

# Bajaj Finserv ELSS - Tax Saver Fund

**An open ended scheme with  
attributes in accordance with  
Equity Linked Saving Scheme, 2005  
notified by Ministry of Finance**

**October 2026**



# If you want to Save Taxes, Read Ahead....



# People usually think.....

**Save  
Tax**



**OR**

**Grow your  
Wealth**



# What if we Say.....



**Save Tax**

**Grow your Wealth  
in Long Term**



# Some Tax Saving Investment Avenues in the Market

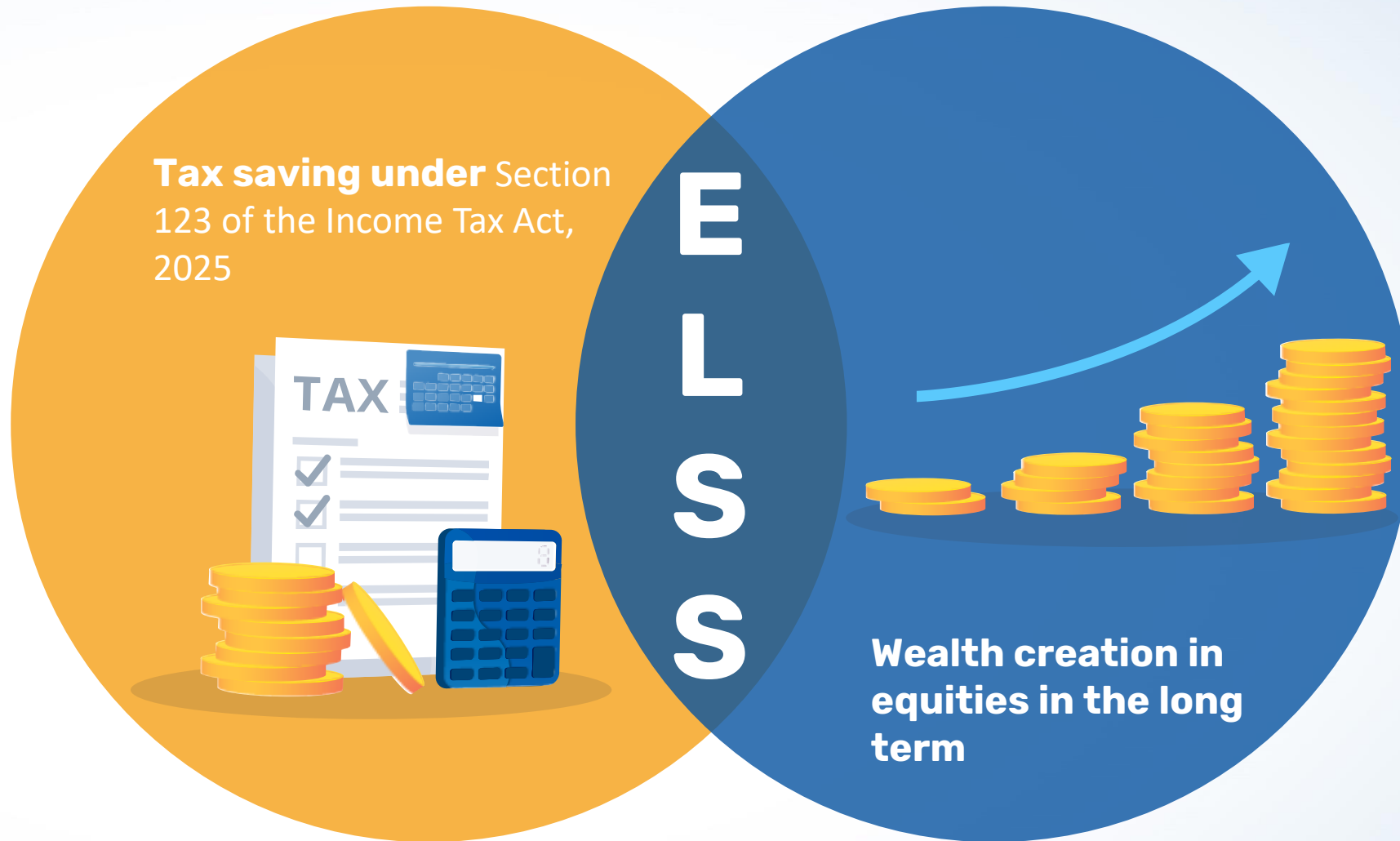
| Investment Avenues | ELSS                                       | PPF      | NSC     | Tax Saving FDs                  |
|--------------------|--------------------------------------------|----------|---------|---------------------------------|
| Returns            | Market linked                              | 7.10%    | 7.70%   | 3% - 8% (depending on the Bank) |
| Guaranteed Returns | No                                         | Yes      | Yes     | Yes                             |
| Lock-in Period     | 3 Years                                    | 15 Years | 5 Years | 5 Years                         |
| Tax on Returns     | 12.5% LTCG on profits above Rs. 1.25 Lakhs | No       | Taxable | Taxable                         |

