

Bajaj Finserv ELSS Tax Saver Fund

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

July 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

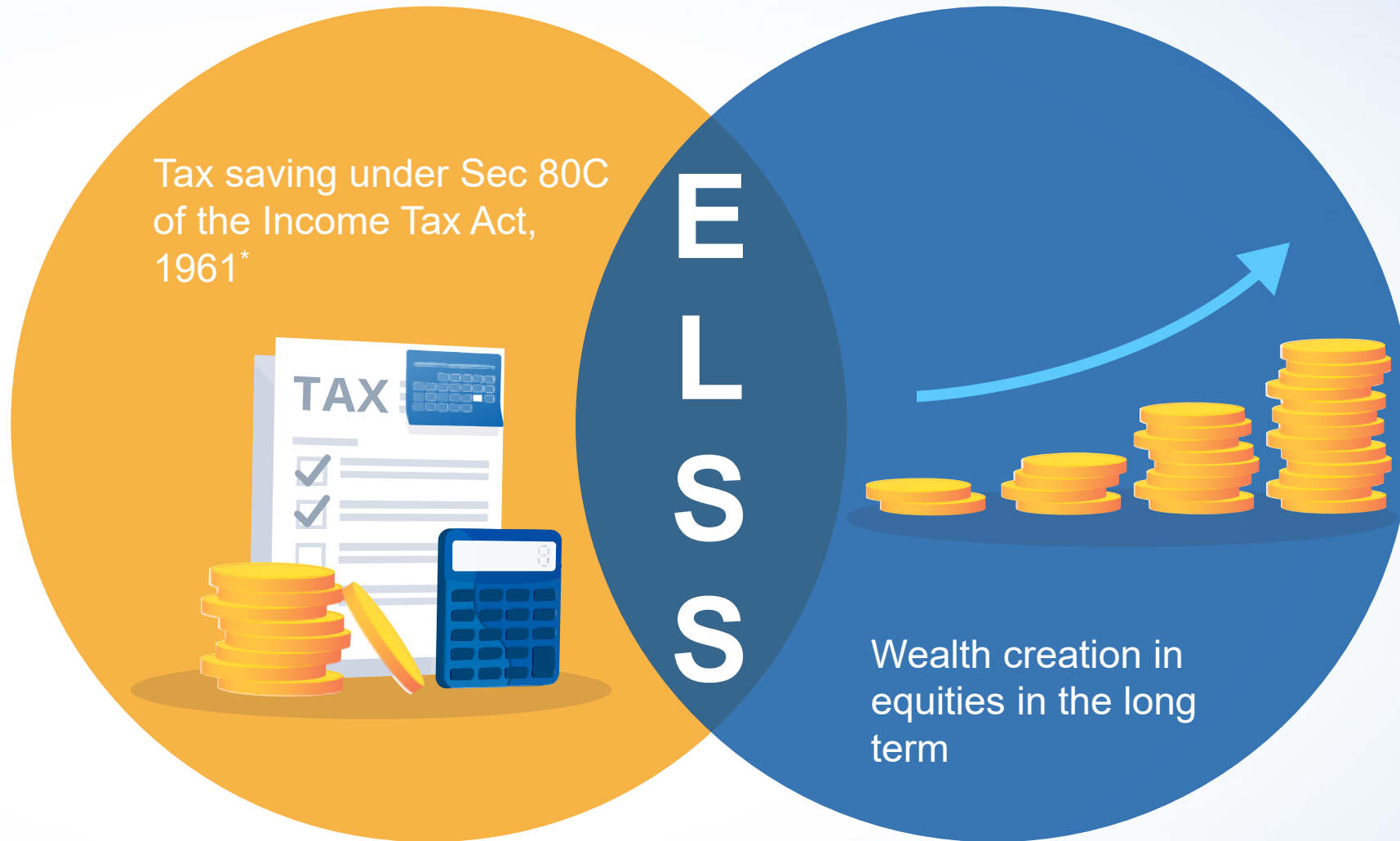
Investment Avenues	ELSS	PPF	NSC	Tax Saving FDs
Returns	Market linked	7.10%	7.70%	3% - 8% (depending on the Bank)
Guaranteed Returns	No	Yes	Yes	Yes
Lock-in Period	3 Years	15 Years	5 Years	5 Years
Tax on Returns	12.5% LTCG on profits above Rs. 1.25 Lakhs	No	Taxable	Taxable on Maturity

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

Data as on 30th 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	₹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 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

