

Bajaj Finserv Multi Asset Allocation Fund

An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs

February 2026



Winners Keep on Changing Among Asset Classes

Calendar Year Performance - Winners Change

| Asset Class | CY-2014 | CY-2015 | CY-2016 | CY-2017 | CY-2018 | CY-2019 | CY-2020 | CY-2021 | CY-2022 | CY-2023 | CY-2024 | CY-2025 |
|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Equity | 31.40% | -4.10% | 3.00% | 28.60% | 3.20% | 12.00% | 14.90% | 24.10% | 4.30% | 20.00% | 8.75% | 10.51% |
| Debt | 10.50% | 8.50% | 9.30% | 6.30% | 6.70% | 9.10% | 10.20% | 4.10% | 3.70% | 7.20% | 7.63% | 7.59% |
| Gold | -7.90% | -6.60% | 11.30% | 5.10% | 7.90% | 23.80% | 28.00% | -4.20% | 13.90% | 15.40% | 20.30% | 70% |
| Silver | 15.9% | -9.70% | 19.60% | -2.80% | -0.20% | 21.80% | 44.40% | -8.20% | 9.70% | 7.70% | 17.57% | 145% |

Different Asset Classes Outperform in Different Years

Top Performers
Equity-4 Years
Debt-1 Years
Gold-3 Years
Silver-3 Years

Source: ICRA MFI, Internal. Disclaimer: Past Return data shared above is only for illustrative and understanding purposes Past performance is no guarantee of future returns. As on 31st Dec 2025 Equity: Nifty 50 Debt: NIFTY Short Duration Debt Index, Gold: MCX Spot Price, Silver: MCX Spot Price.

Bajaj FinServ Multi Asset Allocation Fund:Different Asset Classes

Equity (35-80%)

**Dividend Yield
Strategy**

**Multi Theme &
Multi Sector**

**Multicap
Orientation with
30-50 Stocks**

Fixed Income (10-55%)

**Dynamic
Duration
Management**

**Macro+Quant
Inputs**

**Quality
Portfolio-Safety
First Approach**

Commodities (10-55%)

**Gold ETF/Silver
ETF**

**Upside Potential-
Inherent Demand**

**Volatility Hedge of
Equity**

Reit/InVITs (0-10%)

Regular Income

**Diversification
Asset Pool**

**Opportunistic
Approach**

The strategy mentioned above is subject to the Scheme Information Document and the Fund Manager may decide on the allocation amongst various asset class at the time of investment.

Factors Deciding Asset Allocation-Under Various Scenarios

Macro-Economic Factors

- **Inflation & Interest Rates**
- **Corporate Earnings Growth**
- **Balance Sheet Health**

Valuation

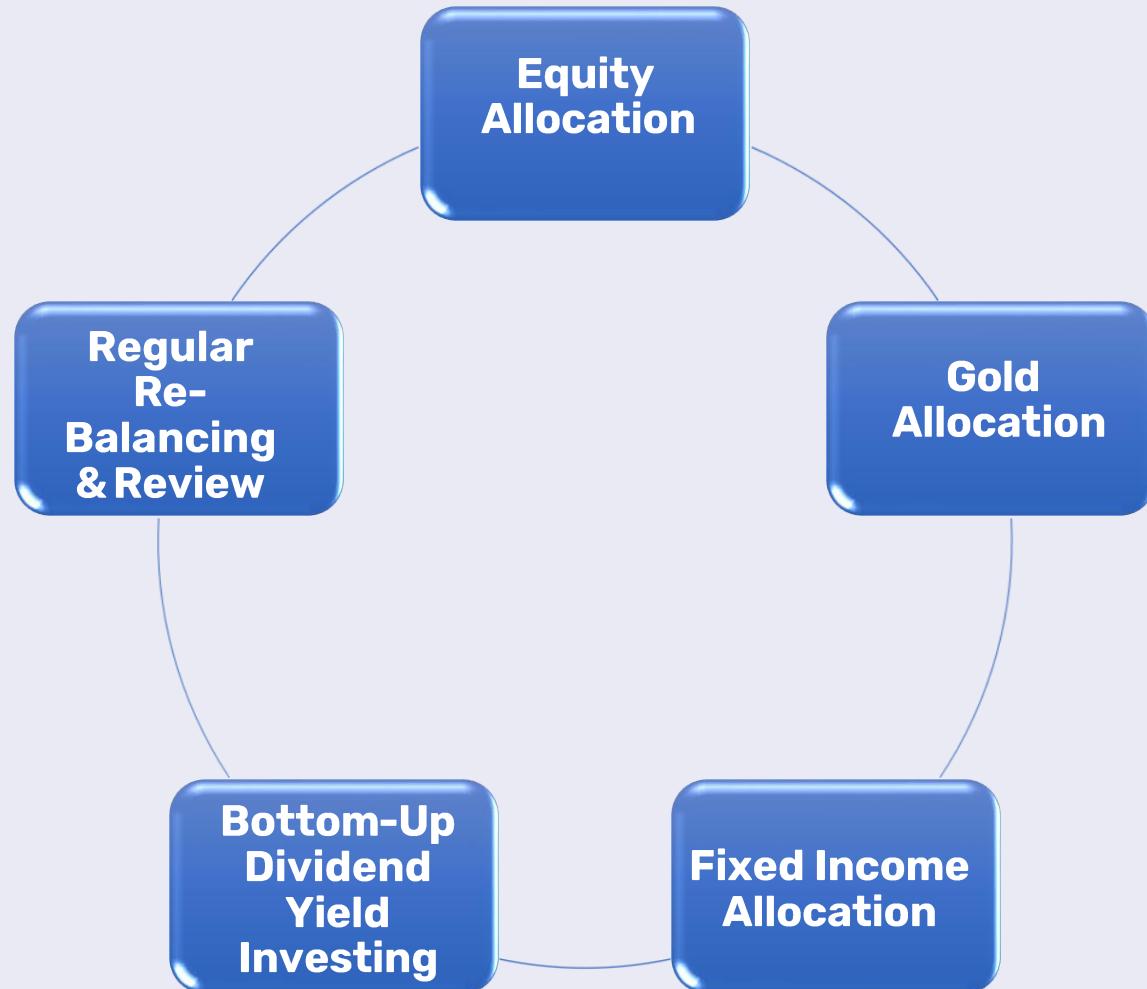
- **Intrinsic Value**
- **Fundamental Elements**
- **Dividend Yield Opportunity**

Behaviour

- **Calibrated Decision Making**
- **Crowd's Over Reaction & Under Reaction**
- **Reversal & Momentum**

The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Portfolio Construction-Under Normal Scenario



The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Our Equity Strategy: Growth & Dividend Payout

