

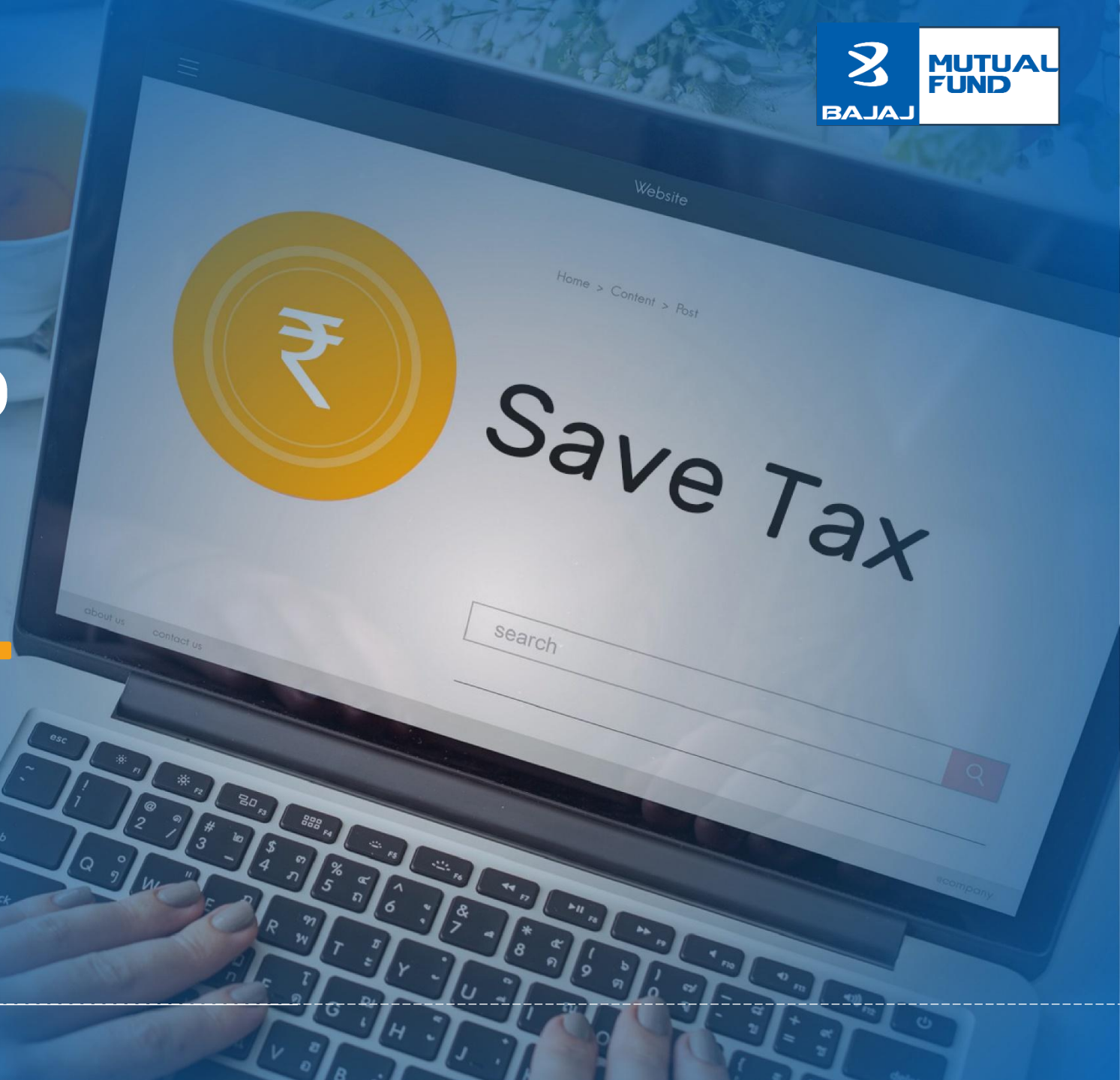
Bajaj Finserv ELSS Tax Saver Fund

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

February 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

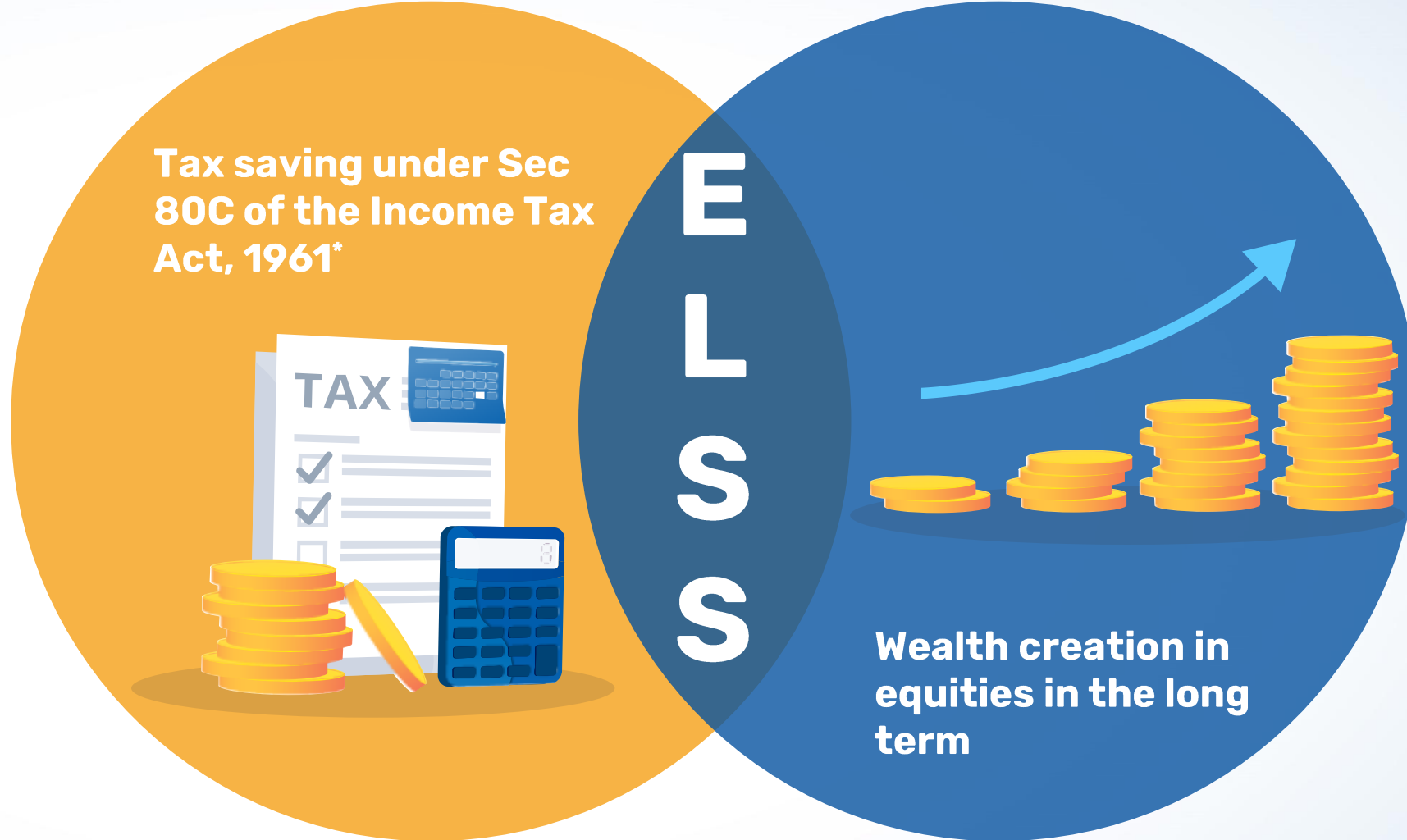
Investment Avenues	ELSS	PPF	NSC	Tax Saving FDs
Returns	Market linked	7.10%	7.70%	3% - 8% (depending on the Bank)
Guaranteed Returns	No	Yes	Yes	Yes
Lock-in Period	3 Years	15 Years	5 Years	5 Years
Tax on Returns	12.5% LTCG on profits above Rs. 1.25 Lakhs	No	Taxable	Taxable on Maturity

