

Nayi Bharat Ki Nayi Taqdeer

Savings Mindset → Investing Mindset

BAJAJ FINSERV SAVINGS+

Competitive RETURNS, Convenient LIQUIDITY, Customized INSIGHTS

LOW YIELD

- Savings account provides an approximate yield of 3%*
- Investors lose out to inflation and taxation



**Average rate of savings account is taken from savings rate of top 3 banks
Data as on 31st July 24.*

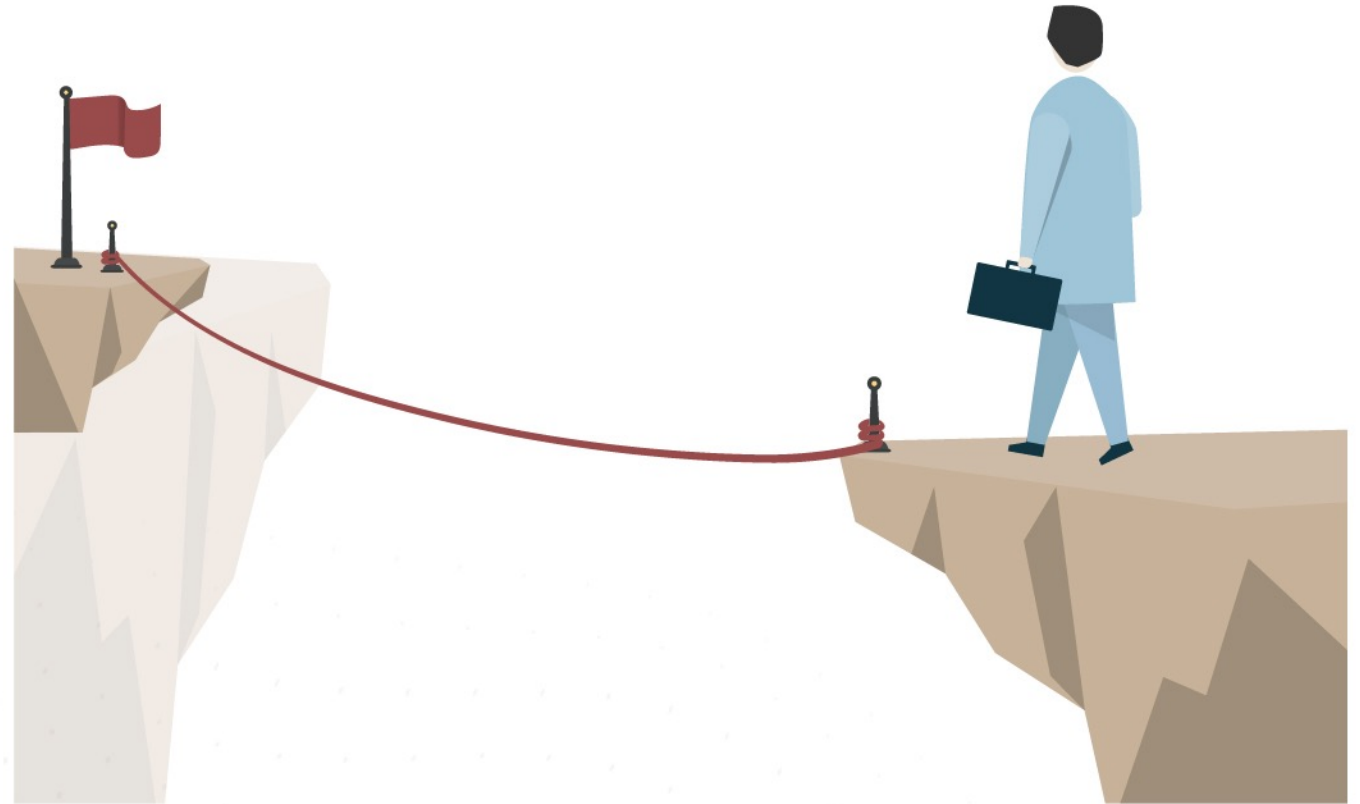
NOT FLEXIBLE

- Term deposits are for a fixed duration
- Early redemption involves charges



BARRIERS

- **Minimum balances**
- **Involves transaction cost**
- **Hidden charges**



₹ 23,90,991 Cr

***Despite these problems, this is the amount that remains
deployed in current & savings accounts***

As on 12th July 24.

