

# 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 31<sup>st</sup> 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

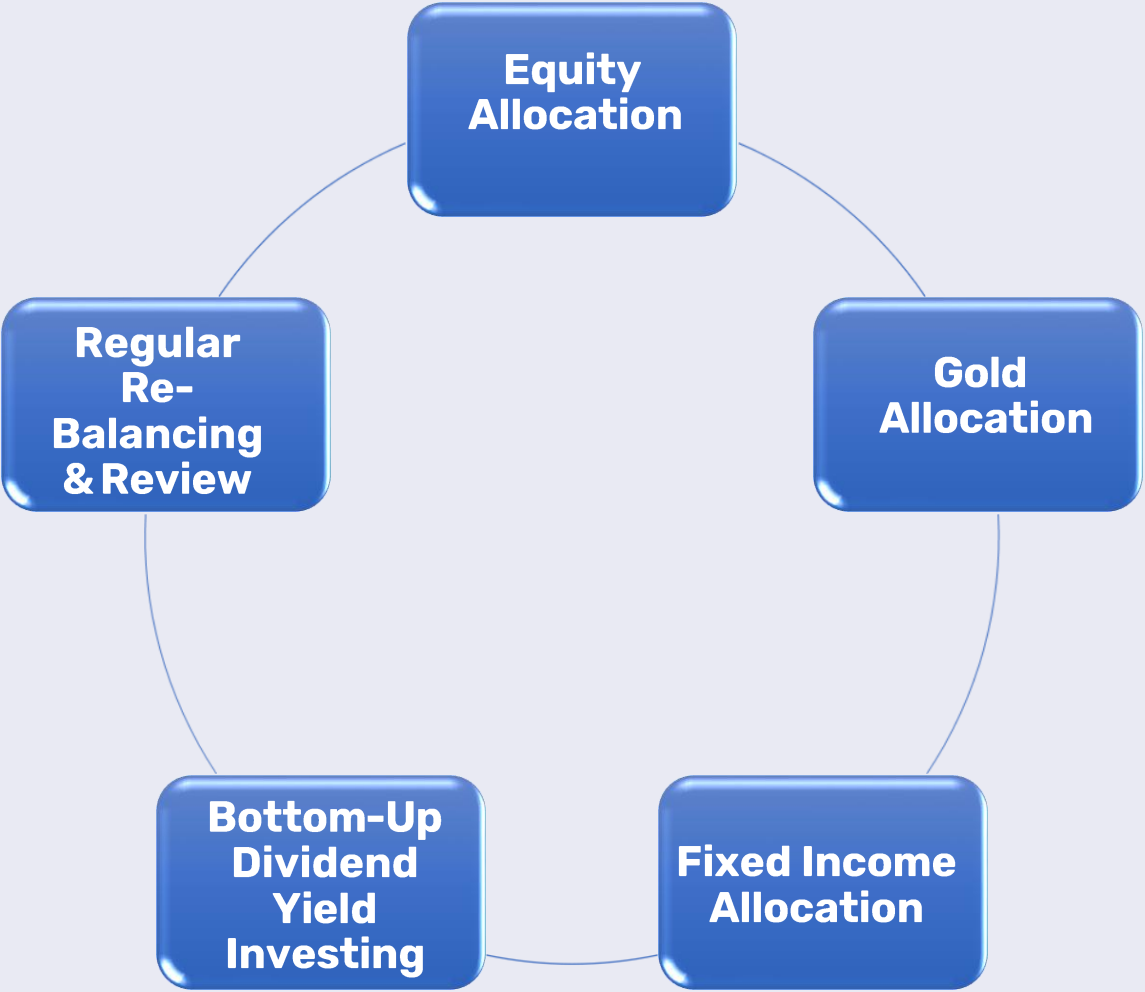
- **Intrinsic Value**
- **Fundamental Elements**
- **Dividend Yield Opportunity**

