

BAJAJ FINSERV SAVINGS+

Competitive **RETURNS**, Convenient **LIQUIDITY**, Customized **INSIGHTS**

LOW YIELD

- ▶ Savings account provides an approximate yield of 3.5%*
- ▶ 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 August 24.

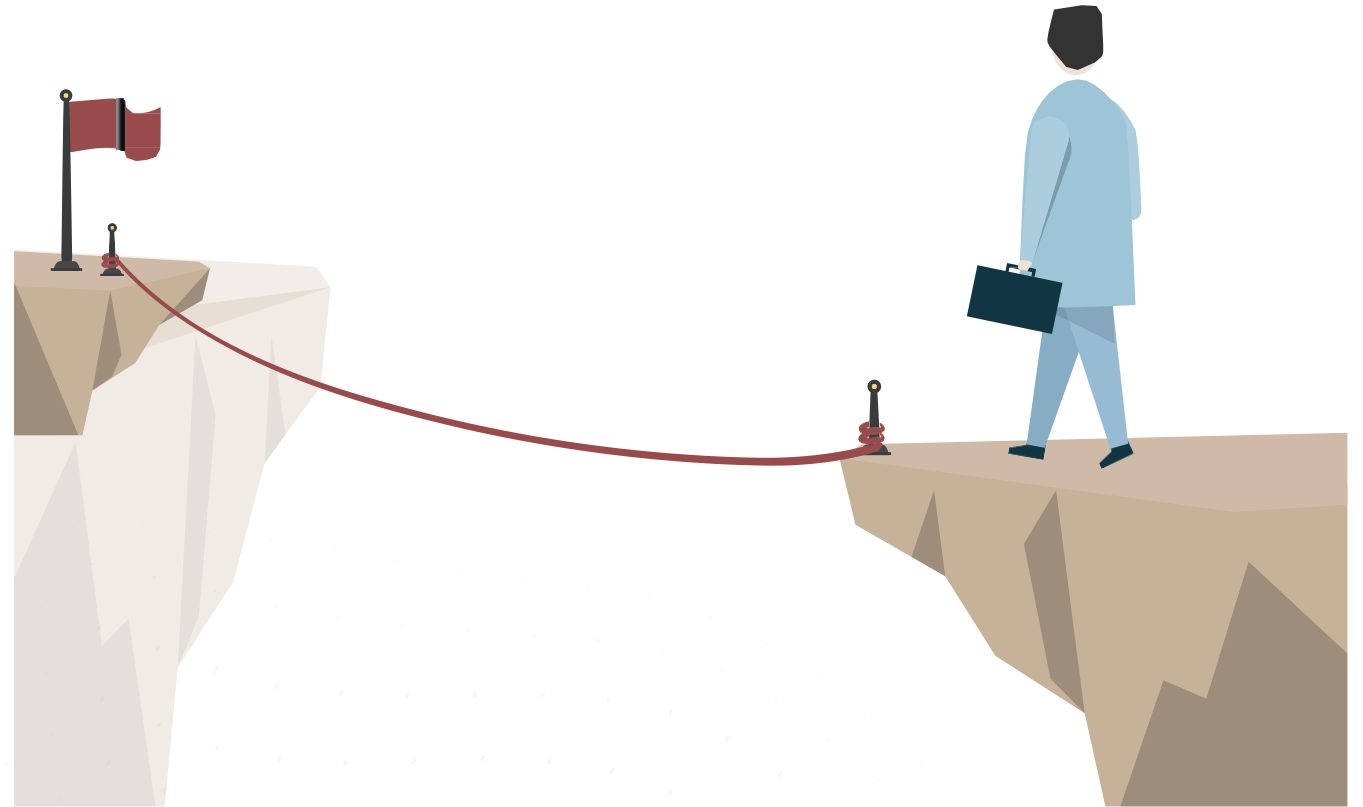
NOT FLEXIBLE

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



BARRIERS

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



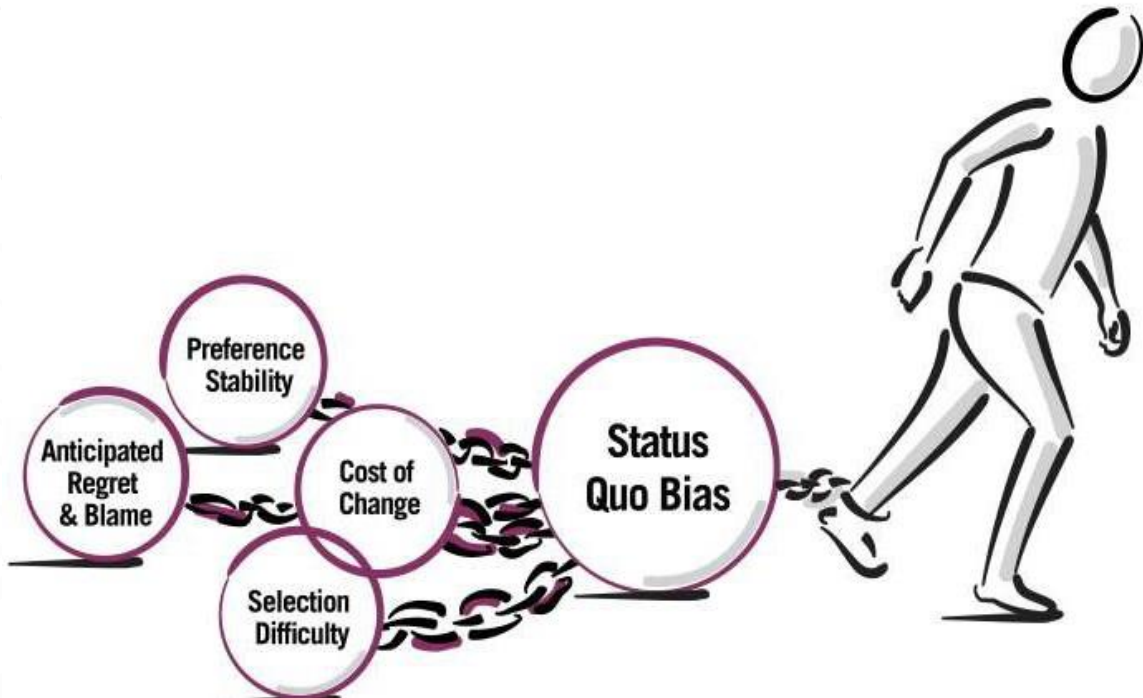
Rs. 24,56,817 Cr

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

As on 6th September 24.

