

Bajaj Finserv ELSS Tax Saver Fund

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



***If you want to
Save Taxes,
Read Ahead....***



People usually think.....

***Save
Tax***



OR

***Grow your
Wealth***





Save Tax

***Grow your Wealth
in Long Term***



Some Tax Saving Investment Avenues in the Market

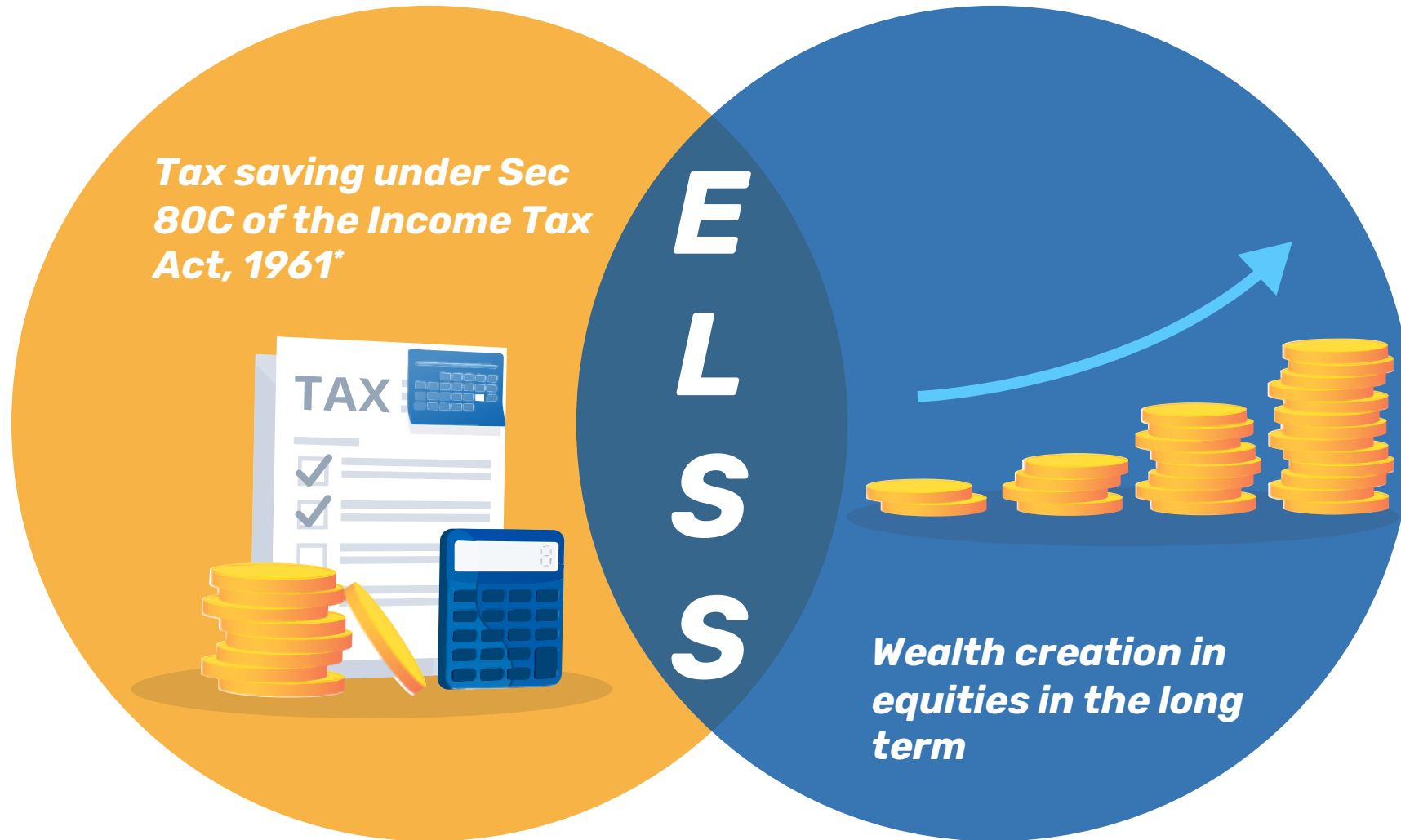
Investment Avenues	ELSS	PPF	NSC	Tax Saving FDs
Returns	Market linked	7.10%	7.70%	3% - 8% (depending on the Bank)
Guaranteed Returns	No	Yes	Yes	Yes
Lock-in Period	3 Years	15 Years	5 Years	5 Years
Tax on Returns	12.5% LTCG on profits above Rs. 1.25 Lakhs	No	Taxable	Taxable on Maturity