## 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

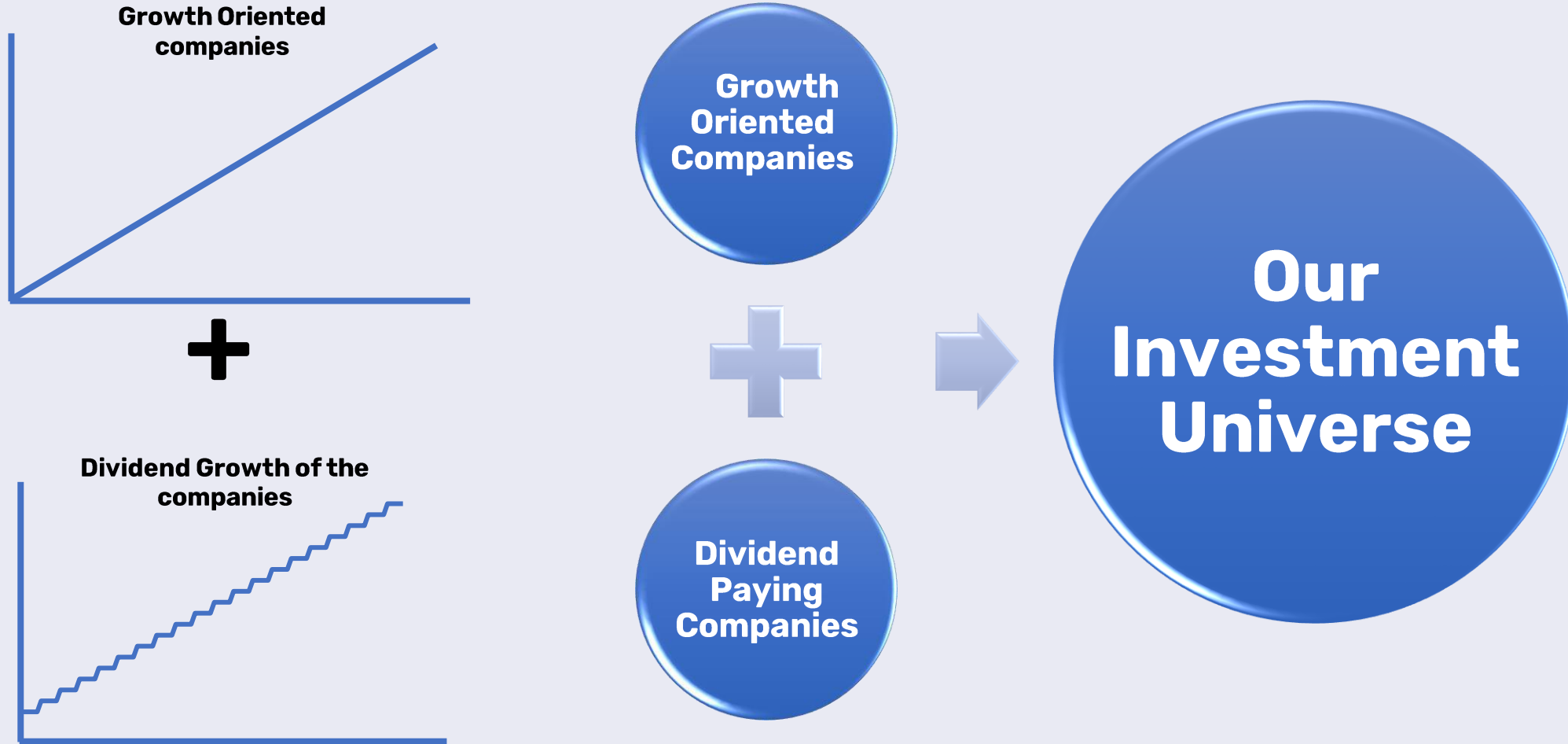
Stable Business Models

Sustainable Growth

Accountable Management

Low Volatility

# Our Equity Strategy: Growth & Dividend Payout

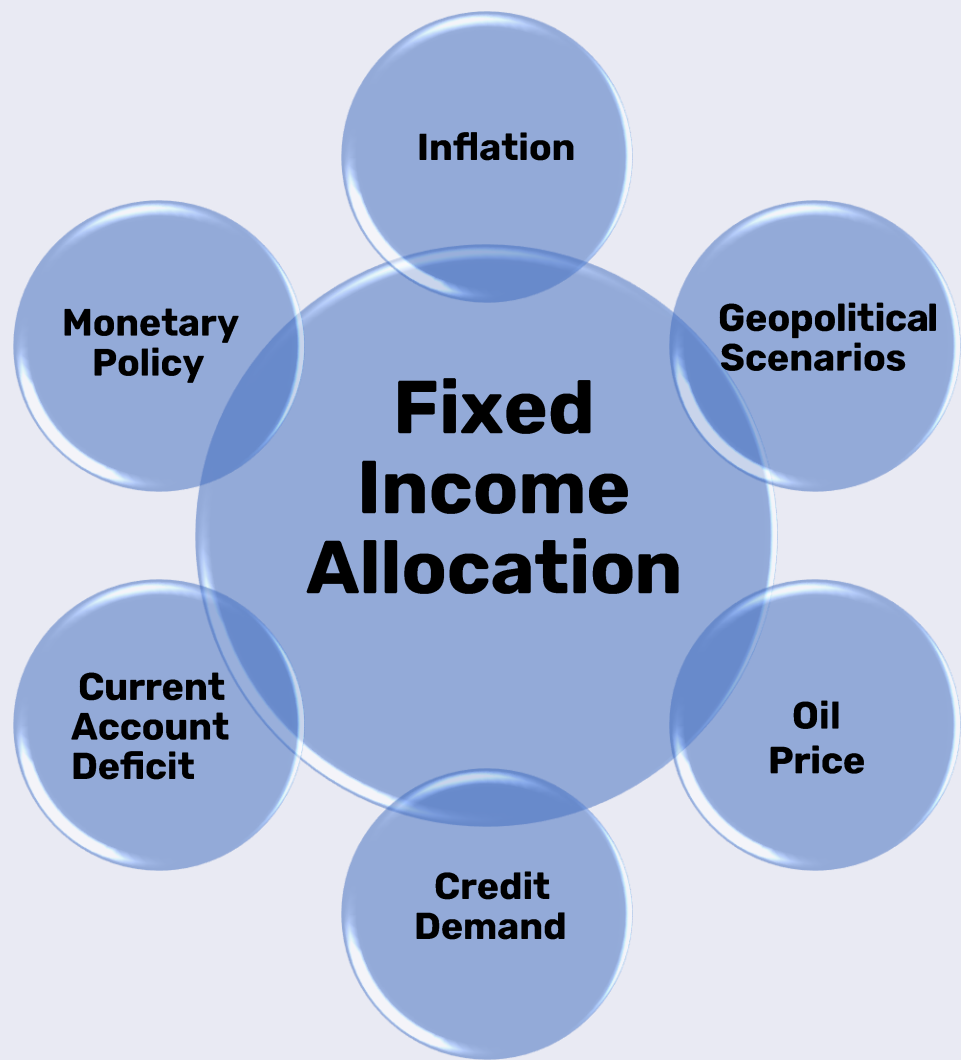
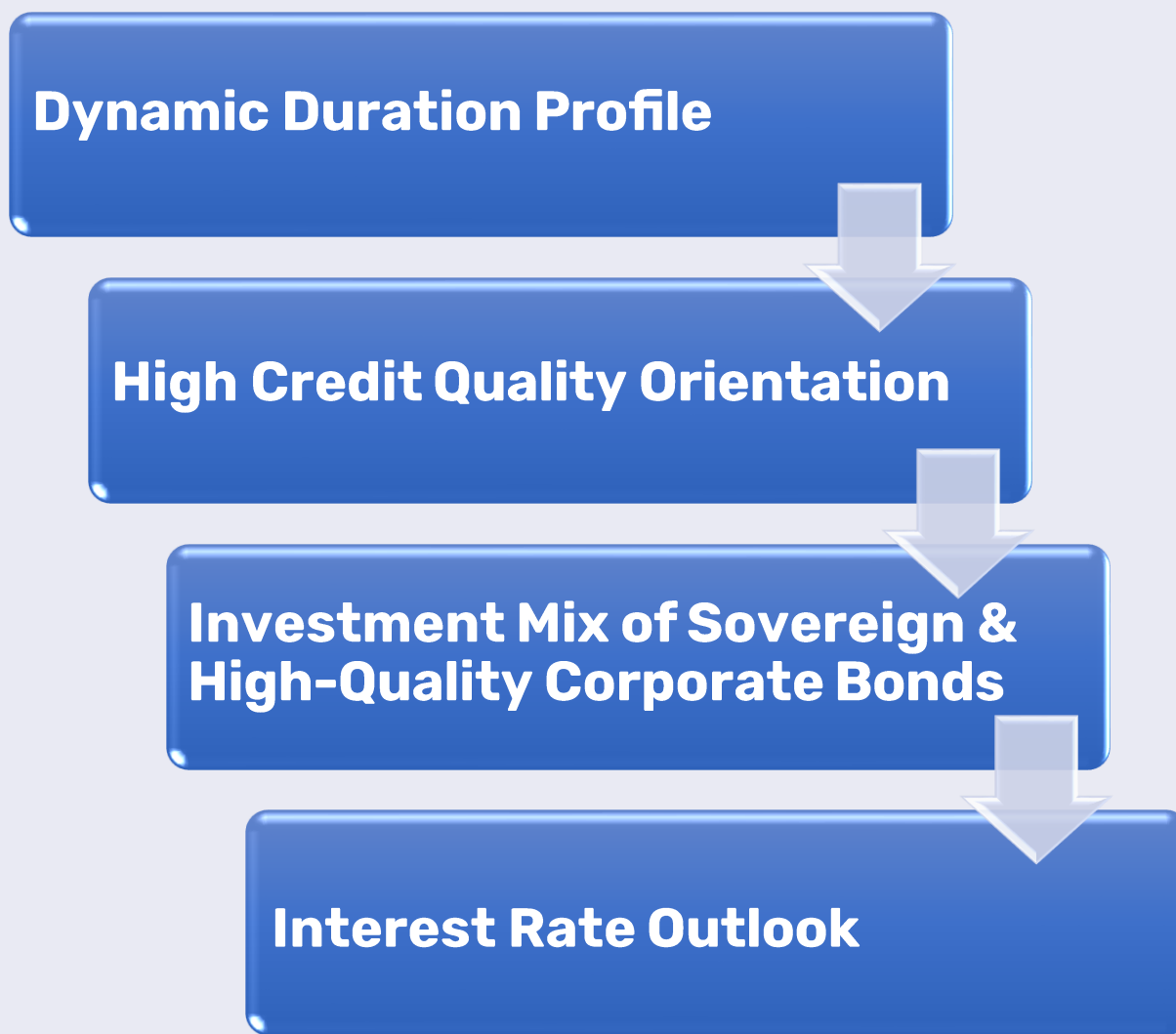


