

PARAG PARIKH ELSS TAX SAVER FUND

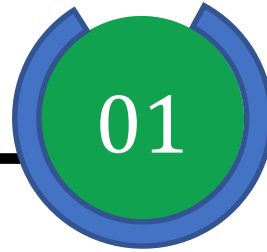
An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit



AN INDIA-CENTRIC SCHEME SUITABLE
FOR LONG-TERM CAPITAL APPRECIATION

WHY INVEST IN ELSS?

Tax benefit: Indian investors who opt for the old regime of income tax, Investments in ELSS qualify for tax deduction under section 80C of the income tax act up to 1.50 Lakh*.



It is an equity fund investing 80% of its corpus in Indian Equities.



Lock in period: It has the lowest lock in than the other tax-saving schemes.



Promotes the 'Saving' Habit: The lock-in helps embed a good habit to stay invested for a longer period.

*Note : Investors are requested to consult their financial, tax and other advisors before taking any investment decision(s)

KEY FEATURES OF PARAG PARIKH ELSS TAX SAVER FUND



- Invests a minimum of 80% its corpus in Indian Equities
- Can invest in Stocks of small, medium and large-sized Companies based in India
- Can invest in any sector or industry within India which appears to be attractively valued
- Can participate in buy-backs and other special situations within India
- Enjoys the same Capital Gains Tax benefits as available to other India-focused Equity Oriented Schemes

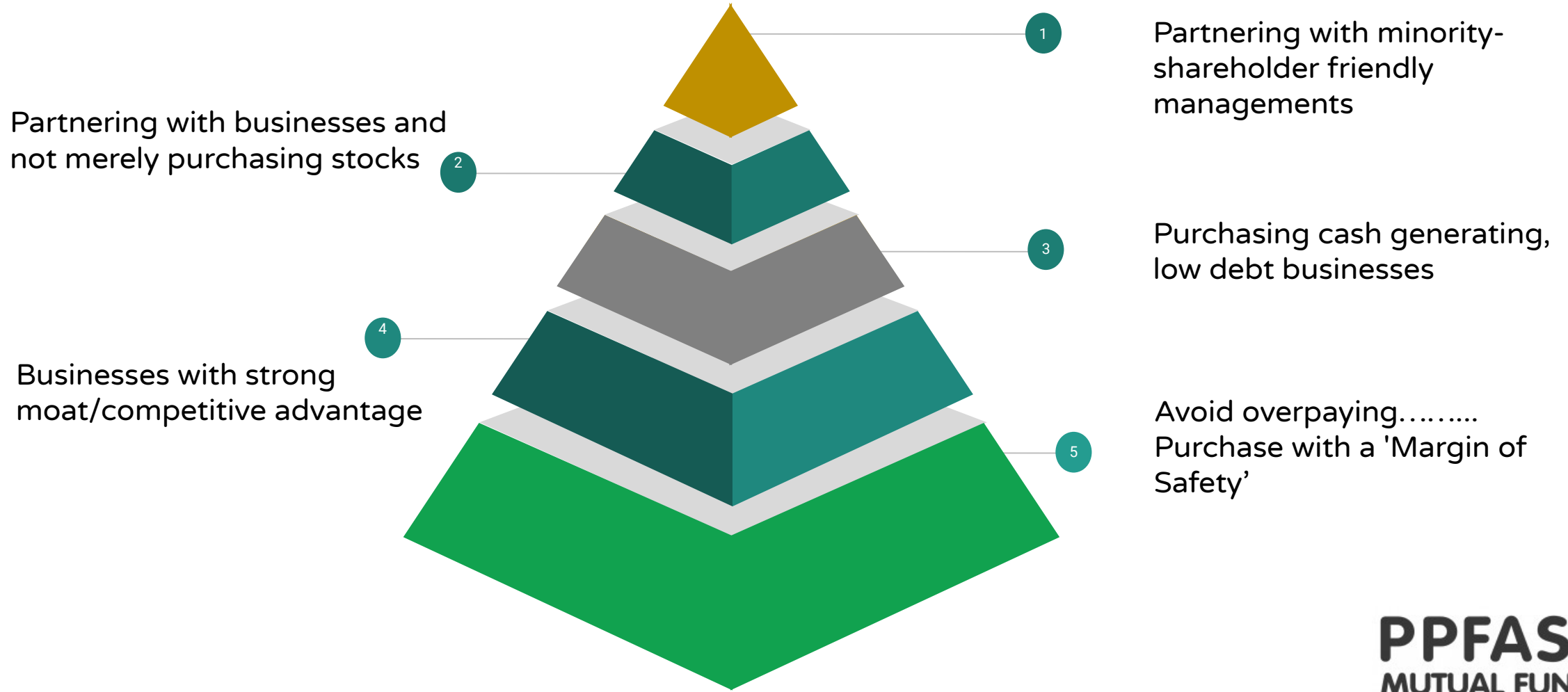
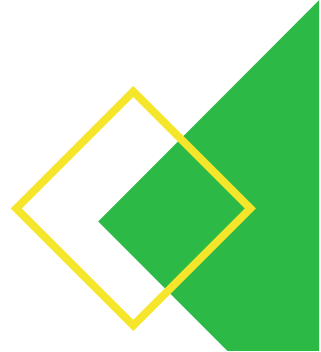
ASSET ALLOCATION