Dividend Yield Explained

Profits Generated by a Company



Reinvested in Business
for Future Growth

Dividend Paid Out

Buy Backs

Dividend Yield
Dividend Distributed/Common Stock
Price

Features of Dividend Paying Companies

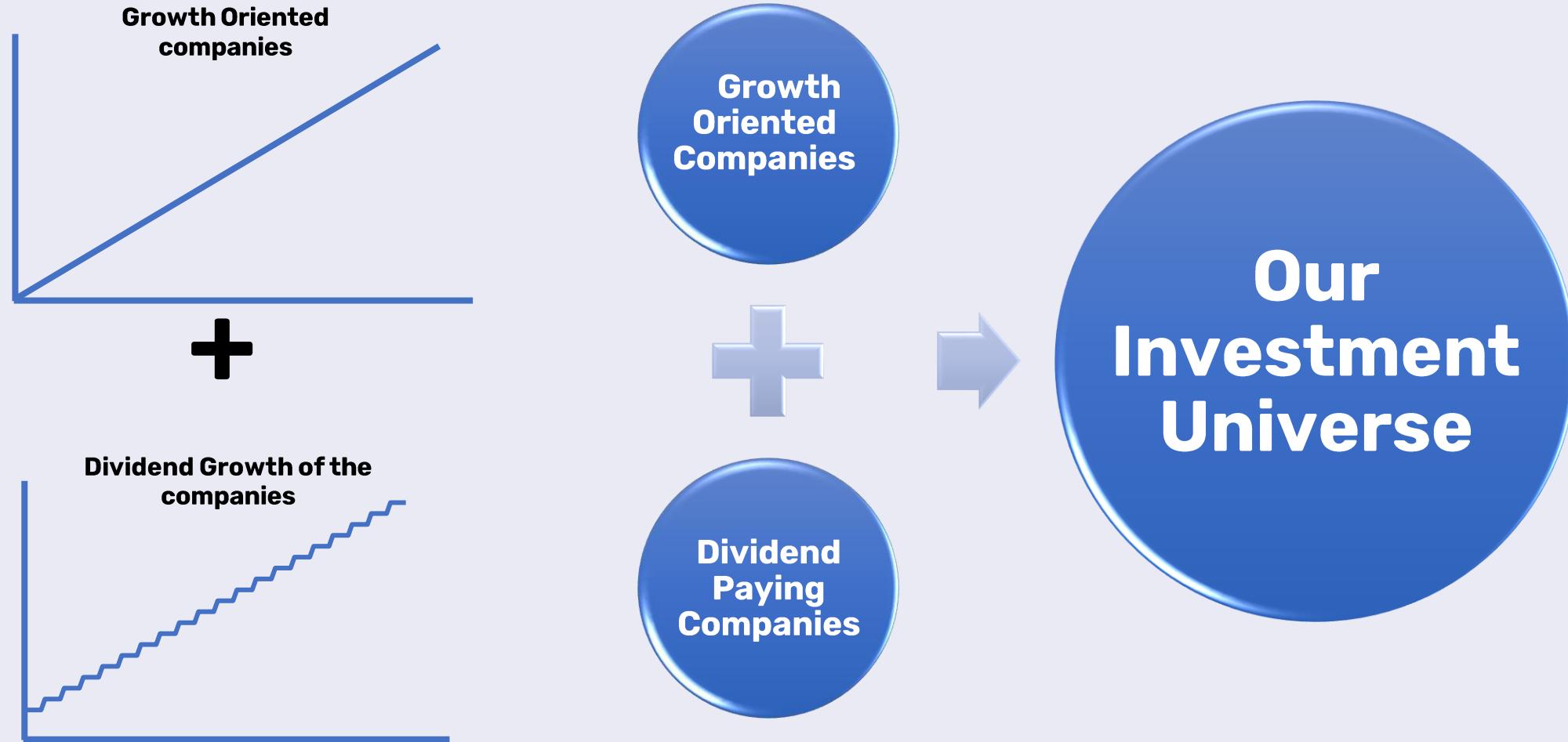
Stable Business Models

Sustainable Growth

Accountable Management

Low Volatility

Our Equity Strategy: Growth & Dividend Payout



Why Dividend Yield based Investing in the Current Scenario



- Interest Rates are expected to come down in our view
- High Dividend Yielding Companies are Trading at Attractive Valuations
- Capital Gains Tax applicability in MF happens on redemption
- Compounding Effect of Growth and Reinvestment of Dividend
- Dividend Yield based Investing has the potential to Minimise Impact against Volatility

Debt Allocation: Bajaj Finserv Multi Asset Allocation Fund

Dynamic Duration Profile



High Credit Quality Orientation



Investment Mix of Sovereign & High-Quality Corporate Bonds

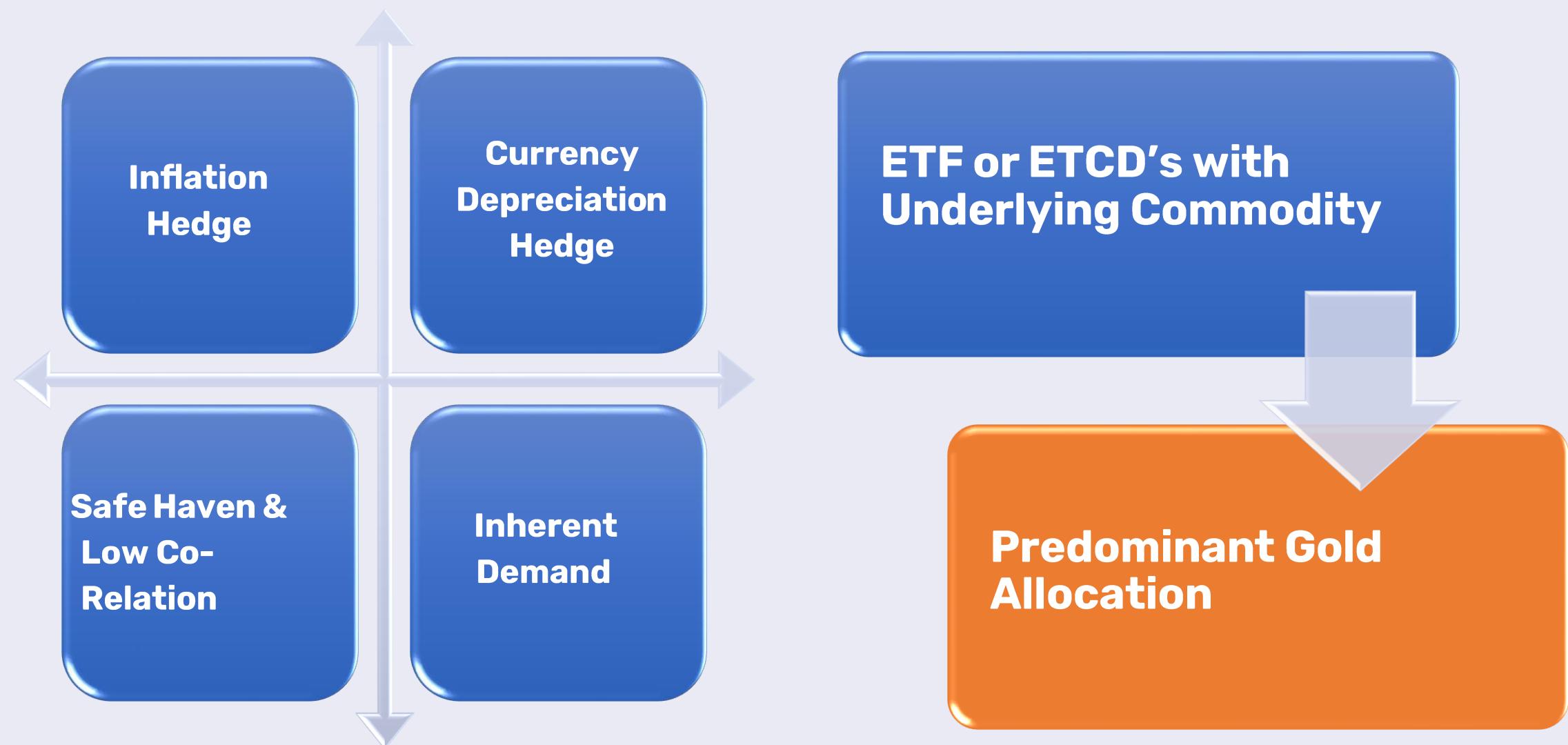


Interest Rate Outlook



The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.

Commodities: Diversification Beyond Equity & Debt



The Scheme portfolio shall be constructed based on the provisions in the Scheme Information Document. The fund manager may make the changes, as per different market conditions and in the best interest of the investors.



