

Press release

Bajaj Finserv AMC Launches Bajaj Finserv Equity Savings Fund for Balanced Growth Potential and Stability

- *A balanced portfolio of equity, arbitrage, and debt, offering growth potential and stability without the worries of low inflation adjusted returns*
- *An actively managed, hybrid strategy designed to participate in equity-led growth, reduce volatility, and offer tax efficiency.*

Mumbai/ Pune, July 28th, 2025: Bajaj Finserv AMC today announced the launch of the Bajaj Finserv Equity Savings Fund, an open-ended scheme that invests across equity, arbitrage, and debt instruments. The New Fund Offer (NFO) begins on July 28, 2025 and will be on till August 11, 2025.

The fund offers investors a way to bridge the gap between traditional fixed-income instruments and high volatility equity-oriented investments.

For years, traditional Indian investors have found themselves caught between two extremes—fixed deposits and other debt instruments that offer stability but often fail to beat inflation, and pure equity investments that have potential for higher long term returns but come with high volatility.

Bajaj Finserv Equity Savings Fund is designed to provide a middle ground for investors. Its portfolio combines growth-oriented equities, low-risk arbitrage opportunities, and income-generating fixed income instruments. This strategic allocation aims to deliver long term capital appreciation along with stable income potential while reducing overall portfolio volatility.

Speaking on the fund's launch, **Ganesh Mohan, Managing Director at Bajaj Finserv AMC**, said, *"The Bajaj Finserv Equity Savings Fund offers investors financial confidence and a steady wealth creation opportunity through a balanced approach. By combining growth-oriented equities, stable debt, and low-risk arbitrage, it aims to deliver consistent returns with reduced volatility. In an environment where inflation impacts fixed income and equity markets remain relatively unpredictable, this diversified strategy helps manage risk while capturing upside potential. With tax efficiency as an added advantage, the fund serves as a smart, all-in-one solution for disciplined and stable long-term savings growth."*

A key advantage of the fund lies in its tax-efficient structure. By maintaining a minimum of 65% overall equity allocation (including arbitrage), it qualifies as an equity-oriented scheme, making it eligible for long-term capital gains (LTCG) tax at 12.5% (along with an exemption on LTCG of up to Rs 1.25 lakh in a financial year). This structure can offer more favourable post-tax outcomes, particularly for investors in higher tax brackets, than traditional fixed income instruments.

The fund is suitable for various types of investors – those seeking limited equity exposure with controlled risk, those looking for steady income through regular withdrawals, and those seeking tax-efficient, low-volatility returns over market cycles. Additionally, the fund offers flexibility and stability through features such as SWP-readiness for efficient income planning, smooth reallocation for conservative strategies, and access to REITs and InvITs, enhancing diversification within a hybrid portfolio.

With this balanced approach, the fund offers investors an avenue for tax-efficient, potential for long term inflation-beating returns with low volatility and the ability to adapt to market conditions, offering stability during downturns and the potential to capture growth opportunities during market upswings.

Nimesh Chandan, Chief Investment Officer at Bajaj Finserv AMC, commented, “Bajaj Finserv Equity Savings Fund is an actively managed, hybrid strategy designed for a relatively conservative investor. It will provide investors with an opportunity to participate in the equity market with reduced volatility.. The fund’s net equity portion will primarily comprise well-established companies with low volatility in stock prices. Allocation of net equity will change based on opportunities to participate at reasonable valuations. On the debt side, we prioritize high-quality securities and sovereign papers, actively managed to ensure stability and consistent returns. The allocation to arbitrage will provide investors a hedged equity exposure, to benefit from cash and futures market spreads.”

The Equity portion of the fund will be managed by Mr. Sorbh Gupta (Head – Equity), Arbitrage by Ilesh Savla, and the Debt portion by Mr. Siddharth Chaudhary (Head – Fixed Income).

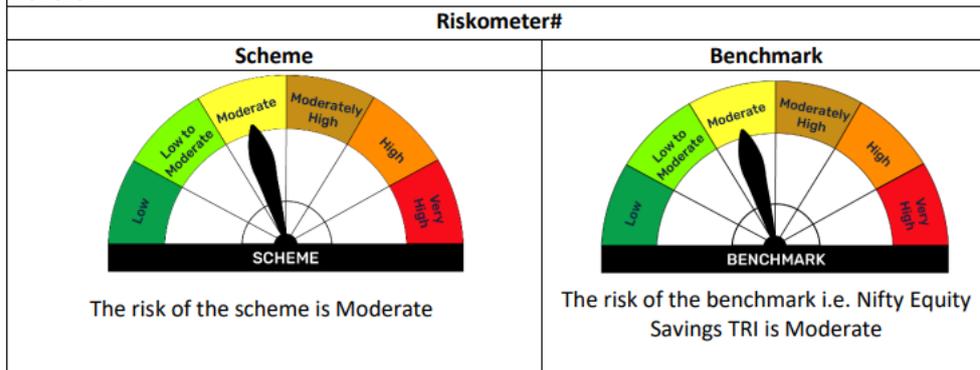
The fund has no lock-in period and offers flexibility of SIP/SWP/STP modes. The minimum application amount is ₹500 (Plus multiples of Re.1), with a minimum additional application of ₹100 (Plus multiples of Re.1). The fund offers both Growth and IDCW (Income Distribution cum Capital Withdrawal) options.

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



#The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made.

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

About Bajaj Finserv Asset Management Limited

Bajaj Finserv Asset Management Limited (BFAML) is a 100% subsidiary of Bajaj Finserv Limited. Backed by one of India’s most respected brands, BFAML is set to offer an array of innovative investment solutions using a differentiated approach to investing, including but not limited to, mutual funds (equity, debt, hybrid), portfolio management services and alternative investment funds, subject to regulatory approval. With a future-focused investment strategy, it aims to help every Indian achieve life’s financial goals.

To know more, visit www.bajajamc.com **For media queries, contact:**

Venkat Raman
Bajaj Finserv Asset Management Limited
venkat.raman@bajajamc.com