



**BAJAJ FINSERV ASSET MANAGEMENT LIMITED**

# **Bajaj Finserv Equity Savings Fund**

An open ended scheme investing in equity,  
arbitrage and debt

# Investor Choices: Balancing Stability and Growth

**Traditional Debt Investments**

**Equities**

- Stable ✓
- Low risk ✓
- Beat inflation ✗

- Growth potential ✓
- Low risk ✗



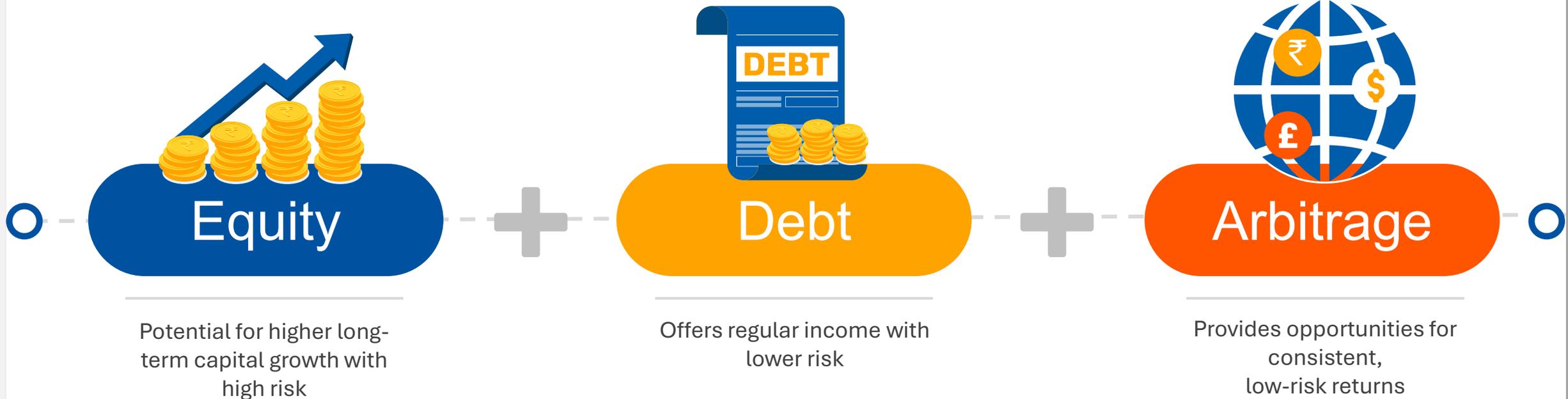
Is there a  
solution that  
balances both  
peace of mind  
and progress?

Is there a  
middle path?



# The Solution: Equity Savings Fund

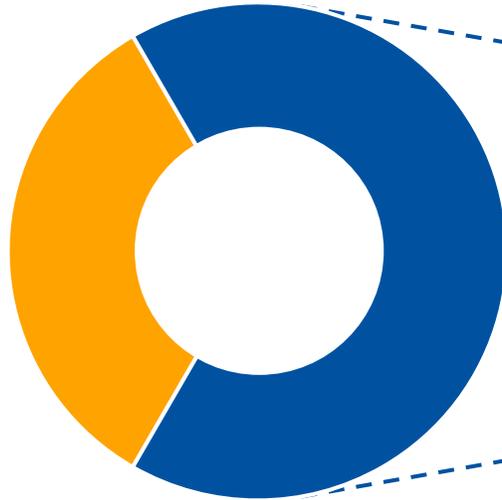
A balanced portfolio of equity, arbitrage, and debt — offering growth potential and stability without the worries of inflation or high volatility.



