Bajaj Finserv Banking and Financial Services Fund

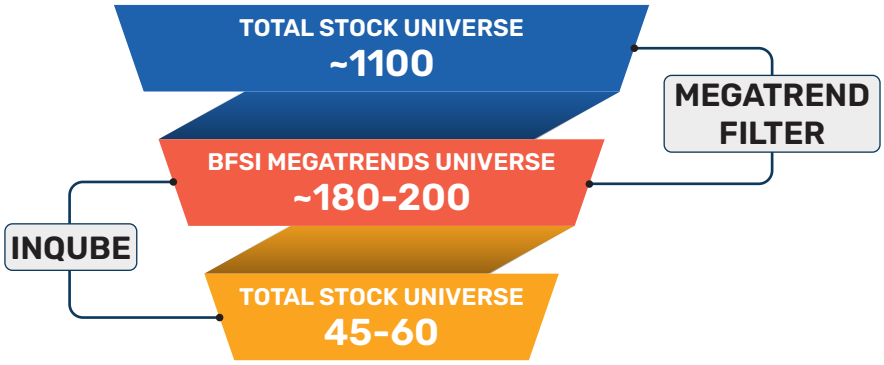
An open ended equity scheme investing in Banking and Financial Services sector

Data as on 30th October 2026

Portfolio Strategy

The Bajaj Finserv Banking and Financial Services Fund is an open ended actively managed equity scheme aims to provide long-term capital appreciation by investing 80-100% of total assets in equity and equity related securities of companies that are engaged in banking and financial services sector. The scheme would invest in stocks across market capitalization, however, may take concentrated exposure within the banking and financial services sector. The Fund aims to capture the wide-ranging investment opportunities presented by the banking and financial services sector which responds to lasting changes in the emerging and developed markets. The fund manager may not have any bias towards particular market cap or style in selecting investment opportunities.

PORTFOLIO CONSTRUCTION PROCESS



The portfolio count is indicative, and actual number will depend on market conditions at the time of making investment

Fund Features

- Category: Sectoral Fund
- Inception Date: 01st December 2025
- Fund Manager: Mr. Kishore Agarwal (Equity Portion), Mr. Sayan Das Sharma (Equity Portion) & Mr. Siddharth Chaudhary (Debt Portion)
- Benchmark: NIFTY Financial Services TRI
- Minimum Application Amount: Rs. 500/- and in multiples of Re. 1/
- SIP Frequency: Daily , Weekly, Fortnightly, Monthly, Quarterly
- #Base Expense Ratio: Regular- 2.09% Direct Plan- 0.66%
- *AUM (IN CR): Month end AUM - INR 456.72
  *The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
- Entry load: Nil
- Exit load: Refer page 2

WHY INVEST IN BAJAJ FINSERV BANKING AND FINANCIAL SERVICES FUND?

CURATED FROM STRUCTURAL SECTOR TRENDS

45–60 stocks shortlisted from ~200 megatrends universe, aligned to long-term structural trends.

ALIGNED WITH INDIA'S BFSI MEGATRENDS

Taps into digital finance, financial inclusion, and sector growth—driven by UPI, digital lending, Jan Dhan, and rising traction across NBFCs, mutual funds, and insurance.

BROAD BASED EXPOSURE

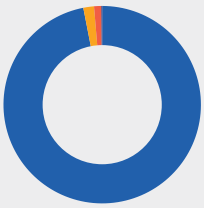
Invests across banks, NBFCs, insurers, AMCs and other capital market participants—beyond just lending-focused BFSI.

VALUATION LED ENTRY POINT

Valuations below 14-year averages with improving asset quality and earnings visibility.

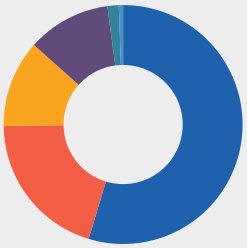
*To know about Total Expense Ratio (TER), please visit https://www.bajajamc.com/downloads?ter=

Asset Allocation



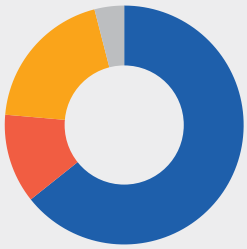
Net Equities	96.93%
Reverse Repo / TREPS & Net Current Assets	1.75%
Mutual Fund Units	1.15%
Equity Options	0.17%

Composition By Industry (%)



Banks	52.47%
Finance	19.35%
Capital Markets	11.30%
Insurance	10.85%
Financial Technology (Fintech)	1.46%
Commercial Services & Supplies	0.56%

Market Cap Allocation



Large Cap	64.29%
Mid Cap	12.09%
Small Cap	19.61%
Cash & Others	4.01%

Equity Holding

Name (Top 10 Holdings)	Equity (% to NAV)
HDFC Bank Limited	15.11%
ICICI Bank Limited	13.54%
State Bank of India	8.36%
Bajaj Finance Limited	5.45%
Axis Bank Limited	5.03%
Kotak Mahindra Bank Limited	4.26%
SBI Funds Management Limited	2.92%
SBI Life Insurance Company Limited	2.86%
RBL Bank Limited	2.65%
Sundaram Finance Limited	2.64%
Other Equities	**33.17%**
Total Equities	**95.99%**

Exit Load

- if units are redeemed / switched out within 3 months from the date of allotment: 1% of applicable NAV.
- if units are redeemed/switched out after 3 months from the date of allotment, no exit load is payable.

Stocks

New Entries	Total Exits
ICICI Lombard General Insurance Company Limited	Five Star Business Finance Limited
Bajaj Housing Finance Limited	Jio Financial Services Limited
Onemi Technology Solutions Limited	IIFL Capital Services Limited
PNB Housing Finance Limited	Central Depository Services (India) Limited
	Nuvama Wealth Management Limited

PRODUCT LABEL

Bajaj Finserv Banking and Financial Services Fund

An open ended equity scheme investing in Banking and Financial Services sector

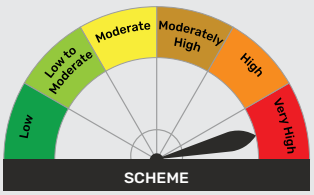
This product is suitable for investors who are seeking*:

- wealth creation over long term
- to invest predominantly in equity and equity related securities of companies engaged in banking and financial services

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

SCHEME

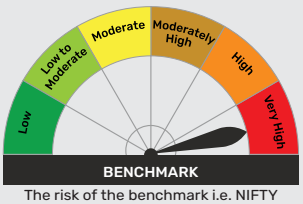
RISKOMETER



The risk of the scheme is Very High

BENCHMARK

RISKOMETER



The risk of the benchmark i.e. NIFTY Financial Services TRI is Very High

Disclaimer

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