Source: RBI Outstanding Demand Deposits of Scheduled Commercial Banks

THEN WHY ARE INVESTORS NOT FINDING AN ALTERNATIVE



Lack of awareness

Fear of change

Inertia

Social influence

Rs. 91,394 Cr

**Opportunity loss in Cr as on 6th September 24
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 Liquid Fund and Bajaj Finserv Overnight Fund

COMPETITIVE RETURNS?

Liquid funds have generated 7.22%* return as compared to 3.5% in Savings AC

Savings+ will only discover bank accounts linked to the mobile number entered during the investment journey

- ▶ Accounts classified as “single” accounts can be linked
- ▶ Joint accounts and inactive accounts cannot be linked

EASE OF WITHDRAWAL?

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

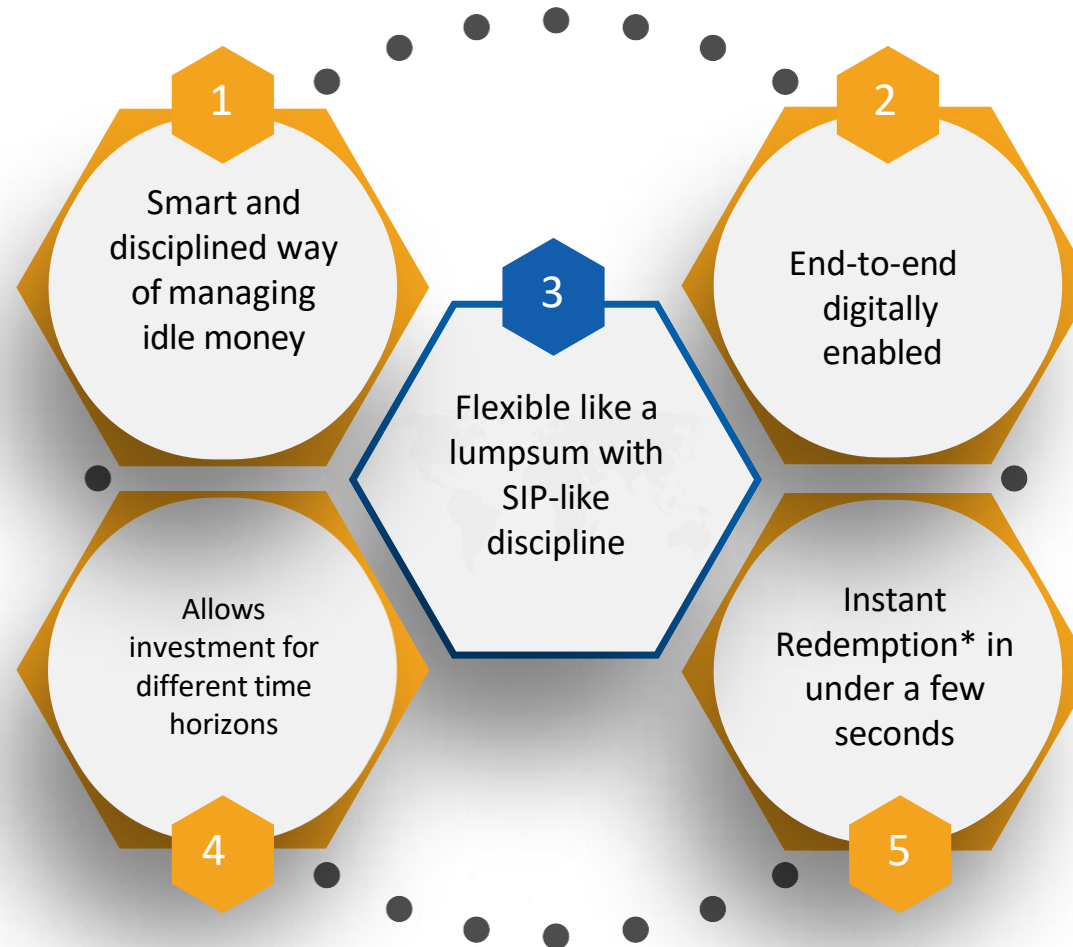
*Liquid Fund Category Average Reg-Growth from 31st August 23 to 31st August 24 Source: ICRA MFI

Average rate of savings account is 3.5% 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.