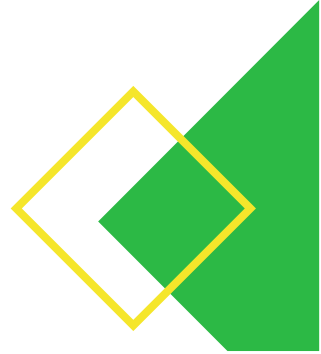
Sr. No	Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
01	Equity and equity related instruments	80-100	High
02	Debt Instruments & Money Market Instruments	0 - 20	Low to Medium

Note : For detailed asset allocation, please refer to the [Scheme Information Document](#) (SID) of scheme.

OUR INVESTMENT APPROACH



SKIN IN THE GAME



AT PPFAS MUTUAL FUND, WE ARE INSPIRED BY THE HAMMURABI CODE.

- We demonstrate our conviction in our flagship Scheme by actively investing in it

Details can be checked here

<https://amc.ppfas.com/schemes/parag-parikh-tax-saver-fund/disclosure-of-insider-holdings/>



One stipulation of the Hammurabi Code - If a builder built a house for a man & the house collapses to cause the death of the owner, then the builder must be put to death.

LUMPSUM & SIP INVESTMENT PERFORMANCE – March 31, 2024



Lumpsum Investment Performance (Compounded annual returns)

Date	Scheme	Tier I Benchmark	Additional Benchmark	Value of Investment of Rs. 10,000/-		
	PPTSF (Regular)	NIFTY 500 (TRI)	NIFTY 50 (TRI)	PPTSF (Regular)	NIFTY 500 (TRI)	NIFTY 50 (TRI)
Since Inception (24 July, 2019)*	22.99%	19.69%	17.01%	26,347	23,203	20,869
March 31, 2023 to March 28, 2024 (Last 1 Year)	33.95%	40.75%	30.27%	13,374	14,049	13,008
March 31, 2021 to March 28, 2024 (Last 3 Years)	21.81%	19.32%	16.35%	18,055	16,970	15,736

*Since inception returns are calculated on Rs. 10 (allotment price)

Note:

- Different plans shall have different expense structures.
- Scheme returns shown are for regular plan.
- Past performance may or may not be sustained in future and is not a guarantee of any future returns
- Data presented here is upto the last calendar month.
- Greater than 1 year returns are CAGR returns.