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

Data as on 28th November 2025. 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

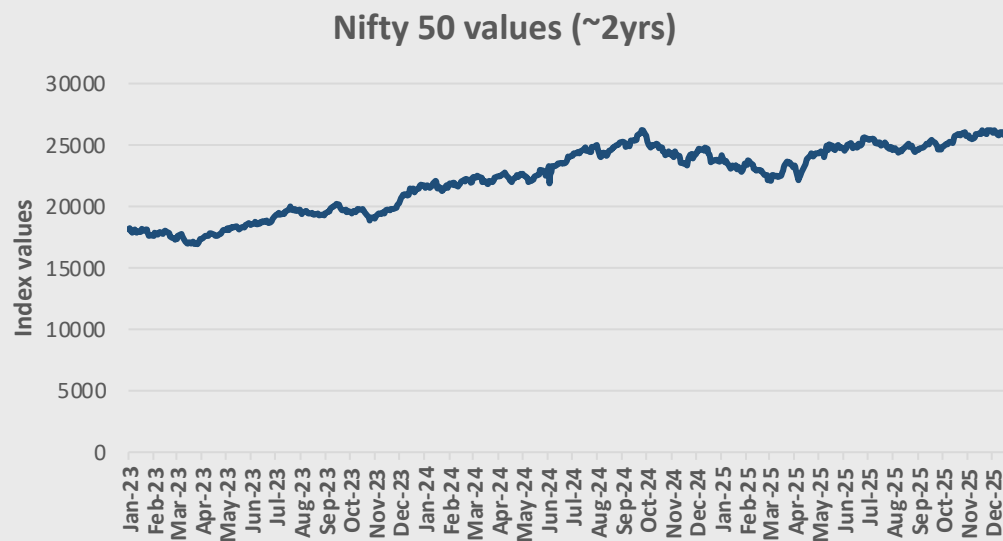
***A question that most
Tax-Saving investors
ask***

Are Equities Safe?

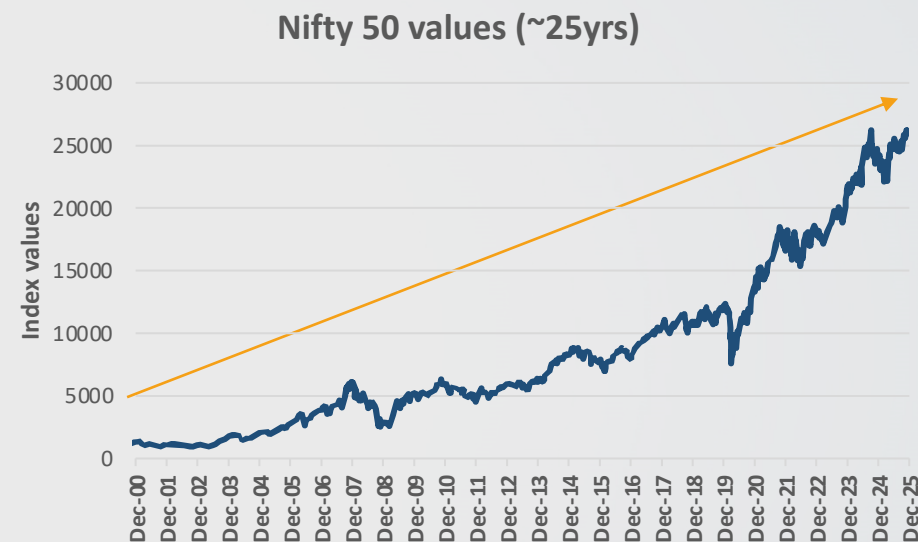


Why Equities for tax saving?

Equity markets may look volatile in the short term.....



....but in the long term have the potential to generate wealth



Data as on 28th November 2025, 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.