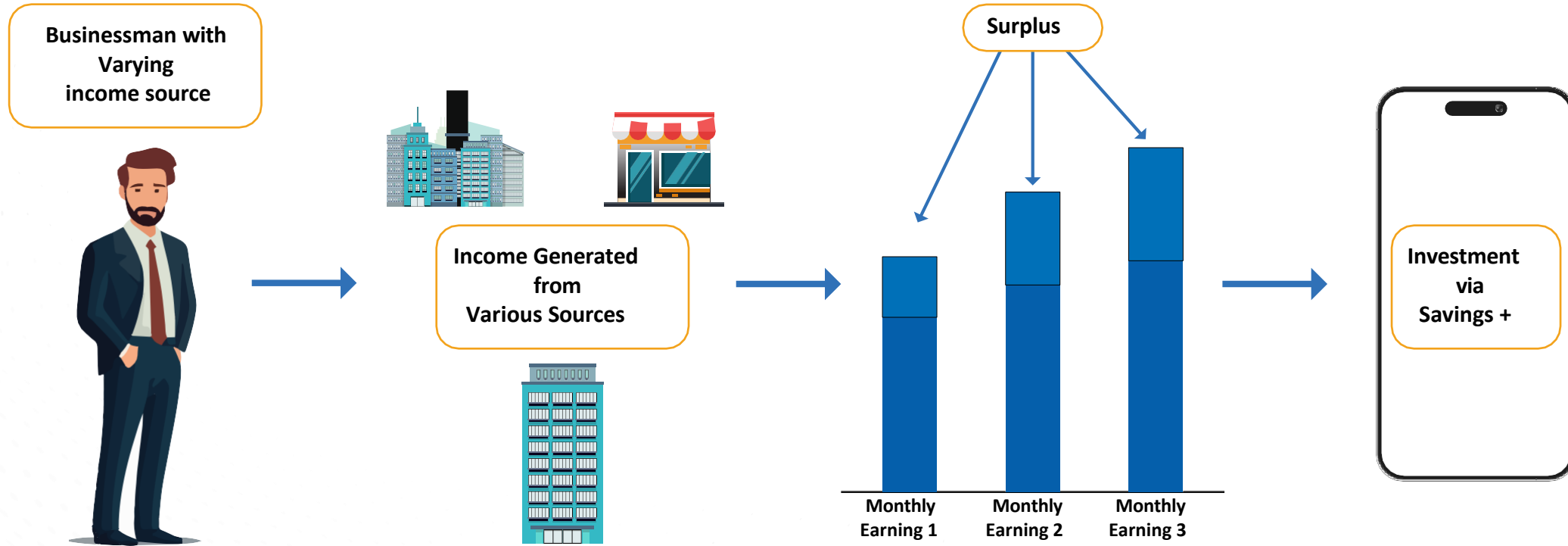
SAVINGS+: BENEFITS TO INVESTORS



*Withdraw a maximum of Rs.50,000 or 90% of account balance whichever less

Unveiling the Advantages: A Deep Dive into Case Studies

BUSINESSMEN WITH VARYING INCOME SOURCE GET FLEXIBLE INVESTMENT OPTIONS VIA SAVINGS+



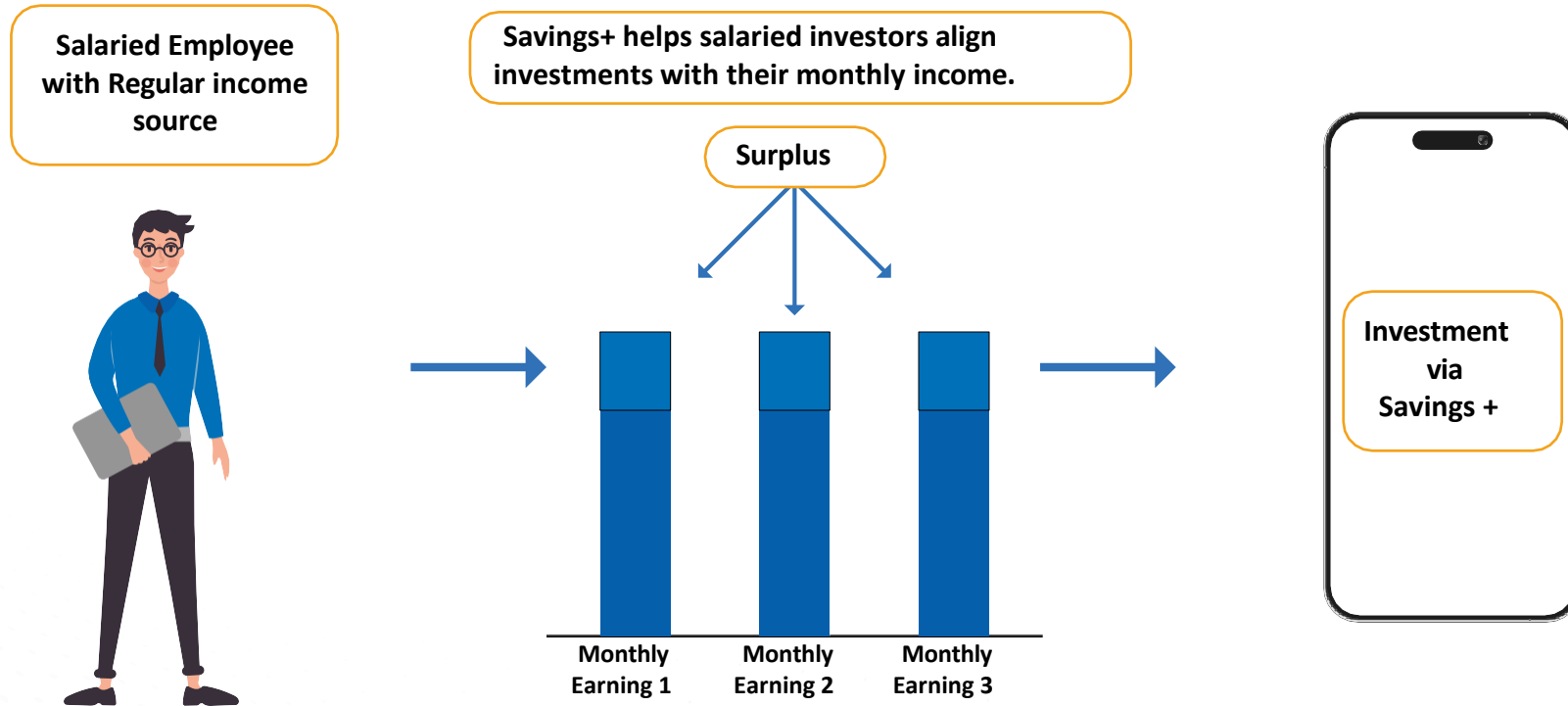
► Imagine a businessman with diverse income streams. Each month, his earnings fluctuate, creating a surplus in his Current/Savings account. Instead of letting that surplus sit idle, he can invest it in Liquid or Overnight Funds through Savings+.

► These funds offer significantly higher returns than a traditional Current Account, making them a smart choice for parking excess cash. By leveraging Savings+, our businessman can optimize his monthly surplus, ensuring that his money works harder for him.

► This approach not only provides liquidity when he needs it but also capitalizes on the opportunity for better returns. So, instead of allowing his surplus to languish in a low-interest account, he can strategically invest in Liquid or Overnight Funds, enhancing his overall financial growth. It's a win-win!. MFDs should onboard investors once with Savings+. For future investments, ARN details will be automatically fetched.

► Mutual fund investments are subject to market risks, and returns are not guaranteed. However, savings accounts offer fixed returns

SAVINGS+ HELPS SALARIED INVESTORS ALIGN THEIR INVESTMENTS WITH THEIR MONTHLY INCOME FOR BETTER FINANCIAL PLANNING



► MFDs should onboard investors once with Savings+. For future investments, ARN details will be automatically fetched.