# Benefit Of Both Worlds: Growth & Stability

## Debt Opportunity

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



■ Debt    ■ Gross Equity

## 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

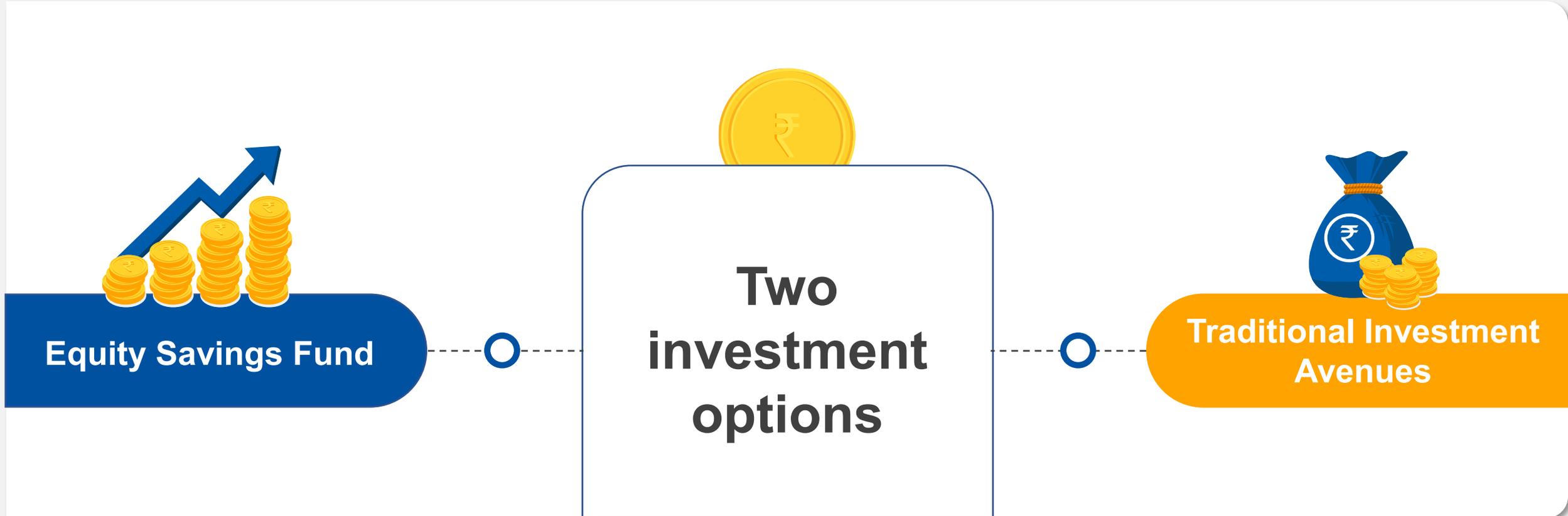
Component	Holding Period	Rate
Taxation on Equity Investments	> 12 months : LTCG	12.5%* on gains > ₹1.25 lakh
	≤ 12 months : STCG	20%
Taxation on Debt Investments	As per tax slab	
Equity Savings Fund (allocation more than 65% in equity)	> 12 months : LTCG	12.5%* on gains > ₹1.25 lakh
	≤ 12 months : STCG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

