

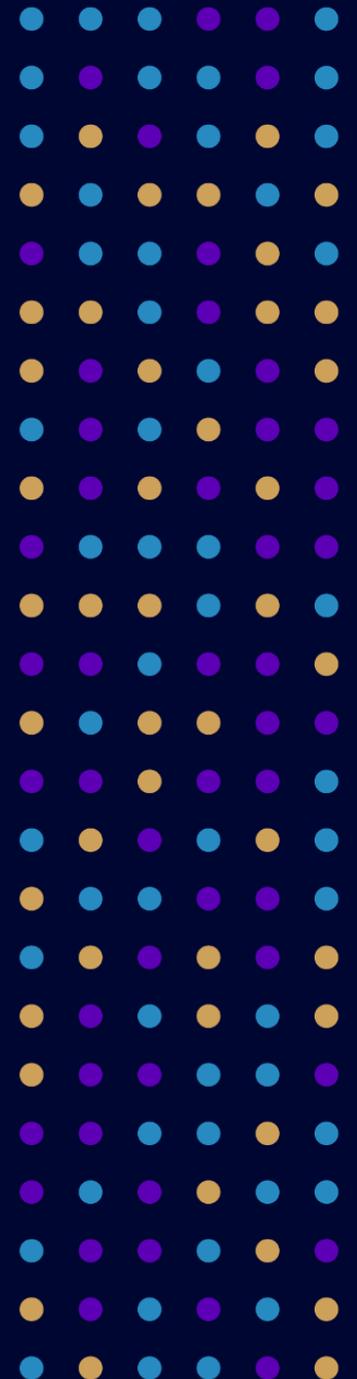


BlackRock

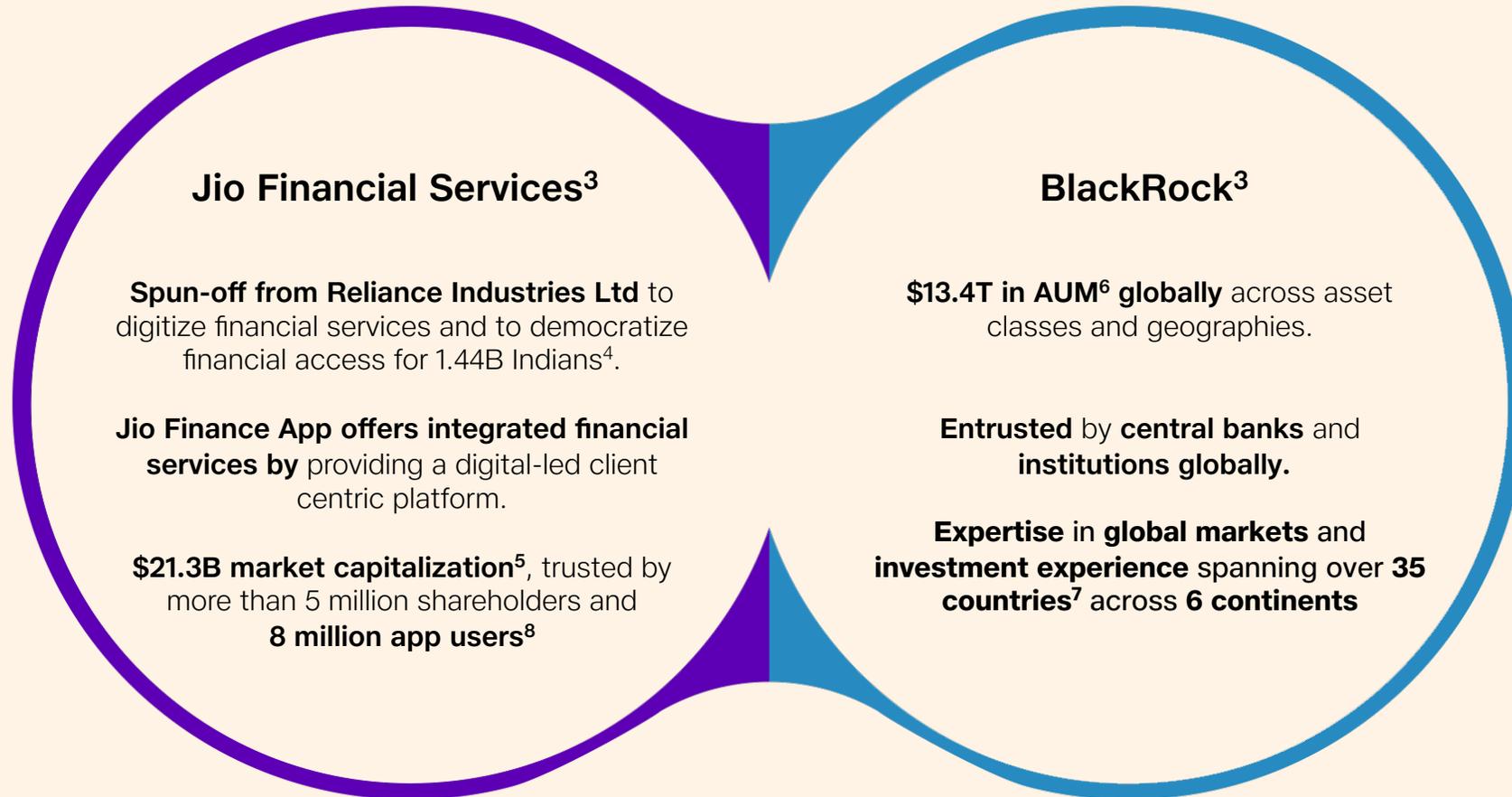
JioBlackRock Low Duration Fund JioBlackRock Short Duration Fund

