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 31st July 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. Nimesh Chandan,
Mr. Siddharth Chaudhary &
Mr. Sourish Chatterjee

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

#Base Expense Ratio:
Regular- 1.09%
Direct- 0.33%

***AUM (IN CR):**
Month end AUM - INR 36.28
*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.

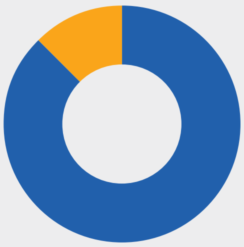
Benefit from downward rate movements: Potential to enhance portfolio returns as interest rates decline.

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

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

#To know about Total Expense Ratio (TER), please visit https://www.bajajamc.com/downloads?ter=

Asset Quality



Sovereign	116.29%
Reverse Repo/TREPS & Net Current Assets	-16.29%

Asset Allocation

Government Bonds	77.24%
Reverse Repo/TREPS & Net Current Assets	44.76%
Treasury Bills	39.05%
Cash & Cash Equivalents	-61.05%

Quantitative Indicators

Modified Duration[1]	Average Maturity[2]	Macaulay duration[3]	Yield to maturity[4]
8.09 Years	17.07 Years	8.39 Years	6.99%

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	2.00%	3.43%	2.27%	10,200	10,343	10,227
Since Inception	3.80%	5.94%	5.45%	10,591	10,929	10,851
Bajaj Finserv Gilt Fund - Direct - Growth						
Last 1 Year	2.90%	3.43%	2.27%	10,290	10,343	10,227
Since Inception	4.65%	5.94%	5.45%	10,725	10,929	10,851

Returns as on 31st July, 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. Nimesh Chandan, Mr. Siddharth Chaudhary and Mr. Sourish Chatterjee. 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 Bajaj Finserv Low Duration Fund.

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

Mr. Sourish Chatterjee also manages Bajaj Finserv Overnight Fund.

Other Schemes Managed by Fund Manager

Name of Fund Manager: Mr. Nimesh Chandan, Mr. Siddharth Chaudhary and Mr. Sourish Chatterjee.

	1 Year			3 Year			5 Year		
Fund Name	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**	**Regular**	**Direct**	**Benchmark**
Bajaj Finserv Balanced Advantage Fund^	5.11%	6.73%	1.15%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large Cap Fund* **	4.41%	5.98%	1.54%	NA	NA	NA	NA	NA	NA
Bajaj Finserv ELSS Tax Saver Fund!	4.47%	6.29%	2.98%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Cap Fund!!!	8.03%	9.64%	4.46%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund#	5.68%	6.37%	6.34%	6.74%	7.38%	7.13%	NA	NA	NA
Bajaj Finserv Flexi Cap Fund$	6.90%	8.28%	2.98%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund**	5.33%	5.38%	5.32%	6.11%	6.16%	6.15%	NA	NA	NA
Bajaj Finserv Liquid Fund##	6.20%	6.40%	6.32%	6.80%	6.99%	6.92%	NA	NA	NA
Bajaj Finserv Arbitrage Fund@	5.83%	6.57%	7.31%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund^^	2.56%	4.01%	5.27%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth$$$	4.92%	NA	5.32%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund^^^	12.17%	13.82%	5.28%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Consumption Fund@@@	-1.74%	-0.15%	3.84%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Healthcare Fund###	14.89%	16.82%	12.53%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Banking and PSU Fund$$	4.35%	4.92%	4.82%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Small Cap Fund&&&	9.42%	11.10%	3.45%	NA	NA	NA	NA	NA	NA

Data as on 31st July 2026.

Inception Dates: Bajaj Finserv Balanced Advantage Fund - 15th Dec 2023, Bajaj Finserv Large Cap Fund - 20th Aug 2024, Bajaj Finserv ELSS Tax Saver Fund - 29th Jan 2025, Bajaj Finserv Multi Cap Fund - 27th Feb 2025, Bajaj Finserv Money Market Fund – 24th Jul 2023, Bajaj Finserv Flexi Cap Fund - 14th Aug 2023, Bajaj Finserv Overnight Fund – 5th Jul 2023, Bajaj Finserv Liquid Fund – 5th Jul 2023, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Large and Mid Cap Fund - 27th Feb 2024, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth - 28th May 2024, Bajaj Finserv Multi Asset Allocation Fund - 3rd Jun 2024, Bajaj Finserv Consumption Fund - 29th Nov 2024, Bajaj Finserv Healthcare Fund - 27th Dec 2024, Bajaj Finserv Banking and PSU Fund - 13th Nov 2023 and Bajaj Finserv Small Cap Fund - 18th Jul 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, $$Nifty Banking & PSU Debt Index A-II, ^NIFTY 50 Hybrid Composite debt 50:50 Index, ^^Nifty Large Midcap 250 TRI, $$$Nifty 1D Rate Index, ^^^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), $$Nifty Banking & PSU Debt Index A-II, @Nifty 50 Arbitrage Index (TRI), ***Nifty 100 Total Return Index (TRI), !!!NIFTY 500 Multicap 50:25:25 TRI, &&&BSE 250 SmallCap TRI and &BSE 500 TRI

