

Bajaj Finserv ELSS Tax Saver Fund

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

NFO open date - December 24, 2024
NFO close date - January 22, 2025



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**



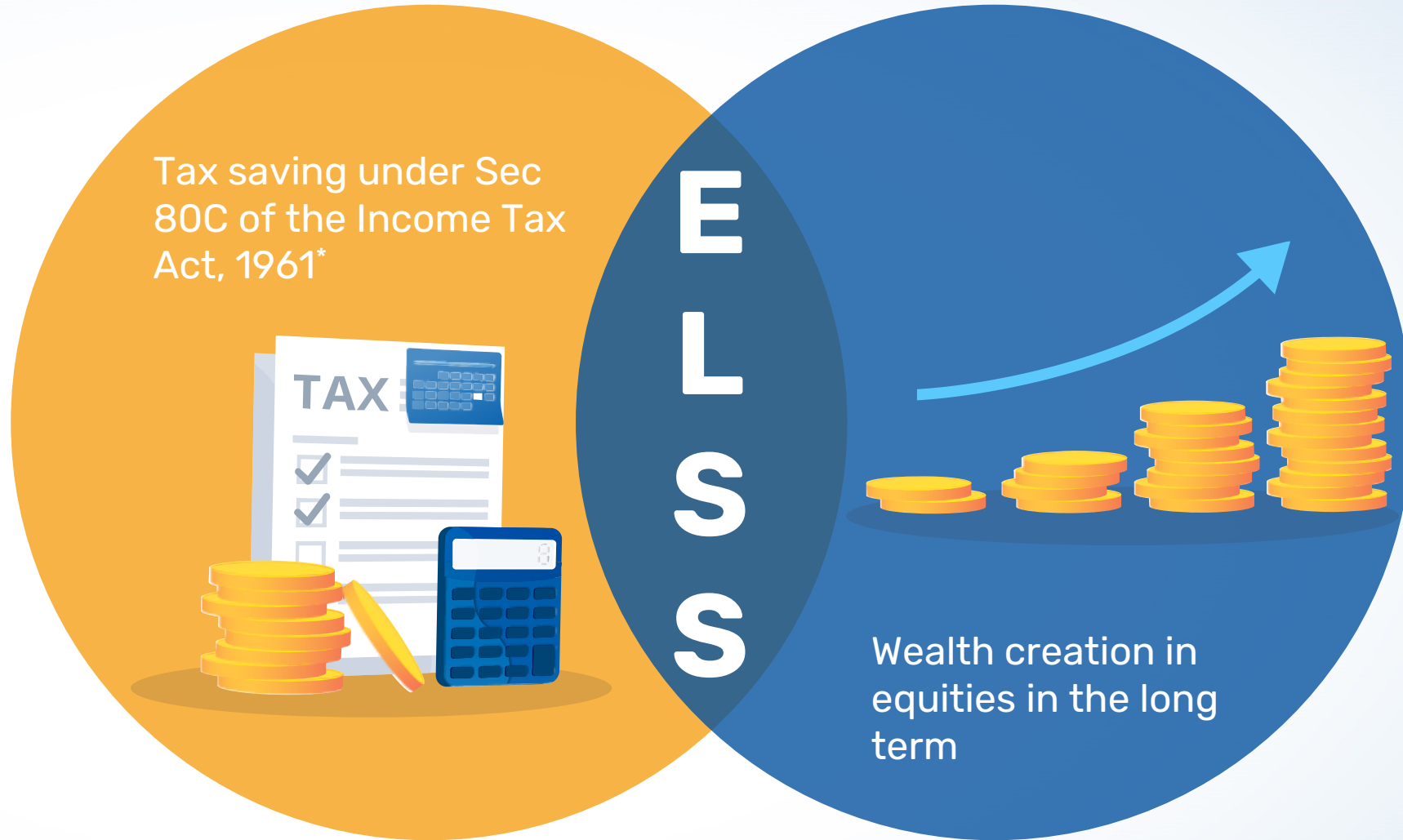
Some Tax Saving Investment Avenues in the Market

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 29th November 2024. 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?