Dated 9th Feb 2024

JioBlackRock Asset Management Private Limited (JioBlackRock AMC)



We bring together the capabilities of the world’s largest asset manager¹ and India’s strongest brand²



(1) As of 31st March 2025, [BlackRock Financials](#), [ADV Ratings](#) (2) [Jio](#) (3) Jio Financial Services Ltd and BlackRock Financial Management Inc. (wholly owned subsidiary of BlackRock Inc.) are the sponsors for the JioBlackRock Mutual Fund (4) World Bank 2023 data (5) As of 30th May 2025, Bloomberg. (6) As of Q3, 2025 Source - [Annual Earnings Report](#). (7) Source - [BlackRock](#). (8) [Jio Financial Services](#)

Our core values are aligned to what matters to you



A leading portfolio and risk technology platform, Aladdin®

Enabling Fund Managers to leverage industry leading analytics when managing your money.



Leveraging global investment process from BlackRock, evolved for the Indian markets

BlackRock has global track record of delivering relative stability, liquidity and returns for their clients.

We build upon extensive and independent credit review processes which supplement those from agencies.

Our proprietary liquidity scoring and transaction cost models are designed to bring efficiency in liquidity management



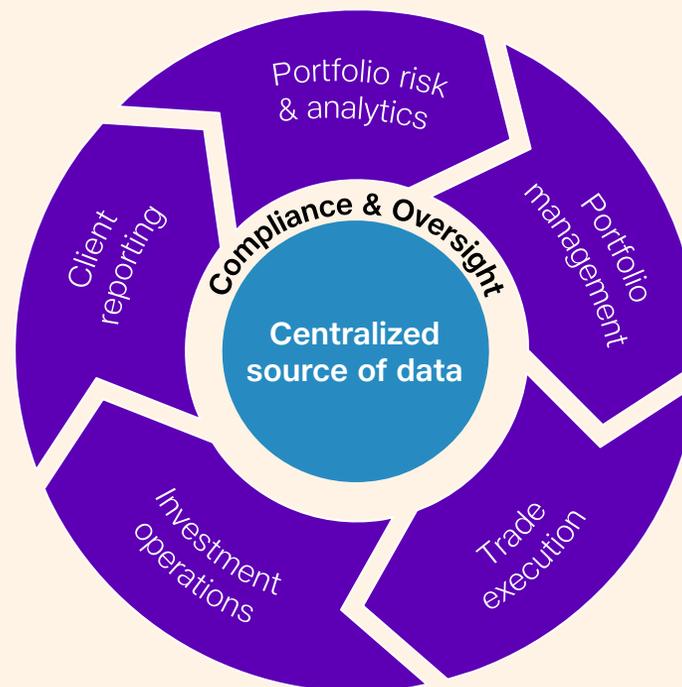
International quality at competitive pricing

Our endeavor is to leverage our technology and platform to deliver the high-quality exposures at a low price point.