INFORMATION EDGE

- Outperform the market on superior information collection

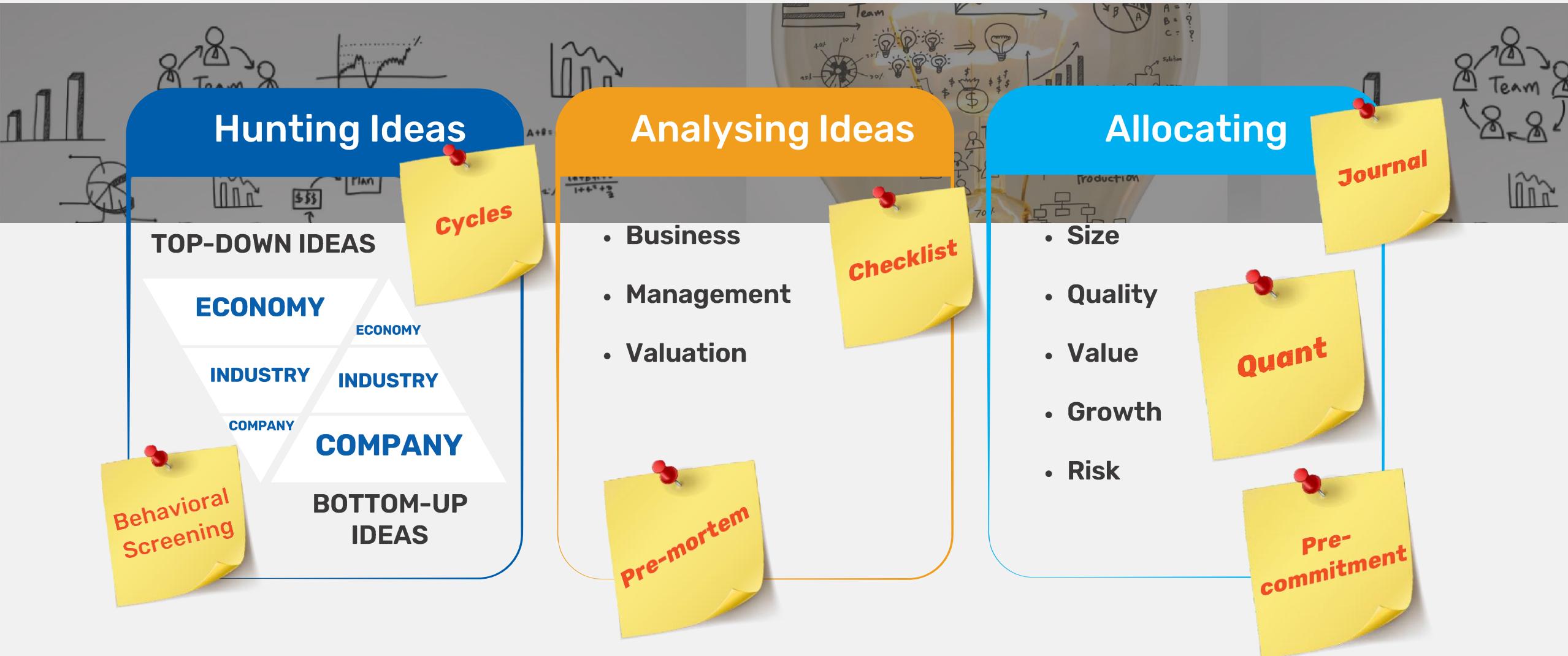
IN QUBE

QUANTITATIVE EDGE

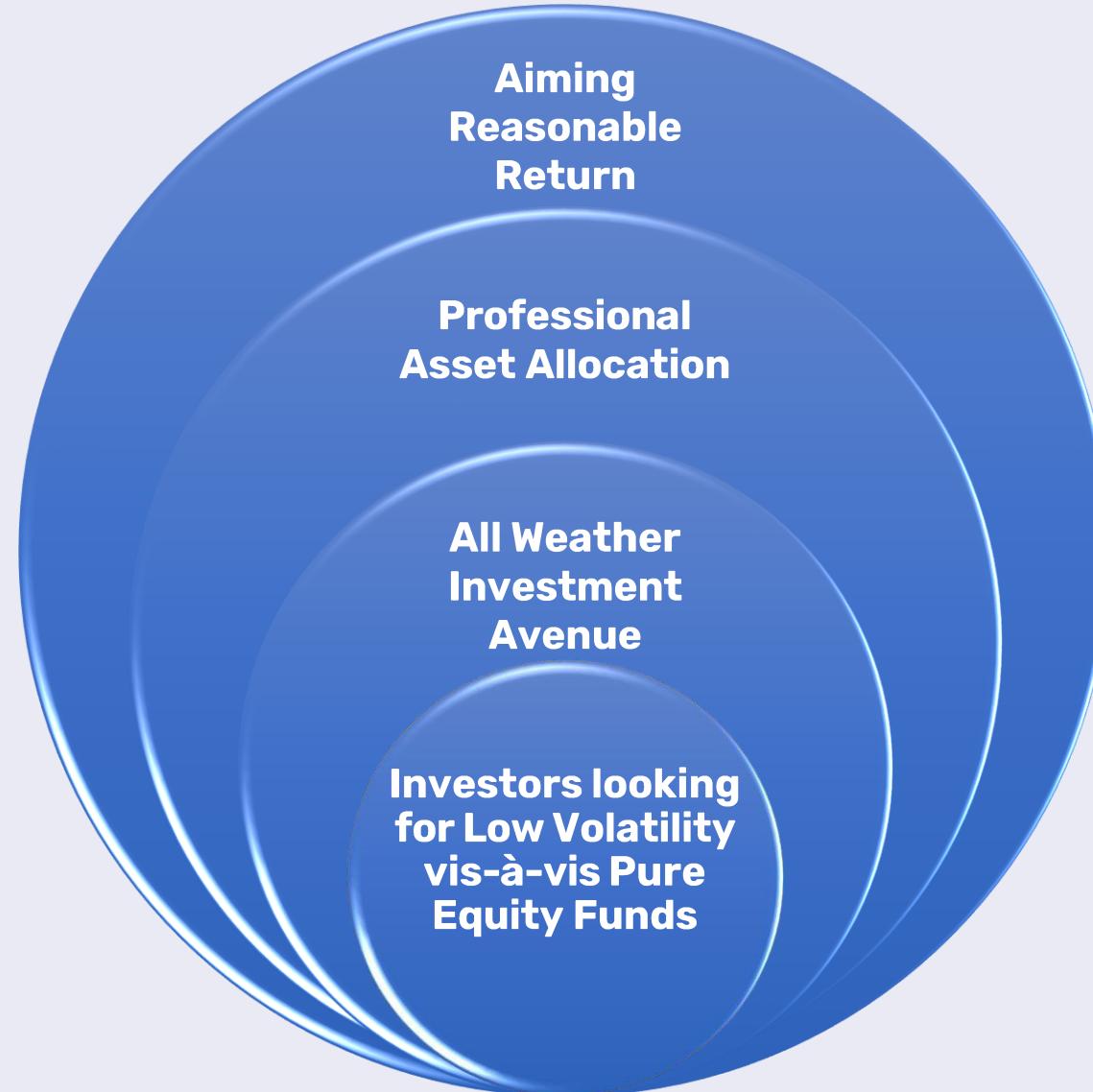
- Outperform the market on processing information better
- Quant models, Analytical models

BEHAVIORAL EDGE

- Outperform the market by better decision making
- Take advantage of crowd over-reaction and underreaction
- Reduces one's own behavioral pitfalls

