

# BAJAJ FINSERV BANKING AND PSU FUND

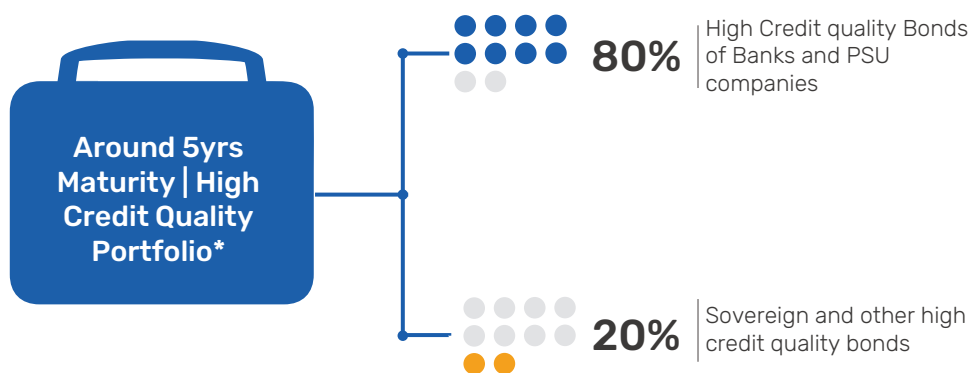
An open ended debt scheme predominantly investing in Debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds with relatively high interest rate risk and moderate credit risk.

Data as on 31<sup>st</sup> July 2025

## Investment Objective










To generate income by predominantly investing in debt & money market securities issued by Banks, Public Sector Undertaking (PSUs), Public Financial Institutions (PFI), Municipal Bonds and Reverse repos in such securities, sovereign securities issued by the Central Government and State Governments, and / or any security unconditionally guaranteed by the Govt. of India. There is no assurance that or guarantee that the investment objective of the scheme will be achieved.

## Where will our scheme invest?

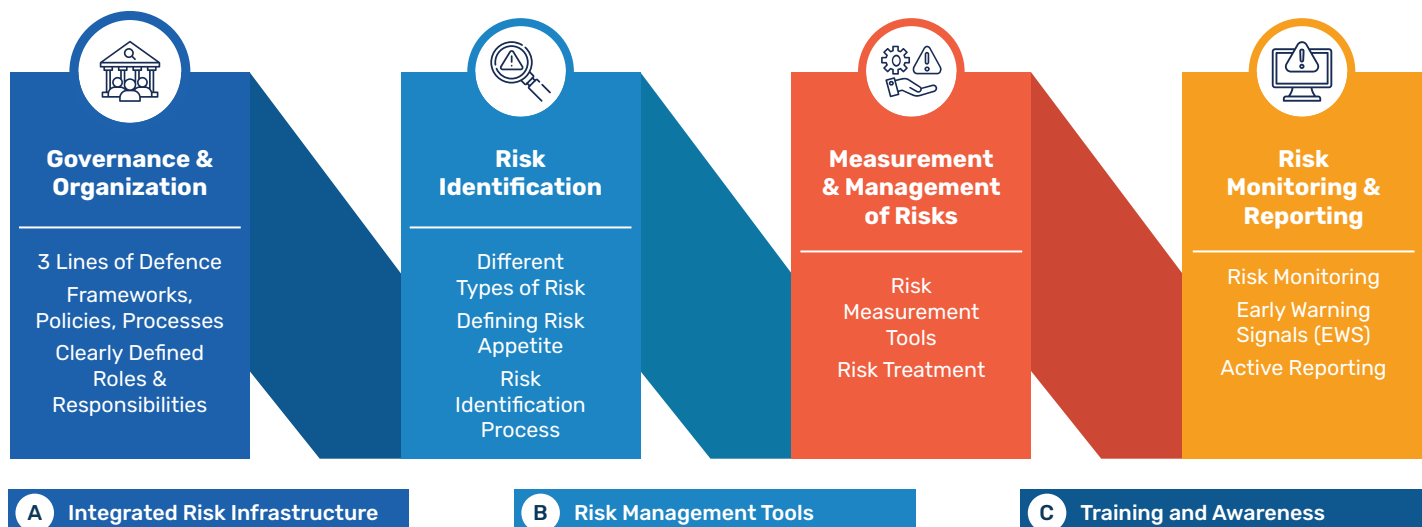


\*This is subject to change in market conditions and opportunities for investments

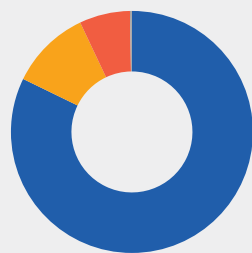
## Fund Features

-  **Category:** Banking and PSU Fund
-  **Inception Date:** 13<sup>th</sup> November 2023
-  **Fund Manager:** Siddharth Chaudhary (Head – Fixed Income) (w.e.f 1st May 2025) & Nimesh Chandan (Chief Investment Officer)
-  **Benchmark:** Nifty Banking & PSU Debt Index A-II
-  **Minimum Investment Amount:** Rs. 1,000/- and in multiples of Re. 1/- thereafter
-  **SIP Frequency:** Daily, Weekly, Fortnightly, Monthly, Quarterly
-  **Total Expense Ratio:** Regular- 0.89%  
Direct- 0.34%
-  **\*AUM (IN CR):** Month end AUM - INR 148.81  
\*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
-  **Entry load:** Nil
-  **Exit load:** Nil

