JioBlackRock Liquid Fund

Jio BlackRock Asset Management Private Limited (JioBlackRock AMC)

We bring together the capabilities of the world's largest asset manager[1] and India's strongest brand[7]

Jio Financial Services[3]

- **Spun-off from Reliance Industries Ltd** to digitize financial services and to democratize financial access for **1.44B Indians[2]**
- **Jio Finance App offers integrated financial services**
  Providing a digital-led client centric platform
- **$21.3B market capitalization[5]**, trusted by more than 5 million shareholders and **7 million app users**

BlackRock[3]

- **$11.6T in AUM[4] globally** which includes
  - **$920B in cash strategies**
  - **$100B+ in local India exposure**
- **Entrusted** by **central banks** and **institutions globally**
- **Expertise** in **global markets** and **investment experience** spanning over **35 countries[6]** across **6 continents**

1 Source – As of 31st March 2025 BlackRock Financials 2 Source - World Bank 2023 data. 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 - As of Dec 31st, 2024, Source - Annual Earnings Report. 5 As of 30th May 2025, Source – Bloomberg. 6 Source – BlackRock. 7 Source - Jio

Our core values are aligned to what matters to you

1

A leading portfolio and risk technology platform, Aladdin®

Enabling Fund Managers to leverage industry leading analytics when managing your money.
Our reporting capabilities provide transparency within your invested funds.

2

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

3

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.

Aladdin is BlackRock's proprietary platform which is licensed to the JioBlackRock AMC.

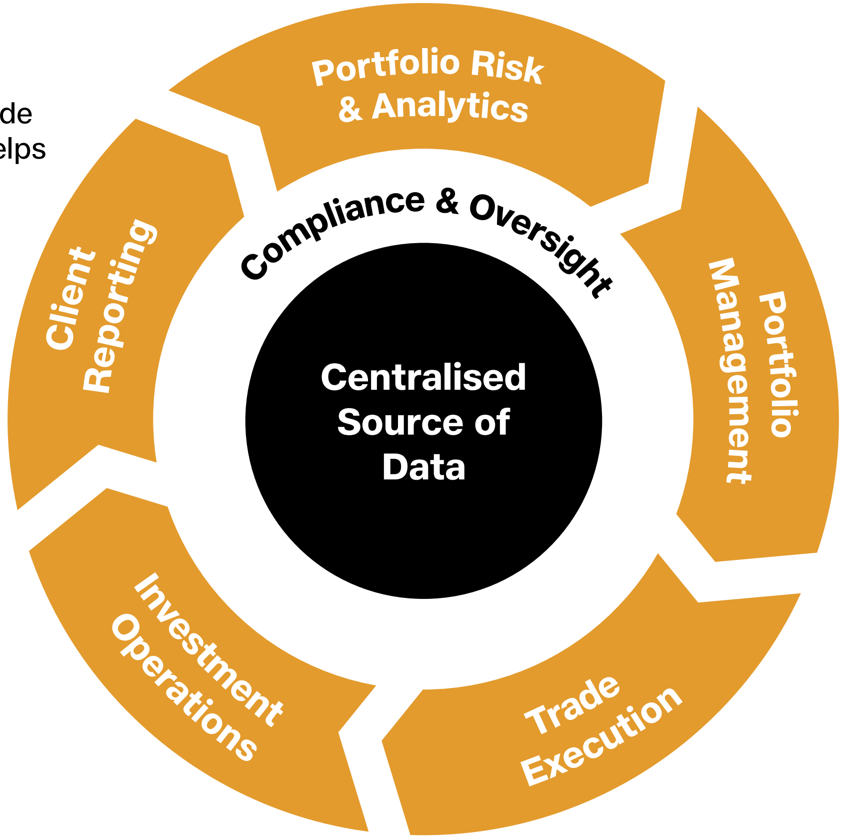
We will leverage Aladdin® [4], BlackRock's technology platform that unifies the end-to-end investment management process

1

Why does this matter to you?