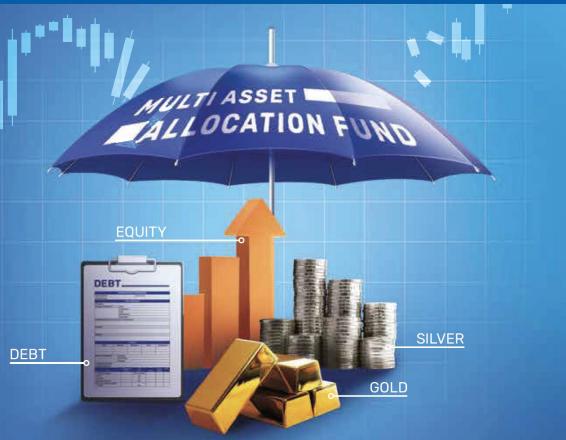


Who Should Consider Investing in this Fund



Summary of the Fund Strategy

| Fund Framework | Asset Allocation | Strategy |
|---|--------------------|--|
| <ul style="list-style-type: none"> • Reduced extremities in performance. • Relatively smoother Risk experience • All weather investment avenue • Equity Taxation Status | Equity | <ul style="list-style-type: none"> • Directional allocation Between 65-70%. • Investment in Dividend Opportunities • Multi Cap-Multi Theme-Multi Sector Approach |
| | Debt | <ul style="list-style-type: none"> • Dynamic Duration Management • Macro+Quant Inputs • Fund stabilizing role • Safety First Approach |
| | Commodities | <ul style="list-style-type: none"> • Opportunistic position • Volatility Hedge of Equity |



BAJAJ FINSERV MULTI ASSET ALLOCATION FUND

February 2026 Growth Dividend Payout

| Company Name | % of Net Investment | Growth | Dividend Payout |
|---|---------------------|--------|-----------------|
| HDFC Bank Limited | 7.56% | | |
| State Bank of India | 4.01% | | |
| ICICI Bank Limited | 3.46% | | |
| Reliance Industries Limited | 2.92% | | |
| Infosys Limited | 2.84% | | |
| Larsen & Toubro Limited | 2.17% | | |
| Indian Bank | 1.85% | | |
| Tata Steel Limited | 1.80% | | |
| Indus Towers Limited | 1.67% | | |
| UltraTech Cement Limited | 1.66% | | |
| Vedanta Limited | 1.59% | | |
| Godrej Consumer Products Limited | 1.58% | | |
| HCL Technologies Limited | 1.56% | | |
| Bharti Airtel Limited | 1.53% | | |
| Hindustan Unilever Limited | 1.52% | | |
| Bajaj Finserv Limited | 1.34% | | |
| Petronet LNG Limited | 1.26% | | |
| Axis Bank Limited | 1.26% | | |
| NTPC Limited | 1.25% | | |
| GlaxoSmithKline Pharmaceuticals Limited | 1.14% | | |
| Mahindra & Mahindra Limited | 1.13% | | |
| Graphite India Limited | 1.04% | | |
| Asian Paints Limited | 1.04% | | |
| Divi's Laboratories Limited | 1.03% | | |
| Cummins India Limited | 0.99% | | |
| Eicher Motors Limited | 0.95% | | |
| Sun Pharmaceutical Industries Limited | 0.93% | | |

Benchmark Dividend Yield **1.3%**



Portfolio's Dividend Yield **2.03%**



Debt Quants*

| | YTM | Average Maturity | Macaulay Duration | Modified Duration |
|---|-------|------------------|-------------------|-------------------|
| Bajaj Finserv Multi Asset Allocation Fund | 7.19% | 2.06 Years | 1.81 Years | 1.83 Years |

*For the debt portion of the portfolio

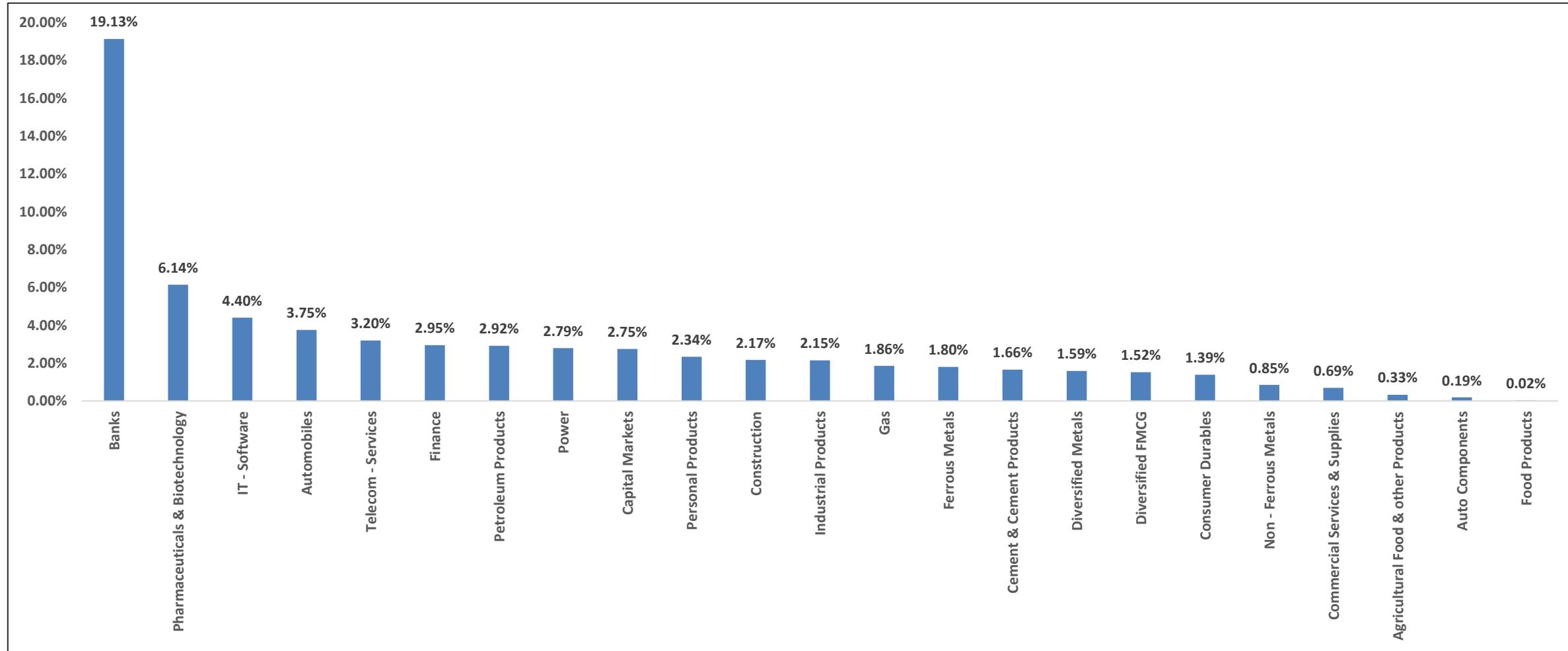
Fund Strategy

| Asset class | Net Equity Allocation | Fixed Income Allocation | Commodity Allocation |
|----------------------|---|--|---|
| Approx allocation | 65.01% | 14.27% | 18.73% |
| Asset class strategy | - Growth oriented stock selection - High Dividend Paying stock | - Dynamic Duration Management - High Credit Quality Instruments | - Opportunistic position - Hedge against volatile equity markets |