SIP Investment Performance (Assumption : ₹ 10,000/- is invested on the first of every month)

	Since Inception from July 24, 2019	March 31, 2023 to March 28, 2024 (Last 1 Year)	March 31, 2021 to March 28, 2024 (Last 3 Years)
Total Amount Invested	5,70,000	1,20,000	3,60,000
Market value of Investment (Regular Plan)	9,94,215	1,38,569	4,87,901
(Regular Plan) Returns (Annualised) (%)	23.74%	29.94%	20.79%
Nifty 500 (TRI) Returns (Annualised) (%)	22.33%	36.73%	20.57%
Nifty 50 (TRI) Returns (Annualised) (%)	19.09%	27.81%	16.88%

Source: Factsheet

Note : Past performance may or may not be sustained in future and is not a guarantee of any future returns.

Please click on link for performance of other schemes managed by Fund Manager : <https://amc.ppfas.com/schemes/fund-manager-performance/>

Comparative Performance as on March 31, 2024

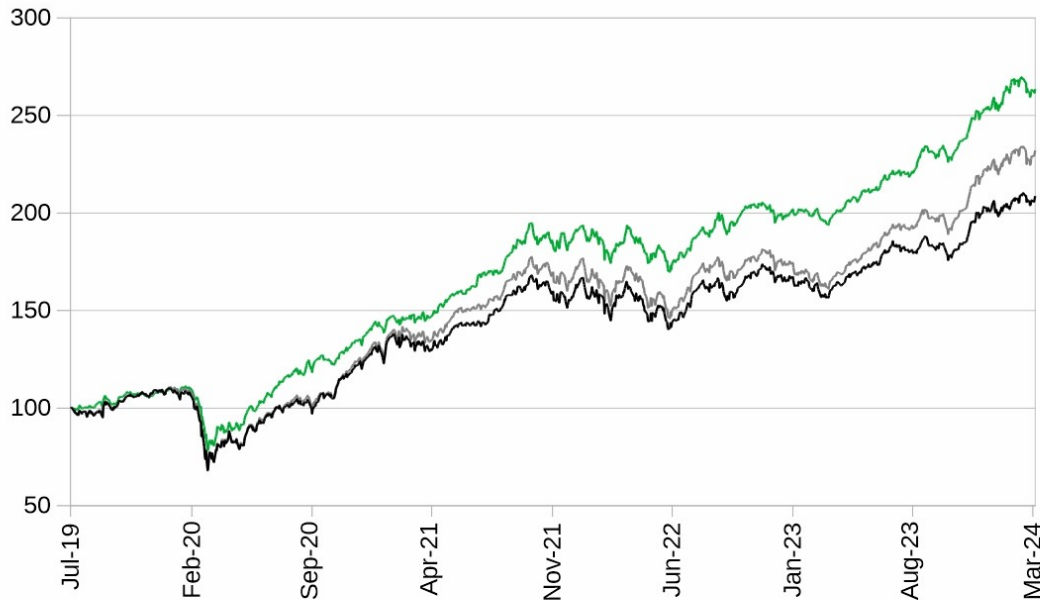
PPTSF Vs Benchmark Indices

● PPTSF Returns ● Tier I Benchmark Returns (Nifty 500 (TRI)) ● Nifty 50 (TRI) Returns additional benchmark

Since Inception (July 24, 2019)

