BAJAJ ASSET MANAGEMENT LIMITED

(FORMERLY KNOWN AS BAJAJ FINSERV ASSET MANAGEMENT LIMITED)

Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

October 2026

Investor Choices: Balancing Stability and Growth

Traditional Debt Investments

- Stable ✓
- Low risk ✓
- Beat inflation ✗

Equities

- ✓ Growth potential
- ✗ Low risk

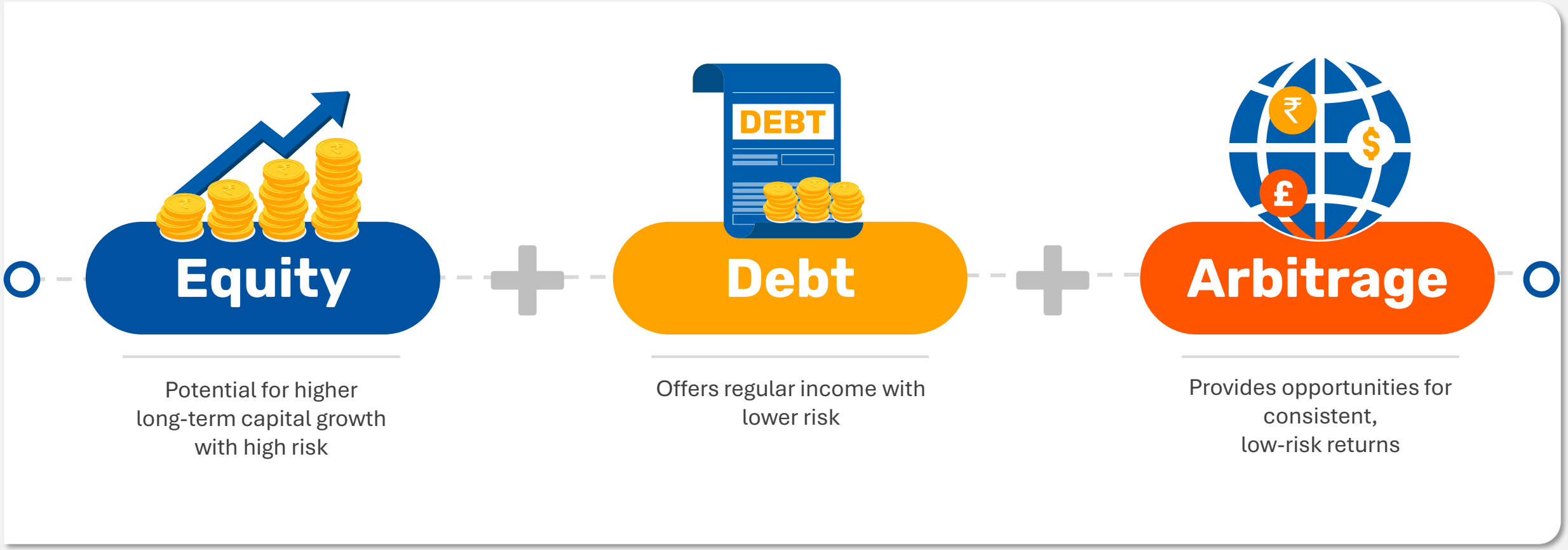
Is there a solution that balances both peace of mind and progress?

Is there a middle path?