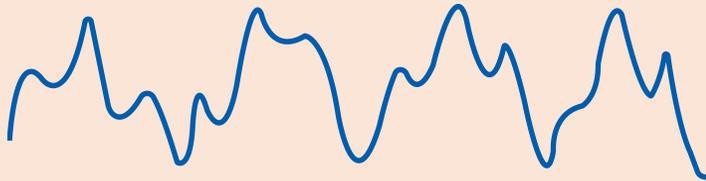


A forward-looking  
strategy



# How the Blend Works in Real Markets?

## SIDEWAYS MARKET

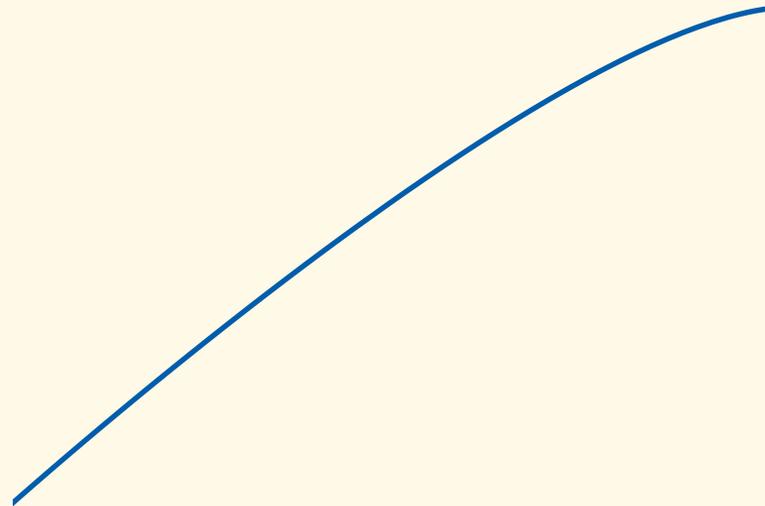


Arbitrage → Captures Spreads



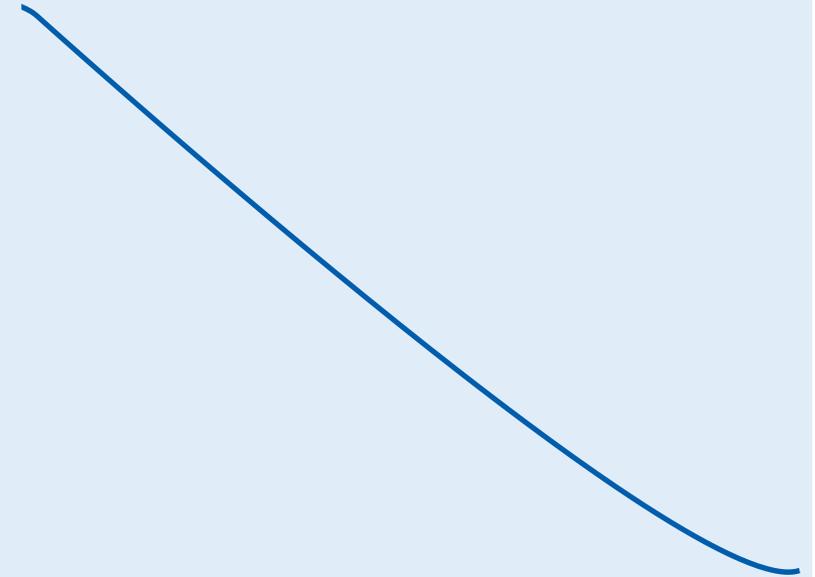
Debt → Steady Income

## 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.



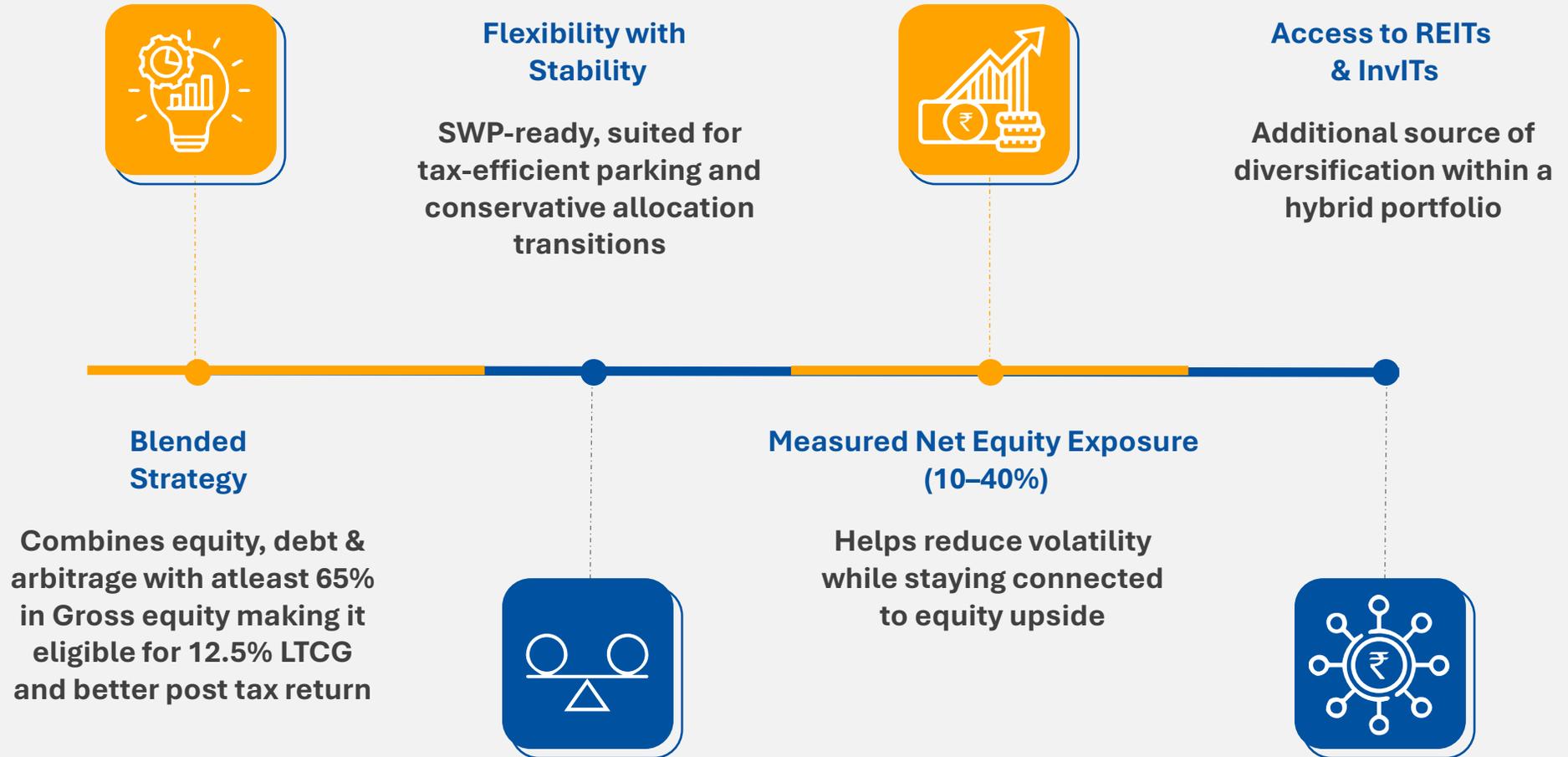
Adjusts allocation based on market timing