We will leverage Aladdin[®] 4, BlackRock's technology platform that unifies the end-to-end investment management process

Provides a common data language to enable scale, provide insights, and support sustainable business growth – it helps us:

- **Understand & manage risk**
- **Operate more efficiently**
- **Uncover more opportunities for scalable growth**



~1,100

Clients using Aladdin[®] & eFront[®] technology¹

4,500+

Skilled engineers, financial modelers & data experts supporting Aladdin²

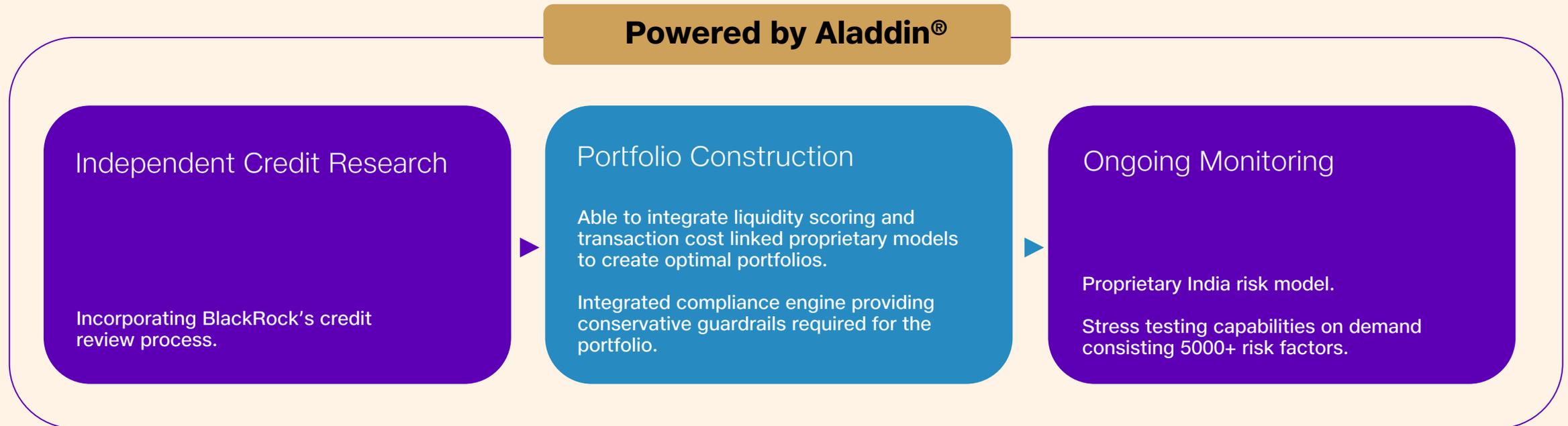
5,000+

Risk factors produced & monitored by Aladdin³

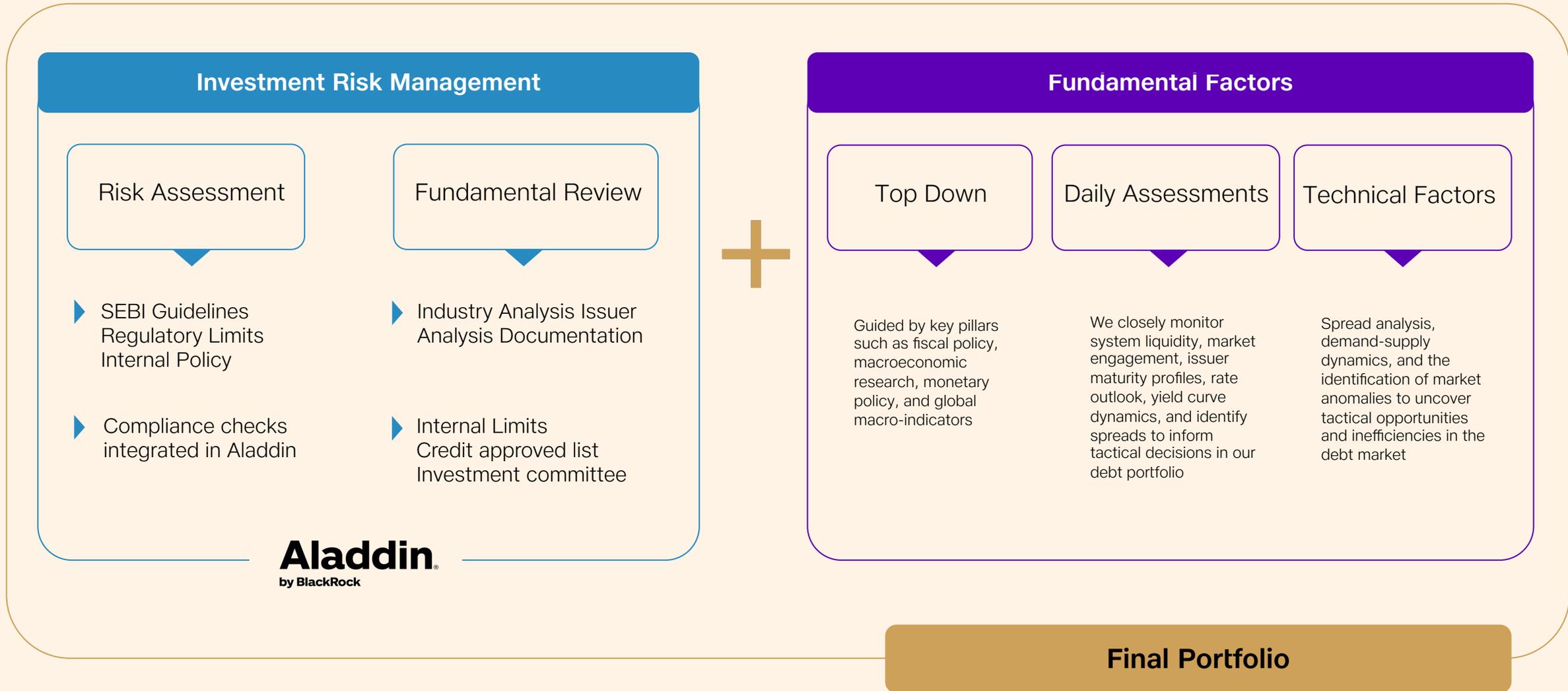
Risk management embedded into investment process

