

Bajaj Finserv

Large and Mid Cap Fund

(An open ended equity scheme investing in both large cap and mid cap stocks)

Frequently Asked Questions

1. What is Bajaj Finserv Large and Mid Cap Fund?

- Invests a minimum of 35% each in Large Cap and Mid Cap stocks, respectively.
- Invests across a range of sectors and industries.
- Differentiated investment strategy based on Moat investing

2. What is the Investment objective of the scheme?

To generate long-term capital appreciation by investing in a diversified portfolio of equity and equity related securities, predominantly in large and mid-cap stocks from various sectors. The fund manager may also seek participation in other equity and equity related securities. However, there is no assurance that the investment objective of the Scheme will be achieved.

3. Why you should invest in Bajaj Finserv Large and Mid Cap Fund?

Differentiated investment strategy based on Moat investing.
Benefit of relative stability through large caps as well as potential of creating alpha through mid caps over long run.
Bottom up stock picking approach and a sector agnostic fund with adequate diversification for risk mitigation.
Participate in themes that may not be available in large cap segment.

4. What are the Investment Strategies?

The scheme aims to generate long-term capital appreciation/income by predominantly investing in equity and equity-related securities of large-cap and mid-cap companies. The fund manager seeks to invest in companies having a distinct competitive advantage over its peers. Like a castle surrounded by a moat for protection against attack, a moat in business refers to a company's competitive advantage that makes it difficult for competitors to challenge its position in the market.

For detailed asset allocation, please refer to the [Scheme Information Document](#)

5. What is a moat in investing?

- An economic moat is an investment strategy that involves seeking out companies with a sustainable competitive advantage, or a 'moat'.
- Like a castle surrounded by a moat for protection against attack, a moat in business refers to a company's unique advantage that makes it difficult for competitors to challenge its position in the market.
- The theory is the moat protects the company's market position, allowing it to generate long-term profits. Determining the competitive advantage of any company is crucial to investing, and a more extensive moat makes a stock a better bet.

6. Why to invest in Moat Companies?

- **Stable Return:** Moat Investing targets companies with sustainable competitive advantages, offering stable returns over the long term.
- **Lower risk:** Strong Moats protects companies from competitive threats and market volatility, reducing investment risk.
- **Long-term Growth:** Investing in companies with durable moats provides exposure to long-term growth potential and consistent profitability.
- **Outperformance:** Moat Companies often outperform competitors and the broader market, leading to potentially higher returns for investors over long term.
- **Quality Focus:** Moat investing prioritizes quality over short-term trends, focusing on companies with proven resilience and success.
- **Peace of Mind:** Investing in companies with strong moats offers investors peace of mind, knowing their investments are in solid, competitive businesses.

7. What is the Minimum Application amount?

- During NFO:

Minimum application amount (lumpsum) - Rs. 500 and in multiples of Re.
Systematic Investment Plan (SIP): Rs. 500 and above: minimum 6 instalments.

- During ongoing offer:

Fresh subscription - Rs. 500/- and in multiples of Re. 1/-

Minimum additional application amount - Rs. 100/- and in multiples of Re. 1/-

Systematic Investment Plan (SIP):Rs. 500 and above: minimum 6 instalments

Minimum amount for switch-in - Rs. 500 and in multiples of Re. 1.

8. How is Bajaj Finserv Large and Mid Cap Fund taxed?

In equity oriented funds, gains on investments redeemed before one year attract short term capital gains tax at 15%. Gains above Rs 1 lakh on investments sold after one year attract long term capital gains tax at 10%. Thus, long term capital gains of up to Rs 1 lakh are tax-free in equity oriented funds.

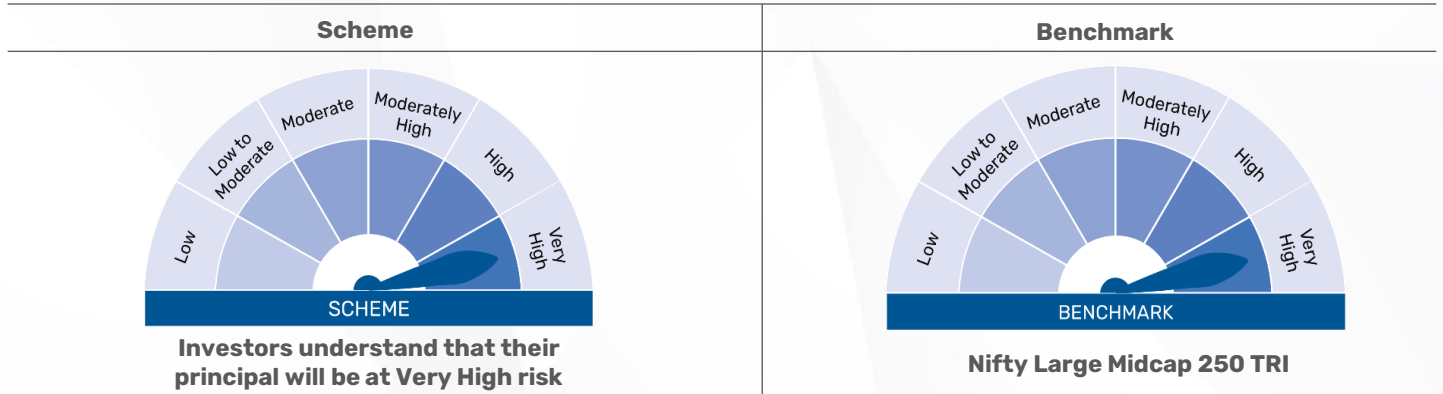
Product Label

This product is suitable for investors who are seeking*:

- Wealth creation over long term
- Open ended equity scheme investing in both large cap and mid cap stocks

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

Riskometer#



#The 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.

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