

# SMALL CAP. GIANT POTENTIAL.

## BAJAJ FINSERV SMALL CAP FUND

Give your investments the  
3-in-1 advantage

### Quality

Companies with distinct  
competitive advantages

### Growth

Companies with high  
scalability potential

### Value

Companies that present intrinsic  
value opportunities



FACTSHEET, OCTOBER'25

### BAJAJ FINSERV SMALL CAP FUND

An open ended equity scheme predominantly investing in small cap stocks

#### Product label

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

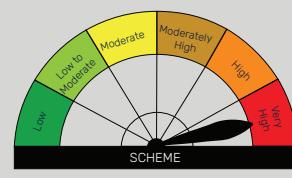
- wealth creation over long term
- to invest predominantly in equity and equity related instruments of small cap companies.

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

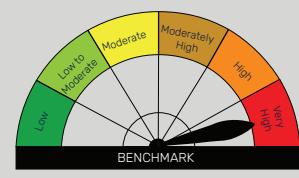
Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

**BAJAJ FINSERV ASSET MANAGEMENT LIMITED**

#### RISKOMETER



The risk of the scheme is very high



The risk of the benchmark i.e.  
BSE 250 SmallCap TRI  
is Very High

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# FROM THE MD's DESK



**Ganesh Mohan**  
MD, Bajaj Finserv AMC

Dear Friends,

As we enter the festive season, it is a time to pause, reflect, and reconnect- with our families, our goals, and the progress we've made. It's also a good moment to take stock of where we stand and where we're headed.

At Bajaj Finserv Asset Management Limited, September marked an important milestone. Bajaj Finserv Flexi Cap Fund^ completed two years since launch in August end. In this short span, it has grown to become the largest fund in our product suite, with AUM exceeding ₹5,400 crores\*, reinforcing the resilience of our investment approach.

Bajaj Finserv Flexi Cap Fund is built on the principle of investing in MEGATRENDS- long-term shifts that shape industries and consumer behaviour. Our strategy is growth-oriented, focusing on companies that are well-positioned to benefit from these trends. We've stayed true to the fund's label and objective, and the results reflect that discipline. We appreciate the trust our investors and distribution partners have placed in us, and strive to deliver performance with transparency and consistency.

Looking ahead, we see several positive indicators in the Indian economy. Consumer demand is improving, credit growth is picking up, and macroeconomic data is turning favourable. These trends suggest a strong second half of the year. One sector that stands out in this environment is Banking and Financial Services. It's the largest sector in the financial markets and plays a central role in driving economic activity. Its performance has a direct impact on broader market sentiment and growth. We believe this sector is well-positioned for an upswing and are watching it closely for investment opportunities.

Another area gaining traction is our Savings+ proposition. Bajaj Finserv AMC is the first asset management company to introduce a solution like this. Savings+ is designed to help investors earn relatively better\* potential returns on idle money, higher than savings accounts. It offers a simple way to make funds more productive without compromising on liquidity. As awareness grows, we encourage investors and distributors to explore this offering and consider how it can fit into their financial plans.

Savings+ is especially useful for those who want to keep their money accessible but still earn competitive returns.

At Bajaj Finserv AMC, our focus remains on building reliable, innovative, and investor-friendly solutions. We aim to help

investors grow their wealth over the long term and make informed decisions with confidence.

We also recognize the importance of staying connected with our distribution partners. Your feedback and insights help us improve and adapt. Whether it's product design, communication, or service delivery, we value your input and strive to build strong, collaborative relationships.

We remain optimistic about the opportunities ahead. Market conditions are evolving, and while challenges remain, there is also room for growth. Our team continues to monitor trends, assess risks, and identify areas where we can add value through thoughtful strategies.

Diwali is a time of renewal and hope. On behalf of everyone at Bajaj Finserv AMC, I wish you and your families a safe, happy, and prosperous festive season. Thank you for your continued

support and trust. We look forward to working together to achieve more milestones and help investors reach their financial goals.

Happy Diwali and happy investing.

Source : Nifty Indices, RBI

<sup>^</sup>Refer to page 52 for statutory details of the scheme.

\*In savings bank account, the interest rate is fixed, however, the returns in mutual funds are subject to market risks.

# FROM THE CIO's DESK



**Nimesh Chandan**  
CIO, Bajaj Finserv AMC

Since I am writing this during the World Investor Week, I thought of taking a topic which is most discussed these days among investors.

In 1970, Psychologist Walter Mischel conducted one of the most famous experiments in psychology called the Stanford Marshmallow Experiment. It involved studying the behavior of children who were 4 to 5 years old. Each child was brought into the room which had a table and a chair. The child was seated, and a marshmallow was placed in front of him/her on the table. The researcher would tell the child that he would leave the room for some time. The child can have the marshmallow. But when the researcher returns, if the child has not eaten the marshmallow, he/she would get an additional marshmallow as a reward.

The choice for every child was: Eat one now or have two later. Typically, the child would be left in the room for 15 minutes. Some children gave into the temptation quickly and ate the marshmallow as soon as the researcher left. Some struggled for a few minutes, trying to hold themselves back but ultimately gave in and gulped it down. Few kids were able to resist long enough to earn their reward.

Interesting experiment but what makes it so great? The important findings of the experiment came about only after many years! The researchers tracked the kids for years and studied how they performed in life on many different parameters. The kids who delayed gratification and waited to receive the second marshmallow ended up having better grades in school, higher educational attainment, lower likelihood of obesity, better social skills and did well on life's other measures.

## **The temptation in investing**

Do adults fare better than the kids in such situations? Well, the temptations are different but many of us easily give into them, acting on impulse. In investing, the strongest desire that we need to fight is the desire to make quick short-term returns. A lot of investors enter the markets with the hope of making a 'fast buck'. Especially when the market returns look good in the rear view mirror (like they do today), investors come in, believing the future holds the same returns for them. These investors move their focus from business research to market timing. This doesn't in any way yield good results in the longer term. Plus, if the investors get their hands on some such 'bonanza' stock, the quantity they end up owning and/or the price they enter at, chasing the herd, does little to change their long-term compounding of the investment effort.

As the primary markets get active during bull markets, IPO (Initial Public Offering) flipping strategies also resurface. Here the investors want to apply for an issue only to sell it on listing for a quick profit. Many don't even understand what business the company owns. Prices become just numbers and screen becomes a video game. Typically, the first set of primary issues are good quality and are reasonably priced. As frenzy picks up, companies with substandard fundamentals come to the market with highly priced issuances. Investors' due diligence deteriorates and scepticism (which is a useful tool for investing) diminishes. And losses ensure wiping away any superior return made in the strategy. Leveraged investors of course suffer more.

Benjamin Graham talks about this short-term mindset as speculation rather than investment in his book 'The Intelligent Investor'. It is like treating stocks as lottery tickets rather than businesses.

## **What makes us think short-term and what can we do about it**

The most common reason for short term thinking is recency bias. We are affected by vivid stock price movements in the short term and we expect the same to continue. In doing so, we tend to ignore base rates (average long-term returns). Overconfidence is another important reason for trading in the short term. People tend to overestimate their ability to forecast short term market movements or market timing. Stress on performance and fear of missing out (FOMO) also tend to make people think near term and react to noise rather than fundamentals.

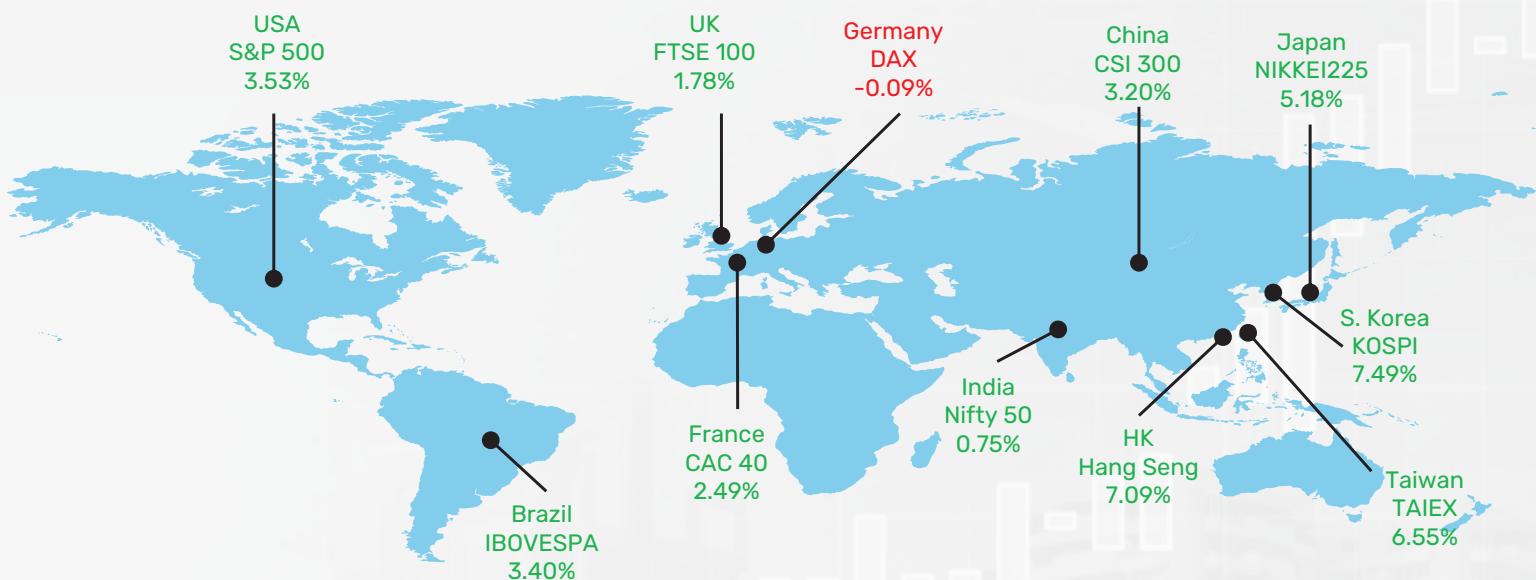
The lure of short-term returns is strong and takes a lot of discipline and effort to resist. Keeping positive nudges around to think about long term can help. The investment process should have tool like a checklist which help identify these biases and address them. One can also pre-commit to certain steps in investment to avoid taking decision in the hot state.

In a follow up study to the Stanford marshmallow experiment, some researchers gave the children an attractive toy to distract them from staring at the marshmallow all the time. That seems to have worked. A majority of the children that had the option of playing with the toy while they were waiting were able to resist eating the first marshmallow. Maybe there lies an answer for investors too. The key is fruitful distractions - rather than looking at the prices and updating portfolios all the time, invest time in reading about businesses and ideas that can help improve long-term investment outcomes. A good investment process combined with patience and optimism will eventually lead to long-term wealth creation.

# The MacroScope

## Global Markets and Economy

### Global Indices – 1M Returns (local currency)



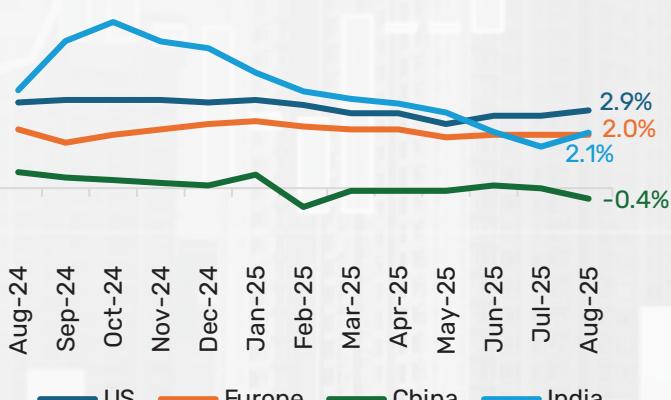
Past performance may or may not be sustained in the future.

Source: Bloomberg. Data as on 30th September 2025.

- Global equities mostly gained in September 2025 amid easing inflation and steady growth outlooks.
- The U.S. and Asian markets rose on strong earnings and tech optimism, while Europe was mixed with Germany lagging.
- Japan, Korea, and Hong Kong outperformed on policy support and exports.
- India's Nifty 50 closed in green, up 0.8% MoM after two straight months of decline, supported by resilient macro data.

Source: Bloomberg.

### Global Inflation Rates



Source: Bloomberg. Data as on 31st August 2025.

### Global Central Bank Rates



Source: Bloomberg. Data as on 30th September 2025.

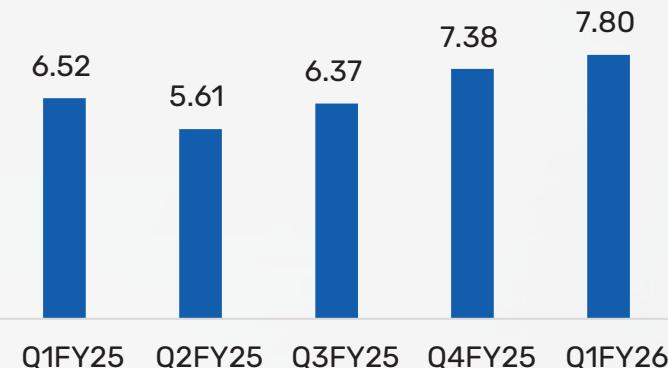
- Global inflation eased further by September 2025, with the U.S. at 2.9%, Europe at 2.0%, India at 2.1%, and China in mild deflation at -0.4%.
- Central banks are gradually shifting toward accommodative stances – the Fed cut rates to 5.5%, while Europe, India and China held its rates constant.
- Policymakers remain cautious, balancing growth support with inflation control, as global price pressures moderate and economic momentum stabilizes across major regions.

Source: Bloomberg, RBI. Data as on 31st August 2025.

# The MacroScope

## Indian Economy

### India GDP Growth Rate



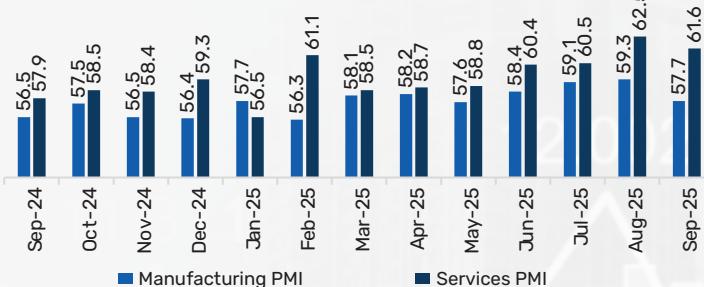
Source: MoSPI, IMF. Data as on 29th August 2025.

### RBI Real GDP growth estimates

	Revised	Previous	
Q2FY26	7%	6.7%	↑
Q3FY26	6.4%	6.6%	↓
Q4FY26	6.2%	6.3%	↓
Q1FY27	6.3%		

Source: RBI Governor's Speech. Data as on 1st October 2025.

### India Manufacturing and Services PMI



Source: S&P Global. Data as on 30th September 2025.

Brent prices softened as modest OPEC+ output hikes and lingering oversupply fears outweighed demand recovery hopes.

Gold surged amid safe-haven buying, a weaker dollar, and growing expectations of U.S. rate cuts.

The rupee weakened against the dollar as import demand stayed high, trade tensions persisted, and foreign inflows remained subdued despite RBI interventions.

OPEC+: Organization of the Petroleum Exporting Countries.

India's manufacturing PMI eased to 57.7 in September 2025 from 59.3 in August, reflecting a moderation in growth but sustained sectoral strength. Output, new orders, and purchasing activity expanded at slower rates, while job creation hit a one-year low. Input costs rose, and selling prices surged, though business confidence improved on GST optimism.

India's services PMI slipped to 61.6 in September 2025 from August's 62.9, though it remained near a 15-year high, signaling continued robust growth. Output and hiring slowed, with only 5% of firms adding staff. Foreign sales and outstanding business eased, while both input and output inflation softened, indicating reduced cost pressures.

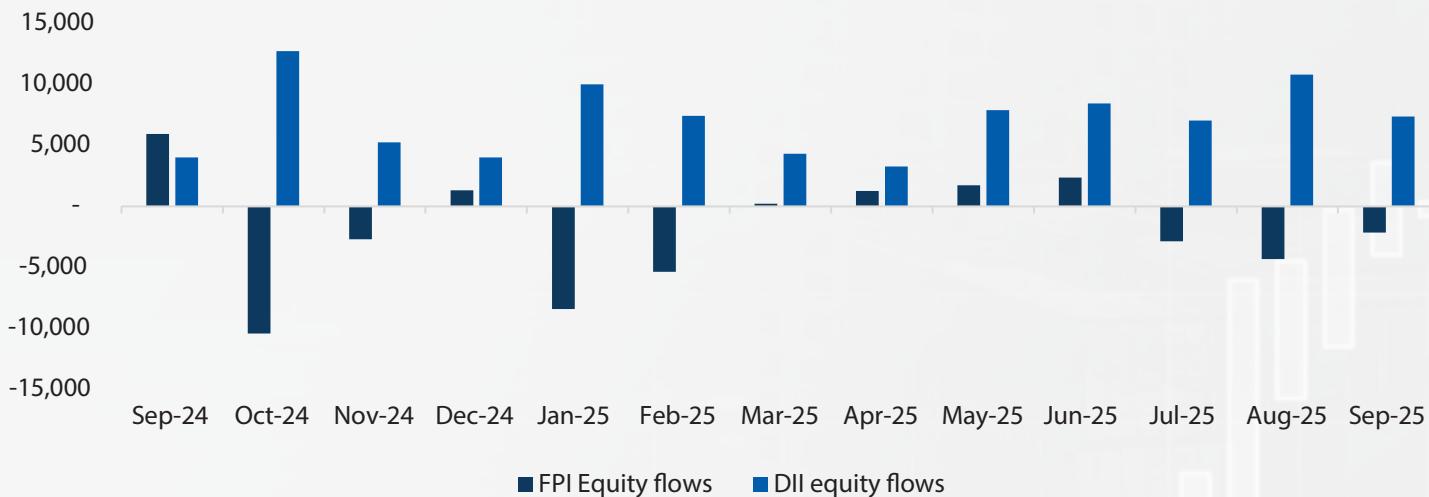
PMI: Purchasing Managers' Index

	Price in USD/ unit as on 30th September 2025	1 month return	1 year return
<b>Brent (per barrel)</b>	67.02	-1.61%	-6.62%
<b>Gold (per troy ounce [oz])</b>	3858.96	11.92%	46.47%
<b>USD/INR</b>	88.48		

Source: Bloomberg, Goldman Sachs. Data as on 30th September 2025.

# The MacroScope

## Equity Flows (in USD mn)



Source: Bloomberg, NSDL. Data as on 30th September 2025.

## Equity Indices

### Sector Performance (1 Month)

Nifty PSU Bank	11.41%
Nifty Auto	6.34%
S&P BSE Utilities	5.11%
S&P BSE Cap Goods	4.39%
Nifty Energy	4.05%
Nifty Bank	1.83%
Nifty Financial Services	1.78%
Nifty Infrastructure	1.51%
Nifty Realty	-0.36% ▲
Nifty Pharma	-1.60% ▼
Nifty FMCG	-2.55% ▼
Nifty IT	-4.34% ▼

- ▶ PSU banks rose on strong retail and MSME credit growth, regaining market share from private peers.
- ▶ Auto stocks gained from GST cuts, normal monsoon, and festive demand revival.
- ▶ Utilities advanced with steady power demand and supportive government reforms.
- ▶ Capital goods strengthened due to higher government capex and infrastructure push.
- ▶ Energy moved up on stable crude prices and improved refining margins.
- ▶ Financial services and infrastructure recorded modest gains from fiscal stimulus and credit expansion.
- ▶ Realty slipped slightly amid high interest costs.
- ▶ Pharma weakened due to US policy risks and GST transition effects.
- ▶ FMCG declined on subdued consumption and margin pressures.
- ▶ IT fell on muted global demand, GenAI-driven pricing pressure, and visa uncertainty.

Past performance may or may not be sustained in future.

Source: Bloomberg, ICRA MFI360; Data as on 30th September 2025.

# The MacroScope

## 10-Years Nifty PE



## 10-Years Nifty PB



Source: Bloomberg. Data as on 30th September 2025.

- Nifty's PE and PB hover are well below their long-term averages, while dividend yield (1.35%) is above its 10-year mean (1.27%), providing better income support.
- Valuation compression has eased, reducing downside risk and making markets more balanced.
- With stable valuations, future returns hinge on earnings growth and sectoral leadership shifts rather than multiple expansion.

## Equity Outlook

Equity market in September was characterized by sector rotation as global tariff headlines weighed on exporters, while domestic consumption, capex-linked and rate-sensitive sectors gained traction. The Nifty closed in green (up 0.8% MoM) in Sep'25 after two straight months of decline. Despite foreign outflows, domestic institutional and retail investors remained strong buyers, lending stability to the market. With government reforms and the RBI working in tandem to ensure adequate liquidity through calibrated operations, the underlying growth cycle appears to be on a firm footing. The Q2 FY26 GDP growth at 7.8% further underscores India's economic resilience and the strength of its domestic fundamentals, reflecting healthy momentum across manufacturing, services and investment activity.

The interplay between tariff negotiations, festival-led consumption momentum and Q2 corporate earnings will potentially influence the market direction in October. Festive-season demand, the lagged impact of GST rate cuts and stable macro conditions should sustain consumption momentum, particularly across discretionary, auto and consumer durable segments. Corporate results for Q2 FY26 will be closely watched to gauge the extent of margin recovery and demand resilience, especially in manufacturing, BFSI and consumption-led sectors.

On a broader level, India's economic strength continues to be underpinned by private consumption which contributes nearly two-thirds of GDP supported by rising per capita income, a healthy household balance sheet and an expanding middle class driving premiumization across sectors, especially in autos, food, healthcare and wellness. Meanwhile, energy transition- marked by accelerated renewable capacity addition, digitization and financialization and China+1 manufacturing opportunities remain strong structural themes. While global trade and commodity volatility may cause short-term swings, India's diversified growth base, resilient domestic demand and policy continuity are expected to keep the market tone positive for the month.

Our portfolio remains positioned towards domestic cyclicals and high-quality businesses with limited export exposure and robust earnings visibility, ensuring resilience amid market volatility and global uncertainties. Large-cap and flexi-cap funds continue to stand out, supported by favorable valuations and steady earnings potential. Meanwhile, mid- and small-cap exposures are maintained selectively, emphasizing quality and consistent performance. Multi-asset, balanced advantage, and arbitrage strategies continue to enhance diversification. Consumption is expected to gain further momentum, aided by recent GST reductions and the ongoing festive season. Healthcare remains relatively stable, with diversified exposure and favorable generics positioning helping offset tariff-related impacts.

Source: Bloomberg, RBI, UBS, NSE indices, Internal Analysis.  
Past performance may or may not be sustained in the future.

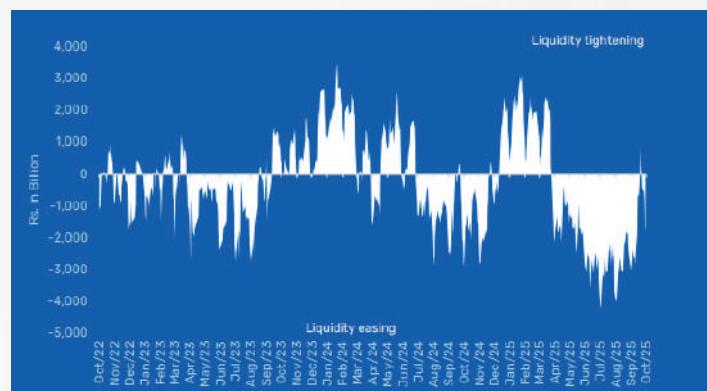
# The MacroScope

## DEBT MARKET

Broad Indices	30-Sep-25	Week Ago	Month Ago	3 Month Ago	6 Months Ago	Year Ago
Call Rate	5.69%	5.59%	5.50%	5.50%	7.12%	6.68%
T-Repo	5.47%	5.41%	5.40%	5.42%	6.69%	6.64%
Repo	5.50%	5.50%	5.50%	5.50%	6.25%	6.50%
Reverse Repo	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%
3 Month CP	5.83%	5.87%	5.84%	5.88%	7.35%	7.28%
1 Year CP	6.40%	6.37%	6.42%	6.40%	7.22%	7.65%
3 Month CD	5.87%	5.81%	5.81%	5.87%	7.31%	7.30%
1 Year CD	6.35%	6.40%	6.41%	6.33%	7.25%	7.56%

Source: Bloomberg. Data as on 30th September 2025.

## Banking System Liquidity (in ₹ Bn)



Source: Bloomberg. Data as on 3rd October 2025.

## DEBT OUTLOOK

India's 10-year G-Sec yield eased by ~6 bps in September, supported by clarity on the limited fiscal impact of GST rationalization and optimism over potential inclusion of Indian government bonds in the Bloomberg Global Aggregate Index. Despite these positives, yields remain elevated amid global and external uncertainties.

The RBI MPC maintained the repo rate at 5.50% and a neutral stance, marking a second consecutive pause. The policy tone was balanced, reflecting comfort with inflation below 3% and concern over a gradual growth moderation, with H2 FY26 GDP projected at 6.3%. The central bank's focus clearly remains on preserving external stability rather than adding further domestic stimulus.

Globally, the US Fed cut rates by 25 bps to 4.00–4.25%, its first move of 2025, citing softer labor data and sticky inflation. Chair Powell emphasized flexibility and data dependence. Meanwhile, US tariffs on Indian exports, muted FDI, and outflows have weighed on sentiment and the INR, reinforcing the RBI's intent to maintain an adequate rate differential to protect currency stability.

System liquidity turned negative in September due to tax outflows, briefly pushing the Weighted Average Call Rate (WACR) above the repo rate. The RBI's overnight Variable Rate Repo (VRR) operations provided partial relief. Liquidity should normalize in early October, supported by government spending, CRR reduction (effective Oct 4), and bond maturities. Even without a policy cut, these factors should ease short-term rates and improve transmission. The H2 borrowing calendar remains in line with budget estimates, though reduced long-bond supply could narrow 30y–10y spreads.

With policy stability, controlled inflation, and liquidity normalization, the debt market backdrop remains constructive. The near-term focus is on the RBI's communication on growth, liquidity, and the external account. Investors should maintain measured duration exposure and a bias toward high-quality accrual strategies as the market navigates this phase of cautious optimism.

### Investment Strategy

With inflation benign, growth moderating, and external risks persisting, portfolios should emphasize quality and calibrated duration.

- ▶ Conservative investors: Liquid and Money Market Funds offer favorable accruals with minimal duration risk.
- ▶ Moderate investors: Banking & PSU Debt Funds provide a balance of yield and credit quality; spreads may compress as liquidity improves.
- ▶ Aggressive investors: Gilt Funds can be selectively added; a dovish pivot later in FY26 could unlock value in the 7–10-year segment.

Source: Internal Analysis, Bloomberg, RBI

# HOW TO READ A MUTUAL FUND FACTSHEET?

 **Fund Manager:** An employee of an asset management company such as mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

 **Application amount for fresh subscription:** This is the minimum investment amount for a new investor entering in a mutual fund scheme.

 **Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

 **SIP:** Systematic Investment Plan (SIP) is an organized way of investing in Mutual Fund. It helps in building long term wealth through a disciplined approach of investing at pre-defined intervals ranging from daily, weekly, monthly and quarterly.

 **NAV:** Net asset value or NAV is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day and it is the value at which investors enter or exit the mutual fund.

 **Benchmark:** A group of securities, typically a market index, whose performance is used as a standard or benchmark to assess the performance of mutual funds and other investments. A few common benchmarks are the Nifty, Sensex, BSE 200, BSE 500, and 10-year Gsec.

 **Entry Load:** To compensate the distributor or agent, a mutual fund may impose a sales charge or load at the time of entry and/or exit. A mutual fund's entry load is charged when an investor buys its units. Note: SEBI Master Circular for Mutual Funds dated May 19, 2023 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

 **Exit load:** When an investor redeems mutual fund units, exit load is charged. At redemption, the exit load is subtracted from the current NAV.