Why does this matter to you?

Leveraging decades of years of BlackRock’s expertise in managing funds, we’re able to offer the similar technology, process and expertise to efficiently manage your capital and liquidity needs.



Portfolio construction process



Cost efficiency you can trust: The TER advantage

Why does this matter to you?

We believe that our efficient execution processes could help lower costs and potentially increase your portfolio returns

Global quality and cost efficiency

Our intention is to provide top-tier, international-quality investment management services at reasonable prices.

Investment process and technology

Our scalable process powered by Aladdin® can allow us to offer competitive TER prices without compromising on performance.

How does it impact your investments?

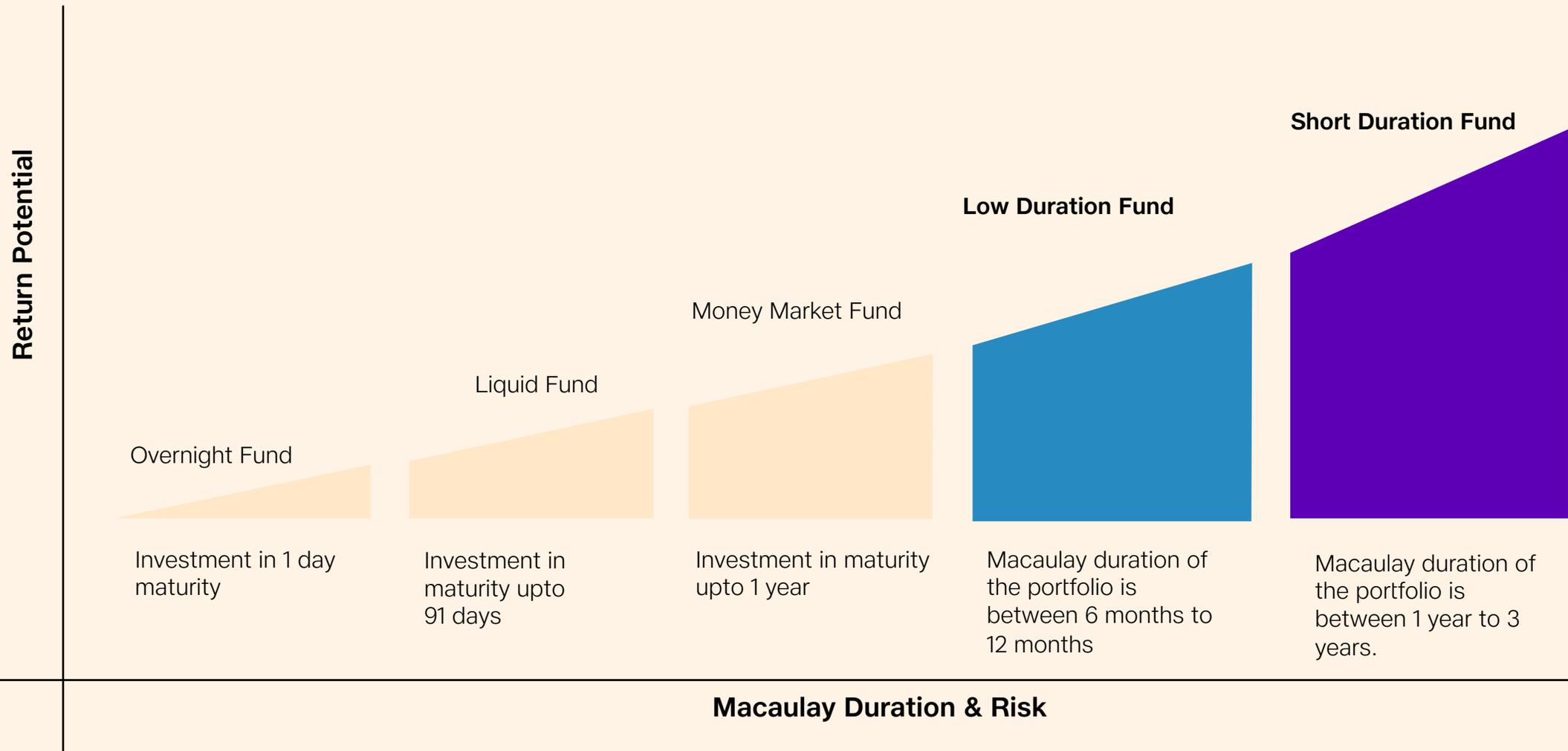
Small difference in cost can lead to a big difference in returns over time