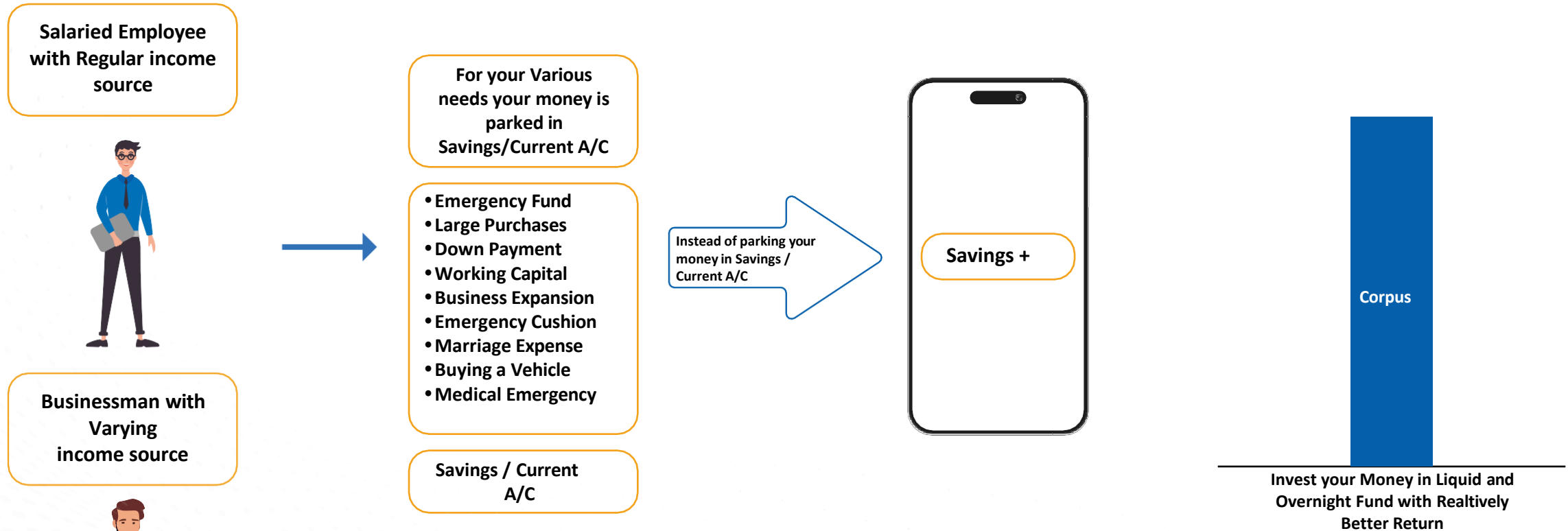
► Now, consider a salaried investor with a steady, regular source of income. Every month, after covering expenses, there's a surplus that typically sits in his Savings or Current Account, earning minimal interest. Instead of letting that money stagnate, he can take advantage of Savings+ to invest in Liquid or Overnight Funds.

► These funds offer better returns compared to traditional savings accounts, allowing him to grow his surplus without sacrificing accessibility. With Savings+, he can park his extra income in these funds, ensuring that his money continues to work for him month after month, while still having the flexibility to access it when needed.

► For the salaried investor, this strategy means optimizing his monthly savings, enjoying better returns, and maintaining the liquidity necessary for any unexpected expenses. It's an efficient way to ensure his hard-earned money doesn't sit idle, but instead, contributes to his financial growth.

Mutual fund investments are subject to market risks, and returns are not guaranteed. However, savings accounts offer fixed returns

WHY INVESTING IN LIQUID/OVERNIGHT FUNDS VIA SAVINGS+ IS YOUR SMARTEST MOVE!



- ▶ Salaried individuals and businessmen can enhance their financial growth by parking surplus funds in Liquid or Overnight Funds instead of savings or current accounts. By using Savings+, they can make idle cash work for them, ensuring liquidity for future needs while earning relatively better returns than traditional savings or current accounts.
 - ▶ The Insta Redemption feature provides investors with instant liquidity.
 - ▶ MFDs should onboard investors once with Savings+. For future investments, ARN details will be automatically fetched.
- Mutual fund investments are subject to market risks, and returns are not guaranteed. However, savings accounts offer fixed returns

Returns

89% of times NIFTY Liquid Index A-I has shown an outperformance compared to a savings account return with a median return of 6.60% within a span of 23 yrs*

Liquidity

- ▶ up to 50000 or 90% of account balance whichever is lesser
- ▶ Beyond Rs 50,000, T+1 Settlement in bank account.

Exit Load

- ▶ Nil in Overnight Funds
- ▶ Nil after 7 days in Liquid Funds#

Past performance is no guarantee of future results. Returns from liquid & Overnight funds vary depending on underlying money market conditions. The returns on the traditional banking products usually are stable over a long period of time.

*Index's Daily rolling returns (annualized) over last 23 years is taken into consideration for showing outperformance. As on 31st August 2024 Average rate of savings account is 3.5% taken from saving rates of top 3 banks

#Full Fund exit load is mentioned at slide 29 & 31 of the presentation

Additional Returns:

- ▶ Any inflows on the investment are solely due to MFD efforts.
- ▶ This applies to existing investors and serves as a strong hook to attract new investors.

Additional Information:

- ▶ For the first time, it creates ability to tap into money which is parked in CASA.
- ▶ The advantage of Savings+ is to help MFDS grow AUM while offering better opportunities to investors

Additional Revenue:

- ▶ Incremental revenue from fixed income
- ▶ Over time, increased ability to switch across equity/hybrid schemes

EMPOWERING MFDS WITH SAVINGS+: ENHANCED INVESTOR ENGAGEMENT



Customer provides consent to the Account Aggregator to analyze their bank account statement.

Bajaj Finserv AMC provides insights on average “Surplus Balance” each month & potential extra returns customers could have made by investing the surplus in Liquid or Overnight Fund.