# Why Dividend Yield based Investing in the Current Scenario



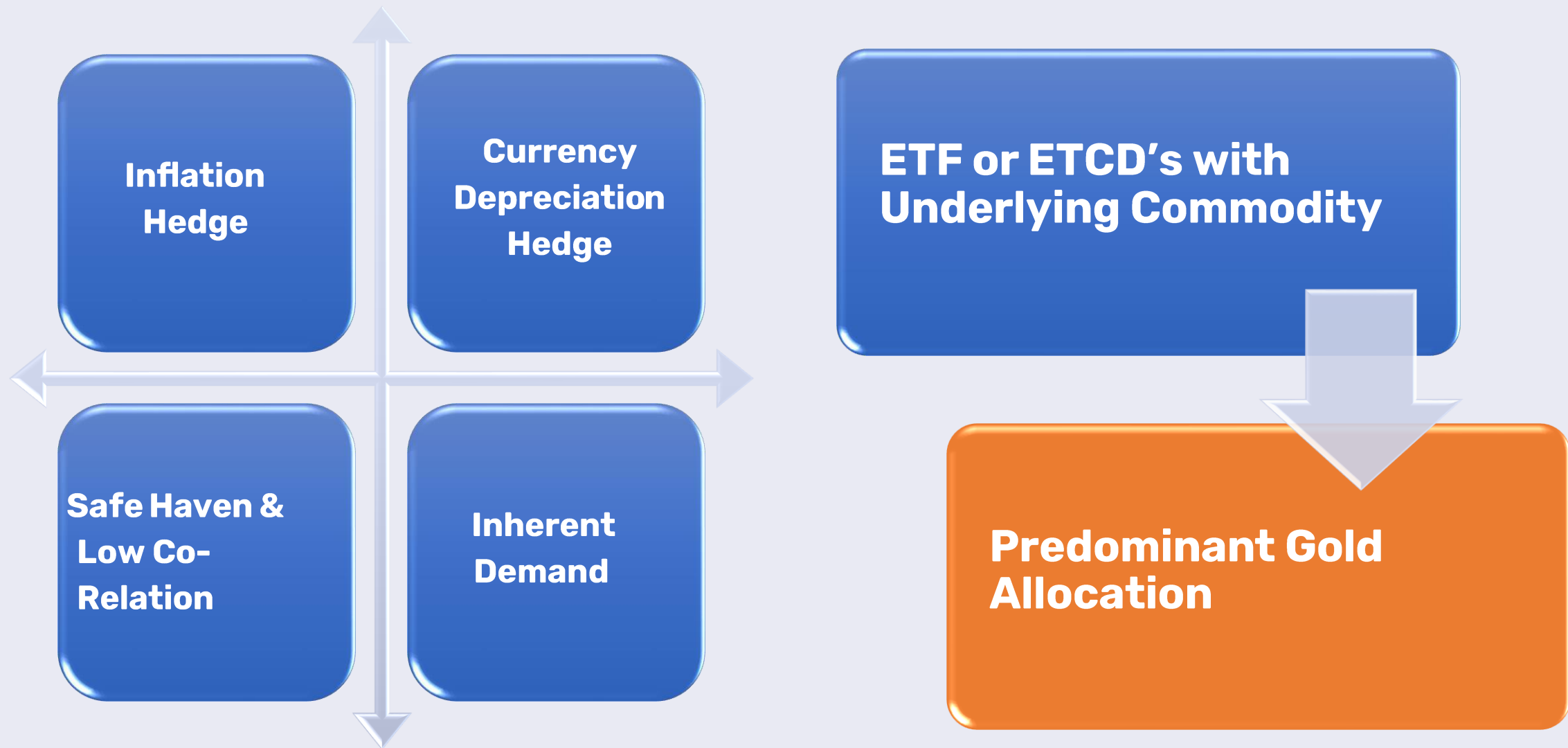


# Debt Allocation: Bajaj Finserv Multi Asset Allocation Fund



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

# INQUBE

## 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

# Our Investment Philosophy

## Hunting Ideas

### TOP-DOWN IDEAS

**ECONOMY**

ECONOMY

**INDUSTRY**

INDUSTRY

COMPANY

**COMPANY**

### BOTTOM-UP IDEAS

**Behavioral  
Screening**

**Cycles**

## Analysing Ideas

- Business
- Management
- Valuation

**Checklist**

**Pre-mortem**

## Allocating

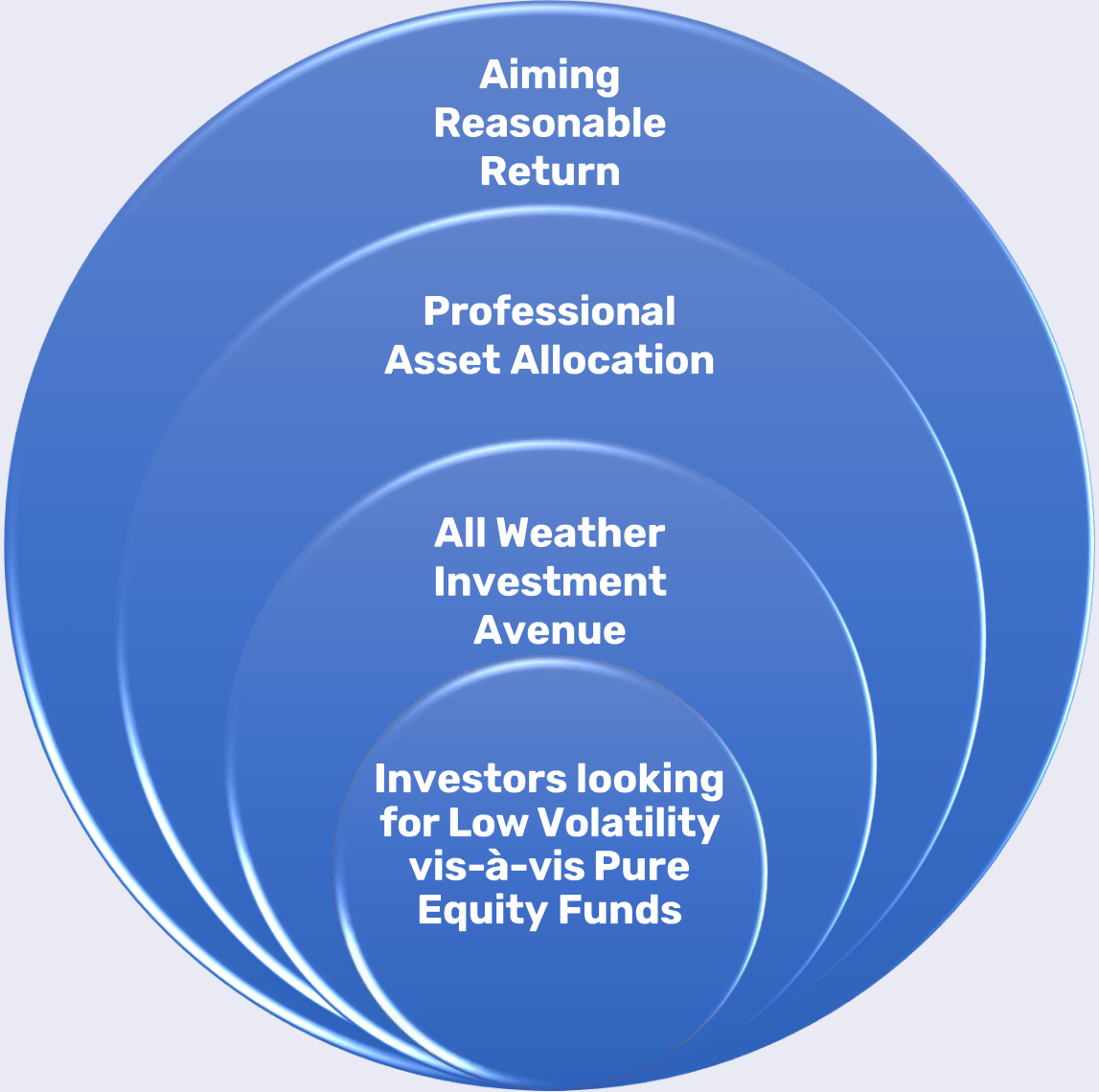
- Size
- Quality
- Value
- Growth
- Risk