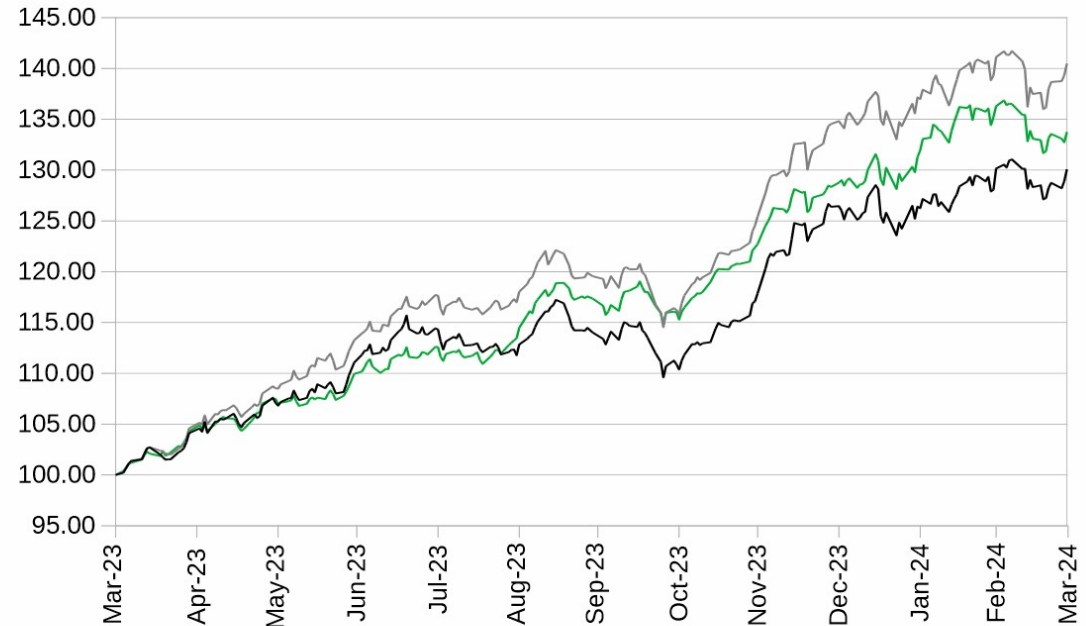
CAGR:

Scheme: 22.99%, Nifty 500: 19.69% Nifty 50: 17.01%



Mar. 31, 2023 to Mar. 28, 2024

Scheme: 33.95%, Nifty 500: 40.75%
Nifty 50: 30.27%

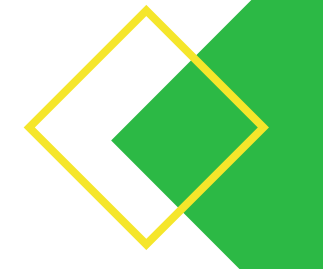


Source: Internal sources

Value of Rs 100 invested in Scheme/Benchmark indices

Note: Different plans shall have different expense structures. Scheme returns shown are for regular plan. Past performance may or may not be sustained in future and is not a guarantee of any future returns. Greater than 1-year returns are CAGR returns. Data presented here is up to the last calendar month

CURRENT PORTFOLIO – TOP 10 STOCKS



Stock invested	Sector	Percentage of holding
HDFC Bank Ltd	Banks	7.91%
Bajaj Holdings and Investment Ltd	Finance	6.61%
Power Grid Corporation of India Ltd	Power	6.01%
Coal India Ltd	Consumable Fuels	5.97%
Maruti Suzuki India Ltd	Automobiles	5.43%
ITC Ltd	Diversified FMCG	5.08%
ICICI Bank Ltd	Banks	4.96%
HCL Technologies Ltd	IT - Software	4.43%
Tata Consultancy Services Ltd	IT - Software	4.15%
Axis Bank Ltd	Banks	3.73%

Data as on March 31, 2024

Note: Stock(s) / Issuer(s)/ Top stocks with increased or decreased exposure mentioned above are for the purpose of disclosure of the portfolio of the Scheme(s) and should not be construed as recommendation to buy/sell/ hold. The fund manager(s) may or may not choose to hold the stock mentioned, from time to time. Current Portfolio Allocation is based on the prevailing market conditions and is subject to changes depending on the fund manager's view of the equity markets.