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

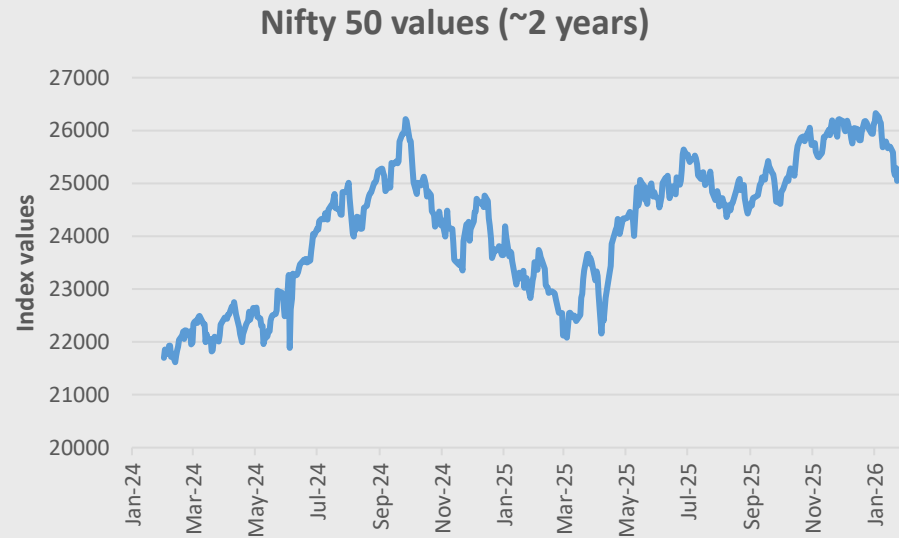
A question that most Tax-Saving investors ask

Are Equities Safe?

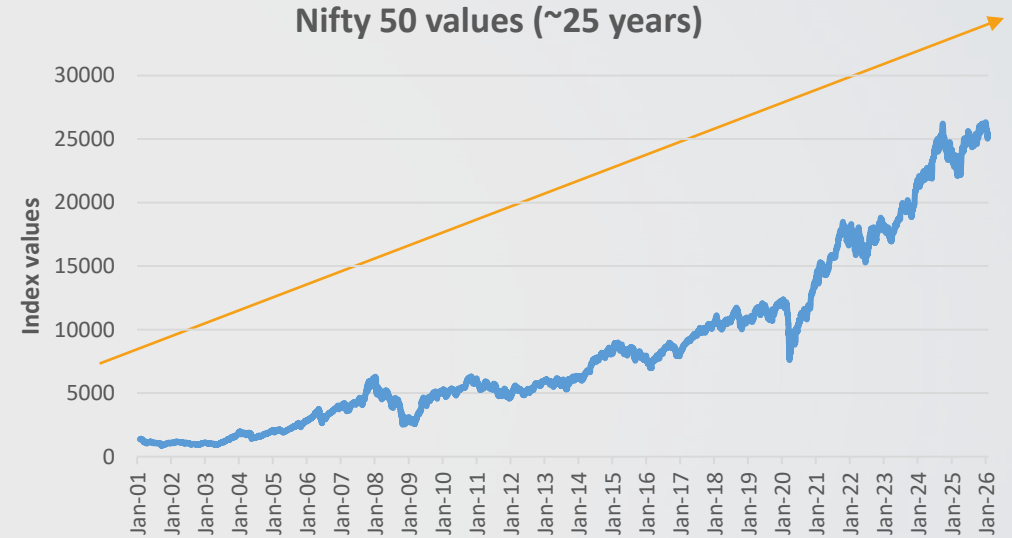


Why Equities for tax saving?

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



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



Data as on 30th 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.