 **Standard deviation:** Standard deviation is statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

 **Sharpe Ratio:** The Sharpe Ratio is measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

 **Beta:** Beta is a measure of an investment's volatility vis-à-vis the market. A beta of greater than 1 implies that the security's price will be more volatile than the market. Beta of less than 1 means that the security will be less volatile than the market.

 **Jensen's Alpha:** Measures a fund's excess return compared to its expected return based on market risk (Beta), indicating the manager's skill.

 **Information Ratio:** Evaluates the risk-adjusted return of a fund compared to a benchmark, highlighting consistency in outperformance.

 **AUM:** Assets under management or AUM refers to the recent cumulative market value of investments managed by Mutual fund or any investment firm.

 **Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

 **Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

 **Rating Profile:** Mutual funds invest in securities after evaluating their credit worthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their rating becomes the rating profile of the fund. Typically, this is a feature of debt funds.

 **Macaulay Duration:** Macaulay Duration is a measure of how long it takes for the price of a bond to be repaid by its internal cash flows. Macaulay Duration is used only for an instrument with fixed cash flows. Modified Duration as the name suggests, is a modified version of the Macaulay model that accounts for changing interest rates.

 **Modified Duration:** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

 **Average Maturity:** A bond's maturity date indicates the specific future date on which an investor gets his principal back i.e. the borrowed amount is repaid in full. Average Maturity is the weighted average of all the current maturities of the debt securities held in the fund.

 **Yield to Maturity:** The yield to maturity or the YTM is the rate of return anticipated on a bond if held until maturity. It is expressed as an annual rate. The YTM factors in the bond's current market price, par value, couple interest rate and time to maturity

 **IDCW:** Income Distribution cum Capital Withdrawal option or IDCW can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains.

 **P/E Ratio:** The price-earnings ratio (P/E Ratio) is the relation between a company's share price and earnings per share (EPS). It denotes what the market is willing to pay for a company's profits.

 **P/BV:** The price-to-book ratio compares a company's market value to its book value. The market value of a company is its share price multiplied by the number of outstanding shares.

 **IDCW Yield:** The dividend yield is a financial ratio that shows how much a company pays out in dividends each year relative to its stock price.

 **Interest Rate Swap (IRS):** An interest rate swap is a forward contract in which one stream of future interest payments is exchanged for another based on a specified principal amount. Interest rate swaps usually involve the exchange of a fixed interest rate for a floating rate, or vice versa, to reduce or increase exposure to fluctuations in interest rates.

 **Potential Risk Class (PRC) Matrix:** In reference to SEBI Master Circular for Mutual Funds dated May 19, 2023, all debt schemes will be classified in terms of a Potential Risk Class matrix which consists of parameters based on maximum interest rate risk (measured by Macaulay Duration (MD) of the scheme) and maximum credit risk (measured by Credit Risk Value (CRV) of the scheme).

## EQUITY FUNDS

SCHEME NAME	SCHEME DETAILS		MARKET CAP ALLOCATION		PORTFOLIO QUANTS		TOP 3 INDUSTRIES % of NAV	
Bajaj Finserv Flexi Cap Fund	Category	Flexi Cap Fund	Large Cap	47.69%	Beta	0.84	Banks	14.10%
Fund Manager: Mr. Nimesh Chandan (Equity portion) Mr. Sorbh Gupta (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	BSE 500 TRI	Mid Cap	23.76%	Sharpe ratio	1.08	Pharmaceuticals & Biotechnology Finance	9.28%
	AUM (₹ in Crore)	5,640.18	Small Cap	24.41%	Jensen's alpha	4.6%		7.73%
	Inception Date	14-Aug-23			Standard Deviation	12.39%		
					Information ratio	0.64		
Bajaj Finserv Large and Mid Cap Fund	Category	Large and Mid cap Fund	Large Cap	50.16%	Beta	0.76	Banks	16.06%
Fund Manager: Mr. Nimesh Chandan (Equity portion) Mr. Sorbh Gupta (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	Nifty Large Midcap 250 TRI	Mid Cap	35.14%	Sharpe ratio	0.45	Pharmaceuticals & Biotechnology IT - Software	10.39%
	AUM (₹ in Crore)	2,126.87	Small Cap	10.18%	Jensen's alpha	2.6%		6.27%
	Inception Date	27-Feb-24			Standard Deviation	12.75%		
					Information ratio	0.28		
Bajaj Finserv Large Cap Fund	Category	Large Cap Fund	Large Cap	93.04%	Beta	-	Banks	22.89%
Fund Manager: Mr. Nimesh Chandan (Equity portion) Mr. Sorbh Gupta (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	Nifty 100 Total Return Index (TRI)	Mid Cap	3.41%	Sharpe ratio	-	Pharmaceuticals & Biotechnology Automobiles	7.72%
	AUM (₹ in Crore)	1,610.77	Small Cap	0.00%	Jensen's Alpha	-		6.96%
	Inception Date	20-Aug-24			Standard deviation	-		
					Information ratio	-		
Bajaj Finserv Consumption Fund	Category	Thematic Fund	Large Cap	41.24%	Beta	-	Consumer Durables	17.77%
Fund Manager: Mr. Sorbh Gupta (Equity portion) Mr. Sayan Das Sharma (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	Nifty India Consumption Total Return Index (TRI)	Mid Cap	23.58%	Sharpe ratio	-	Automobiles Retailing	15.87%
	AUM (₹ in Crore)	640.73	Small Cap	32.22%	Jensen's Alpha	-		12.00%
	Inception Date	29-Nov-24			Standard deviation	-		
					Information ratio	-		
Bajaj Finserv Healthcare Fund	Category	Thematic Fund	Large Cap	39.86%	Beta	-	Pharmaceuticals & Biotechnology Healthcare Services	63.95%
Fund Manager: Mr. Nimesh Chandan (Equity portion) Mr. Sorbh Gupta (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	BSE Healthcare Total Return Index (TRI)	Mid Cap	21.76%	Sharpe ratio	-		18.79%
	AUM (₹ in Crore)	322.48	Small Cap	33.69%	Jensen's Alpha	-		2.73%
	Inception Date	27-Dec-24			Standard deviation	-		
					Information ratio	-		
Bajaj Finserv ELSS Tax Saver Fund	Category	ELSS Fund	Large Cap	52.30%	Beta	-	Banks	15.18%
Fund Manager: Mr. Nimesh Chandan (Equity portion) Mr. Sorbh Gupta (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	BSE 500 Total Return Index (TRI)	Mid Cap	12.92%	Sharpe ratio	-	Pharmaceuticals & Biotechnology IT - Software	8.24%
	AUM (₹ in Crore)	65.67	Small Cap	27.29%	Jensen's Alpha	-		6.11%
	Inception Date	29-Jan-25			Standard deviation	-		
					Information ratio	-		
Bajaj Multi Cap Fund	Category	Multi Cap Fund	Large Cap	38.78%	Beta	-	Banks	16.84%
Fund Manager: Mr. Nimesh Chandan (Equity portion) Mr. Sorbh Gupta (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	Nifty 500 Multicap 50:25:25 TRI	Mid Cap	26.76%	Sharpe ratio	-	Consumer Durables Pharmaceuticals & Biotechnology	9.64%
	AUM (₹ in Crore)	937.87	Small Cap	29.70%	Jensen's Alpha	-		9.10%
	Inception Date	27-Feb-25			Standard deviation	-		
					Information ratio	-		
Bajaj Finserv Small Cap Fund	Category	Small Cap Fund	Large Cap	0.00%	Beta	-	Consumer Durables	14.20%
Fund Manager: Mr. Nimesh Chandan (Equity portion) Mr. Sorbh Gupta (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	BSE 250 SmallCap TRI	Mid Cap	11.00%	Sharpe ratio	-	Industrial Products Finance	10.85%
	AUM (₹ in Crore)	1,382.52	Small Cap	86.43%	Jensen's Alpha	-		7.02%
	Inception Date	18-July-25			Standard deviation	-		
					Information ratio	-		

Data as on 30th September 2025

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

## HYBRID FUNDS

SCHEME NAME	SCHEME DETAILS		MARKET CAP ALLOCATION		PORTFOLIO QUANTS (EQUITY)		PORTFOLIO QUANTS (DEBT)	
Baja Finserv Balanced Advantage Fund	Category	Balanced Advantage Fund	Large Cap	70.20%	Beta	1.30	YTM	6.14%
Fund Manager: Mr. Nimesh Chandan (Equity portion) Mr. Sorbh Gupta (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	Nifty 50 Hybrid Composite Debt 50.50 Index	Mid Cap	7.83%	Sharpe ratio	0.10	Average maturity (in yrs)	3.3
	AUM (₹ in Crore)	1,181.43	Small Cap	2.21%	Jensen's alpha	-3.5%	Macaulay duration (in yrs)	2.2
	Inception Date	15-Dec-23			Standard deviation	9.23%	Modified duration (in yrs)	2.1
					Information ratio	-0.78		
Bajaj Finserv Arbitrage Fund	Category	Arbitrage Fund	Large Cap	-	Beta	-	YTM	5.97%
Fund Manager: Mr. Ilesh Savla (Equity portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	Nifty 50 Arbitrage Index (TRI)	Mid Cap	-	Sharpe ratio	-	Average maturity (in days)	95
	AUM (₹ in Crore)	993.69	Small Cap	-	Jensen's Alpha	-	Macaulay duration (in days)	95
	Inception Date	15-Sep-23			Standard deviation	-	Modified duration (in days)	90
					Information ratio	-		
Baja Finserv Multi Asset Allocation Fund	Category	Multi Asset Allocation Fund	Large Cap	45.55%	Beta	0.85	YTM	6.83%
Fund Manager: Mr. Sorbh Gupta (Equity portion) Mr. Anup Kulkarni (Equity portion) Mr. Siddharth Chaudhary (Debt portion) Mr. Vinay Bafna (Commodity investments portion)	Benchmark	65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold	Mid Cap	13.03%	Sharpe ratio	0.44	Average maturity (in yrs)	2.29
	AUM (₹ in Crore)	1,139.38	Small Cap	7.82%	Jensen's Alpha	-0.3%	Macaulay duration (in yrs)	2.19
	Inception Date	3-Jun-24			Standard deviation	8.19%	Modified duration (in yrs)	2.05
					Information ratio	-0.22		
Bajaj Finserv Equity Savings Fund	Category	Equity Savings Fund	Large Cap	-	Beta	-	YTM	6.07%
Fund Manager: Mr. Sorbh Gupta (Equity portion) Mr. Ilesh Savla (Arbitrage portion) Mr. Siddharth Chaudhary (Debt portion)	Benchmark	Nifty Equity Savings TRI	Mid Cap	-	Sharpe ratio	-	Average maturity (in yrs)	134
	AUM (₹ in Crore)	24.17	Small Cap	-	Jensen's Alpha	-	Macaulay duration (in yrs)	134
	Inception Date	19-Aug-25			Standard deviation	-	Modified duration (in yrs)	126
					Information ratio	-		

Data as on 30th September 2025



## FIXED INCOME FUNDS

SCHEME NAME	SCHEME DETAILS		ASSET ALLOCATION		PORTFOLIO QUANTS		ASSET QUALITY	
Bajaj Finserv Liquid Fund	Category	Liquid Fund	Certificate of Deposit	39.11%	YTM	5.90%	AAA/A1+	78.77%
			Commercial Paper	36.20%				
Fund Managers: Mr. Siddharth Chaudhary Mr. Nimesh Chandan	Benchmark	NIFTY Liquid Index A-I	Treasury Bill	20.42%	Average maturity (in days)	61	SOVEREIGN	20.42%
			Corporate Bond	3.46%			Reverse Repo / TREPS & Net Current Assets	0.63%
	AUM (₹ in Crore)	5,119.41	Reverse Repo / TREPS	0.32%	Macaulay duration (in days)	61		
			Cash & Cash Equivalent	0.31%			Corporate Debt Market	0.18%
	Inception Date	5-Jul-23	Corporate Debt Market Development Fund Class A2	0.18%	Modified duration (in days)	58	Development Fund Class A2	
Bajaj Finserv Overnight Fund	Category	Overnight Fund	Reverse Repo / TREPS	95.48%	YTM	5.54%	Reverse Repo / TREPS & Net Current Assets	95.61%
Fund Managers: Mr. Siddharth Chaudhary Mr. Nimesh Chandan	Benchmark	CRISIL Liquid Overnight Index	Treasury Bill	4.39%	Average maturity (in days)	1	Sovereign	4.39%
			Cash & Cash Equivalent	0.13%				
	AUM (₹ in Crore)	769.53			Macaulay duration (in days)	1		
	Inception Date	5-Jul-23			Modified duration (in days)	1		
Bajaj Finserv Money Market Fund	Category	Money Market Fund	Certificate of Deposit	62.06%	YTM	6.21%	A1+	90.20%
			Commercial Paper	28.14%				
Fund Managers: Mr. Siddharth Chaudhary Mr. Nimesh Chandan	Benchmark	NIFTY Money Market Index A-I	State Government Bond	6.69%	Average maturity (in days)	167	Sovereign	12.33%
			Treasury Bill	5.64%				
	AUM (₹ in Crore)	5,309.76	Corporate Debt Market	0.29%	Macaulay duration (in days)	167	Corporate Debt Market Development Fund Class A2	0.29%
			Development Fund Class A2					
	Inception Date	24-Jul-23	Cash & Cash Equivalent	-2.82%	Modified duration (in days)	157	Reverse Repo / TREPS & Net Current Assets	-2.82%
Bajaj Finserv Banking & PSU Fund	Category	Banking and PSU Fund	Corporate Bond	81.68%	YTM	6.62%	AAA	81.68%
			Reverse Repo / TREPS	20.19%				
Fund Managers: Mr. Siddharth Chaudhary Mr. Nimesh Chandan	Benchmark	NIFTY Banking & PSU Debt Index A-II	Government Bond	3.51%	Average maturity (in yrs)	3.4	Reverse Repo / TREPS & Net Current Assets	13.63%
			State Government Bond	1.04%				
	AUM (₹ in Crore)	291.61	Corporate Debt Market	0.14%	Macaulay duration (in yrs)	2.93	Sovereign	4.55%
			Development Fund Class A2					
	Inception Date	13-Nov-23	Cash & Cash Equivalent	-6.56%	Modified duration (in yrs)	2.75	Corporate Debt Market Development Fund Class A2	0.14%
Bajaj Finserv Gilt Fund	Category	Gilt Fund	Government Bond	90.13%	YTM	6.93%	Sovereign	90.13%
			Reverse Repo / TREPS	15.47%				
Fund Managers: Mr. Nimesh Chandan Mr. Siddharth Chaudhary	Benchmark	CRISIL Dynamic Gilt Index	Cash & Cash Equivalent	-5.60%	Average maturity (in yrs)	21.89	Reverse Repo / TREPS & Net Current Assets	9.87%
	AUM (₹ in Crore)	29.90			Macaulay duration (in yrs)	9.43		
	Inception Date	15-Jan-25			Modified duration (in yrs)	9.1		

Data as on 30th September 2025

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

## PASSIVE FUNDS

SCHEME NAME	SCHEME DETAILS		ALLOCATION		PORTFOLIO QUANTS		TOP 3 INDUSTRIES	
Bajaj Finserv Nifty 50 ETF	Category	Exchange Traded Fund			Tracking error	0.04	Banks	30.06%
Fund Managers: Mr. Ilesh Savla	Benchmark	Nifty 50 TRI			Tracking difference	-0.08	IT - Software	9.90%
	AUM (₹ in Crore)	191.06					Petroleum Products	8.18%
	Inception Date	19-Jan-24						
	TER	0.07%						
Bajaj Finserv Nifty Bank ETF	Category	Exchange Traded Fund			Tracking error	0.06	Banks	99.99%
Fund Managers: Mr. Ilesh Savla	Benchmark	Nifty Bank TRI			Tracking difference	-0.15		
	AUM (₹ in Crore)	341.27						
	Inception Date	19-Jan-24						
	TER	0.13%						
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth	Category	Exchange Traded Fund	Asset Allocation		Tracking error	0.10	Asset Quality	
Fund Managers: Mr. Siddharth Chaudhary	Benchmark	Nifty 1D Rate Index	Reverse Repo / TREPS	95.61%	Tracking difference	-0.35	Reverse Repo / TREPS	95.69%
	AUM (₹ in Crore)	676.49	A1+	3.65%			Commercial Paper	3.65%
	Inception Date	28-May-24	SOVEREIGN	0.74%			Treasury Bill	0.74%
	TER	0.19%					Cash & Cash Equivalent	-0.08%
Bajaj Finserv Nifty 50 Index Fund	Category	Index Fund			Tracking error (Regular)	0.18	Banks	30.05%
Fund Managers: Mr. Ilesh Savla	Benchmark	Nifty 50 Total Return Index (TRI)			Tracking difference (Regular)	-0.40	IT - Software	9.90%
	AUM (₹ in Crore)	8.62					Petroleum Products	8.18%
	Inception Date	15-May-25						
	TER	0.90% (Regular)						
Bajaj Finserv Nifty Next 50 Index Fund	Category	Index Fund			Tracking error (Regular)	0.25	Finance	11.39%
Fund Managers: Mr. Ilesh Savla	Benchmark	Nifty Next 50 Total Return Index (TRI)			Tracking difference (Regular)	-0.45	Power	9.33%
	AUM (₹ in Crore)	10.77					Electrical Equipment	6.01%
	Inception Date	12-May-25						
	TER	0.95% (Regular)						

Data as on 30th September 2025

# Bajaj Finserv Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

## INVESTMENT OBJECTIVE

The objective of the Scheme is to generate long term capital appreciation and income distribution to investors by predominantly investing in equity and equity related instruments of large cap companies. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	9.9590
Direct IDCW	9.9590
Regular Growth	9.7940
Regular IDCW	9.7940

### \*AUM (IN ₹ CRORE)

Month end AUM	1,610.77
AAUM	1,626.18

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 20<sup>th</sup> August 2024

**BENCHMARK:** Nifty 100 Total Return Index (TRI)

## FUND MANAGER:

**Mr. Nimesh Chandan** (Equity Portion) (Managing fund since inception & Overall experience of 25 years)

**Mr. Sorbh Gupta** (Equity Portion) (Managing fund since inception & Overall experience of 16 years)

**Mr. Siddharth Chaudhary** (Debt Portion) (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Large Cap Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option. Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 500/- and in multiples of Re. 1/-

**Minimum Additional Investment Amount:** INR 100/- and multiples of INR 1

**Entry Load:** NA

**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 6 months from the date of allotment: 1% of applicable NAV.
- if units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.

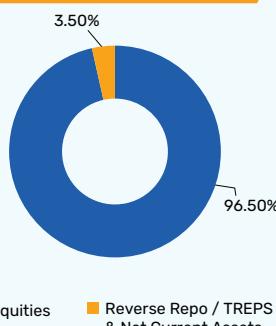
The Scheme will not levy exit load in case the timelines for rebalancing portfolio as stated in SEBI Master Circular for Mutual Funds dated June 27, 2024, is not complied with.

## TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan	2.05%
Direct Plan	0.59%

## COMPOSITION BY ASSET (%)



Kindly refer to Page No. 43, 44, 45, 46, 47, 48 & 49 for Performance Data. | Kindly refer to Page No. 52, 53, 54 & 55 for Risk-o-meter and Product Label.

## PORTFOLIO (as on 30 September, 2025)

Stock	Industry	Equity % of NAV	Futures % of NAV
HDFC Bank Limited	Banks	7.27%	
State Bank of India	Banks	6.78%	
ICICI Bank Limited	Banks	5.55%	0.90%
Larsen & Toubro Limited	Construction	5.13%	
Reliance Industries Limited	Petroleum Products	4.78%	
Divi's Laboratories Limited	Pharmaceuticals & Biotechnology	4.27%	
Infosys Limited	IT - Software	4.09%	
DLF Limited	Realty	3.87%	
TVS Motor Company Limited	Automobiles	3.62%	
Tata Steel Limited	Ferroso Metals	3.58%	
Siemens Energy India Limited	Electrical Equipment	3.54%	
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	3.45%	
Kotak Mahindra Bank Limited	Banks	3.29%	
Mahindra & Mahindra Limited	Automobiles	3.29%	
Bharat Electronics Limited	Aerospace & Defense	3.09%	
Bajaj Finance Limited	Finance	3.04%	-0.94%
Bharti Airtel Limited	Telecom - Services	2.98%	
Adani Ports and Special Economic Zone Limited	Transport Infrastructure	2.95%	
Eternal Limited	Retailing	2.93%	
Godrej Consumer Products Limited	Personal Products	2.88%	
United Spirits Limited	Beverages	2.54%	
UltraTech Cement Limited	Cement & Cement Products	2.03%	
Asian Paints Limited	Consumer Durables	1.87%	
Dalmia Bharat Limited	Cement & Cement Products	1.85%	
LTMindtree Limited	IT - Software	1.77%	
Apollo Hospitals Enterprise Limited	Healthcare Services	1.68%	
Aditya Birla Capital Limited	Finance	1.56%	
Britannia Industries Limited	Food Products	1.55%	
InterGlobe Aviation Limited	Transport Services	1.22%	
Max Healthcare Institute Limited	Healthcare Services	0.55%	
<b>Equities</b>		<b>96.45%</b>	<b>0.51%</b>
6% TVS Motor Co Non Conv Rede Pref Shares 210826	Automobiles	0.05%	
<b>Preference Shares</b>		<b>0.05%</b>	
<b>Reverse Repo / TREPS</b>		<b>2.67%</b>	
<b>Cash &amp; Cash Equivalent</b>		<b>0.83%</b>	
<b>Grand Total</b>		<b>100.00%</b>	

## Portfolio Turnover (Times)

Equity Turnover	0.97
Total Portfolio Turnover	1.38

Portfolio Turnover = Lower of total sales or total purchase for past 12 months (including derivatives) upon average AUM of trailing 12 months

## Stocks

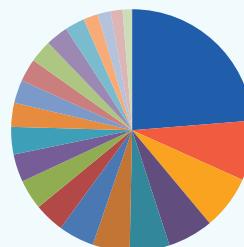
### New entries

Bharti Airtel Limited

### Total exits

HDFC Life Insurance Company Limited  
Hyundai Motor India Ltd

## COMPOSITION BY INDUSTRY (%)



Banks	22.89%	Retailing	2.93%
Pharmaceuticals & Biotechnology	7.72%	Personal Products	2.88%
Automobiles	6.96%	Beverages	2.54%
IT - Software	5.86%	Consumer Durables	1.87%
Construction	5.13%	Healthcare Services	1.68%
Petroleum Products	4.78%	Food Products	1.55%
Finance	4.60%	Transport Services	1.22%
Cement & Cement Products	3.88%		
Realty	3.87%		
Ferroso Metals	3.58%		
Electrical Equipment	3.54%		
Aerospace & Defense	3.09%		
Telecom - Services	2.98%		
Transport Infrastructure	2.95%		

# BAJAJ FINSERV LARGE CAP FUND

(An open ended equity scheme predominantly investing in large cap stocks)



October 2025

Company Name	% to NAV	Mapping*	Underweight/Overweight	Company Name	% to NAV	Mapping*	Underweight/Overweight
HDFC Bank Limited	7.27%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>		Bajaj Finance Ltd	3.04%	<span style="color: orange;">◆</span> <span style="color: cyan;">◆</span> <span style="color: blue;">◆</span>	
State Bank of India	6.78%	<span style="color: orange;">◆</span> <span style="color: cyan;">◆</span>		Bharti Airtel Limited	2.98%	<span style="color: orange;">◆</span>	
ICICI Bank Limited	5.55%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>		Adani Ports and Special Economic Zone Limited	2.95%	<span style="color: orange;">◆</span>	
Larsen & Toubro Limited	5.13%	<span style="color: orange;">◆</span>		Eternal Limited	2.93%	<span style="color: orange;">◆</span>	
Reliance Industries Limited	4.78%	<span style="color: orange;">◆</span> <span style="color: cyan;">◆</span>		Godrej Consumer Products Limited	2.88%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>	
Divi's Laboratories Limited	4.27%	<span style="color: blue;">◆</span>		United Spirits Limited	2.54%	<span style="color: orange;">◆</span>	
Infosys Limited	4.09%	<span style="color: orange;">◆</span> <span style="color: cyan;">◆</span>		UltraTech Cement Limited	2.03%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>	
DLF Limited	3.87%	<span style="color: orange;">◆</span> <span style="color: cyan;">◆</span>		Asian Paints Limited	1.87%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>	
TVS Motor Company Limited	3.62%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>		Dalmia Bharat Limited	1.85%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>	
Tata Steel Limited	3.58%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>		LTIMindtree Limited	1.77%	<span style="color: orange;">◆</span> <span style="color: cyan;">◆</span>	
Siemens Energy India Limited	3.54%	<span style="color: blue;">◆</span>		Apollo Hospitals Enterprise Limited	1.68%	<span style="color: orange;">◆</span> <span style="color: orange;">◆</span>	
Sun Pharmaceutical Industries Limited	3.45%	<span style="color: blue;">◆</span>		Aditya Birla Capital Limited	1.56%	<span style="color: orange;">◆</span> <span style="color: cyan;">◆</span>	
Kotak Mahindra Bank Limited	3.29%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>		Britannia Industries Limited	1.55%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>	
Mahindra & Mahindra Limited	3.29%	<span style="color: orange;">◆</span> <span style="color: blue;">◆</span>		InterGlobeAviation Limited	1.22%	<span style="color: orange;">◆</span>	
Bharat Electronics Limited	3.09%	<span style="color: blue;">◆</span>					

**Bajaj Finserv Large Cap Fund** reflects a balanced yet growth-oriented approach with a strong emphasis on market leaders across diversified sectors. The core thesis focuses on long-term sustainability and market dominance.



#### Blue-chip stock allocation

Preference for established market players with potential for returns in long term, even in volatile conditions.



#### Pharmaceuticals & insurance exposure

Highlights belief in healthcare and financial protection as critical for navigating uncertainties and sectoral resilience.



#### Consumer staples & telecom presence

Indicates belief in steady cash flow generation due to recurring demand, regardless of market disruptions.

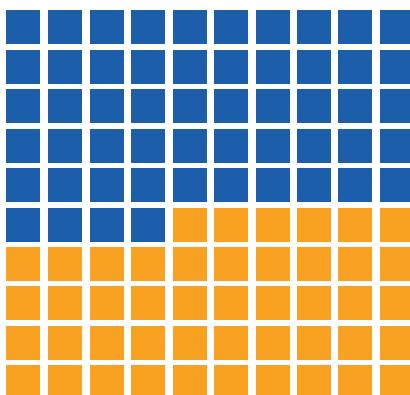


#### Digital economy exposure

Reflects optimism in India's tech-driven transformation and future growth potential.

The fund's portfolio is strategically constructed on the back of high conviction investment ideas. Furthermore, the overall philosophy revolves around balancing defensive plays with selective growth opportunities, underpinned by quality, market leadership, and sectoral resilience.

The sequence, relationship and nature of trends in these assets helps understand and anticipate market movements driven by psychological factors, leading to more informed and effective investment decisions. By integrating behavioural insights with fundamental analysis, our model offers a comprehensive approach to asset allocation, optimizing returns while managing risks.



**Active Share** measures the percentage of stock holdings, based on weights (% to NAV) in a investment manager's portfolio that differs from the benchmark index.

- A low Active Share score is said to indicate that a portfolio manager is closely replicating the benchmark index and engaging in a passive investment strategy.
- A high Active Share score is said to indicate that a fund's holdings differ from the benchmark index and that the portfolio manager is actively managing it.