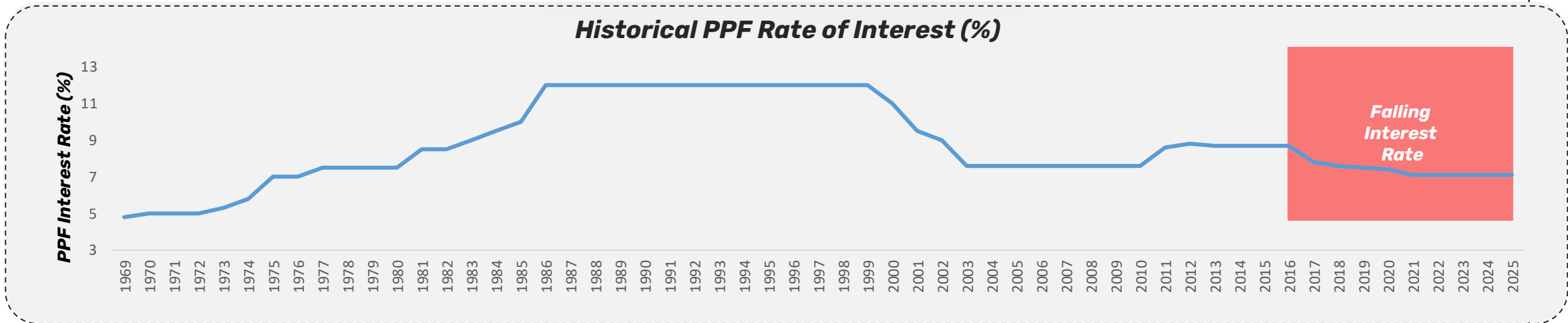
***Other tax-saving avenues
come with long lock-in
periods (5-15 years).***



