

BAJAJ FINSERV FLEXI CAP FUND

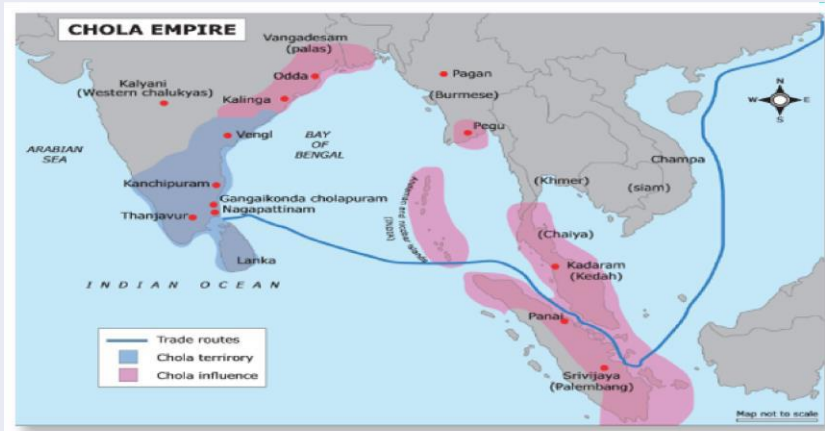
(An open ended equity scheme
investing across large cap, mid cap,
small cap stocks)

FUTURE-READY INVESTMENT: MEGATRENDS STRATEGY

AUGUST 2025

Megatrends – Historical Perspective

CHOLA DYNASTY: PIONEERING THE ART OF NAVY BUILDING



Empire and Influence

Naval Expansion and Modernization

Prominent Chola king develops a powerful navy in the 10th century.

South East Asian Conquest

Cholas used their strong navy to expand their influence in Southeast Asia.

Historical Legacy

The Chola Dynasty's naval achievements in East Asia shaped the region's history and set a precedent for future maritime power.



Organized Navy In India

12TH CENTURY EUROPE: NAVY FOR TERRITORIAL EXPANSION



English Naval Fleet

Lost Focus

Most invasions in the next 500-600 years took place via the land route through the Northwest of the Indian subcontinent.

Skill Loss

The skill of shipbuilding was lost, and many Indian kingdoms lacked a navy.

Strategic Advantage Shifts

European countries recognized the strategic advantages of having a strong naval fleet.

Opportunity Moves Ashore

European countries expanded their trade and military influences through colonization, enabling them to extend their control over various regions.



Portuguese Fleet

MARATHAS: IDENTIFYING A MEGATREND - SHIP BUILDING



Sindhudurg Fort and Naval Fortifications



Maratha Naval Tactics

Naval Expansion and Modernization

The Marathas, with their vision of maritime dominance, initiated the construction of a strong naval fleet.

Naval Warfare Expertise

Marathas honed their naval warfare skills and employed tactics to counter the Portuguese naval prowess.

Containing the Portuguese

Naval force played a crucial role in restricting Portuguese control and expansion of economic growth.

Megatrends: Business Perspective

SUCCESS IS CONFLUENCE OF PREPAREDNESS + MEGATRENDS



Easy Access

Improved Internet
Broadband Connectivity.



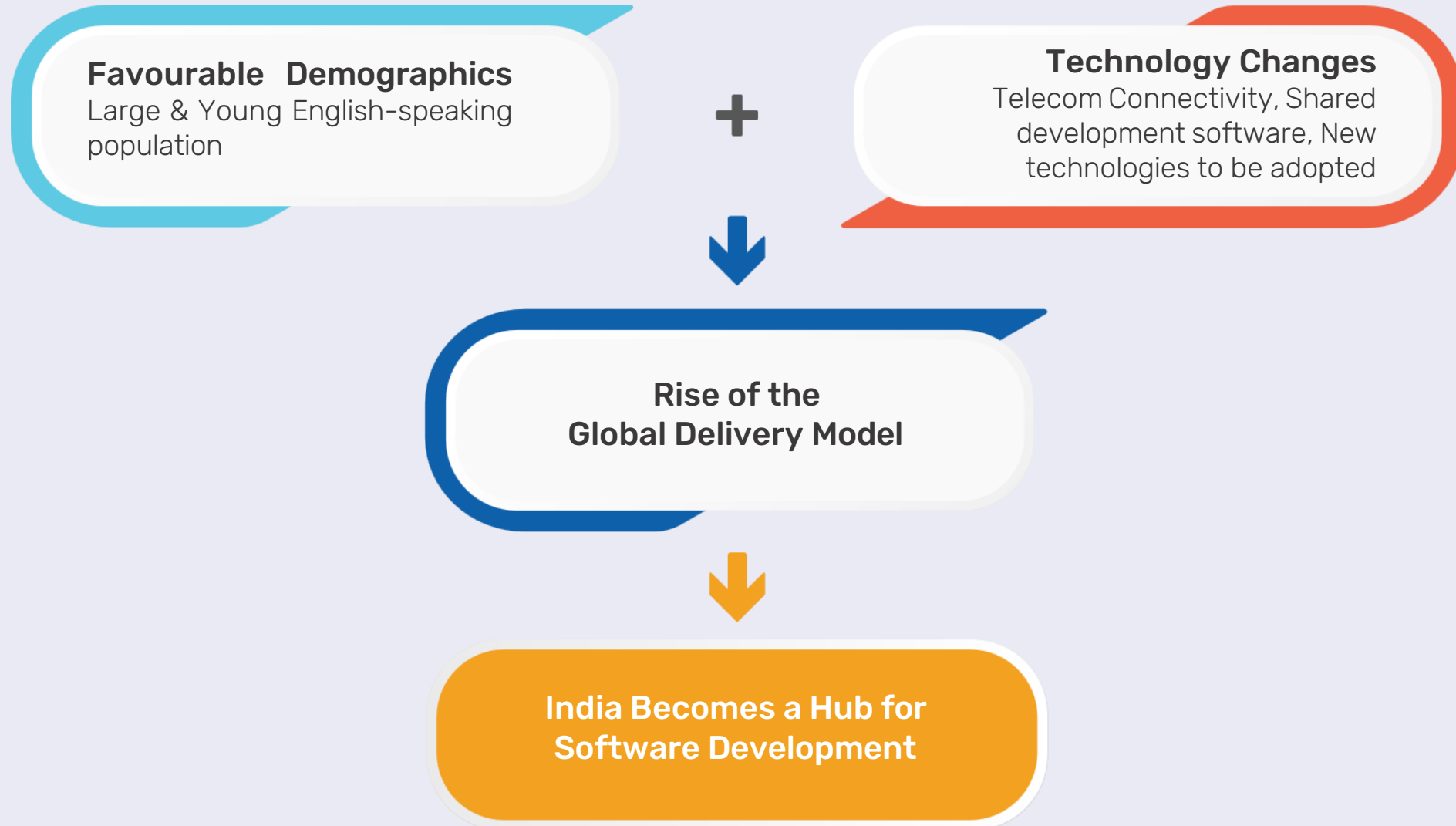
Social Media Integration

Seamless sharing fueled viral
videos and audience growth.

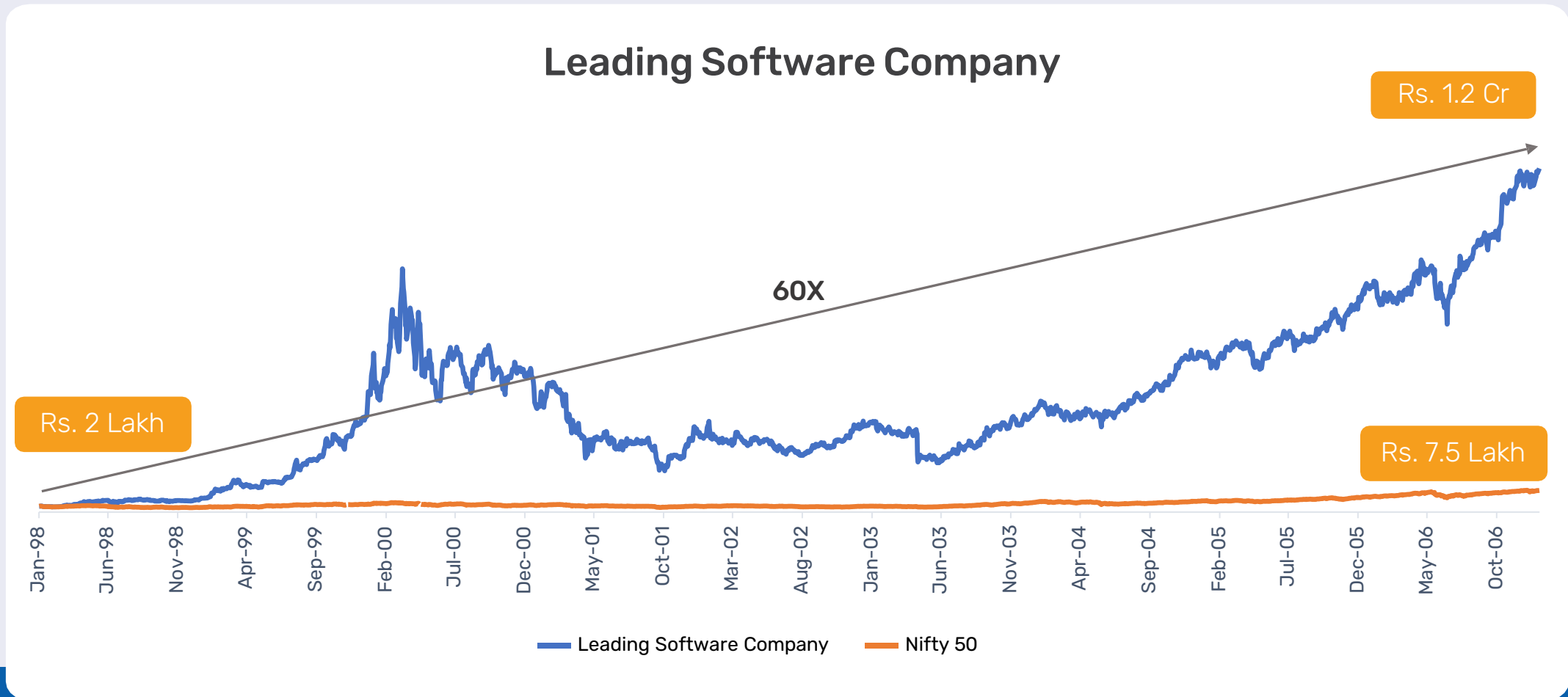
YouTube's success can be attributed to seizing opportunities at the right time by embracing advancements in hardware, software, telecom, and shifting generational preferences.

