Bajaj Finserv Gilt Fund

An open ended debt scheme investing in government securities across maturity with relatively high interest rate risk and relatively low credit risk

Data as on 27th February 2026

Portfolio Strategy

The scheme will be actively managed and will aim to identify securities which offer optimal level of yields/returns, considering risk reward ratio. The scheme will have a minimum investment of 80% of total assets in government securities across maturity and balance amount can be invested in other debt and money market instruments. Money Market securities include cash and cash equivalents.

What are Gilt Mutual Funds?

- Mutual funds that invest exclusively in government securities of varying maturities issued by the Indian government.
- These funds are considered relatively stable because they invest in government bonds, which are backed by the government.
- Ideal for conservative investors looking for actively managed funds without taking on credit risk.

Fund Features

Category:
Gilt Fund

Inception Date:
15th January 2025

Fund Manager:
Mr. Siddharth Chaudhary (Head – Fixed Income) & Mr. Nimesh Chandan (Chief Investment Officer)

Benchmark:
CRISIL Dynamic Gilt Index

Minimum Investment Amount:
Rs. 5,000/- and in multiples of Re. 1/- thereafter.

SIP Frequency:
Daily, Weekly, Fortnightly, Monthly, Quarterly

Total Expense Ratio:
Regular- 1.29%
Direct- 0.39%

***AUM (IN CR):**
Month end AUM - INR 32.81
*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

Entry load: Nil

Exit load: Nil

Why invest in Bajaj Finserv Gilt Fund?

Actively managed fund: Professionally managed to navigate interest rate cycles and optimize portfolio outcomes.

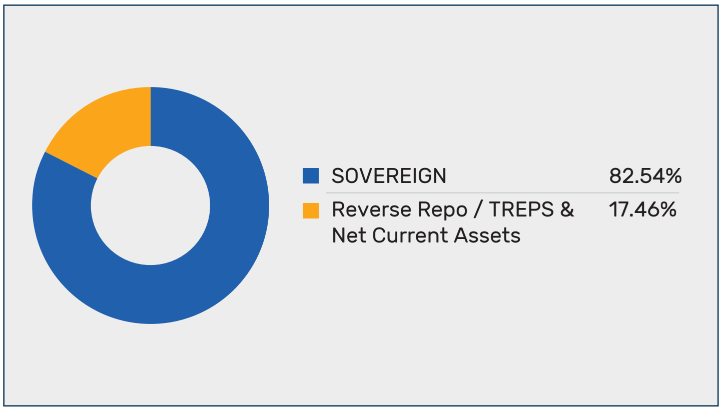
No credit risk: Invests solely in G-Secs, backed by the Government of India.

Benefit from downward rate movements: Potential to enhance portfolio returns as interest rates decline.

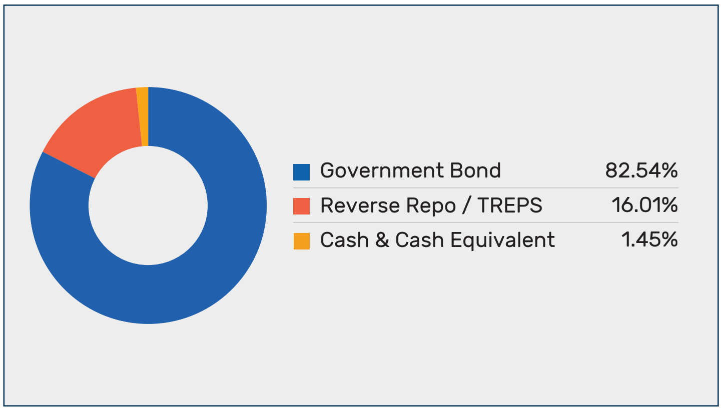
Liquid portfolio holdings: G-Secs ensure high tradability and portfolio liquidity.

Diversification benefit for a well balanced portfolio in times of market volatility

Asset Quality



Asset Allocation



Quantitative Indicators

Modified Duration[1]	Average Maturity[2]	Macaulay duration[3]	Yield to maturity[4]
8.26 Years	18.79 Years	8.56 Years	6.85%

1 Modified duration is a formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration follows the concept that interest rates and bond prices move in opposite directions.

2 Average Maturity is the weighted average of all the residual maturities of the debt securities held in the fund. Average maturity helps to determine the average time to maturity of all the debt securities held in a portfolio and is calculated in days, months or years.

3 The Macaulay duration is the weighted average term to maturity of the cash flows from bonds. In other words, it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.