**Active Share : 54%**

**Portfolio Overlap: 46%**

Data as on 30<sup>th</sup> September 2025 | \*Internal Analysis

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

# Bajaj Finserv Flexi Cap Fund

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

## INVESTMENT OBJECTIVE

To generate long term capital appreciation by investing predominantly in equity and equity related instruments across market capitalisation. However, There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

**NAV (IN ₹) (as on 30 September, 2025)**

Direct Growth	14.8930
Direct IDCW	14.8930
Regular Growth	14.4470
Regular IDCW	14.4470

### \*AUM (IN ₹ CRORE)

Month end AUM 5,640.18

AAMU 5,653.52

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 14th August 2023

**BENCHMARK:** BSE 500 TRI

### FUND MANAGER:

**Mr. Nimesh Chandan** (Equity Portion) (Managing fund since inception & Overall experience of 25 years)

**Mr. Sorbh Gupta** (Equity Portion) (Managing fund since inception & Overall experience of 16 years)

**Mr. Siddharth Chaudhary** (Debt Portion) (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Flexi Cap Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** INR 500/- and multiples of INR 1

**Minimum Additional Investment Amount:** INR 100/- and multiples of INR 1

**Entry Load:** NA

**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 6 months from the date of allotment:

- if upto 10% of units allotted are redeemed / switched out - Nil
- any redemption / switch-out of units in excess of 10% of units allotted - 1% of applicable NAV.

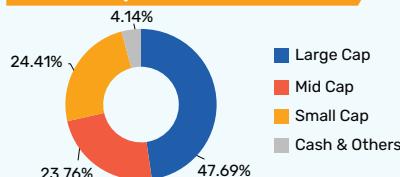
If units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.

### TOTAL EXPENSE RATIO (TER)

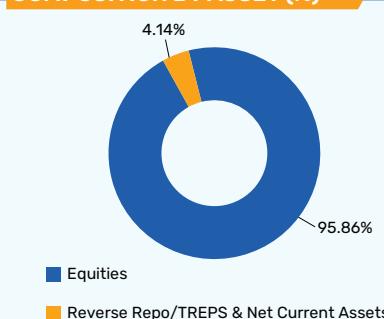
Including Additional Expenses and GST on Management Fees

Regular Plan	1.78%
Direct Plan	0.48%

## Market Cap Allocation



## COMPOSITION BY ASSET (%)



## PORTFOLIO (as on 30 September, 2025)

Stock	% of NAV	Stock	% of NAV
HDFC Bank Limited	6.17%	Sanofi Consumer Healthcare India Limited	0.89%
State Bank of India	3.83%	Asian Paints Limited	0.79%
Infosys Limited	2.87%	The Ramco Cements Limited	0.78%
Divi's Laboratories Limited	2.85%	PNB Housing Finance Limited	0.77%
Multi Commodity Exchange of India Limited	2.73%	Schneider Electric Infrastructure Limited	0.71%
Swiggy Limited	2.42%	Allied Blenders And Distillers Limited	0.71%
Neuland Laboratories Limited	2.23%	Can Fin Homes Limited	0.67%
Godrej Consumer Products Limited	2.22%	Go Digit General Insurance Limited	0.65%
Bajaj Finance Limited	2.19%	Landmark Cars Limited	0.65%
Cummins India Limited	2.15%	Pondy Oxides & Chemicals Ltd	0.63%
Aditya Birla Capital Limited	2.06%	Gillette India Limited	0.61%
ICICI Bank Limited	2.05%	Hitachi Energy India Limited	0.58%
Hindustan Unilever Limited	2.03%	Cera Sanitaryware Limited	0.56%
Eternal Limited	2.00%	Metro Brands Limited	0.56%
Kajaria Ceramics Limited	1.99%	Shaily Engineering Plastics Limited	0.55%
GE Verna T&D India Limited	1.98%	HDFC Life Insurance Company Limited	0.54%
Sobha Limited	1.98%	V-Mart Retail Limited	0.54%
Radico Khaitan Limited	1.88%	Atul Limited	0.52%
Jio Financial Services Limited	1.86%	FSN E-Commerce Ventures Limited	0.49%
Mahindra & Mahindra Limited	1.81%	LTMindtree Limited	0.48%
Reliance Industries Limited	1.75%	CG Power and Industrial Solutions Limited	0.46%
Sun Pharmaceutical Industries Limited	1.75%	KSB Limited	0.45%
Tata Consultancy Services Limited	1.72%	VA Tech Wabag Limited	0.44%
Amber Enterprises India Limited	1.72%	Biocon Limited	0.38%
DLF Limited	1.60%	Di Lal Path Labs Limited	0.38%
Siemens Energy India Limited	1.58%	Vinati Organics Limited	0.38%
Hindustan Aeronautics Limited	1.50%	Neogen Chemicals Limited	0.35%
UNO Minda Limited	1.40%	Grindwell Norton Limited	0.30%
Eicher Motors Limited	1.38%	Safari Industries (India) Limited	0.28%
K.P.R. Mill Limited	1.35%	RHI Magnesita India Limited	0.24%
360 One WAM Limited	1.27%	Aditya Birla Real Estate Limited	0.22%
Affle 3i Limited	1.27%	CRISIL Limited	0.18%
Apollo Hospitals Enterprise Limited	1.19%	Tech Mahindra Limited	0.18%
PB Fintech Limited	1.11%	Alkem Laboratories Limited	0.10%
GlaxoSmithKline Pharmaceuticals Limited	1.08%	<b>Equities</b>	<b>95.86%</b>
Ujjivan Small Finance Bank Limited	1.04%	Reverse Repo / TREPS	2.90%
Britannia Industries Limited	1.03%	Cash & Cash Equivalent	1.24%
Jubilant Foodworks Limited	1.03%	<b>Grand Total</b>	<b>100.00%</b>
Yes Bank Limited	1.01%		
HEQ Limited	0.98%		
InterGlobe Aviation Limited	0.95%		
MTAR Technologies Limited	0.92%		
Havells India Limited	0.91%		

### Portfolio Turnover (Times)

Equity Turnover 0.79

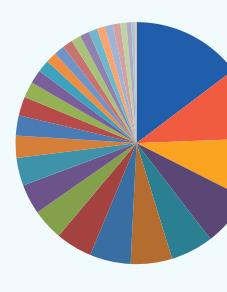
Total Portfolio Turnover 0.95

Portfolio Turnover = Lower of total sales or total purchase for past 12 months (including derivatives) upon average AUM of trailing 12 months

### Stocks

New entries	Total exits
Biocon Limited	Emcure Pharmaceuticals Ltd
Aditya Birla Real Estate Limited	United Breweries Limited
CG Power and Industrial Solutions Limited	Brainbees Solutions Ltd
MTAR Technologies Limited	MRF Limited
	Restaurant Brands Asia Limited
	SBI Life Insurance Company Limited
	Suzlon Energy Limited
	Bharat Electronics Limited

### COMPOSITION BY INDUSTRY (%)



Petroleum Products	1.75%
Healthcare Services	1.57%
Auto Components	1.40%
Textiles & Apparels	1.35%
IT - Services	1.27%
Chemicals & Petrochemicals	1.25%
Insurance	1.19%
Financial Technology (Fintech)	1.11%
Leisure Services	1.03%
Food Products	1.03%
Transport Services	0.95%
Cement & Cement Products	0.78%
Diversified Metals	0.63%
Other Utilities	0.44%
Paper, Forest & Jute Products	0.22%

Kindly refer to Page No. 43, 44, 45, 46, 47, 48 & 49 for Performance Data. | Kindly refer to Page No. 50 for Systematic Investment Plans (SIP). | Kindly refer to Page No. 52, 53, 54 & 55 for Risk-o-meter and Product Label.

# Investing in the megatrends with **BAJAJ FINSERV FLEXI CAP FUND**

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

October 2025



TECHNOLOGICAL	REGULATORY	ECONOMIC	NATURE	DEMOGRAPHIC	SOCIAL
Company Name	Trend	% to Net Assets	Company Name	Trend	% to Net Assets
HDFC Bank Limited	T E	6.17%	HEG Limited	R N	0.98%
State Bank of India	T E	3.83%	InterGlobe Aviation Limited	E S	0.95%
Infosys Limited	T	2.87%	MTAR Technologies Limited	T N	0.92%
Divi's Laboratories Limited	E	2.85%	Havells India Limited	R S	0.91%
Multi Commodity Exchange of India Limited	E	2.73%	Sanofi Consumer Healthcare India Limited	D S	0.89%
Swiggy Limited	T S	2.42%	Asian Paints Limited	E D S	0.79%
Neuland Laboratories Limited	E S	2.23%	The Ramco Cements Limited	R E	0.78%
Godrej Consumer Products Limited	D S	2.22%	PNB Housing Finance Limited	E S	0.77%
Bajaj Finance Ltd	E S	2.19%	Schneider Electric Infrastructure Limited	R E	0.71%
Cummins India Limited	R E	2.15%	Allied Blenders And Distillers Limited	D S	0.71%
Aditya Birla Capital Limited	E S	2.06%	Can Fin Homes Limited	E S	0.67%
ICICI Bank Limited	T E	2.05%	Go Digit General Insurance Ltd	E	0.65%
Hindustan Unilever Limited	D S	2.03%	Landmark Cars Limited	S	0.65%
Eternal Limited	T S	2.00%	Pondy Oxides & Chemicals Ltd	N	0.63%
Kajaria Ceramics Limited	R E S	1.99%	Gillette India Limited	D S	0.61%
GE Vernova T&D India Limited	R E	1.98%	Hitachi Energy India Limited	R E N	0.58%
Sobha Limited	E S	1.98%	Metro Brands Limited	D S	0.56%
Radico Khaitan Limited	D S	1.88%	Cera Sanitaryware Limited	E D	0.56%
Jio Financial Services Limited	E	1.86%	Shaily Engineering Plastics Limited	R S	0.55%
Mahindra & Mahindra Limited	N S	1.81%	HDFC Life Insurance Company Limited	E S	0.54%
Reliance Industries Limited	T R E N S	1.75%	V-Mart Retail Limited	D S	0.54%
Sun Pharmaceutical Industries Limited	E D	1.75%	Atul Limited	R	0.52%
Tata Consultancy Services Limited	T	1.72%	FSN E-Commerce Ventures Limited	T D S	0.49%
Amber Enterprises India Limited	R S	1.72%	LTIMindtree Limited	T	0.48%
DLF Limited	E S	1.60%	CG Power and Industrial Solutions Limited	R E	0.46%
Siemens Energy India Limited	R E	1.58%	KSB Limited	N	0.45%
Hindustan Aeronautics Limited	R	1.50%	VA Tech Wabag Limited	R N	0.44%
UNO Minda Limited	R	1.40%	Biocon Limited	E	0.38%
Eicher Motors Limited	D S	1.38%	Dr. Lal Path Labs Limited	D S	0.38%
K.P.R. Mill Limited	R	1.35%	Vinati Organics Limited	R	0.38%
360 One WAM Limited	E S	1.27%	Neogen Chemicals Limited	R N	0.35%
Affle 3i Limited	T D	1.27%	Grindwell Norton Limited	R	0.30%
Apollo Hospitals Enterprise Limited	D S	1.19%	Safari Industries (India) Limited	D S	0.28%
PB Fintech Limited	T E S	1.11%	RHI Magnesita India Limited	R E	0.24%
GlaxoSmithKline Pharmaceuticals Limited	D S	1.08%	Aditya Birla Real Estate Limited	E S	0.22%
Ujjivan Small Finance Bank Limited	E	1.04%	CRISIL Limited	R E	0.18%
Jubilant Foodworks Limited	T D S	1.03%	Tech Mahindra Limited	T	0.18%
Britannia Industries Limited	D S	1.03%	Alkem Laboratories Limited	D S	0.10%
Yes Bank Limited	T E	1.01%			

● TECHNOLOGICAL

● REGULATORY

● ECONOMIC

● NATURE

● DEMOGRAPHIC

● SOCIAL

These 6 color dots represent each trend and the dots after each company's name represent it's presence in that particular trend wherever applicable. We have also shown % to Net Assets for each company. Data as on 30<sup>th</sup> September 2025

# Bajaj Finserv Large and Mid Cap Fund

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

## INVESTMENT OBJECTIVE

To generate long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities, predominantly in large and mid-cap stocks from various sectors. The fund manager may also seek participation in other equity and equity related securities. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	12.1230
Direct IDCW	12.1230
Regular Growth	11.8400
Regular IDCW	11.8400

### \*AUM (IN ₹ CRORE)

Month end AUM	2,126.87
AAUM	2,155.65

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 27<sup>th</sup> February 2024

**BENCHMARK:** Nifty Large Midcap 250 TRI

### FUND MANAGER:

**Mr. Nimesh Chandan** (Equity Portion) (Managing fund since inception & Overall experience of 25 years)

**Mr. Sorbh Gupta** (Equity Portion) (Managing fund since inception & Overall experience of 16 years)

**Mr. Siddharth Chaudhary** (Debt Portion) (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Large and Mid Cap Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 500/- and in multiples of Re. 1/-

**Minimum Additional Investment Amount:** Rs. 100/- and in multiples of Re. 1/-

**Entry Load:** NA

**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 6 months from the date of allotment:

- if upto 10% of units allotted are redeemed/switched out - Nil
- any redemption / switch-out of units in excess of 10% of units allotted - 1% of applicable NAV.

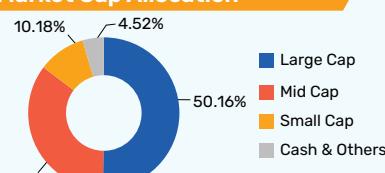
if units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.

### TOTAL EXPENSE RATIO (TER)

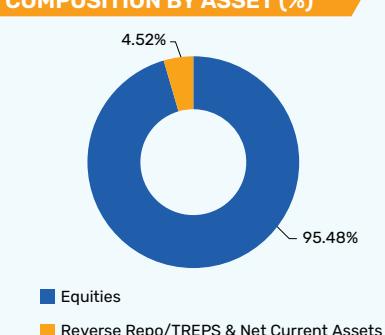
Including Additional Expenses and GST on Management Fees

Regular Plan	1.99%
Direct Plan	0.59%

## Market Cap Allocation



## COMPOSITION BY ASSET (%)



## PORTFOLIO (as on 30 September, 2025)

Stock	Equity % of NAV	Futures % of NAV	Stock	Equity % of NAV	Futures % of NAV
HDFC Bank Limited	4.69%		Tata Consultancy Services Limited	1.03%	
State Bank of India	3.65%		Bosch Limited	1.02%	
Infosys Limited	2.98%		Hindustan Aeronautics Limited	1.00%	
Larsen & Toubro Limited	2.89%	1.06%	Vedanta Limited	0.99%	
Tata Consumer Products Limited	2.74%		CRISIL Limited	0.96%	
Biocron Limited	2.69%		Schaeffer India Limited	0.95%	
Tata Steel Limited	2.49%		Havells India Limited	0.93%	
ICICI Bank Limited	2.35%		Aditya Birla Capital Limited	0.92%	
Glenmark Pharmaceuticals Limited	2.29%		City Union Bank Limited	0.87%	
Canara Bank	2.20%		Eicher Motors Limited	0.84%	
Mahindra & Mahindra Limited	2.15%		Suzlon Energy Limited	0.83%	
Sun Pharmaceutical Industries Limited	2.13%		Schneider Electric Infrastructure Limited	0.80%	
UNO Minda Limited	2.13%		United Spirits Limited	0.77%	
External Limited	2.03%		Apollo Hospitals Enterprise Limited	0.72%	
Hindustan Unilever Limited	1.98%		The Federal Bank Limited	0.72%	
PB Fintech Limited	1.97%	-1.01%	Coforge Limited	0.64%	
Dalmia Bharat Limited	1.89%		Swiggy Limited	0.60%	
Adani Ports and Special Economic Zone Limited	1.85%		Emami Limited	0.59%	
Divi's Laboratories Limited	1.82%		Timken India Limited	0.52%	
Berger Paints (I) Limited	1.70%		UltraTech Cement Limited	0.51%	
Cummins India Limited	1.69%		ITC Limited	0.50%	
Reliance Industries Limited	1.69%		Hindustan Zinc Limited	0.49%	
Siemens Energy India Limited	1.68%		360 One WAM Limited	0.48%	
Jio Financial Services Limited	1.66%		Jubilant Foodworks Limited	0.48%	
Yes Bank Limited	1.58%		Aptus Value Housing Finance India Limited	0.46%	
Oberoi Realty Limited	1.54%		Samhi Hotels Limited	0.44%	
Multi Commodity Exchange of India Limited	1.52%		Prestige Estates Projects Limited	0.42%	
Bharti Airtel Limited	1.50%		Sanofi Consumer Healthcare India Limited	0.39%	
Computer Age Management Services Limited	1.38%		Dixon Technologies (India) Limited	0.27%	
Bajaj Finserv Limited	1.36%		LTI Mindtree Limited	0.27%	
Devayani International Limited	1.32%		Solar Industries India Limited	0.24%	
National Aluminium Company Limited	1.31%		Tech Mahindra Limited	0.23%	
Aditya Birla Real Estate Limited	1.22%		Fedbank Financial Services Limited	0.02%	
Oracle Financial Services Software Limited	1.12%		Alkem Laboratories Limited	0.00%	
Hitachi Energy India Limited	1.11%		Max Healthcare Institute Limited	0.50%	
ZF Commercial Vehicle Control Systems India Limited	1.10%		<b>Equities</b>	<b>95.48%</b>	<b>0.55%</b>
GlaxoSmithKline Pharmaceuticals Limited	1.07%		<b>Reverse Repo / TREPS</b>	<b>3.10%</b>	
Gabriel India Limited	1.07%		<b>Cash &amp; Cash Equivalent</b>	<b>1.42%</b>	
Jindal Stainless Limited	1.04%		<b>Grand Total</b>	<b>100.00%</b>	

## Portfolio Turnover (Times)

Equity Turnover	0.97
Total Portfolio Turnover	1.29

Portfolio Turnover = Lower of total sales or total purchase for past 12 months (including derivatives) upon average AUM of trailing 12 months

## Stocks

New entries	Total exits
Bharti Airtel Limited	VIP Industries Limited
Fedbank Financial Services Ltd	United Breweries Limited
360 One WAM Limited	BSE Limited
Prestige Estates Projects Limited	MRF Limited
	Britannia Industries Limited
	Indus Towers Limited
	Info Edge India Ltd

## COMPOSITION BY INDUSTRY (%)



Kindly refer to Page No. 43, 44, 45, 46, 47, 48 & 49 for Performance Data. | Kindly refer to Page No. 50 for Systematic Investment Plans (SIP). | Kindly refer to Page No. 52, 53, 54 & 55 for Risk-o-meter and Product Label.

Fortifying your wealth with moat based investing

# Bajaj Finserv Large and Mid Cap Fund

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



**The Economic Moats** safeguard businesses by shielding them from competitors, preserving their market share, and ensuring the long-term sustainability of profits.

# MOATS

October 2025



Management	Cost Advantages	Network Effects	Efficient scale	Switching Cost	Intangible Assets Patent	Intangible Assets Brand	Intangible Assets Regulation
HDFC Bank Limited				■	4.69%	Gabriel India Limited	
State Bank of India				■	3.65%	GlaxoSmithKline Pharmaceuticals Limited	
Infosys Limited	■	■			2.98%	Jindal Stainless Limited	
Larsen & Toubro Limited	■	■			2.89%	Tata Consultancy Services Limited	
Tata Consumer Products Limited			■		2.74%	Bosch Limited	
Biocon Limited	■	■			2.69%	Hindustan Aeronautics Limited	
Tata Steel Limited	■				2.49%	Vedanta Limited	
ICICI Bank Limited		■		■	2.35%	CRISIL Limited	
Glenmark Pharmaceuticals Limited			■		2.29%	Schaeffler India Limited	
Canara Bank		■			2.20%	Havells India Limited	
Mahindra & Mahindra Limited			■		2.15%	Aditya Birla Capital Limited	
Sun Pharmaceutical Industries Limited			■		2.13%	City Union Bank Limited	
UNO Mindia Limited		■			2.13%	Eicher Motors Limited	
Eternal Limited	■				2.03%	Suzlon Energy Limited	
Hindustan Unilever Limited			■		1.98%	Schneider Electric Infrastructure Limited	
PB Fintech Limited	■	■			1.97%	United Spirits Limited	
Dalmia Bharat Limited	■				1.89%	The Federal Bank Limited	
Adani Ports and Special Economic Zone Limited	■	■	■		1.85%	Apollo Hospitals Enterprise Limited	
Divi's Laboratories Limited	■	■			1.82%	Coforge Limited	
Berger Paints (I) Limited			■		1.70%	Swiggy Limited	
Cummins India Limited	□	■			1.69%	Emami Limited	
Reliance Industries Limited	■	■			1.69%	Timken India Limited	
Siemens Energy India Limited	■	■			1.68%	UltraTech Cement Limited	
Jio Financial Services Limited	□				1.66%	ITC Limited	
Yes Bank Limited		■			1.58%	Hindustan Zinc Limited	
Oberoi Realty Limited			■		1.54%	Jubilant Foodworks Limited	
Multi Commodity Exchange of India Limited	■				1.52%	360 One WAM Limited	
Bharti Airtel Limited			■		1.50%	Aptus Value Housing Finance India Limited	
Computer Age Management Services Limited	■	■			1.38%	Samhi Hotels Limited	
Bajaj Finserv Limited	□	■	■	■	1.36%	Prestige Estates Projects Limited	
Devyani International Limited	■	■	■	■	1.32%	Sanofi Consumer Healthcare India Limited	
National Aluminium Company Limited	■				1.31%	Dixon Technologies (India) Limited	
Aditya Birla Real Estate Limited			■		1.22%	LTIMindtree Limited	
Oracle Financial Services Software Limited			■		1.12%	Solar Industries India Limited	
Hitachi Energy India Limited	□		■		1.11%	Tech Mahindra Limited	
ZF Commercial Vehicle Control Systems India Limited			■		1.10%	Fedbank Financial Services Ltd	

■ Management ■ Cost Advantages ■ Network Effects ■ Efficient Scale ■ Switching Cost ■ Intangible Assets Patent ■ Intangible Assets Brand ■ Intangible Assets Regulation

These 8 color boxes represent each Moat and the boxes after each company's name represent it's presence in that particular Moat wherever applicable. We have also shown % to Net Assets for each company. Data as on 30<sup>th</sup> September 2025

# Bajaj Finserv Multi Cap Fund

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

## INVESTMENT OBJECTIVE

The objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related securities of large cap, mid cap and small cap companies. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	10.9920
Direct IDCW	10.9920
Regular Growth	10.8870
Regular IDCW	10.8870

### \*AUM (IN ₹ CRORE)

Month end AUM	937.87
AAUM	927.14

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 27th February 2025

**BENCHMARK:** Nifty 500 Multicap 50:25:25  
TRI

## FUND MANAGER:

**Mr. Nimesh Chandan** (Equity Portion) (Managing fund since inception & Overall experience of 25 years)

**Mr. Sorbh Gupta** (Equity Portion) (Managing fund since inception & Overall experience of 16 years)

**Mr. Siddharth Chaudhary** (Debt Portion) (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Multi Cap Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth Option and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 500/-

and in multiples of Re. 1/-

**Minimum Additional Investment Amount:**  
Rs. 100/- and in multiples of Re. 1/-

**Entry Load:** NA

**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 6 months from the date of allotment:

- if upto 10% of units allotted are redeemed/switched out - Nil
- any redemption / switch-out of units in excess of 10% of units allotted - 1% of applicable NAV.

if units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.

### TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

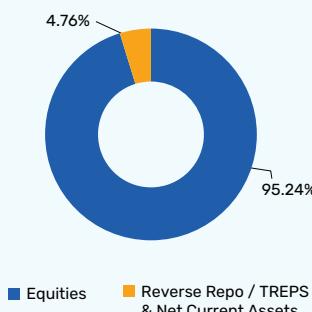
Regular Plan 2.19%

Direct Plan 0.67%

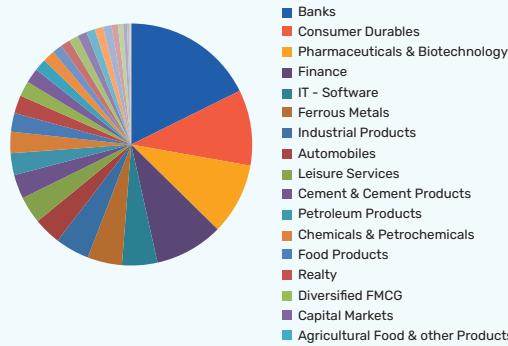
## PORTFOLIO (as on 30 September, 2025)

Stock	% of NAV	Stock	% of NAV
HDFC Bank Limited	4.64%	Kansai Nerolac Paints Limited	0.99%
Canara Bank	3.39%	Century Plyboards (India) Limited	0.84%
Asian Paints Limited	3.32%	Vinati Organics Limited	0.84%
Tata Steel Limited	3.19%	Pfizer Limited	0.84%
Kotak Mahindra Bank Limited	2.88%	JK Lakshmi Cement Limited	0.81%
Biocon Limited	2.81%	FSN E-Commerce Ventures Limited	0.79%
Reliance Industries Limited	2.78%	K.P.R. Mill Limited	0.77%
Bajaj Finserv Limited	2.43%	Schaeffer India Limited	0.77%
Prestige Estates Projects Limited	2.32%	Motherson Sumi Wiring India Limited	0.76%
LTMindtree Limited	2.26%	Tech Mahindra Limited	0.75%
Ambuja Cements Limited	2.25%	RHI Magnesita India Limited	0.74%
Kajaria Ceramics Limited	2.24%	Cera Sanitaryware Limited	0.72%
Aurobindo Pharma Limited	2.20%	Honeywell Automation India Limited	0.68%
Yes Bank Limited	2.07%	Westlife Foodworld Limited	0.68%
Bajaj Auto Limited	2.05%	Restaurant Brands Asia Limited	0.68%
Hindustan Unilever Limited	1.94%	HEG Limited	0.66%
Aditya Birla Capital Limited	1.84%	Navin Fluorine International Limited	0.55%
Devyani International Limited	1.79%	Alembic Pharmaceuticals Limited	0.54%
City Union Bank Limited	1.66%	Havells India Limited	0.53%
Marico Limited	1.53%	La Opala RG Limited	0.53%
Cipla Limited	1.52%	Atul Limited	0.51%
Aditya Birla Sun Life AMC Limited	1.49%	Sterlite Technologies Limited	0.48%
Infosys Limited	1.48%	Garware Technical Fibres Limited	0.44%
Hero MotoCorp Limited	1.45%	Camlin Fine Sciences Limited	0.42%
Zydus Wellness Limited	1.26%	SRF Limited	0.40%
Apollo Hospitals Enterprise Limited	1.24%	Grindwell Norton Limited	0.38%
Steel Authority of India Limited	1.21%	ICRA Limited	0.38%
Mahanagar Gas Limited	1.20%	Orient Electric Limited	0.36%
Hindalco Industries Limited	1.19%	Mold-Tek Packaging Limited	0.36%
PNB Housing Finance Limited	1.19%	Sapphire Foods India Limited	0.31%
Ujjivan Small Finance Bank Limited	1.17%	MTAR Technologies Limited	0.25%
Astral Limited	1.14%	TeamLease Services Limited	0.20%
Piramal Finance Limited	1.12%	IPCA Laboratories Limited	0.12%
United Spirits Limited	1.11%	Greenpanel Industries Limited	0.11%
Britannia Industries Limited	1.10%	ICICI Lombard General Insurance Company Limited	0.09%
Godrej Consumer Products Limited	1.09%	Dr. Lal Path Labs Limited	0.03%
CreditAccess Grameen Limited	1.08%	Fedbank Financial Services Limited	0.03%
GlaxoSmithKline Pharmaceuticals Limited	1.07%	AWL Agri Business Limited	0.02%
Bharat Heavy Electricals Limited	1.06%	<b>Equities</b>	<b>95.24%</b>
Kirloskar Oil Engines Limited	1.06%	<b>Reverse Repo / TREPS</b>	<b>2.19%</b>
CRISIL Limited	1.03%	<b>Cash &amp; Cash Equivalent</b>	<b>2.57%</b>
Punjab National Bank	1.03%	<b>Grand Total</b>	<b>100.00%</b>

## COMPOSITION BY ASSET (%)



## COMPOSITION BY INDUSTRY (%)



Banks	16.84%	Auto Components	1.53%
Consumer Durables	9.64%	Healthcare Services	1.27%
Pharmaceuticals & Biotechnology	9.10%	Textiles & Apparels	1.21%
Finance	8.72%	Gas	1.20%
IT - Software	4.49%	Non - Ferrous Metals	1.19%
Ferrous Metals	4.40%	Beverages	1.11%
Industrial Products	4.34%	Personal Products	1.09%
Automobiles	3.50%	Electrical Equipment	1.06%
Leisure Services	3.46%	Retailing	0.79%
Cement & Cement Products	3.06%	Industrial Manufacturing	0.68%
Petroleum Products	2.78%	Telecom - Equipment & Accessories	0.48%
Chemicals & Petrochemicals	2.72%	Aerospace & Defense	0.25%
Food Products	2.36%	Commercial Services & Supplies	0.20%
Realty	2.32%	Insurance	0.09%
Diversified FMCG	1.94%		
Capital Markets	1.87%		
Agricultural Food & other Products	1.55%		

# Bajaj Finserv Consumption Fund

An open ended equity scheme following consumption theme

## INVESTMENT OBJECTIVE

The objective of the Scheme is to generate long term capital appreciation by predominantly investing in equity and equity related securities of companies that are likely to benefit directly or indirectly from the domestic consumption led demand. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	9.7420
Direct IDCW	9.7420
Regular Growth	9.6080
Regular IDCW	9.6080

### \*AUM (IN ₹ CRORE)

Month end AUM	640.73
AAUM	647.37

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 29th November 2024

**BENCHMARK:** Nifty India Consumption

Total Return Index (TRI)

## FUND MANAGER:

**Mr. Sorbh Gupta** (Equity Portion)

**Mr. Sayan Das Sharma** (Equity Portion)

**Mr. Siddharth Chaudhary** (Debt Portion)

## FUND FEATURES

**Scheme Category:** Thematic Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth Option and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter.