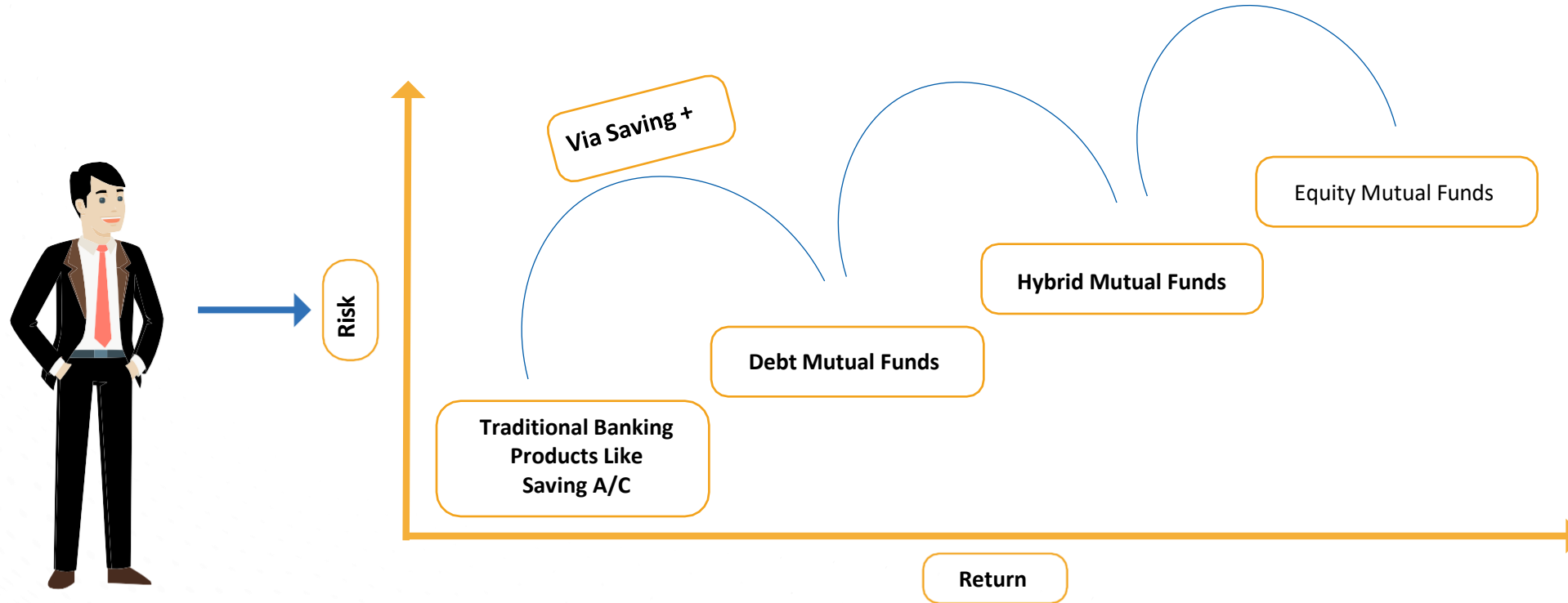
Investors transacts 100% digitally with MFDs ARN Code

Once an investor provides consent, Bajaj Finserv AMC will send nudges to them monthly, enabling investments in Liquid/Overnight funds via Savings+ under the MFD's ARN.

End-to-End seamless digital transaction

- ▶ **Co-branded Creatives:** Access co-branded creatives for easy sharing with clients here.
- ▶ **Communication and Insights:** Receive new insights twice a month, with monthly client communications sent on your behalf. Clients can review insights and make payments directly. Reports for new transactions will be sent on T+1 to your AMFI registered email.
- ▶ **Daily Transaction Report:** Access daily transaction reports for Savings+ on the T+1 business day for any initiated transactions linked to your ARN.
- ▶ **Digital Support:** For queries, contact your Business Manager or Virtual Business Manager, or email us at service@bajajamc.com or call 1800-309-3900.