The Solution: Equity Savings Fund

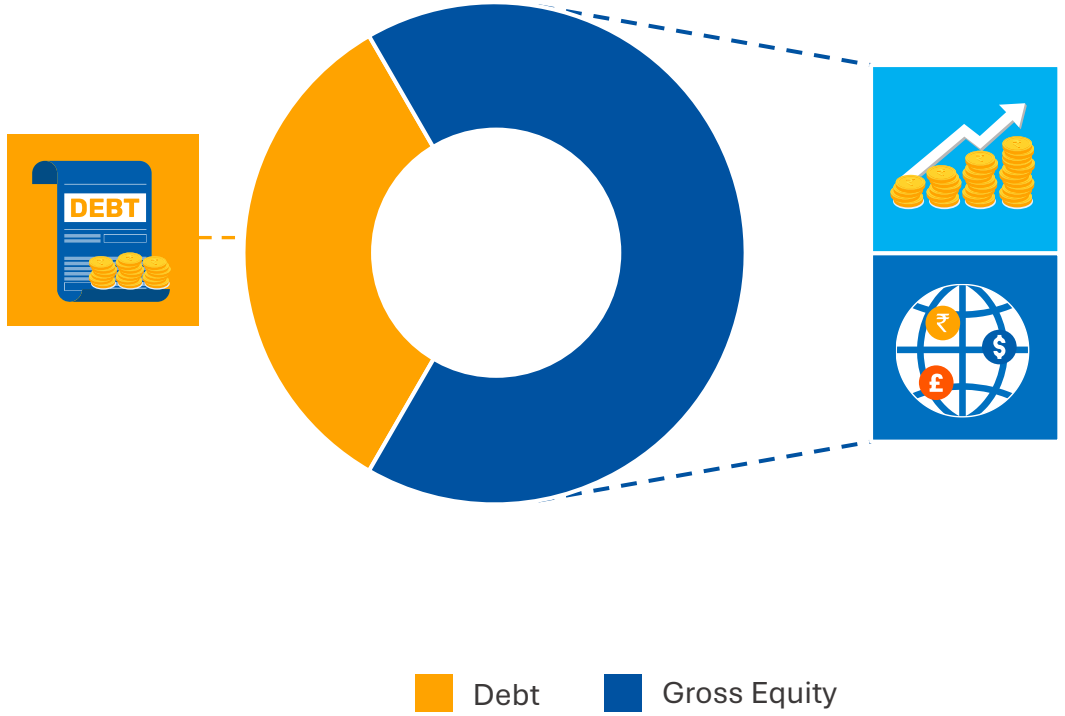
A balanced portfolio of equity, arbitrage, and debt — offering growth potential and stability without the worries of inflation or high volatility.



Benefit Of Both Worlds: Growth & Stability

Debt Opportunity

Provides downside mitigation and seeks to reduce the risk of invested capital during market downturns.



Equity Exposure

Captures growth during the good times, so investors can still ride the upward waves

Arbitrage Opportunity

Investors navigate choppy waters, with low-risk arbitrage opportunities that take advantage of price differences in the market.

Tax Advantage Over Traditional Investments

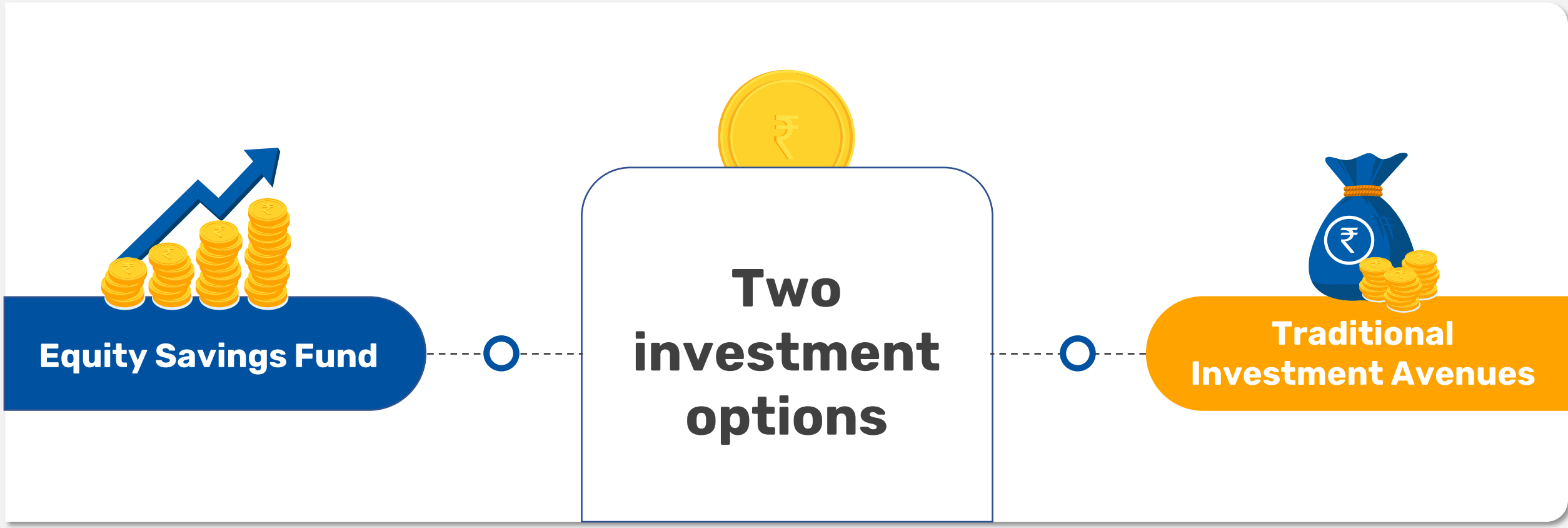
Component	Holding Period	Rate
Taxation on Equity Investments	> 12 months : LTCG	12.5%* on gains > ₹1.25 lakh
	≤ 12 months : STCG	20%
Taxation on Debt Investments	As per tax slab	
Equity Savings Fund (allocation more than 65% in equity)	> 12 months : LTCG	12.5%* on gains > ₹1.25 lakh
	≤ 12 months : STCG	20%



Equity Savings Funds offer better long-term post-tax returns than debt investments, benefiting from a lower 12.5% LTCG tax versus income tax slab rates—making them a tax-efficient investment choice.