**ELSS has the lowest lock-in period of 3 years among other tax saving avenues**

Data as on 30<sup>th</sup> September 2026. Past performance may or may not be sustained in future

While investments in instruments such as Public Provident Fund (PPF) offer government-guaranteed returns, investments in mutual funds are inherently subject to market risks, including the potential loss of capital.

# ELSS at a Sweet Spot



\* Exemptions available under old tax regime. Tax benefits u/s 123 of the Income Tax Act, 2025, exemptions are subject to prevailing tax laws

# Features of ELSS



**Deduction u/s 123:**  
Deduction can be claimed by investing in ELSS funds u/s 123 upto ₹1,50,000/-



**Lock in period lower**  
than other investment options like PPF, NSC or Tax Saving Bank FD's



**Investments can be**  
made in lump sum or by way of SIPs as small as ₹500/-



**Income could potentially**  
be earned by way of IDCW or through capital appreciation based on the investor's need

## The following example illustrates Tax Saving\*:

|                                                   |            |
|---------------------------------------------------|------------|
| Assume Gross Total Income for the year is         | ₹12,00,000 |
| Investment in Bajaj Finserv ELSS - Tax Saver Fund | ₹1,50,000  |
| Income on which tax will be paid                  | ₹10,50,000 |
| Tax Saved on ₹1,50,000/-                          | ₹46,800*   |

\*Calculated as per income tax slabs under old tax regime for FY 2026-27 applicable for an individual assessed below the age of 60 with taxable income above Rs. 10 lakh but less than Rs. 50 lakh. The calculation is inclusive of cess. The same is for illustration purposes only.

^Exemptions available under old tax regime. Tax benefits u/s 123 of the Income Tax Act, 2025, exemptions are subject to prevailing tax laws

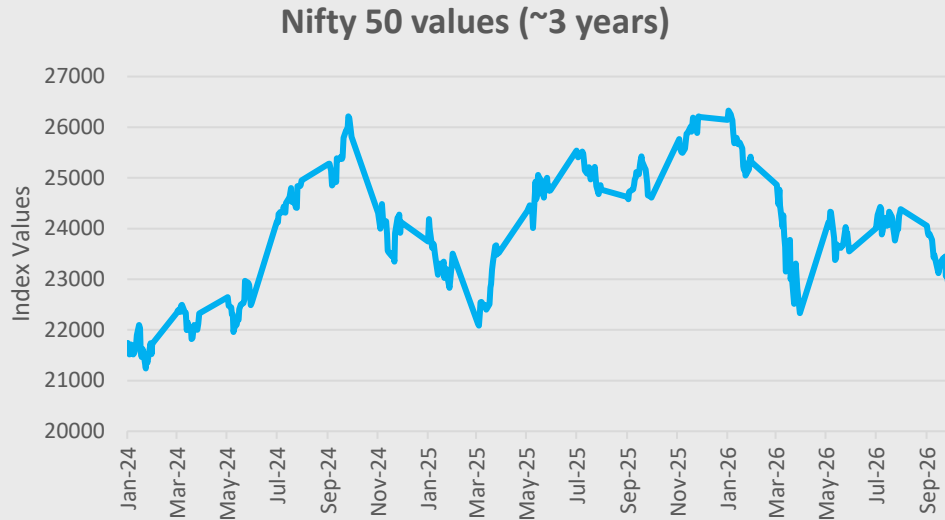
# A question that most Tax-Saving investors ask