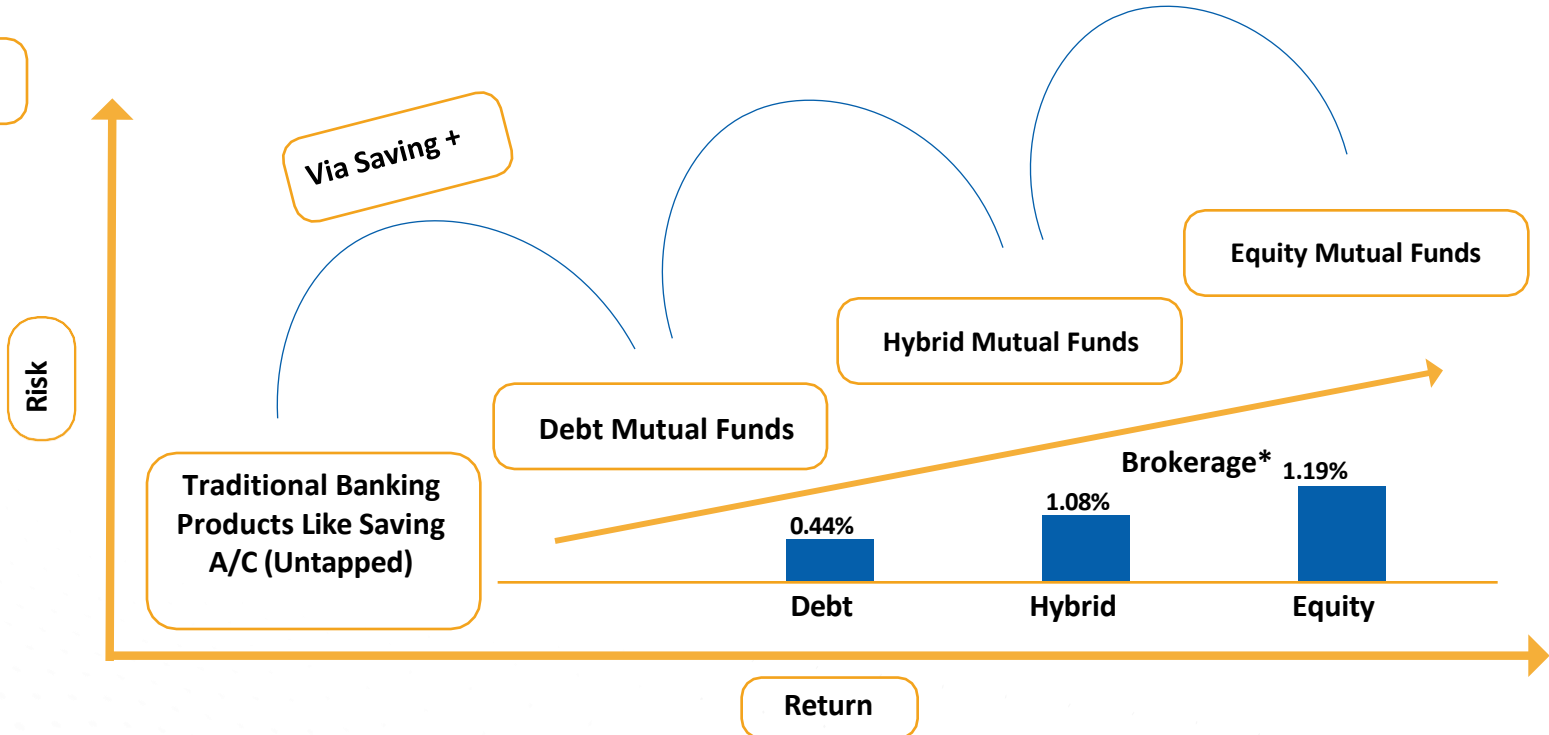
INVESTMENT JOURNEY OF AN INVESTOR



Investors currently using savings accounts should consider shifting to Debt Mutual Funds, which offer relatively higher returns. Over time, when market conditions are favourable or basis their financial goal shifts, they can move to Hybrid Mutual Funds for better return potential. Eventually, they can transition to Equity Mutual Funds to maximize long-term growth opportunities.

BOOSTING AUM AND BENEFITS FOR MUTUAL FUND DISTRIBUTORS WITH SAVINGS+

Mutual Fund Distributor



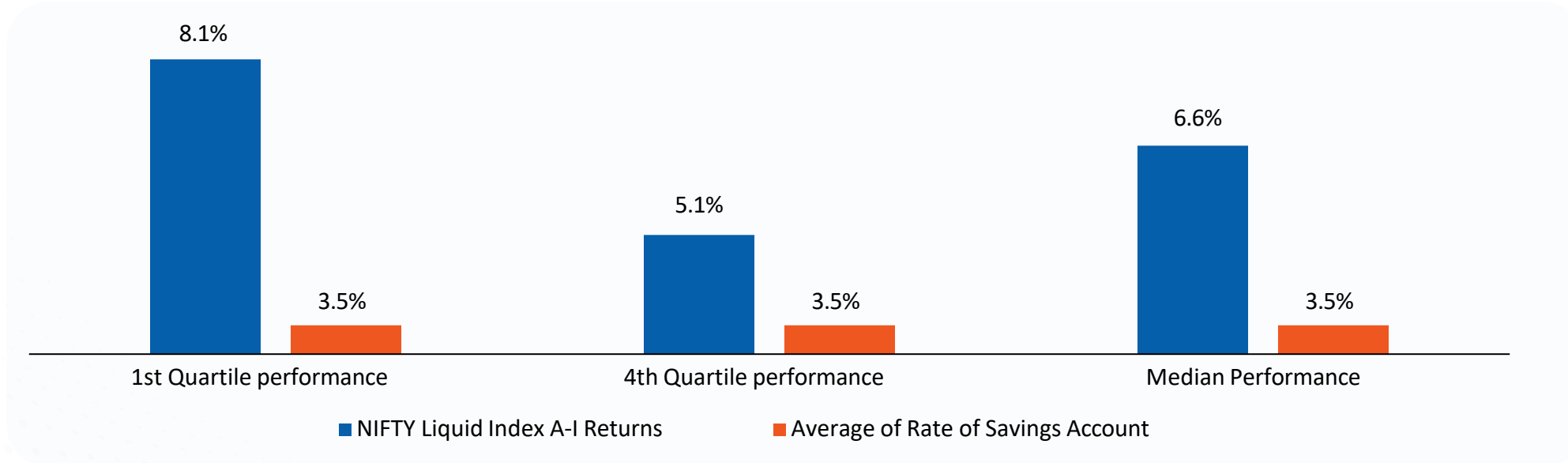
- A key benefit of Savings+ is that it allows MFDs to build AUM by investing Investors surplus funds in Savings Account or Current Account to Liquid or Overnight Funds, which offer better returns than leaving cash idle.
- While the brokerage on debt is lower compared to equity or hybrid funds, shifting investments based on the investor's risk profile and financial needs can enhance returns over time for MFDs.
- This ensures that money, which was otherwise unused, is actively working to grow investor's wealth.
- The incremental flow of investors Via Savings + can substantially increase earnings through brokerage and a strong customer base for the Mutual Distributor.

*The brokerage mentioned in this chart are the industry average of the mutual fund category

Source: ICRA MFI and Internal

LIQUID FUNDS VS SAVINGS A/C RETURN

89.0% of times NIFTY Liquid Index A-I* has shown an outperformance compared to a savings account return within a span of more than 23yrs*



Source: AMFI Data as on 31st August 2024.

Average rate of savings account is 3.5% 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

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

* Performance of NIFTY Liquid Index A-I daily rolling returns (annualized) calculated from Index's Inception date i.e., 3rd September 2001 have been Considered

FEATURES*



Short-Term Investments

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



Low-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

*Returns from liquid & Overnight funds vary depending on underlying money market conditions. The returns on the traditional banking products usually are stable over the long period of time.

**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

BAJAJ FINSERV LIQUID FUND PERFORMANCE



Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of Rs.10,000		
				Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Bajaj Finserv Liquid Fund - Regular - Growth						
Last 7 days	7.73%	7.24%	7.28%	10,015	10,014	10,014
Last 15 days	7.48%	7.28%	8.26%	10,031	10,030	10,034
Last 30 days	7.08%	7.10%	8.06%	10,058	10,058	10,066
Last 1 Years	7.30%	7.41%	7.64%	10,732	10,743	10,767
Since inception	7.20%	7.34%	7.32%	10,902	10,919	10,917
Bajaj Finserv Liquid Fund - Direct - Growth						
Last 7 days	7.90%	7.24%	7.28%	10,015	10,014	10,014
Last 15 days	7.65%	7.28%	8.26%	10,031	10,030	10,034
Last 30 days	7.25%	7.10%	8.06%	10,060	10,058	10,066
Last 1 Years	7.48%	7.41%	7.64%	10,750	10,743	10,767
Since inception	7.39%	7.34%	7.32%	10,925	10,919	10,917

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. Face Value per unit: Rs. 1000.