Potential Savings on ₹10 Crore over 1 Year at 20 BPS compared to 35 BPS



Nifty index values for the period Nov 2024 - Nov 2025 used for savings calculation. BPS = Basis points. Past performance may or may not be sustained in future is not a guarantee of any future returns. Investors cannot invest directly in an index. The aforementioned graph is for illustrative and understanding purposes only. Indices have other material characteristics that may differ from the Scheme. Investors can consult their financial advisors before making any investment related decisions.

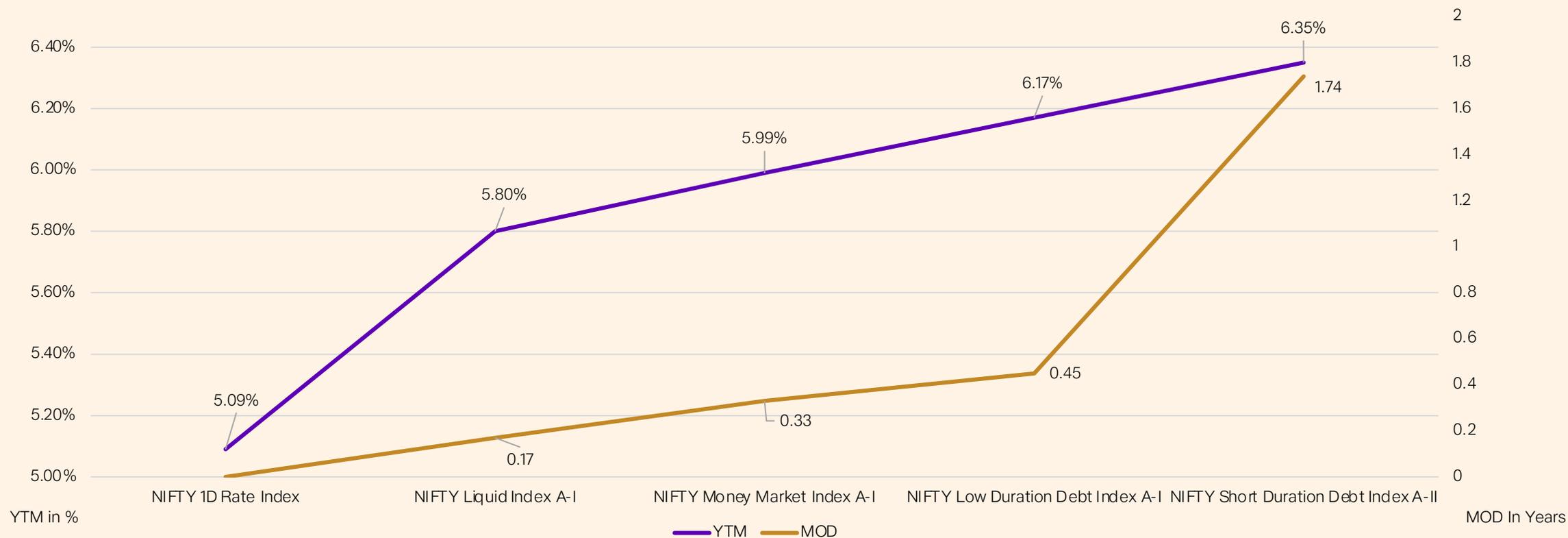
Product positioning



This is for illustration purpose only and should not be construed as an investment research, investment recommendation or advice to any reader of this content to buy or sell any specific category of the scheme.