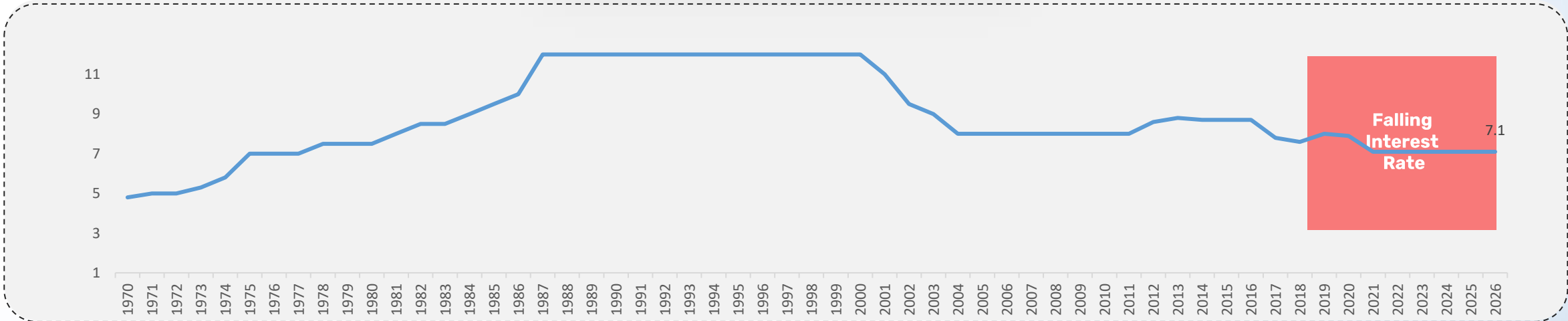
**Other tax-saving avenues
come with long lock-in
periods (5-15 years).**