Returns as on 30th September 2024

Fund Manager: Nimesh Chandan & Siddharth Chaudhary

Please Refer to the annexure for the Performance disclosure of other schemes manage by same FM

BAJAJ FINSERV OVERNIGHT FUND PERFORMANCE



Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of Rs.10,000		
				Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Bajaj Finserv Overnight Fund - Regular - Growth						
Last 7 days	6.47%	6.51%	7.28%	10,012	10,012	10,014
Last 15 days	6.52%	6.56%	8.26%	10,027	10,027	10,034
Last 30 days	6.43%	6.46%	8.06%	10,053	10,053	10,066
Last 1 Years	6.72%	6.81%	7.64%	10,674	10,683	10,767
Since inception	6.71%	6.80%	7.32%	10,840	10,851	10,917
Bajaj Finserv Overnight Fund - Direct - Growth						
Last 7 days	6.52%	6.51%	7.28%	10,013	10,012	10,014
Last 15 days	6.57%	6.56%	8.26%	10,027	10,027	10,034
Last 30 days	6.48%	6.46%	8.06%	10,053	10,053	10,066
Last 1 Years	6.77%	6.81%	7.64%	10,679	10,683	10,767
Since inception	6.77%	6.80%	7.32%	10,847	10,851	10,917

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: 05th July 2023 Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized. Face Value per unit: Rs. 1000.

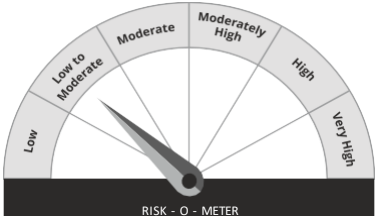
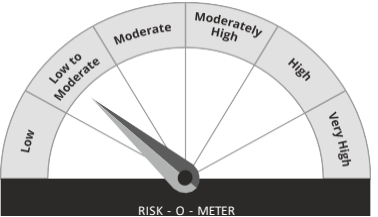
Returns as on 30th September 2024

Fund Manager: Nimesh Chandan & Siddharth Chaudhary

Please Refer to the annexure for the Performance disclosure of other schemes manage by same FM

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"> ● Regular income over short term. ● Investment in money market and debt instruments, with maturity up to 91 days <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p>RISK - O - METER</p> <p>Investors understand that their principal will be at Low to Moderate Risk</p>	 <p>RISK - O - METER</p> <p>NIFTY Liquid Index A-I</p>

POTENTIAL RISK CLASS



Bajaj Finserv Liquid Fund

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

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 Liquid Fund

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

Entry load – not applicable

Exit load – as per table below:

Units redeemed/switched-out within "X" days from the date of allotment	Exit load as a % of redemption proceeds
Day 1 (<i>Refer Note 1 below</i>)	0.0070%
Day 2	0.0065%
Day 3	0.0060%
Day 4	0.0055%
Day 5	0.0050%
Day 6	0.0045%
Day 7 onwards	Nil

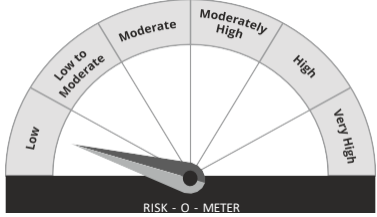
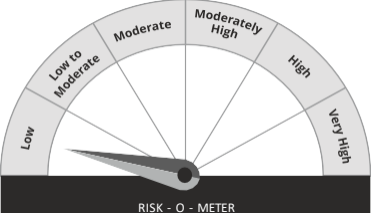
Note 1: For the purpose of levying exit load, if subscription (application & funds) is received within cut-off time on a day, Day 1 shall be considered to be the same day, else the day after the date of allotment of units shall be considered as Day 1.

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.

LOADS

Bajaj Finserv Overnight Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> ● Regular income over short term that may be in line with the overnight call rates. ● Investment in money market and debt instruments, with overnight maturity <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them</p>	 <p>RISK - O - METER</p> <p>Investors understand that their principal will be at Low Risk</p>	 <p>RISK - O - METER</p> <p>CRISIL Liquid Overnight Index</p>

POTENTIAL RISK CLASS & LOAD STRUCTURE



Bajaj Finserv Overnight Fund

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

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.

Exit Load: Nil

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

THANK YOU

Annexure

WHAT ARE ACCOUNT AGGREGATORS?

"Account Aggregators (AA) enable secure sharing of investors' financial data, such as bank or insurance information, between institutions. Data is shared only with the investor's consent, streamlining access to various financial services for both personal and business purposes."

Secure Data Sharing:

Your financial information is encrypted and is shared only with your consent, ensuring privacy and security.

Time Efficiency:

Account Aggregators reduce the need for manual paperwork, enabling faster, data-driven decision-making for more efficient and informed financial choices.

Control Over Data:

Only the investor has complete control over their data, allowing them to manage it better and decide which institutions can access it and for what purpose.