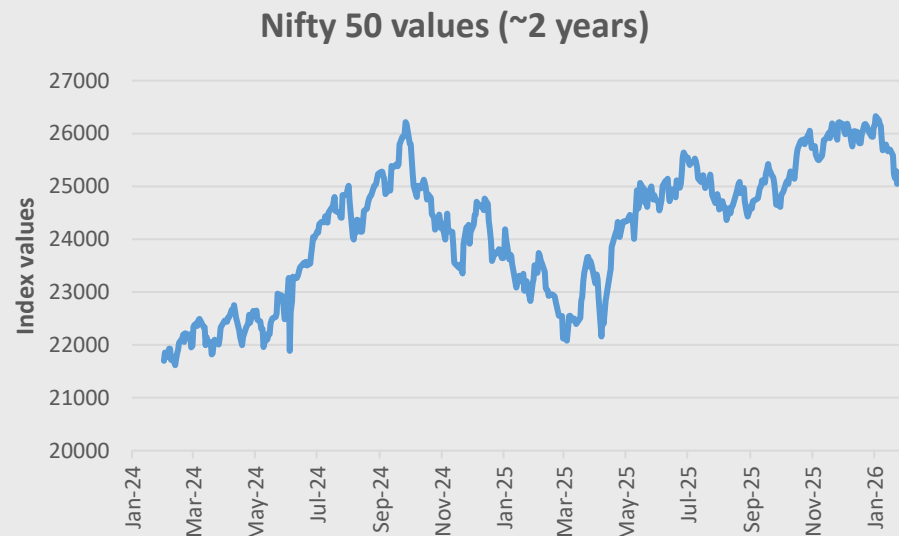
A question that most
Tax-Saving investors
ask

Are Equities Safe?

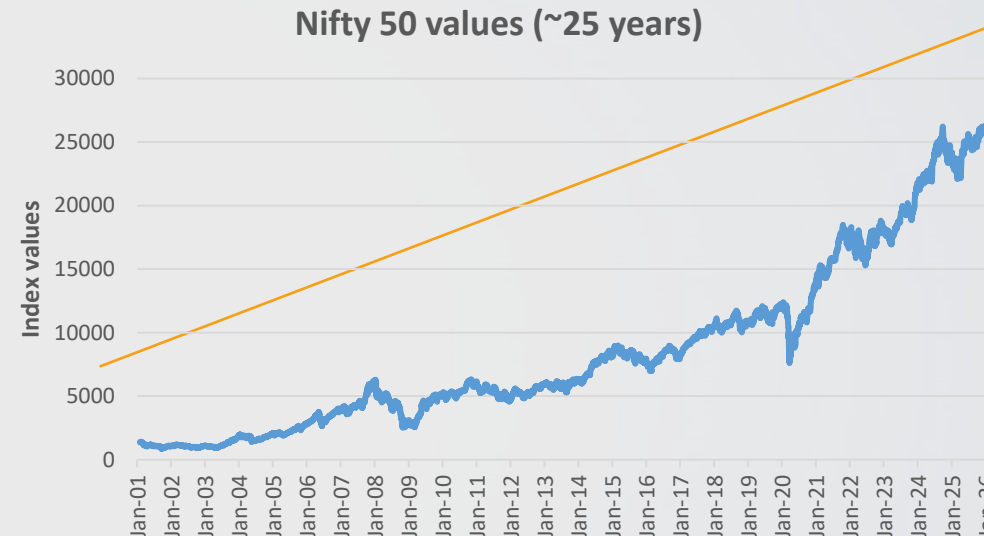


Why Equities for tax saving?