## Are Equities Safe?

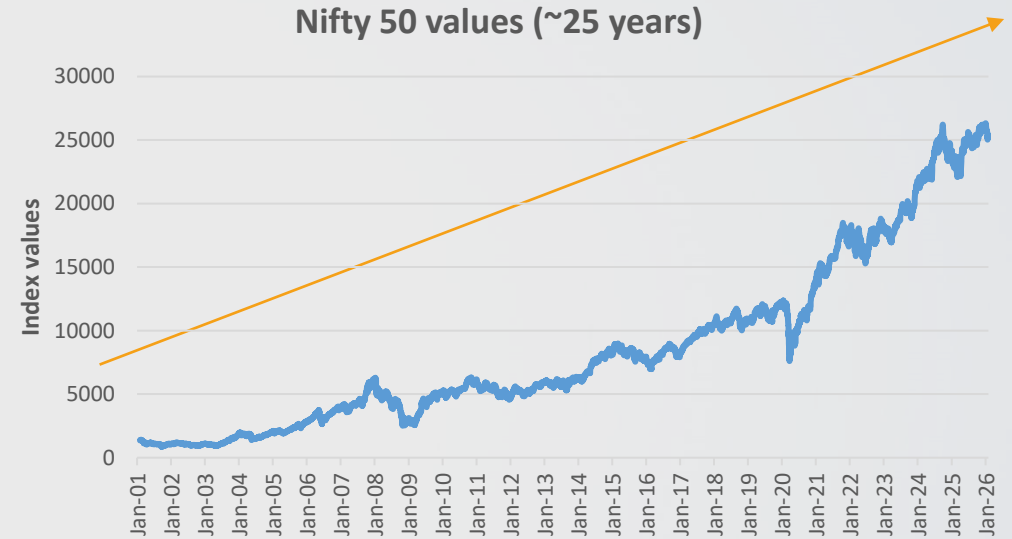


# Why Equities for tax saving?

**Equity markets may look volatile in the short term.....**



**....but in the long term have the potential to generate wealth**



**Data as on 30 September 2026, Source: ICRA MFI. Nifty 50 has been used to represent the movement of equity markets.**

**Past performance may or may not be sustained in the future.**





**Other tax-saving avenues  
come with long lock-in  
periods (5-15 years).**

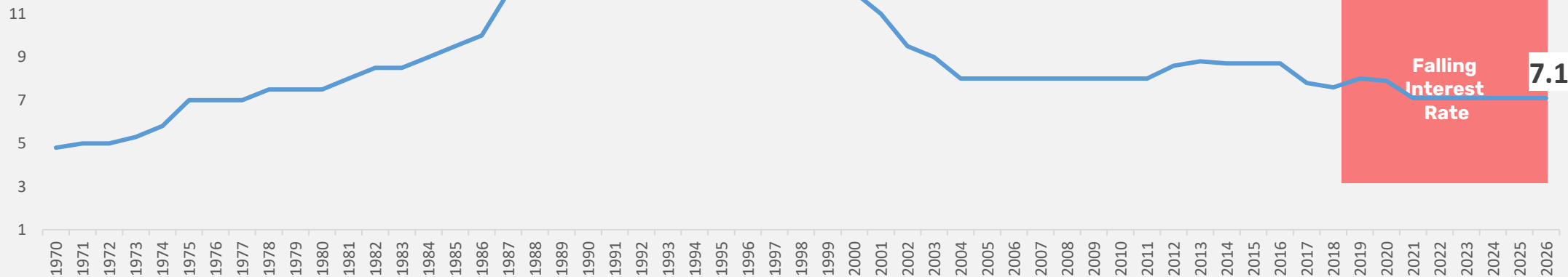


**Why not consider ELSS for  
the long term, given its  
potential for relatively  
better returns?**

# PPF vs ELSS

| PPF               | Benefits                        | ELSS    |
|-------------------|---------------------------------|---------|
| ✓                 | Tax benefit u/s 123             | ✓       |
| ✓                 | Tax free income from investment | ✗       |
| ✓                 | Tax free profits on withdrawal  | ✗       |
| Debt              | Predominant asset class         | Equity  |
| 6 years (partial) | Withdrawal allowed after        | 3 years |
| ✗                 | Portfolio Transparency          | ✓       |

## Historical PPF Interest Rates (%) Chart:



Data as on 30<sup>th</sup> September 2026, Source: ICRA MFI and National Savings Institute.

Past performance may or may not be sustained in the future.

While investments in instruments such as Public Provident Fund (PPF) offer government-guaranteed returns, investments in mutual funds are inherently subject to market risks, including the potential loss of capital. Interest rates used for different years for PPF are the rates notified by the competent authority from time to time.

# Why invest in ELSS?



\* Exemptions available under old tax regime. Tax benefits u/s 123 under the Income Tax Act, 2025, exemptions are subject to prevailing tax laws

<sup>^</sup>Long term capital gains accrued from selling equity shares and equity-oriented mutual funds are exempt from tax up to Rs. 1.25 lakhs in a financial year. The gains in excess of Rs. 1.25 lakhs are taxed at flat 12.5%