Data as on 30th January 2026

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

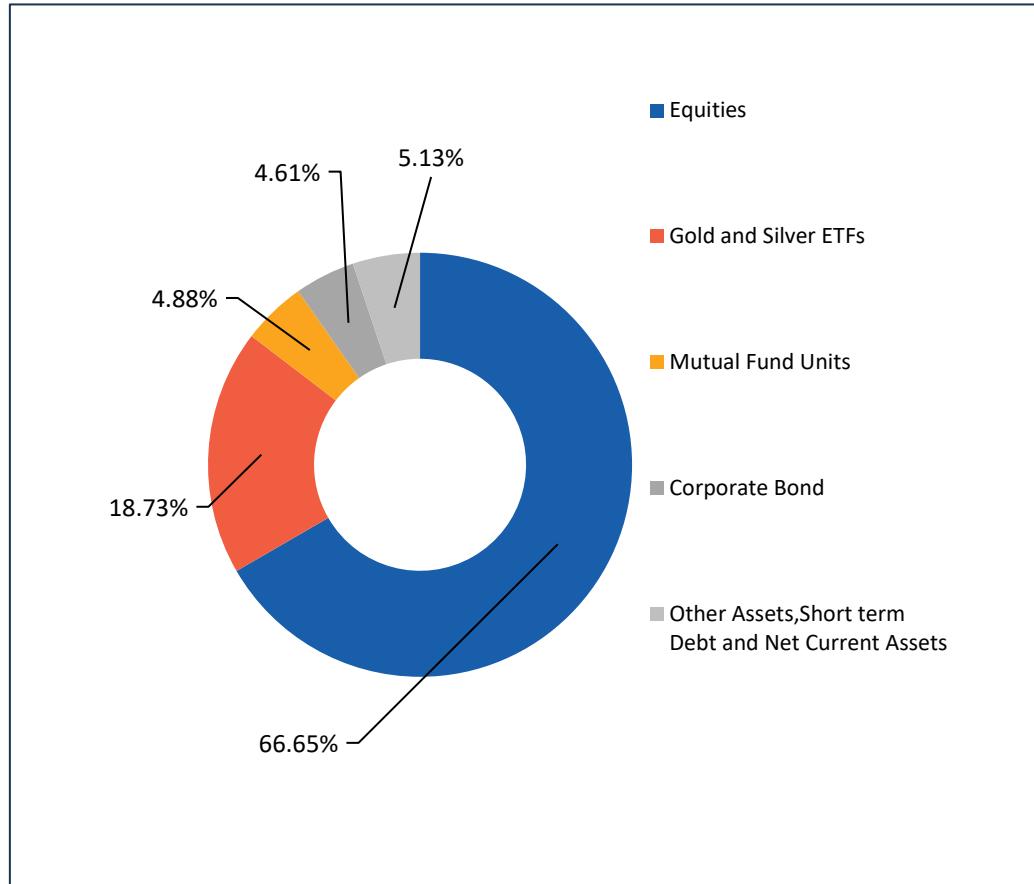
Sector Allocation



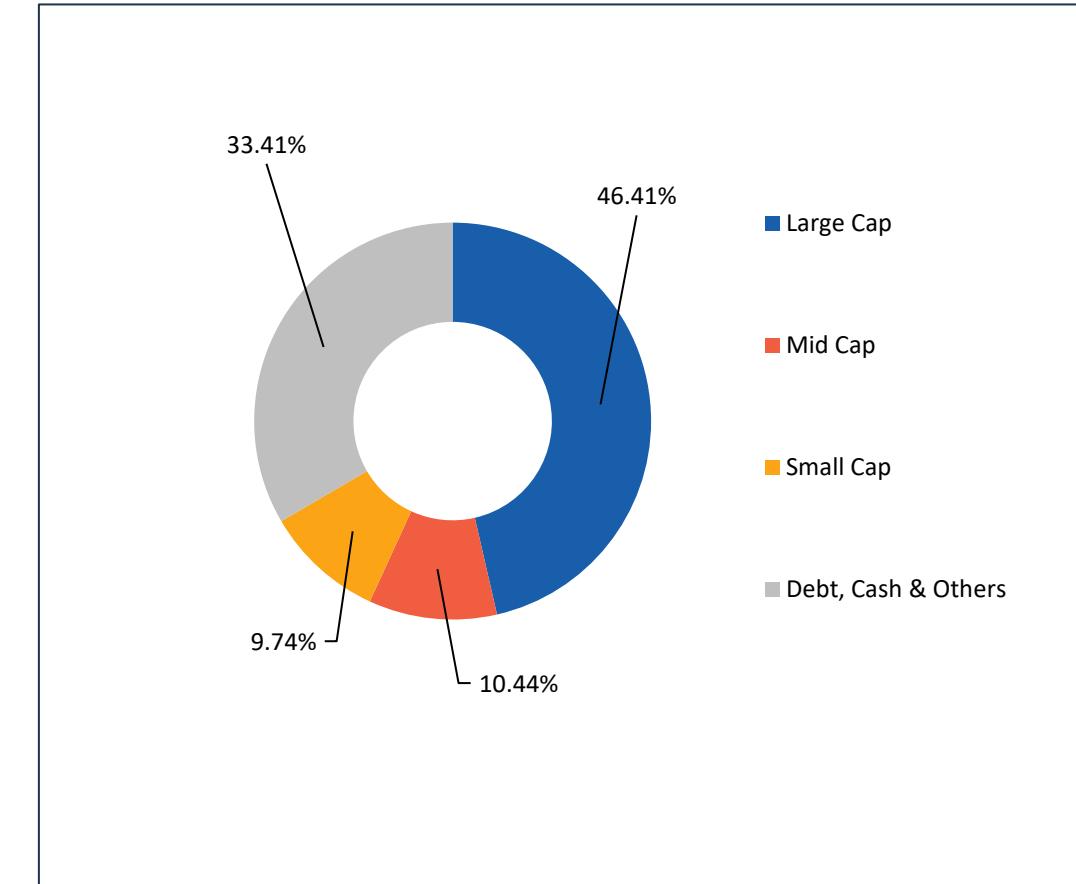
Data as on 30th January 2026 | Data for Equity portion of Portfolio

Asset & Market Cap Allocation

Asset Allocation



Market Cap Breakup



Data as on 30th January 2026

QUANTITATIVE INDICATORS*

| Bajaj Finserv Multi Asset Allocation Fund | Yield to Maturity | Average Maturity | Macaulay Duration | Modified Duration |
|---|----------------------|---------------------|----------------------|----------------------|
| | 7.19% | 2.06 Years | 1.81 Years | 1.83 Years |

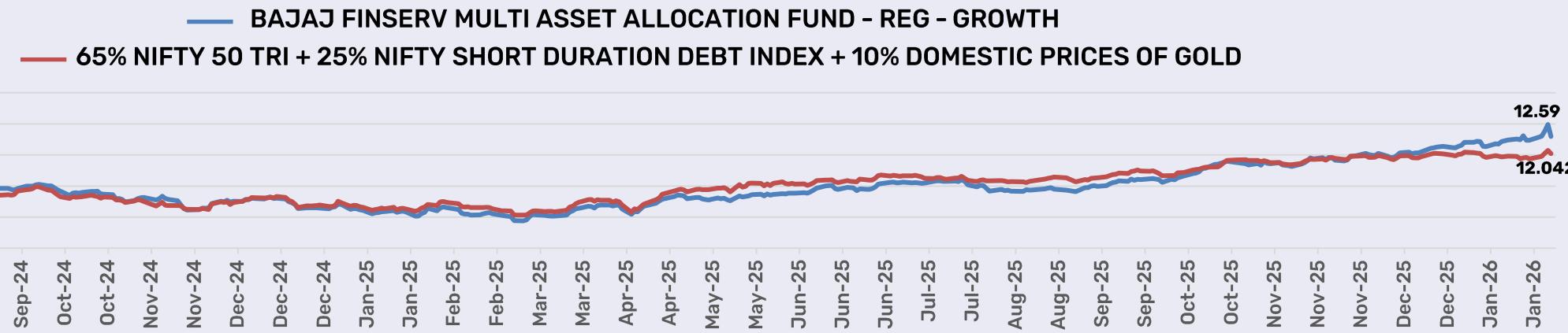
All data is as on 30th January, 2026. | *For the debt portion of the portfolio.