***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	✓

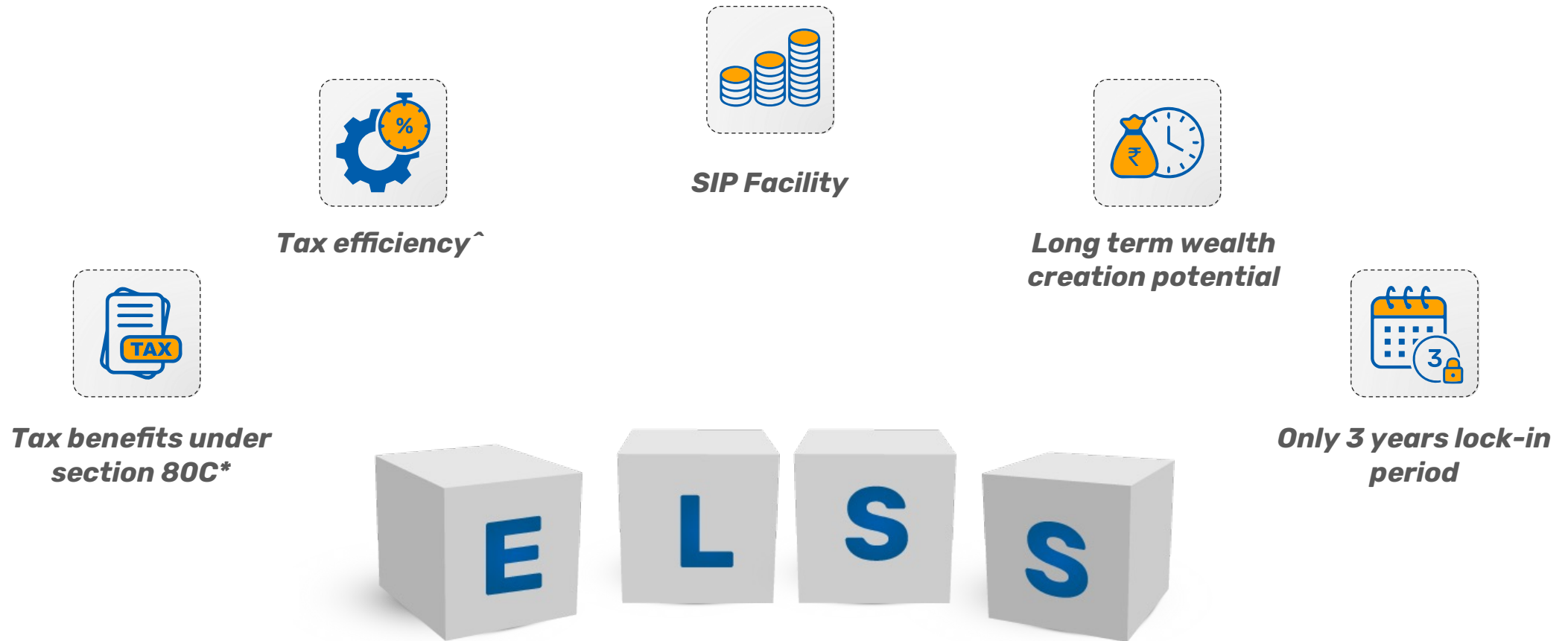


Data as on 28th November 2025, Source: ICRA MFI and National Savings Institute.

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?



