





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.

NFO DATE FROM July 17, 2023 To July 20, 2023

Potential Risk Class

Potential Risk Class (PRC) (Maximum risk the scheme can take)

	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Credit Risk 			
Interest Rate Risk 			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

B-I – A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

Product Labelling & Riskometer

This product is suitable for investors who are seeking*:

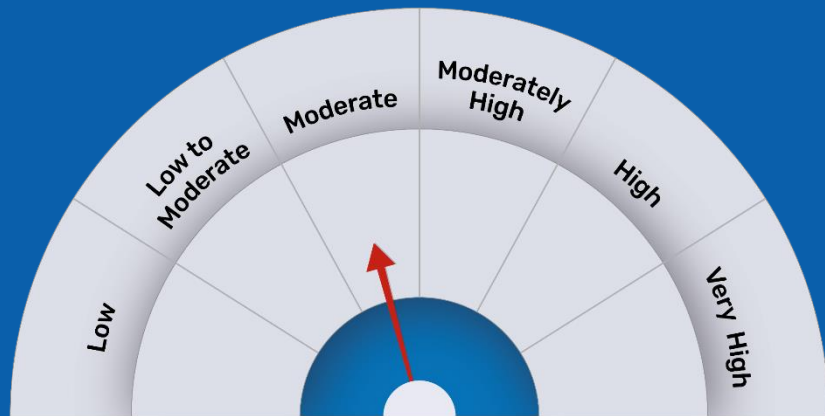
- Income over short term.
- Investment in money market instruments that seeks to provide reasonable returns, commensurate with low risk while providing a high level of liquidity