Equity Taxation or Stable Returns?

A conservative investor in a high-income tax bracket is confused about where to park his large savings corpus. He wants a low-volatile, inflation-beating, and tax-efficient investment product and has narrowed down his options to two.



Why invest in Equity Savings Fund?



Lower Volatility

Much lower drawdowns than pure equity funds — especially during market corrections



No lock-in period

Liquidity remains flexible



Smart Park-and-Grow strategy

For investors shifting out of equity or awaiting opportunities, this serves as a strategic low-volatility, tax-optimized parking option

Introducing Bajaj Finserv Equity Savings Fund

Actively managed, hybrid strategy designed to participate in equity upside, reduce volatility, and offer tax efficiency

NET EQUITY
Our fund's net equity portion applies GARP, (Growth at Reasonable Price) for stock selection.

DEBT
High-quality AAA/Sovereign papers, managed actively

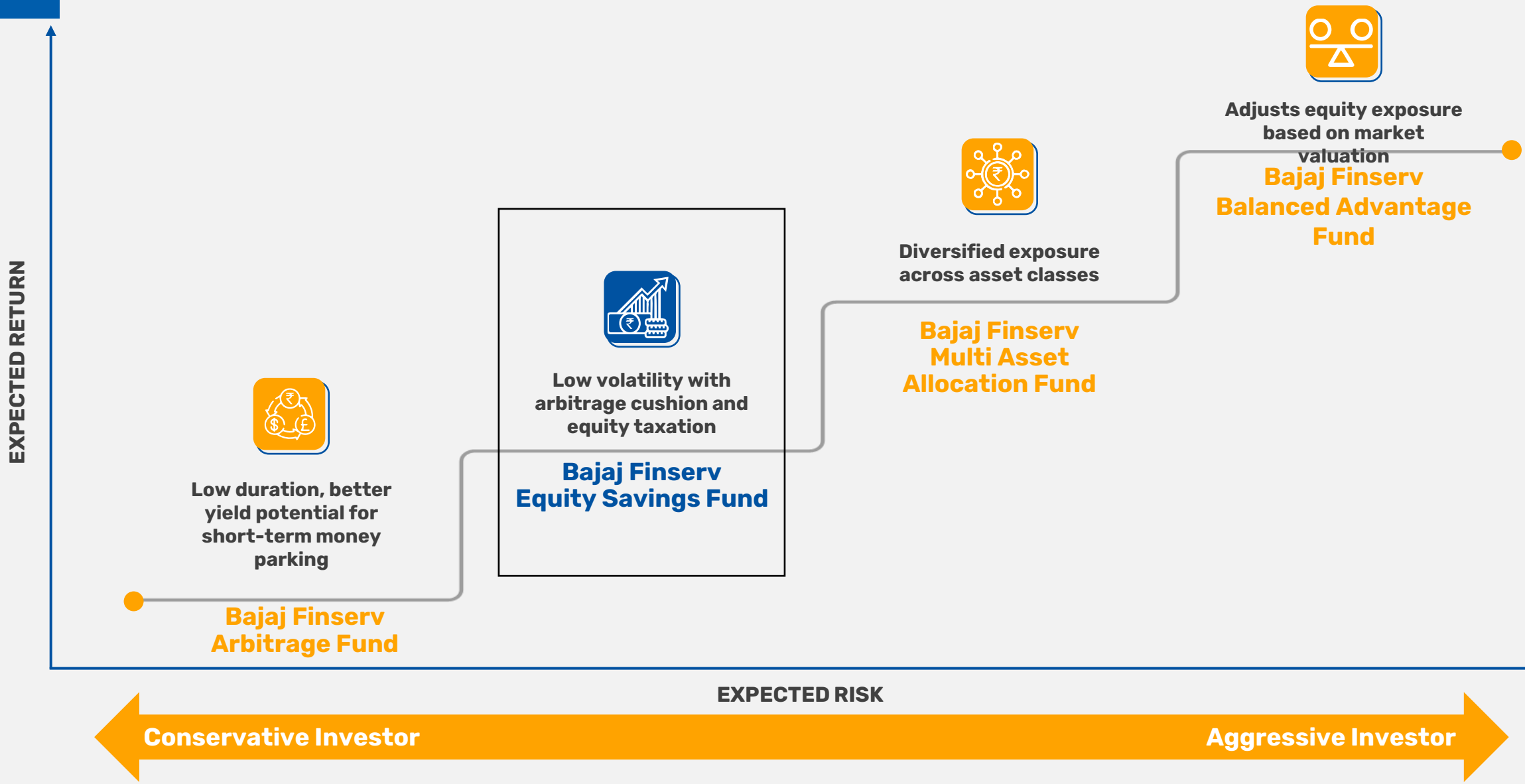
ARBITRAGE
Hedged equity exposure to capture spreads in volatile markets