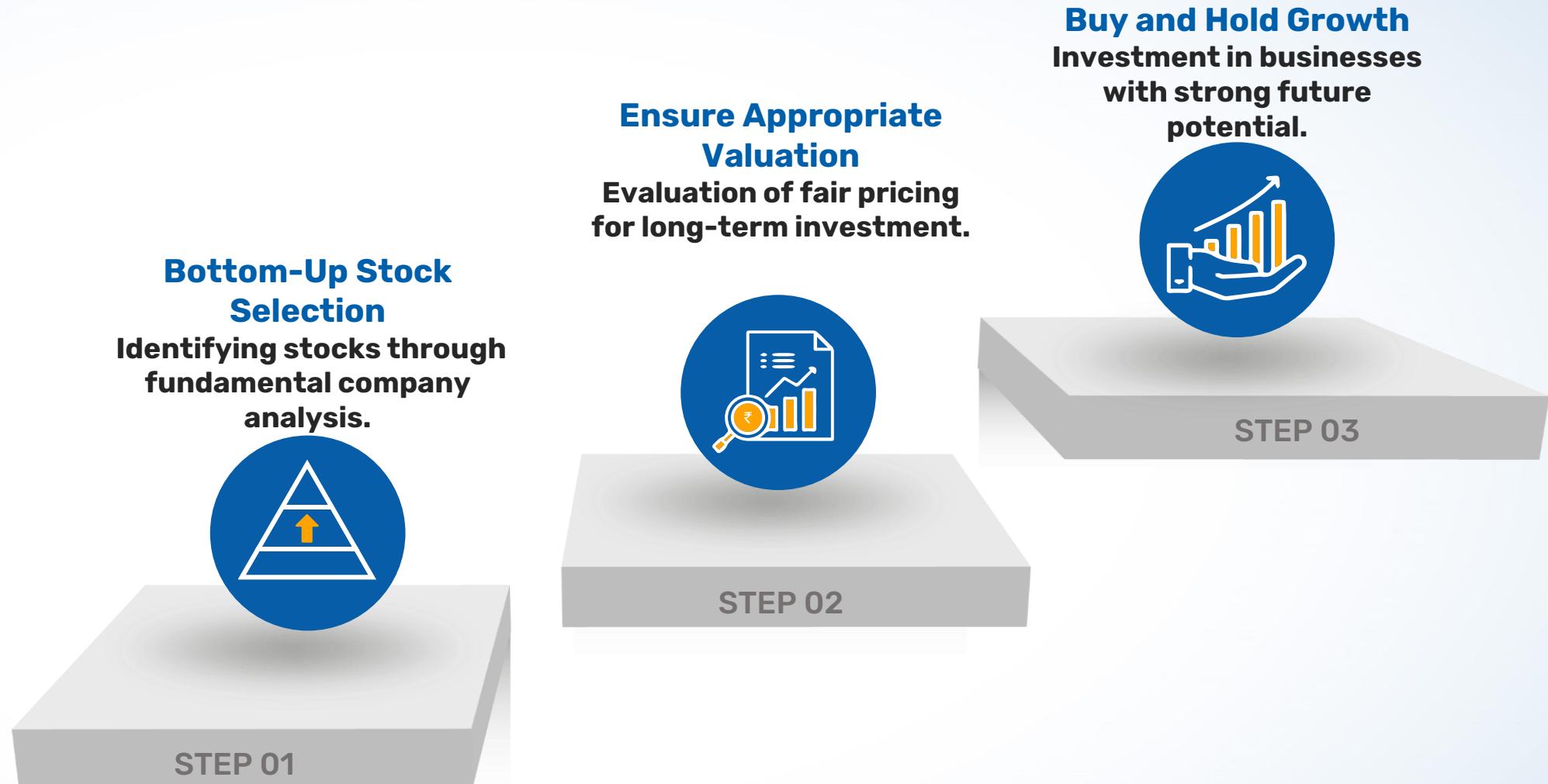
SIP – Systematic Investment Plan

# Introducing Bajaj Finserv ELSS - Tax Saver Fund

**An open ended scheme with attributes  
in accordance with Equity Linked  
Saving Scheme, 2005 notified by  
Ministry of Finance**



# Long-term oriented stock selection process



# The INQUBE difference

## Our Investment Philosophy

IN

INFORMATION  
EDGE

- Outperform the market on superior information collection

QU

QUANTITATIVE  
EDGE

- Outperform the market on processing information better
- Quant models, Analytical models

BE

BEHAVIORAL  
EDGE

- Outperform the market by better decision making
- Take advantage of crowd over-reaction and underreaction
- Reduces one's own behavioral pitfalls

