

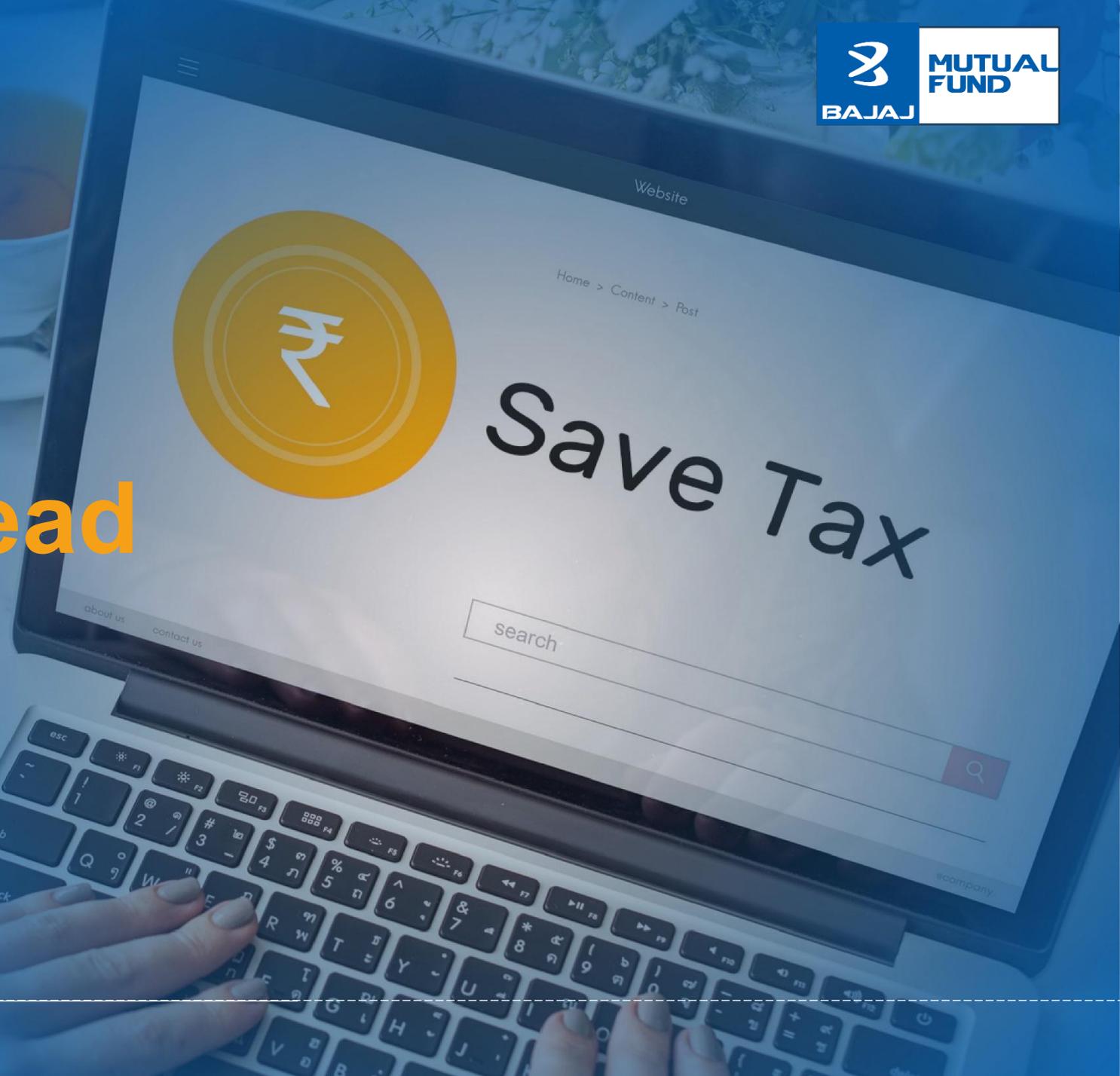
# Bajaj Finserv ELSS Tax Saver Fund

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

March 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**



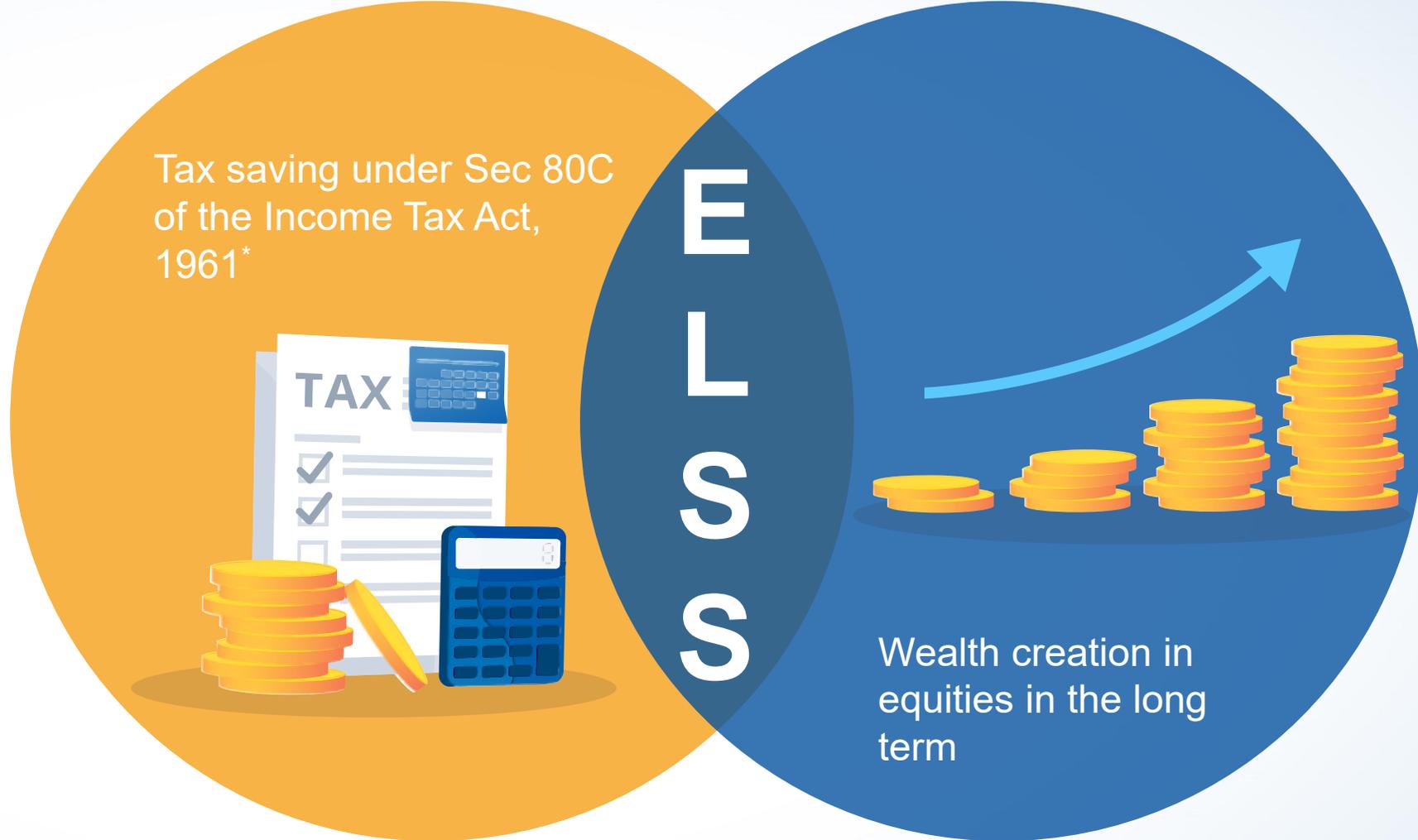
# Some Tax Saving Investment Avenues in the Market

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 on Maturity

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

Data as on 30<sup>th</sup> January 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 80C under the Income Tax Act, 1961, exemptions are subject to prevailing tax laws

# Features of ELSS



### Deduction u/s 80C:

Deduction can be claimed by investing in ELSS funds u/s 80C 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	<b>₹12,00,000</b>
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/-	<b>₹46,800*</b>

\*Calculated as per income tax slabs under old tax regime for FY 2024-25 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 80C under the Income Tax Act, 1961, exemptions are subject to prevailing tax laws

