

Why should you invest in the Bajaj Finserv Equity Savings Fund

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Bajaj Finserv Asset Management Limited has launched a new mutual fund scheme for investors who want to grow their wealth steadily in long term while keeping their risk in check; the [Bajaj Finserv Equity Savings Fund](#). The New Fund Offer of this scheme opened on 28th July 2025 and it will end on 11th August 2025.



Why Should You Invest in Bajaj Finserv Equity Savings Fund

This scheme is designed for people who want a balance of growth, stability, and flexibility. It can be a suitable option for investors who are not comfortable taking high risks but still want relatively better returns than traditional savings options. Let's understand what this fund is, how it works, and why it could be a suitable addition to your investment portfolio.

What is the Bajaj Finserv Equity Savings Fund

The Bajaj Finserv Equity Savings Fund is a type of mutual fund that invests in a mix of equity (stocks), arbitrage opportunities, and debt instruments (like bonds or government securities).

- Equity helps the fund capture growth when markets go up.
- Arbitrage takes advantage of price differences in stocks in different markets for low-risk returns.
- Debt provides relatively steady income and reduces overall risk.

By mixing these three components, the fund aims to offer growth potential from equity and relative stability from debt, making it comparatively less volatile than a pure equity fund.

Why choose an equity savings fund

Many investors want to grow their money but hesitate to invest in equity because of market ups and downs. This fund gives you the opportunity to invest in equity without facing high volatility.

Here's how it helps:

Lower risk, lower volatility

One of the biggest advantages of the Bajaj Finserv Equity Savings Fund is its relatively lesser drawdown, that means the fund does not fall as sharply as pure equity funds during market corrections. It gives you peace of mind when markets are unpredictable.

Balanced strategy

The fund follows a balanced strategy. It doesn't bet heavily on any one asset class. When equity markets perform well, the fund benefits. When they fall, the debt and arbitrage parts cushion the impact. This keeps your investment journey smoother.

No lock-in period

Unlike tax-saving ELSS or fixed deposits, this fund comes with no lock-in period. You can withdraw your money whenever you want. This flexibility makes it a suitable option for both short- and medium-term financial needs.

Suitable for 'Park and Grow' Investors

Are you someone who has exited equity markets and is waiting for the right time to re-enter Or maybe you're sitting on cash after a big withdrawal The Bajaj Finserv Equity Savings Fund offers a suitable parking option.

It lets you park your money in a low-volatility fund while still getting some exposure to equity. You're not just keeping money idle; it grows while you wait for the next big opportunity.

This 'Park and Grow' strategy can be suitable for cautious investors who want both relative stability and some returns.

Who should invest

This fund is suitable for:

- First-time mutual fund investors looking for a low-risk entry into equity funds.
- Retired individuals wanting low volatility and relatively better returns than traditional investment options
- Investors shifting out of equity and looking for a temporary but productive parking space
- Anyone seeking a balance between risk and return

Investing Made Easy with SIPs

One of the ways to invest in this fund is through a [Systematic Investment Plan](#) (SIP). SIPs let you invest small amounts regularly like Rs. 500 or Rs. 1000 a month and build wealth slowly over time.

Using an SIP calculator, you can estimate how much your investment will grow over the years, depending on how much you invest and for how long. This can help you plan better and stay on track to reach your financial goals.

Conclusion

The Bajaj Finserv Equity Savings Fund offers a balanced solution for investors who want to grow their wealth steadily without high levels of risk. With its unique mix of equity, arbitrage, and debt, it delivers growth potential and stability in one fund.

There is no lock-in period, so your money remains accessible, and its tax-friendly nature adds to the appeal.

Whether you're just starting your investment journey or are looking for a relatively stable place to park your funds, the Bajaj Finserv Equity Savings Fund can be an addition to your portfolio.

If you're planning to invest through SIPs, don't forget to use an SIP calculator to get a clearer picture of your returns and how your money could grow over time.

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