**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 30th 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?



* 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%

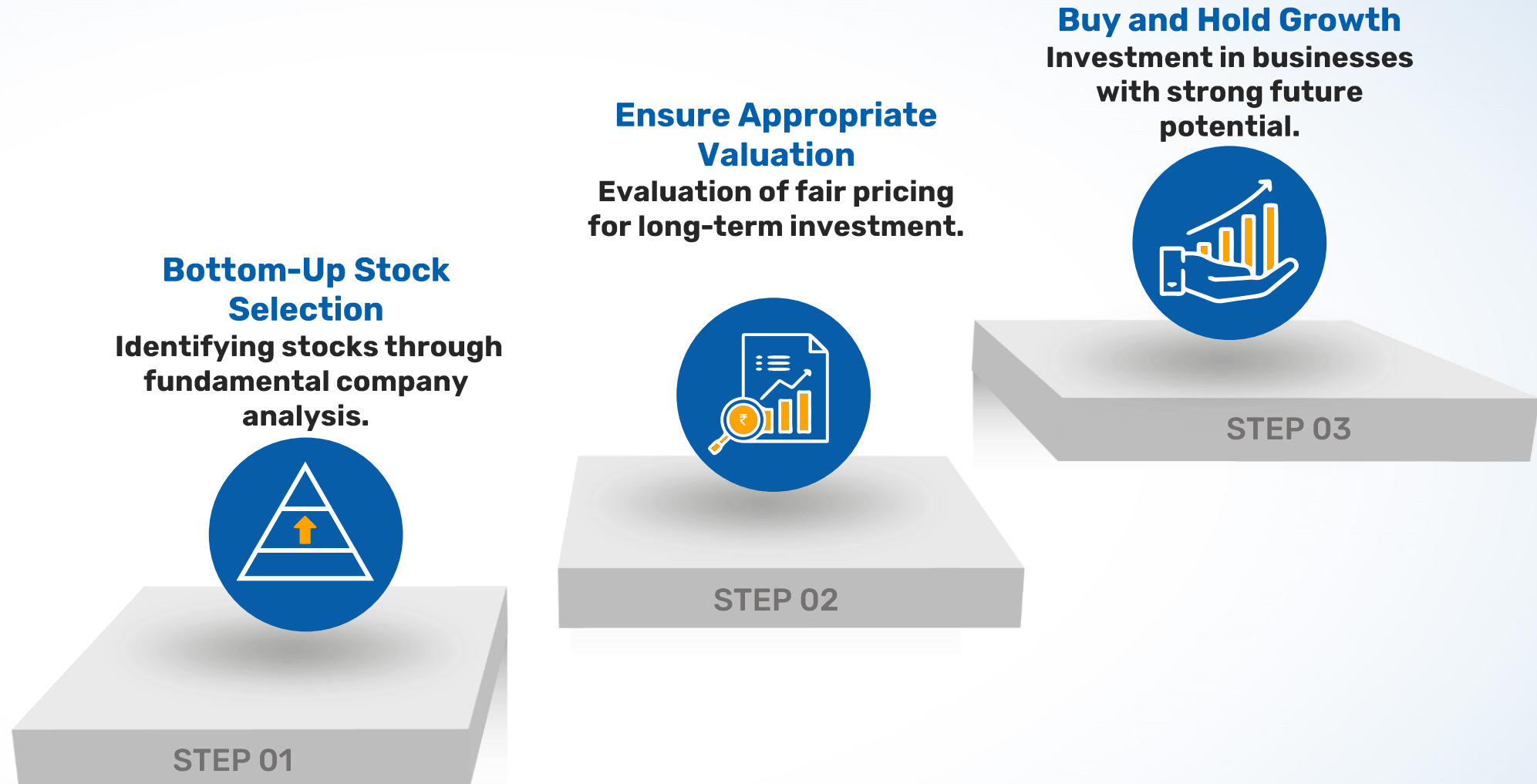
SIP – Systematic Investment Plan

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



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

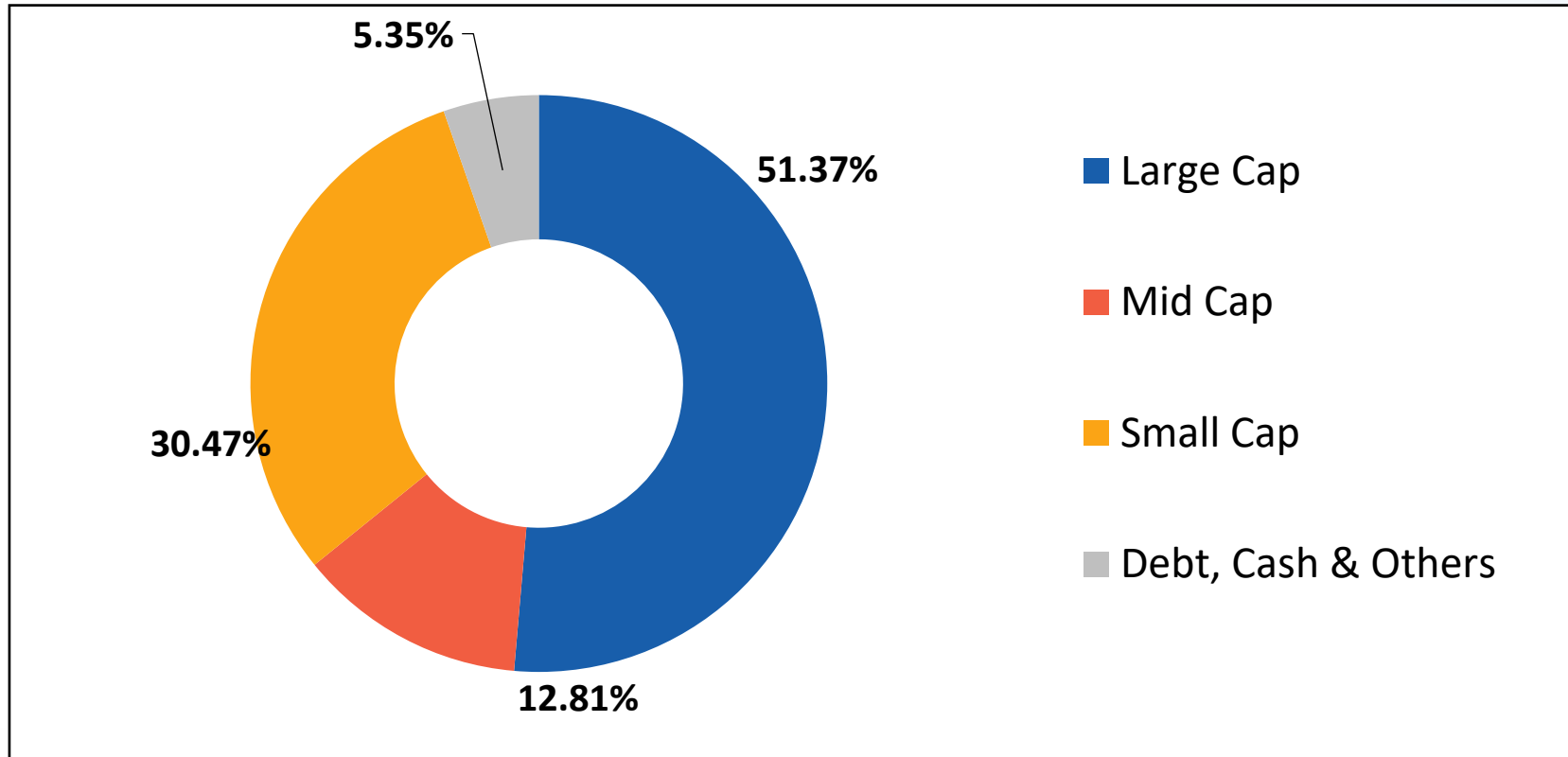
Stock	Market Value as % of Net Asset (Eq)
HDFC Bank Limited	7.01%
Reliance Industries Limited	6.71%
ICICI Bank Limited	5.86%
State Bank of India	4.35%
Infosys Limited	3.97%
Divi's Laboratories Limited	3.55%
IndusInd Bank Limited	3.35%
Larsen & Toubro Limited	3.08%
eClerx Services Limited	3.04%
Zydus Wellness Ltd	3.04%
Eternal Limited	2.79%
Vedanta Limited	2.77%
Glenmark Pharmaceuticals Limited	2.74%
Mahindra & Mahindra Limited	2.31%
MTAR Technologies Limited	2.25%
City Union Bank Limited	2.07%
ZF Commercial Vehicle Control Systems India Limited	1.99%
Kotak Mahindra Bank Ltd	1.92%
GlaxoSmithKline Pharmaceuticals Limited	1.78%