4 Yield to maturity is the total return anticipated on a bond if the bond is held until it matures. Yield to maturity is considered a long-term bond yield but it is expressed as an annual rate

Potential Risk Class (PRC)
(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)			
Moderate (Class II)			
Relatively High (Class III)	A-III		

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

Performance

Bajaj Finserv Gilt 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 Gilt Fund - Regular - Growth						
Last 1 Year	3.61%	6.34%	5.55%	10,361	10,634	10,555
Since Inception	3.37%	6.67%	6.32%	10,377	10,749	10,709
Bajaj Finserv Gilt Fund - Direct - Growth						
Last 1 Year	4.46%	6.34%	5.55%	10,446	10,634	10,555
Since Inception	4.20%	6.67%	6.32%	10,470	10,749	10,709

Returns as on 27th February, 2026

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 Dynamic Gilt Index **Additional Benchmark:** CRISIL 10 year Gilt Index. **Inception Date:** 15th January 2025

Returns less than 1 year period are simple annualized and greater than 1 year are compounded annualized. Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Face Value per unit: Rs. 1000.

The Fund Managers of the scheme: Mr. Siddharth Chaudhary & Mr. Nimesh Chandan. For the performance of other schemes managed by the Fund Managers which have completed 1 year or more than 1 year since inception, refer to table below.

Mr. Nimesh Chandan manages equity portion of Bajaj Finserv Small Cap Fund and Bajaj Finserv Banking and Financial Services Fund. He also manages Bajaj Finserv Low Duration Fund.

Mr. Siddharth Chaudhary manages debt portion of Bajaj Finserv Small Cap Fund, Bajaj Finserv Equity Savings Fund and Bajaj Finserv Banking and Financial Services Fund. He also manages Bajaj Finserv Low Duration Fund.

However, since these funds have not completed 1 year, the performance is not disclosed.

Other Schemes Managed by Fund Manager

Name of Fund Manager: Mr. Nimesh Chandan and Mr. Siddharth Choudhary

	1 Year			3 Year			5 Year		
Fund Name	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**
Bajaj Finserv Banking and PSU Fund $$	7.01%	7.60%	6.97%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Flexi Cap Fund$	20.06%	21.65%	17.30%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund#	6.61%	7.30%	6.72%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Liquid Fund##	6.20%	6.38%	5.77%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund ^^	15.47%	17.10%	20.12%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund**	5.58%	5.63%	5.57%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Balanced Advantage Fund^	14.00%	15.73%	10.22%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund***	18.21%	19.98%	16.44%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund^^^	27.19%	29.09%	19.14%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Arbitrage Fund @	5.95%	6.70%	7.52%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth$$$	5.18%	NA	5.55%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Healthcare Fund###	11.43%	13.31%	15.56%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Consumption Fund@@@	4.19%	5.89%	14.55%	NA	NA	NA	NA	NA	NA
Bajaj Finserv ELSS Tax Saver Fund!	13.78%	15.82%	17.30%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Cap Fund!!!	12.90%	14.67%	15.41%	NA	NA	NA	NA	NA	NA

Returns as on 27th February, 2026

Inception Dates: Bajaj Finserv Money Market Fund – 24th Jul 2023, Bajaj Finserv Liquid Fund – 5th Jul 2023, Bajaj Finserv Overnight Fund – 5th Jul 2023, Bajaj Finserv Flexi Cap Fund – 14th Aug 2023, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth - 28th May 2024, Bajaj Finserv Banking and PSU Fund - 13th Nov 2023, Bajaj Finserv Large Cap Fund - 20th Aug 2024, Bajaj Finserv Balanced Advantage Fund - 15th Dec 2023, Bajaj Finserv Large and Mid Cap Fund - 27th Feb 2024, Bajaj Finserv Multi Asset Allocation Fund - 3rd Jun 2024, Bajaj Finserv Healthcare Fund - 27th Dec 2024, Bajaj Finserv Consumption - 29th Nov 2024 and , Bajaj Finserv ELSS Tax Saver Fund - 29th Jan 2025 and Bajaj Finserv Multi Cap Fund - 27th February 2025.

Disclaimer: Past performance may or may not be sustained in the future. Different plans have different expense structure. Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Returns are compounded annualized.

Benchmark: #Nifty Money Market Index A-I, ##Nifty Liquid Index A-I, **CRISIL Liquid Overnight Index, $BSE 500 TRI, @Nifty 50 Arbitrage Index (TRI), $$$Nifty 1D Rate Index, ***Nifty 100 Total Return Index (TRI), $$Nifty Banking & PSU Debt Index A-II, ^NIFTY 50 Hybrid Composite debt 50:50 Index, ^^Nifty Large Midcap 250 TRI and ^^^65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold, ###BSE Healthcare Total Return Index (TRI), @@@Nifty India Consumption Total Return Index (TRI), !BSE 500 Total Return Index (TRI) and !!!NIFTY 500 Multicap 50:25:25 TRI