Lower drawdown compared with an equity fund



# Summary

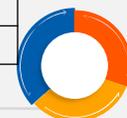


Taxation-related information is based on prevailing tax laws and is subject to change based on any change in tax laws. An investor/prospective investor should consult with tax advisor for understanding taxation related implications.

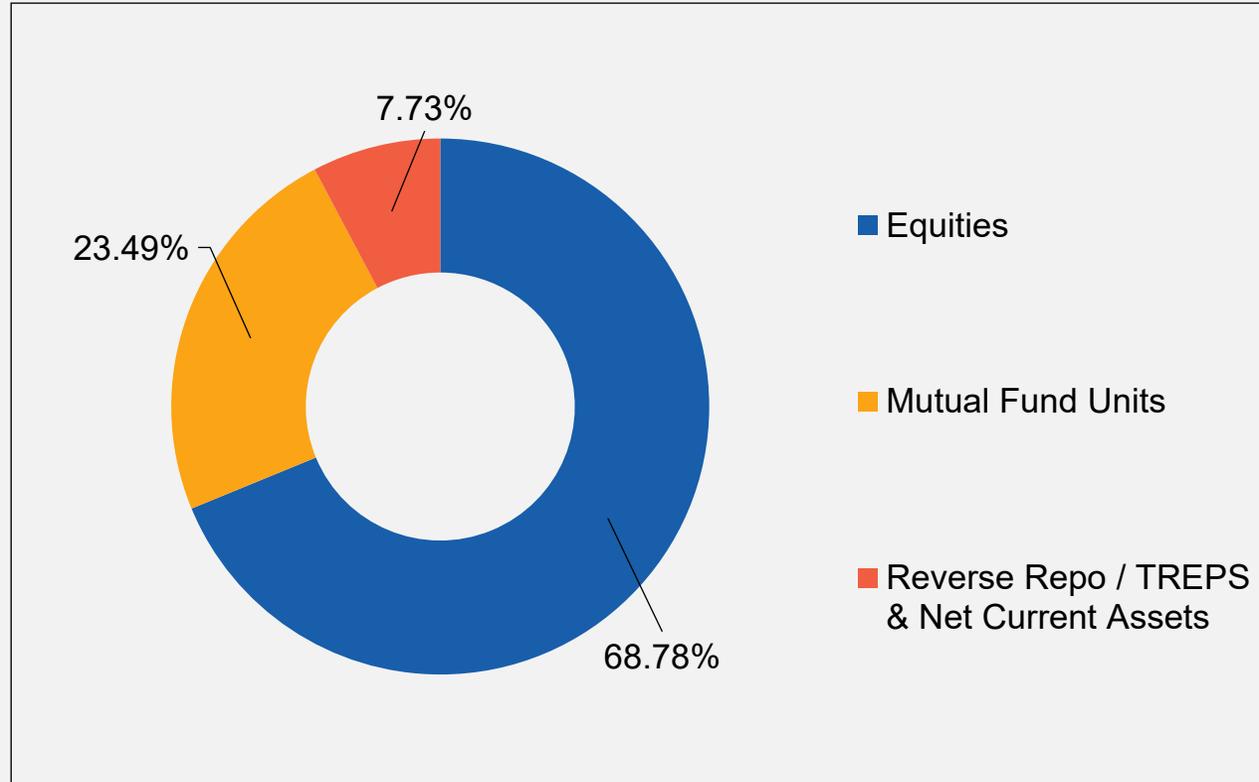
# Bajaj Finserv Equity Savings Fund - Portfolio