Net Equity Debt Arbitrage

Component	Allocation
Avg. Net Equity	~20%
Avg. Arbitrage	~45%
Avg. Debt	~35%

Risk vs Return: Hybrid Offerings



Why Invest in Bajaj Finserv Equity Savings Fund



Measured Equity Exposure

- Net equity typically maintained between 10–40% during normal circumstances
- Helps reduce portfolio volatility while still participating in upside
- Delivers a relatively stable and reliable investment experience, even amid dynamic market conditions.

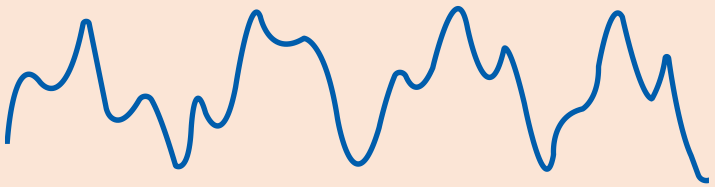
Strategic Allocation to REITs & InvITs

- Adds a new layer of diversification with potential for stable asset backed income
- Offers investors access to alternative growth assets within a traditional mutual fund wrapper

Smart allocation + **Alternative assets** = **A forward-looking strategy**

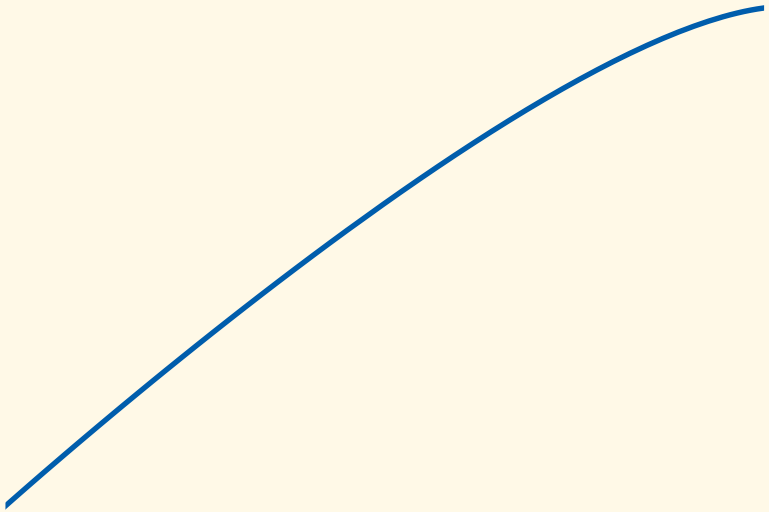
How the Blend Works in Real Markets?

SIDEWAYS MARKET



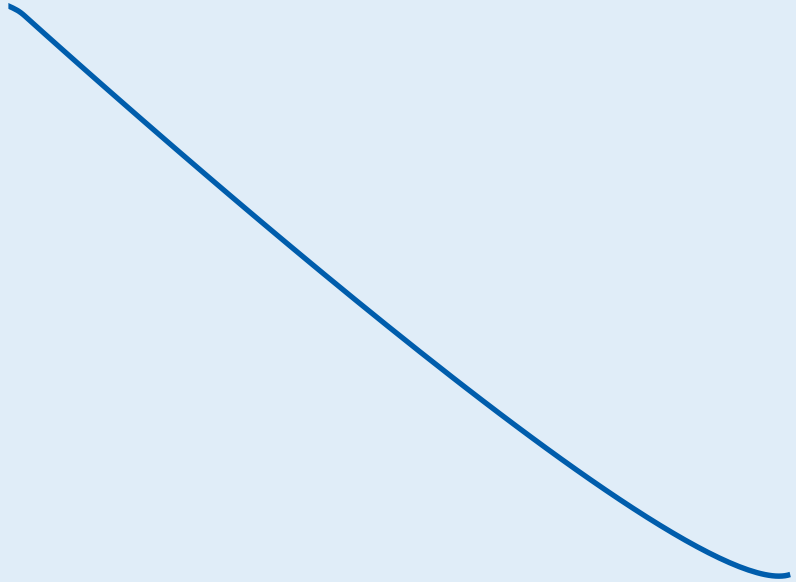
- Arbitrage → Captures Spreads
- Debt → Steady Income

BULL MARKET



- Equity → Drives Growth

BEAR MARKET



- Debt → Provides Cushion
- Low Equity → Limits Drawdown

Who should invest?