PRODUCT LABEL

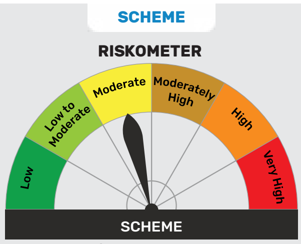
Bajaj Finserv Gilt Fund

An open ended debt scheme investing in government securities across maturity with relatively high interest rate risk and relatively low credit risk

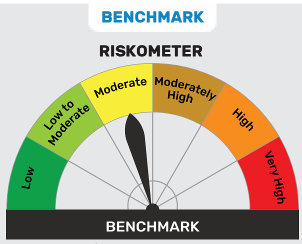
This product is suitable for investors who are seeking*:

- credit risk free returns over medium to long term
- investments mainly in government securities of various maturities

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



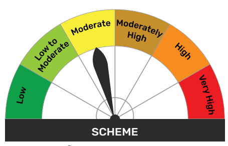
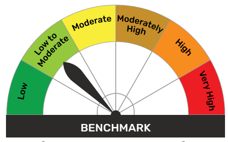
The risk of the scheme is Moderate



The risk of the benchmark i.e. CRISIL Dynamic Gilt Index is Moderate

Bajaj Finserv Banking and PSU Fund

An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds with relatively high interest rate risk and moderate credit risk.

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: • Income over short to medium term • Investment primarily in securities issued by Scheduled Commercial Banks (SCBs), Public Sector undertakings (PSUs), Public Financial Institutions (PFIs), Municipal Corporations and such other bodies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Moderate	 The risk of the benchmark i.e. Nifty Banking & PSU Debt Index A-II is Low to Moderate

Disclaimer

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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Risk-o-meter and Product Label.

Bajaj Finserv Flexi Cap Fund

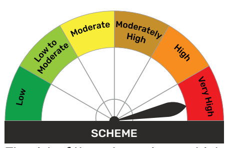
An open ended equity scheme investing across large cap, mid cap, small cap stocks.

This product is suitable for investors who are seeking*:

- Wealth creation/capital appreciation over long term
- Investment in equity and equity related instruments across large cap, mid cap and small cap stocks

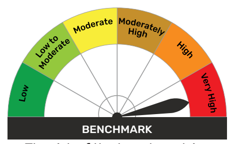
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is very high

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. BSE 500 TRI is very high

Bajaj Finserv Money Market Fund

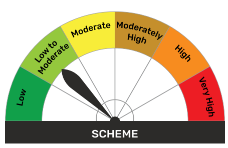
An open ended debt scheme investing in money market instruments with Relatively Low Interest Rate Risk and Moderate Credit Risk.

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

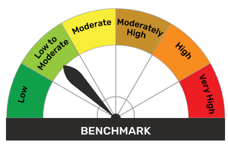
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is Low to Moderate

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. NIFTY Money Market Index A-I is Low to Moderate

Bajaj Finserv Liquid Fund

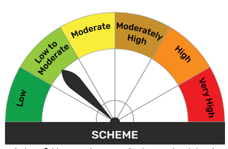
An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

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

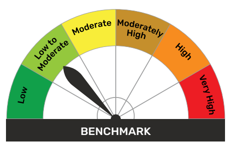
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is Low to Moderate

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. NIFTY Liquid Index A-I is Low to Moderate

Bajaj Finserv Large and Mid Cap Fund

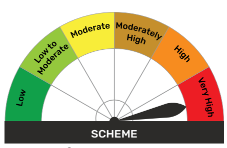
An open ended equity scheme investing in both large cap and mid cap stocks

This product is suitable for investors who are seeking*:

- Wealth creation over long term
- Open ended equity scheme investing in both large cap and mid cap stocks

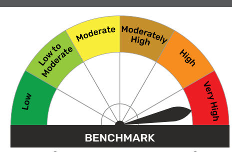
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is very high

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. Nifty Large Midcap 250 TRI is very high

Bajaj Finserv Overnight Fund

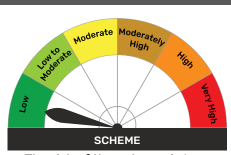
An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

This product is suitable for investors who are seeking*:

- 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

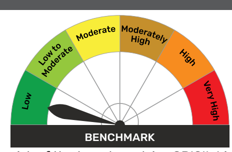
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is Low

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. CRISIL Liquid Overnight Index is low

Bajaj Finserv Balanced Advantage Fund

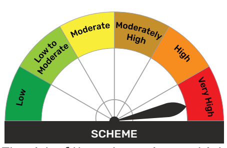
An Open Ended Dynamic Asset Allocation Fund

This product is suitable for investors who are seeking*:

- To generate wealth creation over long term
- Dynamic asset allocation between equity and equity related instruments including derivatives, and fixed income instruments

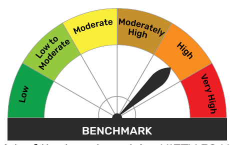
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is very high

BENCHMARK RISK-O-METER

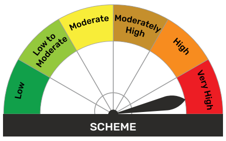
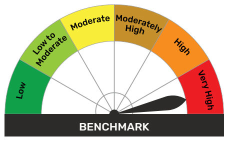


The risk of the benchmark i.e. NIFTY 50 Hybrid Composite debt 50:50 Index is high

Risk-o-meter and Product Label.