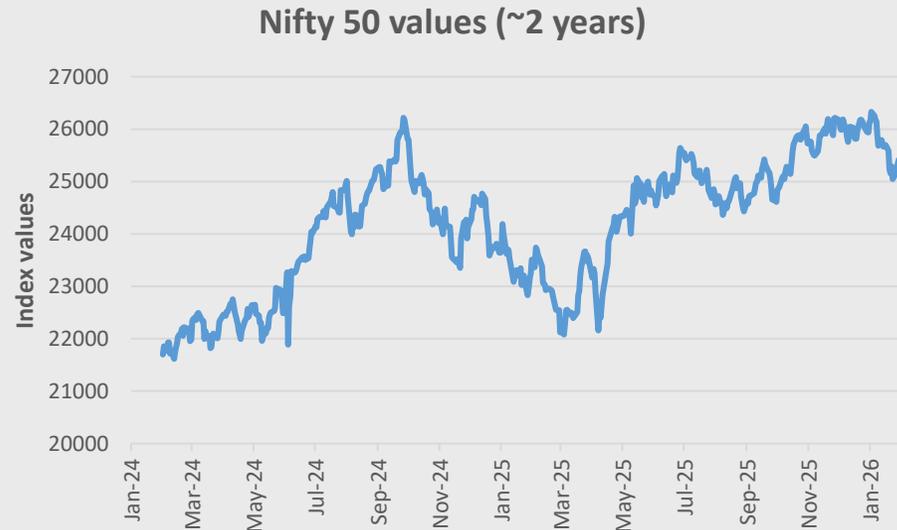
A question that most  
Tax-Saving investors  
ask

**Are Equities Safe?**

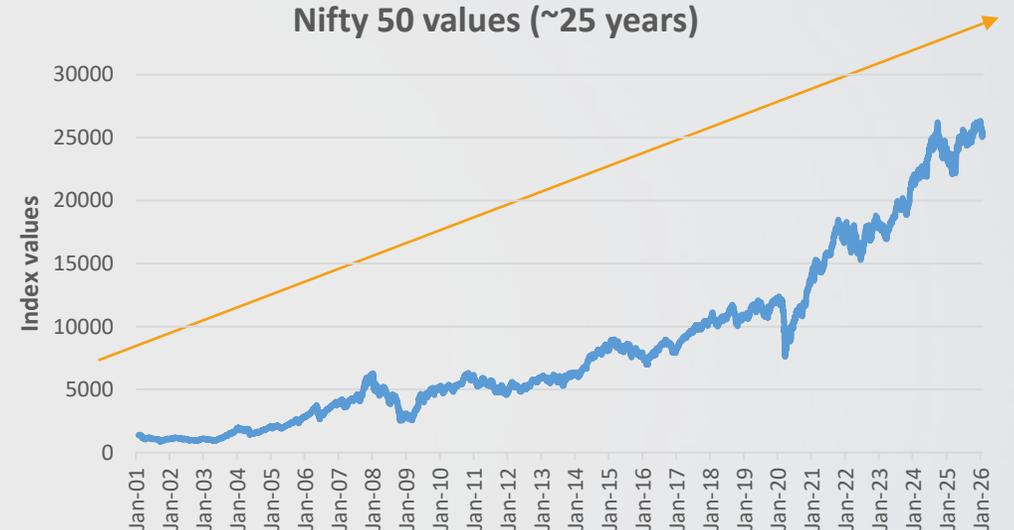


# Why Equities for tax saving?

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



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



Data as on 31 January 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.





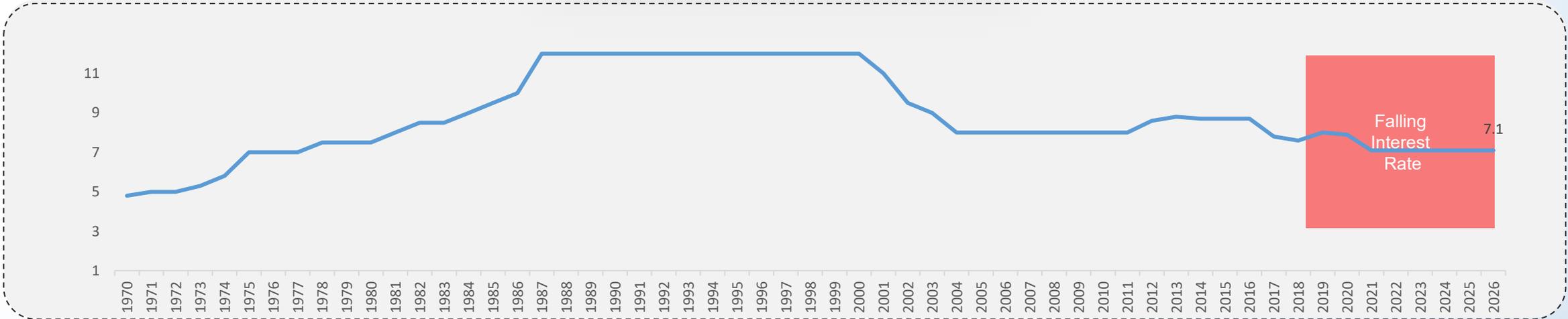
Other tax-saving avenues  
come with long lock-in  
periods (5-15 years).