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).**

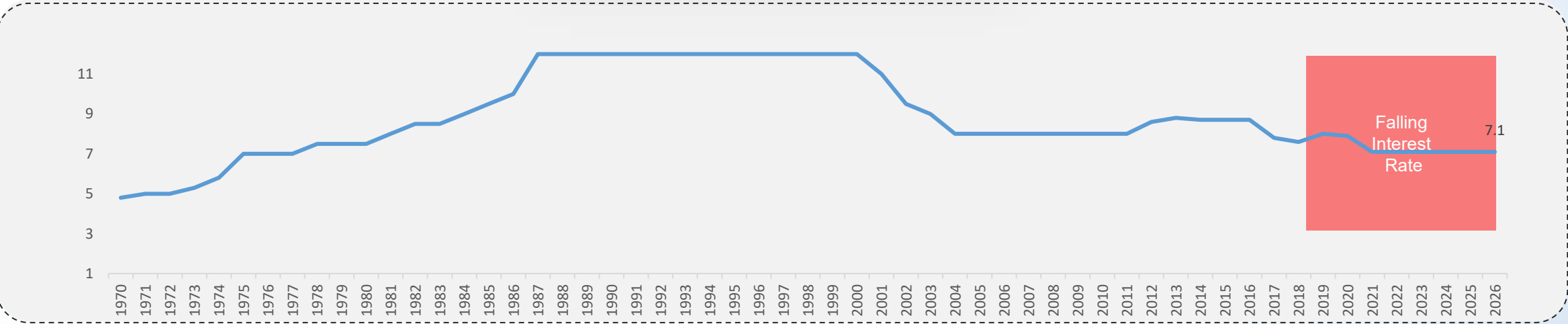


**Why not consider ELSS for
the long term, given its
potential for relatively
better returns?**



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 31st 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 efficiency[^]



SIP Facility



Long term wealth creation
potential



Tax benefits under section
80C*



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

[^]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

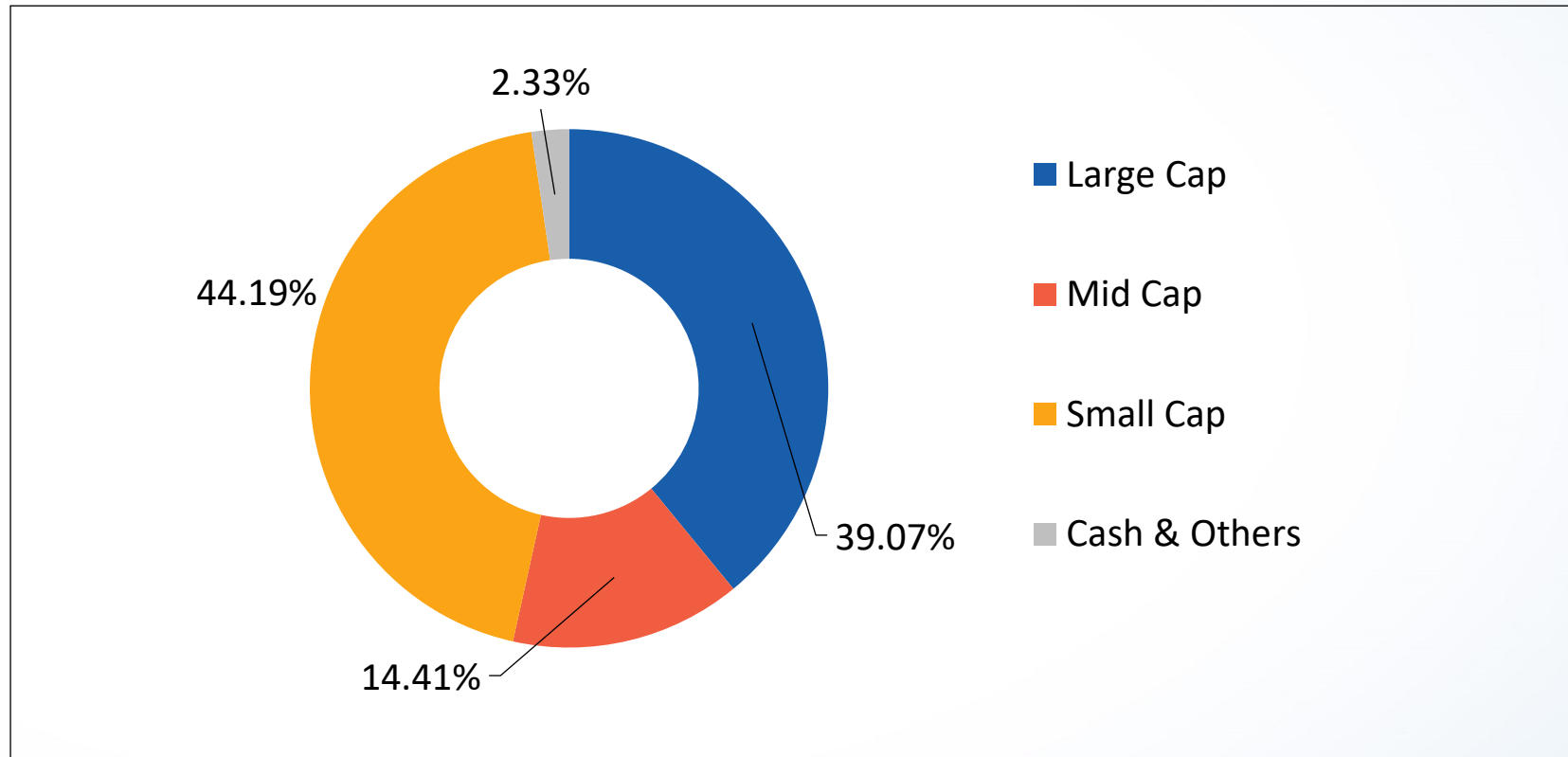
Stock	Market Value as % of Net Asset (Eq)
HDFC Bank Limited	6.89%
Reliance Industries Limited	6.32%
ICICI Bank Limited	5.81%
State Bank of India	4.44%
Nitin Spinners Limited	4.39%
Zyklus Wellness Limited	3.59%
Crompton Greaves Consumer Electricals Limited	3.15%
Five Star Business Finance Limited	2.89%
Larsen & Toubro Limited	2.82%
Gabriel India Limited	2.77%
Divi's Laboratories Limited	2.63%
JK Cement Limited	2.51%
Bandhan Bank Limited	2.43%
Tata Steel Limited	2.43%
BOROSIL RENEWABLES LIMITED	2.40%
Timken India Limited	2.36%
Indigo Paints Limited	2.23%
Pondy Oxides & Chemicals Ltd	2.22%
Eternal Limited	2.07%
Sundaram Finance Limited	2.03%
Garware Technical Fibres Limited	2.01%
Bharat Dynamics Limited	1.88%
Billionbrains Garage Ventures Ltd	1.85%
Steel Authority of India Limited	1.81%