Bridging the gap between comfort and compounding – for multiple investor needs

Cautious Optimist

- Wants equity exposure, but not full market swings.
- Prioritizes consistent returns and steady compounding
- Ideal for those shifting from traditional Fixed income avenues.

Income Planner

- Looking to generate stable withdrawals (e.g., SWP)
- Prioritizes reliability with some growth
- Wants flexibility without locking funds

Strategic Allocator

- Seeks tax-efficient returns by maintaining a low volatility strategy while shifting between market opportunities.
- Adjusts allocation based on market timing
- Lower drawdown compared with an equity fund

Summary

Blended Strategy

Combines equity, debt & arbitrage with at least 65% in Gross equity making it eligible for 12.5% LTCG and better post tax return

Flexibility with Stability

SWP-ready, suited for tax-efficient parking and conservative allocation transitions

Measured Net Equity Exposure (10–40%)

Helps reduce volatility while staying connected to equity upside

Access to REITs & InvITs

Additional source of diversification within a hybrid portfolio

Taxation-related information is based on prevailing tax laws and is subject to change based on any change in tax laws.
An investor/prospective investor should consult with tax advisor for understanding taxation related implications.

Bajaj Finserv Equity Savings Fund - Portfolio

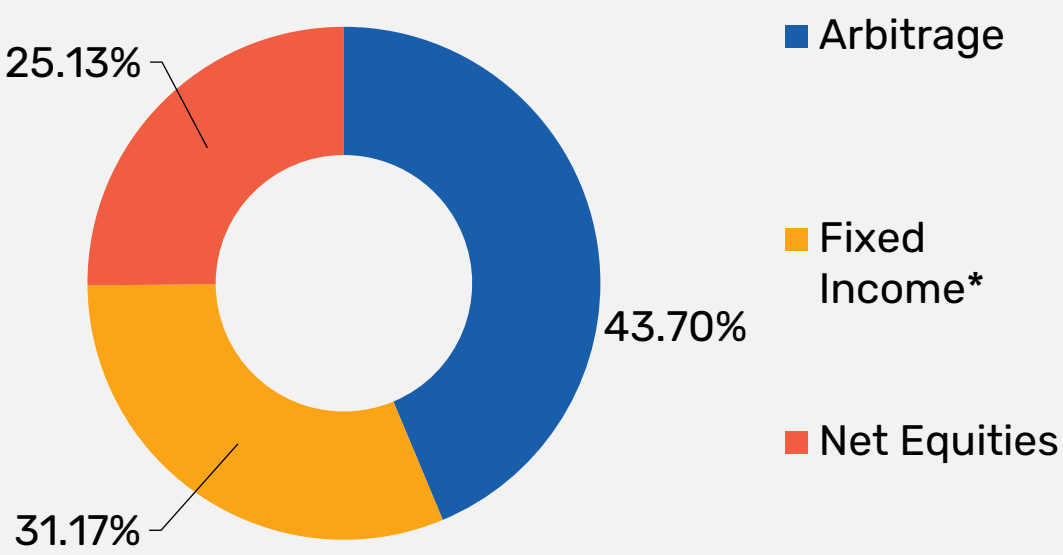
Company Name	% of NAV Equity	% of NAV Futures
ICICI Bank Limited	6.33%	-5.85%
ITC Limited	4.97%	-2.17%
HDFC Bank Limited	4.52%	-2.46%
Axis Bank Limited	2.97%	-2.51%
Bajaj Finserv Limited	2.66%	-2.49%
Kotak Mahindra Bank Limited	2.61%	-2.52%
Multi Commodity Exchange of India Limited	2.61%	-2.64%
Hindalco Industries Limited	2.49%	-2.51%
DLF Limited	2.42%	-2.40%
Hindustan Aeronautics Limited	2.29%	-2.31%
The Federal Bank Limited	2.20%	-2.22%
Torrent Pharmaceuticals Limited	2.19%	
Elantas Beck India Limited	2.03%	
Bharat Electronics Limited	1.67%	-1.67%
Apollo Hospitals Enterprise Limited	1.52%	-1.02%
Solar Industries India Limited	1.49%	-1.48%
Indus Towers Limited	1.44%	-1.44%
Timken India Limited	1.44%	
UltraTech Cement Limited	1.42%	-1.10%
Jio Financial Services Limited	1.28%	-1.28%
Hindustan Unilever Limited	1.10%	-0.43%
JSW Steel Limited	1.06%	-1.07%
Ingersoll Rand (India) Limited	0.99%	
ZF Commercial Vehicle Control Systems India Limited	0.98%	
Power Finance Corporation Limited	0.96%	-0.97%
Adani Ports and Special Economic Zone Limited	0.86%	-0.85%
EID Parry India Limited	0.85%	