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

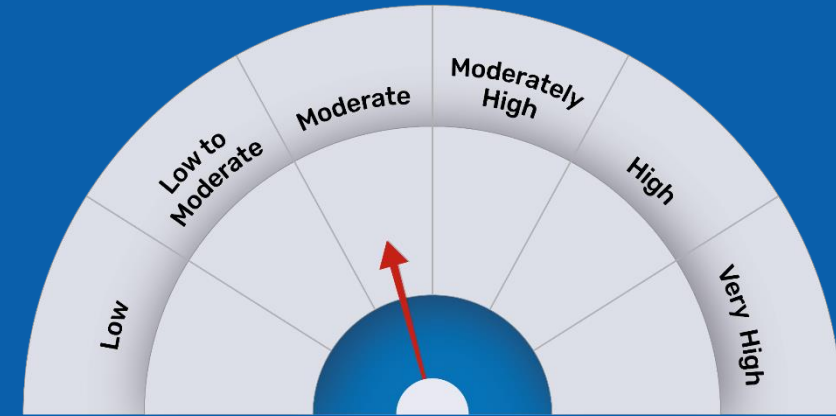
SCHEME

RISKOMETER#

BENCHMARK



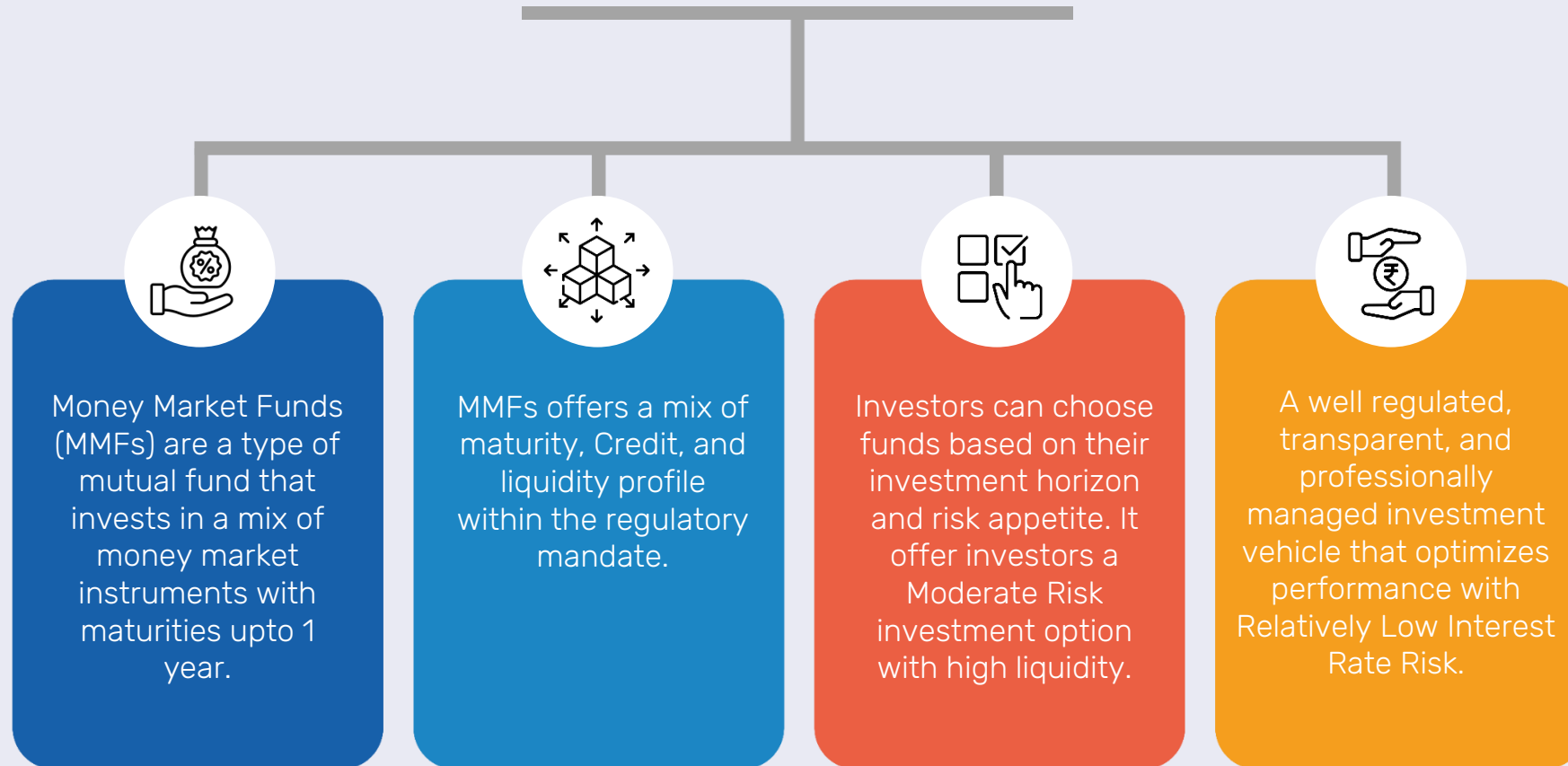
Investors understand that their principal will be at moderate risk



