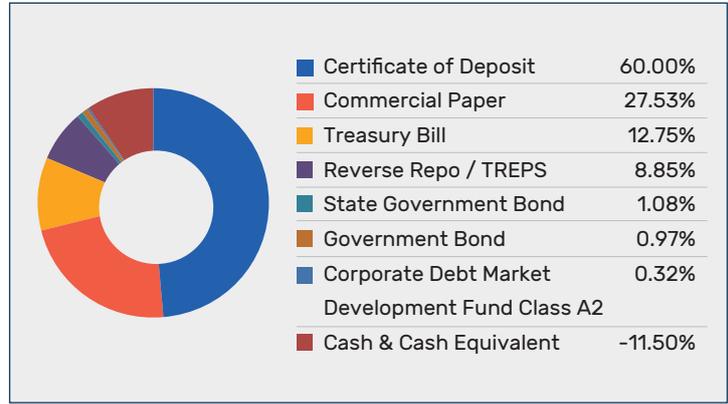
B Risk Management Tools

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

Quantitative Indicators

Modified Duration¹
121 Days

Average Maturity²
130 Days

Macaulay duration³
130 Days

Yield to maturity⁴
6.67%

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 Money Market 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 Money Market Fund - Regular - Growth						
Last 7 days	5.00%	5.72%	3.57%	10,010	10,011	10,007
Last 15 days	4.14%	4.76%	1.41%	10,018	10,021	10,006
Last 30 days	3.52%	4.28%	1.47%	10,029	10,035	10,012
Last 1 Year	6.61%	6.72%	5.73%	10,659	10,670	10,571
Since inception	6.99%	7.14%	6.67%	11,858	11,900	11,770
Bajaj Finserv Money Market Fund - Direct - Growth						
Last 7 days	5.65%	5.72%	3.57%	10,011	10,011	10,007
Last 15 days	4.80%	4.76%	1.41%	10,021	10,021	10,006
Last 30 days	4.17%	4.28%	1.47%	10,034	10,035	10,012
Last 1 Year	7.30%	6.72%	5.73%	10,728	10,670	10,571
Since inception	7.62%	7.14%	6.67%	12,036	11,900	11,770

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 Money Market Index A-I
Additional Benchmark: CRISIL 1 Year T-Bill Index. **Inception Date:** 24th July 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.