Potential Risk Class (PRC)
(Maximum risk the scheme can take)

Bajaj Finserv Banking and PSU 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**	

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

Bajaj Finserv Money Market Fund

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 Overnight Fund

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.

Potential Risk Class (PRC)
(Maximum risk the scheme can take)

Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth			
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.			

Bajaj Finserv Liquid Fund			
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.			

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

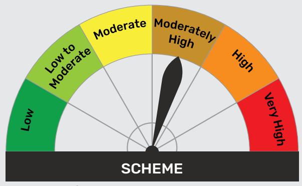
This product is suitable for investors who are seeking*:

- 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

SCHEME

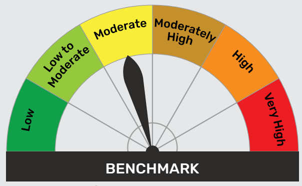
RISKOMETER



The risk of the scheme is Moderately High

BENCHMARK

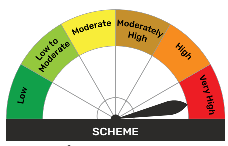
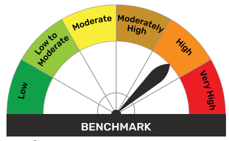
RISKOMETER



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

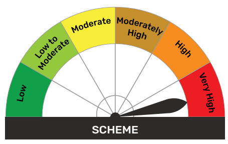
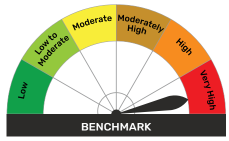
Bajaj Finserv Balanced Advantage Fund

An Open Ended Dynamic Asset Allocation Fund

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
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	 The risk of the scheme is very high	 The risk of the benchmark i.e. NIFTY 50 Hybrid Composite debt 50:50 Index is high

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

Risk-o-meter and Product Label.

Bajaj Finserv ELSS Tax Saver Fund

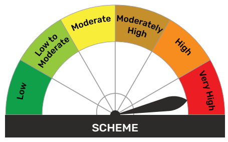
An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

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

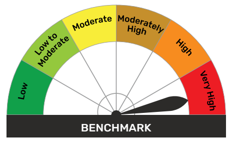
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

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 Total Return Index (TRI) is Very High

Bajaj Finserv Multi Cap Fund

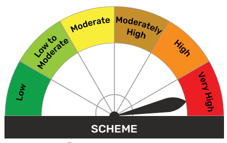
An open ended equity scheme investing across large cap, mid cap, small cap stocks

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.

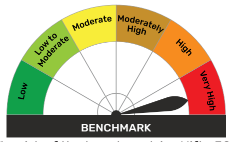
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is Very High

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. Nifty 500 Multicap 50:25:25 TRI is Very High

Bajaj Finserv Money Market Fund

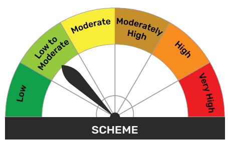
An open ended debt scheme investing in money market instruments with Relatively Low Interest Rate Risk and Moderate Credit Risk.

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

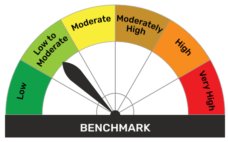
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

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 Banking and PSU Fund

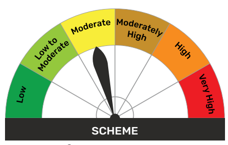
An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds with relatively high interest rate risk and moderate credit risk.

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

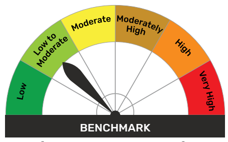
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is Moderate

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. Nifty Banking & PSU Debt Index A-II is Low to Moderate

Bajaj Finserv Overnight Fund

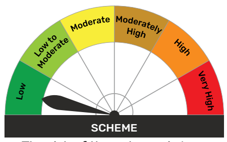
An open ended debt scheme investing in overnight securities with Relatively Low Interest Rate Risk and Relatively Low Credit Risk.