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INDIA – MEGATRENDS STUDY 1 – YEAR 1998

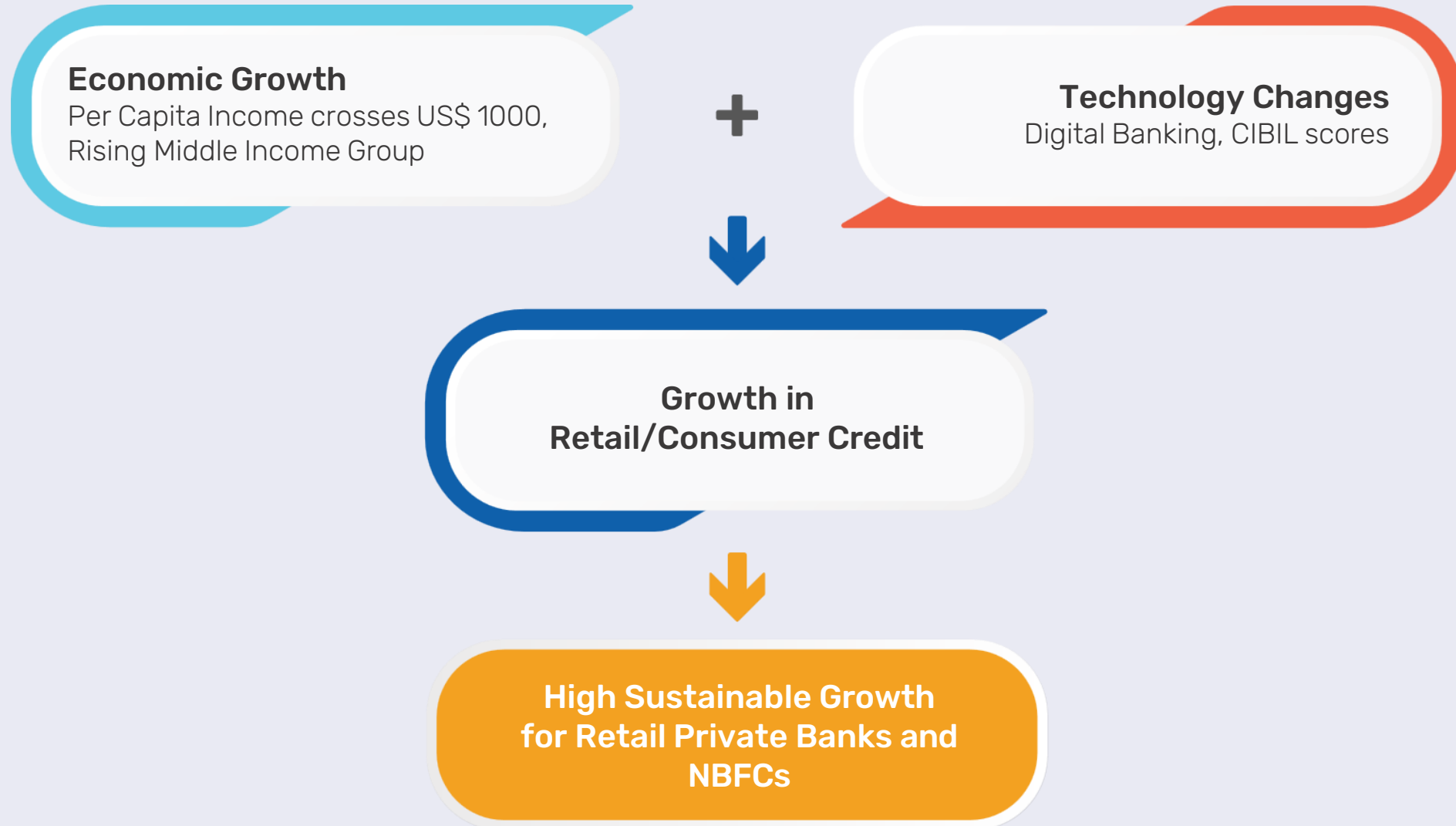


INDIA – MEGATRENDS STUDY 1 – YEAR 1998

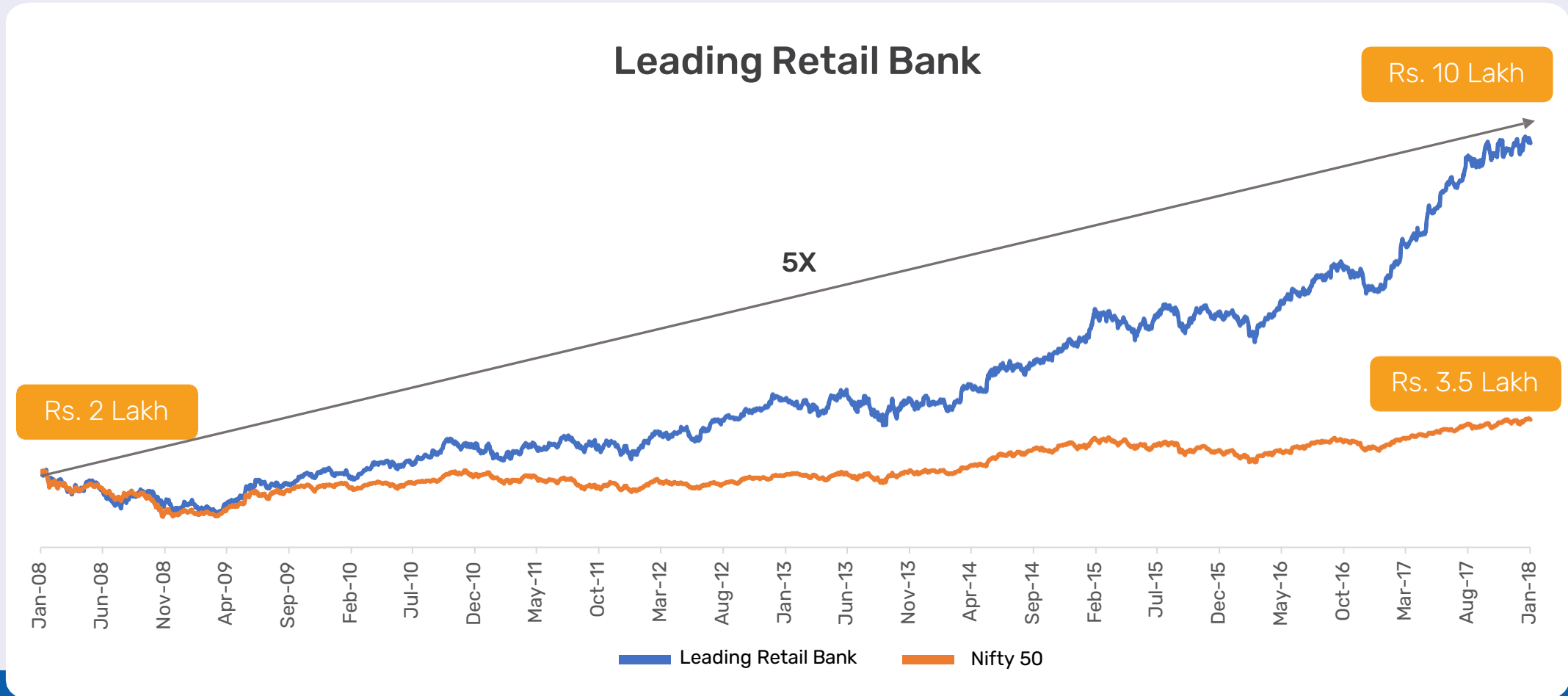


In a span of approx. 9 years, a prominent technology company harnessed the power of digitization, outsourcing, a low-cost technical workforce, and globalization to achieve an extraordinary growth of 60 times. This transformation turned a modest Rs. 2 lakh investment into an impressive Rs. 1.2 crore.