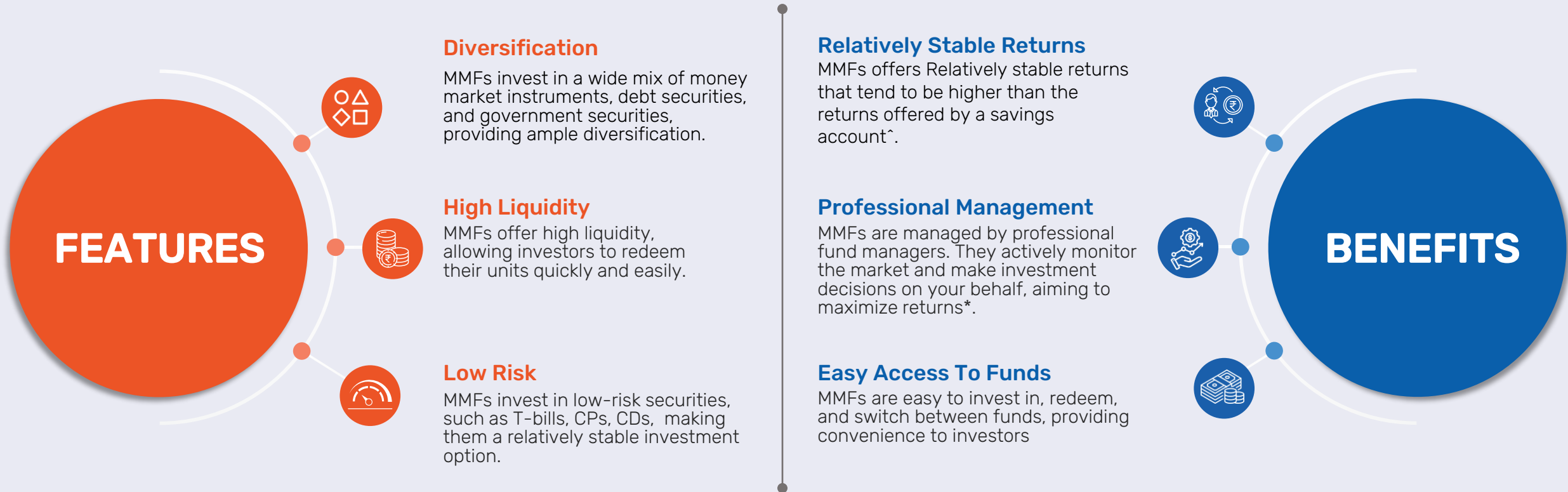
NIFTY Money Market Index B-I

#The 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.

What are Money Market Funds?



Features & Benefits of Money Market Funds



*Returns from Money Market funds vary depending on the underlying market conditions.
[^]The returns on the traditional banking products usually are stable over the long period of time.

Who Should Invest?



Investors who are looking for a low-risk, 6-12 months investment horizon.



Investors who want to diversify their investment portfolio and reduce their overall risk.