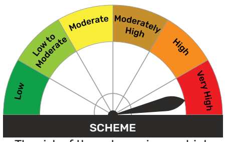
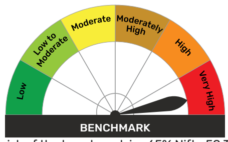
Bajaj Finserv Large Cap Fund

An open ended equity scheme predominantly investing in large cap stocks

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of large cap companies *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. Nifty 100 Total Return Index (TRI) is very high

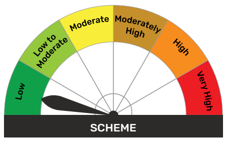
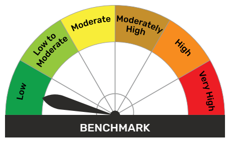
Bajaj Finserv Multi Asset Allocation Fund

An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Income generation from fixed income instruments ● Wealth creation/Capital appreciation over long term from investments in equity and equity related securities, Gold ETFs, Silver ETFs, exchange traded commodity derivatives (ETCD) and in units of REITs & InvITs *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. 65% Nifty 50 TRI + 25% NIFTY Short Duration Debt Index + 10% Domestic Prices of Gold is very high

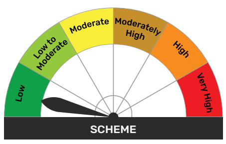
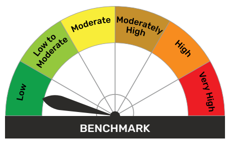
Bajaj Finserv Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Short term income generation ● income through arbitrage opportunities in the cash and derivatives segments of the equity markets *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is low	 The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low

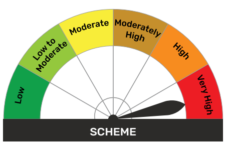
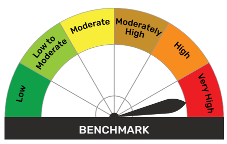
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth

An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● Short term savings solution. ● An open ended Exchange Traded Fund liquid scheme, that aims to provide returns by investing in securities covered by Nifty 1D Rate Index with low risk and a high level of liquidity, subject to tracking error. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Low	 The risk of the benchmark i.e. Nifty 1D Rate Index is low

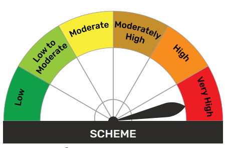
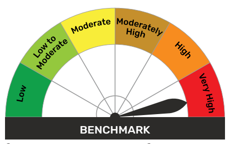
Bajaj Finserv Healthcare Fund

An open ended equity scheme following pharma, healthcare and allied theme

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of pharma, healthcare and allied companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high

Bajaj Finserv Consumption Fund

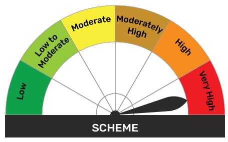
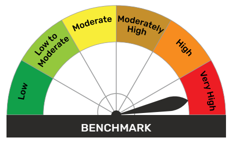
An open ended equity scheme following consumption theme

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of companies that are likely to benefit directly or indirectly from the domestic consumption led demand. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high

Risk-o-meter and Product Label.

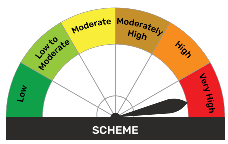
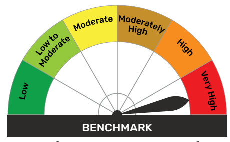
Bajaj Finserv ELSS Tax Saver Fund

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments with tax benefit under Section 80C of Income Tax Act, 1961 *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is very high	 The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is Very High

Bajaj Finserv Multi Cap Fund

An open ended equity scheme investing across large cap, mid cap, small cap stocks

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
This product is suitable for investors who are seeking*: ● wealth creation over long term ● to invest predominantly in equity and equity related instruments of large cap, mid cap, small cap companies. *Investors should consult their financial advisers if in doubt about whether the product is suitable for them	 The risk of the scheme is Very High	 The risk of the benchmark i.e. Nifty 500 Multicap 50:25:25 TRI is Very High

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