Company name	% of NAV Equity	% of NAV Futures
Sun Pharmaceutical Industries Limited	0.85%	
Bandhan Bank Limited	0.81%	-0.81%
Oil & Natural Gas Corporation Limited	0.77%	-0.77%
Westlife Foodworld Limited	0.66%	
GlaxoSmithKline Pharmaceuticals Limited	0.52%	
Titan Company Limited	0.50%	
Tata Motors Passenger Vehicles Limited	0.46%	-0.46%
Tata Consumer Products Limited	0.30%	
Larsen & Toubro Limited	0.22%	
Cipla Limited	0.19%	
Cummins India Limited	0.18%	
Infosys Limited	0.16%	
Reliance Industries Limited	0.15%	-0.15%
Tata Consultancy Services Limited	0.14%	
NTPC Limited	0.12%	-0.12%
Equity	**63.38%**	**-43.70%**
Bajaj Finserv Mutual Fund	18.83%	
Mutual Fund Units	**18.83%**	
Embassy Office Parks REIT	4.04%	
Knowledge Realty Trust	0.51%	
REIT	**4.55%**	
Cube Highways Trust-InvIT Fund	0.90%	
InvIT	**0.90%**	
Reverse Repo / TREPS	**12.93%**	
Cash & Cash Equivalent	**43.11%**	
Grand Total	**100.00%**	

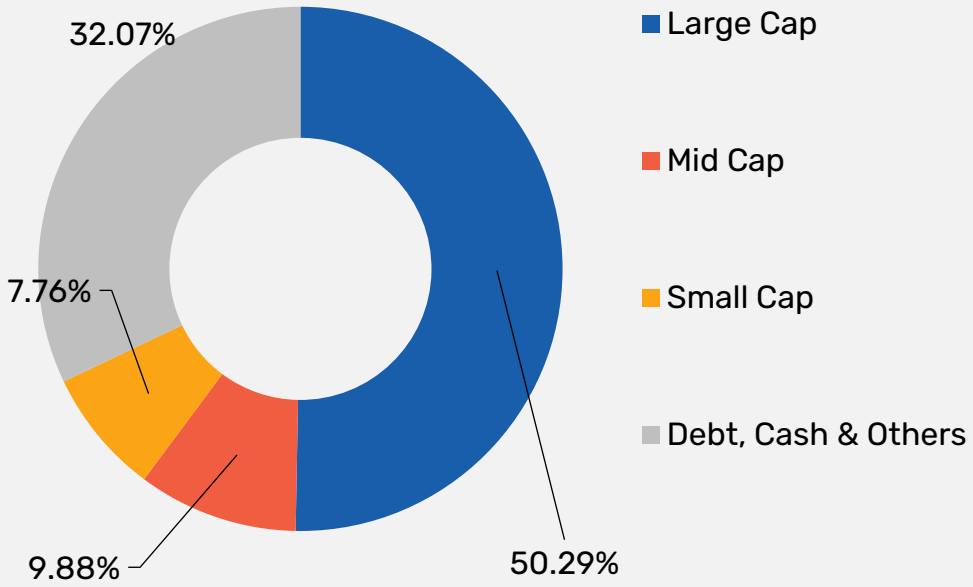


Bajaj Finserv Equity Savings Fund - Allocation

Asset Allocation



Market Cap Allocation



*Includes Reverse Repo / TREPS & Net Current Assets

Scheme Features

Scheme Type	An open ended scheme investing in equity, arbitrage and debt
Plans	Regular Plan | Direct Plan
Option	Growth | IDCW
Minimum Application Amount	Rs. 500 (Plus multiples of Re.1)
Minimum Additional Application	Rs. 100 (Plus multiples of Re.1)
Entry Load	Not Applicable
Exit Load	**Particulars** If units redeemed/switched out within 7 days from allotment date — 0.25% of the applicable NAV If units redeemed/switched out after 7 days from allotment date — Nil Exit load is applicable for each purchase of units through Lumpsum / switch-in / Systematic Investment Plan (SIP) and Systematic Transfer Plan (STP). The Scheme will not levy exit load in case the timelines for rebalancing portfolio as stated in SEBI Master Circular for Mutual Funds dated June 27, 2024, is not complied with.
Fund Manager	Equity Portion: Mr. Sorbh Gupta Arbitrage Portion: Mr. Ilesh Savla Debt Portion: Mr. Siddharth Chaudhary
Benchmark Index	Nifty Equity Savings TRI
SIP/ SWP/ STP	Available
NAV in Rs.	Regular-Growth: 10.3980 Direct-Growth: 10.5240
AUM in Rs.	32.79 cr
BER	Regular: 1.28% Direct: 0.28%