INDIA – MEGATRENDS STUDY 2 – YEAR 2008

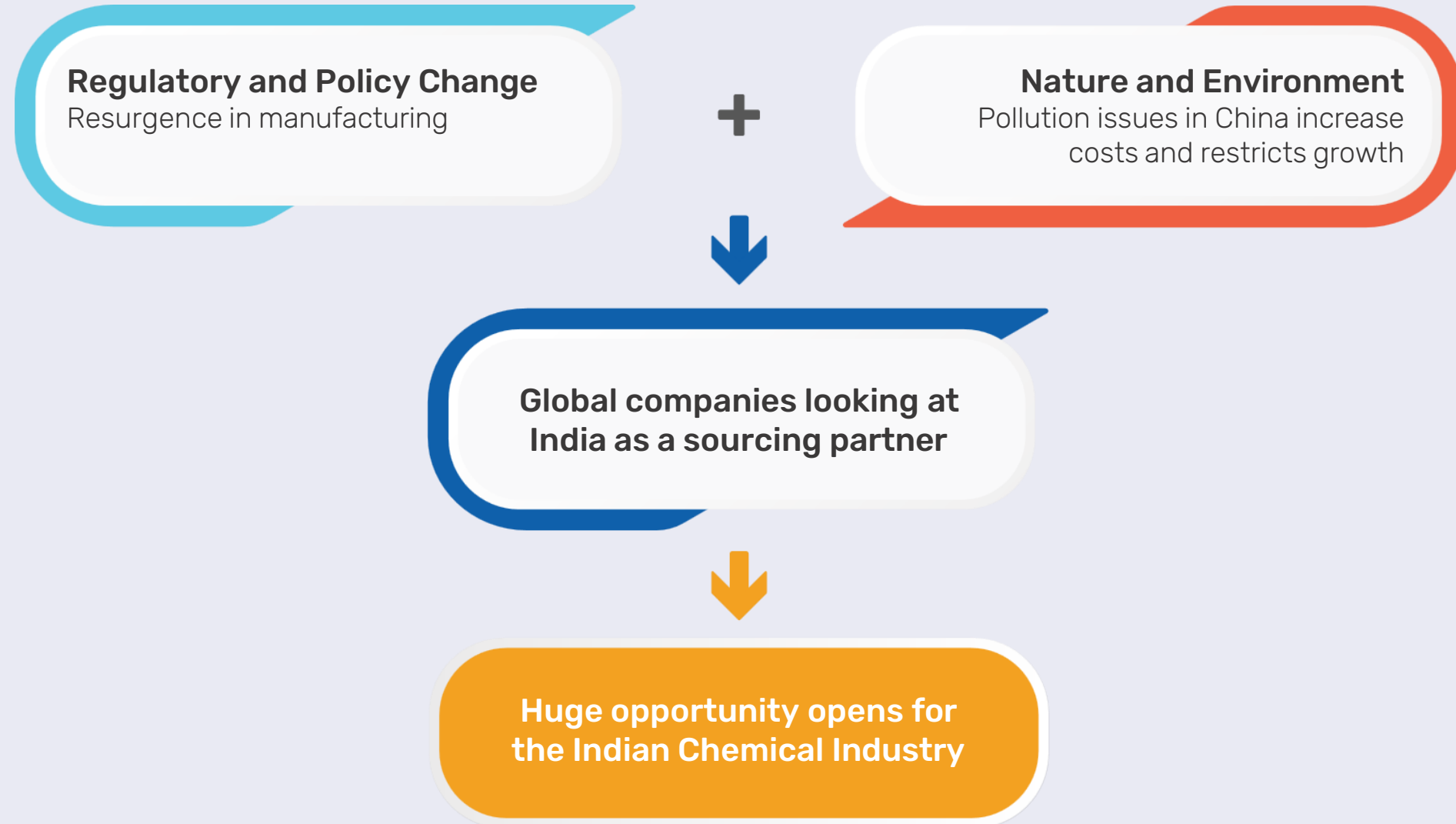


INDIA – MEGATRENDS STUDY 2 – YEAR 2008

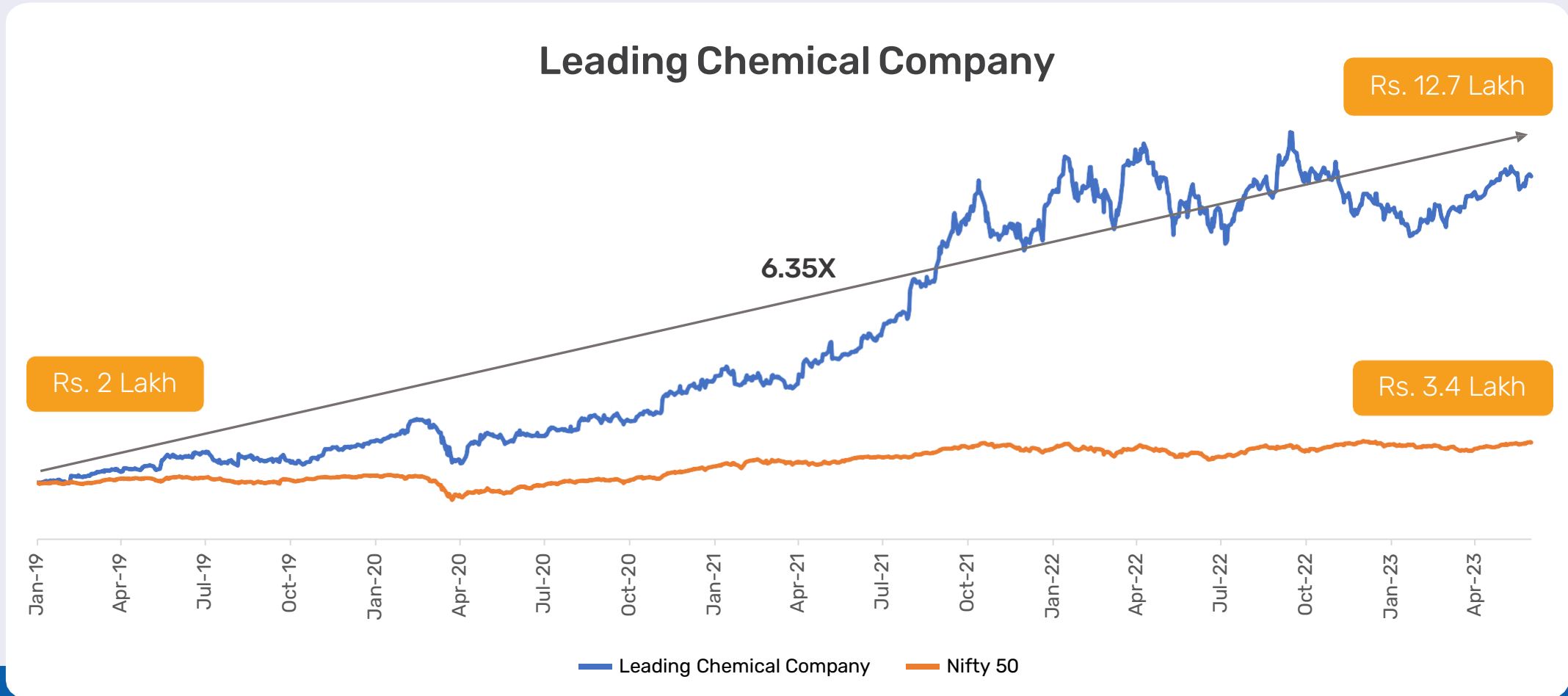


By capitalizing on the megatrends of the emerging middle class, financial liberalization, and fintech, a prominent bank achieved high growth, turning a Rs. 2 lakh investment into Rs. 10 lakh within a span of 10 years multiplying the initial investment by 5 times.

INDIA – MEGATRENDS STUDY 3 – YEAR 2018



INDIA – MEGATRENDS STUDY 3 – YEAR 2018

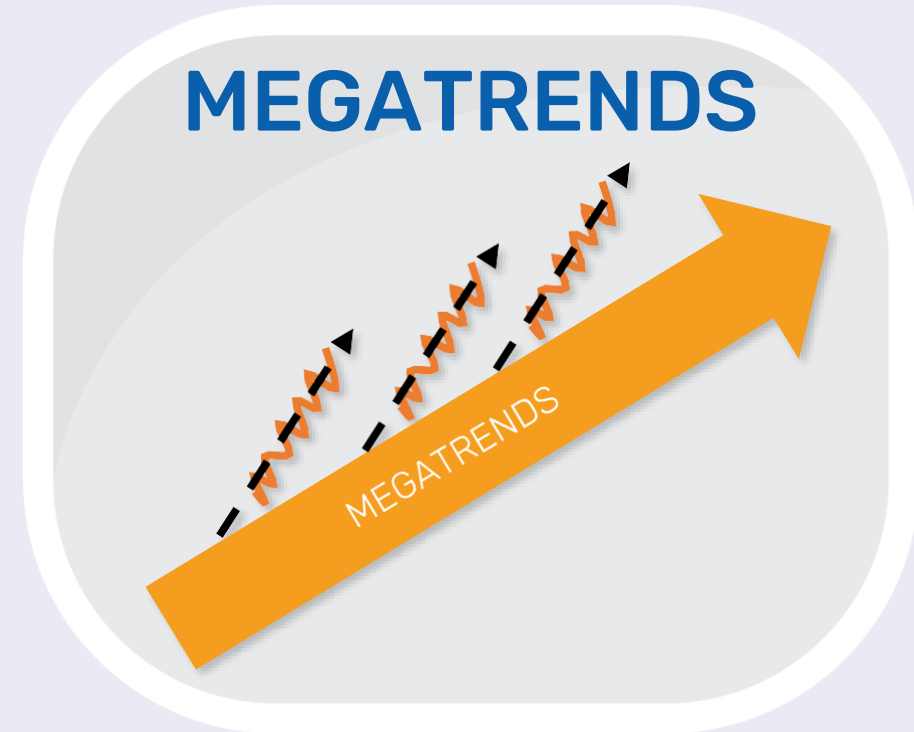
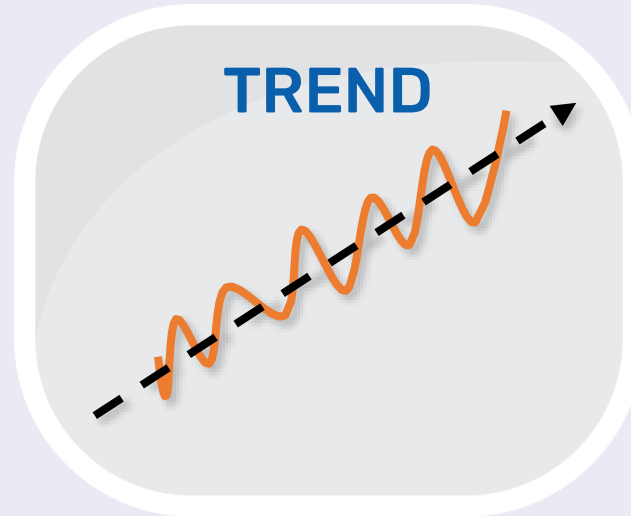
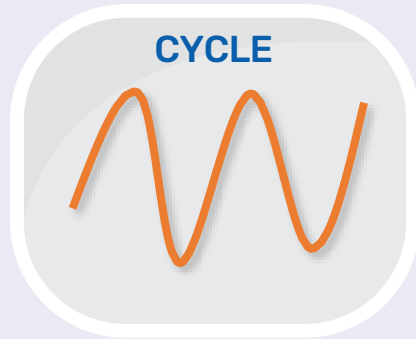