# Why invest in Bajaj Finserv ELSS - Tax Saver Fund



**All benefits of ELSS**



**Long-term Oriented  
Stock Selection Process**



**INQUBE**



# Who should invest in the Fund?



**Salaried  
Individuals**  
Seeking tax  
benefits and better  
post-tax returns  
over long term.



**First-Time  
Investors**  
Exploring equity  
investments with  
a tax-saving  
incentive.



**Long-Term  
Investors**  
Aiming for wealth  
creation through  
disciplined  
investing.

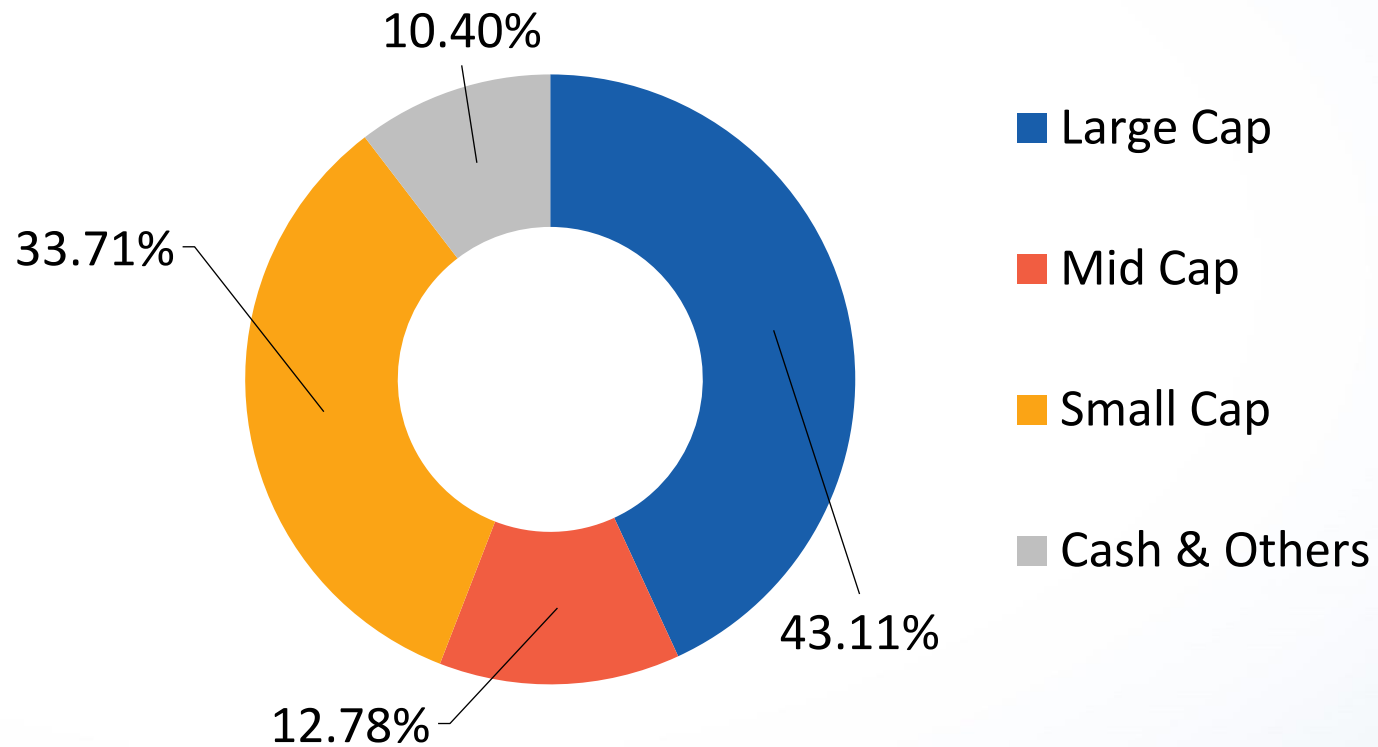
# Bajaj Finserv ELSS - Tax Saver Fund: Portfolio

| Stock                                   | Market Value as % of Net Asset (Eq) |
|-----------------------------------------|-------------------------------------|
| HDFC Bank Limited                       | 9.16%                               |
| ICICI Bank Limited                      | 6.37%                               |
| Reliance Industries Limited             | 5.75%                               |
| Divi's Laboratories Limited             | 5.57%                               |
| Zydus Wellness Limited                  | 4.67%                               |
| State Bank of India                     | 4.12%                               |
| Steel Authority of India Limited        | 3.85%                               |
| PG Electroplast Limited                 | 2.79%                               |
| Balrampur Chini Mills Limited           | 2.71%                               |
| Timken India Limited                    | 2.65%                               |
| Larsen & Toubro Limited                 | 2.53%                               |
| Eternal Limited                         | 2.48%                               |
| Tata Steel Limited                      | 2.36%                               |
| Rentomojo Limited                       | 2.34%                               |
| GlaxoSmithKline Pharmaceuticals Limited | 2.13%                               |
| PVR INOX Limited                        | 2.13%                               |
| Sundaram Finance Limited                | 1.95%                               |
| Indigo Paints Limited                   | 1.94%                               |
| Vedanta Aluminium Metal Limited         | 1.87%                               |
| SBI Funds Management Limited            | 1.76%                               |
| Bharat Dynamics Limited                 | 1.51%                               |
| Garware Technical Fibres Limited        | 1.49%                               |
| K.P.R. Mill Limited                     | 1.48%                               |