Stock	Market Value as % of Net Asset (Eq)
S.J.S. Enterprises Limited	1.64%
K.P.R. Mill Limited	1.59%
Kotak Mahindra Bank Limited	1.56%
GlaxoSmithKline Pharmaceuticals Limited	1.54%
Glenmark Pharmaceuticals Limited	1.50%
Balkrishna Industries Limited	1.40%
Arvind Fashions Limited	1.35%
KNR Constructions Limited	1.33%
Bajaj Finserv Limited	1.18%
Go Digit General Insurance Limited	1.12%
Indo Tech Transformers Limited	1.11%
Vedanta Aluminium Metal Limited	1.07%
Pricol Limited	1.02%
Sedemac Mechatronics Limited	0.99%
Coforge Limited	0.92%

Stock	Market Value as % of Net Asset (Eq)
Godfrey Phillips India Limited	0.82%
RHI Magnesita India Limited	0.82%
MTAR Technologies Limited	0.79%
Cera Sanitaryware Limited	0.51%
Prudent Corporate Advisory Services Limited	0.51%
Century Plyboards (India) Limited	0.46%
Pfizer Limited	0.25%
Vedanta Power Ltd	0.10%
Vedanta Oil and Gas Ltd	0.08%
Vedanta Iron And Steel Limited	0.08%
Equity	97.67%
Reverse Repo / TREPS	0.41%
Cash & Cash Equivalent	1.92%
Grand Total	100.00%

Data as on 30th June 2026

Bajaj Finserv ELSS Tax Saver Fund – Market cap split



Data as on 30th June 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 : 11.5320 Direct: 11.8220

AUM in Rs. cr.: 87.43.

BER (%): Regular: 2.10 Direct: 0.67

Bajaj Finserv ELSS Tax Saver Fund

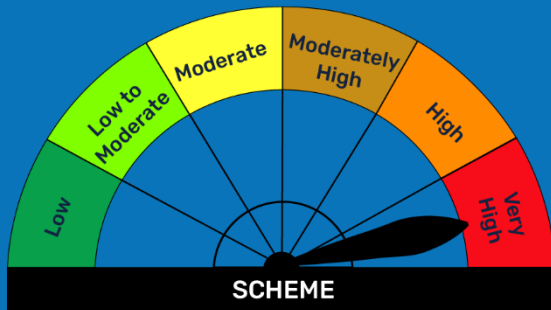
(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

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

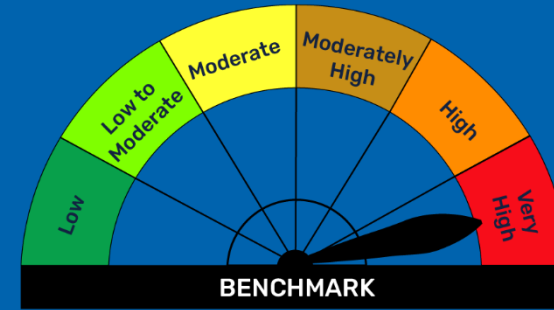
SCHEME



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



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