Source: RBI Outstanding Demand Deposits of Scheduled Commercial Banks

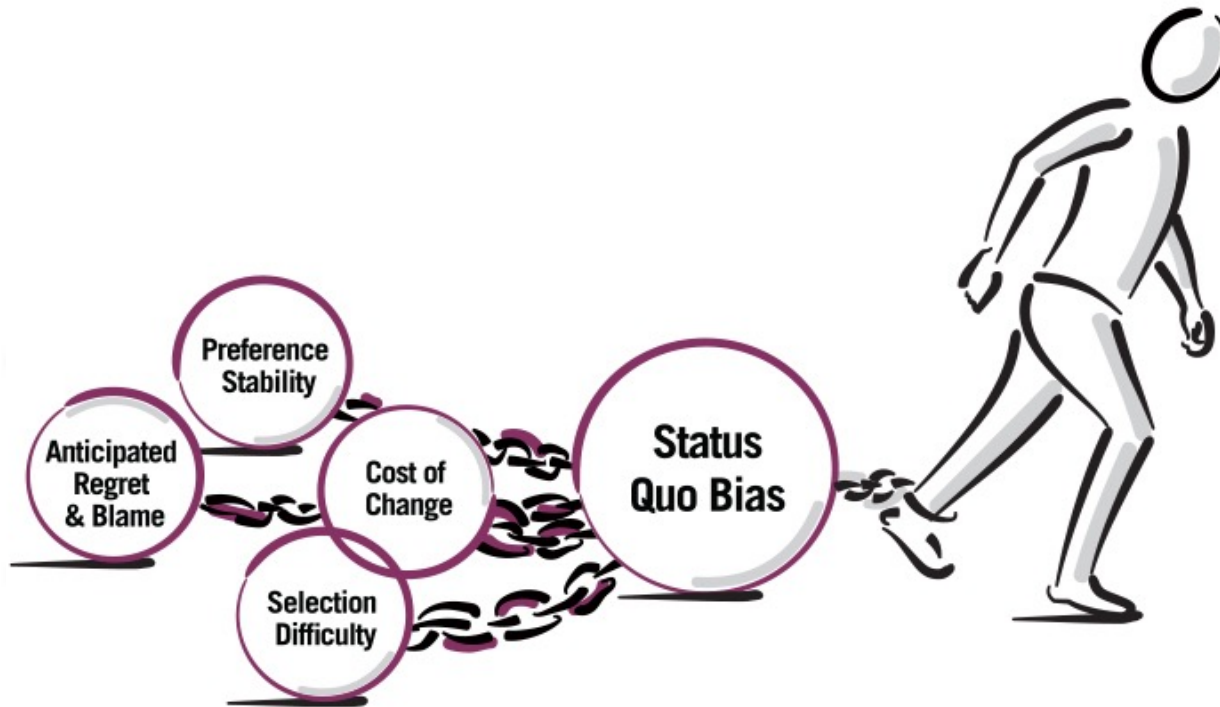
WHY ARE INVESTORS NOT FINDING AN ALTERNATIVE