SCHEME FACTS



MINIMUM INVESTMENT	Rs. 500 and multiple of Rs. 500 thereafter
MINIMUM SIP PERIOD	Monthly: Minimum Rs.1000; 6 Instalments Quarterly: Minimum Rs. 3000; 4 instalments
DECLARATION OF NAV	The Net Asset Value is declared at the end of each “Business Day”.
EXIT LOAD	Nil
CAPITAL GAIN TAX TREATMENT^	Similar to any Indian equity diversified scheme.
ASSETS UNDER MANAGEMENT & DETAILED PORTFOLIO	AUM and detailed portfolio are available on our website: https://amc.ppfas.com/schemes/

^Investors are requested to consult their financial, tax and other advisors before taking any investment decision(s)

SCHEME SUITABILITY

While the Scheme is open to all Indian investors, it is especially suitable for *patient investors* who

- ✓ Understand that equity investments are ideal investment for the long term
- ✓ Prefer simple investment solutions rather than complex ones
- ✓ Welcome, rather than fear, stock market volatility



OTHER PRODUCTS IN THE BASKET

PARAG PARIKH CONSERVATIVE HYBRID FUND

An open-ended hybrid Scheme investing predominantly in debt instruments
(Since May 26, 2021)

- It is a credible and tax-efficient alternative to certain fixed-income instruments
- Invest in three asset classes



PARAG PARIKH LIQUID FUND

An Open ended Liquid scheme.
A Relatively Low Interest Rate Risk and Relatively low Credit Risk
(Since May 11, 2018)

- A credible alternative to bank fixed deposits, enabling you to invest to deploy money for short periods
- Multiple Income Distribution cum capital withdrawal option available

Enables you to transact and invest in Parag Parikh Flexi Cap Fund, Parag Parikh ELSS Tax Saver Fund, Parag Parikh Conservative Hybrid Fund, Parag Parikh Arbitrage Fund and Parag Parikh Dynamic Asset Allocation Fund through STP, SWP options



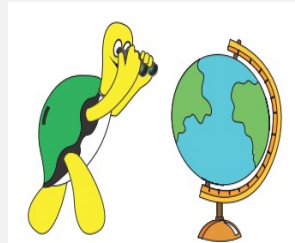
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OTHER PRODUCTS IN THE BASKET

PARAG PARIKH FLEXI CAP FUND

An open-ended dynamic equity scheme investing across
Large cap, mid cap, small cap stocks.
(Since May 24, 2013)

- The flagship scheme of the fund house
- A true go-anywhere fund - Can invest across sectors, geographies and companies offering value
- Suitable for those with investment horizon of at least five years



PARAG PARIKH ARBITRAGE FUND

An open-ended scheme investing in arbitrage opportunities.
(Since November 2, 2023)

- Parag Parikh Arbitrage Fund (PPAF) aims to replicate this process by undertaking simultaneous buy and sell transactions in spot and futures markets whenever feasible, thereby generating relatively 'low risk' pre-tax profit for its unitholders.



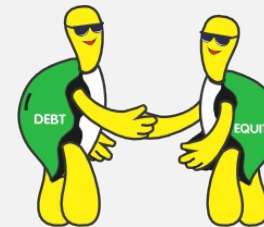
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OTHER PRODUCTS IN THE BASKET

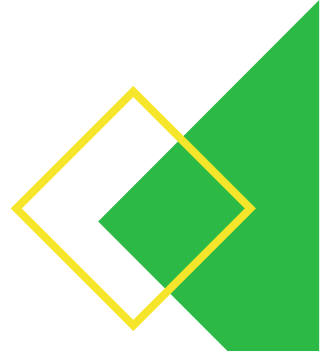
PARAG PARIKH DYNAMIC ASSET ALLOCATION FUND

An open ended dynamic asset allocation fund
(Since February 27, 2024)

- To generate income/long-term capital appreciation by investing in equity, equity derivatives, fixed income instruments. The allocation between equity instruments and fixed income will be managed dynamically so as to provide investors with long term capital appreciation while managing downside risk.
- It is a credible and tax-efficient alternative to certain fixed income instruments (like bank fixed deposits), offering the scope to earn income along with the prospect of growth in Net Asset Value (NAV) when held for a reasonably long period.