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 80c	✓
✓	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	✓



Data as on 31<sup>st</sup> January 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?



Tax benefits under section 80C\*



Tax efficiency<sup>^</sup>



SIP Facility



Long term wealth creation potential



Only 3 years lock-in period



\* Exemptions available under old tax regime. Tax benefits u/s 80C under the Income Tax Act, 1961, 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 equity linked saving scheme with a statutory lock in of 3 years and tax benefit



# Long-term oriented stock selection process

## Bottom-Up Stock Selection

Identifying stocks through fundamental company analysis.



STEP 01

## Ensure Appropriate Valuation

Evaluation of fair pricing for long-term investment.



STEP 02

## Buy and Hold Growth

Investment in businesses with strong future potential.



STEP 03

# 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

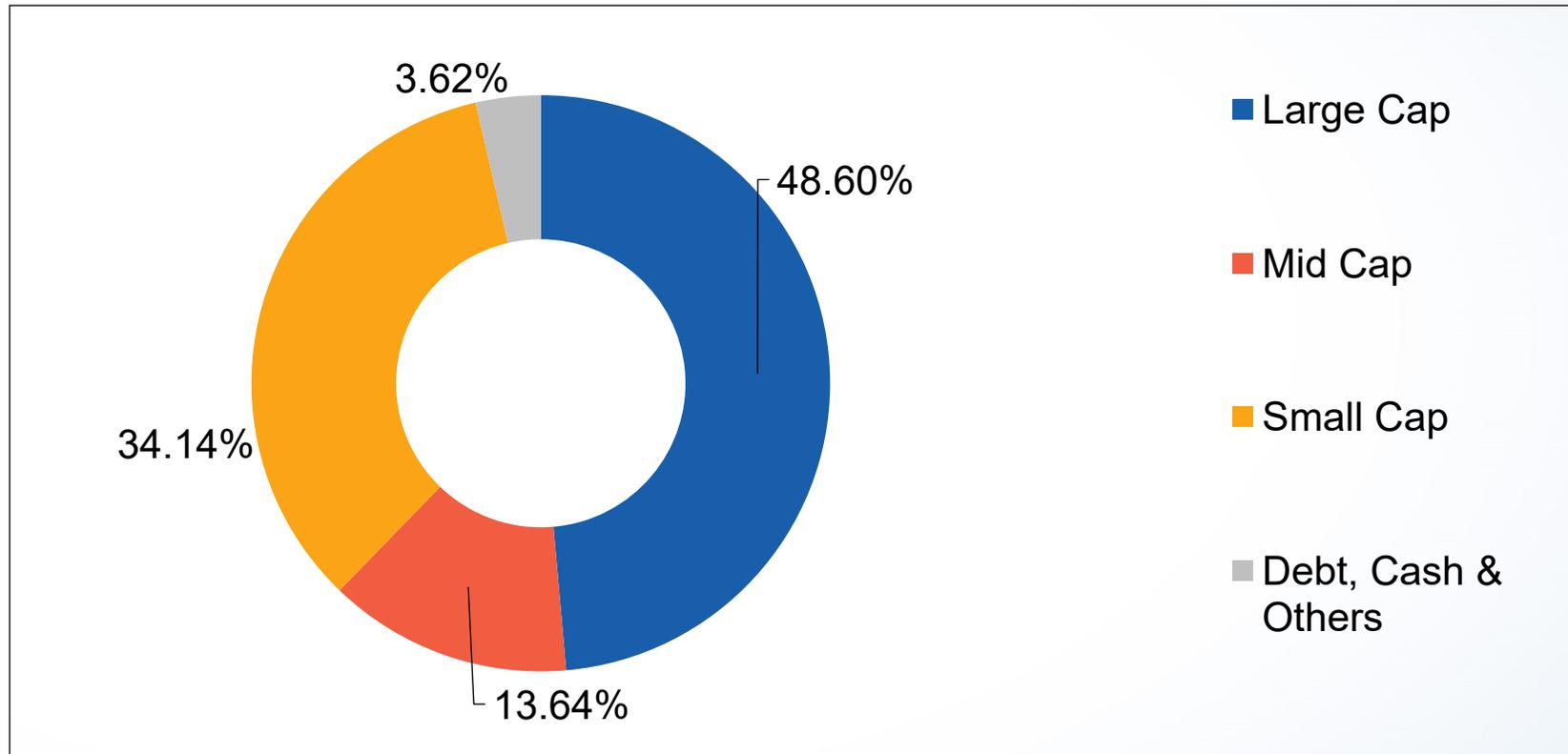
Stock	Market Value as % of Net Asset (Eq)
HDFC Bank Limited	7.41%
Reliance Industries Limited	6.50%
State Bank of India	5.85%
ICICI Bank Limited	5.78%
Divi's Laboratories Limited	3.64%
IndusInd Bank Limited	3.46%
Larsen & Toubro Limited	3.25%
Infosys Limited	3.05%
Vedanta Limited	2.83%
Timken India Limited	2.74%
Zydus Wellness Limited	2.53%
MTAR Technologies Limited	2.12%
Tata Steel Limited	2.04%
Eternal Limited	2.02%
Crompton Greaves Consumer Electricals Limited	1.98%
ZF Commercial Vehicle Control Systems India Limited	1.95%
Kotak Mahindra Bank Limited	1.90%
Sun Pharmaceutical Industries Limited	1.85%
GlaxoSmithKline Pharmaceuticals Limited	1.85%
Nitin Spinners Limited	1.74%