**Journal**

**Quant**

**Pre-commitment**

# Who Should Consider Investing in this Fund



# Summary of the Fund Strategy

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

# 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

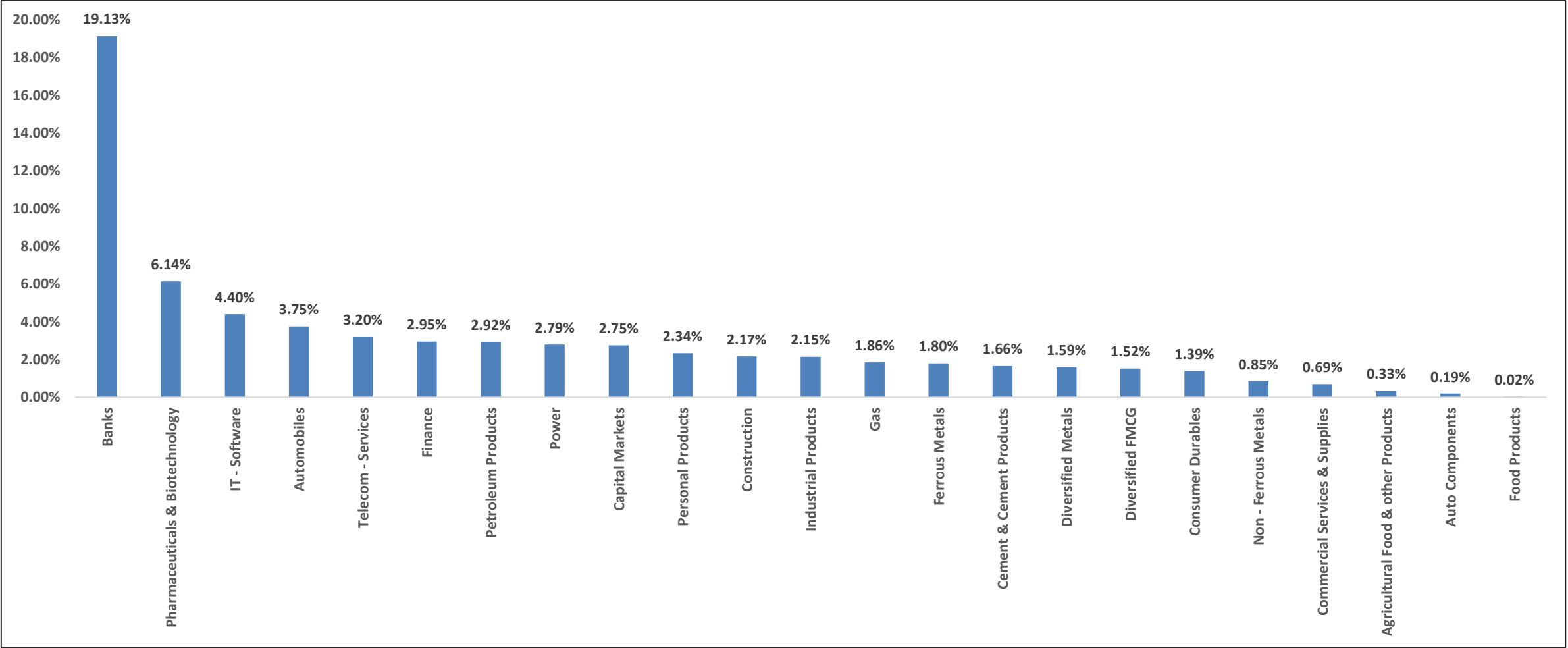
## Fund Strategy

Asset class	Net Equity Allocation	Fixed Income Allocation	Commodity Allocation
Approx allocation	65.01%	14.27%	18.73%
Asset class strategy	<ul style="list-style-type: none"> <li>Growth oriented stock selection</li> <li>High Dividend Paying stock</li> </ul>	<ul style="list-style-type: none"> <li>Dynamic Duration Management</li> <li>High Credit Quality Instruments</li> </ul>	<ul style="list-style-type: none"> <li>Opportunistic position</li> <li>Hedge against volatile equity markets</li> </ul>