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® technology[1]

4,500+

Skilled engineers, financial modelers & data experts supporting Aladdin[2]

5,000+

Risk factors produced & monitored by Aladdin[3]

Source: BlackRock; https://www.blackrock.com/aladdin/products/aladdin-risk; [1] Data as of 6/30/24, [2] Data as of 2/1/24, [3] Data as of 11/15/23. [4]Aladdin is BlackRock's proprietary platform which is licensed to the JioBlackRock AMC. eFront, part of BlackRock, integrates with Aladdin® to offer a unified multi-asset investment technology solution for alternative and public asset management. Note: While proprietary technology platforms may help manage risk, risk cannot be eliminated.

Risk management embedded into investment process

Why does this matter to you?

Leveraging nearly 50 years* of BlackRock's expertise in cash fund management, we're able to offer the similar technology, process and expertise to efficiently manage your capital and liquidity needs.

Fundamental Review ▶ **Investment Committee** ▶ **Approval Lists** ▶ **Ongoing Monitoring**

Powered by Aladdin®

Independent Credit Research

- **Incorporating** BlackRock's credit review process.

Portfolio Construction

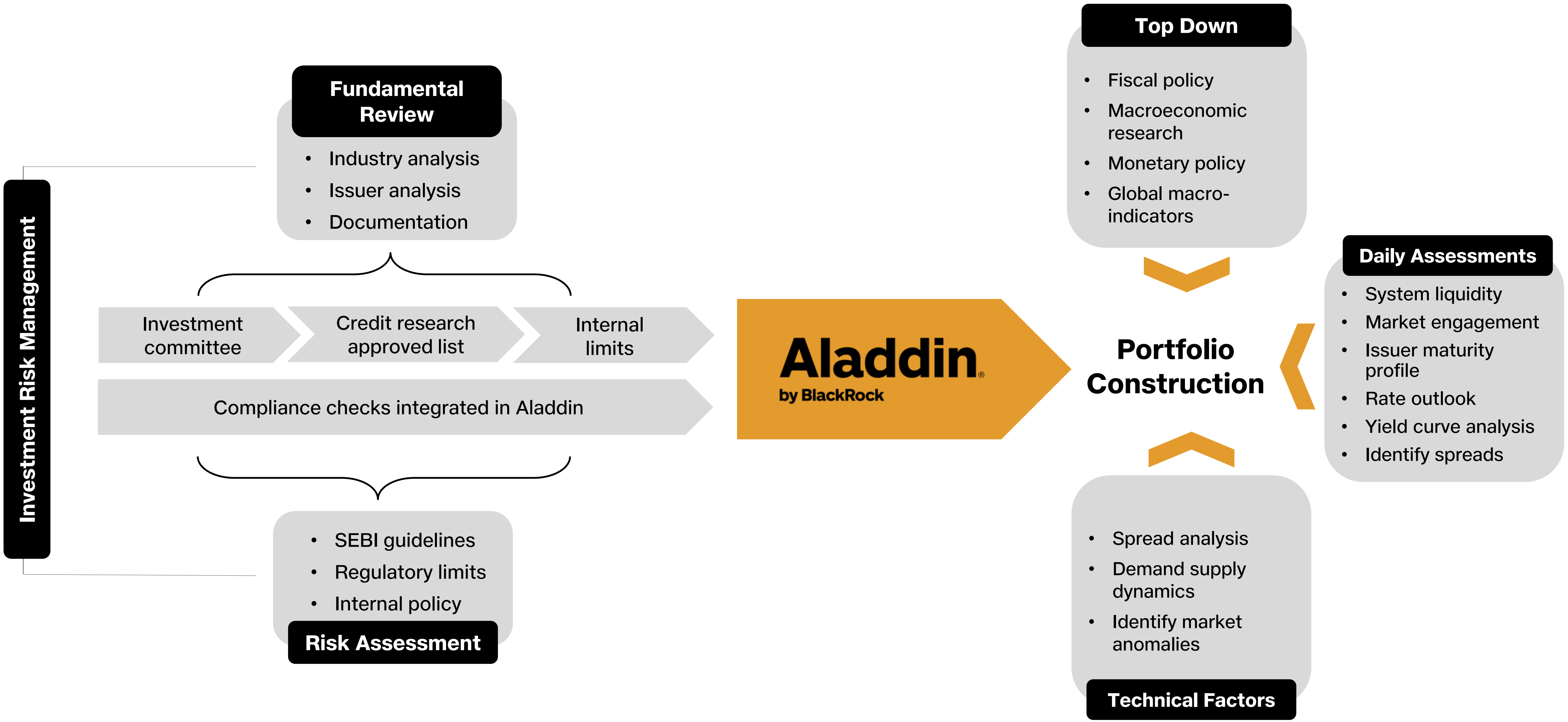
- **Able to integrate liquidity scoring and transaction cost linked proprietary models to create optimal portfolios.**
- Integrated compliance engine providing **conservative guardrails** required for the portfolio.

