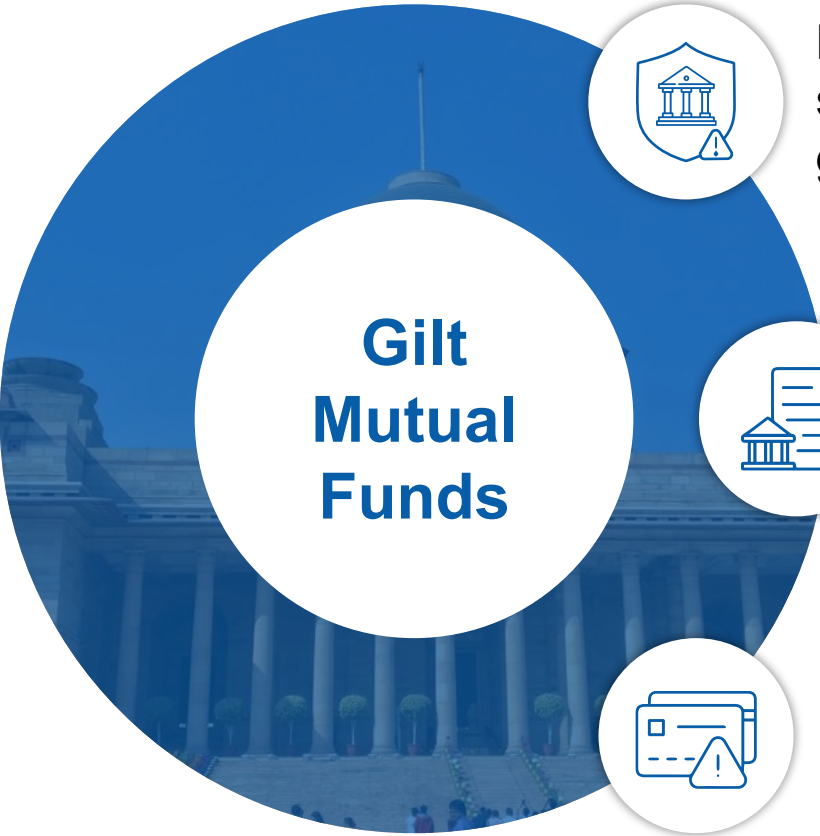


Bajaj Finserv Gilt Fund

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

July 2026

What are Gilt Mutual Funds?



The diagram features a central white circle with the text 'Gilt Mutual Funds' in blue. This circle is surrounded by a larger blue circle that contains a faint image of the Indian Parliament building. Three smaller white circles are positioned around the central circle, each containing an icon and a descriptive text block. The icons represent government securities, government bonds, and conservative investment.

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.



Advantages of Gilt Funds



Invests in government securities, ensuring a high credit safety and serving as a benchmark for stability.



Capital gain during declining interest rate cycles, as central banks often adopt monetary easing measures to stimulate growth.



Provides high liquidity, supported by an active and well-established secondary market for government securities.



Delivers relatively steady returns, particularly appealing in times of economic uncertainty and volatility.



Factors to look ahead for



Positives

Positive demand-supply dynamics

Proactive liquidity measures anticipated by RBI

Improving domestic growth outlook, supported by accommodative policies

Falling global growth and policy rate cuts in major economies, creating favorable conditions

Negatives



INR/USD Volatility



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)



An all-weather fund that will tend to benefit from active duration management



The Fund will currently aim to maintain an average maturity between 7 to 12 years



The Fund is suitable for long-term investors seeking to avoid credit risk while capitalizing on the anticipated downward movement in interest rates in the current market environment

Why invest in Bajaj Finserv Gilt Fund?



Benefit from downward rate movements

Potential to enhance portfolio returns as interest rates decline.



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



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



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



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



Fixed Income Investment Philosophy

Credit Quality

Return of Capital is more important than Return on Capital.

Ensure that the borrower can pay back the debt on time and in full.

Important covenants are in place to obtain cover for individual securities in transaction agreements.

Interest rate risk management

Focus on interest rate risk management utilising fundamental and analytical capabilities to identify opportunities.

Liquidity

Comprehensive internal liquidity management tools for schemes.

The stress test to be carried out internally regularly.

Well-diversified portfolio.

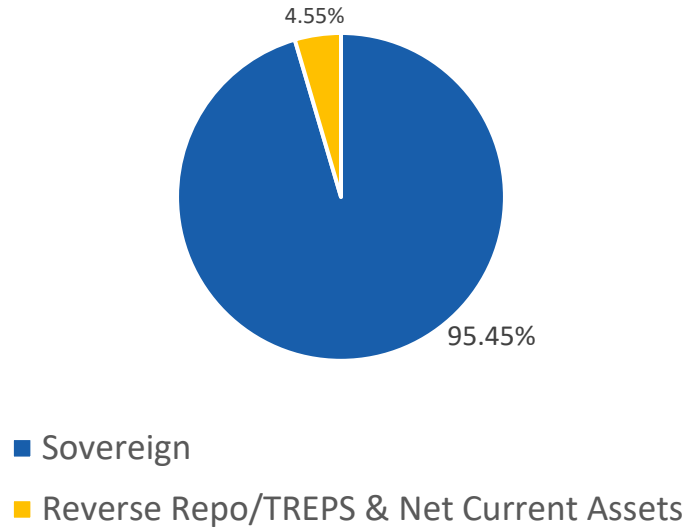
Returns

Optimum risk-adjusted returns to be the key focus area.

