

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 2025

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:

Siddharth Chaudhary (Head – Fixed Income) (w.e.f 1st May 2025) & 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 34.92

*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.

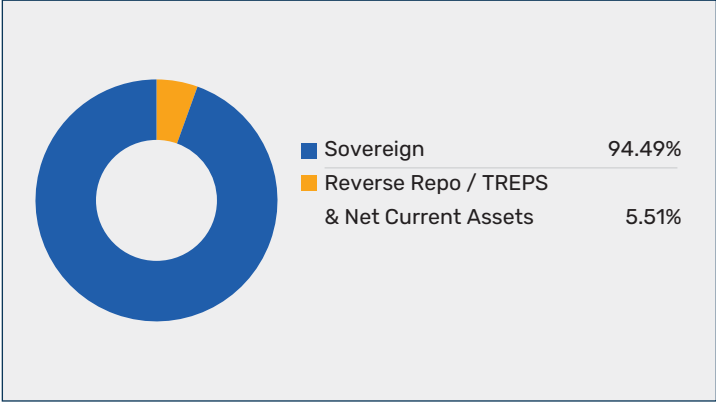
No credit risk: Invests solely in G-Secs, backed by the Government of India.

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

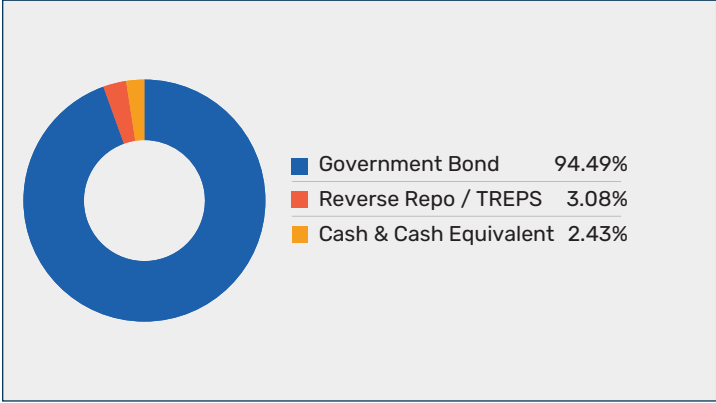
Liquid portfolio holdings: G-Secs ensure high tradability and portfolio liquidity.

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

Asset Quality



Asset Allocation



Quantitative Indicators

Modified Duration¹
10.87 Years

Average Maturity²
28.09 Years

Macaulay duration³
11.25 Years

Yield to maturity⁴
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	→	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.

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 6 Months	6.67%	9.35%	9.99%	10,331	10,464	10,496
Bajaj Finserv Gilt Fund - Direct - Growth						
Last 6 Months	7.38%	9.35%	9.99%	10,366	10,464	10,496

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

Period for which scheme's performance has been provided is computed basis last day of the previous month preceding the date of this material. Simple annualized returns have been provided as per the extant guidelines since the scheme has completed 6 months but not 1 year. 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 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, Bajaj Finserv Small Cap Fund .

Mr. Siddharth Chaudhary 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

	1 Year			3 Year			5 Year		
Fund Name	Regular	Direct	Benchmark	Regular	Direct	Benchmark	Regular	Direct	Benchmark
Bajaj Finserv Banking and PSU Fund ^{\$\$}	8.89%	9.49%	8.33%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Flexi Cap Fund ^s	3.65%	5.08%	-2.08%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Money Market Fund [#]	7.58%	8.23%	7.58%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Liquid Fund ^{**}	6.95%	7.14%	7.05%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Large and Mid Cap Fund ^{^^}	-0.28%	1.17%	-1.40%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Overnight Fund ^{**}	6.26%	6.31%	6.30%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Balanced Advantage Fund [^]	-0.25%	1.28%	4.68%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Multi Asset Allocation Fund ^{^^^}	1.08%	2.64%	6.44%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Arbitrage Fund [@]	6.34%	7.07%	7.48%	NA	NA	NA	NA	NA	NA
Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth ^{\$\$\$}	6.04%	NA	6.30%	NA	NA	NA	NA	NA	NA

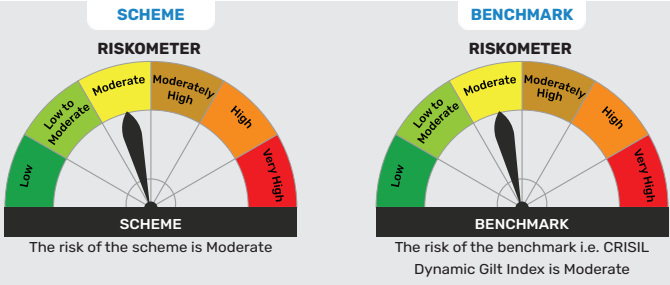
Inception Dates: Bajaj Finserv Money Market Fund – 24th Jul 2023, Bajaj Finserv Liquid Fund – 5th Jul 2023, Bajaj Finserv Overnight Fund – 5th Jul 2023, Bajaj Finserv Flexi Cap Fund – 14th Aug 2023, Bajaj Finserv Arbitrage Fund - 15th Sep 2023, Bajaj Finserv Nifty 1D Rate Liquid ETF - Growth – 28th May 2024, Bajaj Finserv Banking and PSU Fund – 13th Nov 2023, Bajaj Finserv Balanced Advantage Fund - 15th Dec 2023, 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: [#]Nifty Money Market Index A-I, ^{##}Nifty Liquid Index A-I, ^{**}CRISIL Liquid Overnight Index, ^sBSE 500 TRI, [@]Nifty 50 Arbitrage Index (TRI), ^{\$\$\$}Nifty 1D Rate Index, ^{\$\$}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

PRODUCT LABEL

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



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