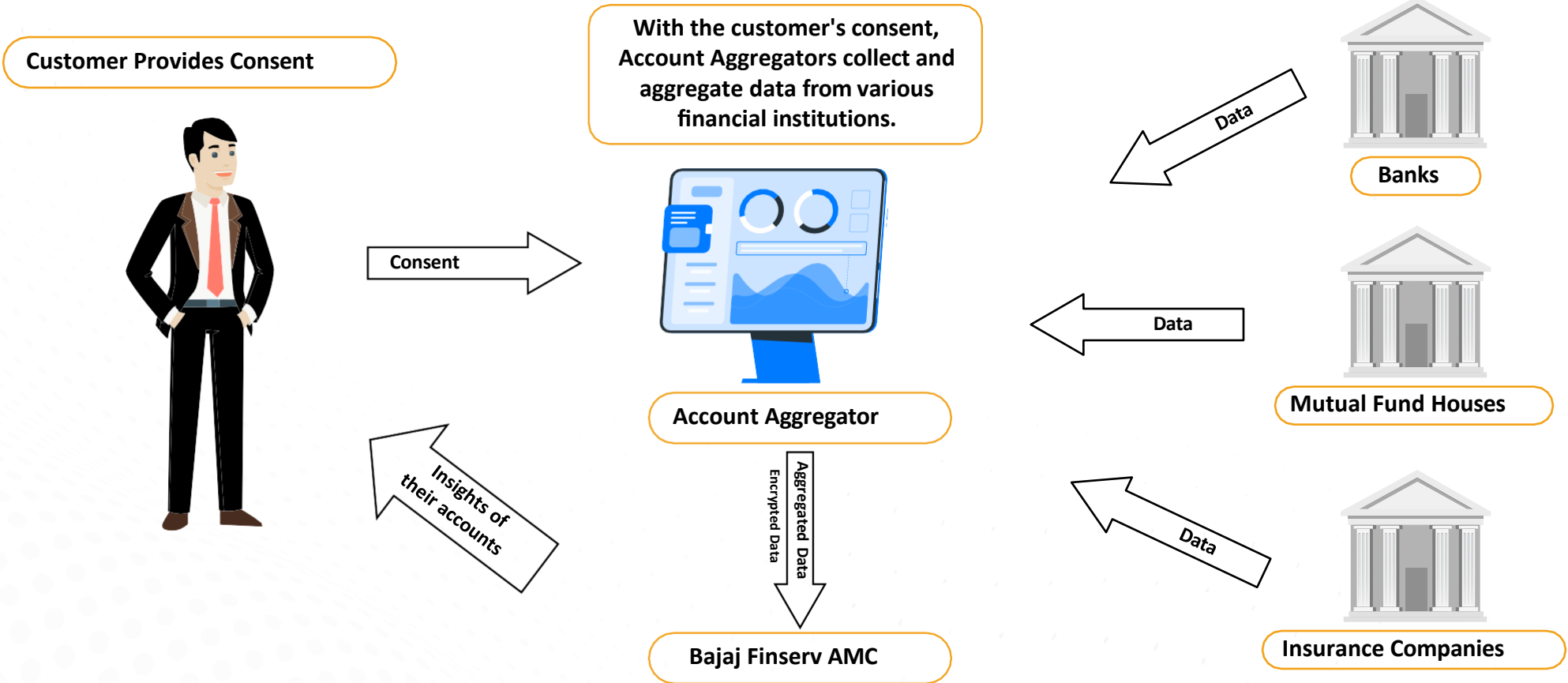
Improved Financial Insights:

With your financial data in one place, you can better understand your financial health and make informed decisions.



WHAT ARE ACCOUNT AGGREGATORS AND HOW DO THEY WORK?

"Account Aggregators (AA) enable secure sharing of investors' financial data, such as bank or insurance information, between institutions. Data is shared only with the investor's consent, streamlining access to various financial services for both personal and business purposes."



BAJAJ FINSERV MONEY MARKET FUND PERFORMANCE



Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Value of Investment of Rs.10,000		
				Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
Bajaj Finserv Money Market Fund - Regular - Growth						
Last 7 days	9.54%	8.10%	7.28%	10,018	10,016	10,014
Last 15 days	8.03%	7.78%	8.02%	10,037	10,036	10,037
Last 30 days	7.34%	7.43%	8.01%	10,062	10,063	10,068
Last 1 Years	7.05%	7.54%	7.64%	10,709	10,759	10,768
Since inception	7.31%	7.45%	7.42%	10,876	10,892	10,888
Bajaj Finserv Money Market Fund - Direct - Growth						
Last 7 days	10.09%	8.10%	7.28%	10,019	10,016	10,014
Last 15 days	8.59%	7.78%	8.02%	10,040	10,036	10,037
Last 30 days	7.89%	7.43%	8.01%	10,067	10,063	10,068
Last 1 Years	7.64%	7.54%	7.64%	10,769	10,759	10,768
Since inception	7.91%	7.45%	7.42%	10,947	10,892	10,888
<p>Past performance may or may not be sustained in future. Different Plans i.e. Regular Plan and Direct Plan under the scheme have different expense structure. Benchmark: NIFTY Money Market Index A-I 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. Face Value per unit: Rs. 1000.</p> <p>Returns as on 30th September 2024</p>						

Performance information of other scheme manage by same FM
Fund Manager: Nimesh Chandan & Siddharth Chaudhary

BAJAJ FINSERV FLEXI CAP FUND PERFORMANCE



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)
Bajaj Finserv Flexi Cap Fund - Regular - Growth						
Last 1 Year	46.86%	40.85%	32.80%	14,717	14,111	13,300
Since Inception	41.79%	38.88%	29.91%	14,845	14,501	13,446
Bajaj Finserv Flexi Cap Fund - Direct - Growth						
Last 1 Year	49.10%	40.85%	32.80%	14,943	14,111	13,300
Since Inception	43.92%	38.88%	29.91%	15,098	14,501	13,446

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:** BSE 500 TRI **Additional Benchmark:** Nifty 50 TRI. Inception Date: 14th August 2023 Returns greater than 1 year are compounded annualized. Face Value per unit: Rs. 10.
Returns as on 30th September 2024

Performance information of other scheme manage by same FM
Fund Manager: Nimesh Chandan & Siddharth Chaudhary

BAJAJ FINSERV ARBITRAGE FUND 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)
Bajaj Finserv Arbitrage Fund - Regular - Growth						
Last 1 Year	6.72%	7.05%	7.64%	10,676	10,709	10,768
Since Inception	6.77%	7.20%	7.63%	10,708	10,753	10,798
Bajaj Finserv Arbitrage Fund - Direct - Growth						
Last 1 Year	7.47%	7.05%	7.64%	10,752	10,709	10,768
Since Inception	7.53%	7.20%	7.63%	10,787	10,753	10,798

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 50 Arbitrage Index **Additional Benchmark:** CRISIL 1 Year T-Bill Index. Inception Date: 15th September 2023 Returns greater than 1 year are compounded annualized. Face Value per unit: Rs. 10.

Returns as on 30th September 2024

Performance information of other scheme manage by same FM
Fund Manager: Nimesh Chandan & Siddharth Chaudhary