INVESTMENT MODES...



OFFLINE:

Application forms [available here](#)

You may submit them:

Either at our
[Corporate Office, Branches or
Representative Offices](#)

Or at any [CAMS Investor Service Centre](#)
across India

ONLINE:



[BSE Star MF](#)



[CAMS
edge360](#)



[MF Utilities](#)



[NSE NMF II](#)

Select online Mutual Fund Platforms

PRODUCT LABELLING & RISKOMETER

<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> To generate long-term capital growth from an actively managed portfolio primarily of Equity and Equity related Securities. Scheme shall invest in Indian equities, foreign equities and related instruments and debt securities. 	<p align="center">Parag Parikh Flexi Cap Fund An open ended dynamic Equity scheme investing across large cap, mid cap, small cap stocks.</p>	
	<p align="center">Scheme's Riskometer</p>	<p align="center">Tier 1 Benchmark's Riskometer (Nifty 500 TRI)</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Long term capital appreciation Investment predominantly in equity and equity related securities. 	<p align="center">Parag Parikh ELSS Tax Saver Fund An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.</p>	
	<p align="center">Scheme's Riskometer</p>	<p align="center">Tier 1 Benchmark's Riskometer (Nifty 500 TRI)</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> To generate regular income through investments predominantly in debt and money market instruments. Long term capital appreciation from the portion of equity investments under the scheme. 	<p align="center">Parag Parikh Conservative Hybrid Fund An open-ended hybrid scheme investing predominantly in debt instruments</p>	
	<p align="center">Scheme's Riskometer</p>	<p align="center">Tier 1 Benchmark's Riskometer (CRISIL Hybrid 85+15 Conservative Index TRI)</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Income over the short term Investments in Debt/money market instruments 	<p align="center">Parag Parikh Liquid Fund An Open ended Liquid scheme. A Relatively Low Interest Rate Risk and Relatively low Credit Risk</p>	
	<p align="center">Scheme's Riskometer</p>	<p align="center">Tier 1 Benchmark's Riskometer (CRISIL Liquid Debt A-I Index)</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> To generate income by investing in arbitrage opportunities Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market. 	<p align="center">Parag Parikh Arbitrage Fund An open ended scheme investing in arbitrage opportunities</p>	
	<p align="center">Scheme's Riskometer</p>	<p align="center">Tier 1 Benchmark's Riskometer (NIFTY 50 Arbitrage Total Return Index (TRI))</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

<p>This Product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> Capital Appreciation & Income generation over medium to long term. Investment in equity and equity related instruments as well as debt and money market instruments while managing risk through active asset allocation 	<p align="center">Parag Parikh Dynamic Asset Allocation Fund An open ended dynamic asset allocation fund.</p>	
	<p align="center">Scheme's Risk-o-meter</p>	<p align="center">Tier 1 Benchmark's Risk-o-meter (CRISIL Hybrid 50+50 Moderate Index)</p>

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

Potential Risk Class of the debt scheme of PPFAS Mutual Fund :

Parag Parikh Liquid Fund	Potential Risk Class			
	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
	Interest Rate Risk ↓			
	Relatively Low (Class I)	A-I		
	Moderate (Class II)			
	Relatively High (Class III)			
A-I - A Scheme with Relatively Low Interest Rate Risk and Relatively Low Credit Risk				

Note : Riskometers are as on March 31, 2024.

Please refer updated riskometer on link : <https://amc.ppfas.com/statutory-disclosures/product-labelling/>

THANK YOU

PPFAS Asset Management Private Limited

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Name of Trustee Company: PPFAS Trustee Company Private Limited.

Investor Helpline:



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Distributor Helpline:



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