Lack of awareness

Fear of change

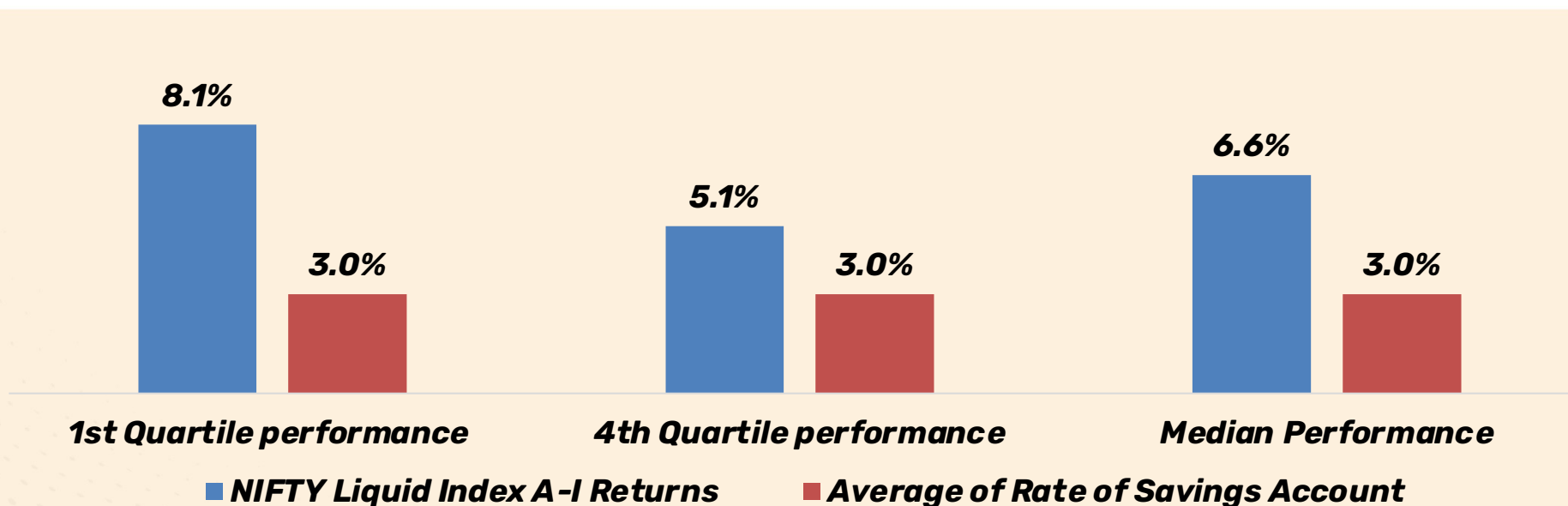
Inertia

Social influence



LIQUID FUNDS VS SAVINGS A/C RETURN

94.0% of times NIFTY Liquid Index A-I* has shown an outperformance compared to a savings account return within a span of more than 22yrs *



Source: AMFI Data as on 31st July 2024.

Average rate of savings account is 3% taken from saving rates of top 3 banks

Past performance may or may not be sustained in future. Returns from Liquid and Overnight Fund vary depending on market conditions.

The returns on the traditional banking products usually are stable over a long period of time.

1st Quartile performance of NIFTY Liquid Index A-I daily rolling returns (annualized) calculated from Index's Inception date i.e., 3rd September 2001