** 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%

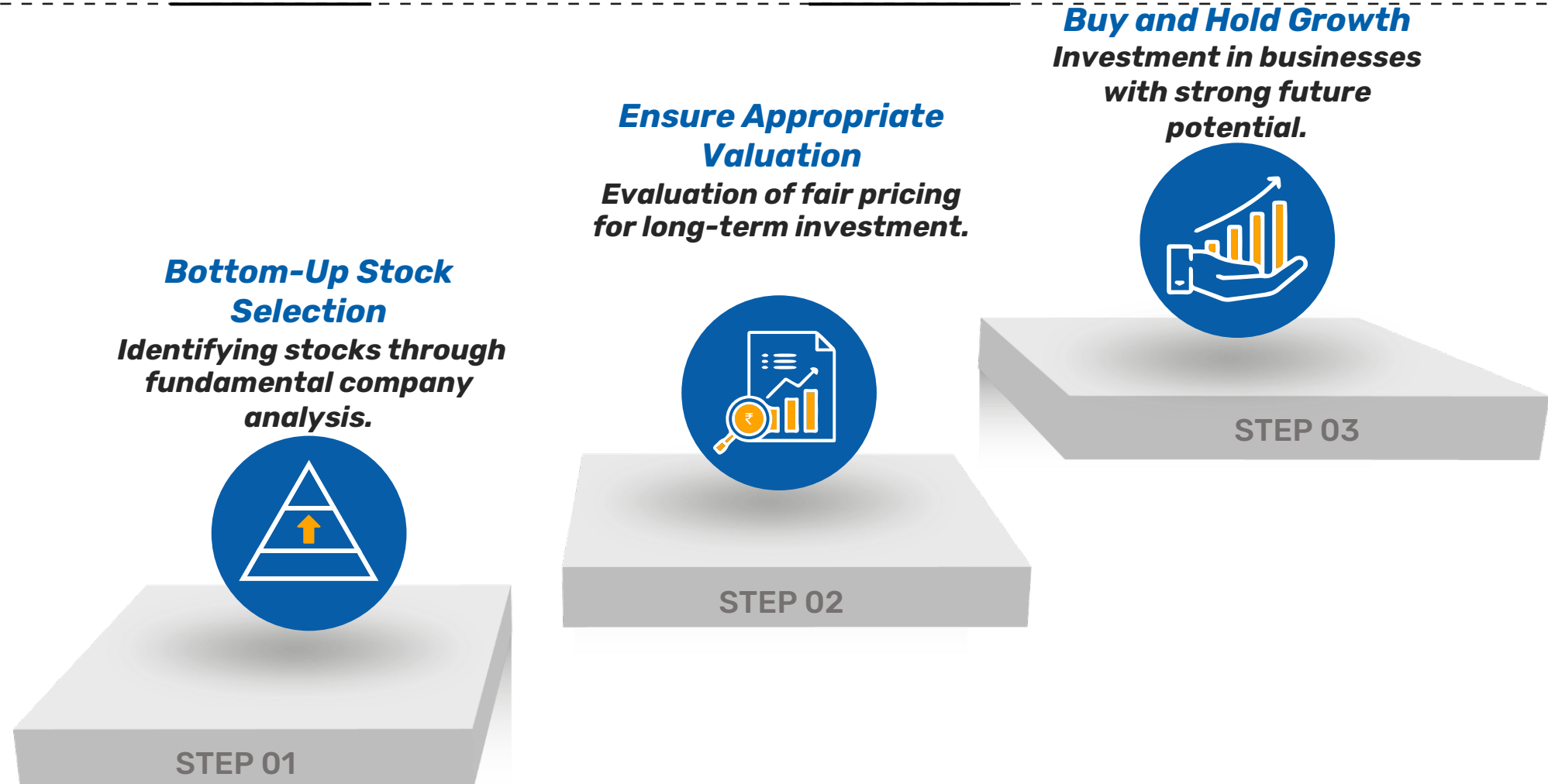
SIP – Systematic Investment Plan

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



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

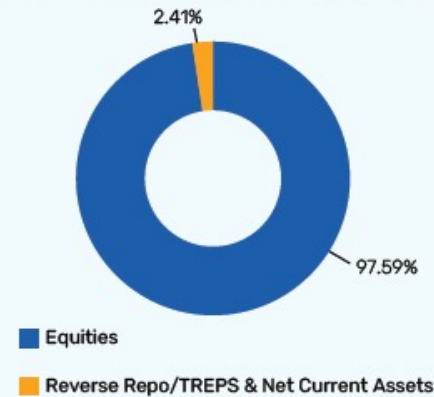


Portfolio composition

PORTFOLIO (as on 30 November, 2025)

Stock	% of NAV	Stock	% of NAV
HDFC Bank Limited	7.94%	Gabriel India Limited	0.74%
Reliance Industries Limited	7.92%	JK Lakshmi Cement Limited	0.71%
State Bank of India	5.33%	AstraZeneca Pharma India Limited	0.62%
Divi's Laboratories Limited	3.84%	Century Plyboards (India) Limited	0.59%
Bharat Electronics Limited	3.79%	Ujjivan Small Finance Bank Limited	0.53%
Infosys Limited	3.57%	Pondy Oxides & Chemicals Ltd	0.51%
ICICI Bank Limited	3.14%	Schneider Electric Infrastructure Limited	0.50%
Larsen & Toubro Limited	3.00%	S.J.S. Enterprises Limited	0.42%
Tata Steel Limited	2.72%	Cera Sanitaryware Limited	0.38%
City Union Bank Limited	2.69%	Astral Limited	0.36%
Mahindra & Mahindra Limited	2.56%	Ganesha Ecosphere Limited	0.35%
IndusInd Bank Limited	2.47%	Pfizer Limited	0.33%
Punjab National Bank	2.13%	Steel Authority of India Limited	0.22%
LTIMindtree Limited	2.04%	Equities	97.59%
Sun Pharmaceutical Industries Limited	2.04%	Reverse Repo / TREPS	0.19%
TD Power Systems Limited	2.04%	Cash & Cash Equivalent	2.22%
Kotak Mahindra Bank Limited	2.02%	Grand Total	100.00%
Cummins India Limited	2.01%		
MTAR Technologies Limited	1.96%		
Aditya Birla Real Estate Limited	1.95%		
Indigo Paints Limited	1.95%		
Kajaria Ceramics Limited	1.94%		
GlaxoSmithKline Pharmaceuticals Limited	1.93%		
CreditAccess Grameen Limited	1.81%		
ZF Commercial Vehicle Control Systems India Limited	1.77%		
Eternal Limited	1.77%		
Bajaj Finserv Limited	1.67%		
Go Digit General Insurance Limited	1.48%		
Marico Limited	1.30%		
RHI Magnesita India Limited	1.24%		
K.P.R. Mill Limited	1.15%		
Jindal Stainless Limited	1.09%		
Prestige Estates Projects Limited	1.00%		
eClerx Services Limited	0.99%		
Nestle India Limited	0.98%		
Timken India Limited	0.91%		
Sobha Limited	0.86%		
Aptus Value Housing Finance India Limited	0.81%		
Havells India Limited	0.77%		
Time Technoplast Limited	0.75%		

COMPOSITION BY ASSET (%)



COMPOSITION BY INDUSTRY (%)



Data as on 28th November 2025

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.*

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

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***



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