PERFORMANCE SUMMARY

| SCHEME | 6 MONTHS | 1 YEAR | SINCE INCEPTION |
|--|-----------------------------------|------------------------------------|-----------------|
| | ABSOLUTE RETURNS (%) [*] | ANNUALISED RETURN (%) [*] | |
| Bajaj Finserv Multi Asset Allocation Fund* | 14.26 | 22.47 | 14.88 |
| NIFTY 50 TRI | 2.28 | 10.22 | 6.47 |

*Bajaj Finserv Multi Asset Allocation Fund- REG- Growth | For complete performance details, refer to page no. 4

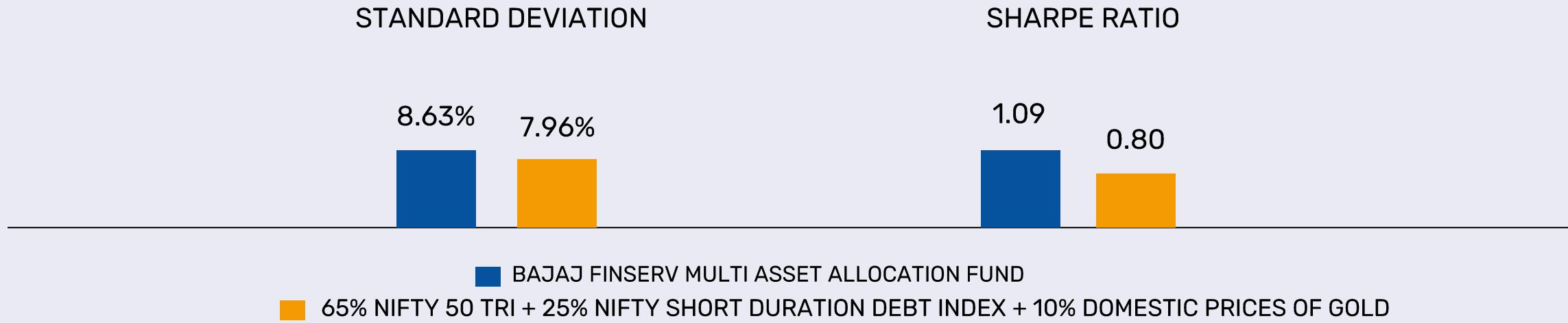
SCHEME VS BENCHMARK



DISCLAIMER: Returns <1 Yr Absolute, \geq CAGR. Absolute Return and Anualised Return are calculated on a point to point basis. Ratios are calculated for a period of 3 years with monthly rolling and monthly frequency and Risk-free rate(5.54) is based on the FBIL Overnight MIBOR rate of as on last working day of the month. For Bajaj AMC schemes, ratios are calculated since inception with monthly rolling and monthly frequency. Max Drawdown is calculated within the one-day range. Returns for global funds pertains to previous business day as NAVs are disclosed at one day lag.

Data as on Data as on 30th January, 2026 | Source: Internal Analysis, MFI360, Bloomberg Past performance may or may not be sustained in future.

RISK AND PERFORMANCE METRICS



With a standard deviation of 8.63% versus 7.96% for the benchmark and a Sharpe ratio of 1.09 versus 0.80, the scheme has delivered robust risk-adjusted returns at lower volatility.

A **beta of 0.89** and a robust **Jensen's alpha of 3.74%** since inception highlight its resilient profile and consistently outperformed through prudent portfolio construction and stock selection.

Risk Free Rate of Return (FBIL Overnight MIBOR) is 5.44% | Data as on 30th January, 2026; calculated since inception | Source: Internal Analysis, MFI360, Bloomberg | Past performance may or may not be sustained in future.

Fund Facts

| | |
|----------------------|--|
| Scheme name | Bajaj Finserv Multi Asset Allocation Fund |
| Scheme Category | Hybrid Scheme - Multi Asset Allocation Fund |
| Scheme Type | An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs |
| Scheme Riskometer | Very High Risk |
| Benchmark | 5% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold |
| Fund Manager | Mr. Sorbh Gupta and Mr. Anup Kulkarni (Fund Manager since June 10, 2025) for Equity Portion, Mr Siddharth Chaudhary for Fixed Income Portion & Mr Vinay Bafna for Commodities Investing. |
| Investment Objective | To generate income from fixed income instruments and generate capital appreciation for investors by investing in equity and equity related securities including derivatives, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs & InvITs. However, there is no assurance that the investment objective of the Scheme will be achieved. ever, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved. |
| Loads | Entry load – not applicable 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 1 year from the date of allotment: if up to 30% of units allotted are redeemed/switched out – Nil any redemption / switch-out of units in excess of 30% of units allotted - 1% of applicable NAV. If units purchased or switched in from another scheme of the Fund are redeemed or switched out after 1 year from the date of allotment, no exit load is payable |
| NAV in Rs. | Regular- 12.5905 Direct-12.9140 |
| AUM in Rs. cr. | 1,555 |
| TER | Regular-1.9100 Direct-0.6000 |

Bajaj Finserv Multi Asset Allocation 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 Multi Asset Allocation Fund - Regular - Growth | | | | | | |
| Last 1 Year | 22.47% | 15.71% | 8.97% | 12,241 | 11,567 | 10,895 |
| Since Inception | 14.88% | 11.84% | 6.47% | 12,591 | 12,042 | 11,097 |
| Bajaj Finserv Multi Asset Allocation Fund - Direct - Growth | | | | | | |
| Last 1 Year | 24.33% | 15.71% | 8.97% | 12,425 | 11,567 | 10,895 |
| Since Inception | 16.65% | 11.84% | 6.47% | 12,914 | 12,042 | 11,097 |
| Returns as on 30th January, 2026 | | | | | | |
| <p>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: 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold Additional Benchmark: Nifty 50 TRI. Inception Date: 3rd June 2024</p> <p>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 greater than 1 year are compounded annualized. Face Value per unit: Rs. 10.</p> <p>The Fund Managers of the scheme: Mr. Sorbh Gupta (Equity Portion), Mr. Anup Kulkarni (Equity Portion) (Fund Manager since June 10, 2025), Mr. Siddharth Chaudhary (Debt Portion) and Mr. Vinay Bafna (Commodity Investments Portion).</p> <p>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.</p> <p>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.</p> <p>Mr. Sorbh Gupta manages equity 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.</p> <p>However, since these funds have not completed 1 year, the performance is not disclosed.</p> | | | | | | |

Bajaj Finserv Multi Asset Allocation Fund

| Bajaj Finserv Multi Asset Allocation Fund - Regular Plan - Growth | | | | | 65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold | | Nifty 50 TRI | |
|---|-----------------|----------------------------|--------------------|-------------------------|--|------------------|--------------------|------------------|
| Period | SIP Start Date | Total Amount Invested(Rs.) | Market Value (Rs.) | Scheme Returns (CAGR %) | Market Value (Rs.) | Returns (CAGR %) | Market Value (Rs.) | Returns (CAGR %) |
| 1-Years SIP | 01-January-2025 | 1,20,000 | 1,37,834 | 28.75 | 1,30,045 | 15.93 | 1,24,387 | 6.87 |
| Inception SIP | 03-June-2024 | 2,00,000 | 2,33,296 | 18.87 | 2,22,412 | 12.75 | 2,08,718 | 4.99 |

Returns as on 30th January, 2026. Past performance may or may not be sustained in future.