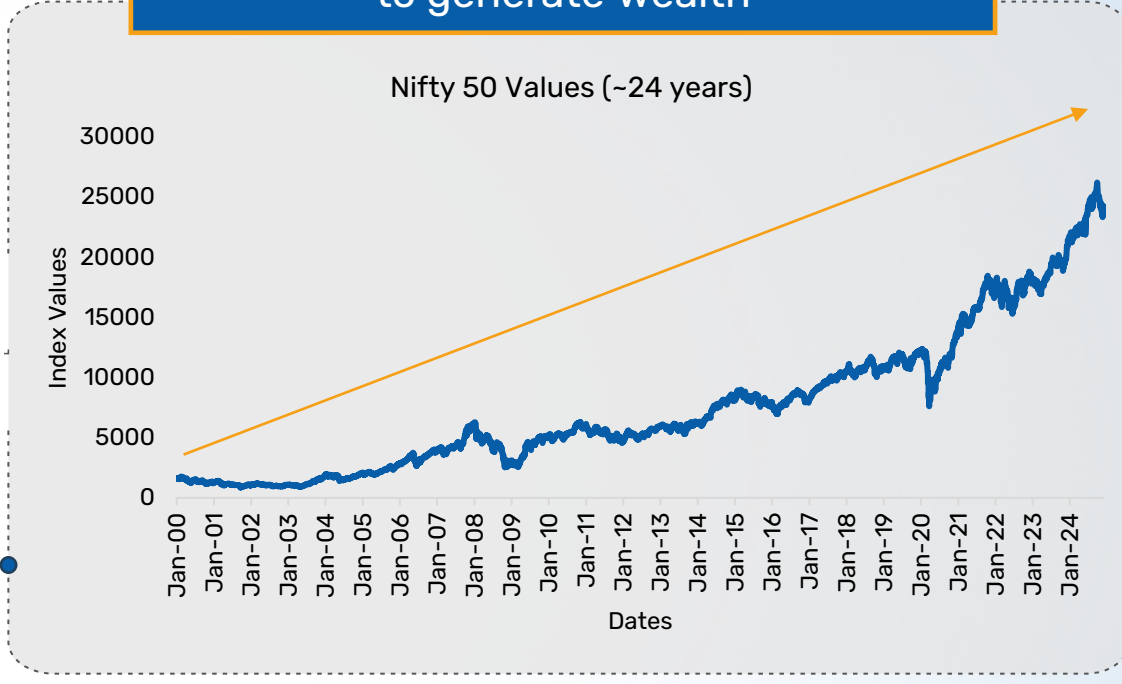


Why Equities for tax saving?

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

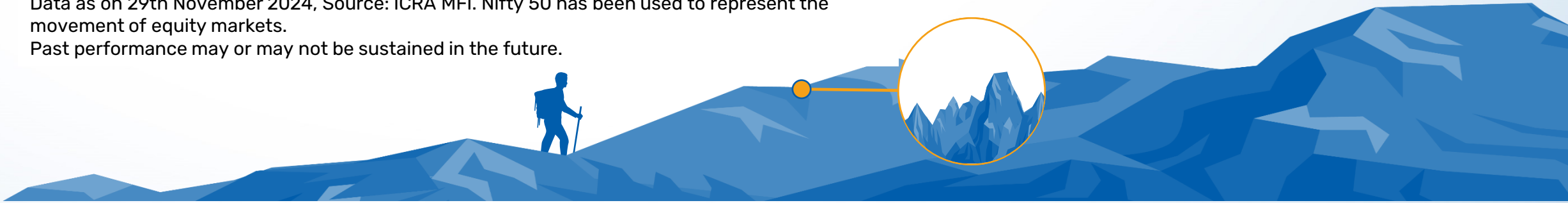


...but in the long term have the potential to generate wealth



Data as on 29th November 2024, 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.