Harnessing megatrends such as the resurgence in manufacturing, a leading chemical company achieved notable results, multiplying a Rs. 2 lakh investment by 6.35 times and transforming it into an impressive Rs. 12.7 lakh in just ~4 years*



A Megatrend is a powerful long-term change that affects economies, businesses and companies.

MEGATRENDS INVESTING: BUY & WATCH

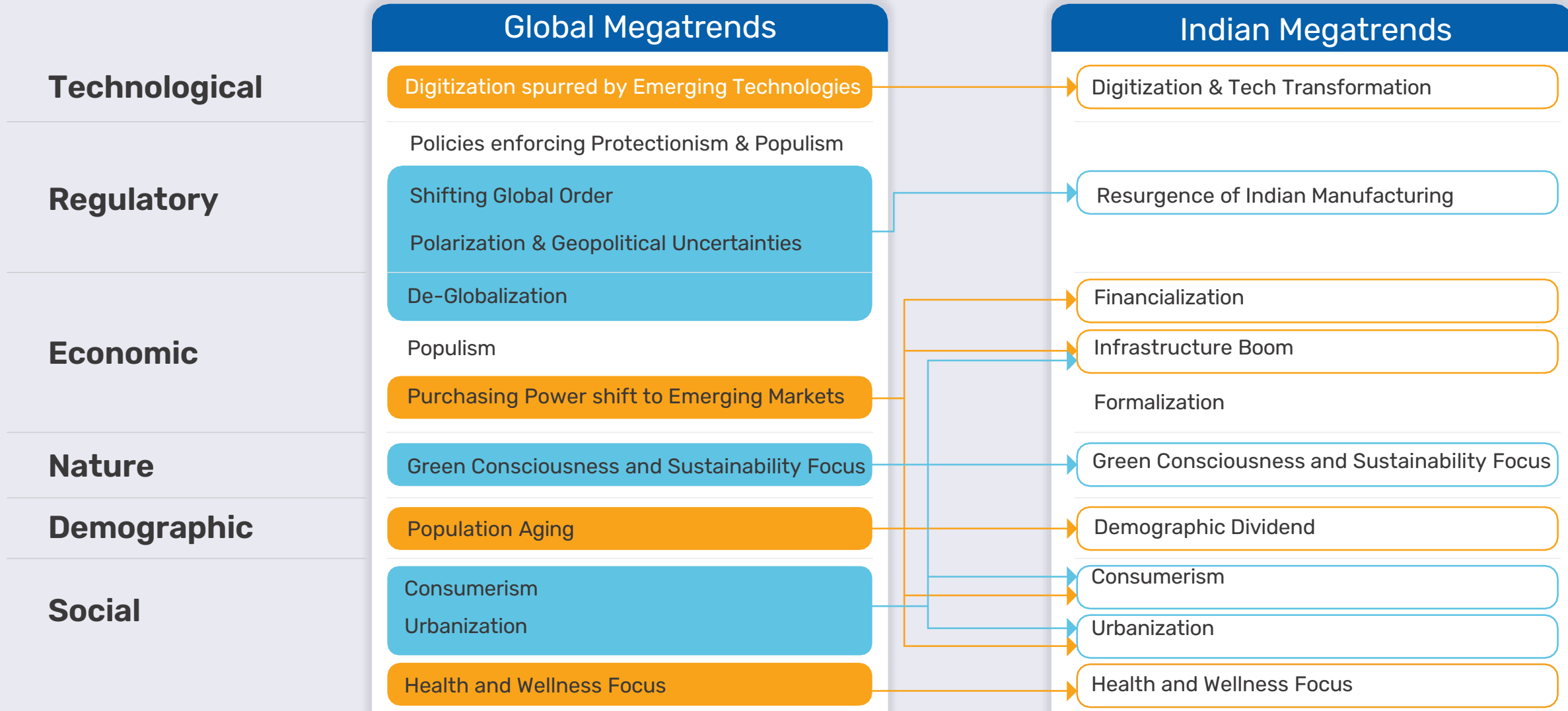


UNDERSTANDING THE SOURCE OF:



TECHNOLOGICAL	REGULATORY	ECONOMIC	NATURE	DEMOGRAPHIC	SOCIAL
Digitization & Tech Transformation	Resurgence of Indian Manufacturing	Financialization	Green Consciousness and Sustainability Focus	Demographic Dividend	Health and Wellness Focus
		Infrastructure Boom			Consumerism & Urbanization

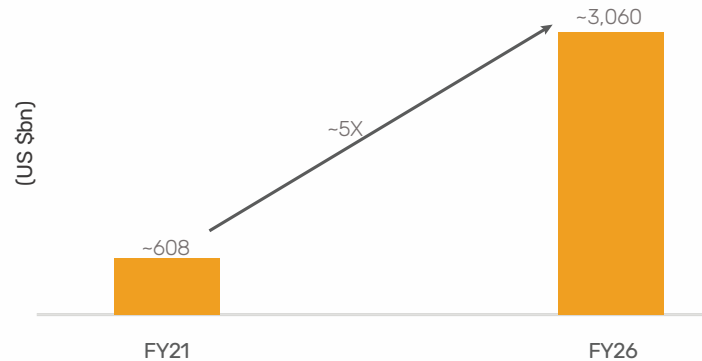
INTERLINKAGES BETWEEN GLOBAL MEGATRENDS AND INDIAN MEGATRENDS



CURRENT MEGATRENDS



Technology-Digitization & Tech Transformation



UPI (Unified Payments Interface) transactions in India may surge to a fivefold increase by FY 2026.

Source: PayTM RHP

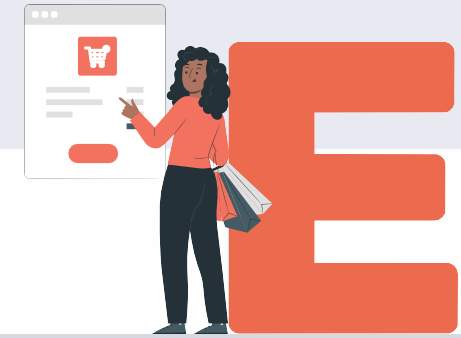


Regulatory - Resurgence of Indian Manufacturing

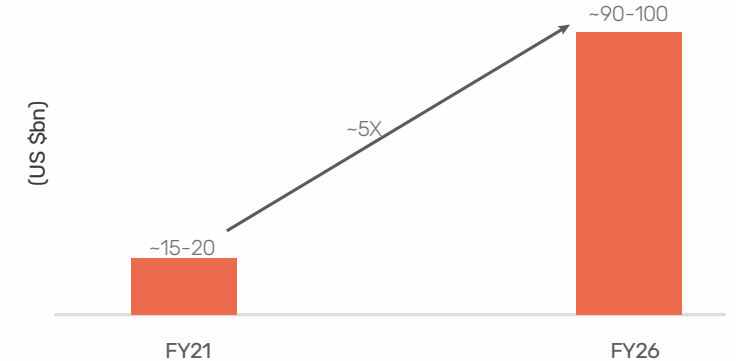


The PLI Scheme seeks to make India a global manufacturing hub.

Source: GS Report/PIB



Economic-Formalisation



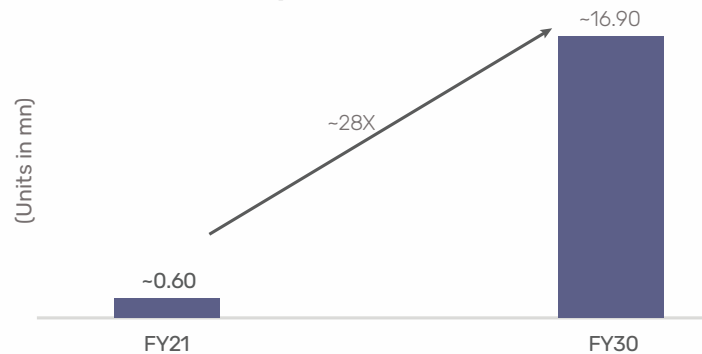
The BNPL* business is expected to grow fivefold by FY26.