The Fund offers flexible and convenient Systematic Investment Plan (SIP) facility. SIP calculations made on Rs. 10,000. SIP Investment on 1st business day of every month. "Since Inception SIP" performance are computed considering 1st instalment on allotment date and thereafter on 1st business day of every subsequent month. The performance of the scheme is benchmarked to the Total Return variant of the Index.

Other Schemes Managed by Fund Manager

Name of Fund Manager: Mr. Sorbh Gupta, Mr. Anup Kulkarni, Mr. Siddhart Chaudhary and Mr. Vinay Bafna.

| Fund Name | 1 Year | | | 3 Year | | | 5 Year | | |
|--|---------|--------|-----------|---------|--------|-----------|---------|--------|-----------|
| | Regular | Direct | Benchmark | Regular | Direct | Benchmark | Regular | Direct | Benchmark |
| Bajaj Finserv Banking and PSU Fund^{ss} | 6.56% | 7.15% | 6.72% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Arbitrage Fund[®] | 5.96% | 6.70% | 7.55% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Money Market Fund[®] | 6.61% | 7.30% | 6.72% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Flexi Cap Fund[®] | 8.64% | 10.09% | 7.74% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Liquid Fund^{**} | 6.24% | 6.42% | 6.34% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Large and Mid Cap Fund^{^^} | 5.93% | 7.44% | 8.98% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Overnight Fund^{**} | 5.70% | 5.75% | 5.69% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth^{sss} | 5.31% | NA | 5.69% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Balanced Advantage Fund[^] | 7.55% | 9.17% | 7.01% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Healthcare Fund^{***} | -2.40% | -0.74% | -0.56% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Consumption Fund^{***} | -6.74% | -5.21% | 4.20% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv ELSS Tax Saver Fund[!] | 10.49% | 12.49% | 7.74% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Gilt Fund^{!!} | 2.14% | 2.96% | 5.49% | NA | NA | NA | NA | NA | NA |
| Bajaj Finserv Large Cap Fund^{***} | 8.54% | 10.15% | 8.89% | NA | NA | NA | NA | NA | NA |

Product Label and Riskometer

Bajaj Finserv Multi Asset Allocation Fund

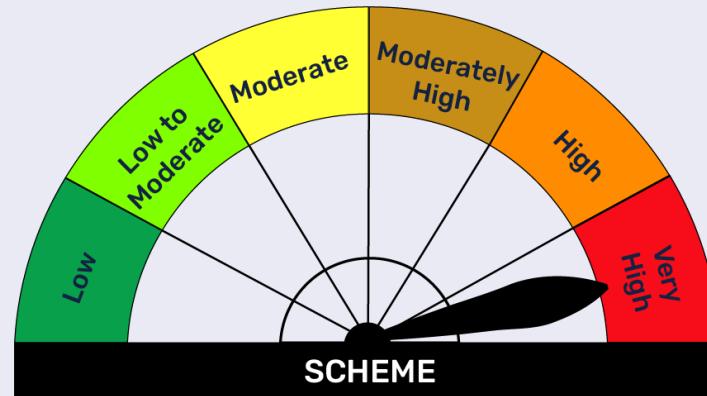
An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs

This product is suitable for investors who are seeking*:

- Income generation from fixed income instruments
- Wealth creation/Capital appreciation over long term from investments in equity and equity related securities, Gold ETFs, Silver ETFs, exchange traded commodity derivatives (ETCD) and in units of REITs & InvITs.

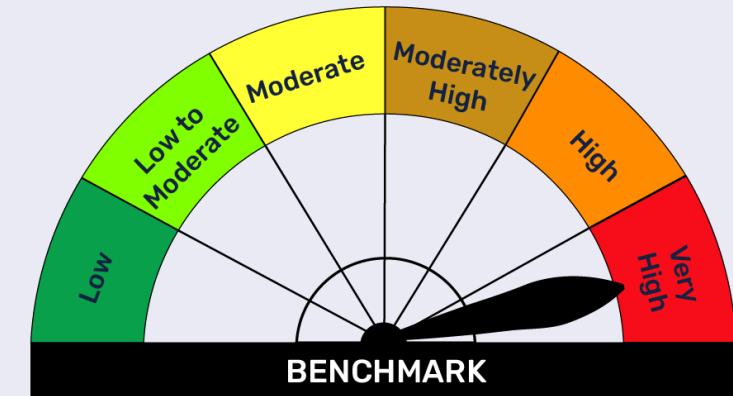
***Investors should consult their financial advisers if in doubt about whether the product is suitable for them**

Scheme



The risk of the scheme is very high

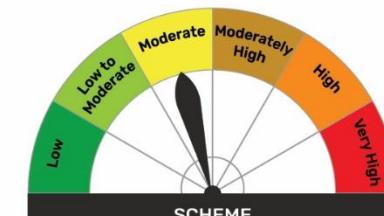
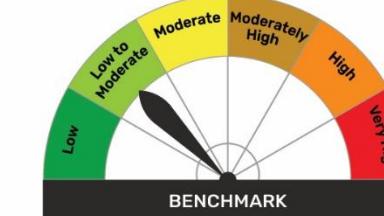
Benchmark



The risk of the benchmark i.e. 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold is very high

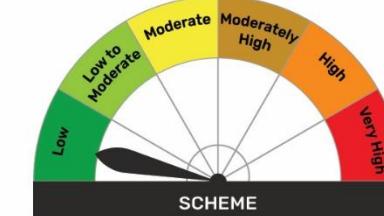
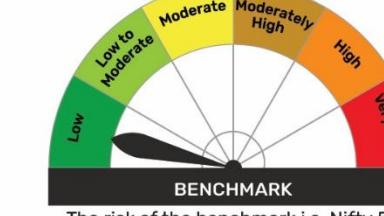
Bajaj Finserv Banking and PSU Fund

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.

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|--|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● Income over short to medium term ● Investment primarily in securities issued by Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME</p> <p>The risk of the scheme is Moderate</p> |  <p>BENCHMARK</p> <p>The risk of the benchmark i.e. Nifty Banking & PSU Debt Index A-II is Low to Moderate</p> |

Bajaj Finserv Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|--|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● Short term income generation ● income through arbitrage opportunities in the cash and derivatives segments of the equity markets <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME</p> <p>The risk of the scheme is low</p> |  <p>BENCHMARK</p> <p>The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low</p> |

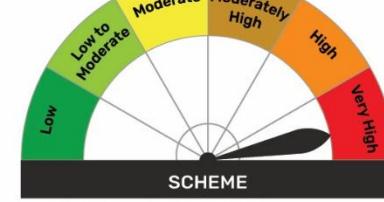
Bajaj Finserv Money Market Fund

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

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|---|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● Income over short term. ● Investment in money market instruments that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME</p> <p>The risk of the scheme is Low to Moderate</p> |  <p>BENCHMARK</p> <p>The risk of the benchmark i.e. NIFTY Money Market Index A-I is Low to Moderate</p> |

Bajaj Finserv Flexi Cap Fund

An open ended equity scheme investing across large cap, mid cap, small cap stocks.