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

Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

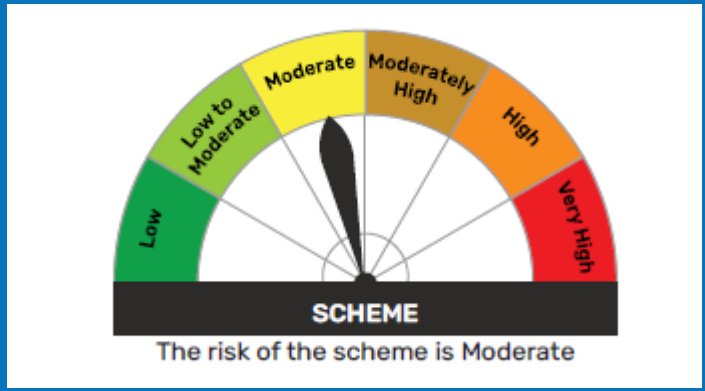
This product is suitable for investors who are seeking*:

- wealth creation over long term
- capital appreciation by investing in equity and equity related instruments and regular income through investments in fixed income securities, arbitrage and other derivative strategies.

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

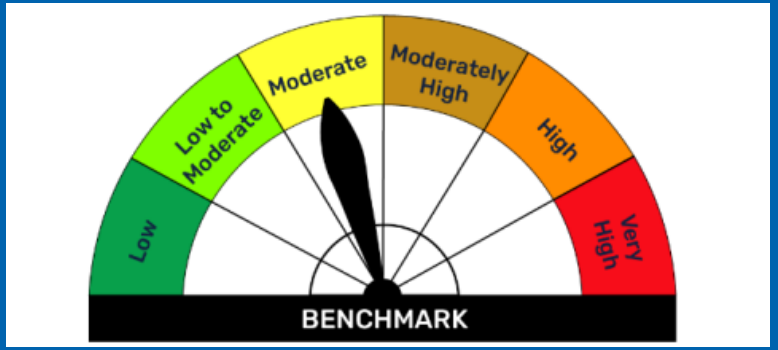
SCHEME

RISKOMETER



The risk of the scheme is moderate

BENCHMARK



The risk of the benchmark i.e. Nifty Equity Savings TRI is moderate

Bajaj Finserv Arbitrage Fund

An open ended scheme investing in arbitrage opportunities

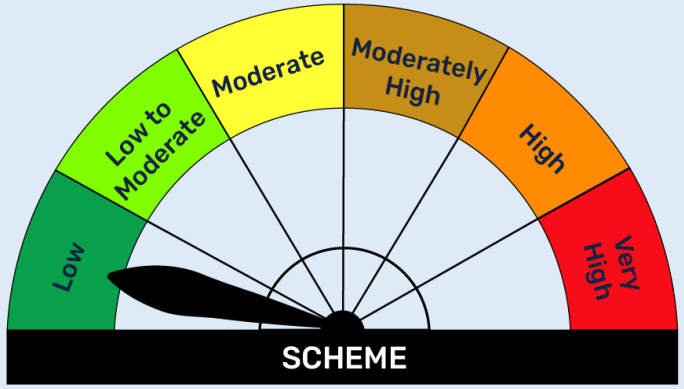
This product is suitable for investors who are seeking*:

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

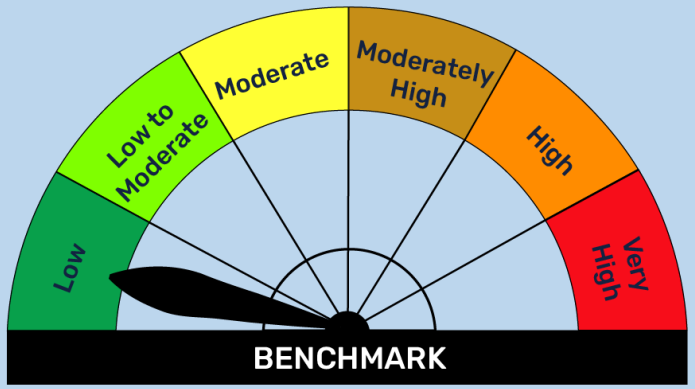
Riskometer



The risk of the scheme is low

BENCHMARK

Riskometer



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

Product Label

Bajaj Finserv Balanced Advantage Fund

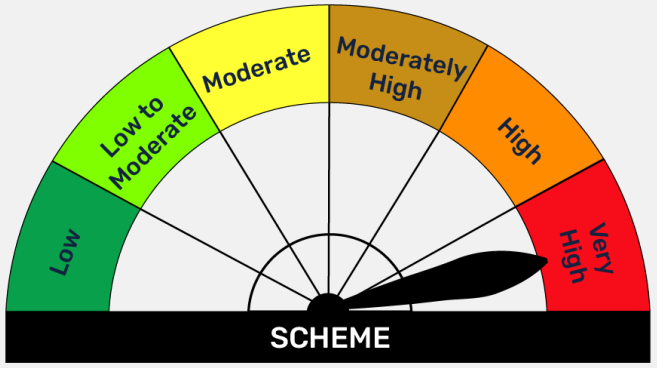
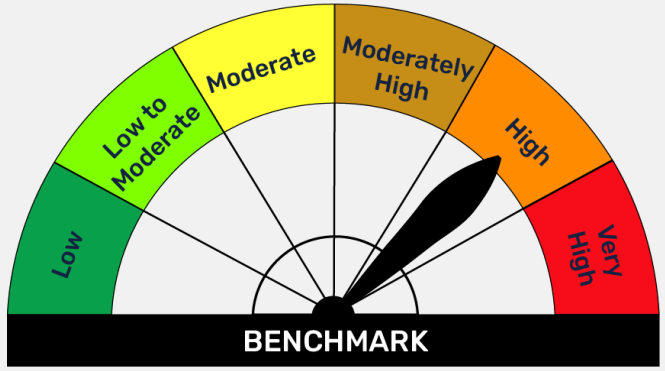
An open ended dynamic asset allocation fund investing in debt and equity instruments only

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

Riskometer

Scheme	Benchmark
	
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

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

Product Label and Riskometer

Bajaj Finserv Multi Asset Allocation Fund

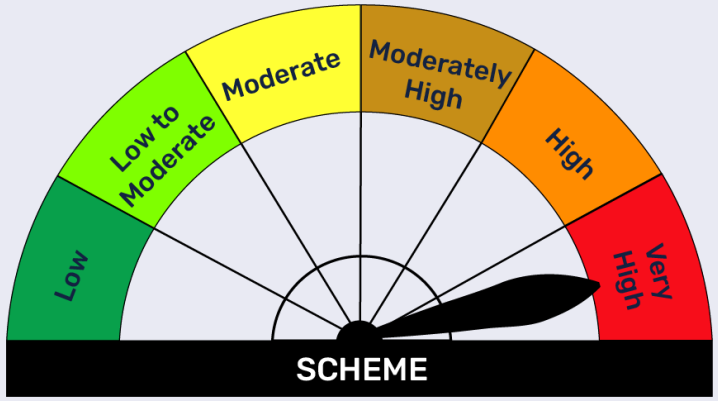
An open ended scheme investing in equity and equity related instruments, debt & debt derivatives and money market instruments, Gold ETFs, Silver ETFs, exchange traded commodity derivatives and in units of REITs and InvITs

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.

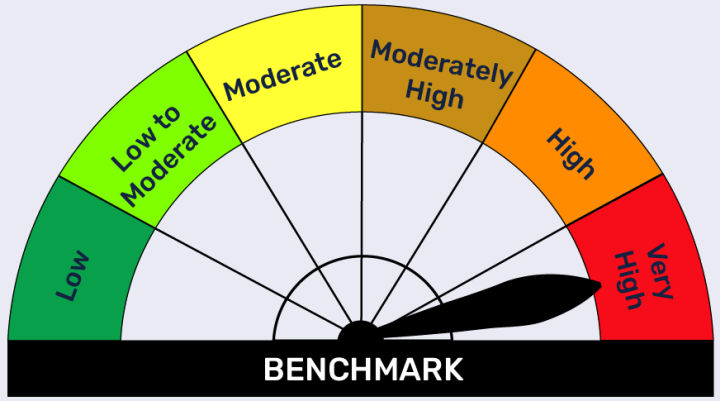
***Investors should consult their financial advisers if in doubt about whether the product is suitable for them**

Scheme



The risk of the scheme is very high

Benchmark



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

Disclaimer

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