Bajaj Finserv 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 with relatively high interest rate risk and moderate credit risk.

Data as on 31st July 2026

Portfolio Strategy

The scheme is an open ended actively managed debt scheme which aims to provide optimal returns to its investors by investing in debt and money market securities with Macaulay duration of the portfolio between 6 to 12 months, resulting in a low duration investment with relatively high interest rate risk and moderate credit risk. The Scheme seeks to offer a short-term savings avenue with low risk while balancing yield and liquidity. The investment manager will invest in debt securities that are rated investment grade by credit rating agencies, or unrated debt securities that the manager believes to be of equivalent quality. However, the Scheme shall not invest more than 5% of its net assets in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.

Key Features

Understanding Low Duration Debt Funds

Open-ended debt scheme investing in debt and money market instruments such that the Macaulay duration of the portfolio is between 6 & 12 months

Investment Strategy

Invests in short-term debt and money market instruments

Focus on generating returns through interest accrual

Duration and Volatility

Portfolio Macaulay duration maintained between 6–12 months

Lower sensitivity to interest rate compared to other debt funds

Liquidity and Flexibility

Short-maturity profile enables efficient liquidity management for investors

Serves as a flexible allocation between liquid funds and longer-duration debt strategies

Fund Features

Category:
Low Duration Fund

Inception Date:
20th February 2026

Fund Manager:
Mr. Siddharth Chaudhary
Mr. Nimesh Chandan

Benchmark:
NIFTY Low Duration Debt Index A-I

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

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

#Base Expense Ratio:
Regular- 0.85%
Direct- 0.19%

***AUM (IN CR):**
Month end AUM - INR 660.90
*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)

Entry load: Nil

Exit load: Nil

Why Invest In Low Duration Funds?

Portfolio Flexibility

Invests across money-market instruments, corporate bonds and Non-Convertible Debentures. Allows selective exposure to securities beyond one-year maturity while maintaining a low duration profile*.

Performance Across Rate-cycles

May participate in accrual and potential roll-down when rates are falling or stable. Shorter duration profile helps manage valuation impact during rate volatility.

Lower Duration Positioning

Portfolio maintained within a six-to-twelve-month Macaulay duration band. Suitable for surplus deployment where investors do not wish to take long duration exposure and aim to benefit from any downward movement in rates.

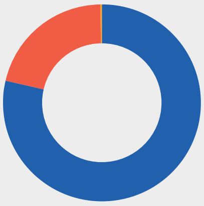
Strategic Implication

Investors who mostly invest in Liquid or Money Market strategies and want to benefit from volatility/rate cut cycles can invest incrementally here, without changing the duration of the portfolio in significant way. Useful as part of a phased allocation of surplus funds, for instance – STP strategy

* Macaulay duration of the portfolio to be between 6 months to 12 months

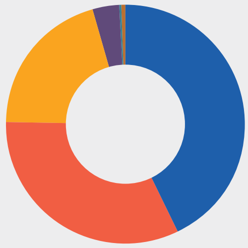
#To know about Total Expense Ratio (TER), please visit https://www.bajajamc.com/downloads?ter=

Asset Quality



AAA, AA+ or A1+	75.80%
Reverse Repo/TREPS & Net Current Assets	20.12%
Corporate Debt Market Development Fund Class A2	0.20%

Asset Allocation



Corporate Bonds	43.23%
Certificate of Deposits	32.74%
Reverse Repo/TREPS & Net Current Assets	20.55%
Commercial Papers	3.71%
Corporate Debt Market Development Fund Class A2	0.20%
Cash & Cash Equivalents	-0.43%

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)		B-III	

B-III – A Scheme with relatively high interest rate risk and moderate credit risk.

Quantitative Indicators

Modified Duration[1]	Average Maturity[2]	Macaulay duration[3]	Yield to maturity[4]
304 Days	345 Days	327 Days	6.86%

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

PRODUCT LABEL

Bajaj Finserv Low Duration Fund

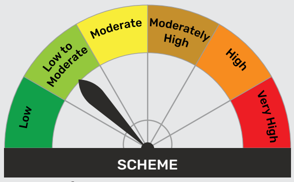
An open ended low duration debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 6 months to 12 months

This product is suitable for investors who are seeking*:

- income over short term
- to generate income/capital appreciation through investments in low duration debt and money market instruments

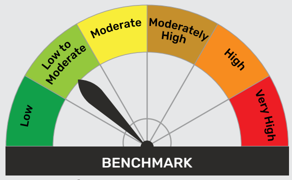
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them

SCHEME
RISKOMETER



The risk of the scheme is Low to Moderate

BENCHMARK
RISKOMETER



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

Disclaimer

This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Mutual Fund Trustee Limited (formerly known as Bajaj Finserv Mutual Fund Trustee Limited) / Bajaj Asset Management Limited (Formerly known as Bajaj Finserv Asset Management Limited) nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

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