| Stock                                       | Market Value as % of Net Asset (Eq) |
|---------------------------------------------|-------------------------------------|
| Balkrishna Industries Limited               | 1.34%                               |
| Niva Bupa Health Insurance Company Limited  | 1.27%                               |
| Sedemac Mechatronics Limited                | 1.19%                               |
| Bajaj Finserv Limited                       | 1.14%                               |
| Arvind Fashions Limited                     | 1.10%                               |
| Coforge Limited                             | 1.09%                               |
| Five Star Business Finance Limited          | 1.03%                               |
| Indo Count Industries Limited               | 1.03%                               |
| Swiggy Limited                              | 0.91%                               |
| LIC Housing Finance Limited                 | 0.90%                               |
| EID Parry India Limited                     | 0.89%                               |
| Go Digit General Insurance Limited          | 0.89%                               |
| RHI Magnesita India Limited                 | 0.85%                               |
| MTAR Technologies Limited                   | 0.80%                               |
| Prudent Corporate Advisory Services Limited | 0.61%                               |
| Nitin Spinners Limited                      | 0.50%                               |
| Cera Sanitaryware Limited                   | 0.40%                               |
| SS Retail Limited                           | 0.03%                               |
| Moneyview Limited                           | 0.02%                               |
| Equity                                      | 89.60%                              |
| Reverse Repo / TREPS                        | 8.25%                               |
| Cash & Cash Equivalent                      | 2.15%                               |
| Grand Total                                 | 100.00%                             |

Data as on 30<sup>th</sup> September 2026

## Bajaj Finserv ELSS - Tax Saver Fund: Market cap split



Data as on 30<sup>th</sup> September 2026

## Scheme Type

An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance

## Plans

Bajaj Finserv ELSS - Tax Saver Fund - Regular Plan | Bajaj Finserv ELSS - Tax Saver Fund- Direct Plan

## Option

Growth & IDCW

## Minimum Application Amount

Rs. 500/- and in multiples of Rs. 500/- thereafter.

## Minimum Additional Application

Rs. 500/- and in multiples of Rs. 500/- thereafter.

## Entry Load

Nil

## Exit Load

Nil

## Fund Manager

Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity Portion) | Mr. Siddharth Chaudhary (Debt Portion)

## Benchmark Index

BSE 500 Total Return Index (TRI)

## SIP / SWP / STP

Available

**NAV in Rs. :** Regular : 11.1130    Direct: 11.4410

**AUM in Rs. cr.:** 88.15.

**BER (%)**\*: Regular: 2.10    Direct: 0.67

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

# Bajaj Finserv ELSS - Tax Saver Fund

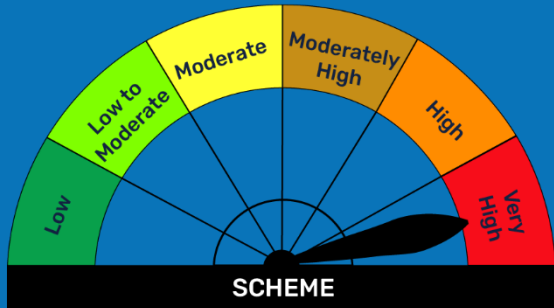
(An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance)

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

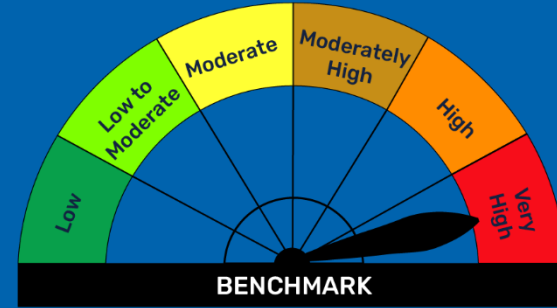
## SCHEME



The risk of the scheme is very high

## RISKOMETER

## BENCHMARK



The risk of the benchmark i.e. BSE 500 Total Return Index (TRI) is very high

## Disclaimer

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**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**