*Buy now pay later
Source: PayTM RHP

CURRENT MEGATRENDS

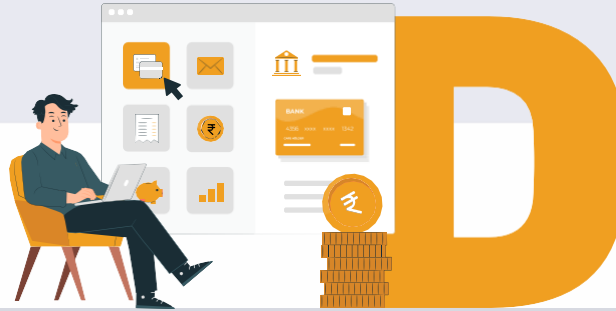


Nature-Green Consciousness & Sustainability Focus

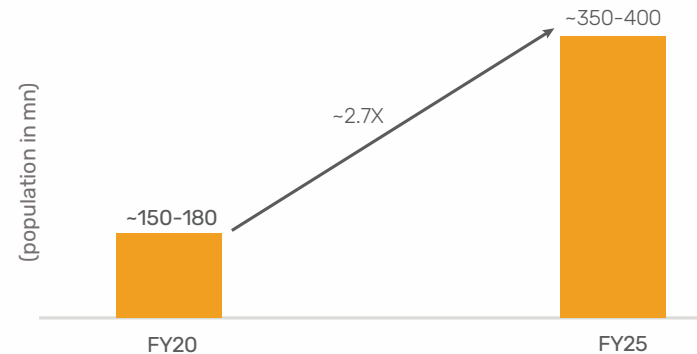


India's EV production is expected to rise from 0.6 mn units in FY21 to ~16.90 mn units by FY30.

Source: www.researchandmarkets.com/reports/5457633



Demographic Dividend

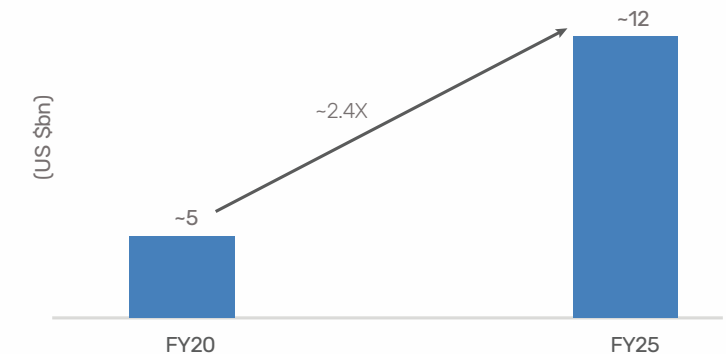


The e-commerce customer base is expected to grow by 2.7 times by FY25.

Source: Bernstein report



Social – Rising Consumerism and Urbanization



Social Behavior is changing radically. Eating out expense may rise 2.4 times by FY25.

Source: Nykaa RHP

INTRODUCING BAJAJ FINSERV FLEXI CAP FUND

(An open ended equity scheme investing across large cap, mid cap,
small cap stocks)

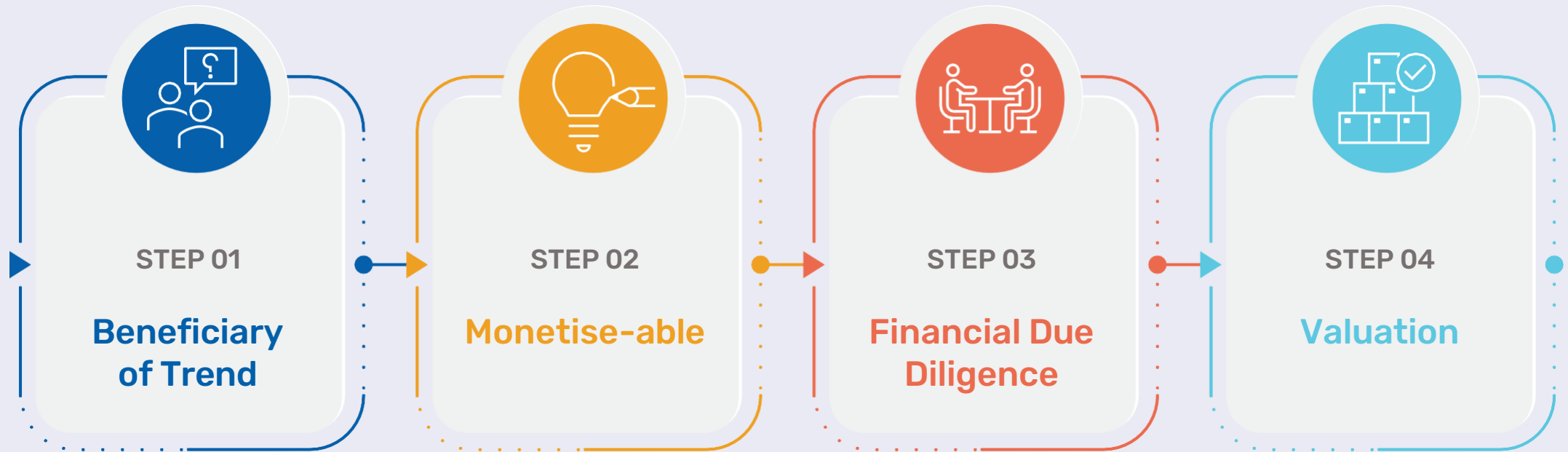
“Nothing is more powerful than an idea whose time has come.”— Victor Hugo

MEGATRENDS TO PORTFOLIO



A Portfolio of companies with the potential of sustainable high growth.

TREND ASSESSMENT & STOCK SELECTION PROCESS



Select the Business and Management that can capitalise on the opportunity

Understand Financials

Ascertain appropriate valuation zone

INQUBE PROCESS

OUR INVESTMENT PHILOSOPHY

INFORMATION EDGE

- Outperform the market on superior information collection

INQUBE

QUANTITATIVE EDGE

- Outperform the market on processing information better
- Quant models, Analytical models

BEHAVIORAL EDGE

- Outperform the market by better decision making
- Take advantage of crowd over-reaction and underreaction
- Reduces one's own behavioral pitfalls