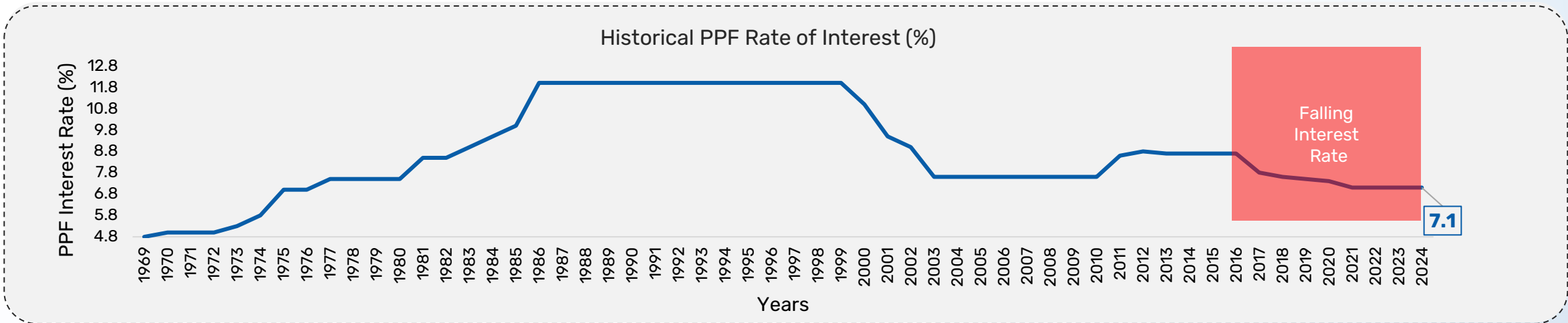
**Other tax-saving avenues
come with long lock-in
periods (5-15 years).**



**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 29th November 2024, 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