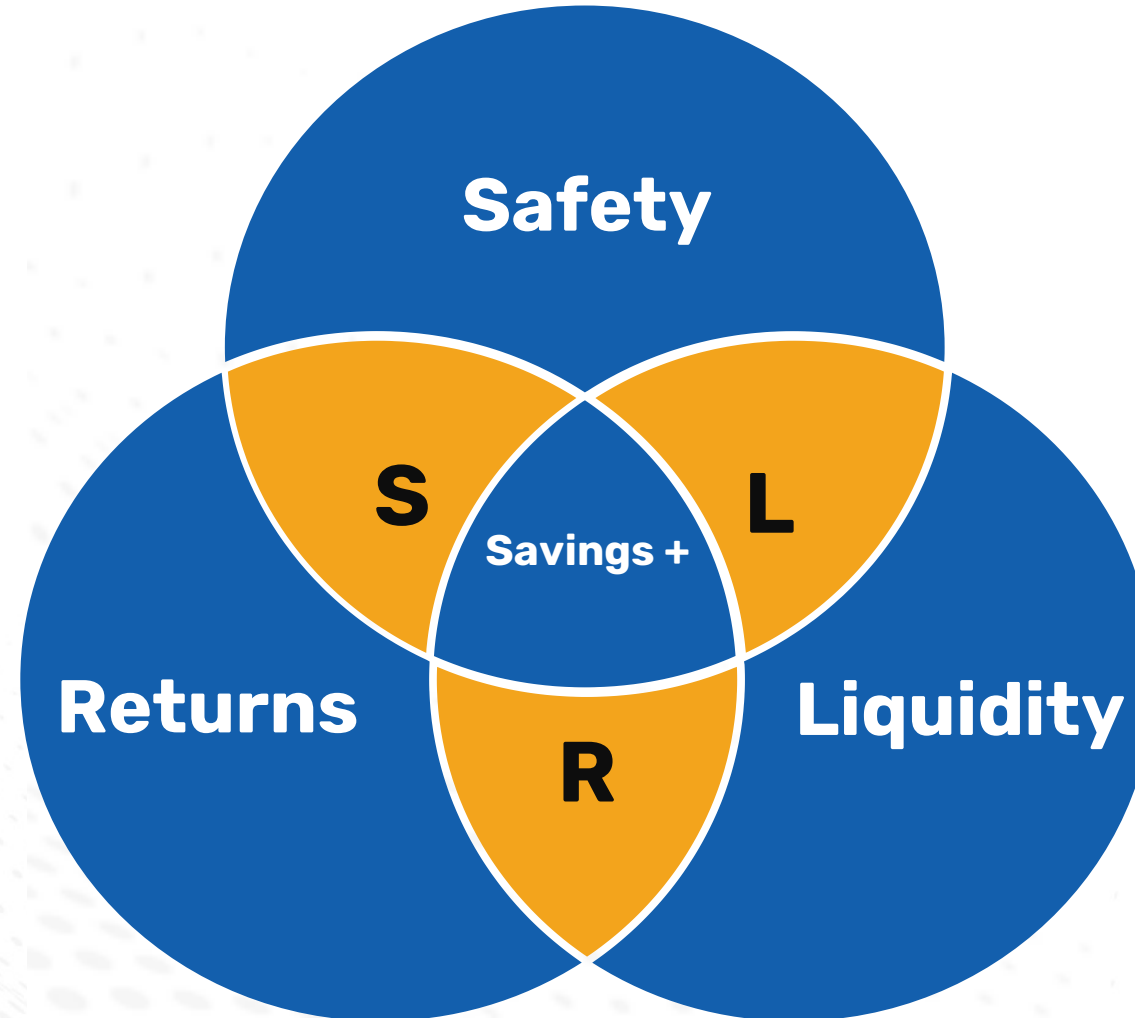
4th Quartile performance of NIFTY Liquid Index A-I daily rolling returns (annualized) calculated from Index's Inception date i.e., 3rd September 2001

₹ 1,00,661 Cr

Opportunity loss in Cr as on 12th July 2024 that retail investors bore by not investing their money in liquid funds



BAJAJ FINSERV AMC HAS A SOLUTION



This slide mentions the philosophy that would be pursued by the AMC while undertaking investments. There is no assurance or guarantee of any safety being available for investments undertaken by various schemes since all investments are subject to market risks.

WHAT IS IT?

Savings+ is a unique product which allows retail investors to manage their idle money smartly

WHAT DOES IT DO?

It helps retail investors determine the surplus cash available in their savings account and invest it into Bajaj Finserv's Liquid & Overnight Funds

COMPETITIVE RETURNS?