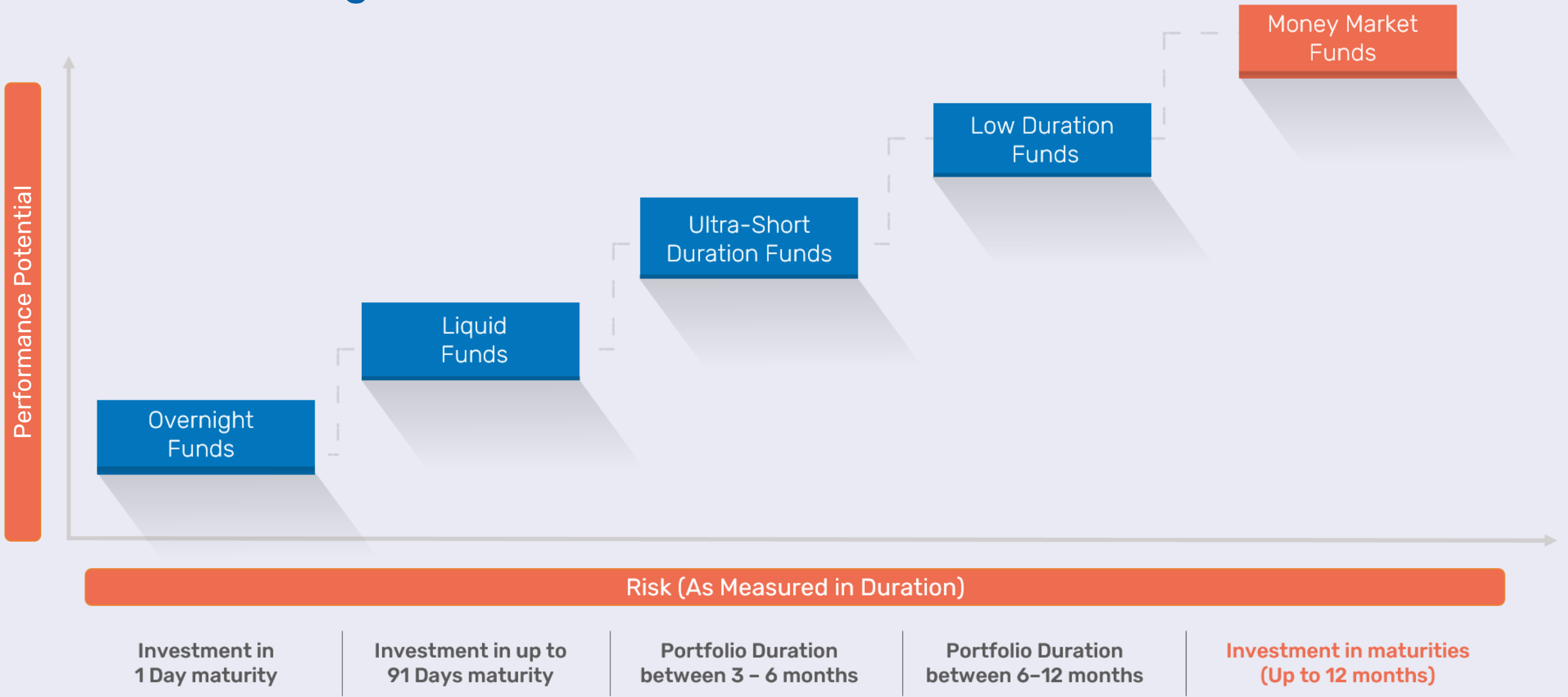


Individuals who want a liquid investment that can be easily redeemed when needed.



Investors who want a relatively low-cost Fixed Income investment option.

Fund Positioning



Risk Management Framework (RMF) of Bajaj Finserv Mutual Fund



Bajaj Fixed Income Team



Nimesh Chandan

Chief Investment Officer

- He is an Investment professional with 22 years of experience in investing in the Indian capital markets.
- Previously as Head Investments (Canara Robeco AMC), he was responsible for all Equity Business wherein he oversaw Equity assets of Rs. 400 Bn and advised Robeco funds on their India exposure of Rs. 350 Bn.