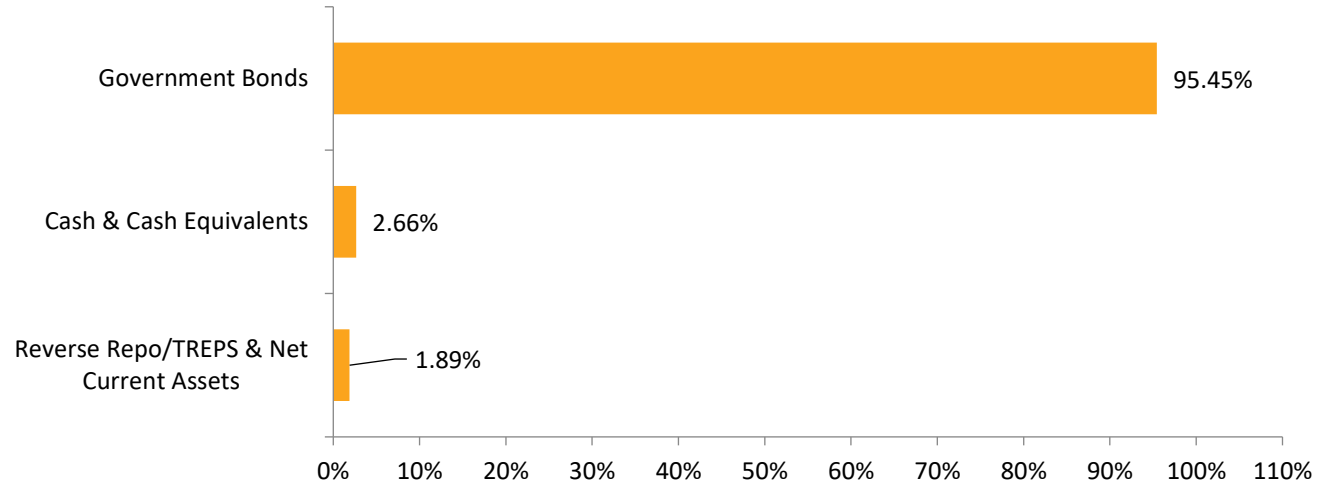


BAJAJ FINSERV GILT FUND – ALLOCATION AND QUANTS

Composition by Rating



Composition by Instruments



Scheme Name	YTM	Average Maturity	Macaulay Duration	Modified Duration
Bajaj Finserv Gilt Fund	7.29%	24.36 Years	10.79 Years	10.42 Years

Data as on 30th June 2026

About Bajaj Finserv Gilt Fund

**Scheme Name**

Bajaj Finserv Gilt Fund

Scheme Category

Gilt Fund

Scheme Type

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

Scheme Riskometer

Low to Moderate

Scheme Potential Risk Class (PRC)

A-III – A Scheme with Relatively High interest rate risk and Relatively Low credit risk.

Benchmark

CRISIL Dynamic Gilt Index

Fund Manager

Mr. Siddharth Chaudhary, Mr. Nimesh Chandan and Mr. Sourish Chatterjee

Investment Objective

The objective of the Scheme is to generate credit risk-free returns through investments in sovereign securities issued by the Central Government and/or State Government(s) and/or any security unconditionally guaranteed by the Government of India, and/or reverse repos in such securities as per applicable RBI Regulations and Guidelines. The Scheme may also be investing in Reverse repo, Triparty repo on Government securities or treasury bills and/or other similar instruments as may be notified from time to time.

However, there is no assurance that the investment objective of the Scheme will be achieved.

NAV in Rs.

Regular: 1,068.1318 Direct: 1,080.8417

AUM in Rs. Cr.

25.54

BER (%)

Regular: 1.09 Direct: 0.33



Bajaj Finserv Gilt Fund

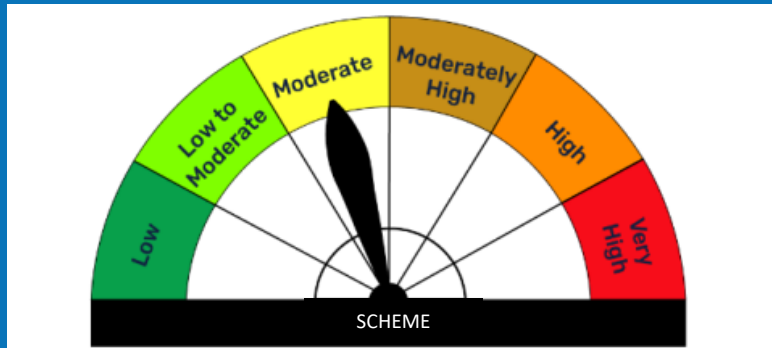
(An open - ended debt scheme investing in government securities across maturity with relatively high-interest rate risk and relatively low credit risk)

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

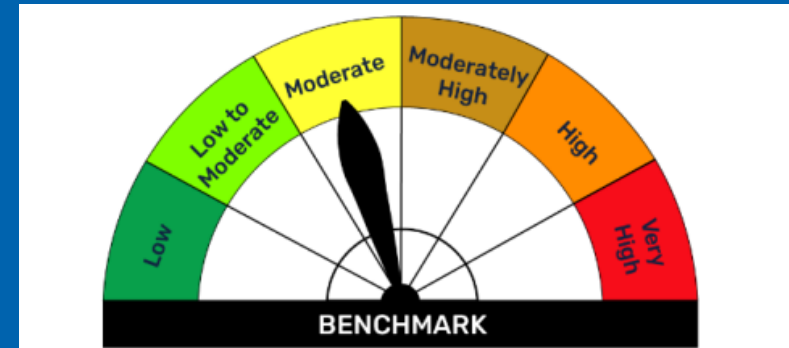
SCHEME



The risk of the scheme is Low to Moderate

RISKOMETER

BENCHMARK



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



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)				
Moderate (Class II)				
Relatively High (Class III)		A-III		
A-III-A Scheme with Relatively High 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.