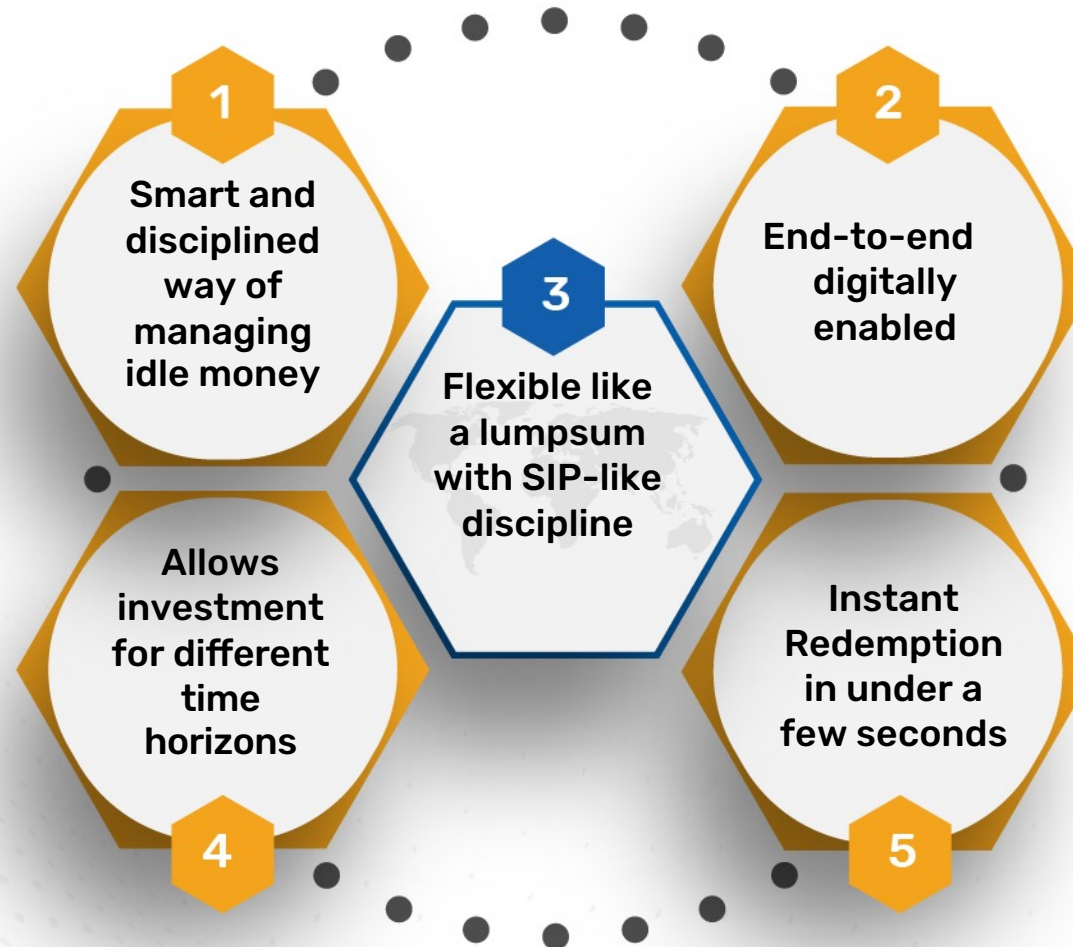
Liquid funds have generated 7.21%* return as compared to 3% in Savings AC

EASE OF WITHDRAWAL?

Investors can instantly redeem Upto Rs. 50,000 or 90% of AUM, whichever is lower within a few seconds

**Liquid Fund Category Average Reg-Growth from 1st August 23 to 31st July 24
Source: ICRA MFI
Average rate of savings account is 3% taken from saving rates of top 3 bank
Past performance may or may not be sustained in future. Returns from Liquid and Overnight Fund vary depending on market conditions.
The returns on the traditional banking products usually are stable over the long period of time.*

SAVINGS+: BENEFITS TO INVESTORS



FEATURES*



Short-Term Investments

Liquid & Overnight mutual funds invest in short-term money market instruments



Low risk/Low to moderate risk

Liquid & Overnight mutual funds invest in highly liquid money market instruments, which are considered as low-risk investments.



High Liquidity

Due to high liquidity, it serves as a contingency fund.