**Minimum Additional Investment Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter

**Entry Load:** NA

**Exit Load:**

- if units are redeemed / switched out within 3 months from the date of allotment: 1% of applicable NAV.
- if units are redeemed/switched out after 3 months from the date of allotment, no exit load is payable.

## TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

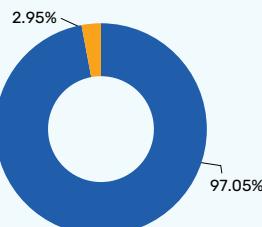
Regular Plan	2.32%
Direct Plan	0.73%

## PORTFOLIO (as on 30 September, 2025)

### Stock

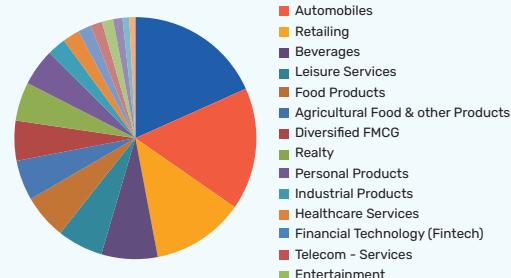
Industry	Equity % of NAV	Futures % of NAV
Automobiles	6.37%	6.19%
Retailing	3.37%	3.34%
Diversified FMCG	3.27%	3.21%
Automobiles	2.41%	2.39%
Personal Products	2.14%	2.14%
Leisure Services	2.03%	2.03%
Food Products	1.95%	1.95%
Beverages	1.91%	1.91%
Agricultural Food & other Products	1.85%	1.84%
Retailing	1.82%	1.82%
Diversified FMCG	1.81%	1.81%
Beverages	1.73%	1.73%
Financial Technology (Fintech)	1.71%	1.71%
Consumer Durables	1.64%	1.64%
Consumer Durables	1.59%	1.59%
Automobiles	1.58%	1.58%
Retailing	1.57%	1.57%
Consumer Durables	1.57%	1.57%
Consumer Durables	1.57%	1.57%
Beverages	1.52%	1.52%
Consumer Durables	1.50%	1.50%
Telecom - Services	1.47%	1.47%
Entertainment	1.42%	1.42%
Consumer Durables	1.41%	1.41%
Realty	1.39%	1.39%
Consumer Durables	1.38%	1.38%
Automobiles	1.34%	1.34%
Leisure Services	1.29%	1.29%
Healthcare Services	1.28%	1.28%
Realty	1.25%	1.25%
Industrial Products	1.23%	1.23%
Consumer Durables	1.21%	1.21%
Paper, Forest & Jute Products	1.21%	1.21%
Agricultural Food & other Products	1.19%	1.19%
Industrial Products	1.08%	1.08%
Consumer Durables	1.04%	1.04%
Leisure Services	1.02%	1.02%
Food Products	0.97%	0.97%
Leisure Services	0.95%	0.95%
Realty	0.94%	0.94%
Healthcare Services	0.90%	0.90%
Consumer Durables	0.89%	0.89%
Transport Services	0.87%	0.87%
Textiles & Apparels	0.79%	0.79%
Consumer Durables	0.65%	0.65%
Automobiles	0.57%	0.57%
Retailing	0.48%	0.48%
Personal Products	0.47%	0.47%
Automobiles	0.45%	0.45%
Food Products	0.36%	0.36%
Consumer Durables	0.07%	0.07%
Healthcare Services	0.92%	0.92%
Automobiles	0.01%	0.01%
Equities	97.04%	97.04%
6% TVS Motor Co Non Conv Rede Pref Shares 210826	0.01%	0.01%
Preference Shares	0.15%	0.15%
Reverse Repo / TREPS	1.40%	1.40%
Cash & Cash Equivalent	100.00%	100.00%
Grand Total		

## COMPOSITION BY ASSET (%)



■ Equities      ■ Reverse Repo / TREPS & Net Current Assets

## COMPOSITION BY INDUSTRY (%)



Consumer Durables	17.77%	1.21%
Automotives	15.87%	0.87%
Retailing	12.00%	0.79%
Beverages	7.29%	
Leisure Services	5.94%	
Food Products	5.78%	
Agricultural Food & other Products	5.21%	
Diversified FMCG	5.19%	
Realty	5.03%	
Personal Products	4.77%	
Industrial Products	2.44%	
Healthcare Services	2.19%	
Financial Technology (Fintech)	1.73%	
Telecom - Services	1.50%	
Entertainment	1.47%	



# BAJAJ FINSERV CONSUMPTION FUND

(An open ended equity scheme following consumption theme)

Riding the wave of megatrends  
transforming consumption patterns

October 2025



Consume

Easy

Consume

More

Consume

Better

Consume

Well

Company Name	Allocation	Consumption	Company Name	Allocation	Consumption
Mahindra & Mahindra Limited	6.37%	<span style="background-color: orange;">B</span>	Cera Sanitaryware Limited	1.42%	<span style="background-color: orange;">B</span>
Eternal Limited	6.19%	<span style="background-color: orange;">E</span>	Havells India Limited	1.41%	<span style="background-color: orange;">B</span>
Hindustan Unilever Limited	3.37%	<span style="background-color: blue;">M</span>	Oberoi Realty Limited	1.39%	<span style="background-color: orange;">B</span>
Maruti Suzuki India Limited	3.34%	<span style="background-color: blue;">M</span>	Landmark Cars Limited	1.38%	<span style="background-color: orange;">B</span>
Godrej Consumer Products Limited	3.27%	<span style="background-color: blue;">M</span>	Jubilant Foodworks Limited	1.34%	<span style="background-color: orange;">B</span>
Devyyani International Limited	2.61%	<span style="background-color: orange;">B</span>	Fortis Healthcare Limited	1.29%	<span style="background-color: blue;">W</span>
Zydus Wellness Ltd	2.41%	<span style="background-color: blue;">W</span>	Brigade Enterprises Limited	1.28%	<span style="background-color: orange;">B</span>
Radico Khaitan Limited	2.39%	<span style="background-color: orange;">B</span>	Astral Limited	1.25%	<span style="background-color: orange;">B</span>
Tata Consumer Products Limited	2.15%	<span style="background-color: blue;">M</span>	Metro Brands Limited	1.23%	<span style="background-color: orange;">B</span>
Asian Paints Limited	2.14%	<span style="background-color: blue;">M</span> <span style="background-color: orange;">B</span>	Aditya Birla Real Estate Limited	1.21%	<span style="background-color: orange;">B</span>
Hero MotoCorp Limited	2.14%	<span style="background-color: blue;">M</span>	AWL Agri Business Limited	1.21%	<span style="background-color: blue;">M</span> <span style="background-color: orange;">B</span>
Kajaria Ceramics Limited	2.03%	<span style="background-color: blue;">M</span> <span style="background-color: orange;">B</span>	Shaily Engineering Plastics Limited	1.19%	<span style="background-color: blue;">W</span>
Britannia Industries Limited	1.95%	<span style="background-color: blue;">M</span>	Amber Enterprises India Limited	1.08%	<span style="background-color: orange;">B</span>
Swiggy Limited	1.91%	<span style="background-color: orange;">E</span>	ITC Hotels Limited	1.04%	<span style="background-color: orange;">B</span>
Marico Limited	1.85%	<span style="background-color: blue;">M</span>	Emami Limited	1.02%	<span style="background-color: blue;">W</span>
V-Mart Retail Limited	1.84%	<span style="background-color: blue;">M</span>	Nestle India Limited	0.97%	<span style="background-color: orange;">B</span>
ITC Limited	1.82%	<span style="background-color: blue;">M</span>	Westlife Foodworld Limited	0.95%	<span style="background-color: orange;">B</span>
United Spirits Limited	1.81%	<span style="background-color: orange;">B</span>	Sobha Limited	0.94%	<span style="background-color: orange;">B</span>
PB Fintech Limited	1.73%	<span style="background-color: orange;">E</span> <span style="background-color: blue;">W</span>	Apollo Hospitals Enterprise Limited	0.90%	<span style="background-color: orange;">B</span>
Dixon Technologies (India) Limited	1.71%	<span style="background-color: orange;">B</span>	Orient Electric Limited	0.89%	<span style="background-color: orange;">B</span>
Century Plyboards (India) Limited	1.64%	<span style="background-color: blue;">M</span> <span style="background-color: orange;">B</span>	Black Buck Ltd	0.87%	<span style="background-color: orange;">E</span>
TVS Motor Company Limited	1.59%	<span style="background-color: blue;">M</span> <span style="background-color: blue;">W</span>	Ganesha Ecosphere Limited	0.79%	<span style="background-color: blue;">W</span>
FSN E-Commerce Ventures Limited	1.58%	<span style="background-color: orange;">E</span>	VIP Industries Limited	0.65%	<span style="background-color: orange;">B</span>
Whirlpool of India Limited	1.57%	<span style="background-color: orange;">B</span>	Hyundai Motor India Ltd	0.57%	<span style="background-color: blue;">M</span> <span style="background-color: orange;">B</span>
Safari Industries (India) Limited	1.57%	<span style="background-color: blue;">M</span>	Gillette India Limited	0.48%	<span style="background-color: blue;">M</span>
Allied Blenders And Distillers Limited	1.57%	<span style="background-color: orange;">B</span>	Brainbees Solutions Ltd	0.48%	<span style="background-color: orange;">E</span>
United Breweries Limited	1.52%	<span style="background-color: blue;">M</span>	Bajaj Auto Limited	0.47%	<span style="background-color: blue;">M</span>
Bharti Airtel Limited	1.50%	<span style="background-color: blue;">M</span>	Mrs. Bectors Food Specialities Limited	0.45%	<span style="background-color: blue;">M</span>
PVR INOX Limited	1.47%	<span style="background-color: orange;">B</span>	La Opala RG Limited	0.36%	<span style="background-color: orange;">B</span>
DLF Limited	1.42%	<span style="background-color: orange;">B</span>	Greenpanel Industries Limited	0.07%	<span style="background-color: blue;">M</span>

Consume  
Easy

Consume  
More

Consume  
Better

Consume  
Well

These 4 color bars represent each trend and the bars after each company's name represent it's presence in that particular trend wherever applicable. We have also shown % to Net Assets for each company. Data as on 30<sup>th</sup> September 2025

# Bajaj Finserv Healthcare Fund

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

## INVESTMENT OBJECTIVE

The objective of the Scheme is to generate long term capital appreciation by predominantly investing in equity and equity related securities of pharma, healthcare and allied companies. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	9.5800
Direct IDCW	9.5800
Regular Growth	9.4560
Regular IDCW	9.4560

### \*AUM (IN ₹ CRORE)

Month end AUM	322.48
AAUM	336.48

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 27th December 2024

**BENCHMARK:** BSE Healthcare Total Return Index (TRI)

## FUND MANAGER:

**Mr. Nimesh Chandan** (Equity Portion) (Managing fund since inception & Overall experience of 25 years)

**Mr. Sorbh Gupta** (Equity Portion) (Managing fund since inception & Overall experience of 16 years)

**Mr. Siddharth Chaudhary** (Debt Portion) (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Thematic Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth Option and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter.

**Minimum Additional Investment Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter

**Entry Load:** NA

**Exit Load:**

- if units are redeemed / switched out within 3 months from the date of allotment: 1% of applicable NAV.
- if units are redeemed/switched out after 3 months from the date of allotment, no exit load is payable.

## TOTAL EXPENSE RATIO (TER)

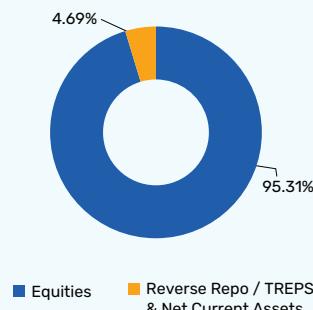
Including Additional Expenses and GST on Management Fees

Regular Plan	2.38%
Direct Plan	0.73%

## PORTFOLIO (as on 30 September, 2025)

Stock	Industry	Equity % of NAV	Futures % of NAV
Divi's Laboratories Limited	Pharmaceuticals & Biotechnology	7.75%	
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	7.53%	
Apollo Hospitals Enterprise Limited	Healthcare Services	6.29%	
Cipla Limited	Pharmaceuticals & Biotechnology	5.45%	
Fortis Healthcare Limited	Healthcare Services	3.83%	
Neuland Laboratories Limited	Pharmaceuticals & Biotechnology	3.78%	
Biocon Limited	Pharmaceuticals & Biotechnology	3.59%	
Dr. Reddy's Laboratories Limited	Pharmaceuticals & Biotechnology	3.43%	
Emcure Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	3.26%	
Dr. Lal Path Labs Limited	Healthcare Services	3.24%	
Piramal Pharma Limited	Pharmaceuticals & Biotechnology	3.23%	
Aurobindo Pharma Limited	Pharmaceuticals & Biotechnology	3.15%	3.44%
Glenmark Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	2.97%	
Pfizer Limited	Pharmaceuticals & Biotechnology	2.55%	
Lupin Limited	Pharmaceuticals & Biotechnology	2.15%	
IPCA Laboratories Limited	Pharmaceuticals & Biotechnology	2.10%	
Sanofi Consumer Healthcare India Limited	Pharmaceuticals & Biotechnology	2.03%	
Zydus Wellness Limited	Food Products	1.96%	
Vijaya Diagnostic Centre Limited	Healthcare Services	1.91%	
Godrej Consumer Products Limited	Personal Products	1.81%	
GlaxoSmithKline Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.73%	
Shailly Engineering Plastics Limited	Industrial Products	1.68%	
Medi Assist Healthcare Services Limited	Insurance	1.63%	
Alkem Laboratories Limited	Pharmaceuticals & Biotechnology	1.61%	
Abbott India Limited	Pharmaceuticals & Biotechnology	1.58%	
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.42%	
Rainbow Childrens Medicare Limited	Healthcare Services	1.24%	
Hindustan Unilever Limited	Diversified FMCG	1.22%	
Max Healthcare Institute Limited	Healthcare Services	1.21%	
MedPlus Health Services Limited	Retailing	1.21%	
Jubilant Pharmova Limited	Pharmaceuticals & Biotechnology	1.17%	
Alembic Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.12%	
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	1.10%	
Syngene International Limited	Healthcare Services	1.07%	
Emami Limited	Personal Products	0.92%	
AstraZeneca Pharma India Limited	Pharmaceuticals & Biotechnology	0.92%	
Marico Limited	Agricultural Food & other Products	0.68%	
PB Fintech Limited	Financial Technology (Fintech)	0.52%	
Nestle India Limited	Food Products	0.50%	
Neogen Chemicals Limited	Chemicals & Petrochemicals	0.44%	
Cohance Lifesciences Limited	Pharmaceuticals & Biotechnology	0.33%	
<b>Equities</b>		<b>95.31%</b>	<b>3.44%</b>
<b>Reverse Repo / TREPS</b>		<b>2.97%</b>	
<b>Cash &amp; Cash Equivalent</b>		<b>1.72%</b>	
<b>Grand Total</b>		<b>100.00%</b>	

## COMPOSITION BY ASSET (%)



## COMPOSITION BY INDUSTRY (%)



# Bajaj Finserv Small Cap Fund

An open ended equity scheme predominantly investing in small cap stocks

## INVESTMENT OBJECTIVE

The objective of the Scheme is to generate long term capital appreciation by investing in equity and equity related securities of small cap companies. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	9.4660
Direct IDCW	9.4660
Regular Growth	9.4340
Regular IDCW	9.4340

### \*AUM (IN ₹ CRORE)

Month end AUM	1,382.52
AAUM	1,368.27

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 18th July 2025

**BENCHMARK:** BSE 250 SmallCap TRI

## FUND MANAGER:

**Mr. Nimesh Chandan** (Equity Portion) (Managing fund since inception & Overall experience of 24 years)

**Mr. Sorbh Gupta** (Equity Portion) (Managing fund since inception & Overall experience of 16 years)

**Mr. Siddharth Chaudhary** (Debt Portion) (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Small Cap Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth Option Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Application Amount:** Rs. 500/- and in multiples of Re. 1/-

**Minimum Additional Purchase Amount:** Rs. 100/- and in multiples of Re. 1/- thereafter.

**Entry Load:** NA

**Exit Load:**

\* If units are reueened / switched out within 6 months from the date of allotment:

Upto 10% of units held: Nil

Remaining 90% of units held: 1% of applicable NAV

\* if units are redeemed/switched out after 6 months from the date of allotment: Nil

## PORTFOLIO (as on 30 September, 2025)

Stock	% of NAV	Stock	% of NAV
Schaeffer India Limited	3.34%	Metro Brands Limited	0.88%
Multi Commodity Exchange of India Limited	2.82%	ICRA Limited	0.88%
Amber Enterprises India Limited	2.73%	Atul Limited	0.87%
Neuland Laboratories Limited	2.55%	Jyoti CNC Automation Ltd	0.84%
Timken India Limited	2.37%	Niva Bupa Health Insurance Company Limited	0.81%
Ujjivan Small Finance Bank Limited	2.32%	IIFL Finance Limited	0.77%
Yes Bank Limited	2.31%	The Ramco Cements Limited	0.76%
Affle 3i Limited	2.31%	VIP Industries Limited	0.74%
Sobha Limited	2.23%	Wockhardt Limited	0.73%
CreditAccess Grameen Limited	2.20%	CSB Bank Limited	0.72%
Devyani International Limited	2.10%	Emami Limited	0.69%
Tega Industries Limited	2.08%	Computer Age Management Services Limited	0.66%
Whirlpool of India Limited	2.04%	MedPlus Health Services Limited	0.65%
HEO Limited	1.93%	Allied Blenders And Distillers Limited	0.64%
Kirloskar Oil Engines Limited	1.88%	Samhi Hotels Limited	0.63%
Kajaria Ceramics Limited	1.85%	Nesco Limited	0.63%
PNB Housing Finance Limited	1.82%	Krishna Institute Of Medical Sciences Limited	0.62%
Zydus Wellness Limited	1.82%	RHI Magnesita India Limited	0.58%
Welspun Corp Limited	1.79%	Grindwell Norton Limited	0.57%
Aditya Birla Sun Life AMC Limited	1.72%	Garware Technical Fibres Limited	0.55%
Radico Khaitan Limited	1.65%	Orient Electric Limited	0.48%
Safari Industries (India) Limited	1.65%	eClerx Services Limited	0.47%
Brigade Enterprises Limited	1.63%	City Union Bank Limited	0.46%
Elecon Engineering Company Limited	1.60%	Neogen Chemicals Limited	0.45%
VA Tech Wabag Limited	1.50%	Cera Sanitaryware Limited	0.44%
Schneider Electric Infrastructure Limited	1.44%	Apar Industries Limited	0.43%
Ahluwali Contracts (India) Limited	1.37%	R R Kabel Limited	0.41%
Aptus Value Housing Finance India Limited	1.29%	Vinati Organics Limited	0.38%
S.J.S. Enterprises Limited	1.29%	Voltamp Transformers Limited	0.38%
TD Power Systems Limited	1.25%	Concord Biotech Limited	0.37%
Navin Fluorine International Limited	1.21%	Ganesha Ecosphere Limited	0.36%
Medi Assist Healthcare Services Limited	1.18%	Alembic Pharmaceuticals Limited	0.35%
CESC Limited	1.11%	Krsna Diagnostics Limited	0.33%
V-Mart Retail Limited	1.11%	Tips Music Limited	0.32%
Century Plyboards (India) Limited	1.08%	Ingersoll Rand (India) Limited	0.32%
Mrs. Bectors Food Specialities Limited	1.08%	Thangamayil Jewellery Limited	0.30%
Karur Vysya Bank Limited	1.08%	Westlife Foodworld Limited	0.28%
Greenpanel Industries Limited	1.07%	Indiquibe Spaces Limited	0.25%
ZF Commercial Vehicle Control Systems India Limited	1.01%	Hindustan Copper Limited	0.24%
Time Technoplast Limited	1.00%	Fedbank Financial Services Limited	0.03%
La Opala RG Limited	0.94%	Black Buck Ltd	0.00%
Awfis Space Solutions Limited	0.92%	<b>Equities</b>	<b>97.43%</b>
Aditya Birla Real Estate Limited	0.91%	<b>Reverse Repo / TREPS</b>	<b>0.94%</b>
Piramal Finance Limited	0.91%	<b>Cash &amp; Cash Equivalent</b>	<b>1.63%</b>
JK Lakshmi Cement Limited	0.89%	<b>Grand Total</b>	<b>100.00%</b>
Sanofi Consumer Healthcare India Limited	0.89%		
Prudent Corporate Advisory Services Limited	0.89%		

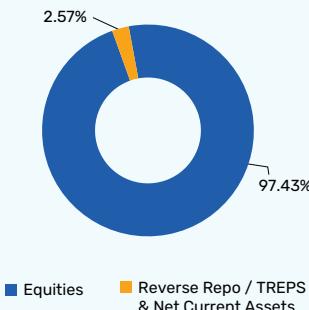
## TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

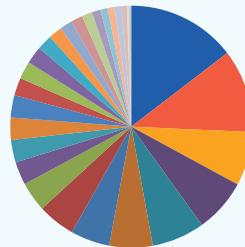
Regular Plan 2.06%

Direct Plan 0.44%

## COMPOSITION BY ASSET (%)



## COMPOSITION BY INDUSTRY (%)



Consumer Durables	14.20%	Insurance	1.99%
Industrial Products	10.85%	Retailing	1.76%
Finance	7.02%	Cement & Cement Products	1.65%
Capital Markets	6.97%	Other Utilities	1.50%
Banks	6.89%	Construction	1.37%
Auto Components	5.64%	Power	1.11%
Electrical Equipment	5.10%	Healthcare Services	0.95%
Pharmaceuticals & Biotechnology	4.89%	Textiles & Apparels	0.91%
Realty	3.86%	Paper, Forest & Jute Products	0.91%
Leisure Services	3.01%	Personal Products	0.69%
Industrial Manufacturing	2.92%	Entertainment	0.32%
Chemicals & Petrochemicals	2.91%	Non - Ferrous Metals	0.24%
Food Products	2.90%	Transport Services	0.00%
IT - Services	2.31%		
Beverages	2.29%		
Commercial Services & Supplies	2.27%		

# Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

## INVESTMENT OBJECTIVE

The objective of the Scheme is to generate capital appreciation and income by investing in equity and equity related instruments, arbitrage opportunities and fixed income instruments (including debt, government securities and money market instruments). However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	10.0240
Direct IDCW	10.0240
Regular Growth	10.0120
Regular IDCW	10.0120

### \*AUM (IN ₹ CRORE)

Month end AUM	24.17
AAUM	29.07

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 19th August, 2025

**BENCHMARK:** Nifty Equity Savings TRI

### FUND MANAGER:

**Mr. Sorbh Gupta** (Equity Portion) (Managing fund since inception & Overall experience of 16 years)

**Mr. Ilesh Savla** (Arbitrage Portion) (Managing fund since inception & Overall experience of 25 years)

**Mr. Siddharth Chaudhary** (Debt Portion) (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Equity Savings Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth Option

Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Application Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter.

**Minimum Additional Purchase Amount:** Minimum of Rs. 100/- and in multiples of Re. 1/- thereafter

**Entry Load:** Nil

**Exit Load:**

- If units redeemed/switched out within 7 days from allotment date: 0.25% of the applicable NAV
- If units redeemed/switched out after 7 days from allotment date: Nil

### TOTAL EXPENSE RATIO (TER)

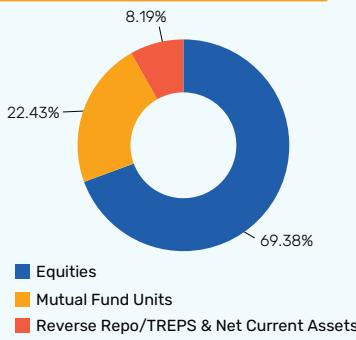
Including Additional Expenses and GST on Management Fees

Regular Plan	1.30%
Direct Plan	0.30%

## PORTFOLIO (as on 30 September, 2025)

	Equity	Futures	Equity	Futures
Stock	% of NAV	% of NAV	Stock	% of NAV
Eternal Limited	4.03%	-4.09%	Tata Consumer Products Limited	0.45%
Hindustan Unilever Limited	3.85%	-3.64%	GlaxoSmithKline Pharmaceuticals Limited	0.43%
HDFC Bank Limited	3.58%	-3.36%	Timken India Limited	0.43%
Kotak Mahindra Bank Limited	3.40%	-3.07%	United Spirits Limited	0.43%
Bajaj Finserv Limited	3.14%	-2.90%	ZF Commercial Vehicle Control Systems	
Vedanta Limited	3.08%	-3.10%	India Limited	0.42%
Hindustan Aeronautics Limited	2.95%	-2.98%	Maruti Suzuki India Limited	0.40%
ITC Limited	2.67%	-2.68%	ICRA Limited	0.40%
Bharat Electronics Limited	2.20%	-2.21%	Bharti Airtel Limited	0.37%
Jio Financial Services Limited	2.20%	-2.22%	Devyani International Limited	0.37%
Hindalco Industries Limited	2.04%	-2.06%	Sun Pharmaceutical Industries Limited	0.37%
UltraTech Cement Limited	1.90%	-1.57%	Reliance Industries Limited	0.35%
Punjab National Bank	1.73%	-1.74%	Ingersoll Rand (India) Limited	0.35%
Larsen & Toubro Limited	1.70%	-1.44%	Schaeffler India Limited	0.34%
RBL Bank Limited	1.69%	-1.70%	Britannia Industries Limited	0.33%
Indus Towers Limited	1.67%	-1.69%	Asian Paints Limited	0.32%
State Bank of India	1.67%	-1.68%	Infosys Limited	0.32%
Titan Company Limited	1.59%	-1.33%	Sanofi Consumer Healthcare India Limited	0.30%
Axis Bank Limited	1.58%	-1.59%	Torrent Pharmaceuticals Limited	0.29%
Multi Commodity Exchange of India Limited	1.56%	-1.57%	Bajaj Auto Limited	0.28%
Sammaan Capital Limited	1.55%	-1.55%	Cipla Limited	0.28%
Power Finance Corporation Limited	1.53%	-1.54%	Bosch Limited	0.27%
ICICI Bank Limited	1.46%	-1.21%	Tata Consultancy Services Limited	0.26%
Bank of Baroda	1.45%	-1.46%	GAIL (India) Limited	0.18% -0.18%
Apollo Hospitals Enterprise Limited	1.42%	-1.19%	<b>Equities</b>	<b>69.38% -59.33%</b>
JSW Steel Limited	1.23%	-1.24%	Bajaj Finserv Mutual Fund	22.43%
Mahindra & Mahindra Limited	1.09%	-1.10%	<b>Total Mutual Fund Units</b>	<b>22.43%</b>
Oil & Natural Gas Corporation Limited	1.03%	-1.04%	<b>Reverse Repo / TREPS</b>	<b>5.60%</b>
Nestle India Limited	1.01%	-0.74%	<b>Cash &amp; Cash Equivalent</b>	<b>2.59%</b>
Bandhan Bank Limited	0.93%	-0.94%	<b>Grand Total</b>	<b>100.00%</b>
Tata Technologies Limited	0.51%	-0.52%		

## COMPOSITION BY ASSET (%)



## COMPOSITION BY INDUSTRY (%)



# Bajaj Finserv ELSS Tax Saver Fund

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

## INVESTMENT OBJECTIVE

To generate long term capital appreciation from a diversified portfolio of predominantly equity and equity related securities while offering deduction on such investment made in the scheme under Section 80C of the Income Tax Act, 1961.

