

Bajaj Finserv Equity Savings Fund

An open ended scheme investing in equity, arbitrage and debt

Data as on 30th January 2026

Portfolio Strategy

The Bajaj Finserv Equity Savings Fund is an open ended actively managed equity scheme aims to provide long-term capital appreciation by investing 65-90% of total assets in equity and equity related securities and to provide income and generate stable returns by investing 10-35% of total assets in debt and money market instruments. The net long equity exposure of the scheme will adopt a Multi cap, multi-sector strategy, dynamically allocating across diverse market capitalizations and industries to harness growth opportunities while mitigating risks. Guided by our INQUBE investment philosophy, the strategy emphasizes an informative, quantitative, and unbiased decision-making framework. This philosophy integrates advanced data analytics with rigorous qualitative assessments to identify investments that demonstrate robust fundamentals and growth potential. Stock selection will prioritize businesses with sustainable competitive advantages, sound financial health, and a proven ability to generate consistent returns. By combining structured data-driven insights with in-depth qualitative evaluations, the scheme aims to construct a well-balanced portfolio that maintains equity market participation while adhering to disciplined risk management principles.

Introducing Bajaj Finserv Equity Savings Fund

Actively managed, hybrid strategy designed to participate in equity upside, reduce volatility, and offer tax efficiency



NET EQUITY

Our fund's net equity portion applies GARP, (Growth at Reasonable Price) for stock selection.



DEBT

High-quality AAA/Sovereign papers, managed actively



ARBITRAGE

Hedged equity exposure to capture spreads in volatile markets

Fund Features

-  **Category:**
Equity Savings Fund
-  **Inception Date:**
19th August, 2025
-  **Fund Manager:**
Mr. Sorbh Gupta (Equity Portion)
Mr. Ilesh Savla (Arbitrage Portion)
Mr. Siddharth Chaudhary (Debt Portion)
-  **Benchmark:**
Nifty Equity Savings TRI
-  **Minimum Application Amount:**
Rs. 500/- and in multiples of Re. 1/- thereafter.
-  **SIP Frequency:**
Daily, Weekly, Fortnightly, Monthly, Quarterly
-  **Total Expense Ratio:**
Regular- 1.30%
Direct- 0.30%
-  ***AUM (IN CR):**
Month end AUM - INR 22.70
*The closing AUM as reported to SEBI & AMFI in the Monthly Cumulative Report (MCR)
-  **Entry load:** Nil
-  **Exit load:** Refer page 2

Component	Allocation
Avg. Net Equity	~20%
Avg. Arbitrage	~45%
Avg. Debt	~35%

Why Invest in Bajaj Finserv Equity Savings Fund



Measured Equity Exposure

- Net equity typically maintained between **10-40%** during normal circumstances
- Helps reduce portfolio volatility while still participating in upside
- Delivers a relatively stable and reliable investment experience, even amid dynamic market conditions.

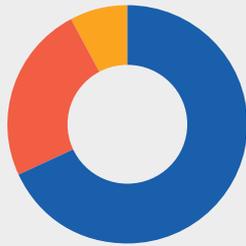
Strategic Allocation to REITs & InvITs

- Adds a new layer of diversification with potential for stable asset backed income
- Offers investors access to alternative growth assets within a traditional mutual fund wrapper

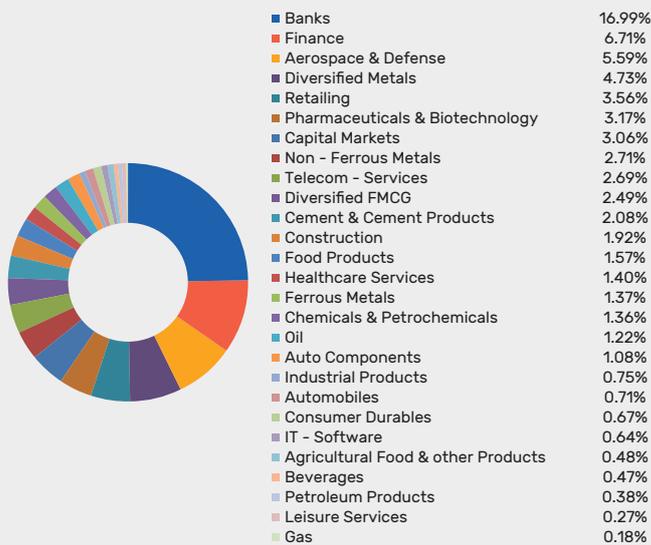
Smart allocation + Alternative assets = A forward-looking strategy

Asset Allocation

Equities	68.25%
Mutual Fund Units	24.00%
Reverse Repo / TREPS & Net Current Assets	7.75%



Composition By Industry (%)



Equity Holding

Name (Top 10 Holdings)	Equity (% to NAV)	Futures (% to NAV)
Vedanta Limited	4.73%	-4.75%
Kotak Mahindra Bank Limited	3.66%	-3.30%
Eternal Limited	3.56%	-3.57%
HDFC Bank Limited	3.33%	-3.10%
Bajaj Finserv Limited	3.21%	-2.95%
ICICI Bank Limited	3.14%	-2.88%
Hindustan Aeronautics Limited	3.02%	-3.02%
Hindalco Industries Limited	2.71%	-2.71%
Multi Commodity Exchange of India Limited	2.65%	-2.65%
Bharat Electronics Limited	2.57%	-2.58%
Other Equities	35.67%	-25.93%
Total Equities	68.25%	-57.44%

Exit Load

- If units redeemed/switched out within 7 days from allotment date: 0.25% of the applicable NAV
- If units redeemed/switched out after 7 days from allotment date: Nil

Quantitative Indicators*

Modified Duration¹
101 Days

Average Maturity²
107 Days

Macaulay duration³
101 Days

Yield to maturity⁴
6.16%

- 1 Modified duration is a formula that expresses the measurable change in the value of a security in response to a change in interest rates. Modified duration follows the concept that interest rates and bond prices move in opposite directions.
- 2 Average Maturity is the weighted average of all the residual maturities of the debt securities held in the fund. Average maturity helps to determine the average time to maturity of all the debt securities held in a portfolio and is calculated in days, months or years.
- 3 The Macaulay duration is the weighted average term to maturity of the cash flows from bonds. In other words, it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond.
- 4 Yield to maturity is the total return anticipated on a bond if the bond is held until it matures. Yield to maturity is considered a long-term bond yield but it is expressed as an annual rate

*For the debt portion of the portfolio.

PRODUCT LABEL

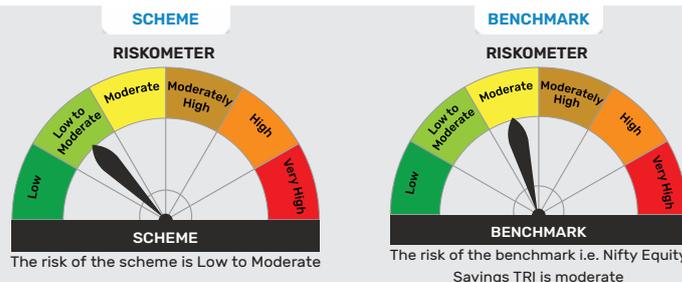
Bajaj Finserv Equity Savings Fund

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



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