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|--|---|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● Wealth creation/capital appreciation over long term ● Investment in equity and equity related instruments across large cap, mid cap and small cap stocks <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME</p> <p>The risk of the scheme is very high</p> |  <p>BENCHMARK</p> <p>The risk of the benchmark i.e. BSE 500 TRI is very high</p> |

Bajaj Finserv Liquid Fund

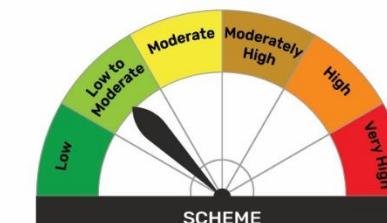
An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

This product is suitable for investors who are seeking*:

- Regular income over short term.
- Investment in money market and debt instruments, with maturity up to 91 days

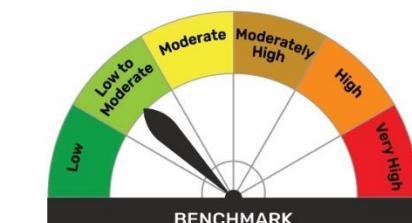
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is Low to Moderate

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. NIFTY Liquid Index A-I is Low to Moderate

Bajaj Finserv Large and Mid Cap Fund

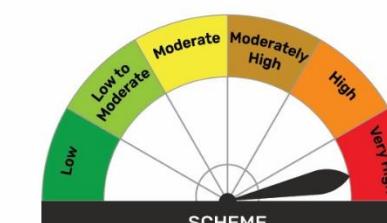
An open ended equity scheme investing in both large cap and mid cap stocks

This product is suitable for investors who are seeking*:

- Wealth creation over long term
- Open ended equity scheme investing in both large cap and mid cap stocks

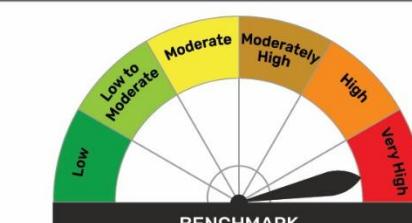
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is very high

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. Nifty Large Midcap 250 TRI is very high

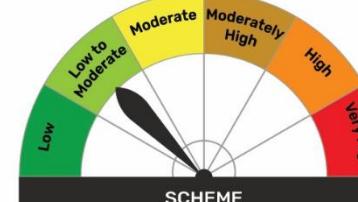
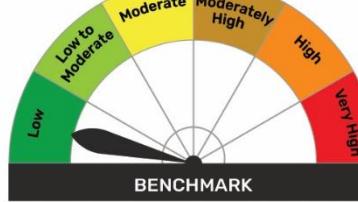
Bajaj Finserv Overnight Fund

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

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|--|--|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> 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 <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME The risk of the scheme is Low</p> |  <p>BENCHMARK The risk of the benchmark i.e. CRISIL Liquid Overnight Index is low</p> |

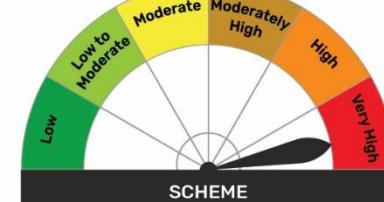
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|---|---|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> Short term savings solution. An open ended Exchange Traded Fund liquid scheme, that aims to provide returns by investing in securities covered by Nifty 1D Rate Index with low risk and a high level of liquidity, subject to tracking error. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME The risk of the scheme is Low to Moderate</p> |  <p>BENCHMARK The risk of the benchmark i.e. Nifty 1D Rate Index is low</p> |

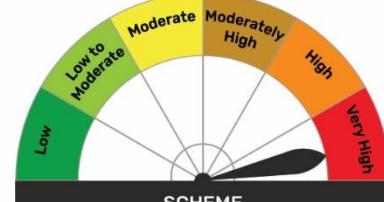
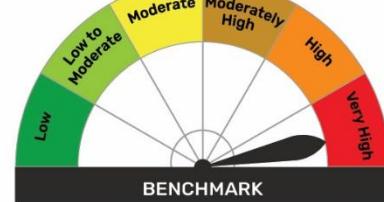
Bajaj Finserv Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|---|--|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● To generate wealth creation over long term ● Dynamic asset allocation between equity and equity related instruments including derivatives, and fixed income instruments <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME The risk of the scheme is very high</p> |  <p>BENCHMARK The risk of the benchmark i.e. NIFTY 50 Hybrid Composite debt 50:50 Index is high</p> |

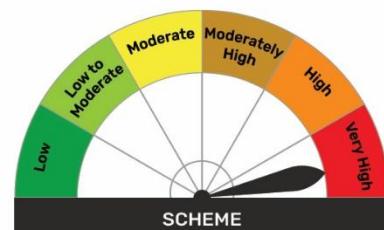
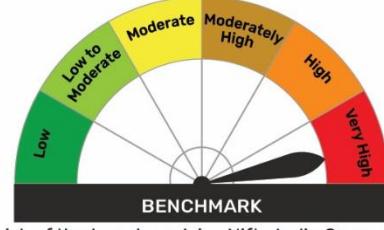
Bajaj Finserv Healthcare Fund

An open ended equity scheme following pharma, healthcare and allied theme

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|---|---|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME The risk of the scheme is very high</p> |  <p>BENCHMARK The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high</p> |

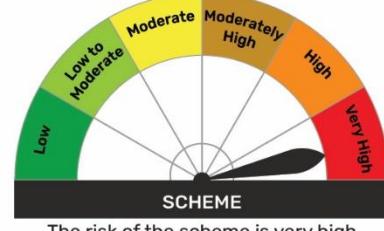
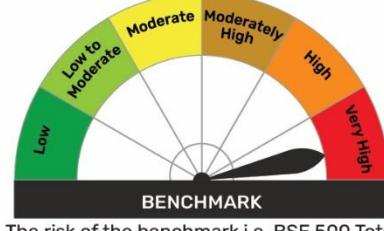
Bajaj Finserv Consumption Fund

An open ended equity scheme following consumption theme

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|--|--|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● 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. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME The risk of the scheme is very high</p> |  <p>BENCHMARK The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high</p> |

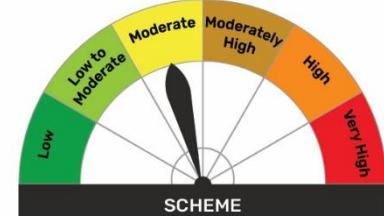
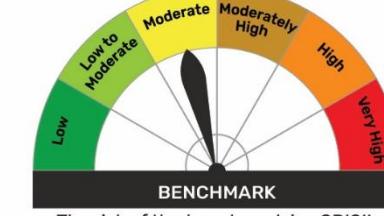
Bajaj Finserv ELSS Tax Saver Fund

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|--|--|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● wealth creation over long term ● to invest predominantly in equity and equity related instruments with tax benefit under Section 80C of Income Tax Act, 1961 <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>SCHEME The risk of the scheme is very high</p> |  <p>BENCHMARK The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High</p> |

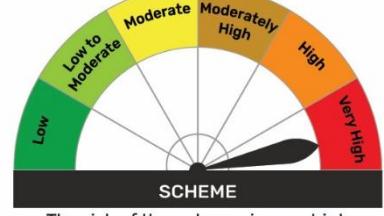
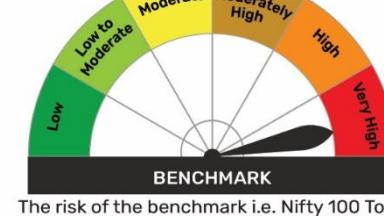
Bajaj Finserv Gilt Fund

An open ended debt scheme investing in government securities across maturity with relatively high interest rate risk and relatively low credit risk

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|---|---|---|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● credit risk free returns over medium to long term ● investments mainly in government securities of various maturities <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is Moderate</p> |  <p>The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate</p> |

Bajaj Finserv Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

| | SCHEME RISK-O-METER | BENCHMARK RISK-O-METER |
|--|---|--|
| <p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of large cap companies <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p> |  <p>The risk of the scheme is very high</p> |  <p>The risk of the benchmark i.e. Nifty 100 Total Return Index (TRI) is very high</p> |

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.