Product positioning

Modified Duration and YTM Movements



Source: [Nse Indices](#). Data for the month of November 2025. Past performance may or may not be sustained in future is not a guarantee of any future returns.

Who should invest?



Individual investors

- ▶ Investors aiming to generate income over a short horizon; suitable for parking surplus, upcoming expenses, and laddering near-term cash flows.
- ▶ It can add fixed-income stability to equity-heavy portfolios while keeping duration contained.
- ▶ Investors transitioning between asset classes: Works well as a parking option when moving from equity to debt or waiting to deploy money elsewhere.
- ▶ The Finance Act, 2025 revisions in taxation have notably enhanced the appeal of debt mutual funds for investors with annual taxable income of up to ₹12 lakh*



Institutional investors

- ▶ Treasury & Liquidity Management: Can be used to match short-term liabilities, fund seasonal working-capital needs, and construct rolling ladders.
- ▶ Seasonality awareness: Around quarterly tax outflows or year end (e.g., Mar), system liquidity can tighten creating windows to capture short-tenor opportunities.

*Tax treatment of gains from debt mutual funds is subject to applicable law and individual circumstances. Taxpayers with total taxable income up to ₹12,00,000, net tax liability on such gains may be nil after applying the rebate under Section 87A (Income Tax Act), where conditions are met.

Taxation benefit under new tax regime for individuals

As per the Income tax Act, under new tax regime, any individual with a taxable income upto INR 12 lakh will have zero tax liability

	Investor 1	Investor 2	Investor 3
Total Taxable Income	₹12,00,000	₹12,00,000	₹12,00,000
Taxable Income excl. Capital Gains	₹0	₹6,00,000	₹10,00,000
Tax on Income excl. Capital Gains (Slab Rate)	NIL	₹10,000 (₹4L-₹6L @5%)	₹40,000 (₹4L-₹8L @5% = ₹20,000; ₹8-₹10L @10% = ₹20,000)
Capital Gain on Debt Investments	₹12,00,000	₹6,00,000	₹2,00,000
Tax on Capital Gains (Slab Rate)	₹60,000 (₹4-₹8L @5% = ₹20,000; ₹8-₹12L @10% = ₹40,000)	₹50,000 (₹2L @5% = ₹10,000 under ₹4-₹8L band; ₹4L @10% = ₹40,000 under ₹8-₹12L band)	₹20,000 (₹2L @10% = ₹20,000 under ₹8-₹12L band)
Gross Tax Payable	₹60,000	₹60,000 (₹10,000+₹50,000)	₹60,000 (₹20,000+₹40,000)
Rebate on income u/s 87A	₹60,000	₹60,000	₹60,000
Net Tax Payable	NIL	NIL	NIL

Why JioBlackRock Low Duration Fund & JioBlackRock Short Duration Fund?

In the rates market, the near to mid term environment indicates a soft bias, influenced by recent OMO (open market operations) announcements and liquidity support. While we are not structurally bullish, the liquidity backdrop may present opportunities for tactical positioning to capture short term gains*.

The investment strategy would be towards generating returns through a portfolio of Debt and Money Market instruments seeking to capture the term and credit spreads.