Ongoing Monitoring

- **Proprietary India risk model.**
- **Stress testing capabilities on demand** consisting 5000+ risk factors.

Aladdin is BlackRock's proprietary platform which is licensed to the JioBlackRock AMC. *Source: BlackRock, Inc.

Portfolio construction process



Aladdin is BlackRock's proprietary platform which is licensed to the JioBlackRock AMC. The above flowchart is for representation purpose only.

3

Cost efficiency you can trust: TER advantage

Why does this matter to you?

Yield is vital for 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.

Our investment process and technology allows us to provide you with competitive TERs and can reflect in positive returns

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

JioBlackRock Liquid Fund

An open-ended Liquid Scheme. A relatively low-interest rate risk and relatively low credit risk

- **Low-risk investment** as the fund intends to invests **in short term, high-quality instruments,** known for their **stability and minimal risk**
- **Efficient** cash management, **optimizes idle cash** with intend to generate **better yields**
- Acts as an **accessible emergency** fund as it offers **easy liquidity** and redemptions options

Fund Details

Investment Objective	The investment objective of the Scheme is to generate regular income through investment in a portfolio comprising of money market and debt instruments with residual maturity up to 91 days. There is no assurance that the investment objective of the Scheme will be achieved.
Scheme Category	Liquid Fund (Debt Scheme)
Benchmark	Nifty Liquid Index A-I
Investment Horizon	Ideal for investors with investment horizon of upto 91 days
Total Expense Ratio	0.10% (as on 14th July 2025)
Exit Load	Day 1: 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

Potential Risk Class Matrix (PRC)

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)			

JioBlackRock Liquid Fund has relatively low-interest rate risk and relatively low credit risk based on Potential Risk Class matrix.
The PRC matrix identifies the highest amount of potential risk that a debt mutual fund can assume. Investor can visit AMC's website (www.jioblackrockamc.com) for the latest TER.

Your edge in a changing investment landscape

The JioBlackRock Advantage

Risk Management Powered by **Aladdin®** for institutional-grade analytics

Aims for **affordable TERs**, cost-efficient execution

Digital First Invest, redeem, track – seamlessly on Jio Finance App

Local + Global Tailored for Indian needs, backed by global scale

Market Experts Managing your Money

Why does this matter to you?

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

MD & CEO

Sid Swaminathan
20 years of experience

Investment Team

Vikrant Mehta
30 years of experience

Arun Ramachandran
19 years of experience

Siddharth Deb
19 years of experience

Dealers

Ayan Chaudhuri
16 years of experience

Chaitanya Sule
20 years of experience

Credit Research Team

Vikas Kothari
17 years of experience

Lakshya Pal Singh
1 year of experience

Chief Risk Officer

Amit Bhosale
23 years of experience

Risk-o-Meter

Fund	This product is suitable for investors who are seeking*	Scheme Risk-o-Meter	Benchmark Risk-o-Meter	Benchmark
JioBlackRock Liquid Fund	• Regular income over short term investment horizon • To generate income by investing in money market and debt instruments with maturity up to 91 days	 The risk of the scheme is Low to Moderate	 The risk of the benchmark is Low to Moderate	**Nifty Liquid Index A-I**

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

Disclaimer

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