Hunting Ideas

TOP-DOWN
IDEAS

ECONOMY

ECONOMY

INDUSTRY

INDUSTRY

COMPANY

COMPANY

BOTTOM-UP
IDEAS

Cycles

Behavioral
Screening

Analysing Ideas

- Business
- Management
- Valuation

Checklist

Pre-
mortem

Allocating

- Size
- Quality
- Value
- Growth
- Risk

Journal

Quant

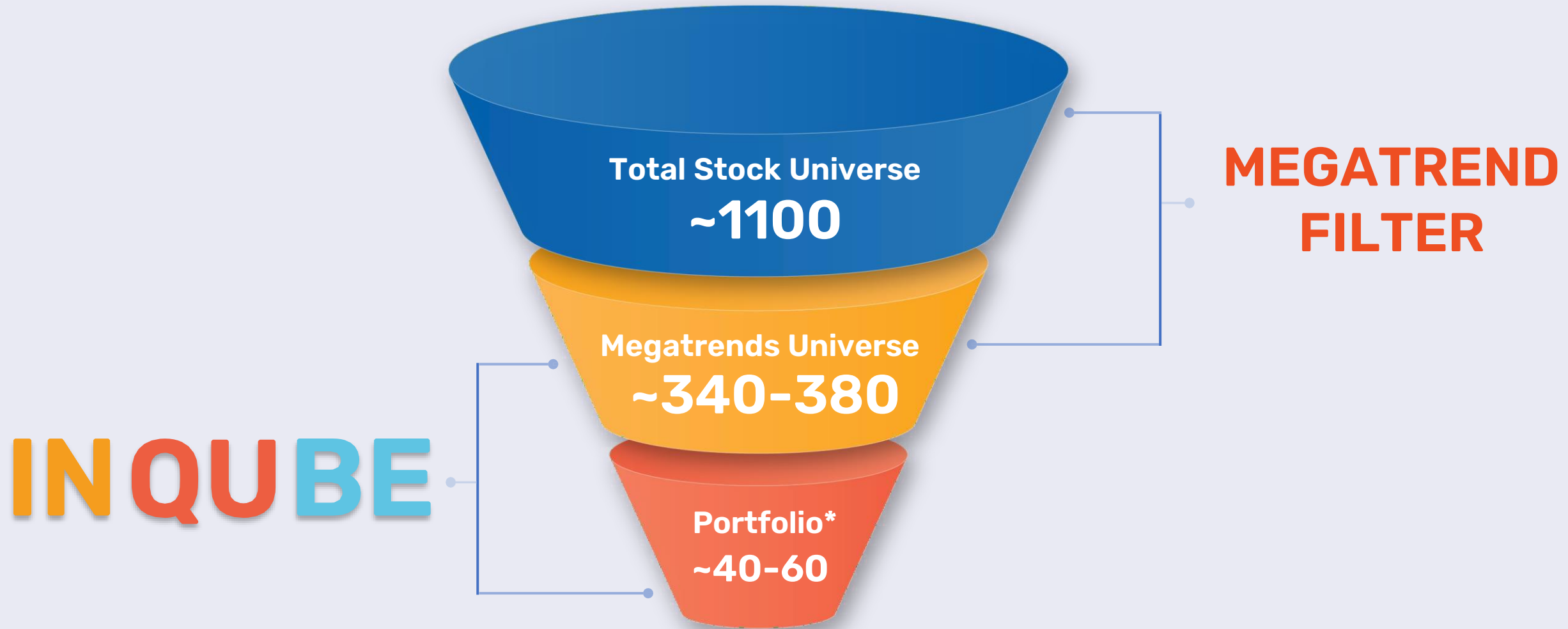
Pre-
commitment

MEGATRENDS TO PORTFOLIO



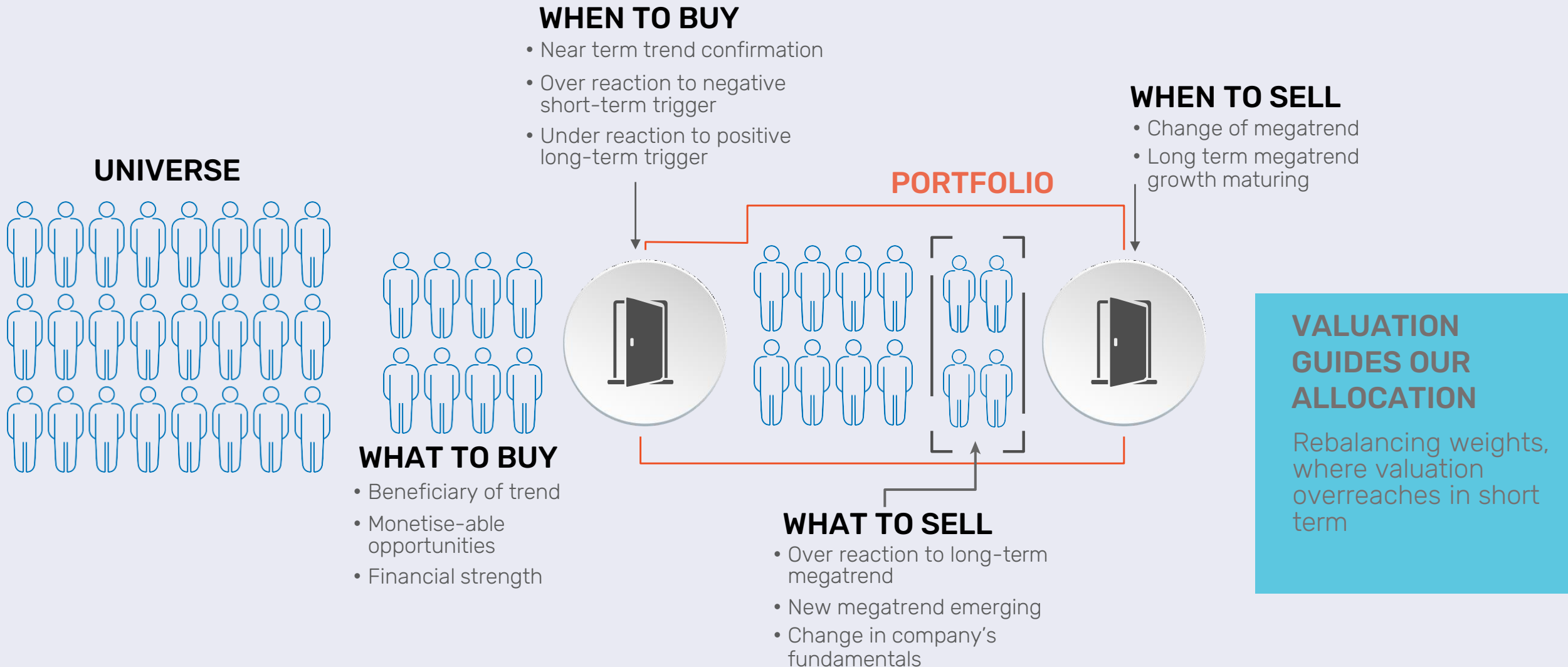
A Portfolio of companies with the potential of sustainable high growth.

PORTFOLIO CONSTRUCTION PROCESS



*The count of stocks mentioned is indicative and actual count will be subject to market conditions and opportunities available at the time of investment.