However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	11.0670
Direct IDCW	11.0670
Regular Growth	10.9340
Regular IDCW	10.9340

### \*AUM (IN ₹ CRORE)

Month end AUM	65.67
AAUM	65.28

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 29th January 2025

**BENCHMARK:** BSE 500 Total Return Index (TRI)

### FUND MANAGER:

**Mr. Nimesh Chandan** (Equity Portion) (Managing fund since inception & Overall experience of 25 years)

**Mr. Sorbh Gupta** (Equity Portion) (Managing fund since inception & Overall experience of 16 years)

**Mr. Siddharth Chaudhary** (Debt Portion) (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** ELSS Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth Option and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 500/- and in multiples of Rs. 500/- thereafter.

**Minimum Additional Investment Amount:** Rs. 500/- and in multiples of Rs. 500/- thereafter

**Entry Load:** Nil

**Exit Load:** Nil

### TOTAL EXPENSE RATIO (TER)

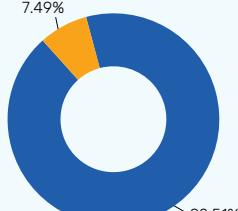
Including Additional Expenses and GST on Management Fees

Regular Plan	2.29%
Direct Plan	0.49%

## PORTFOLIO (as on 30 September, 2025)

Stock	% of NAV	Stock	% of NAV
HDFC Bank Limited	5.64%	Bharat Heavy Electricals Limited	0.85%
Reliance Industries Limited	4.37%	DLF Limited	0.85%
Infosys Limited	3.68%	Prestige Estates Projects Limited	0.84%
Divi's Laboratories Limited	3.20%	LTMindtree Limited	0.79%
Bharat Electronics Limited	3.13%	Can Fin Homes Limited	0.76%
Kotak Mahindra Bank Limited	3.03%	Grindwell Norton Limited	0.69%
State Bank of India	2.85%	AstraZeneca Pharma India Limited	0.69%
ICICI Bank Limited	2.69%	Century Plyboards (India) Limited	0.67%
Larsen & Toubro Limited	2.69%	Aditya Birla Real Estate Limited	0.64%
MTAR Technologies Limited	2.49%	Schneider Electric Infrastructure Limited	0.63%
Hindustan Unilever Limited	2.36%	Bajaj Finance Limited	0.62%
Kajaria Ceramics Limited	2.36%	Go Digit General Insurance Limited	0.58%
Tata Steel Limited	2.09%	Allied Blenders And Distillers Limited	0.58%
Maruti Suzuki India Limited	2.04%	Camlin Fine Sciences Limited	0.57%
Siemens Energy India Limited	2.04%	Jubilant Pharmova Limited	0.52%
Sun Pharmaceutical Industries Limited	1.98%	Pondy Oxides & Chemicals Ltd	0.51%
Cummins India Limited	1.96%	Ganesha Ecosphere Limited	0.50%
Swiggy Limited	1.93%	Ujjivan Small Finance Bank Limited	0.50%
ZF Commercial Vehicle Control Systems India Limited	1.93%	Cera Sanitaryware Limited	0.47%
Mahindra & Mahindra Limited	1.89%	City Union Bank Limited	0.47%
Bajaj Finserv Limited	1.78%	RHI Magnesita India Limited	0.47%
Oracle Financial Services Software Limited	1.64%	eClerx Services Limited	0.46%
GlaxoSmithKline Pharmaceuticals Limited	1.47%	Nestle India Limited	0.45%
Marico Limited	1.41%	Astral Limited	0.38%
TD Power Systems Limited	1.35%	Pfizer Limited	0.38%
Brigade Enterprises Limited	1.33%	<b>Equities</b>	<b>92.51%</b>
K.P.R. Mill Limited	1.27%	<b>Reverse Repo / TREPS</b>	<b>5.32%</b>
Eternal Limited	1.24%	<b>Cash &amp; Cash Equivalent</b>	<b>2.17%</b>
Jindal Stainless Limited	1.17%	<b>Grand Total</b>	<b>100.00%</b>
CreditAccess Grameen Limited	1.09%		
Aptus Value Housing Finance India Limited	1.03%		
UltraTech Cement Limited	1.01%		
United Spirits Limited	0.98%		
Timken India Limited	0.97%		
Affle 3i Limited	0.97%		
Sobha Limited	0.96%		
Gabriel India Limited	0.95%		
Havells India Limited	0.90%		
JK Lakshmi Cement Limited	0.90%		
Time Technoplast Limited	0.87%		

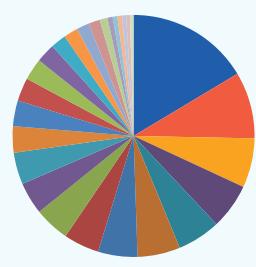
## COMPOSITION BY ASSET (%)



Equities

Reverse Repo/TREPS & Net Current Assets

## COMPOSITION BY INDUSTRY (%)



Banks	15.18%	Diversified FMCG	2.36%
Pharmaceuticals & Biotechnology	8.24%	Cement & Cement Products	1.91%
IT - Software	6.11%	Textiles & Apparels	1.77%
Aerospace & Defense	5.62%	Beverages	1.56%
Industrial Products	5.34%	Agricultural Food & other Products	1.41%
Finance	5.28%	IT - Services	0.97%
Electrical Equipment	4.87%	Paper, Forest & Jute Products	0.64%
Consumer Durables	4.40%	Insurance	0.58%
Petroleum Products	4.37%	Chemicals & Petrochemicals	0.57%
Realty	3.98%	Diversified Metals	0.51%
Automobiles	3.93%	Commercial Services & Supplies	0.46%
Ferrous Metals	3.26%	Food Products	0.45%
Retailing	3.17%		
Auto Components	2.88%		
Construction	2.69%		

Kindly refer to Page No. 43, 44, 45, 46, 47, 48 & 49 for Performance Data. | Kindly refer to Page No. 52, 53, 54 & 55 for Risk-o-meter and Product Label.

# Bajaj Finserv Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to capitalize on the potential upside of equities while attempting to limit the downside by dynamically managing the portfolio through investment in equity & equity related instruments and active use of debt, money market instruments and derivatives. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	11.4590
Direct IDCW	11.4590
Regular Growth	11.1460
Regular IDCW	11.1460

### \*AUM (IN ₹ CRORE)

Month end AUM	1,181.43
AAUM	1,303.30

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 15<sup>th</sup> December 2023

**BENCHMARK:** NIFTY 50 Hybrid Composite debt 50:50 Index

## FUND MANAGER:

**Mr. Nimesh Chandan** (Equity Portion) (Managing fund since inception & Overall experience of 25 years)

**Mr. Sorbh Gupta** (Equity Portion) (Managing fund since inception & Overall experience of 16 years)

**Mr. Siddharth Chaudhary** (Debt Portion) (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Balanced Advantage Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** INR 500/- and multiples of INR 1

**Minimum Additional Investment Amount:** INR 100/- and multiples of INR 1

**Entry Load:** NA

**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 6 months from the date of allotment:

- if upto 8% of units allotted are redeemed/switched out - Nil
- any redemption / switch-out of units in excess of 8% of units allotted - 1% of applicable NAV.

if units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.

### TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan	2.05%
Direct Plan	0.56%

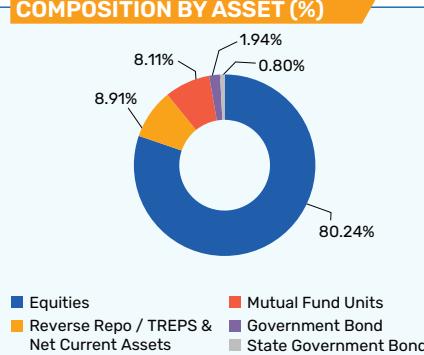
### OTHER PARAMETERS\* (as on 30 Sept, 2025)

Average Maturity	3.3 Years
Modified Duration	2.1 Years
Macaulay Duration	2.2 Years
Yield to Maturity	6.14%

Note : YTM details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities. Performance, SIP & other parameters are not disclosed as fund has not completed 1 year.

\*For the debt portion of the portfolio

## COMPOSITION BY ASSET (%)



Kindly refer to Page No. 43, 44, 45, 46, 47, 48 & 49 for Performance Data. | Kindly refer to Page No. 50 for Systematic Investment Plans (SIP). | Kindly refer to Page No. 52, 53, 54 & 55 for Risk-o-meter and Product Label.

## PORTFOLIO (as on 30 September, 2025)

Stock	Equity		Futures		% of NAV	% of NAV
	% of NAV	% of NAV	Stock	% of NAV		
HDFC Bank Limited	7.64%		UltraTech Cement Limited	0.94%		
Infosys Limited	4.65%		Biocon Limited	0.94%		
State Bank of India	3.93%		Asian Paints Limited	0.91%		
ICICI Bank Limited	2.96%		Devyani International Limited	0.84%		
Larsen & Toubro Limited	2.93%	0.50%	HDB Financial Services Limited	0.53%		
Divi's Laboratories Limited	2.93%		Hindustan Zinc Limited	0.53%		
Bajaj Finance Limited	2.54%		Tata Consumer Products Limited	0.52%		
Sun Pharmaceutical Industries Limited	2.46%		Aurobindo Pharma Limited	0.50%		
Reliance Industries Limited	2.42%		Swiggy Limited	0.49%		
Mahindra & Mahindra Limited	2.42%		Hindustan Aeronautics Limited	0.48%		
DLF Limited	2.10%		HDFC Life Insurance Company Limited	0.48%		
Bharti Airtel Limited	2.02%		United Breweries Limited	0.48%		
Yes Bank Limited	2.00%		Cipla Limited	0.47%		
Tata Consultancy Services Limited	1.95%		GlaxoSmithKline Pharmaceuticals Limited	0.47%		
Hindustan Unilever Limited	1.87%		Shree Cement Limited	0.45%		
Apollo Hospitals Enterprise Limited	1.65%		Tech Mahindra Limited	0.42%		
Adani Ports and Special Economic Zone Limited	1.62%		Prestige Estates Projects Limited	0.13%		
Tata Steel Limited	1.60%		Axis Bank Limited	1.38%		
United Spirits Limited	1.57%		Max Healthcare Institute Limited	1.01%		
Kotak Mahindra Bank Limited	1.56%		NIFTY	-2.02%		
Bajaj Auto Limited	1.44%		<b>Equities</b>	<b>80.24%</b>	<b>0.87%</b>	
Jio Financial Services Limited	1.38%		Bajaj Finserv Mutual Fund	8.11%		
ITC Limited	1.38%		<b>Mutual Fund Units</b>	<b>8.11%</b>		
Sanofi Consumer Healthcare India Limited	1.37%		7.3% GOI (MD 19/06/2053)	0.39%		
Canara Bank	1.31%		6.33% GOI (MD 05/05/2035)	0.57%		
Vedanta Limited	1.30%		6.79% GOI (MD 07/10/2034)	0.41%		
Maruti Suzuki India Limited	1.22%		7.34% GOI (MD 22/04/2064)	0.39%		
LTI Mindtree Limited	1.20%		6.79% GOI (MD 30/12/2031)	0.18%		
Eternal Limited	1.13%		7.09% GOI (MD 05/08/2054)	0.00%		
Britannia Industries Limited	1.07%		<b>Government Bond</b>	<b>1.94%</b>		
JSW Steel Limited	1.04%		7.7% Maharashtra SDL (MD 15/11/2034)	0.80%		
Bharat Electronics Limited	1.04%		<b>State Government Bond</b>	<b>0.80%</b>		
InterGlobe Aviation Limited	1.03%		Reverse Repo / TREPS	8.68%		
Cummins India Limited	0.98%		Cash & Cash Equivalent	0.23%		
Godrej Consumer Products Limited	0.95%		<b>Grand Total</b>	<b>100.00%</b>		

## Portfolio Turnover (Times)

Equity Turnover	0.97
Total Portfolio Turnover	3.20

Portfolio Turnover = Lower of total sales or total purchase for past 12 months (including derivatives) upon average AUM of trailing 12 months

## Stocks

	New entries	Total exits
	None	None

## COMPOSITION BY INDUSTRY (FOR LONG ONLY EQUITIES) (%)





# BAJAJ FINSERV

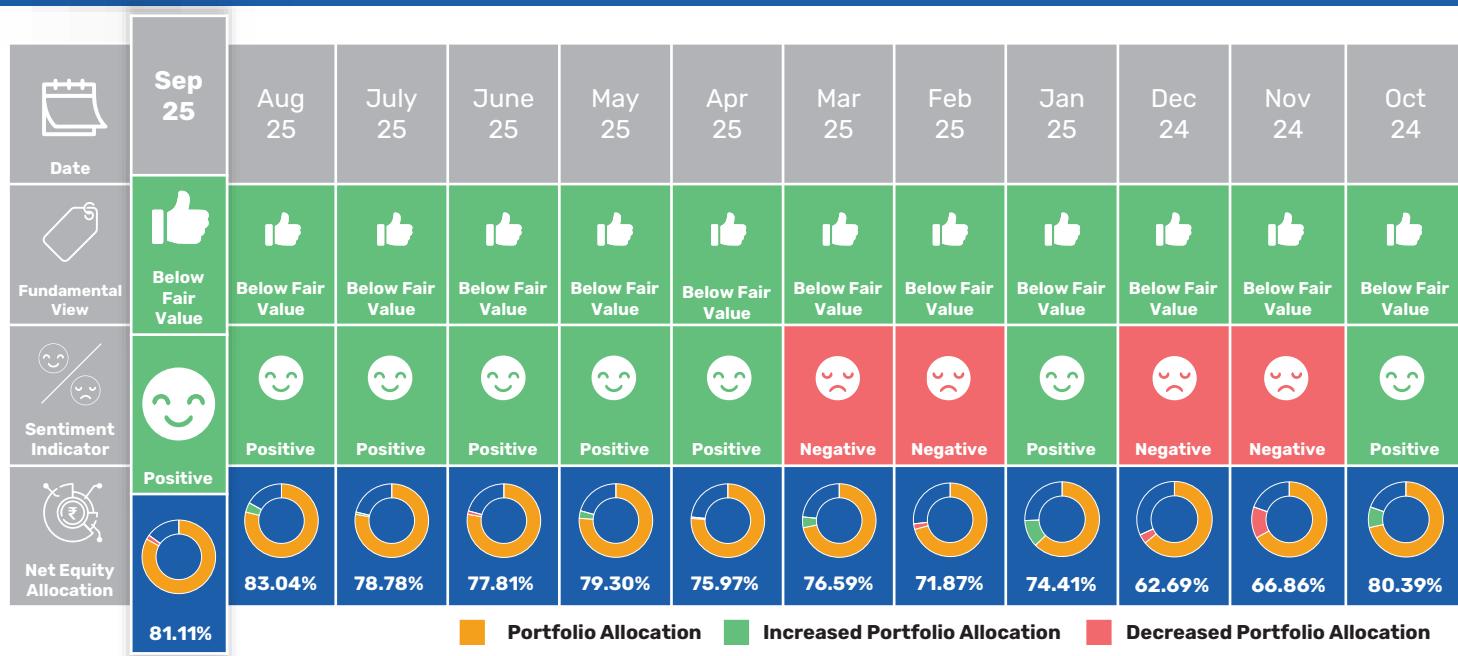
## BALANCED ADVANTAGE FUND

(With Behavioural Edge)

An Open Ended Dynamic Asset Allocation Fund



October 2025



Combining fundamental and behavioural finance principles provides a key advantage in managing investments. Our proprietary asset allocation model at Bajaj Finserv AMC is based on those two elements namely: fundamental analysis and behavioural insights. It ensures that our Balanced Advantage Fund is well-positioned to navigate market complexities and deliver long-term value to our investors. By understanding the interplay of various market factors, we can make informed decisions that align with our investors' goals, fostering financial growth and stability. This unique approach helps us determine the optimal asset allocation between equity and debt, providing an edge for our investors.

### Fundamental Indicator:



Our fundamental indicator focuses on the Nifty 50 Index, analysing its ideal earnings and valuations. Ideal earnings are forward-looking estimations, while ideal valuations are comparative, offering a realistic assessment rather than absolute measures. This robust analysis forms the backbone of our model, ensuring a sound foundation for asset allocation.

### Behavioural Indicator:



The differentiation in our model lies in the behavioural indicator, which measures behavioural and sentimental trends in the market by monitoring four key factors: **currencies, commodities, bonds, and equities**. Let's explore how each of these factors contributes to our asset allocation strategy:



The sequence, relationship and nature of trends in these assets helps understand and anticipate market movements driven by psychological factors, leading to more informed and effective investment decisions. By integrating behavioural insights with fundamental analysis, our model offers a comprehensive approach to asset allocation, optimizing returns while managing risks.

Data as on 30<sup>th</sup> September 2025

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

# 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

## 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.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	11.4322
Direct IDCW	11.4322
Regular Growth	11.2011
Regular IDCW	11.2011

### \*AUM (IN ₹ CRORE)

Month end AUM	1,139.38
AAUM	1,212.37

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 3<sup>rd</sup> June 2024

**BENCHMARK:** 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold

### FUND MANAGER:

Mr. Sorbh Gupta (Equity Portion)  
Mr. Anup Kulkarni (Equity Portion)  
Mr. Siddharth Chaudhary (Debt Portion)  
Mr. Vinay Bafna (Commodity investments portion)

## FUND FEATURES

**Scheme Category:** Multi Asset Allocation Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter

**Minimum Additional Investment Amount:** INR 100/- and multiples of Re. 1

**Entry Load:** NA

**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.

### TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan	2.02%
Direct Plan	0.49%

### OTHER PARAMETERS\* (as on 30 Sept, 2025)

Average Maturity	2.29 Years
Modified Duration	2.05 Years

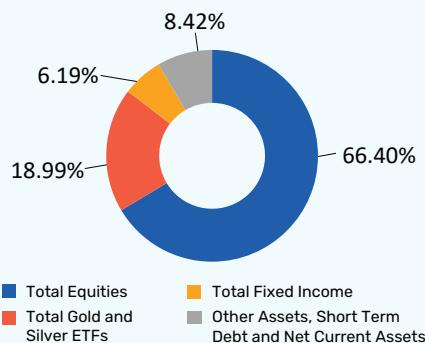
Macaulay Duration	2.19 Years
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Yield to Maturity	6.83%
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Note : YTM details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities. Performance, SIP & other parameters are not disclosed as fund has not completed 1 year.

\*For the debt portion of the portfolio

## COMPOSITION BY ASSET (%)



## PORTFOLIO (as on 30 September, 2025)

Stock	Equity % of NAV	Futures % of NAV	Stock	Equity % of NAV	Futures % of NAV
HDFC Bank Limited	6.94%		HCL Technologies Limited	0.82%	
State Bank of India	4.35%		National Aluminium Company Limited	0.82%	
Hindustan Unilever Limited	3.38%		Sanofi Consumer Healthcare India Limited	0.81%	
Infosys Limited	2.72%		eClerx Services Limited	0.80%	
ITC Limited	2.45%		Oracle Financial Services Software Limited	0.74%	
Larsen & Toubro Limited	2.11%		ITC Hotels Limited	0.72%	
Tata Steel Limited	2.10%		Punjab National Bank	0.70%	
Indian Bank	2.04%		CRISIL Limited	0.66%	
Tata Consultancy Services Limited	1.96%		Hero MotoCorp Limited	0.65%	
Bharti Airtel Limited	1.95%		Mahindra & Mahindra Limited	0.63%	
GAIL (India) Limited	1.90%		ICICI Bank Limited	0.61%	
Bajaj Finserv Limited	1.84%		Emami Limited	0.59%	
GlaxoSmithKline Pharmaceuticals Limited	1.71%		ICRA Limited	0.59%	
Britannia Industries Limited	1.43%		Aptus Value Housing Finance India Limited	0.58%	
Power Grid Corporation of India Limited	1.41%	-0.51%	Godrej Consumer Products Limited	0.43%	
CESC Limited	1.32%		Ingersoll Rand (India) Limited	0.18%	
Marico Limited	1.32%		<b>NIFTY</b>		-1.30%
Canara Bank	1.31%		<b>Equities</b>	<b>66.40%</b>	<b>-1.81%</b>
Maruti Suzuki India Limited	1.27%		Axis Finance Limited	4.11%	
Sun Pharmaceutical Industries Limited	1.25%		Muthoot Finance Limited	2.08%	
Eicher Motors Limited	1.24%		<b>Corporate Bond</b>	<b>6.19%</b>	
Asian Paints Limited	1.22%		Bajaj Finserv Mutual Fund	6.43%	
Abbott India Limited	1.20%		<b>Mutual Fund Units</b>	<b>6.43%</b>	
Maharashtra Scooters Limited	1.07%		DSP SILVER ETF	12.08%	
Vedanta Limited	1.05%		DSP Gold ETF	3.43%	
Mahanagar Gas Limited	0.99%		Kotak MF Gold ETF	2.95%	
NTPC Limited	0.97%		Mirae Asset Gold ETF	0.53%	
Cummins India Limited	0.94%		<b>Gold and Silver ETFs</b>	<b>18.99%</b>	
360 One WAM Limited	0.92%		<b>Reverse Repo / TREPS</b>	<b>1.92%</b>	
Aditya Birla Sun Life AMC Limited	0.89%		<b>Cash &amp; Cash Equivalent</b>	<b>0.07%</b>	
Hindustan Zinc Limited	0.82%		<b>Grand Total</b>	<b>100.00%</b>	

### Stocks

#### New entries

Aptus Value Housing Finance India Limited
Bharti Airtel Limited
Hero MotoCorp Limited
Larsen & Toubro Limited
Maruti Suzuki India Limited

#### Total exits

Bayer Cropscience Limited
Gillette India Limited
Indus Towers Limited

## COMPOSITION BY INDUSTRY (%)





**BAJAJ FINSERV**

# MULTI ASSET ALLOCATION FUND

Power your Multi -Asset Allocation with Investing  
in Companies with **Growth & Dividend Payout**



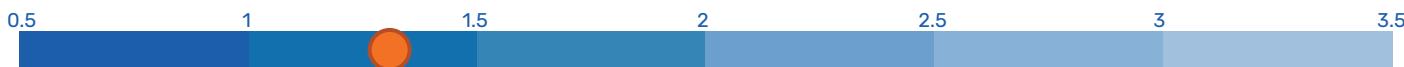
October 2025

Growth

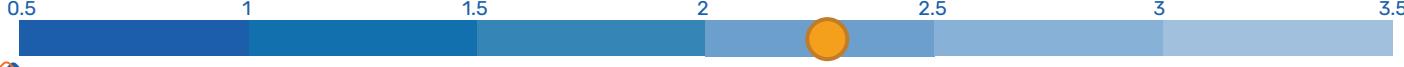
Dividend Payout

Company Name	% of Net Investment	Growth	Dividend Payout	Company Name	% of Net Investment	Growth	Dividend Payout
HDFC Bank Limited	6.94%			Vedanta Limited	1.05%		
State Bank of India	4.35%			Mahanagar Gas Limited	0.99%		
Hindustan Unilever Limited	3.38%			NTPC Limited	0.97%		
Infosys Limited	2.72%			Cummins India Limited	0.94%		
ITC Limited	2.45%			360 One WAM Limited	0.92%		
Larsen & Toubro Limited	2.11%			Aditya Birla Sun Life AMC Limited	0.89%		
Tata Steel Limited	2.10%			National Aluminium Company Limited	0.82%		
Indian Bank	2.04%			Hindustan Zinc Limited	0.82%		
Tata Consultancy Services Limited	1.96%			HCL Technologies Limited	0.82%		
Bharti Airtel Limited	1.95%			Sanofi Consumer Healthcare India Limited	0.81%		
GAIL (India) Limited	1.90%			eClerx Services Limited	0.80%		
Bajaj Finserv Limited	1.84%			Oracle Financial Services Software Limited	0.74%		
GlaxoSmithKline Pharmaceuticals Limited	1.71%			ITC Hotels Limited	0.72%		
Britannia Industries Limited	1.43%			Punjab National Bank	0.70%		
Power Grid Corporation of India Limited	1.41%			CRISIL Limited	0.66%		
CESC Limited	1.32%			Hero MotoCorp Limited	0.65%		
Marico Limited	1.32%			Mahindra & Mahindra Limited	0.63%		
Canara Bank	1.31%			ICICI Bank Limited	0.61%		
Maruti Suzuki India Limited	1.27%			Emami Limited	0.59%		
Sun Pharmaceutical Industries Limited	1.25%			ICRA Limited	0.59%		
Eicher Motors Limited	1.24%			Aptus Value Housing Finance India Limited	0.58%		
Asian Paints Limited	1.22%			Godrej Consumer Products Limited	0.43%		
Abbott India Limited	1.20%			Ingersoll Rand (India) Limited	0.18%		
Maharashtra Scooters Limited	1.07%						

Benchmark Dividend Yield **1.35%**



Portfolio Dividend Yield **2.25%**



## Debt Quants\*

	YTM	Average Maturity	Macaulay Duration	Modified Duration
<b>Bajaj Finserv Multi Asset Allocation Fund</b>	<b>6.83%</b>	2.29 Years	2.19 Years	2.05 Years

## Fund Strategy

\*For the debt portion of the portfolio

Asset class	Net Equity Allocation	Fixed Income Allocation	Commodity Allocation
Approx allocation	64.59%	6.19%	18.99%
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 30<sup>th</sup> September 2025

# Bajaj Finserv Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to seek to generate returns by investing in arbitrage opportunities in the cash and derivatives segments of the equity markets and by investing balance in debt and money market instruments. However, There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

**NAV (IN ₹) (as on 30 September, 2025)**

Direct Growth	11.5250
Direct IDCW	11.5250
Regular Growth	11.3610
Regular IDCW	11.3610

**\*AUM (IN ₹ CRORE)**

Month end AUM 993.69

AAUM 1,145.40

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 15<sup>th</sup> September 2023

**BENCHMARK:** Nifty 50 Arbitrage Index (TRI)

## FUND MANAGER:

**Mr. Ilesh Savla** (Equity Portion)(Managing fund since inception & Overall experience of over 23 years)

**Mr. Siddharth Chaudhary** (Debt Portion)(Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Arbitrage Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** INR 500/- and multiples of INR 1

**Minimum Additional Investment Amount:** INR 100/- and multiples of INR 1

**Entry Load:** NA

**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:

- 0.25% of applicable NAV if redeemed/switched out within 15 days from the date of allotment.

- Nil if redeemed/switched out after 15 days from the date of allotment.

## TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan	1.01%
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Direct Plan	0.31%
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## OTHER PARAMETERS\* (as on 30 Sept. 2025)

Average Maturity	95 Days
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Modified Duration	90 Days
-------------------	---------

Macaulay Duration	95 Days
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Yield to Maturity	5.97%
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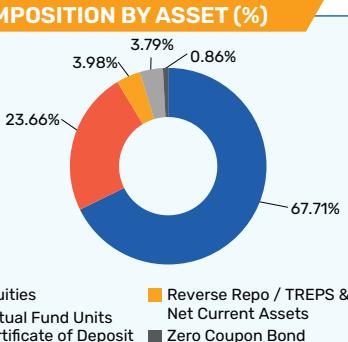
Note : YTM details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities. Performance, SIP & other parameters are not disclosed as fund has not completed 1 year.