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

Data as on 30<sup>th</sup> January 2026

## Sector Allocation

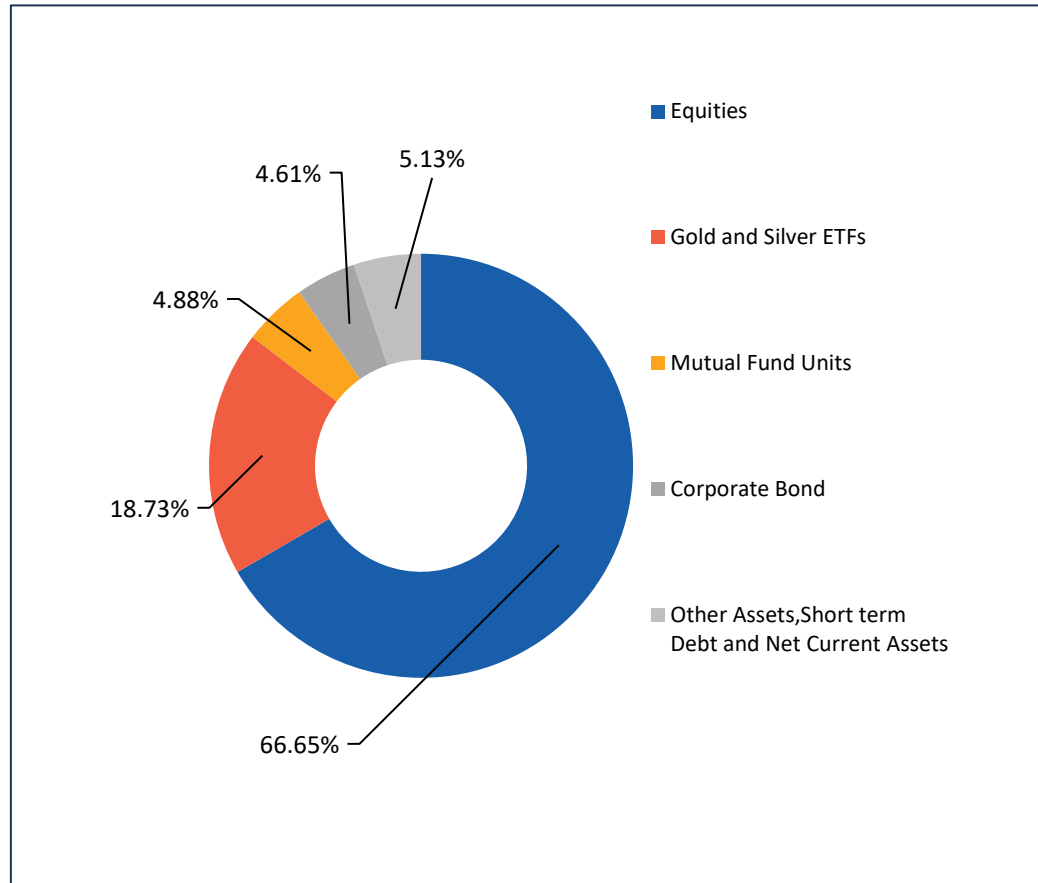


Data as on 30<sup>th</sup> January 2026 | Data for Equity portion of Portfolio

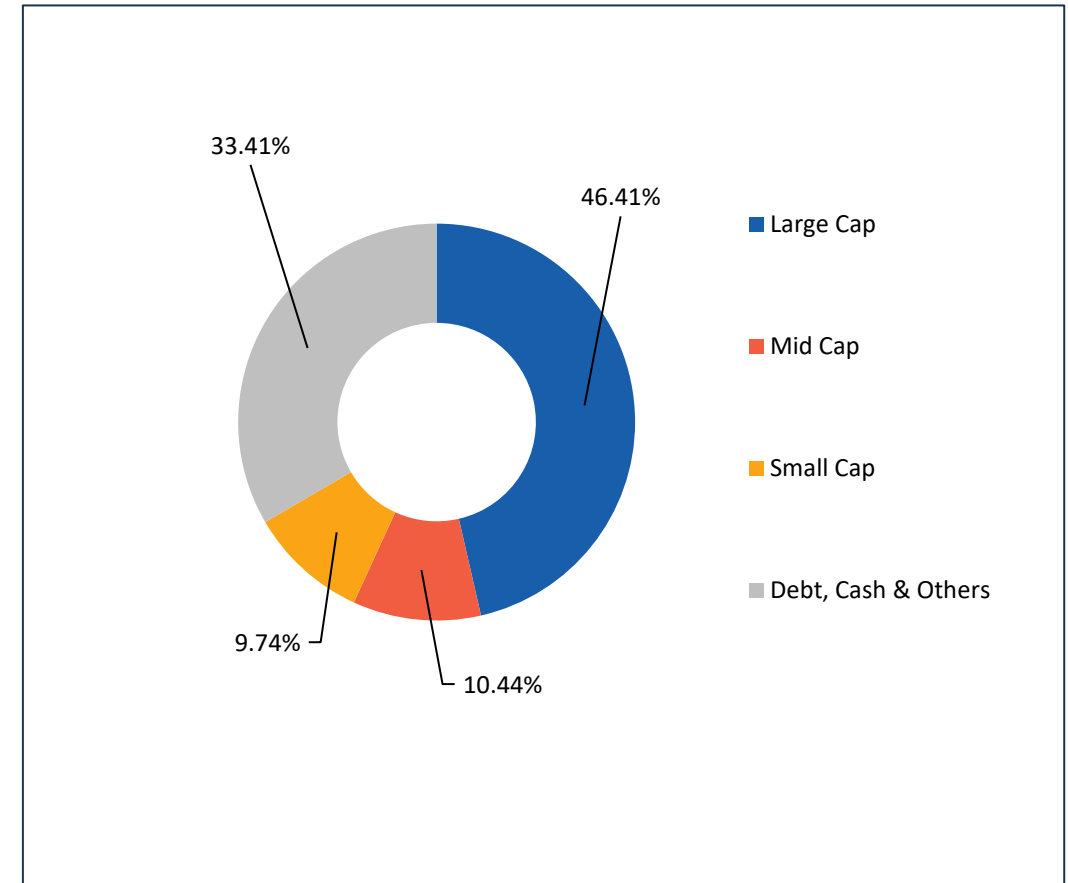


# Asset & Market Cap Allocation

## Asset Allocation



## Market Cap Breakup



Data as on 30<sup>th</sup> 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

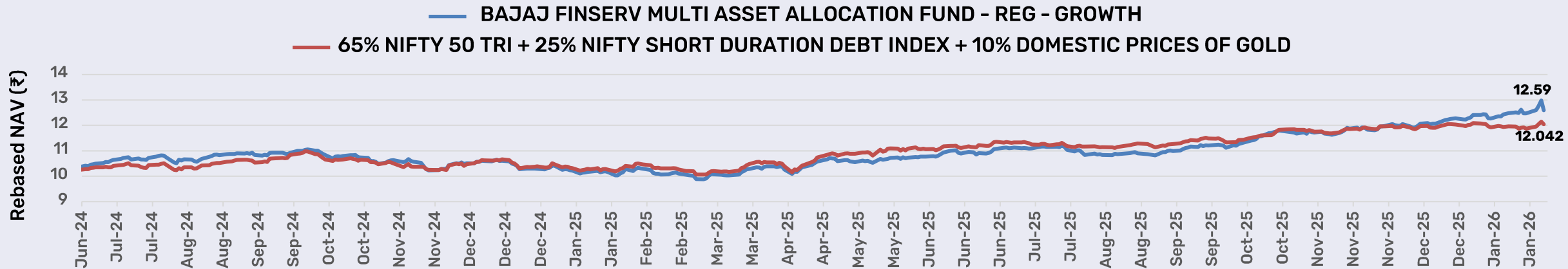
All data is as on 30<sup>th</sup> January, 2026. | \*For the debt portion of the portfolio.

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

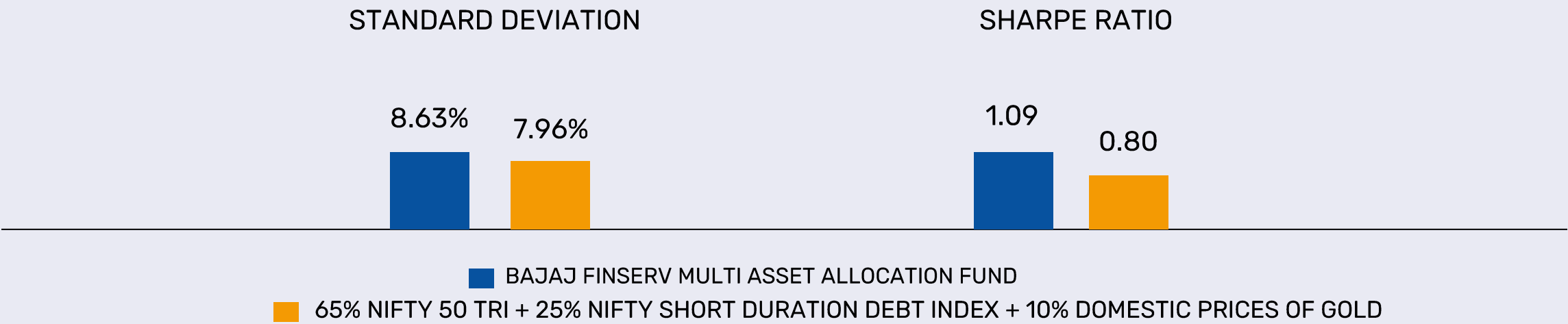
SCHEME VS BENCHMARK



DISCLAIMER: Returns <1 Yr Absolute, ≥ CAGR. Absolute Return and Annualised 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 pertain to previous business day as NAVs are disclosed at one day lag.

Data as on 30<sup>th</sup> 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 30<sup>th</sup> 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

## Value of Investment of Rs.10,000

Returns as on 30th 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: 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

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.

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).

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. 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.

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.

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

## 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

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.

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

# Product Label and Riskometer

## Bajaj Finserv Multi Asset Allocation Fund

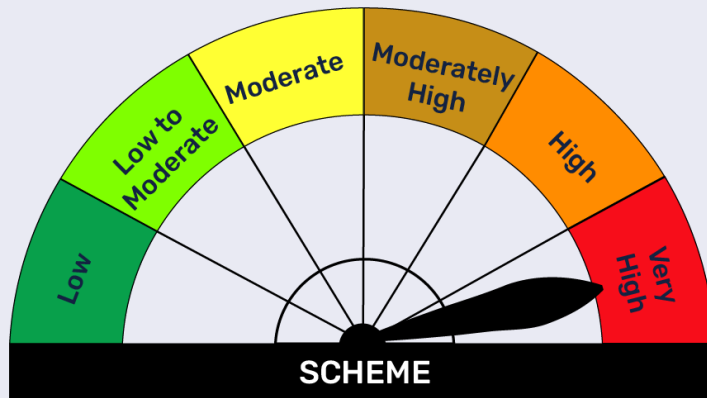
An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs

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.