PORTFOLIO MANAGEMENT PROCESS



PORTFOLIO WHICH IS: 5 IN 1



Long-Term



Multi-Trend



Growth Compounders

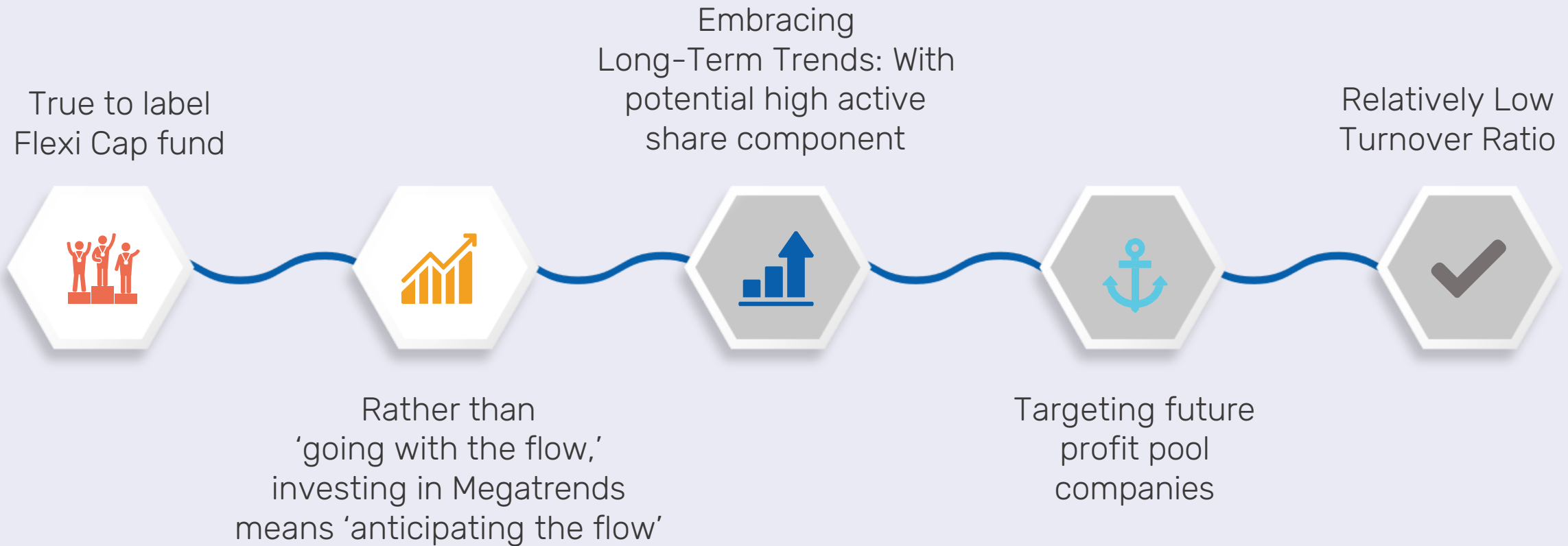


Multi-Sector



Flexi Cap

HOW BAJAJ FINSERV FLEXI CAP FUND IS A DIFFERENT PROPOSITION

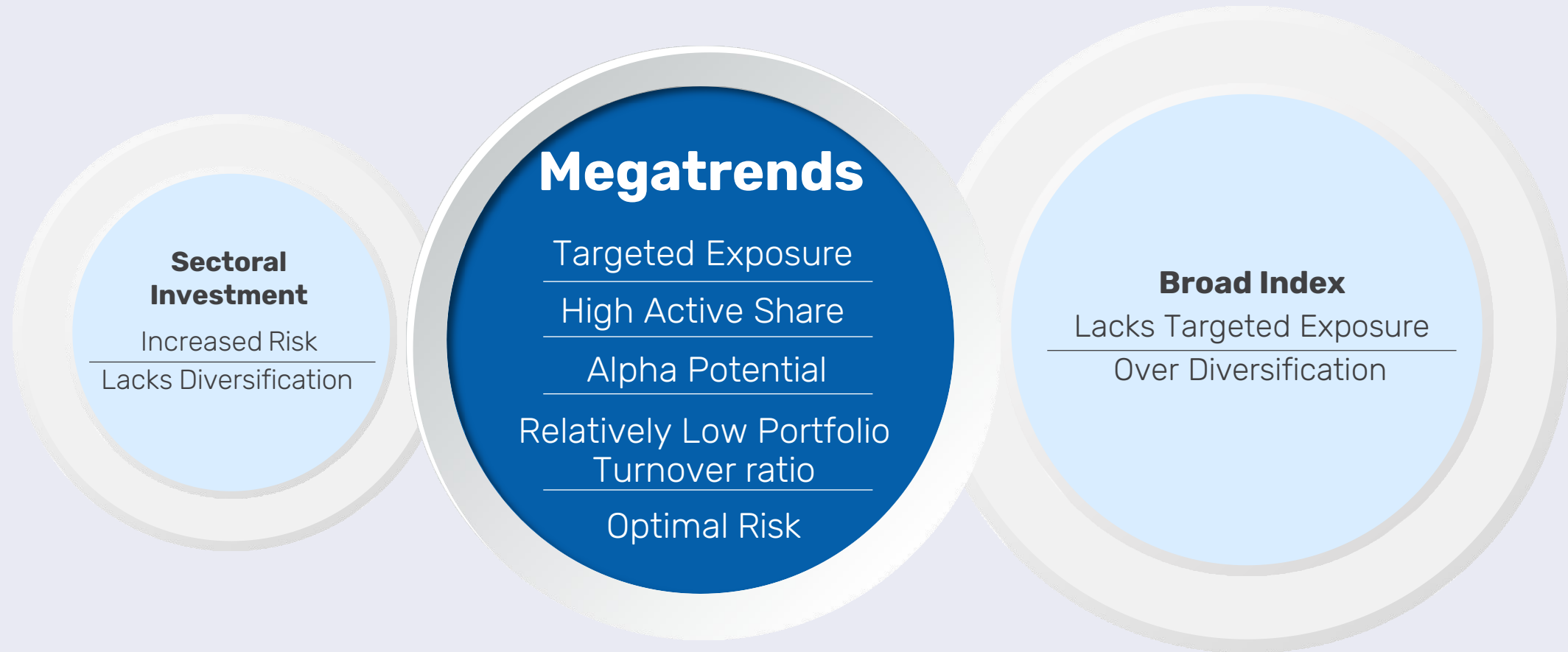


IDENTIFYING FUTURE WINNER

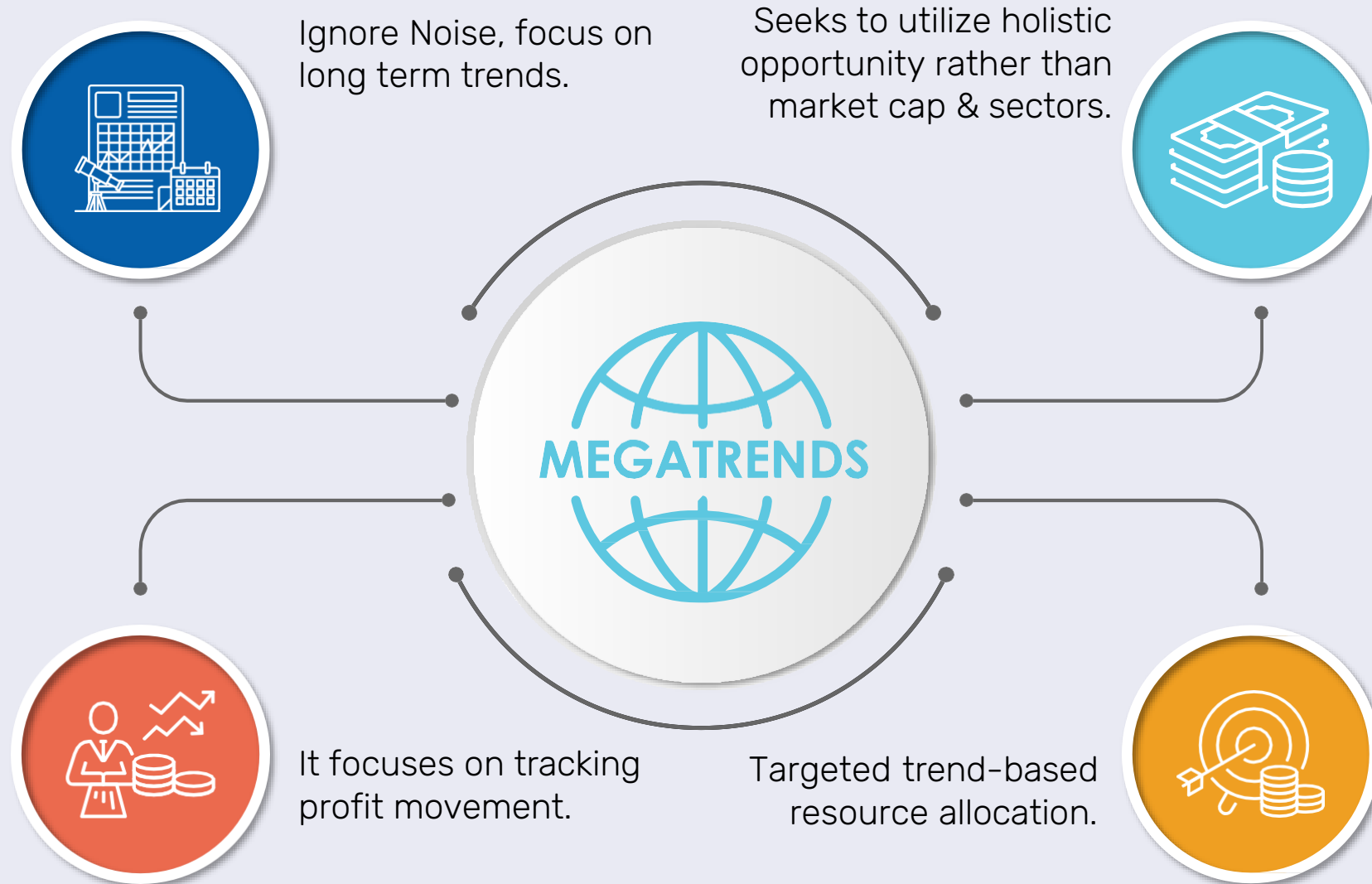


Rather than Going with the flow,
investing in Megatrends means
Anticipating the flow.

NAVIGATING MEGATRENDS: FINDING THE BALANCE



WHY BAJAJ FINSERV FLEXI CAP FUND IS USEFUL FOR INVESTORS?



KEY FEATURES OF THE FUND:



Investing in the megatrends with BAJAJ FINSERV FLEXI CAP FUND

(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

September 2025



TECHNOLOGICAL

REGULATORY

ECONOMIC

NATURE

DEMOGRAPHIC

SOCIAL

Company Name	Trend	% to Net Assets	Company Name	Trend	% to Net Assets	Company Name	Trend	% to Net Assets
HDFC Bank Limited	T E	6.43%	Neuland Laboratories Limited	E S	1.36%	Hitachi Energy India Limited	R E N	0.66%
State Bank of India	T E	3.37%	K.P.R. Mill Limited	R	1.30%	SBI Life Insurance Company Limited	S	0.65%
Divi's Laboratories Limited	E	2.78%	Affle 3i Limited	T D	1.30%	Cera Sanitaryware Limited	E D	0.60%
Aditya Birla Capital Limited	E S	2.53%	HDFC Life Insurance Company Limited	E S	1.23%	V-Mart Retail Limited	D S	0.58%
Godrej Consumer Products Limited	D S	2.46%	PB Fintech Limited	T E S	1.20%	Atul Limited	R	0.56%
Eternal Limited	T S	2.43%	360 One WAM Limited	E S	1.08%	Alkem Laboratories Limited	D S	0.56%
Infosys Limited	T	2.32%	GlaxoSmithKline Pharmaceuticals Limited	D S	1.03%	Vinati Organics Limited	R	0.54%
GE Vernova T&D India Limited	R E	2.31%	Ujjivan Small Finance Bank Limited	E	1.00%	PNB Housing Finance Limited	E S	0.53%
Hindustan Unilever Limited	D S	2.24%	Sanofi Consumer Healthcare India Limited	D S	1.00%	Metro Brands Limited	D S	0.52%
ICICI Bank Limited	T E	2.21%	Dr. Lal Path Labs Limited	D S	0.99%	Eicher Motors Limited	D S	0.51%
Britannia Industries Limited	D S	2.20%	Hindustan Aeronautics Limited	R	0.97%	FSN E-Commerce Ventures Limited	T D S	0.50%
Mahindra & Mahindra Limited	N S	2.13%	Havells India Limited	R S	0.96%	LTIMindtree Limited	T	0.49%
Cummins India Limited	R E	2.07%	The Ramco Cements Limited	R E	0.86%	Yes Bank Limited	T E	0.49%
Jio Financial Services Limited	E	2.06%	HEG Limited	R N	0.83%	KSB Limited	N	0.47%
Siemens Energy India Limited	R E	2.03%	Schneider Electric Infrastructure Limited	R E	0.79%	VA Tech Wabag Limited	R N	0.47%
Bajaj Finance Ltd	E S	2.01%	Suzlon Energy Limited	R N	0.77%	Neogen Chemicals Limited	R N	0.34%
Multi Commodity Exchange of India Limited	E	2.00%	Shaily Engineering Plastics Limited	R S	0.77%	Grindwell Norton Limited	R	0.31%
Radico Khaitan Limited	D S	1.94%	Apollo Hospitals Enterprise Limited	D S	0.75%	Emcure Pharmaceuticals Ltd	D S	0.30%
Swiggy Limited	T S	1.91%	InterGlobe Aviation Limited	E S	0.74%	CRISIL Limited	R E	0.30%
Sobha Limited	E S	1.82%	Allied Blenders And Distillers Limited	D S	0.74%	Safari Industries (India) Limited	D S	0.29%
Reliance Industries Limited	T R E N S	1.81%	Can Fin Homes Limited	E S	0.73%	RHI Magnesita India Limited	R E	0.27%
Tata Consultancy Services Limited	T	1.74%	United Breweries Limited	D S	0.72%	Bharat Electronics Limited	R	0.26%
Kajaria Ceramics Limited	R E S	1.70%	Landmark Cars Limited	S	0.72%	Brainbees Solutions Ltd	D S	0.23%
Jubilant Foodworks Limited	T D S	1.61%	Asian Paints Limited	E D S	0.71%	Tech Mahindra Limited	T	0.20%
Amber Enterprises India Limited	R S	1.61%	Go Digit General Insurance Ltd	E	0.70%	Restaurant Brands Asia Limited	D S	0.14%
Sun Pharmaceutical Industries Limited	E D	1.57%	Gillette India Limited	D S	0.68%	MRF Limited	E S	0.04%
DLF Limited	E S	1.47%	Pondy Oxides & Chemicals Ltd	N	0.67%			
UNO Minda Limited	R	1.44%						

● TECHNOLOGICAL

● REGULATORY

● ECONOMIC

● NATURE

● DEMOGRAPHIC

● SOCIAL

These 6 color dots represent each trend and the dots after each company's name represent it's presence in that particular trend wherever applicable. We have also shown % to Net Assets for each company. Data as on 31st August 2025