Stock	Market Value as % of Net Asset (Eq)
Vedanta Limited	4.85%
Kotak Mahindra Bank Limited	3.62%
Bajaj Finserv Limited	3.19%
Eternal Limited	3.12%
HDFC Bank Limited	3.10%
ICICI Bank Limited	3.10%
Hindalco Industries Limited	2.53%
Multi Commodity Exchange of India Limited	2.49%
Hindustan Aeronautics Limited	2.49%
Bharat Electronics Limited	2.48%
Indus Towers Limited	2.27%
ITC Limited	2.13%
Punjab National Bank	2.03%
Larsen & Toubro Limited	2.03%
UltraTech Cement Limited	2.02%
Sun Pharmaceutical Industries Limited	2.00%
RBL Bank Limited	1.99%
Axis Bank Limited	1.98%
Jio Financial Services Limited	1.96%
Power Finance Corporation Limited	1.58%
Apollo Hospitals Enterprise Limited	1.53%
JSW Steel Limited	1.39%
Solar Industries India Limited	1.32%
Timken India Limited	1.32%
Oil & Natural Gas Corporation Limited	1.23%
Nestle India Limited	1.16%
Bandhan Bank Limited	1.07%

Stock	Market Value as % of Net Asset (Eq)
Ingersoll Rand (India) Limited	0.99%
ZF Commercial Vehicle Control Systems India Limited	0.93%
Tata Consumer Products Limited	0.47%
United Spirits Limited	0.46%
GlaxoSmithKline Pharmaceuticals Limited	0.42%
Bharti Airtel Limited	0.38%
Maruti Suzuki India Limited	0.38%
Reliance Industries Limited	0.37%
Schaeffler India Limited	0.36%
ICRA Limited	0.35%
Torrent Pharmaceuticals Limited	0.35%
Titan Company Limited	0.35%
Britannia Industries Limited	0.34%
Bajaj Auto Limited	0.33%
Asian Paints Limited	0.33%
Sanofi Consumer Healthcare India Limited	0.29%
Devyani International Limited	0.28%
Infosys Limited	0.27%
Bosch Limited	0.26%
Cipla Limited	0.25%
Tata Consultancy Services Limited	0.24%
Hindustan Unilever Limited	0.23%
GAIL (India) Limited	0.17%
Kwality Walls (India) Limited	0.00%
<b>Total Equities</b>	<b>68.78%</b>
Bajaj Finserv Mutual Fund	23.49%
<b>Total Mutual Fund Units</b>	<b>23.49%</b>
<b>Total Short Term Debt and Net Current Assets</b>	<b>7.73%</b>
<b>Grand Total</b>	<b>100.00%</b>



# Asset Allocation



# Scheme Features



<b>Scheme Type</b>	An open ended scheme investing in equity, arbitrage and debt	
<b>Plans</b>	Regular Plan   Direct Plan	
<b>Option</b>	Growth   IDCW	
<b>Minimum Application Amount</b>	Rs. 500 (Plus multiples of Re.1)	
<b>Minimum Additional Application</b>	Rs. 100 (Plus multiples of Re.1)	
<b>Entry Load</b>	Not Applicable	
<b>Exit Load</b>	<b>Particulars</b>	
	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.	
<b>Fund Manager</b>	Equity Portion: Mr. Sorbh Gupta Arbitrage Portion: Mr. Ilesh Savla Debt Portion: Mr. Siddharth Chaudhary	
<b>Benchmark Index</b>	Nifty Equity Savings TRI.	
<b>SIP/ SWP/ STP</b>	Available	
<b>NAV in Rs.</b>	Regular: 10.2360    Direct: 10.2900	
<b>AUM in Rs. Cr.</b>	23.45cr.	
<b>TER</b>	Regular: 1.30    Direct: 0.30	