JioBlackRock Low Duration Fund

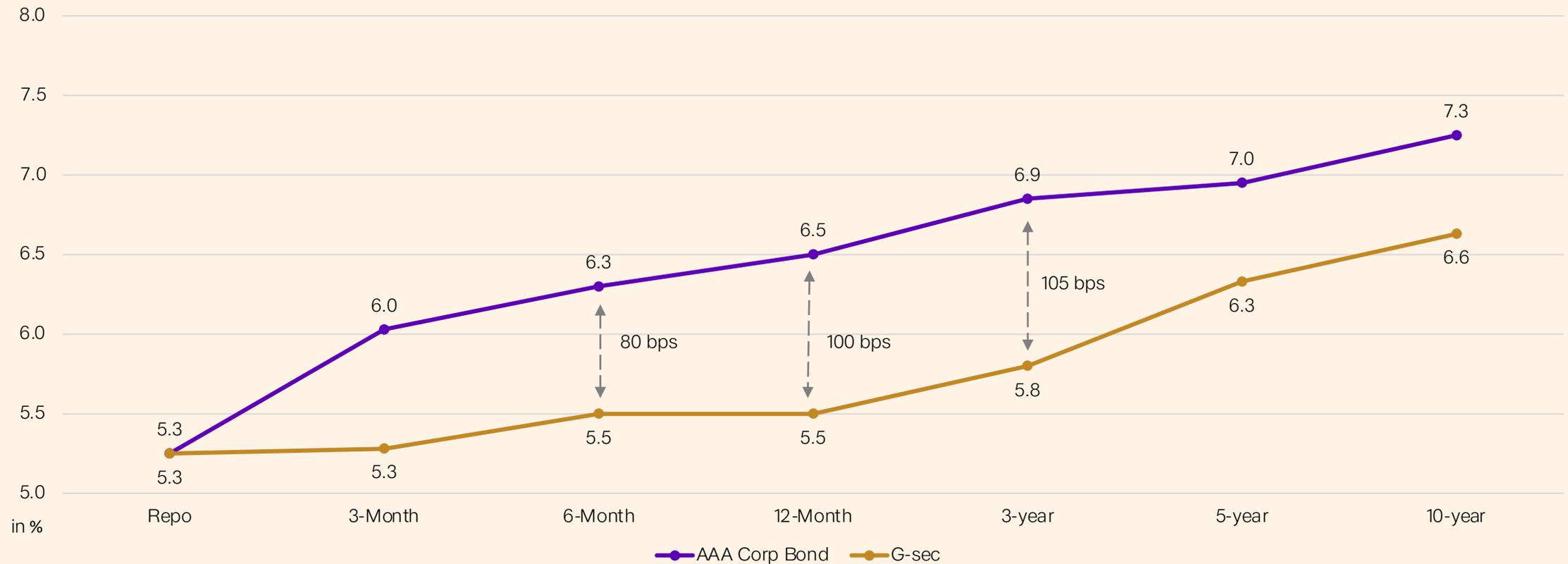
- Typical investments in money market securities and short-term debt securities
- Opportunistic duration positioning to benefit from market volatility or tactical opportunities
- Suitable for investors with an investment horizon of 6 months and above

JioBlackRock Short Duration Fund

- The Scheme shall endeavor to develop a well diversified portfolio of debt and money market instruments.
- Suitable for investors with an investment horizon of 1-3 years
- Relatively less interest sensitive compared to long duration funds.

AAA spreads over G-sec

Attractive 6M–3Y spreads may support short-duration positioning



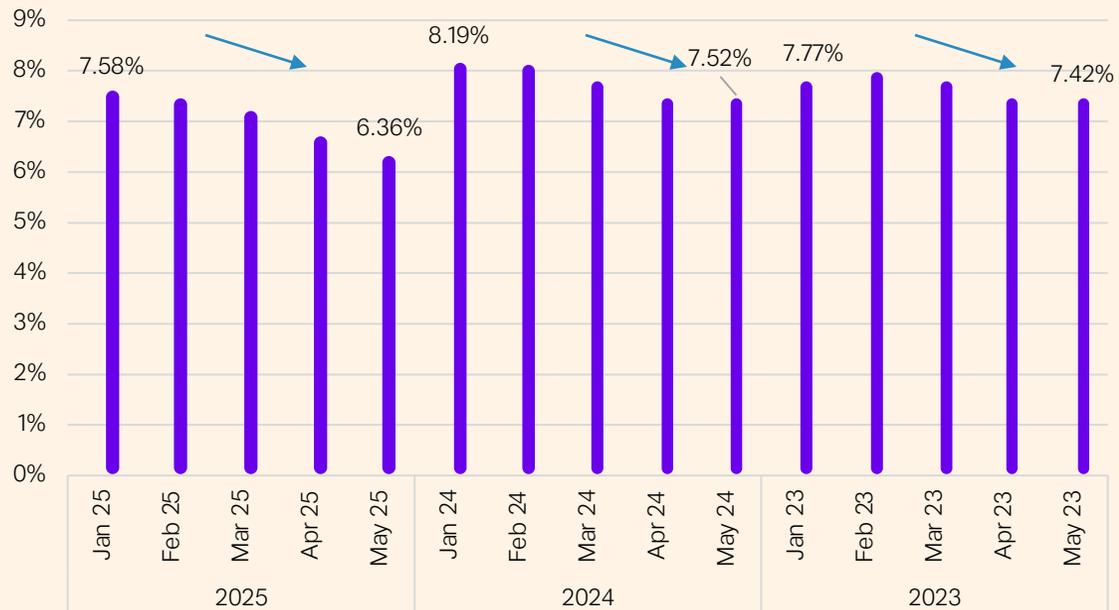
Credit curve - Combination of CDs and AAA Corporate bonds. Source: Bloomberg. Data as on 10th Dec 2025

These details should not be construed as an investment research, investment recommendation or advice to any reader of this content to buy or sell any specific type of bond or instrument. This is past data and does not indicate future Returns/ Spreads / valuation.