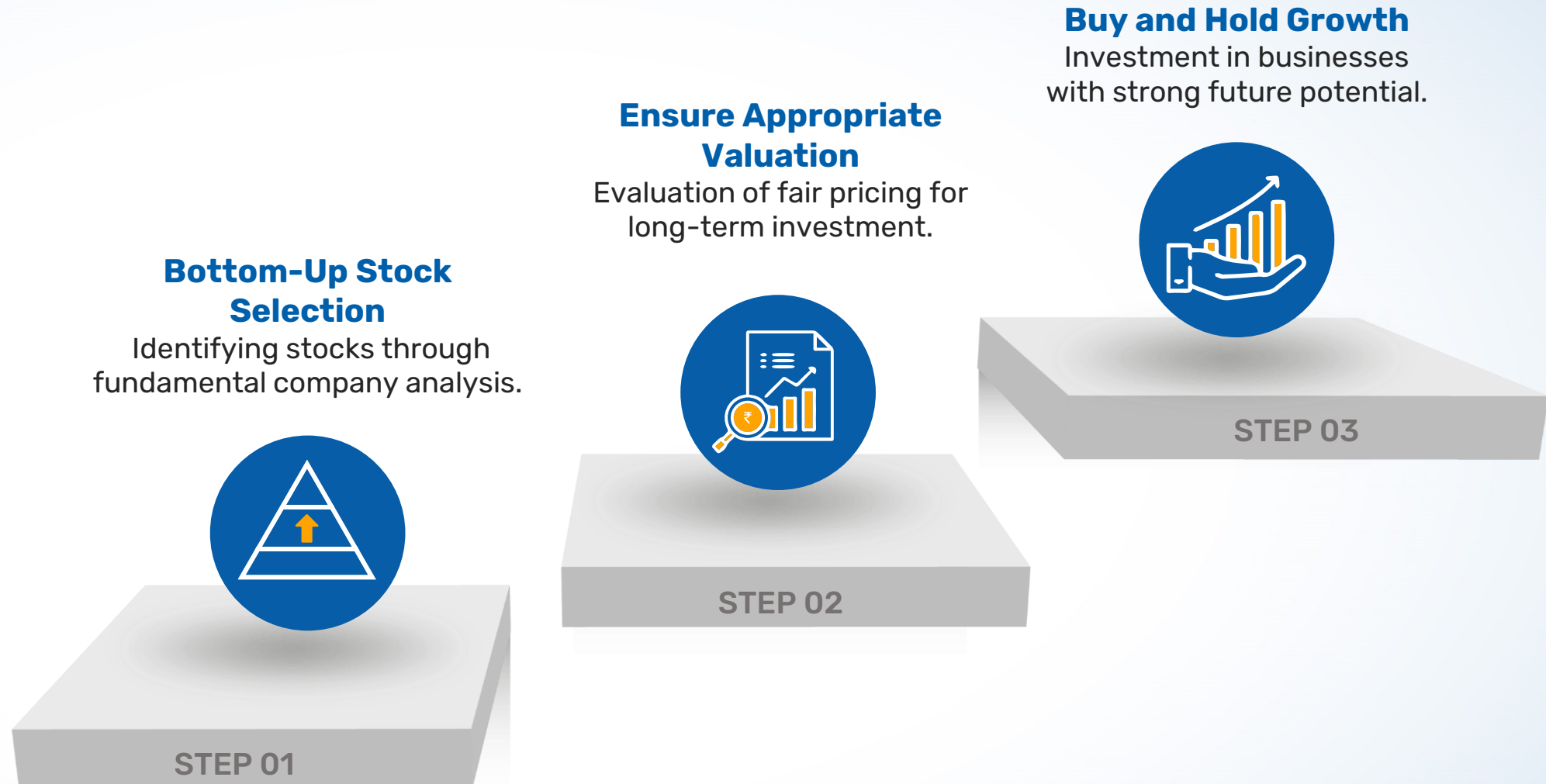
Introducing

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

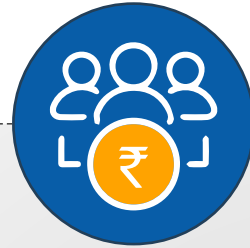


Who should invest in the Fund?



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.

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

NFO open date - December 24, 2024

NFO close date - January 22, 2025

Bajaj Finserv ELSS Tax Saver Fund

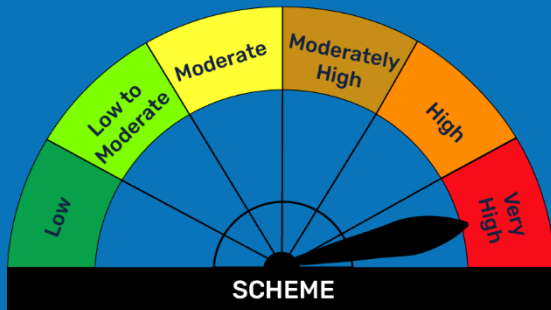
(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

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

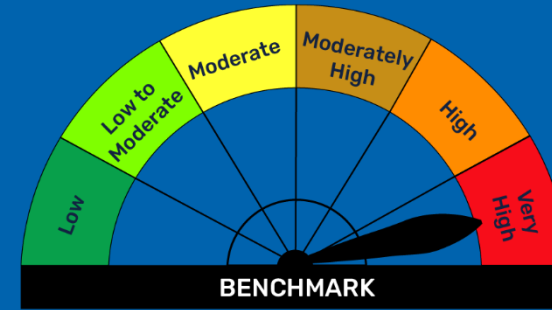
SCHEME



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

***The above 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.**

Disclaimer



This document should not be treated as endorsement of the views/opinions or as an investment advice. This document should not be construed as a research report or a recommendation to buy or sell any security. This document alone is not sufficient and should not be used for the development or implementation of an investment strategy. The recipient should note and understand that the information provided above may not contain all the material aspects relevant for making an investment decision. The decision of the Investment Manager may not always be profitable; as such decisions are based on the prevailing market conditions and the understanding of the Investment Manager. Actual market movements may vary from the anticipated trends. Neither Bajaj Finserv Mutual Fund / Bajaj Finserv Mutual Fund Trustee Limited / Bajaj Finserv Asset Management Limited nor its Directors or employees shall be liable for any damages whether direct or indirect, incidental, punitive special or consequential including lost revenue or lost profits that may arise from or in connection with the use of the information. Investors are advised to consult their own investment advisor before making any investment decision in light of their risk appetite, investment goals and horizon. This information is subject to change without any prior notice.

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

THANK YOU