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

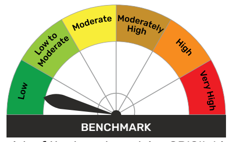
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

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 Liquid Fund

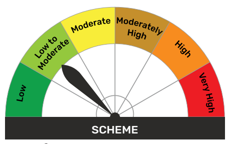
An open ended Liquid scheme with Relatively Low Interest Rate Risk and Moderate Credit Risk

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

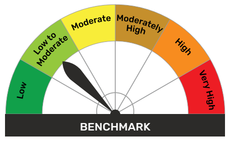
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

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

Disclaimer

Risk-o-meter and Product Label.

Bajaj Finserv Arbitrage Fund

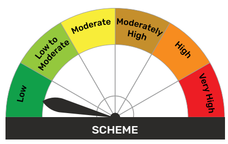
An open ended scheme investing in arbitrage opportunities

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

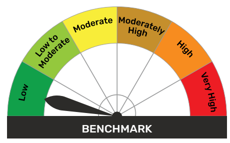
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is low

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. Nifty 50 Arbitrage Index (TRI) is low

Bajaj Finserv Large and Mid Cap Fund

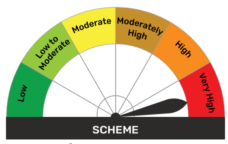
An open ended equity scheme investing in both large cap and mid cap stocks

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

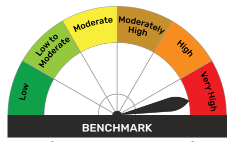
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

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 Nifty 1D Rate Liquid ETF - Growth

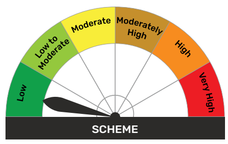
An open ended Exchange Traded Fund tracking Nifty 1D Rate Index with Relatively Low Interest Rate Risk and Relatively Low Credit Risk

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.

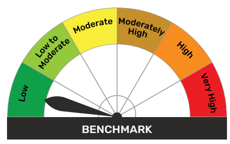
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is Low

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. Nifty 1D Rate Index is low

Bajaj Finserv Multi Asset Allocation Fund

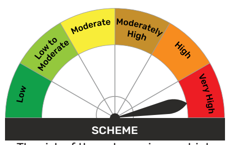
An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs

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

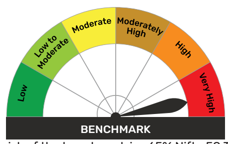
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is very high

BENCHMARK RISK-O-METER



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 Consumption Fund

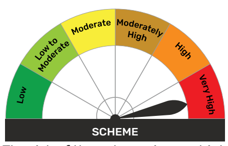
An open ended equity scheme following consumption theme

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.

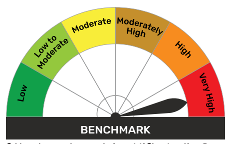
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is very high

BENCHMARK RISK-O-METER



The risk of the benchmark i.e. Nifty India Consumption Total Return Index (TRI) is very high

Bajaj Finserv Healthcare Fund

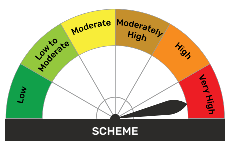
An open ended equity scheme following pharma, healthcare and allied theme

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.

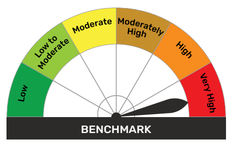
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME RISK-O-METER



The risk of the scheme is very high

BENCHMARK RISK-O-METER

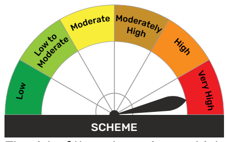
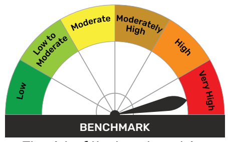


The risk of the benchmark i.e. BSE Healthcare Total Return Index (TRI) is very high

Risk-o-meter and Product Label.

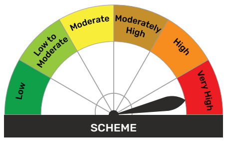
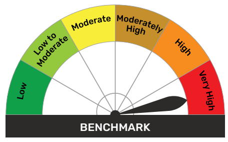
Bajaj Finserv Flexi Cap Fund

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

	SCHEME RISK-O-METER	BENCHMARK RISK-O-METER
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	 The risk of the scheme is very high	 The risk of the benchmark i.e. BSE 500 TRI is very high

Bajaj Finserv Small Cap Fund

An open ended equity scheme predominantly investing in 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 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. BSE 250 SmallCap TRI is Very High

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