Stock	Market Value as % of Net Asset (Eq)
One 97 Communications Limited	1.77%
Sun Pharmaceutical Industries Limited	1.76%
Tata Steel Limited	1.72%
KNR Constructions Limited	1.64%
Kajaria Ceramics Limited	1.62%
Arvind Fashions Limited	1.59%
Indigo Paints Limited	1.57%
Bajaj Finserv Limited	1.54%
S.J.S. Enterprises Limited	1.46%
CEAT Limited	1.43%
Aditya Birla Real Estate Limited	1.38%
Gabriel India Limited	1.34%
Go Digit General Insurance Ltd	1.33%
Marico Limited	1.31%
RHI Magnesita India Limited	1.17%
Nestle India Limited	1.02%
LTIMindtree Limited	1.01%
K.P.R. Mill Limited	0.92%
Timken India Limited	0.84%
Ujjivan Small Finance Bank Limited	0.63%

Stock	Market Value as % of Net Asset (Eq)
Century Plyboards (India) Limited	0.59%
AstraZeneca Pharma India Limited	0.58%
Steel Authority of India Limited	0.57%
Pondy Oxides & Chemicals Ltd	0.47%
Astral Limited	0.37%
Pfizer Limited	0.30%
Sanofi Consumer Healthcare India Limited	0.14%
Total Equities/Futures	94.65%
Total Short Term Debt and Net Current Assets	5.35%
Grand Total	100.00%

Data as on 30th January 2026

Bajaj Finserv ELSS Tax Saver Fund – Market cap split



Data as on 30th January 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 : 11.049 Direct: 11.249

AUM in Rs. cr.: 73.89cr.

TER: Regular: 2.3500 Direct: 0.7000

Bajaj Finserv ELSS Tax Saver Fund

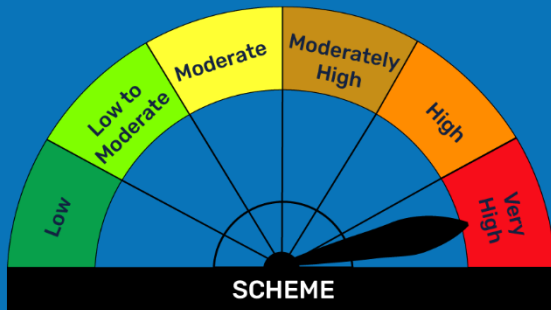
(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

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**

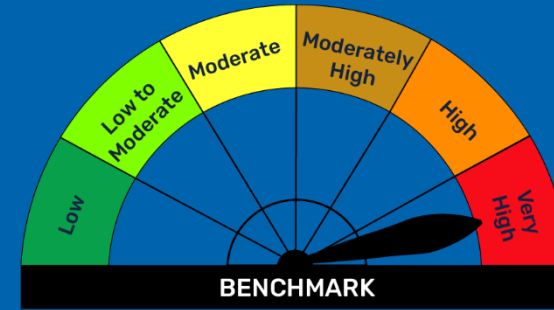
SCHEME



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

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