Around 74.67 Cr PAN card holders
4.56 Cr unique MF investors

Sticky investor = Stable AUM = Win-Win for all

Low effort, High reward business in investor's interest which deepens advisor's relationship

Source: Income Tax department & AMFI
Pan Card holders Data as on 31st March 24
Unique MF Investors Data as on 31st May 24

PRODUCT LABEL AND RISKOMETER

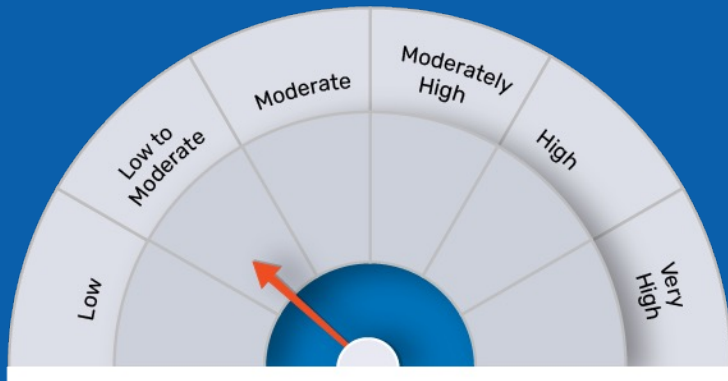
This product is suitable for investors who are seeking*:

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

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

SCHEME

RISKOMETER



Investors understand that their principal will be at low to moderate risk

BENCHMARK

RISKOMETER



NIFTY Liquid Index A-I

POTENTIAL RISK CLASS

<i>Potential Risk Class (PRC)</i> (Maximum risk the scheme can take)				
Credit Risk	→	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk	↓			
Relatively Low (Class I)			B-I	
Moderate (Class II)				
Relatively High (Class III)				
B-I – A Scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk				

PRODUCT LABEL AND RISKOMETER

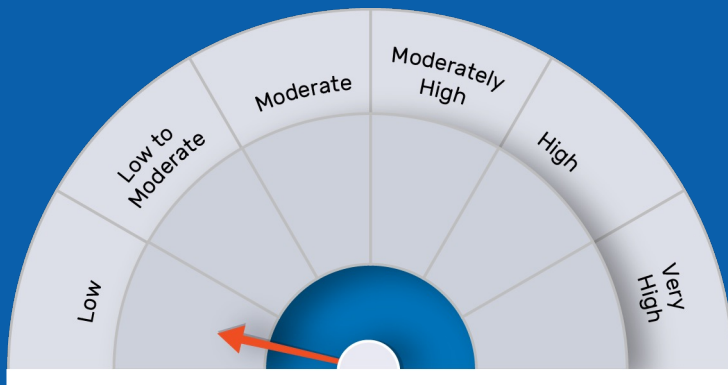
This product is suitable for investors who are seeking*:

- Regular income over short term that may be in line with the overnight call rates.***
- Investments in money market and debt instruments, with overnight maturity.***

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

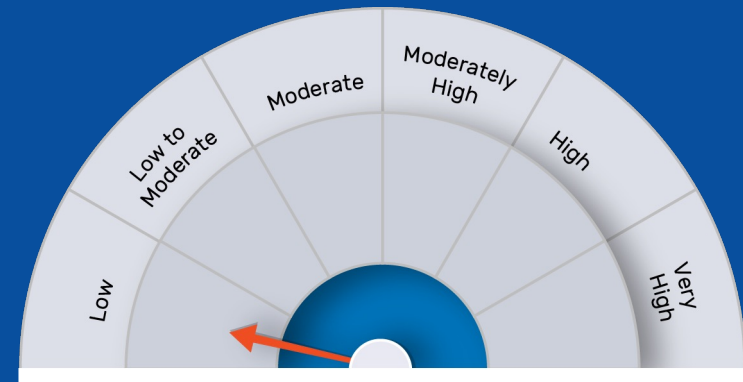
RISKOMETER

SCHEME



Investors understand that their principal will be at low risk

BENCHMARK



CRISIL Liquid Overnight Index

POTENTIAL RISK CLASS

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

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

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

Disclaimer

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

THANK YOU