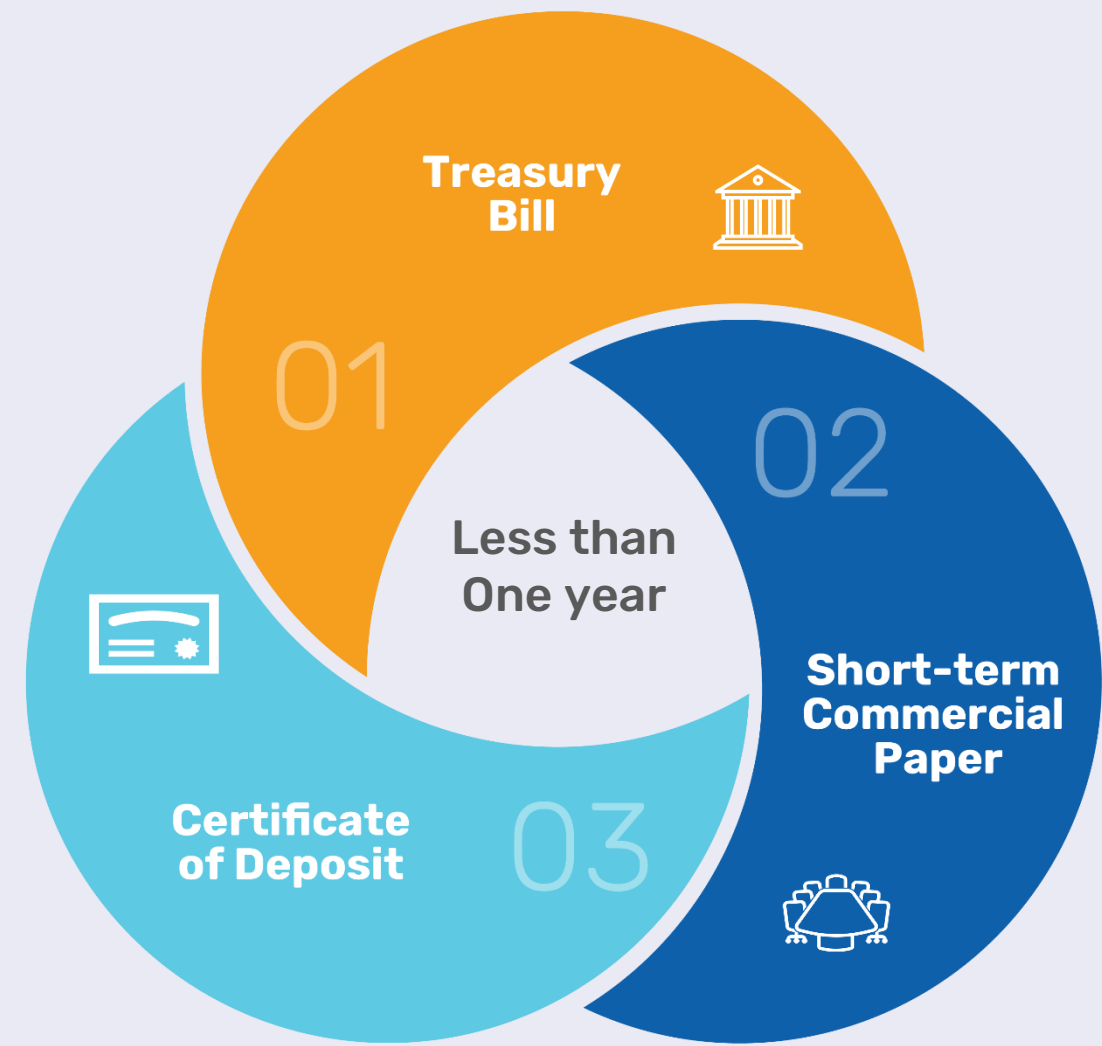


Siddharth Chaudhary

Senior Fund Manager- Fixed Income

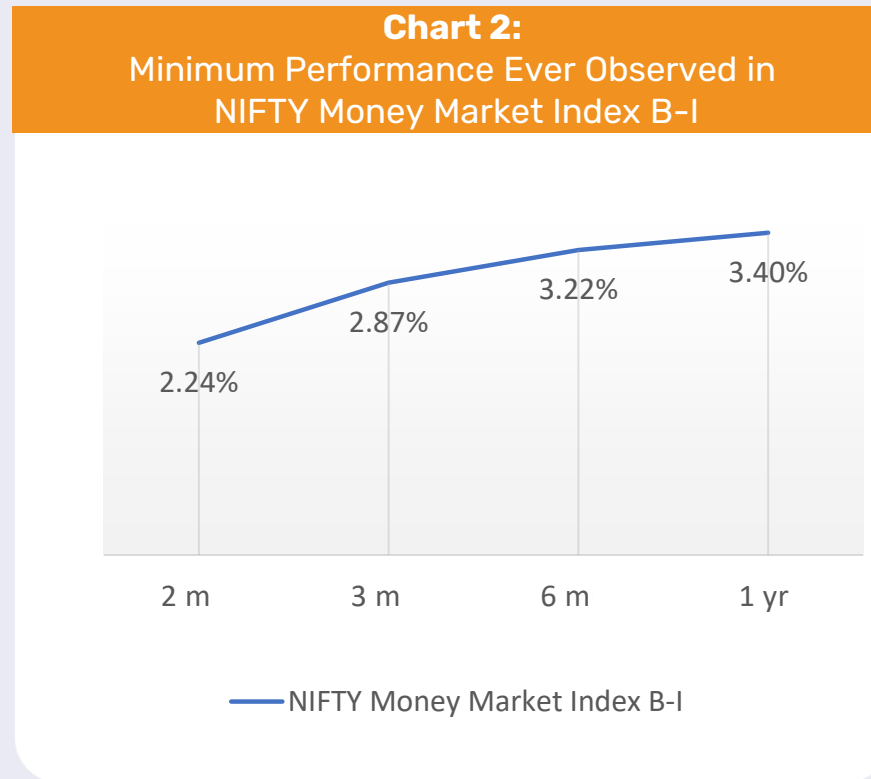
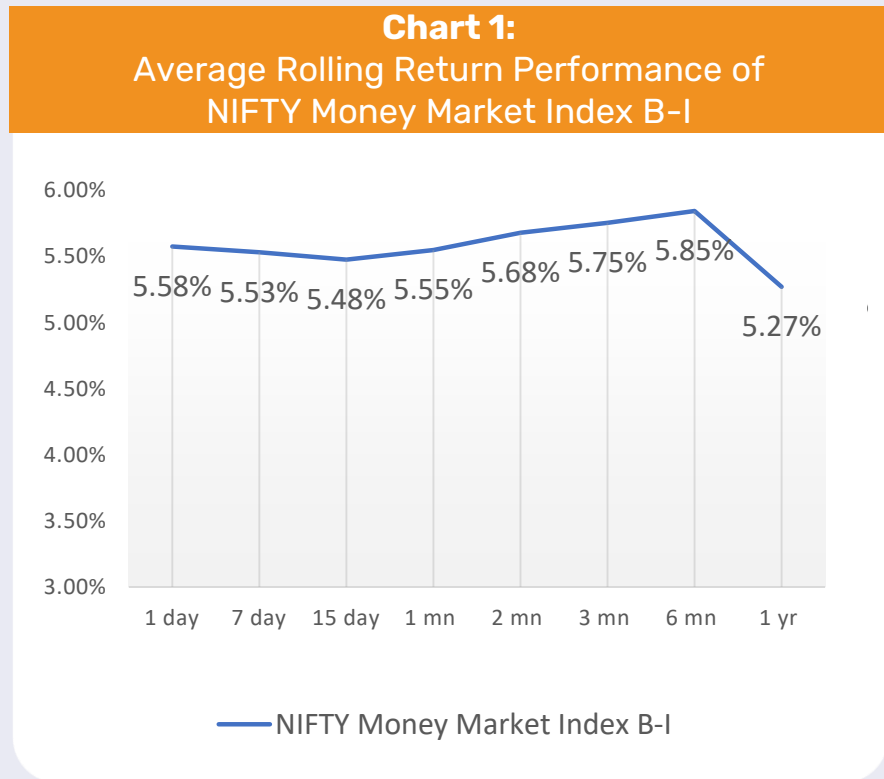
- Siddharth Chaudhary has 16 years of experience in Fixed Income Markets of which 12 years were in MF industry and 4 years in Bank Treasury.
- In his previous role, Siddharth was Head of Fixed Income, Institutional Business at Sundaram AMC, where he was responsible for managing the debt schemes.

Where Will The Scheme Invest?*



Majority of funds invested in these*

Performance & Risk Profile of Funds in Money Market Space



- On the risk – return trade off matrix, the money market funds tend to become attractive at around the 3 month plus horizon.
- MMF’s Performance shows relative consistency in the time frame for horizons between 6 months to 12 months
- As shown in Chart 2 the lowest performance observed in NIFTY Money Market Index B-I is 2.24% in 2-month investment horizon which shows low probability of generating negative return.