## Risk Management Framework (RMF) Of Bajaj Finserv Mutual Fund

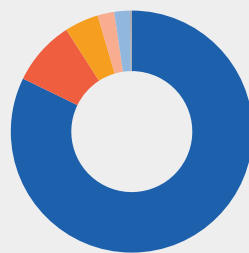


## Asset Quality



AAA	82.21%
SOVEREIGN	10.76%
Reverse Repo / TREPS & Net Current Assets	6.77%
Corporate Debt Market Development Fund Class A2	0.26%

## Asset Allocation



Corporate Bond	82.21%
Government Bond	8.69%
Reverse Repo / TREPS	4.55%
Cash & Cash Equivalent	2.22%
State Government Bond	2.07%
Corporate Debt Market Development Fund Class A2	0.26%

## 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)		<b>B-III</b>	

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

## Quantitative Indicators

Modified Duration<sup>1</sup>  
3.73 Years

Average Maturity<sup>2</sup>  
4.7 Years

Macaulay duration<sup>3</sup>  
3.96 Years

Yield to maturity<sup>4</sup>  
6.69%

- 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

## Performance

### Bajaj Finserv Banking and PSU Fund

Value of Investment of Rs.10,000

Period	Fund Returns (%)	Benchmark Returns (%)	Additional Benchmark Returns (%)	Fund (Rs)	Benchmark (Rs)	Additional Benchmark (Rs)
<b>Bajaj Finserv Banking and PSU Fund - Regular - Growth</b>						
Last 1 Year	8.89%	8.33%	9.88%	10,889	10,833	10,988
Since Inception	8.60%	8.13%	10.18%	11,520	11,435	11,809
<b>Bajaj Finserv Banking and PSU Fund - Direct - Growth</b>						
Last 1 Year	9.49%	8.33%	9.88%	10,949	10,833	10,988
Since Inception	9.20%	8.13%	10.18%	11,629	11,435	11,809

Returns as on 31st July, 2025

**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:** NIFTY Banking & PSU Debt Index A-II  
**Additional Benchmark:** CRISIL 10 year Gilt Index. Inception Date: 13th November 2023

Returns 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. 10.

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

Mr. Nimesh Chandan also manages equity portion of Bajaj Finserv Large Cap Fund, Bajaj Finserv Healthcare Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund. He also manages Bajaj Finserv Gilt Fund, Bajaj Finserv Small Cap Fund.

Mr. Siddharth Chaudhary manages Bajaj Finserv Gilt Fund. He also manages debt portion of Bajaj Finserv Large Cap Fund, Bajaj Finserv Healthcare Fund, Bajaj Finserv Consumption Fund, Bajaj Finserv ELSS Tax Saver Fund, Bajaj Finserv Multi Cap Fund, Bajaj Finserv Small Cap Fund.

However, since these funds have not completed 1 year, the performance are 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 Flexi Cap Fund <sup>§</sup>	3.65%	5.08%	-2.08%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund <sup>#</sup>	7.58%	8.23%	7.58%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Liquid Fund <sup>##</sup>	6.95%	7.14%	7.05%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund <sup>^^</sup>	-0.28%	1.17%	-1.40%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund <sup>**</sup>	6.26%	6.31%	6.30%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Balanced Advantage Fund <sup>^</sup>	-0.25%	1.28%	4.68%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund <sup>***</sup>	1.08%	2.64%	6.44%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Arbitrage Fund <sup>@</sup>	6.34%	7.07%	7.48%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth <sup>\$\$\$</sup>	6.04%	NA	6.30%	NA	NA	NA	NA	NA	NA

**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 Balanced Advantage Fund – 15th Dec 2023, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth – 28th May 2024, Bajaj Finserv Large and Mid Cap Fund – 27th Feb,2024 and Bajaj Finserv Multi Asset Allocation Fund – 3rd June 2024  
Returns as on 31st July 2025

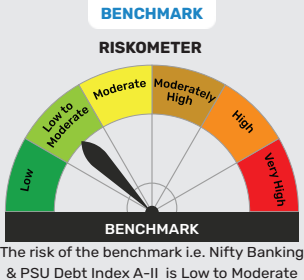
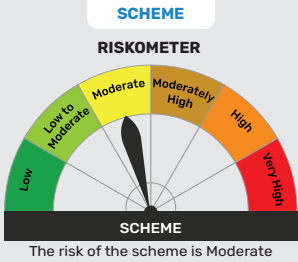
**Disclaimer :** Past performance may or may not be sustained in the future. Different plans have different expense structure. Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Returns are compounded annualized.  
**Benchmark:** <sup>#</sup>Nifty Money Market Index A-I, <sup>##</sup>Nifty Liquid Index A-I, <sup>\*\*</sup>CRISIL Liquid Overnight Index, <sup>§</sup>BSE 500 TRI, <sup>@</sup>Nifty 50 Arbitrage Index (TRI), <sup>^</sup>NIFTY 50 Hybrid Composite debt 50:50 Index, <sup>^^</sup>Nifty Large Midcap 250 TRI, <sup>\$\$\$</sup>Nifty 1D Rate Index and <sup>\*\*\*</sup>65% Nifty 50 TRI + 25% Nifty Short Duration Debt Index + 10% Domestic Prices of Gold

PRODUCT LABEL

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



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