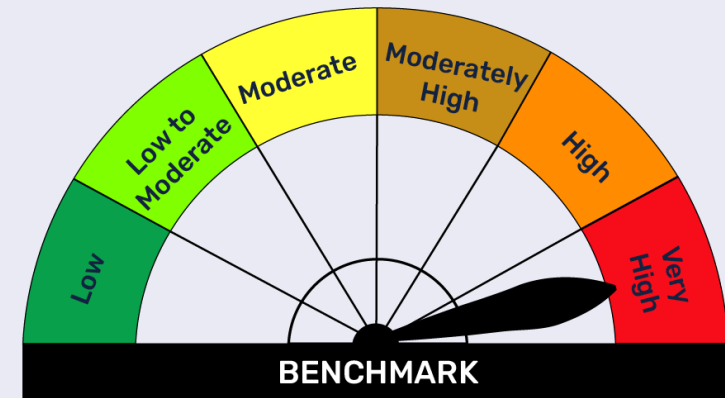
\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

### Scheme



The risk of the scheme is very high

### Benchmark

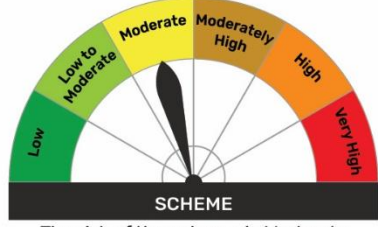
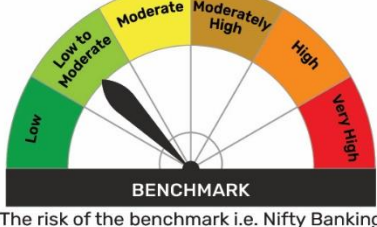


The risk of the benchmark i.e. 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold is very high



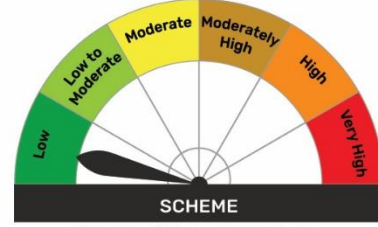
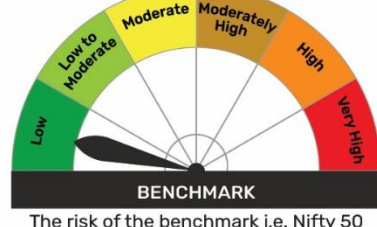
### Bajaj Finserv Banking and PSU Fund

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"> <li>Income over short to medium term</li> <li>Investment primarily in securities issued by Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies</li> </ul> <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 &amp; 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"> <li>Short term income generation</li> <li>income through arbitrage opportunities in the cash and derivatives segments of the equity markets</li> </ul> <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

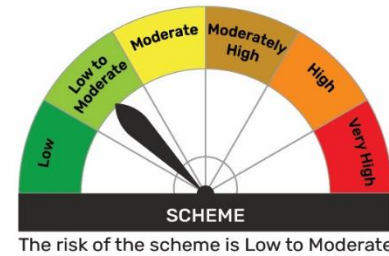
An open ended debt scheme investing in money market instruments with Relatively Low Interest Rate Risk and Moderate Credit Risk.

This product is suitable for investors who are seeking\*:

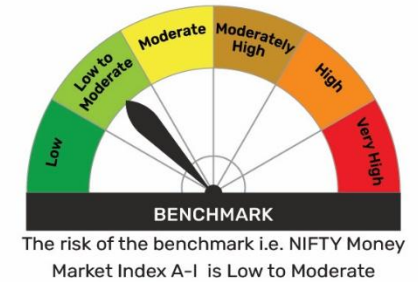
- Income over short term.
- Investment in money market instruments that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity

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

### SCHEME RISK-O-METER



### BENCHMARK RISK-O-METER



## Bajaj Finserv Flexi Cap Fund

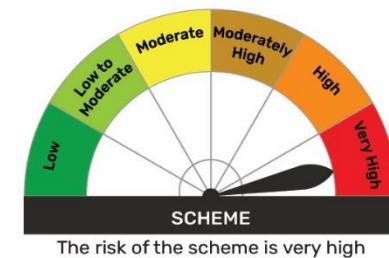
An open ended equity scheme investing across large cap, mid cap, small cap stocks.

This product is suitable for investors who are seeking\*:

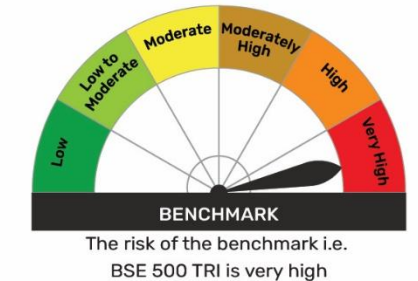
- Wealth creation/capital appreciation over long term
- Investment in equity and equity related instruments across large cap, mid cap and small cap stocks

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

### SCHEME RISK-O-METER



### BENCHMARK RISK-O-METER



### Bajaj Finserv Liquid Fund

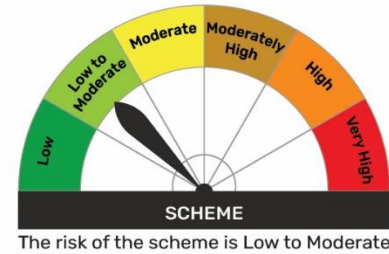
An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

This product is suitable for investors who are seeking\*:

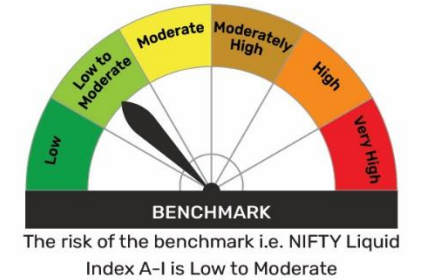
- Regular income over short term.
- Investment in money market and debt instruments, with maturity up to 91 days

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

#### SCHEME RISK-O-METER



#### BENCHMARK RISK-O-METER



### Bajaj Finserv Large and Mid Cap Fund

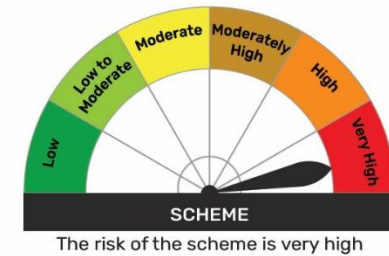
An open ended equity scheme investing in both large cap and mid cap stocks

This product is suitable for investors who are seeking\*:

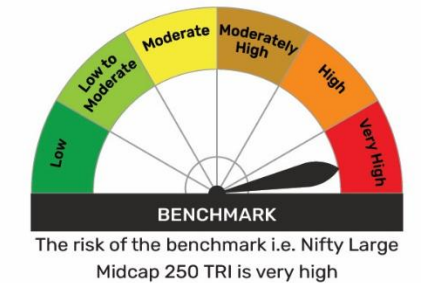
- Wealth creation over long term
- Open ended equity scheme investing in both large cap and mid cap stocks

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

#### SCHEME RISK-O-METER




#### BENCHMARK RISK-O-METER






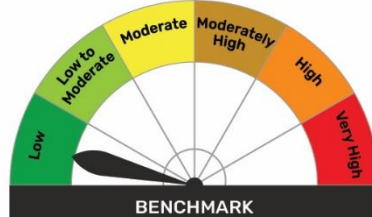
### Bajaj Finserv Overnight Fund

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"> <li>Regular income over short term that may be in line with the overnight call rates.</li> <li>Investment in money market and debt instruments, with overnight maturity</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p><b>SCHEME</b></p> <p>The risk of the scheme is Low</p>	 <p><b>BENCHMARK</b></p> <p>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"> <li>Short term savings solution.</li> <li>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.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p><b>SCHEME</b></p> <p>The risk of the scheme is Low to Moderate</p>	 <p><b>BENCHMARK</b></p> <p>The risk of the benchmark i.e. Nifty 1D Rate Index is low</p>

### Bajaj Finserv Balanced Advantage Fund

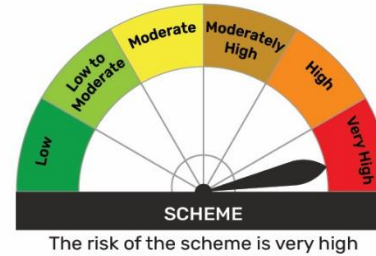
An Open Ended Dynamic Asset Allocation Fund

This product is suitable for investors who are seeking\*:

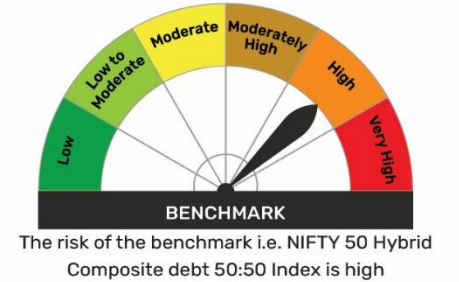
- To generate wealth creation over long term
- Dynamic asset allocation between equity and equity related instruments including derivatives, and fixed income instruments

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

#### SCHEME RISK-O-METER



#### BENCHMARK RISK-O-METER



### Bajaj Finserv Healthcare Fund

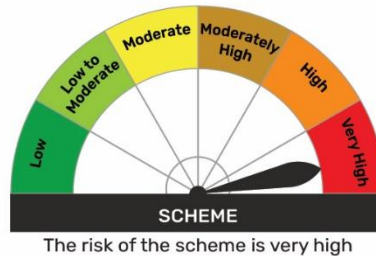
An open ended equity scheme following pharma, healthcare and allied theme

This product is suitable for investors who are seeking\*:

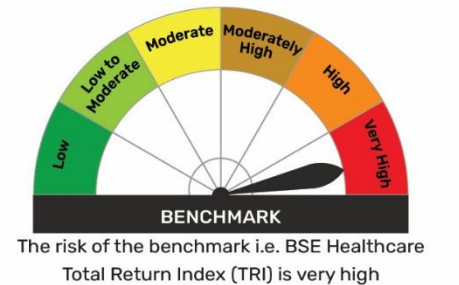
- wealth creation over long term
- to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies.

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

#### SCHEME RISK-O-METER

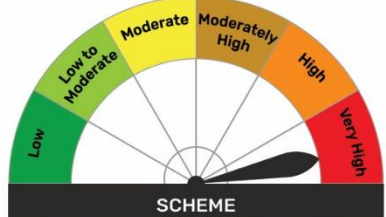
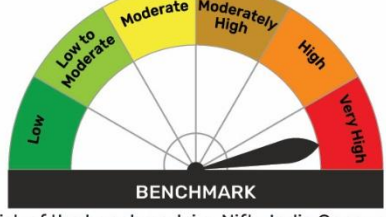


#### BENCHMARK RISK-O-METER



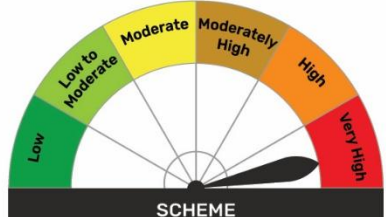
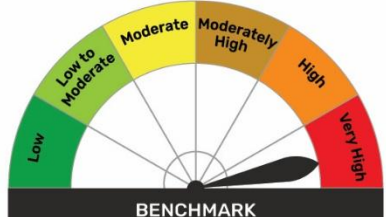
### Bajaj Finserv Consumption Fund

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"> <li>● wealth creation over long term</li> <li>● 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.</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p><b>SCHEME</b></p> <p>The risk of the scheme is very high</p>	 <p><b>BENCHMARK</b></p> <p>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"> <li>● wealth creation over long term</li> <li>● to invest predominantly in equity and equity related instruments with tax benefit under Section 80C of Income Tax Act, 1961</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p><b>SCHEME</b></p> <p>The risk of the scheme is very high</p>	 <p><b>BENCHMARK</b></p> <p>The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High</p>




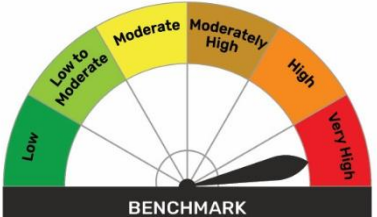
### Bajaj Finserv Gilt Fund

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"> <li>● credit risk free returns over medium to long term</li> <li>● investments mainly in government securities of various maturities</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p><b>SCHEME</b></p> <p>The risk of the scheme is Moderate</p>	 <p><b>BENCHMARK</b></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"> <li>● wealth creation over long term</li> <li>● to invest predominantly in equity and equity related instruments of large cap companies</li> </ul> <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p><b>SCHEME</b></p> <p>The risk of the scheme is very high</p>	 <p><b>BENCHMARK</b></p> <p>The risk of the benchmark i.e. Nifty 100 Total Return Index (TRI) is very high</p>

# Disclaimer



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