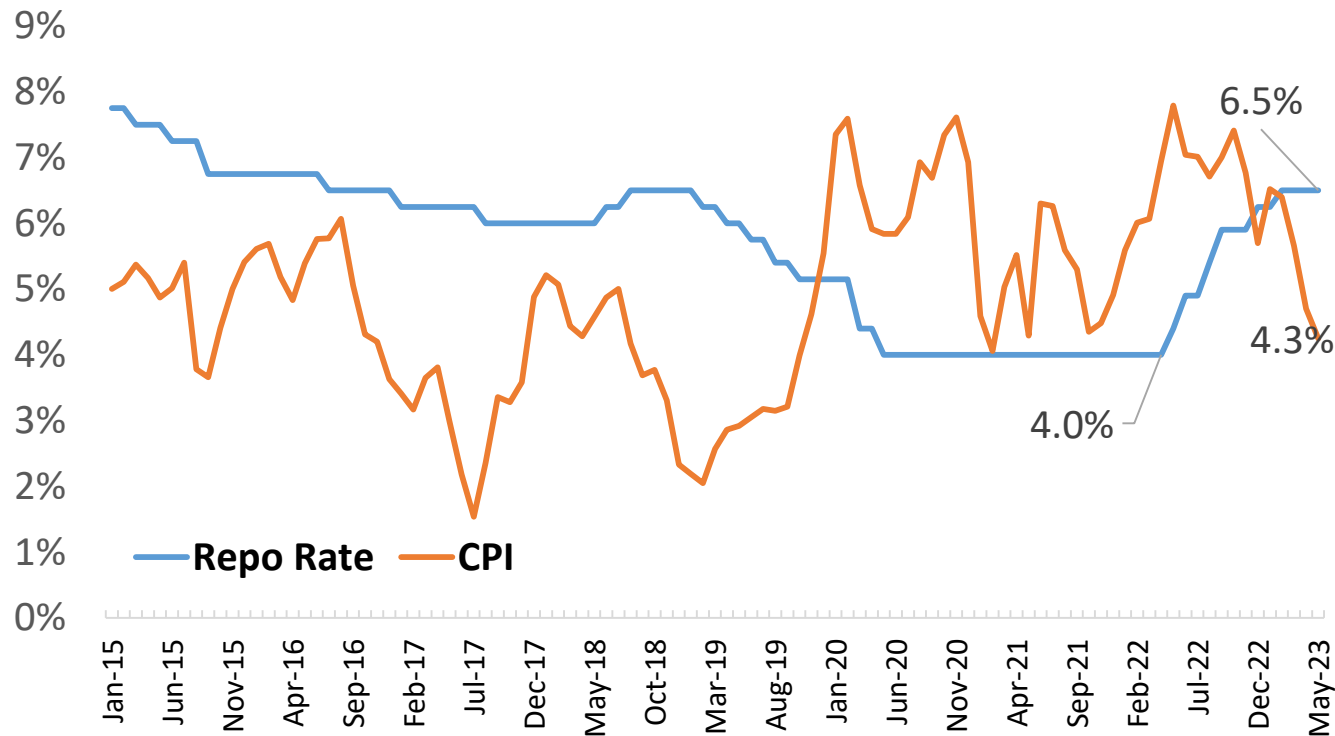
Data Source: AMFI.
Data is rolling return for respective periods from Jan 2018 till June 2023. The positive performances are simple annualized and negative performances are compounded annualized.
Past performance may not sustain in future.



*Banks, Insurance Companies, Financial Institutions, Multinational Corporations. Corporates including SMEs.

^Charitable Trusts, etc.

How Is Bajaj Finserv Money Market Fund Reading The Debt Market?



Data Source: RBI, as on 31st May 2023.

- Indian Bond market is increasingly range bound.
- The inflation is on downward accent due to improving supply , low brent prices and onset of previous policy actions.
- The central banker seems to be on wait and watch mode on the course of future policy action in US, the monsoon data and macro demand supply interplay before it decides future course of action.
- Looking ahead, we anticipate that debt markets will remain stable, with a narrow range of movement until there is more clarity on both local and global economic growth.
- The shorter end of the yield curve is expected to remain well bid due to improving liquidity conditions.

Fund Facts

Scheme Name	Bajaj Finserv Money Market Fund (BFMMF)
Scheme Category	Money Market Fund
Scheme Type	An open ended debt scheme investing in money market instruments with Relatively Low Interest Rate Risk and Moderate Credit Risk.
Scheme Riskometer	Moderate
Scheme Potential Risk Class (PRC)	B-I – A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk
Benchmark	NIFTY Money Market Index B-I
Fund Manager	Mr. Siddharth Chaudhary and Mr. Nimesh Chandan
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.
Loads	Entry load – Not applicable Exit load – Nil

DISCLAIMER



This document should not be construed as a research report or a recommendation to buy or sell any security. This document is for information purpose only and should not be construed as a promise on minimum returns or safeguard of capital. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

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.

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

**THANK
YOU**