Stock	Market Value as % of Net Asset (Eq)
Glenmark Pharmaceuticals Limited	1.74%
Kajaria Ceramics Limited	1.67%
City Union Bank Limited	1.59%
Pricol Limited	1.57%
Bajaj Finserv Limited	1.52%
S.J.S. Enterprises Limited	1.49%
Arvind Fashions Limited	1.44%
KNR Constructions Limited	1.43%
Gabriel India Limited	1.39%
Indigo Paints Limited	1.37%
Marico Limited	1.37%
Aditya Birla Real Estate Limited	1.36%
Go Digit General Insurance Limited	1.33%
RHI Magnesita India Limited	1.11%
Steel Authority of India Limited	1.05%
Thangamayil Jewellery Limited	1.04%
Whirlpool of India Limited	1.03%
TD Power Systems Limited	1.01%
KEI Industries Limited	1.00%
JK Cement Limited	0.99%
Nestle India Limited	0.96%

Stock	Market Value as % of Net Asset (Eq)
K.P.R. Mill Limited	0.92%
Balkrishna Industries Limited	0.86%
AstraZeneca Pharma India Limited	0.58%
Century Plyboards (India) Limited	0.52%
Pondy Oxides & Chemicals Ltd	0.44%
Astral Limited	0.40%
Sanofi Consumer Healthcare India Limited	0.38%
Pfizer Limited	0.33%
<b>Equities</b>	<b>96.38%</b>
<b>Total Short Term Debt and Net Current Assets</b>	<b>3.62%</b>
<b>Grand Total</b>	<b>100.00%</b>

Data as on 27<sup>th</sup> February 2026

## Bajaj Finserv ELSS Tax Saver Fund – Market cap split



Data as on 27<sup>th</sup> February 2026

# Scheme features



## Scheme Type

An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit

## 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 : 11.1750 Direct: 11.3930

**AUM in Rs. cr.:** 76.19cr.

**TER:** Regular: 2.35 Direct: 0.70

# Bajaj Finserv ELSS Tax Saver Fund

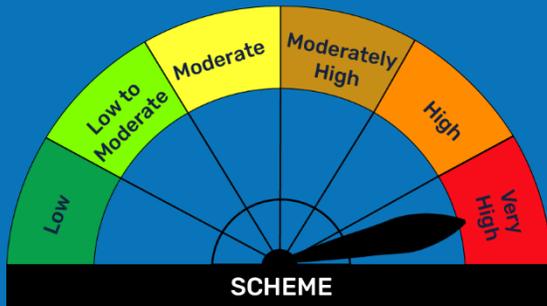
(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

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

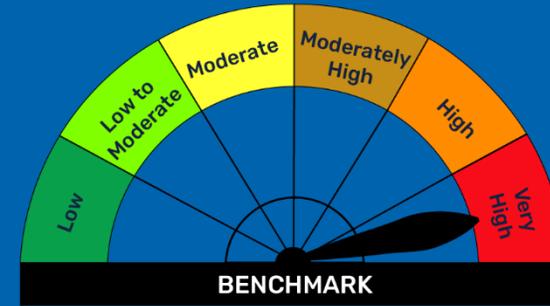
## SCHEME



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



This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Finserv Mutual Fund Trustee Limited / Bajaj Finserv Asset Management Limited nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

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