\*For the debt portion of the portfolio

## PORTFOLIO (as on 30 September, 2025)

Stock	% of NAV	Equity		Futures		Stock	% of NAV	% of NAV
		Equity	Futures	Equity	Futures			
Reliance Industries Limited	4.31%	-4.34%				Bharat Petroleum Corporation Limited	0.19%	-0.19%
RBL Bank Limited	3.74%	-3.77%				Hindustan Aeronautics Limited	0.19%	-0.20%
ICICI Bank Limited	3.50%	-3.53%				Manappuram Finance Limited	0.19%	-0.19%
HDFC Bank Limited	2.98%	-3.00%				Polycab India Limited	0.18%	-0.18%
REC Limited	2.72%	-2.73%				Indian Railway Catering And Tourism Corporation Limited	0.16%	-0.16%
Aditya Birla Capital Limited	2.18%	-2.19%				Bharat Dynamics Limited	0.16%	-0.16%
Axis Bank Limited	2.16%	-2.18%				Glenmark Pharmaceuticals Limited	0.15%	-0.15%
IDFC First Bank Limited	2.03%	-2.05%				Grasim Industries Limited	0.14%	-0.14%
Steel Authority of India Limited	2.00%	-2.01%				Havells India Limited	0.13%	-0.13%
Tata Consultancy Services Limited	1.81%	-1.82%				Hindustan Unilever Limited	0.13%	-0.13%
Punjab National Bank	1.73%	-1.74%				Multi Commodity Exchange of India Limited	0.13%	-0.13%
Vodafone Idea Limited	1.68%	-1.69%				Orion Bank Limited	0.12%	-0.12%
LIC Housing Finance Limited	1.50%	-1.50%				Crompton Greaves Consumer Electricals Limited	0.12%	-0.12%
Kotak Mahindra Bank Limited	1.37%	-1.38%				Siemens Limited	0.12%	-0.12%
State Bank of India	1.27%	-1.27%				Bharat Heavy Electricals Limited	0.11%	-0.11%
Hindalco Industries Limited	1.22%	-1.23%				Dabur India Limited	0.10%	-0.10%
Eternal Limited	1.21%	-1.23%				Mankind Pharma Limited	0.10%	-0.10%
Mahindra & Mahindra Limited	1.12%	-1.13%				Varun Beverages Limited	0.10%	-0.10%
Sammanna Capital Limited	0.96%	-0.97%				Hindustan Petroleum Corporation Limited	0.10%	-0.10%
Suzlon Energy Limited	0.94%	-0.95%				ICICI Prudential Life Insurance Company Limited	0.09%	-0.09%
Bandhan Bank Limited	0.92%	-0.92%				National Aluminium Company Limited	0.09%	-0.09%
Adani Ports and Special Economic Zone Limited	0.86%	-0.87%				Patanjali Foods Limited	0.09%	-0.09%
Jio Financial Services Limited	0.86%	-0.86%				Coforge Limited	0.09%	-0.09%
Tata Power Company Limited	0.79%	-0.80%				Laurus Labs Limited	0.08%	-0.08%
Indus Towers Limited	0.78%	-0.79%				Dalmia Bharat Limited	0.07%	-0.07%
GMR Airports Limited	0.77%	-0.77%				DLF Limited	0.07%	-0.06%
Hindustan Zinc Limited	0.71%	-0.72%				HCL Technologies Limited	0.07%	-0.07%
Max Healthcare Institute Limited	0.62%	-0.63%				Tata Consumer Products Limited	0.07%	-0.07%
Oil & Natural Gas Corporation Limited	0.62%	-0.63%				Inox Wind Limited	0.07%	-0.07%
Trent Limited	0.60%	-0.61%				Pidilite Industries Limited	0.06%	-0.06%
Power Grid Corporation of India Limited	0.59%	-0.59%				Sastardhana Moherson International Limited	0.06%	-0.06%
Lupin Limited	0.57%	-0.58%				CG Power and Industrial Solutions Limited	0.05%	-0.05%
Jubilant Foodworks Limited	0.52%	-0.53%				Indian Oil Corporation Limited	0.05%	-0.05%
Dixon Technologies (India) Limited	0.51%	-0.51%				NCC Limited	0.05%	-0.05%
Power Finance Corporation Limited	0.50%	-0.50%				Britannia Industries Limited	0.04%	-0.04%
Titan Company Limited	0.49%	-0.49%				Nestle India Limited	0.04%	-0.04%
TVS Motor Company Limited	0.49%	-0.50%				ABB India Limited	0.03%	-0.03%
Vedanta Limited	0.49%	-0.49%				Divi's Laboratories Limited	0.03%	-0.03%
NMDC Limited	0.49%	-0.50%				PNB Housing Finance Limited	0.03%	-0.03%
IndusInd Bank Limited	0.47%	-0.48%				SBI Life Insurance Company Limited	0.03%	-0.03%
Bharat Electronics Limited	0.45%	-0.46%				Sun Pharmaceutical Industries Limited	0.03%	-0.03%
ITC Limited	0.45%	-0.45%				United Spirits Limited	0.03%	-0.03%
Tata Steel Limited	0.44%	-0.45%				360 One WAM Limited	0.02%	-0.02%
BSE Limited	0.43%	-0.43%				APL Apollo Tubes Limited	0.02%	-0.02%
Kalyan Jewellers India Limited	0.39%	-0.39%				AU Small Finance Bank Limited	0.02%	-0.02%
UltraTech Cement Limited	0.39%	-0.39%				L&T Finance Limited	0.02%	-0.02%
NTPC Limited	0.38%	-0.38%				SRF Limited	0.02%	-0.02%
One 99 Communications Limited	0.38%	-0.38%				Lodha Developers Limited	0.02%	-0.02%
Shriram Finance Limited	0.38%	-0.38%				Jindal Steel Limited	0.02%	-0.02%
JSW Steel Limited	0.36%	-0.36%				Persistent Systems Limited	0.02%	-0.02%
The Indian Hotels Company Limited	0.34%	-0.35%				Prestige Estates Projects Limited	0.01%	-0.01%
Bajaj Finance Limited	0.33%	-0.33%				Mazagon Dock Shipbuilders Limited	0.01%	-0.01%
HDFC Life Insurance Company Limited	0.33%	-0.33%				Maruti Suzuki India Limited	0.01%	-0.01%
Marico Limited	0.31%	-0.31%				NBCO (India) Limited	0.01%	-0.01%
Bajaj Finserv Limited	0.29%	-0.30%				Sona BLW Precision Forgings Limited	0.01%	-0.01%
Tata Motors Limited	0.29%	-0.29%				Petronet LNG Limited	0.00%	0.00%
Godrej Properties Limited	0.28%	-0.29%				Syngene International Limited	0.00%	0.00%
Adani Enterprises Limited	0.27%	-0.27%				Colgate Palmolive (India) Limited	0.00%	0.00%
Bank of Baroda	0.27%	-0.28%				NHPC Limited	0.00%	0.00%
Apollo Hospitals Enterprise Limited	0.26%	-0.26%				Bajaj Finserv Mutual Fund	67.71%	-68.22%
Ambuja Cements Limited	0.25%	-0.25%				Total Mutual Fund Units	23.66%	
Aurobindo Pharma Limited	0.25%	-0.25%				Kotak Mahindra Invest ZCB SER I (MD21/10/2025)	0.86%	
The Federal Bank Limited	0.24%	-0.24%				Zero Coupon Bond	0.86%	
Yes Bank Limited	0.24%	-0.25%				Union Bank of India CD (MD 03/02/2026)	1.89%	
Coal India Limited	0.23%	-0.23%				Bank of India CD (MD 26/12/2025)	1.90%	
JSW Energy Limited	0.23%	-0.23%				Certificate of Deposit	3.79%	
Life Insurance Corporation Of India	0.23%	-0.24%				Reverse Repo / TREPS	5.59%	
Solar Industries India Limited	0.23%	-0.23%				Cash Receivables/Payable	-1.61%	
Larsen & Toubro Limited	0.22%	-0.22%				Grand Total	100.00%	
Asian Paints Limited	0.21%	-0.21%						
Computer Age Management Services Limited	0.20%	-0.21%						

## COMPOSITION BY ASSET (%)



## COMPOSITION BY INDUSTRY (FOR LONG ONLY EQUITIES) (%)



Kindly refer to Page No. 43, 44, 45, 46, 47, 48 & 49 for Performance Data. | Kindly refer to Page No. 50 for Systematic Investment Plans (SIP). | Kindly refer to Page No. 52, 53, 54 & 55 for Risk-o-meter and Product Label.

# Bajaj Finserv Liquid Fund

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

## INVESTMENT OBJECTIVE

To provide a level of income consistent with the objectives of preservation of capital, lower risk and high liquidity through investments made primarily in money market and debt securities with maturity of up to 91 days only.

**Disclaimer:** There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	1167.7265
Regular Growth	1163.2837

### \*AUM (IN ₹ CRORE)

Month end AUM	5,119.41
AAUM	5,419.58

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 5<sup>th</sup> July 2023

**BENCHMARK:** NIFTY Liquid Index A-I

## FUND MANAGER:

**Mr. Siddharth Chaudhary** (Managing fund since inception & Overall experience of 18 years)

**Mr. Nimesh Chandan** (Managing fund since inception & Overall experience of 25 years)

## FUND FEATURES

**Scheme Category:** Liquid Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option

**Minimum Investment Amount:** INR 100/- and multiples of INR 1

**Minimum Additional Investment Amount:** INR 100/- and multiples of INR 1

**Entry Load:** NA

**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: as a % of redemption proceeds (including systematic transactions) Up to

Units redeemed/switched-out within "X" days from the date of allotment	Exit load as a % of redemption proceeds	Units redeemed/switched-out within "X" days from the date of allotment	Exit load as a % of redemption proceeds
Day 1	0.0070%	Day 5	0.0050%
Day 2	0.0065%	Day 6	0.0045%
Day 3	0.0060%	Day 7 onwards	NIL
Day 4	0.0055%		

Note 1: For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1. The Scheme will not levy exit load in case the timelines for rebalancing portfolio as stated in SEBI Circular dated March 30, 2022 is not complied with.

## TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan 0.28%

Direct Plan 0.11%

## OTHER PARAMETERS (as on 30 Sept, 2025)

Average Maturity 61 Days

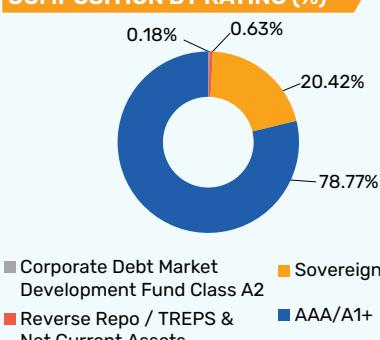
Modified Duration 58 Days

Macaulay Duration 61 Days

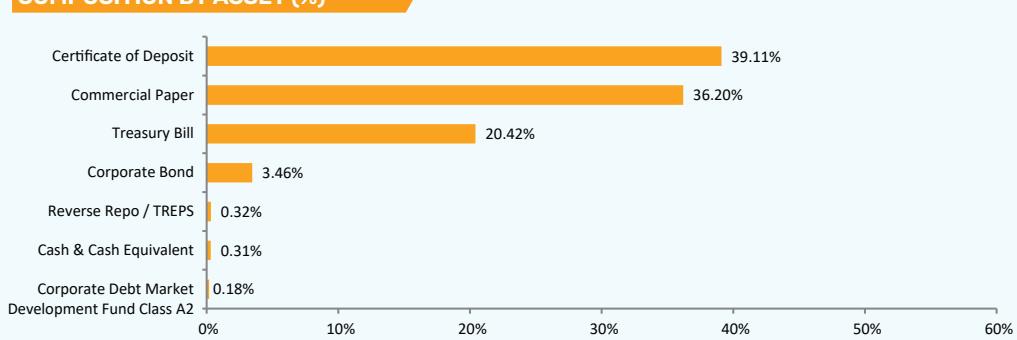
Yield to Maturity 5.90%

Note : YTM details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities. Performance, SIP & other parameters are not disclosed as fund has not completed 1 year.

## COMPOSITION BY RATING (%)



## COMPOSITION BY ASSET (%)



# 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.

## INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate regular income through investment in a portfolio comprising of money market instruments.

However, There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	1181.5853
Regular Growth	1166.6164

### \*AUM (IN ₹ CRORE)

Month end AUM	5,309.76
AAUM	5,763.58

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 24<sup>th</sup> July 2023

**BENCHMARK:** NIFTY Money Market Index A-I

### FUND MANAGER:

**Mr. Siddharth Chaudhary** (Managing fund since inception & Overall experience of 18 years)

**Mr. Nimesh Chandan** (Managing fund since inception & Overall experience of 25 years)

## FUND FEATURES

**Scheme Category:** Money Market Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** INR 1,000/- and multiples of INR 1

**Minimum Additional Investment Amount:** INR 1,000/- and multiples of INR 1

**Entry Load:** NA

**Exit Load:** Nil

## TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan	0.76%
Direct Plan	0.11%

## OTHER PARAMETERS (as on 30 Sept, 2025)

Average Maturity	167 Days
Modified Duration	157 Days
Macaulay Duration	167 Days
Yield to Maturity	6.21%

Note : YTM details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities.

Performance, SIP & other parameters are not disclosed as fund has not completed 1 year.

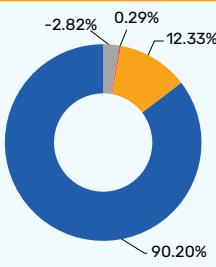
## PORTFOLIO (as on 30 September, 2025)

### Stock

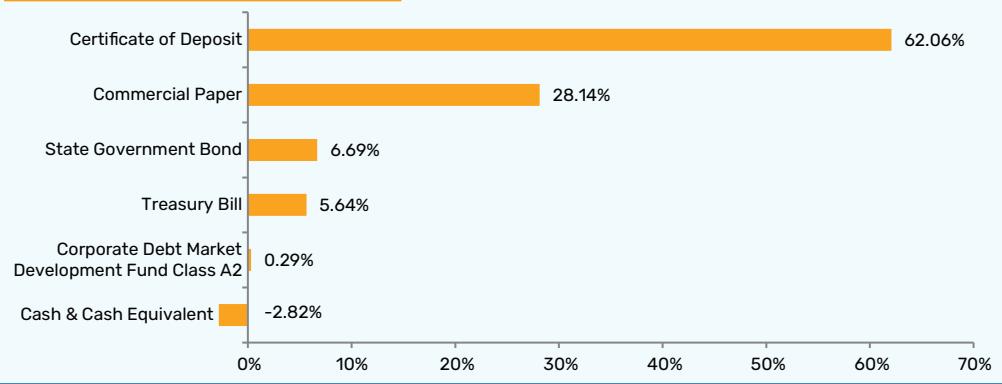
#### Certificate of Deposit

	Rating	% of NAV
Bank of Baroda	FITCH A1+	8.98%
HDFC Bank Limited	CRISIL A1+	7.47%
Axis Bank Limited	CRISIL A1+	6.09%
National Bank For Agriculture and Rural Development	CRISIL A1+	5.66%
Punjab National Bank	CRISIL A1+/CARE A1+	5.66%
Canara Bank	CRISIL A1+	5.64%
Union Bank of India	ICRA A1+/FITCH A1+	5.63%
Kotak Mahindra Bank Limited	CRISIL A1+	5.63%
Indian Bank	CRISIL A1+	5.19%
Export Import Bank of India	CRISIL A1+	3.28%
Small Industries Dev Bank of India	CRISIL A1+/CARE A1+	2.83%
<b>Commercial Paper</b>		<b>28.14%</b>
ICICI Securities Limited	CRISIL A1+	4.24%
Muthoot Finance Limited	CRISIL A1+	3.77%
Cholamandalam Investment and Finance Company Ltd	CRISIL A1+	3.24%
Birla Group Holdings Private Limited	CRISIL A1+	2.36%
Axis Finance Limited	CRISIL A1+	2.34%
Export Import Bank of India	CRISIL A1+	1.89%
Standard Chartered Capital Limited	CRISIL A1+	1.87%
Tata Capital Housing Finance Limited	CRISIL A1+	1.85%
Aditya Birla Capital Limited	ICRA A1+	1.42%
Small Industries Dev Bank of India	CRISIL A1+	1.41%
Kotak Mahindra Investments Limited	CRISIL A1+	0.94%
Tata Projects Limited	CRISIL A1+	0.94%
L&T Finance Limited	CRISIL A1+	0.93%
Kotak Mahindra Prime Limited	CRISIL A1+	0.47%
National Bank For Agriculture and Rural Development	CRISIL A1+	0.47%
<b>Corporate Debt Market Development Fund</b>		<b>0.29%</b>
Corporate Debt Market Development Fund	Corporate Debt Market Development Fund	0.29%
<b>State Government Bond</b>		<b>6.69%</b>
8.36% Maharashtra SDL (MD 27/01/2026)	SOVEREIGN	1.95%
8.01% Tamil Nadu SDL(MD 11/05/2026)	SOVEREIGN	1.27%
7.83% Gujarat SDL(MD 13/07/2026)	SOVEREIGN	0.98%
8.38% Karnataka SDL (MD 27/01/2026)	SOVEREIGN	0.97%
8.51% Haryana SDL (MD 10/02/2026)	SOVEREIGN	0.54%
8.67% Maharashtra SDL (MD 24/02/2026)	SOVEREIGN	0.49%
8.27% Karnataka SDL (MD 13/01/2026)	SOVEREIGN	0.49%
<b>Treasury Bill</b>		<b>5.64%</b>
364 Days Tbill (MD 25/06/2026)	SOVEREIGN	2.32%
364 Days Tbill (MD 28/08/2026)	SOVEREIGN	1.38%
364 Days Tbill (MD 27/02/2026)	SOVEREIGN	0.76%
364 Days Tbill (MD 13/08/2026)	SOVEREIGN	0.46%
364 Days Tbill (MD 02/07/2026)	SOVEREIGN	0.46%
364 Days Tbill (MD 12/03/2026)	SOVEREIGN	0.26%
<b>Cash &amp; Cash Equivalent</b>		<b>-2.82%</b>
<b>Grand Total</b>		<b>100.00%</b>

## COMPOSITION BY RATING (%)



## COMPOSITION BY ASSET (%)



Kindly refer to Page No. 43, 44, 45, 46, 47, 48 & 49 for Performance Data. | Kindly refer to Page No. 51 for Potential Risk Class (PRC). | Kindly refer to Page No. 52, 53, 54 & 55 for Risk-o-meter and Product Label.

# 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

## INVESTMENT OBJECTIVE

The objective of the Scheme is to generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government(s) and/or any security unconditionally guaranteed by the Government of India, and/or reverse repos in such securities as per applicable RBI Regulations and Guidelines. The Scheme may also be investing in Reverse repo, Triparty repo on Government securities or treasury bills and/or other similar instruments as may be notified from time to time. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	1033.5858
Regular Growth	1028.1814

### \*AUM (IN ₹ CRORE)

Month end AUM	29.90
AAUM	29.58

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 15<sup>th</sup> Jan 2025

**BENCHMARK:** CRISIL Dynamic Gilt Index

### FUND MANAGER:

**Mr. Siddharth Chaudhary** (Managing fund since inception & Overall experience of 18 years)

**Mr. Nimesh Chandan** (Managing fund since inception & Overall experience of 25 years)

## FUND FEATURES

**Scheme Category:** Gilt Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth Option and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 5,000/- and in multiples of Re. 1/- thereafter.

**Minimum Additional Investment Amount:** Rs. 1,000/- and in multiples of Re. 1/- thereafter

**Entry Load:** Nil

**Exit Load:** Nil

### TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan	1.29%
Direct Plan	0.39%

### OTHER PARAMETERS (as on 30 Sept. 2025)

Average Maturity 21.89 Years

Modified Duration 9.1 Years

Macaulay Duration 9.43 Years

Yield to Maturity 6.93%

Note : YTM details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities.

Performance, SIP & other parameters are not disclosed as fund has not completed 1 year.

## PORTFOLIO (as on 30 September, 2025)

### Stock

#### Government Bond

6.68% GOI (MD 07/07/2040)	SOVEREIGN	90.13%
6.9% GOI (MD 15/04/2065)	SOVEREIGN	32.83%
7.3% GOI (MD 19/06/2053)	SOVEREIGN	31.90%
6.33% GOI (MD 05/05/2035)	SOVEREIGN	16.89%

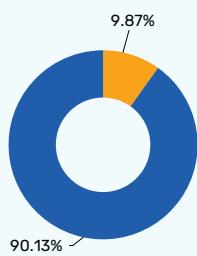
#### Reverse Repo / TREPS

Cash & Cash Equivalent	SOVEREIGN	8.51%
Grand Total		15.47%

#### Cash & Cash Equivalent

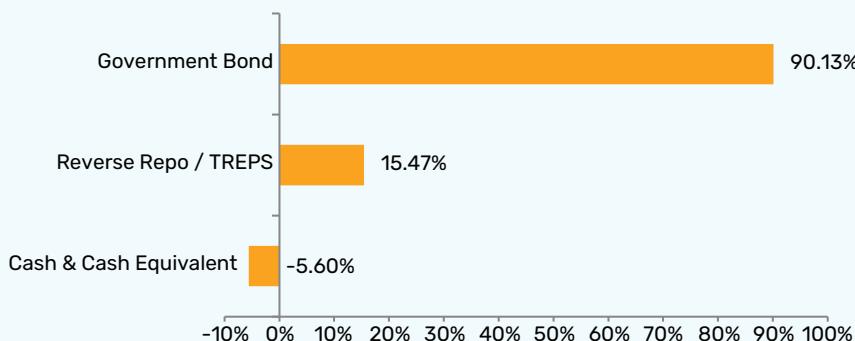
Grand Total		-5.60%
		100.00%

## COMPOSITION BY RATING (%)



■ Sovereign ■ Reverse Repo / TREPS & Net Current Assets

## COMPOSITION BY ASSET (%)



# Bajaj Finserv Overnight Fund

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

## INVESTMENT OBJECTIVE

The Scheme aims to provide reasonable returns commensurate with low risk and high level of liquidity, through investments made primarily in overnight securities having maturity of 1 business day.

There is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	1151.0894
Regular Growth	1149.8009

### \*AUM (IN ₹ CRORE)

Month end AUM	769.53
AAUM	737.14

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 5<sup>th</sup> July 2023

**BENCHMARK:** CRISIL Liquid Overnight Index

### FUND MANAGER:

**Mr. Siddharth Chaudhary** (Managing fund since inception & Overall experience of 18 years)

**Mr. Nimesh Chandan** (Managing fund since inception & Overall experience of 25 years)

## FUND FEATURES

**Scheme Category:** Overnight Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** INR 100/- and multiples of INR 1

**Minimum Additional Investment Amount:** INR 100/- and multiples of INR 1

**Entry Load:** NA

**Exit Load:** Nil

### TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan	0.12%
Direct Plan	0.07%

### OTHER PARAMETERS (as on 30 Sept. 2025)

Average Maturity	1 Days
Modified Duration	1 Days
Macaulay Duration	1 Days
Yield to Maturity	5.54%

Note : YTM details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities.

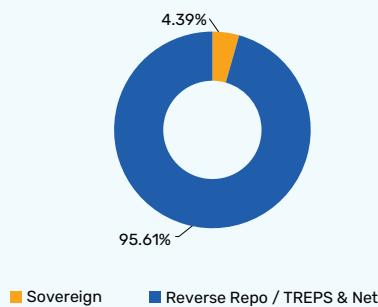
Performance, SIP & other parameters are not disclosed as fund has not completed 1 year.

## PORTFOLIO (as on 30 September, 2025)

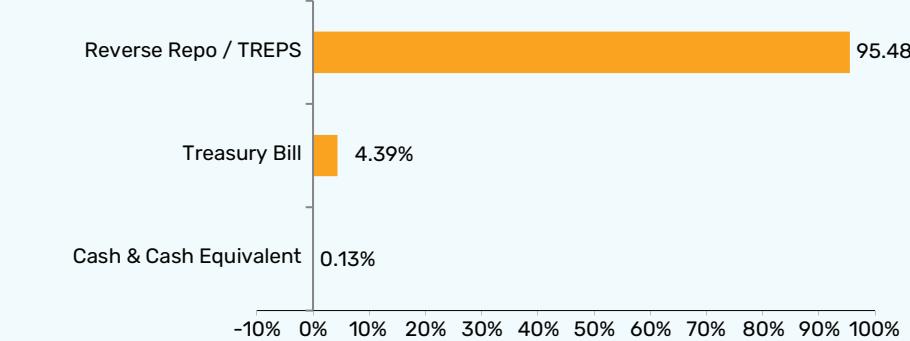
### Stock

Stock	Rating	% of NAV
Treasury Bill	SOVEREIGN	4.39%
91 Days Tbill (MD 09/10/2025)	SOVEREIGN	3.29%
91 Days Tbill (MD 16/10/2025)	SOVEREIGN	0.55%
364 Days Tbill (MD 16/10/2025)	SOVEREIGN	0.55%
Reverse Repo / TREPS		95.48%
Cash & Cash Equivalent		0.13%
<b>Grand Total</b>		<b>100.00%</b>

## COMPOSITION BY RATING (%)



## COMPOSITION BY ASSET (%)



# 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.

## 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.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	11.6775
Regular Growth	11.5571

### \*AUM (IN ₹ CRORE)

Month end AUM	291.61
AAUM	179.27

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 13<sup>th</sup> November 2023

**BENCHMARK:** Nifty Banking & PSU Debt Index A-II

### FUND MANAGER:

**Mr. Siddharth Chaudhary** (Managing fund since inception & Overall experience of 18 years)

**Mr. Nimesh Chandan** (Managing fund since inception & Overall experience of 25 years)

## FUND FEATURES

**Scheme Category:** Banking and PSU Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth and Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option, Reinvestment of Income Distribution cum Capital Withdrawal sub-option and Transfer of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** INR 1,000/- and multiples of INR 1

**Minimum Additional Investment Amount:** INR 1,000/- and multiples of INR 1

**Entry Load:** NA

**Exit Load:** Nil

### TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan	0.89%
Direct Plan	0.34%

### OTHER PARAMETERS (as on 30 Sept, 2025)

Average Maturity	3.4 Years
Modified Duration	2.75 Years
Macaulay Duration	2.92 Years
Yield to Maturity	6.62%

Note : YTM details should not be construed as indicative returns and the securities bought by the Fund may or may not be held till the respective maturities.

Performance, SIP & other parameters are not disclosed as fund has not completed 1 year.

