Invest Beyond Banks with the Bajaj Finserv Banking and Financial Services Fund

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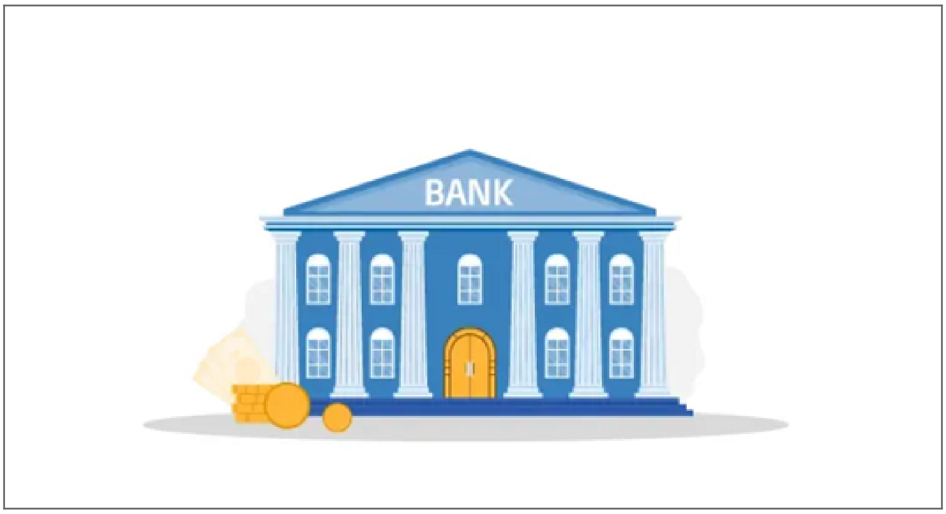
As an investor, you may already know that India’s financial sector extends beyond banks today. Over the years, it has grown to include a wide range of businesses such as non-banking financial companies (NBFCs), insurers, asset managers, and fintechs. The Bajaj Finserv Banking and Financial Services Fund aims to offer an opportunity to participate in this wider financial ecosystem.



Look beyond banking with Bajaj Finserv Banking and Financial Services Fund NFO live now

The Bajaj Finserv Banking and Financial Services Fund, an open ended equity scheme, seeks to invest in companies that are part of this evolving financial landscape. The New Fund Offer is currently live since Monday, November 10, 2025, and will close on Monday, November 24, 2025. The scheme will reopen for subscription within five business days from the date of allotment.

The evolving BFSI landscape
The Banking, Financial Services and Insurance (BFSI) sector has long been central to India’s growth. But its structure has changed. As of 2025, banks make up about 57% of the sector’s market capitalisation, compared to 85% in 2005.

This shows how other parts of the financial system have grown to become important contributors. NBFCs are serving diverse credit needs, fintechs are making financial access simpler, insurers are expanding coverage, and asset managers are enabling more people to invest. Together, they are helping shape a more balanced financial sector.

Source: MOFSL Report as published in April 2025

What’s driving this shift
Several trends are behind this shift. Digitisation has made financial products easier to access and manage. Fintech innovation has simplified how people borrow, invest, and insure. Retail participation has grown as more individuals look to plan their financial goals through investments.

At the same time, demand for different financial services, from insurance to investments, continues to grow as incomes rise and awareness improves. These factors have made BFSI a more diverse and dynamic part of India’s economy.

Source: MOFSL Report as published in April 2025

The sector’s growing presence in the market
The market’s response to this transformation is visible in the data. Over the past 20 years, the BFSI sector’s weight in the Nifty 50 has increased 2.6 times, from 14.6% in FY04 to 37.9% in July 2025. During the same period, its market capitalisation has grown from Rs. 1.8 trillion to Rs. 91 trillion.

This steady rise reflects formalisation, stronger credit participation, and growing investor confidence. Many large business groups have also expanded beyond lending into areas such as insurance and asset management, recognising how the financial services space has diversified.

Source: MOFSL Report as published in April 2025

Why consider investing beyond banks
For investors, this broader growth means opportunities extend beyond traditional banking. The Bajaj Finserv Banking and Financial Services Fund invests across different areas within the BFSI sector, from banks and NBFCs to insurers, asset managers, and fintechs.
By doing so, it offers exposure to multiple drivers of India’s financial growth rather than focusing on one segment alone. Investors who wish to align their portfolios with the structural changes shaping India’s financial system may find

such a diversified approach suitable for long-term investing.

Conclusion

The Bajaj Finserv Banking and Financial Services Fund gives you a way to look beyond banks and invest in the wider financial services sector. With exposure across NBFCs, insurers, fintechs, and asset managers, it reflects how the BFSI space has evolved and continues to grow.

For investors with a long-term perspective, this may be a suitable way to participate in India’s expanding financial landscape.

New Fund Offer Opens on: Monday, November 10, 2025
New Fund Offer Closes on: Monday, November 24, 2025
Scheme re-opens on: Within five business days of allotment date

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