# Bajaj Finserv Equity Savings Fund

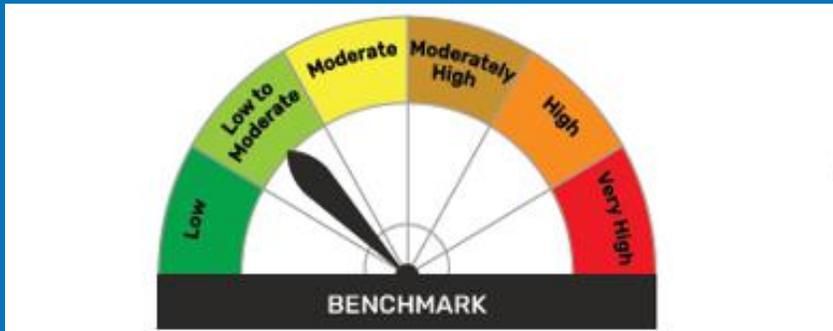
An open ended scheme investing in equity, arbitrage and debt

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

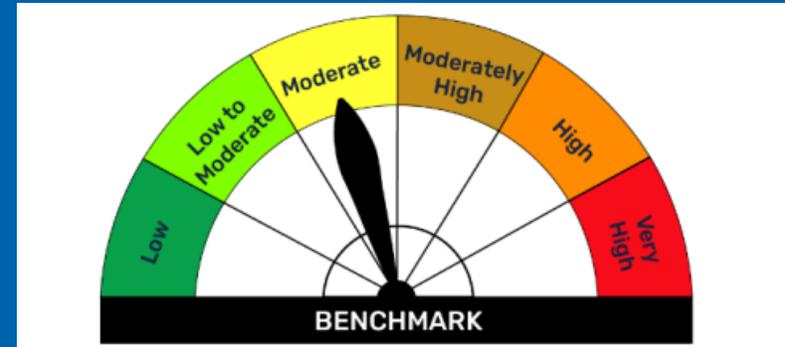
## SCHEME



The risk of the scheme is Moderate

## RISKOMETER

## 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\*:

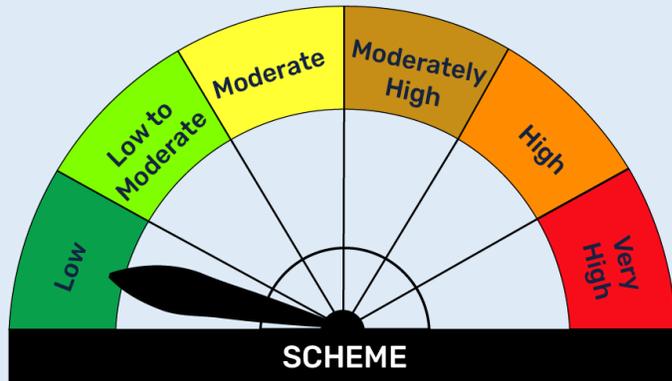
Short term income generation

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

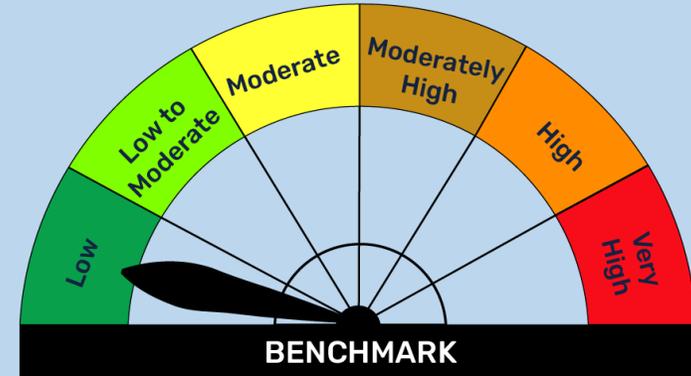
### Riskometer



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

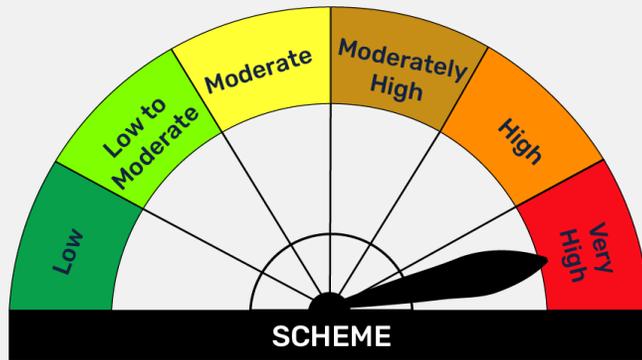
This product is suitable for investors who are seeking\*:

- 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

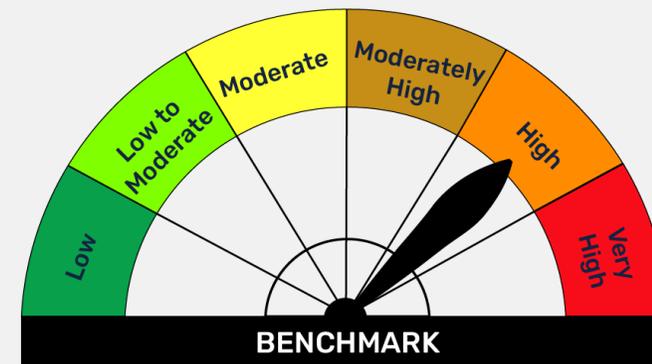
### Riskometer

#### Scheme



The risk of the scheme is very high

#### Benchmark



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 carefully.

# Product Label and Riskometer

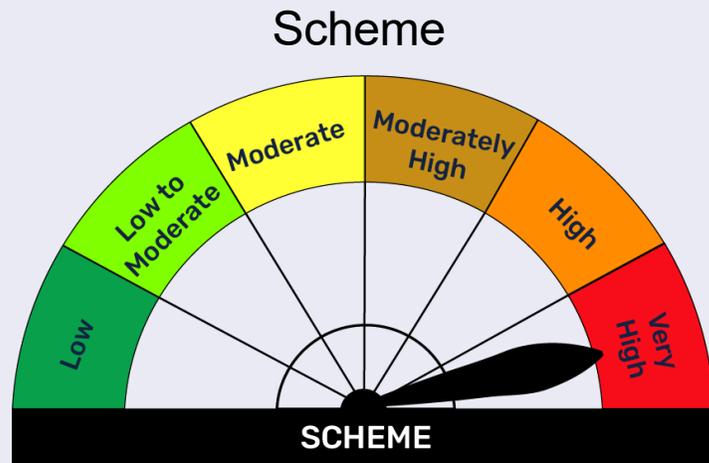
## Bajaj Finserv Multi Asset Allocation Fund

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

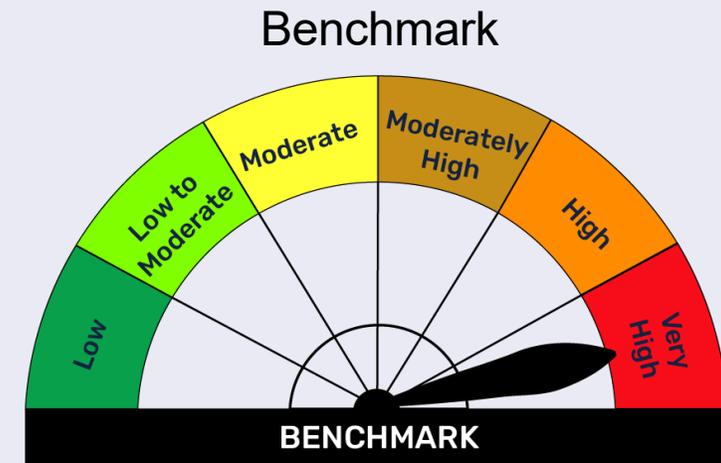
**This product is suitable for investors who are seeking\*:**

- **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



The risk of the scheme is very high



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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