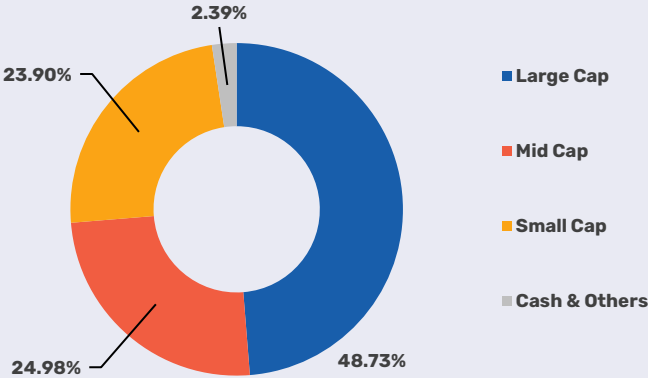
Investing in the megatrends with

BAJAJ FINSERV FLEXI CAP FUND

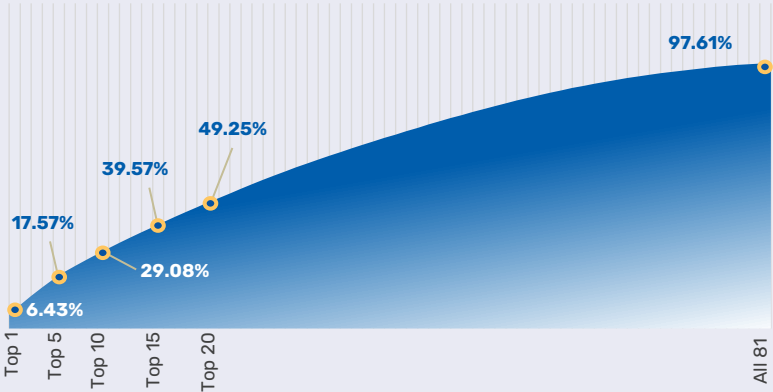
An open ended equity scheme investing across large cap, mid cap, small cap stocks

“Nothing is more powerful than an idea whose time has come” – Victor Hugo

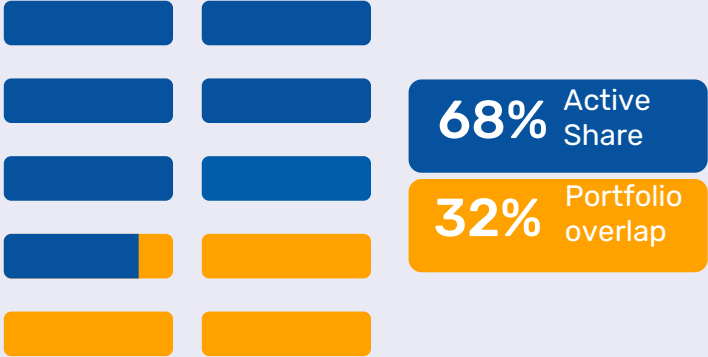
Market Cap Breakup



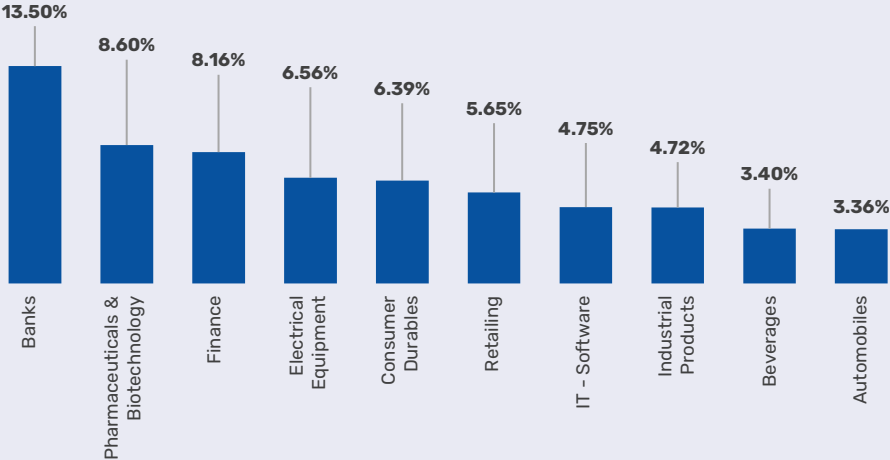
Portfolio Concentration



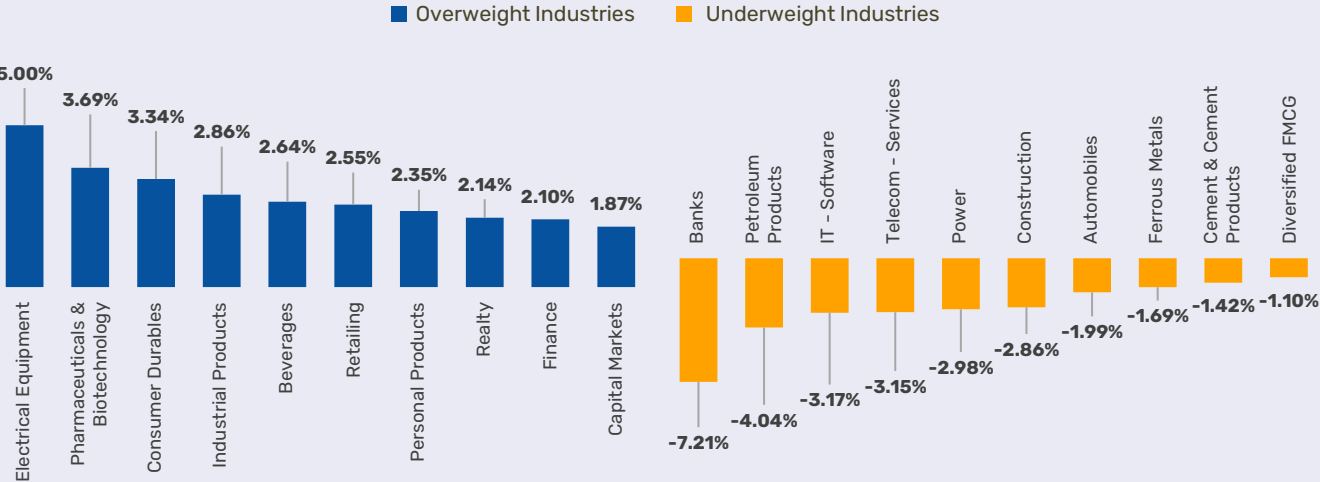
Portfolio Active Share



Top 10 Industries



Top 10 Underweight & Overweight Industries



All data as on 31st August 2025. Active Share, Top 10 Overweight and Top 10 Underweight is calculated vis-a-vis Scheme Benchmark i.e. BSE 500 TRI

SCHEME FEATURES

Scheme Type	An open ended equity scheme investing across large cap, mid cap, small cap stocks
Plans	Bajaj Finserv Flexi Cap Fund – Regular Plan Bajaj Finserv Flexi Cap Fund – Direct Plan
Option	Growth & IDCW
Minimum Application Amount	Rs. 500 (Plus multiples of Re.1)
Minimum Additional Application	Rs. 100 (Plus multiples of Re.1)
Entry Load	Nil
Exit Load	if units are redeemed / switched out within 6 months from the date of allotment: • if upto 10% of units allotted are redeemed/switched out – Nil • any redemption / switch-out of units in excess of 10% of units allotted – 1% of applicable NAV. ➤ if units are redeemed/switched out after 6 months from the date of allotment, no exit load is payable.
Fund Manager	Mr. Nimesh Chandan and Mr. Sorbh Gupta (Equity Portion) Mr. Siddharth Chaudhary (Debt Portion)
Benchmark Index	BSE 500 TRI
SIP / SWP / STP	Available

BAJAJ FINSERV FLEXI CAP FUND

An open ended equity scheme investing across large cap, mid cap, small cap stocks

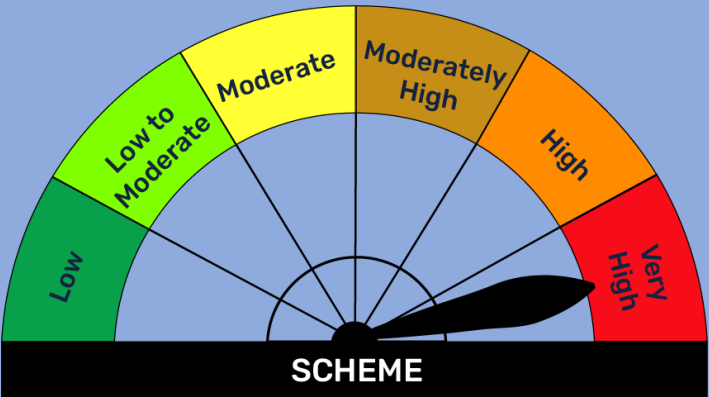
This product is suitable for investors who are seeking*:

- Wealth creation/capital appreciation over long term
- Investment in equity and equity related instruments across large cap, mid cap and small cap stocks

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

SCHEME

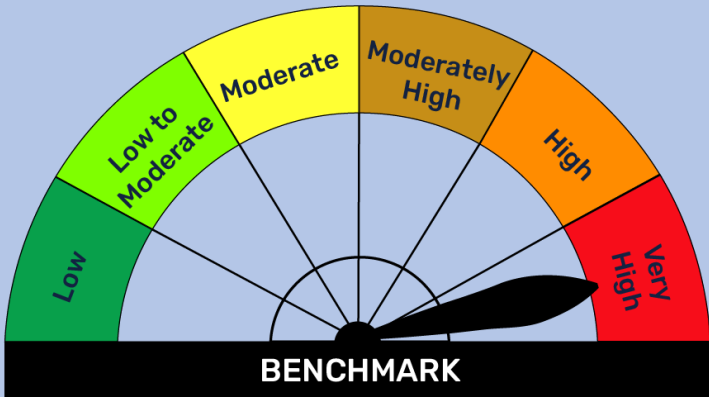
RISKOMETER



The risk of the scheme is very high

BENCHMARK

RISKOMETER



The risk of the benchmark i.e. BSE 500 TRI is very high

DISCLAIMER

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

THANK YOU