

NFO Alert: Bajaj Finserv AMC Launches Bajaj Finserv Equity Savings Fund

Category: Business

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When it comes to investing, everyone wants two things – to grow their money and to keep it safe. But very often, one comes at the cost of the other. If you want growth, you may have to take some risk. If you want stability, you may miss out on good returns.



Invest in Bajaj Finserv Equity Savings Fund NFO

What if you could get both

Bajaj Finserv Asset Management Company (AMC) has launched [Bajaj Finserv Equity Savings Fund](#) with this exact idea in mind; to give investors the benefit of both worlds. The NFO of

this scheme began today, i.e. 28th July 2025 and will last until 11th August 2025.

What is an Equity Savings Fund

An Equity Savings Fund is a type of hybrid mutual fund. It invests in three kinds of assets:

- Equity (shares of companies) – for growth potential
- Debt (like bonds or fixed-income instruments) – for relative stability
- Arbitrage (low-risk trading strategies) – for relatively steady returns with less risk

By mixing all three in one fund, it aims to balance the need for potential growth with the need for relative stability.

Why Consider Bajaj Finserv Equity Savings Fund

Here are the main benefits of this fund, explained in simple terms:

1. Growth and stability – Together in one fund

Most investors struggle to choose between growth and stability. With this fund, you don't have to pick just one.

- The equity part gives your money the chance to potentially grow when markets do well.
- The debt part adds relative stability and helps reduce risk when markets are down.
- The arbitrage part makes use of small price differences in the market, offering low-risk returns.

This three-way structure helps smoothen your investment journey. You are not completely at the mercy of market ups and downs.

2. Tax Advantage

One big advantage of this fund is the tax treatment.

Since it is treated as an equity fund for tax purposes, the long-term capital gains (for investments held more than 1 year) are taxed at 12.5% (beyond Rs.1.25 lakh of gains). This is often better than the tax on traditional debt investments, which can go as high as 20% for long term capital gains.

This makes the Bajaj Finserv Equity Savings Fund a more tax-efficient option for long-term investors compared to many other debt-oriented options.

3. No Lock-in Period

Another helpful feature is that your money is not locked in. You can redeem (withdraw) your investment whenever you need it. There might be an exit load (a small fee if you exit early), but you are not tied in for years like in some other investment options.

This gives you the flexibility to access your money when you need it most.

How Does the Bajaj Finserv Equity Savings Fund Work

Let's look at how each part of the fund helps in different market situations:

Equity exposure: Ride the good times

When markets go up, equity investments usually do well. The equity portion of this fund helps your money grow potentially during such times. Even though it's not 100% equity, you can still benefit from the rise in the market.

Debt exposure: Handle the tough times

Markets don't always go up. When they are falling or flat, the debt part of the fund helps mitigate risk. It aims to mitigate the impact on your capital and give you relatively steady returns.

Arbitrage exposure: Make use of market gaps

The fund also uses arbitrage – a strategy where fund managers try to earn from the price difference of the same stock in different markets. It's usually low-risk and adds a relatively steady income layer to the portfolio, even when markets are volatile.

Who should invest in this fund

The Bajaj Finserv Equity Savings Fund is suited for:

- First-time investors who want some equity exposure but with lower risk
- Conservative investors who are looking for relatively better post-tax returns than debt
- Investors with short to medium-term goals who want flexibility and relative stability
- Anyone who wants to avoid high market volatility but still wants growth

It's not as aggressive as pure equity funds, but it's also not as passive as only fixed-income investments. Think of it as a middle path – one that gives you potential growth when markets do well and relative stability when they don't.

Conclusion

In today's unpredictable markets, finding balance is key. The Bajaj Finserv Equity Savings Fund is built to do just that. Whether you're starting your investment journey or looking to add balance to your portfolio, an [SIP investment](#) in this fund can offer a simple yet effective way to move forward.

As always, speak to your financial advisor to see if this fund suits your goals. But if you're looking for a mix of growth, stability, and tax planning – this could be the fund for you.

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