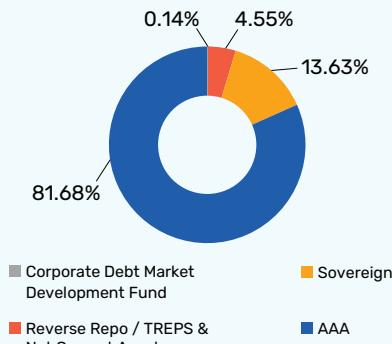
## PORTFOLIO (as on 30 September, 2025)

### Stock

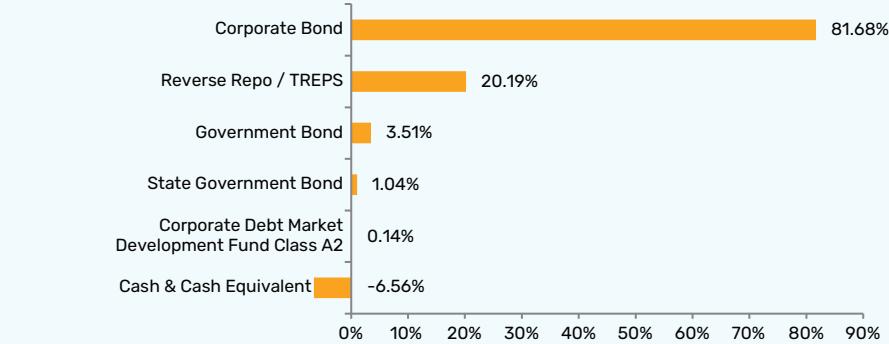
#### Corporate Bond

Stock	Rating	% of NAV
Small Industries Dev Bank of India	CRISIL AAA	11.96%
Indian Railway Finance Corporation Limited	CRISIL AAA	10.66%
National Bank For Agriculture and Rural Development	ICRA AAA	10.24%
REC Limited	CRISIL AAA	8.99%
National Highways Authority Of India	CRISIL AAA	8.81%
Power Finance Corporation Limited	CRISIL AAA	8.42%
Housing & Urban Development Corporation Limited	ICRA AAA	3.59%
National Housing Bank	CRISIL AAA	3.49%
Export Import Bank of India	CRISIL AAA	3.46%
Bajaj Finance Limited	CRISIL AAA	3.42%
NTPC Limited	CRISIL AAA	3.36%
Power Grid Corporation of India Limited	CRISIL AAA	1.86%
Food Corporation Of India	CRISIL AAA(CE)	1.74%
National Bank For Financing Infrastructure And Development	CRISIL AAA	1.68%
<b>Corporate Debt Market Development Fund</b>	<b>Corporate Debt Market Development Fund</b>	<b>0.14%</b>
Corporate Debt Market Development Fund	Corporate Debt Market Development Fund	0.14%
<b>Government Bond</b>	<b>SOVEREIGN</b>	<b>3.51%</b>
7.02% GOI (MD 18/06/2031)	SOVEREIGN	3.51%
<b>State Government Bond</b>	<b>SOVEREIGN</b>	<b>1.04%</b>
7.11% Maharashtra SDL (MD 31/07/2029)	SOVEREIGN	1.04%
<b>Reverse Repo / TREPS</b>	<b>20.19%</b>	<b>20.19%</b>
<b>Cash &amp; Cash Equivalent</b>		<b>-6.56%</b>
<b>Grand Total</b>		<b>100.00%</b>

## COMPOSITION BY RATING (%)



## COMPOSITION BY ASSET (%)



# Bajaj Finserv Nifty 50 ETF

An open ended exchange traded fund tracking NIFTY 50 Index

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide returns that are corresponding with the performance of the NIFTY 50 Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved

## SCHEME DETAILS

**NAV (IN ₹) (as on 30 September, 2025)**

Bajaj Finserv Nifty 50  
ETF 251.0369

**\*AUM (IN ₹ CRORE)**

Month end AUM	191.06
AAUM	194.97

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 19<sup>th</sup> January 2024

**BENCHMARK:** Nifty 50 TRI

**FUND MANAGER:**

Mr. Ilesh Savla (Managing fund since inception & Overall experience of over 25 years)

## FUND FEATURES

**Scheme Category:** Exchange Traded Fund

**Options:** There are no options under the Scheme.

**Minimum Investment Amount:**

**On Exchange:** Investors can buy/sell units of the Scheme in round lot of 1 unit and in multiples thereof.

**Directly with the Mutual Fund:** In creation unit size viz.50,000 units and in multiples thereof

**Entry Load:** NA

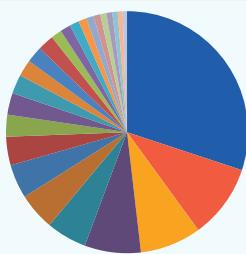
**Exit Load:** Nil

**TOTAL EXPENSE RATIO (TER)**

Including Additional Expenses and GST on Management Fees

Bajaj Finserv Nifty 50 ETF 0.07%

## COMPOSITION BY INDUSTRY (%)



■ Banks	30.06%
■ IT - Software	9.90%
■ Petroleum Products	8.18%
■ Automobiles	7.51%
■ Diversified FMCG	5.41%
■ Finance	4.97%
■ Telecom - Services	4.53%
■ Construction	3.81%
■ Retailing	2.93%
■ Pharmaceuticals & Biotechnology	2.90%
■ Power	2.55%
■ Cement & Cement Products	2.21%
■ Ferrous Metals	2.19%
■ Consumer Durables	2.17%
■ Insurance	1.43%
■ Healthcare Services	1.39%
■ Aerospace & Defense	1.28%
■ Transport Services	1.08%
■ Non - Ferrous Metals	0.98%
■ Transport Infrastructure	0.92%
■ Oil	0.82%
■ Consumable Fuels	0.78%
■ Food Products	0.73%
■ Agricultural Food & other Products	0.65%
■ Metals & Minerals Trading	0.58%

## PORTFOLIO (as on 30 September, 2025)

Stock	Industry	% of NAV
HDFC Bank Limited	Banks	12.86%
ICICI Bank Limited	Banks	8.52%
Reliance Industries Limited	Petroleum Products	8.18%
Infosys Limited	IT - Software	4.60%
Bharti Airtel Limited	Telecom - Services	4.53%
Larsen & Toubro Limited	Construction	3.81%
ITC Limited	Diversified FMCG	3.43%
State Bank of India	Banks	3.21%
Axis Bank Limited	Banks	2.87%
Mahindra & Mahindra Limited	Automobiles	2.69%
Tata Consultancy Services Limited	IT - Software	2.61%
Kotak Mahindra Bank Limited	Banks	2.60%
Bajaj Finance Limited	Finance	2.35%
Eternal Limited	Retailing	2.01%
Hindustan Unilever Limited	Diversified FMCG	1.98%
Maruti Suzuki India Limited	Automobiles	1.86%
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	1.49%
NTPC Limited	Power	1.43%
HCL Technologies Limited	IT - Software	1.30%
Bharat Electronics Limited	Aerospace & Defense	1.28%
UltraTech Cement Limited	Cement & Cement Products	1.28%
Tata Motors Limited	Automobiles	1.26%
Tata Steel Limited	Ferrous Metals	1.24%
Titan Company Limited	Consumer Durables	1.23%
Power Grid Corporation of India Limited	Power	1.12%
InterGlobe Aviation Limited	Transport Services	1.08%
Bajaj Finserv Limited	Finance	1.01%
Hindalco Industries Limited	Non - Ferrous Metals	0.98%
JSW Steel Limited	Ferrous Metals	0.95%
Asian Paints Limited	Consumer Durables	0.94%
Grasim Industries Limited	Cement & Cement Products	0.93%
Adani Ports and Special Economic Zone Limited	Transport Infrastructure	0.92%
Trent Limited	Retailing	0.92%
Bajaj Auto Limited	Automobiles	0.85%
Eicher Motors Limited	Automobiles	0.85%
Jio Financial Services Limited	Finance	0.85%
Oil & Natural Gas Corporation Limited	Oil	0.82%
Tech Mahindra Limited	IT - Software	0.79%
Coal India Limited	Consumable Fuels	0.78%
Shriram Finance Limited	Finance	0.76%
Cipla Limited	Pharmaceuticals & Biotechnology	0.75%
Max Healthcare Institute Limited	Healthcare Services	0.73%
Nestle India Limited	Food Products	0.73%
HDFC Life Insurance Company Limited	Insurance	0.72%
SBI Life Insurance Company Limited	Insurance	0.71%
Apollo Hospitals Enterprise Limited	Healthcare Services	0.66%
Dr. Reddy's Laboratories Limited	Pharmaceuticals & Biotechnology	0.66%
Tata Consumer Products Limited	Agricultural Food & other Products	0.65%
Wipro Limited	IT - Software	0.60%
Adani Enterprises Limited	Metals & Minerals Trading	0.58%
<b>Equities</b>		<b>99.96%</b>
<b>Cash &amp; Cash Equivalent</b>		<b>0.04%</b>
<b>Grand Total</b>		<b>100.00%</b>

# Bajaj Finserv Nifty Bank ETF

An open ended exchange traded fund tracking Nifty Bank Index

## INVESTMENT OBJECTIVE

The investment objective of the Scheme is to provide returns that are corresponding with the performance of the Nifty Bank Index, subject to tracking errors. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Bajaj Finserv Nifty Bank ETF	55.3563
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### \*AUM (IN ₹ CRORE)

Month end AUM	341.27
AAUM	341.61

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 19<sup>th</sup> January 2024

**BENCHMARK:** Nifty Bank TRI

### FUND MANAGER:

Mr. Ilesh Savla (Managing fund since inception & Overall experience of over 25 years)

## FUND FEATURES

**Scheme Category:** Exchange Traded Fund

**Options:** There are no options under the Scheme.

**Minimum Investment Amount:**

**On Exchange:** Investors can buy/sell units of the Scheme in round lot of 1 unit and in multiples thereof.

**Directly with the Mutual Fund:** In creation unit size viz. 50,000 units and in multiples thereof

**Entry Load:** NA

**Exit Load:** Nil

### TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Bajaj Finserv Nifty Bank ETF	0.13%
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## PORTFOLIO (as on 30 September, 2025)

### Stock

Stock	Industry	% of NAV
HDFC Bank Limited	Banks	28.49%
ICICI Bank Limited	Banks	24.38%
State Bank of India	Banks	9.17%
Kotak Mahindra Bank Limited	Banks	8.96%
Axis Bank Limited	Banks	8.78%
IndusInd Bank Limited	Banks	3.14%
Bank of Baroda	Banks	3.10%
The Federal Bank Limited	Banks	3.08%
IDFC First Bank Limited	Banks	2.99%
Canara Bank	Banks	2.71%
AU Small Finance Bank Limited	Banks	2.67%
Punjab National Bank	Banks	2.52%
<b>Equities</b>		<b>99.99%</b>
<b>Cash &amp; Cash Equivalent</b>		<b>0.01%</b>
<b>Grand Total</b>		<b>100.00%</b>

# 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

## INVESTMENT OBJECTIVE

The investment objective of Scheme is to seek to provide current income, commensurate with low risk while providing a high level of liquidity through a portfolio of Tri-Party Repo on Government Securities or T-bills / Repo & Reverse Repo. The Scheme will provide returns that before expenses, closely correspond to the returns of Nifty 1D Rate index, subject to tracking error. However, there can be no assurance or guarantee that the investment objective of the Scheme would be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Bajaj Finserv Nifty 1D  
Rate Liquid ETF - Growth 1041.2984

### \*AUM (IN ₹ CRORE)

Month end AUM	676.49
AAUM	802.25

**\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)**

**DATE OF ALLOTMENT:** 28<sup>th</sup> May 2024

**BENCHMARK:** Nifty 1D Rate Index

### FUND MANAGER:

**Mr. Siddharth Chaudhary** (Managing fund since inception & Overall experience of 18 years)

## FUND FEATURES

**Scheme Category:** Exchange Traded Fund

**Options:** There are no options under the Scheme.

**Minimum Investment Amount:**

**On Exchange:** Investors can buy/sell units of the scheme in round lot of 1 unit and in multiples thereof.

**Directly with the Mutual Fund:** Any order placed for redemption or subscription directly with the AMC must be of greater than Rs. 25 Cr.

**Entry Load:** NA

**Exit Load:** Nil

### TOTAL EXPENSE RATIO (TER)

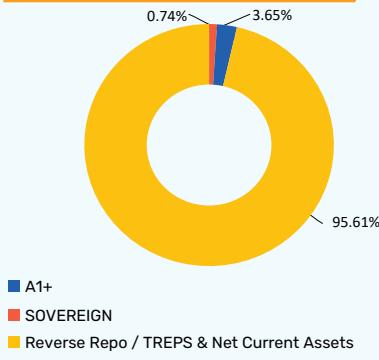
Including Additional Expenses and GST on Management Fees

Bajaj Finserv Nifty 1D  
Rate Liquid ETF - Growth 0.19%

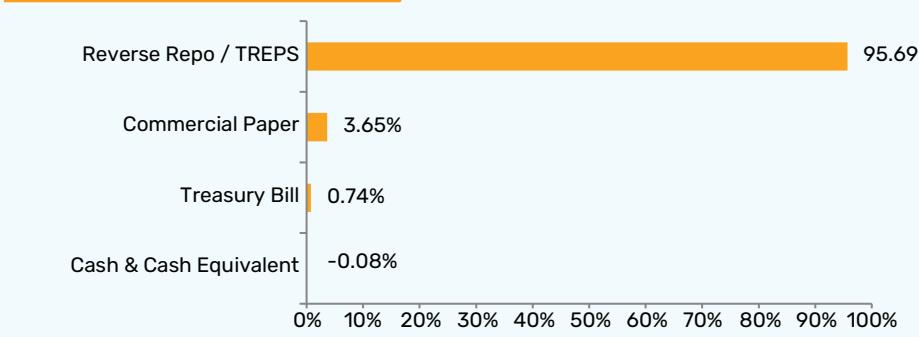
## PORTFOLIO (as on 30 September, 2025)

Stock	Industry	% of NAV
Treasury Bill	SOVEREIGN	0.74%
91 Days Tbill (MD 16/10/2025)		0.74%
Commercial Paper	CRISIL A1+	3.65%
L&T Finance Limited		3.65%
Reverse Repo / TREPS		95.69%
Cash & Cash Equivalent		-0.08%
<b>Grand Total</b>		<b>100.00%</b>

## COMPOSITION BY RATING (%)



## COMPOSITION BY ASSET (%)



# Bajaj Finserv Nifty 50 Index Fund

An open ended scheme tracking Nifty 50 Index

## INVESTMENT OBJECTIVE

An open ended index linked growth scheme seeking to replicate the returns of the Nifty 50 through investments in a basket of stocks drawn from the constituents of the Nifty 50 index. The objective of the Scheme is to invest in companies whose securities are included in the Nifty 50 Index and subject to tracking errors, to endeavor to achieve the returns of the Nifty 50 Index. This would be done by investing in all the stocks comprising Nifty 50 in approximately the same weightage that they represent in Nifty 50. The Scheme will not seek to outperform the Nifty 50 or to underperform it. The objective is that the performance of the NAV of the Scheme should track the performance of the Nifty 50 over the same period. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	10.0044
Direct IDCW	10.0044
Regular Growth	9.9797
Regular IDCW	9.9797

### \*AUM (IN ₹ CRORE)

Month end AUM	8.62
AAUM	8.61

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 15<sup>th</sup> May 2025

**BENCHMARK:** Nifty 50 Total Return Index (TRI)

### FUND MANAGER:

**Mr. Ilesh Savla** (Managing fund since inception & Overall experience of 25 years)

## FUND FEATURES

**Scheme Category:** Index Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth Option

Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option and Reinvestment of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter.

**Minimum Additional Investment Amount:** Rs. 100/- and in multiples of Re. 1/- thereafter

**Entry Load:** Nil

**Exit Load:** Nil

### TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

Regular Plan 0.90%

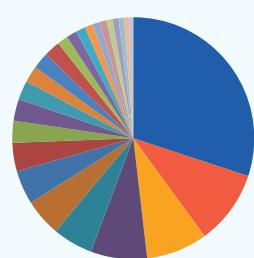
Direct Plan 0.25%

## PORTFOLIO (as on 30 September, 2025)

### Stock

Stock	Rating	% of NAV
HDFC Bank Limited	Banks	12.86%
ICICI Bank Limited	Banks	8.52%
Reliance Industries Limited	Petroleum Products	8.18%
Infosys Limited	IT - Software	4.60%
Bharti Airtel Limited	Telecom - Services	4.53%
Larsen & Toubro Limited	Construction	3.80%
ITC Limited	Diversified FMCG	3.43%
State Bank of India	Banks	3.21%
Axis Bank Limited	Banks	2.87%
Mahindra & Mahindra Limited	Automobiles	2.69%
Tata Consultancy Services Limited	IT - Software	2.61%
Kotak Mahindra Bank Limited	Banks	2.59%
Bajaj Finance Limited	Finance	2.35%
Eternal Limited	Retailing	2.01%
Hindustan Unilever Limited	Diversified FMCG	1.97%
Maruti Suzuki India Limited	Automobiles	1.86%
Sun Pharmaceutical Industries Limited	Pharmaceuticals & Biotechnology	1.49%
NTPC Limited	Power	1.43%
HCL Technologies Limited	IT - Software	1.30%
Bharat Electronics Limited	Aerospace & Defense	1.28%
UltraTech Cement Limited	Cement & Cement Products	1.28%
Tata Motors Limited	Automobiles	1.26%
Tata Steel Limited	Ferrous Metals	1.24%
Titan Company Limited	Consumer Durables	1.23%
Power Grid Corporation of India Limited	Power	1.12%
InterGlobe Aviation Limited	Transport Services	1.08%
Bajaj Finserv Limited	Finance	1.01%
Hindalco Industries Limited	Non - Ferrous Metals	0.98%
JSW Steel Limited	Ferrous Metals	0.95%
Asian Paints Limited	Consumer Durables	0.94%
Grasim Industries Limited	Cement & Cement Products	0.93%
Adani Ports and Special Economic Zone Limited	Transport Infrastructure	0.92%
Trent Limited	Retailing	0.92%
Bajaj Auto Limited	Automobiles	0.85%
Eicher Motors Limited	Automobiles	0.85%
Jio Financial Services Limited	Finance	0.85%
Oil & Natural Gas Corporation Limited	Oil	0.82%
Tech Mahindra Limited	IT - Software	0.79%
Coal India Limited	Consumable Fuels	0.78%
Shriram Finance Limited	Finance	0.76%
Cipla Limited	Pharmaceuticals & Biotechnology	0.75%
Max Healthcare Institute Limited	Healthcare Services	0.73%
Nestle India Limited	Food Products	0.73%
HDFC Life Insurance Company Limited	Insurance	0.72%
SBI Life Insurance Company Limited	Insurance	0.71%
Apollo Hospitals Enterprise Limited	Healthcare Services	0.66%
Dr. Reddy's Laboratories Limited	Pharmaceuticals & Biotechnology	0.66%
Tata Consumer Products Limited	Agricultural Food & other Products	0.65%
Wipro Limited	IT - Software	0.60%
Adani Enterprises Limited	Metals & Minerals Trading	0.58%
<b>Equities</b>		<b>99.93%</b>
<b>Cash &amp; Cash Equivalent</b>		<b>0.07%</b>
<b>Grand Total</b>		<b>100.00%</b>

## COMPOSITION BY ASSET (%)



30.05%	Insurance	1.43%
9.90%	Healthcare Services	1.39%
8.18%	Aerospace & Defense	1.28%
7.51%	Transport Services	1.08%
5.40%	Non - Ferrous Metals	0.98%
4.97%	Transport Infrastructure	0.92%
4.53%	Oil	0.82%
3.80%	Consumable Fuels	0.78%
2.93%	Food Products	0.73%
2.90%	Agricultural Food & other Products	0.65%
2.55%	Metals & Minerals Trading	0.58%

# Bajaj Finserv Nifty Next 50 Index Fund

An open ended scheme tracking Nifty Next 50 Index

## INVESTMENT OBJECTIVE

An open ended index linked growth scheme seeking to replicate the returns of the Nifty Next 50 through investments in a basket of stocks drawn from the constituents of the Nifty Next 50 index. The objective of the Scheme is to invest in companies whose securities are included in the Nifty Next 50 Index and subject to tracking errors, to endeavor to achieve the returns of the Nifty Next 50 Index. This would be done by investing in all the stocks comprising Nifty Next 50 in approximately the same weightage that they represent in Nifty Next 50. The Scheme will not seek to outperform the Nifty Next 50 or to underperform it. The objective is that the performance of the NAV of the Scheme should track the performance of the Nifty Next 50 over the same period. However, there is no assurance that the investment objective of the Scheme will be achieved.

## SCHEME DETAILS

### NAV (IN ₹) (as on 30 September, 2025)

Direct Growth	10.8294
Direct IDCW	10.8294
Regular Growth	10.8020
Regular IDCW	10.8020

### \*AUM (IN ₹ CRORE)

Month end AUM	10.77
AAUM	10.68

\*AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

**DATE OF ALLOTMENT:** 12<sup>th</sup> May 2025

**BENCHMARK:** Nifty Next 50 Total Return Index (TRI)

### FUND MANAGER:

**Mr. Ilesh Savla** (Managing fund since inception & Overall experience of 25 years)

## FUND FEATURES

**Scheme Category:** Index Fund

**Plans:** Regular Plan and Direct Plan

**Options:** Growth Option

Income Distribution cum Capital Withdrawal (IDCW) option with Payout of Income Distribution cum Capital Withdrawal sub-option and Reinvestment of Income Distribution cum Capital Withdrawal sub-option.

**Minimum Investment Amount:** Rs. 500/- and in multiples of Re. 1/- thereafter.

**Minimum Additional Investment Amount:** Rs. 100/- and in multiples of Re. 1/- thereafter

**Entry Load:** Nil

**Exit Load:** Nil

### TOTAL EXPENSE RATIO (TER)

Including Additional Expenses and GST on Management Fees

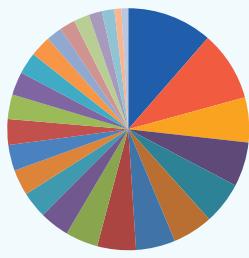
Regular Plan	0.95%
Direct Plan	0.30%

## PORTFOLIO (as on 30 September, 2025)

### Stock

Stock	Rating	% of NAV
Hindustan Aeronautics Limited	Aerospace & Defense	3.97%
TVS Motor Company Limited	Automobiles	3.59%
Vedanta Limited	Diversified Metals	3.45%
Div's Laboratories Limited	Pharmaceuticals & Biotechnology	3.19%
Britannia Industries Limited	Food Products	3.09%
Cholamandalam Investment and Finance Company Ltd	Finance	2.94%
Avenue Supermarts Limited	Retailing	2.92%
Bharat Petroleum Corporation Limited	Petroleum Products	2.90%
Tata Power Company Limited	Power	2.87%
The Indian Hotels Company Limited	Leisure Services	2.80%
Varun Beverages Limited	Beverages	2.67%
Power Finance Corporation Limited	Finance	2.61%
Adani Power Limited	Power	2.50%
Indian Oil Corporation Limited	Petroleum Products	2.47%
Bajaj Holdings & Investment Limited	Finance	2.37%
CG Power and Industrial Solutions Limited	Electrical Equipment	2.24%
Info Edge (India) Limited	Retailing	2.24%
Bank of Baroda	Banks	2.10%
GAIL (India) Limited	Gas	2.10%
Godrej Consumer Products Limited	Personal Products	2.09%
LTMindtree Limited	IT - Software	2.09%
Samvardhana Motherson International Limited	Auto Components	2.07%
REC Limited	Finance	2.05%
DLF Limited	Realty	2.02%
ICICI Lombard General Insurance Company Limited	Insurance	2.02%
Pidilite Industries Limited	Chemicals & Petrochemicals	2.00%
Canara Bank	Banks	1.85%
Jindal Steel Limited	Ferrous Metals	1.75%
Shree Cement Limited	Cement & Cement Products	1.71%
Punjab National Bank	Banks	1.70%
United Spirits Limited	Beverages	1.69%
Havells India Limited	Consumer Durables	1.67%
Hyundai Motor India Ltd	Automobiles	1.66%
Torrent Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.64%
Ambuja Cements Limited	Cement & Cement Products	1.57%
Bosch Limited	Auto Components	1.45%
Solar Industries India Limited	Chemicals & Petrochemicals	1.45%
Lodha Developers Limited	Realty	1.42%
Adani Green Energy Limited	Power	1.38%
Adani Energy Solutions Limited	Power	1.33%
Siemens Energy India Limited	Electrical Equipment	1.32%
JSW Energy Limited	Power	1.25%
Siemens Limited	Electrical Equipment	1.25%
ABB India Limited	Electrical Equipment	1.20%
Zydus Lifesciences Limited	Pharmaceuticals & Biotechnology	1.09%
Indian Railway Finance Corporation Limited	Finance	0.97%
Mazagon Dock Shipbuilders Limited	Industrial Manufacturing	0.93%
Hindustan Zinc Limited	Non - Ferrous Metals	0.92%
Life Insurance Corporation Of India	Insurance	0.88%
Bajaj Housing Finance Limited	Finance	0.45%
<b>Equities</b>		<b>99.89%</b>
<b>Cash &amp; Cash Equivalent</b>		<b>0.11%</b>
<b>Grand Total</b>		<b>100.00%</b>

## COMPOSITION BY ASSET (%)



Finance	11.39%	Cement & Cement Products	3.28%
Power	9.33%	Food Products	3.09%
Electrical Equipment	6.01%	Insurance	2.90%
Pharmaceuticals & Biotechnology	5.92%	Leisure Services	2.80%
Banks	5.65%	Gas	2.10%
Petroleum Products	5.37%	IT - Software	2.09%
Automobiles	5.25%	Personal Products	2.09%
Retailing	5.16%	Ferroous Metals	1.75%
Beverages	4.36%	Consumer Durables	1.67%
Aerospace & Defense	3.97%	Industrial Manufacturing	0.93%
Auto Components	3.52%	Non - Ferrous Metals	0.92%
Chemicals & Petrochemicals	3.45%		
Diversified Metals	3.45%		
Realty	3.44%		

# Performance

## Bajaj Finserv Overnight Fund

Period	Bajaj Finserv Overnight Fund			Value of Investment of Rs.10,000		
	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Overnight Fund - Regular - Growth</b>						
Last 7 days	5.41%	5.45%	4.81%	10,010	10,010	10,009
Last 15 days	5.40%	5.45%	5.67%	10,022	10,022	10,023
Last 30 days	5.33%	5.38%	4.94%	10,044	10,044	10,041
Last 1 Year	6.07%	6.12%	6.78%	10,607	10,612	10,678
Since inception	6.43%	6.50%	7.08%	11,498	11,515	11,657
<b>Bajaj Finserv Overnight Fund - Direct - Growth</b>						
Last 7 days	5.46%	5.45%	4.81%	10,010	10,010	10,009
Last 15 days	5.45%	5.45%	5.67%	10,022	10,022	10,023
Last 30 days	5.38%	5.38%	4.94%	10,044	10,044	10,041
Last 1 Year	6.12%	6.12%	6.78%	10,612	10,612	10,678
Since inception	6.48%	6.50%	7.08%	11,511	11,515	11,657

Returns as on 30th September, 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 page no: 49.

Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund. He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.

Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He also manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.

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

## Bajaj Finserv Liquid Fund

Period	Bajaj Finserv Liquid Fund			Value of Investment of Rs.10,000		
	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Liquid Fund - Regular - Growth</b>						
Last 7 days	5.94%	5.83%	4.81%	10,011	10,011	10,009
Last 15 days	5.92%	5.87%	5.67%	10,024	10,024	10,023
Last 30 days	5.63%	5.70%	4.94%	10,046	10,047	10,041
Last 1 Year	6.71%	6.82%	6.78%	10,671	10,682	10,678
Since inception	6.98%	7.11%	7.08%	11,633	11,663	11,657
<b>Bajaj Finserv Liquid Fund - Direct - Growth</b>						
Last 7 days	6.11%	5.83%	4.81%	10,012	10,011	10,009
Last 15 days	6.09%	5.87%	5.67%	10,025	10,024	10,023
Last 30 days	5.80%	5.70%	4.94%	10,048	10,047	10,041
Last 1 Year	6.89%	6.82%	6.78%	10,689	10,682	10,678
Since inception	7.16%	7.11%	7.08%	11,677	11,663	11,657

Returns as on 30th September, 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:** NIFTY Liquid Index A-I Additional Benchmark: CRISIL 1 Year T-Bill Index. Inception Date: 05th 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 Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.

Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund. He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.

Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He also manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.

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

Note: Fund Managers are managing these schemes since inception.

# 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)
<b>Bajaj Finserv Money Market Fund - Regular - Growth</b>						
Last 7 days	6.44%	5.76%	4.81%	10,012	10,011	10,009
Last 15 days	6.54%	6.40%	5.67%	10,027	10,026	10,023
Last 30 days	5.32%	5.76%	4.96%	10,047	10,050	10,044
Last 1 Year	7.27%	7.31%	6.78%	10,727	10,731	10,678
Since inception	7.29%	7.38%	7.13%	11,666	11,688	11,626
<b>Bajaj Finserv Money Market Fund - Direct - Growth</b>						
Last 7 days	7.09%	5.76%	4.81%	10,014	10,011	10,009
Last 15 days	7.20%	6.40%	5.67%	10,030	10,026	10,023
Last 30 days	5.98%	5.76%	4.96%	10,052	10,050	10,044
Last 1 Year	7.94%	7.31%	6.78%	10,794	10,731	10,678
Since inception	7.92%	7.38%	7.13%	11,816	11,688	11,626

Returns as on 30th September, 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:** NIFTY Money Market Index A-II  
**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 Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.

Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund.

He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.

Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He also manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.

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

## 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)
<b>Bajaj Finserv Banking and PSU Fund - Regular - Growth</b>						
Last 1 Year	7.43%	7.70%	7.05%	10,743	10,770	10,705
Since Inception	7.99%	7.79%	9.06%	11,557	11,517	11,772
<b>Bajaj Finserv Banking and PSU Fund - Direct - Growth</b>						
Last 1 Year	8.02%	7.70%	7.05%	10,802	10,770	10,705
Since Inception	8.59%	7.79%	9.06%	11,678	11,517	11,772

Returns as on 30th September, 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:** NIFTY Banking & PSU Debt Index A-II  
**Additional Benchmark:** CRISIL 10 year Gilt Index. Inception Date: 13th November 2023

Returns 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. 10.

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 page no: 49.

Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund. He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.

Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He also manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.

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

## Bajaj Finserv Gilt Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Gilt Fund - Regular - Growth</b>						
Last 6 Months	-0.31%	4.41%	5.36%	9,985	10,221	10,269
<b>Bajaj Finserv Gilt Fund - Direct - Growth</b>						
Last 6 Months	0.47%	4.41%	5.36%	10,024	10,221	10,269

Returns as on 30th September, 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 Dynamic Gilt Index **Additional Benchmark:** CRISIL 10 year Gilt Index. Inception Date: 15th January 2025

Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. 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 page no: 49.

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.

Mr. Siddharth Chaudhary manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.

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

Note: Fund Managers are managing these schemes since inception.

# Performance

## Bajaj Finserv Arbitrage Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Arbitrage Fund - Regular - Growth</b>						
Last 1 Year	6.10%	7.87%	6.78%	10,610	10,787	10,678
Since Inception	6.44%	7.53%	7.21%	11,361	11,599	11,530
<b>Bajaj Finserv Arbitrage Fund - Direct - Growth</b>						
Last 1 Year	6.84%	7.87%	6.78%	10,684	10,787	10,678
Since Inception	7.19%	7.53%	7.21%	11,525	11,599	11,530
Returns as on 30th September, 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. <b>Benchmark:</b> Nifty 50 Arbitrage Index (TRI) <b>Additional Benchmark:</b> CRISIL 1 Year T-Bill Index. Inception Date: 15th September 2023						
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. Siddharth Chaudhary (Debt Portion), Mr. Ilesh Savla (Equity Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
Mr. Ilesh Savla manages Bajaj Finserv Nifty 50 Index Fund and Bajaj Finserv Nifty Next 50 Index Fund. He also manages arbitrage portion of Bajaj Finserv Equity Savings Fund. However, since these funds have not completed 1 year, the performance are not disclosed.						

## Bajaj Finserv Balanced Advantage Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Balanced Advantage Fund - Regular - Growth</b>						
Last 1 Year	-4.19%	1.51%	-3.45%	9,581	10,151	9,655
Since Inception	6.23%	8.72%	9.31%	11,146	11,618	11,732
<b>Bajaj Finserv Balanced Advantage Fund - Direct - Growth</b>						
Last 1 Year	-2.73%	1.51%	-3.45%	9,727	10,151	9,655
Since Inception	7.88%	8.72%	9.31%	11,459	11,618	11,732
Returns as on 30th September, 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. <b>Benchmark:</b> NIFTY 50 Hybrid Composite debt 50:50 Index <b>Additional Benchmark:</b> NIFTY 50 TRI. Inception Date: 15th December 2023						
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. Nimesh Chandan (Equity Portion), Mr. Sorbh Gupta (Equity Portion), Mr. Siddharth Chaudhary (Debt Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap. He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
However, since these funds have not completed 1 year, the performance are not disclosed.						

## Bajaj Finserv Flexi Cap Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Flexi Cap Fund - Regular - Growth</b>						
Last 1 Year	-2.68%	-5.50%	-3.45%	9,732	9,450	9,655
Since Inception	18.84%	15.93%	13.03%	14,447	13,703	12,982
<b>Bajaj Finserv Flexi Cap Fund - Direct - Growth</b>						
Last 1 Year	-1.36%	-5.50%	-3.45%	9,864	9,450	9,655
Since Inception	20.55%	15.93%	13.03%	14,893	13,703	12,982
Returns as on 30th September, 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. <b>Benchmark:</b> BSE 500 TRI <b>Additional Benchmark:</b> Nifty 50 TRI. Inception Date: 14th August 2023						
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. Nimesh Chandan (Equity Portion), Mr. Sorbh Gupta (Equity Portion), Mr. Siddharth Choudhary (Debt Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund. He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
However, since these funds have not completed 1 year, the performance are not disclosed.						

Note: Fund Managers are managing these schemes since inception.

# Performance

## Bajaj Finserv Large Cap Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Large Cap Fund - Regular - Growth</b>						
Last 1 Year	-6.07%	-4.81%	-3.45%	9,393	9,519	9,655
Since Inception	-1.85%	-0.63%	0.81%	9,794	9,930	10,090
<b>Bajaj Finserv Large Cap Fund - Direct - Growth</b>						
Last 1 Year	-4.66%	-4.81%	-3.45%	9,534	9,519	9,655
Since Inception	-0.37%	-0.63%	0.81%	9,959	9,930	10,090
Returns as on 30th September, 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. <b>Benchmark:</b> Nifty 100 Total Return Index (TRI) Additional Benchmark: Nifty 50 TRI. Inception Date: 20th August 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. Nimesh Chandan (Equity Portion), Mr. Sorbh Gupta (Equity Portion), Mr. Siddharth Choudhary (Debt Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
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 Gilt Fund.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, 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.						
Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
However, since these funds have not completed 1 year, the performance are not disclosed.						

## Bajaj Finserv Large and Mid Cap Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Large and Mid Cap Fund - Regular - Growth</b>						
Last 1 Year	-6.11%	-4.87%	-3.45%	9,389	9,513	9,655
Since Inception	11.19%	9.58%	8.10%	11,840	11,568	11,321
<b>Bajaj Finserv Large and Mid Cap Fund - Direct - Growth</b>						
Last 1 Year	-4.75%	-4.87%	-3.45%	9,525	9,513	9,655
Since Inception	12.86%	9.58%	8.10%	12,123	11,568	11,321
Returns as on 30th September, 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. <b>Benchmark:</b> Nifty Large Midcap 250 TRI Additional Benchmark: Nifty 50 TRI. Inception Date: 27th February 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. Nimesh Chandan (Equity Portion), Mr. Sorbh Gupta (Equity Portion), Mr. Siddharth Choudhary (Debt Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund.						
He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He also manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
However, since these funds have not completed 1 year, the performance are not disclosed.						

## Bajaj Finserv Multi Cap Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Multi Cap Fund - Regular - Growth</b>						
Last 6 Months	9.96%	16.69%	11.03%	10,500	10,837	10,553
<b>Bajaj Finserv Multi Cap Fund - Direct - Growth</b>						
Last 6 Months	11.66%	16.69%	11.03%	10,584	10,837	10,553
Returns as on 30th September, 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. <b>Benchmark:</b> Nifty 500 Multicap 50:25:25 TRI Additional Benchmark: Nifty 50 TRI. Inception Date: 27th February 2025						
Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Simple annualized returns have been provided as per the extant guidelines since the schema has completed 6 months but not 1 year. Face Value per unit: Rs. 10.						
The Fund managers of the scheme: Mr. Nimesh Chandan (Equity Portion), Mr. Sorbh Gupta (Equity Portion), Mr. Siddharth Choudhary (Debt Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Gilt Fund.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
However, since these funds have not completed 1 year, the performance are not disclosed.						

Note: Fund Managers are managing these schemes since inception.

# Performance

## Bajaj Finserv Consumption Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Consumption Fund - Regular - Growth</b>						
Last 6 Months	16.62%	26.63%	11.03%	10,833	11,335	10,553
<b>Bajaj Finserv Consumption Fund - Direct - Growth</b>						
Last 6 Months	18.40%	26.63%	11.03%	10,923	11,335	10,553
Returns as on 30th September, 2025						
<b>Past performance may or may not be sustained in future.</b> Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. <b>Benchmark:</b> Nifty India Consumption Total Return Index (TRI) <b>Additional Benchmark:</b> Nifty 50 TRI. Inception Date: 29th November 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. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. Face Value per unit: Rs. 10.						
The Fund managers of the scheme: Mr. Sorbh Gupta (Equity Portion), Mr. Sayan Das Sharma (Equity Portion) (Fund Manager since June 10, 2025), Mr. Siddharth Choudhary (Debt Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He 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.						
Mr. Sorbh Gupta 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 Equity Savings Fund. However, since these funds have not completed 1 year, the performance are not disclosed.						

## Bajaj Finserv ELSS Tax Saver Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv ELSS Tax Saver Fund - Regular - Growth</b>						
Last 6 Months	8.84%	14.34%	11.03%	10,443	10,719	10,553
<b>Bajaj Finserv ELSS Tax Saver Fund - Direct - Growth</b>						
Last 6 Months	10.73%	14.34%	11.03%	10,538	10,719	10,553
Returns as on 30th September, 2025						
<b>Past performance may or may not be sustained in future.</b> Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. <b>Benchmark:</b> BSE 500 Total Return Index (TRI) <b>Additional Benchmark:</b> NIFTY 50 TRI. Inception Date: 29th January 2025						
Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. Face Value per unit: Rs. 10						
The Fund managers of the scheme: Mr. Nimesh Chandan (Equity Portion), Mr. Sorbh Gupta (Equity Portion), Mr. Siddharth Chaudhary (Debt Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Multi Cap Fund. He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund. However, since these funds have not completed 1 year, the performance are not disclosed.						

## Bajaj Finserv Healthcare Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Healthcare Fund - Regular - Growth</b>						
Last 6 Months	8.28%	8.73%	11.03%	10,415	10,438	10,553
<b>Bajaj Finserv Healthcare Fund - Direct - Growth</b>						
Last 6 Months	10.06%	8.73%	11.03%	10,504	10,438	10,553
Returns as on 30th September, 2025						
<b>Past performance may or may not be sustained in future.</b> Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. <b>Benchmark:</b> BSE Healthcare Total Return Index (TRI) <b>Additional Benchmark:</b> Nifty 50 TRI. Inception Date: 27th December 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. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. Face Value per unit: Rs. 10						
The Fund managers of the scheme: Mr. Nimesh Chandan (Equity Portion), Mr. Sorbh Gupta (Equity Portion), Mr. Siddharth Choudhary (Debt Portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund. He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He manages debt portion of Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Consumption Fund Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund. However, since these funds have not completed 1 year, the performance are not disclosed.						

Note: Fund Managers are managing these schemes since inception.

# Performance

## 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)
<b>Bajaj Finserv Multi Asset Allocation Fund - Regular - Growth</b>						
Last 1 Year	1.77%	4.29%	-3.45%	10,177	10,429	9,655
Since Inception	8.93%	9.89%	5.70%	11,201	11,333	10,763
<b>Bajaj Finserv Multi Asset Allocation Fund - Direct - Growth</b>						
Last 1 Year	3.33%	4.29%	-3.45%	10,333	10,429	9,655
Since Inception	10.62%	9.89%	5.70%	11,432	11,333	10,763
Returns as on 30th September, 2025						
<b>Past performance may or may not be sustained in future.</b> Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. <b>Benchmark:</b> 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold <b>Additional Benchmark:</b> 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 Choudhary (Debt Portion), Mr. Vinay Bafna (Commodity investments portion). For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He also manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
Mr. Sorbh Gupta manages equity portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
However, since these funds have not completed 1 year, the performance are not disclosed.						

## Bajaj Finserv Nifty 50 ETF

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Nifty 50 ETF</b>						
Last 1 Year	-3.49%	-3.45%	-3.63%	9,651	9,655	9,637
Since Inception	9.19%	9.34%	8.29%	11,610	11,638	11,449
Returns as on 30th September, 2025						
<b>Past performance may or may not be sustained in future.</b> <b>Benchmark:</b> NIFTY 50 TRI <b>Additional Benchmark:</b> BSE Sensex TRI. Inception Date: 19th January 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 are compounded annualized. Face Value per unit (Allotment NAV): Rs. 216.224						
The Fund manager of the scheme: Mr. Ilesh Savla. For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Ilesh Savla also manages Bajaj Finserv Nifty 50 Index Fund and Bajaj Finserv Nifty Next 50 Index Fund. He also manages arbitrage portion of Bajaj Finserv Equity Savings Fund.						
However, since these funds have not completed 1 year, the performance are not disclosed.						

## Bajaj Finserv Nifty Bank ETF

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Nifty Bank ETF</b>						
Last 1 Year	3.79%	3.95%	-3.45%	10,379	10,395	9,655
Since Inception	11.94%	12.19%	9.34%	12,113	12,157	11,638
Returns as on 30th September, 2025						
<b>Past performance may or may not be sustained in future.</b> <b>Benchmark:</b> NIFTY Bank TRI <b>Additional Benchmark:</b> NIFTY 50 TRI. Inception Date: 19th January 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 are compounded annualized. Face Value per unit (Allotment NAV): Rs. 45.7011						
The Fund manager of the scheme: Mr. Ilesh Savla. For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 49.						
Mr. Ilesh Savla also manages Bajaj Finserv Nifty 50 Index Fund and Bajaj Finserv Nifty Next 50 Index Fund. He also manages arbitrage portion of Bajaj Finserv Equity Savings Fund.						
However, since these funds have not completed 1 year, the performance are not disclosed.						

## Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth</b>						
Last 1 Year	5.75%	6.12%	6.78%	10,575	10,612	10,678
Since Inception	5.90%	6.26%	7.14%	10,801	10,849	10,970
Returns as on 30th September, 2025						
<b>Past performance may or may not be sustained in future.</b> <b>Benchmark:</b> Nifty 1D Rate Index <b>Additional Benchmark:</b> CRISIL 1 Year T-Bill Index. Inception Date: 28th May 2024						
Returns 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 (Allotment NAV): Rs. 1000.34						
The Fund managers of the scheme: Mr. Siddharth Chaudhary. For the performance of other schemes managed by Fund Managers which has completed 1 year or more than 1 year since inception, refer page no: 48.						
Mr. Siddharth Chaudhary also manages Bajaj Finserv Gilt Fund. He also manages debt portion of Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund.						
However, since these funds have not completed 1 year, the performance are not disclosed.						

Note: Fund Managers are managing these schemes since inception.

# Performance

## Other Schemes Managed by Fund Managers

Period	Benchmark Name	1 year		3 year		5 year		Scheme Inception date
		Scheme return %	Benchmark return (%)	Scheme return %	Benchmark return (%)	Scheme return %	Benchmark return (%)	
<b>Funds Managed by Mr. Siddharth Chaudhary &amp; Mr. Nimesh Chandan</b>								
Bajaj Finserv Overnight Fund-Regular Plan	CRISIL Liquid Overnight Index	6.07%	6.12%	NA	NA	NA	NA	05-Jul-23
Bajaj Finserv Overnight Fund-Direct Plan		6.12%	6.12%	NA	NA	NA	NA	
Bajaj Finserv Liquid Fund-Regular Plan	Nifty Liquid Index A-I	6.71%	6.82%	NA	NA	NA	NA	05-Jul-23
Bajaj Finserv Liquid Fund-Direct Plan		6.89%	6.82%	NA	NA	NA	NA	
Bajaj Finserv Money Market Fund - Regular Plan	Nifty Money Market Index A-I	7.27%	7.31%	NA	NA	NA	NA	24-Jul-23
Bajaj Finserv Money Market Fund-Direct Plan		7.94%	7.31%	NA	NA	NA	NA	
Bajaj Finserv Banking and PSU Fund - Regular Plan	Nifty Banking & PSU Debt Index A-II	7.43%	7.70%	NA	NA	NA	NA	13-Nov-23
Bajaj Finserv Banking and PSU Fund -Direct Plan		8.02%	7.70%	NA	NA	NA	NA	
<b>Fund Managed by Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity portion), Mr. Siddharth Chaudhary (Debt portion)</b>								
Bajaj Finserv Flexi Cap Fund-Regular Plan	BSE 500 TRI	-2.68%	-5.50%	NA	NA	NA	NA	14-Aug-23
Bajaj Finserv Flexi Cap Fund-Direct Plan		-1.36%	-5.50%	NA	NA	NA	NA	
Bajaj Finserv Balanced Advantage Fund-Regular Plan	NIFTY 50 Hybrid Composite Debt 50:50 Index	-4.19%	1.51%	NA	NA	NA	NA	15-Dec-23
Bajaj Finserv Balanced Advantage Fund -Direct Plan		-2.73%	1.51%	NA	NA	NA	NA	
Bajaj Finserv Large and Mid Cap Fund-Regular Plan	Nifty Large Midcap 250 TRI	-6.11%	-4.87%	NA	NA	NA	NA	27-Feb-24
Bajaj Finserv Large and Mid Cap Fund -Direct Plan		-4.75%	-4.87%	NA	NA	NA	NA	
Bajaj Finserv Large Cap Fund-Regular Plan	Nifty 100 Total Return Index (TRI)	-6.07%	-4.81%	NA	NA	NA	NA	20-Aug-24
Bajaj Finserv Large Cap Fund-Direct Plan		-4.66%	-4.81%	NA	NA	NA	NA	
<b>Fund Managed by Mr. Ilesh Savla (Equity portion), Mr. Siddharth Chaudhary (Debt portion)</b>								
Bajaj Finserv Arbitrage Fund-Regular Plan	Nifty 50 Arbitrage Index (TRI)	6.10%	7.87%	NA	NA	NA	NA	15-Sep-23
Bajaj Finserv Arbitrage Fund-Direct Plan		6.84%	7.87%	NA	NA	NA	NA	
<b>Fund Managed by Mr. Ilesh Savla</b>								
Bajaj Finserv Nifty 50 ETF	Nifty 50 TRI	-3.49%	-3.45%	NA	NA	NA	NA	19-Jan-24
Bajaj Finserv Nifty Bank ETF	Nifty Bank TRI	3.79%	3.95%	NA	NA	NA	NA	19-Jan-24
<b>Fund Managed by Mr. Siddharth Chaudhary</b>								
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth	Nifty 1D Rate Index	5.75%	6.12%	NA	NA	NA	NA	28-May-24
<b>Fund Managed by Mr. Sorbh Gupta, Mr. Anup Kulkarni, Mr. Siddharth Chaudhary (Debt Portion) &amp; Mr. Vinay Bafna (Commodity investments portion)</b>								
Bajaj Finserv Multi Asset Allocation Fund-Regular Plan	65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold	1.77%	4.29%	NA	NA	NA	NA	03-June-24
Bajaj Finserv Multi Asset Allocation Fund-Direct Plan		3.33%	4.29%	NA	NA	NA	NA	

**Disclaimer:** Returns as on 30th September, 2025.

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.

**Performance of funds which have not completed 1 year have not been disclosed.**

Note: Fund Managers are managing these schemes since inception. Except with effect from June 10, 2025, the fund managers of below schemes has been changed as following:

Bajaj Finserv Consumption Fund : Equity portion: Mr. Sorbh Gupta, Mr. Sayan Das Sharma, Debt portion: Mr. Siddharth Chaudhary

Bajaj Finserv Multi Asset Allocation Fund: Equity portion: Mr. Sorbh Gupta, Mr. Anup Kulkarni, Debt portion: Mr. Siddharth Chaudhary, Commodity investments portion: Mr. Vinay Bafna

# Systematic Investment Plans (SIP)

## Bajaj Finserv Arbitrage Fund

Bajaj Finserv Arbitrage Fund - Regular Plan - Growth					Nifty 50 Arbitrage Index (TRI)		CRISIL 1 Year T-Bill Index	
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-Apr-2024	1,20,000	1,23,630	5.68	1,24,643	7.29	1,24,075	6.39
Inception SIP	15-Sep-2023	2,50,000	2,66,821	6.16	2,70,152	7.37	2,69,084	6.98

Returns as on 30th September, 2025. 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 Performances is computed considering 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.

## Bajaj Finserv Balanced Advantage Fund

Bajaj Finserv Balanced Advantage Fund - Regular Plan - Growth					NIFTY 50 Hybrid Composite Debt 50:50 Index		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-Apr-2024	1,20,000	1,21,612	2.51	1,23,378	5.29	1,23,248	5.08
Inception SIP	18-Dec-2023	2,20,000	2,26,324	3.01	2,33,859	6.56	2,32,668	6.00

Returns as on 30th September, 2025. 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 Performances is computed considering 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.

## Bajaj Finserv Flexi Cap Fund

Bajaj Finserv Flexi Cap Fund - Regular Plan - Growth					BSE 500 TRI		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-Apr-2024	1,20,000	1,24,847	7.61	1,23,049	4.77	1,23,248	5.08
Inception SIP	14-Aug-2023	2,60,000	2,99,491	13.16	2,87,148	9.13	2,85,471	8.57

Returns as on 30th September, 2025. 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 Performances is computed considering 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.

## Bajaj Finserv Large and Mid Cap Fund

Bajaj Finserv Large and Mid Cap Fund - Regular Plan - Growth					Nifty Large Midcap 250 TRI		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-Apr-2024	1,20,000	1,20,772	1.20	1,23,474	5.44	1,23,248	5.08
Inception SIP	27-Feb-2024	2,00,000	2,07,308	4.20	2,09,469	5.44	2,09,059	5.21

Returns as on 30th September, 2025. 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 Performances is computed considering 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.

## 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-Apr-2024	1,20,000	1,27,068	11.16	1,27,081	11.18	1,23,248	5.08
Inception SIP	03-June-2024	1,60,000	1,69,676	8.63	1,70,869	9.69	1,64,206	3.74

Returns as on 30th September, 2025. 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 Performances is computed considering 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.

## Bajaj Finserv Large Cap Fund

Bajaj Finserv Large Cap Fund - Regular Plan - Growth					NIFTY 100		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-Apr-2024	1,20,000	1,22,067	3.22	1,23,218	5.03	1,23,248	5.08
Inception SIP	20-Aug-2024	1,40,000	1,41,541	1.79	1,42,868	3.33	1,43,196	3.72

Returns as on 30th September, 2025. 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 Performances is computed considering 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.

Note: Fund Managers are managing these schemes since inception.

# Potential Risk Class (PRC)

## Bajaj Finserv Liquid Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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

## Bajaj Finserv Money Market Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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

## Bajaj Finserv Overnight Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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.

## Bajaj Finserv Banking and PSU Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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.

## Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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.

## Bajaj Finserv Gilt Fund

POTENTIAL RISK CLASS (Maximum risk the scheme can take)			
Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

A-III – A Scheme with Relatively High interest rate risk and Relatively Low credit risk.

# Risk-o-meter and Product Label.

## 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"> <li>• Wealth creation/capital appreciation over long term</li> <li>• Investment in equity and equity related instruments across large cap, mid cap and small cap stocks</li> </ul> <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. BSE 500 TRI is very high</p>

## Bajaj Finserv Large and Mid Cap Fund

An open ended equity scheme investing in both large cap and mid 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>• Open ended equity scheme investing in both large cap and mid cap stocks</li> </ul> <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 Large Midcap 250 TRI is very high</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>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>

## 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>The risk of the scheme is very high</p>	<p>The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high</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"> <li>• To generate wealth creation over long term</li> <li>• Dynamic asset allocation between equity and equity related instruments including derivatives, and fixed income instruments</li> </ul> <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 50 Hybrid Composite debt 50:50 Index is high</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>The risk of the scheme is low</p>	<p>The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low</p>

## 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

	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 generation from fixed income instruments</li> <li>• 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 &amp; InvITs</li> </ul> <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. 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold is very high</p>

# Risk-o-meter and Product Label.

## Bajaj Finserv Liquid Fund

An open ended Liquid scheme 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"> <li>• Regular income over short term.</li> <li>• Investment in money market and debt instruments, with maturity up to 91 days</li> </ul> <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 Low to Moderate</p>	<p>The risk of the benchmark i.e. NIFTY Liquid Index A-I is Low to Moderate</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"> <li>• Income over short term.</li> <li>• Investment in money market instruments that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity</li> </ul> <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 Low to Moderate</p>	<p>The risk of the benchmark i.e. NIFTY Money Market Index A-I is Low to Moderate</p>

## 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>The risk of the scheme is Low</p>	<p>The risk of the benchmark i.e. CRISIL Liquid Overnight Index is Low</p>

## 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>The risk of the scheme is Moderate</p>	<p>The risk of the benchmark i.e. Nifty Banking &amp; PSU Debt Index A-II is Low to Moderate</p>

## Bajaj Finserv Nifty 50 ETF

An open ended exchange traded fund tracking NIFTY 50 Index

	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>• An exchange traded fund that seeks to provide returns that correspond to the returns provided by Nifty 50 Index, 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>The risk of the scheme is very high</p>	<p>The risk of the benchmark i.e. Nifty 50 TRI is very high</p>

## Bajaj Finserv Nifty Bank ETF

An open ended exchange traded fund tracking Nifty Bank Index

	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>• An exchange traded fund that seeks to provide returns that correspond to the returns provided by Nifty Bank Index, 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>The risk of the scheme is very high</p>	<p>The risk of the benchmark i.e. Nifty Bank TRI is very high</p>

# Risk-o-meter and Product Label.

## 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>The risk of the scheme is Low to Moderate</p>	<p>The risk of the benchmark i.e. Nifty 1D Rate Index is low</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"> <li>● wealth creation over long term</li> <li>● to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies.</li> </ul> <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. BSE Healthcare 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>The risk of the scheme is very high</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>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 Multi 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"> <li>● wealth creation over long term</li> <li>● to invest predominantly in equity and equity related instruments of large cap, mid cap, small cap companies.</li> </ul> <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 50 Multicap 50:25:25 TRI is Very High</p>

## Bajaj Finserv Nifty 50 Index Fund

An open ended scheme tracking Nifty 50 Index

	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>● an index fund that seeks to replicate returns by investing in a basket of stocks covered by Nifty 50 Index and aims to achieve returns of the Nifty 50 Index, 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>The risk of the scheme is Very High</p>	<p>The risk of the benchmark i.e. Nifty 50 Total Return Index (TRI) is very high</p>

# Risk-o-meter and Product Label.

## Bajaj Finserv Nifty Next 50 Index Fund

An open ended scheme tracking Nifty Next 50 Index

	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>● an index fund that seeks to replicate returns by investing in a basket of stocks covered by Nifty Next 50 Index and aims to achieve returns of the Nifty Next 50 Index, 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>The risk of the scheme is Very High</p>	<p>The risk of the benchmark i.e. Nifty Next 50 Total Return Index (TRI) is very high</p>

## Bajaj Finserv Small Cap Fund

An open ended equity scheme predominantly investing in 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"> <li>● wealth creation over long term</li> <li>● to invest predominantly in equity and equity related instruments of small cap companies.</li> </ul> <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. BSE 250 SmallCap TRI is very high</p>

## Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

	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>● capital appreciation by investing in equity and equity related instruments and regular income through investments in fixed income securities, arbitrage and other derivative strategies.</li> </ul> <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 Low to Moderate</p>	<p>The risk of the benchmark i.e. Nifty Equity Savings TRI is moderate</p>

## Bajaj Finserv Banking and Financial Services Fund

An open ended equity scheme investing in Banking and Financial Services sector

	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 securities of companies engaged in banking and financial services</li> </ul> <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 Financial Services TRI is very high</p>

#The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

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# PUT YOUR IDLE MONEY TO WORK WITH **BAJAJ FINSERV SAVINGS+**



## DID YOU KNOW

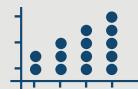
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Liquid Fund category\* has outperformed Savings Account\*\* across various time periods.



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\*Liquid Fund Category Average 1 yr Performance of Liquid Fund Category Reg (Growth) - 6.90% as on 30<sup>th</sup> Sep 2025 | Source: ICRA MFI

\*\*Rate of savings account 2.5%. Source: SBI Bank. Data as on 30<sup>th</sup> Sep 25

\*\*\*Returns on savings accounts are fixed, however, returns on mutual funds are subject to market risks.

Past performance may or may not be sustained in future.

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

**BAJAJ FINSERV ASSET MANAGEMENT LIMITED**