Start in January, let seasonality work

Historically, benchmark YTM's tend to ease from Jan to May, creating a seasonal tailwind for Low Duration / Short Duration strategies making January an opportune time to invest

YTM of Nifty Low Duration Debt Index A-I



YTM of NIFTY Short Duration Debt Index A-II



Source: Nifty Indices. Past performance may or may not be sustained in future is not a guarantee of any future returns.

Market experts managing your money

Why does this matter to you?

Empowering local investors with global expertise, process and tools to manage your money.



Sid Swaminathan
MD & CEO
20 years of experience



Rishi Kohli
Chief Investment Officer
24 years of experience



Amit Bhosale
Chief Risk Officer
25 years of experience

Debt Fund Managers



Vikrant Mehta
30 years of experience



Arun Ramachandran
19 years of experience



Siddharth Deb
19 years of experience

JioBlackRock Low Duration Fund

An open ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months. Please refer Page No. 19 of the SID for concept of Macaulay Duration. A relatively high interest rate risk and credit risk.



Designed for short term financial goals



Liquidity aware portfolio construction



Acts as an accessible fund as it offers easy liquidity and redemptions options

Fund	
Investment objective	<p>The investment objective of the Scheme is to generate income through investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months.</p> <p>There is no assurance that the investment objective of the Scheme will be achieved.</p>
Scheme category	Debt Scheme – Low Duration
Benchmark	NIFTY Low Duration Debt Index A-I
Total Expense Ratio (TER)*	0.20%
Exit load	NIL
Fund managers	Mr. Siddharth Deb, Mr. Arun R & Mr. Vikrant Mehta

*Please refer to the Scheme Information Document for the maximum permissible TER chargeable by the scheme.

JioBlackRock Short Duration Fund

An open ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years. Please refer Page No. 20 of the SID for concept of Macaulay Duration. A relatively high interest rate risk and moderate credit risk



Can add fixed-income stability to equity-heavy portfolios



Liquidity aware portfolio construction

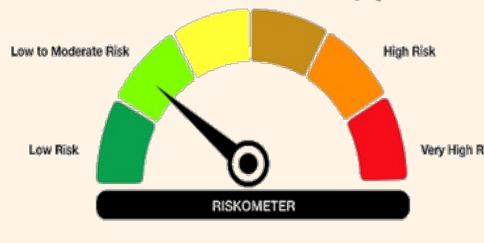


Acts as an accessible fund as it offers easy liquidity and redemptions options

Fund	
Investment objective	The investment objective of the Scheme is to generate income through investment in money market and debt instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years. There is no assurance that the investment objective of the Scheme will be achieved.
Scheme category	Debt Scheme – Short Duration
Benchmark	NIFTY Short Duration Debt Index A-II
Total Expense Ratio (TER)*	0.20%
Exit load	NIL
Fund managers	Mr. Siddharth Deb, Mr. Arun R & Mr. Vikrant Mehta

*Please refer to the Scheme Information Document for the maximum permissible TER chargeable by the scheme.

Risk-o-Meter & other details

Fund	This product is suitable for investors who are seeking*	Scheme Risk-o-Meter	Benchmark Risk-o-Meter	Benchmark
JioBlackRock Low Duration Fund	<ul style="list-style-type: none"> Income over short term investment horizon Investment in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 months to 12 months 	 <p>The risk of the scheme is Low to Moderate</p>	 <p>The risk of the benchmark is Low to Moderate</p>	NIFTY Low Duration Debt Index A-I
JioBlackRock Short Duration Fund	<ul style="list-style-type: none"> Income over short term investment horizon Investment in money market and debt instruments such that the Macaulay duration of the portfolio is between 1 year to 3 years 	 <p>The risk of the scheme is Low to Moderate</p>	 <p>The risk of the benchmark is Low to Moderate</p>	NIFTY Short Duration Debt Index A-II

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

Potential Risk Class (PRC) Matrix

JioBlackRock Low Duration Fund

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	

JioBlackRock Short Duration Fund

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	

Disclaimer

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Investors are advised to read all scheme-related documents carefully before investing. Investment in mutual funds involves risks, including the possible loss of principal.

The recipient(s) before acting on any information herein should make his/her/their own investigation and seek appropriate professional advice and shall alone be fully responsible / liable for any decision taken on the basis of information contained herein.

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