

# Parag Parikh ELSS Tax Saver Fund

An India-centric Scheme  
suitable for long-term  
wealth creation

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

## Heritage

The Scheme is the third Offering from PPFAS Mutual Fund. The Fund, launched its first ever scheme in 2013, prior to launch Parag Parikh ELSS Tax Saver Fund in the year 2019 and is recognised for its focus on equity investing, low portfolio turnover and relatively conservative approach to money management. The Fund has been sponsored by Parag Parikh Financial Advisory Services Limited, a Company, which is a SEBI Registered Portfolio Manager since 1996.

### PPFAS Mutual Fund's investment approach: We are guided by the timeless principles of Value Investing

We view equity investing as purchasing stakes in businesses, rather than merely investing in pieces of paper.

However much we like a Company, we avoid overpaying.

We prefer purchasing cash generating, low debt businesses

We like to partner with Managements who take care of the interests of minority-shareholders.

We stay away from periodic fads and fancies in the stockmarket, whether they be businesses, sectors or themes

We do not shy away from parking money in cash / cash equivalents in case we believe that valuations are stretched.

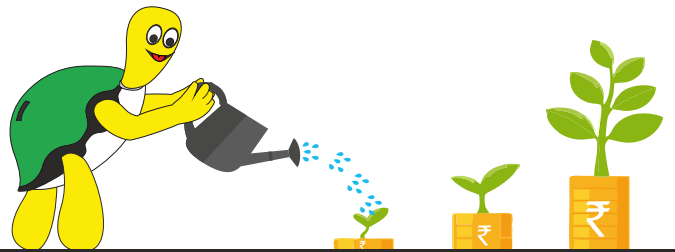
We employ the same investment approach in Parag Parikh ELSS Tax Saver Fund.

### An India-centric Scheme

↳ At least **80%** of the Parag Parikh ELSS Tax Saver Fund's corpus will be invested in Indian equities.

#### It has the freedom to:

- ↳ Invest in stocks of small, medium and large-sized Companies based in India.
- ↳ Invest in any sector or industry within India which appears to be attractively valued
- ↳ Participate in buy-backs and other special situations within India.



Scheme Details



Factsheet

**PPFAS**   
**MUTUAL FUND**

There's only one right way®

## About the Scheme...

It is an open-ended Equity Linked Savings Scheme (ELSS) with a statutory lock-in of 3 years and tax benefit from the date of investment for every investment instalment.

Indian investors who invest in this Scheme are eligible for Income Tax deduction u/s 80C upto a sum of Rs. 1.50 lakhs<sup>^</sup>. However, this is not a ceiling. Amounts beyond that can also be invested in the Scheme.

**While the income tax relief is certainly beneficial to many, the Scheme's other attributes mean that it could also be attractive to those who have exhausted this limit.**

**Also, we have always maintained that equity investments are best suited for investors who can remain invested for at least five years. The three year lock-in in Parag Parikh ELSS Tax Saver Fund is much lower than this, and therefore should not deter you.**

It enjoys the same Capital Gains Tax benefits as available to other equity oriented schemes (viz. Gains will be taxed at a flat rate of 10%\*)

\*As per Income Tax Rules prevailing for the Financial Year 2022-23

<sup>^</sup>Please consult your financial advisor for any tax related information applicable to your investments

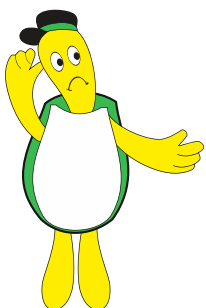


Understand that equity investments are ideal investments only for the long-term

Prefer simple investment solutions rather than complex ones

Welcome, rather than fear, stock market volatility

**Our scheme is ideal for patient investors who**



### Parag Parikh ELSS Tax Saver Fund will not suit you:

If you require to redeem within three years period from date of the investment.

If you are not comfortable with volatility in the Net Asset Value

If you depend on periodic income in the form of mutual fund dividends

## Fund Managers



**Rajeev Thakkar**  
CIO & EQUITY FUND MANAGER



**Raunak Onkar**  
HEAD - RESEARCH & CO-FUND MANAGER



**Raj Mehta**  
FUND MANAGER - DEBT



**Rukun Tarachandani**  
EQUITY FUND MANAGER

## Scheme Facts:

### Minimum Investment:

Rs. 500/- and multiples of Rs. 500/- thereafter

### Systematic Investment Plan (SIP):

Frequency	Min. Investment (Rs.) #	Min. No. of Instalments
Monthly	1,000	6
Quarterly	3,000	4

# In multiples of Rs. 500/- thereafter

SIP Top-Up Facility available

SIP / STP-In / Switch-In option available immediately  
STP-Out / Switch-Out available after the 3 year lock-in period

### Declaration of NAV:

The Net Asset Value is declared at the end of each "Business Day".

### Entry Load:

**NIL**

### Exit Load: (After the 3 year lock-in period)

**NIL**

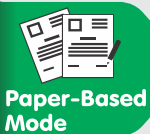
### Capital Gains Tax Treatment

Similar to any other equity oriented scheme

**For SID & other scheme related information, log on to [amc.ppfas.com/pptf](http://amc.ppfas.com/pptf)**

**Note:** Investors are requested to refer to the addendum issued for introduction and modification in features of SIP and STP frequencies effect from September 9, 2021 and Corrigendum dated October 08, 2021. Please visit: <https://www.amc.ppfas.com/> ----> Statutory Disclosures ----> Notices and Addenda

### Ways to invest



**Paper-Based Mode**

Fill up the Application Form and submit it either to us or the nearest CAMS Service Centre.



[Download Forms](#)



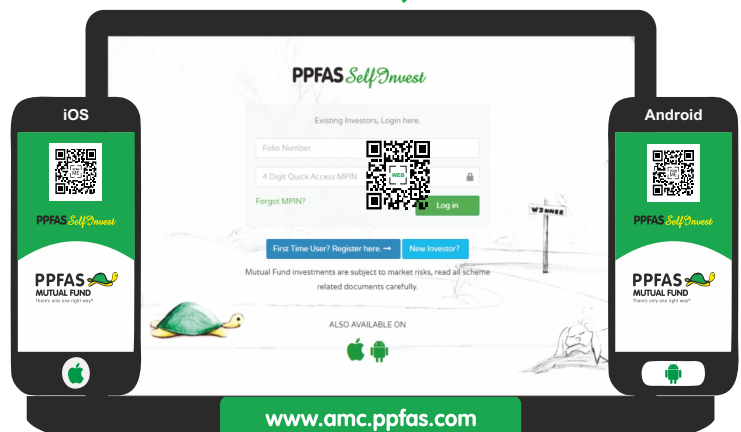
**Online Mode**

**MF Utilities**

**BSE Star MF**

**NSE MFSS**

## PPFAS SelfInvest



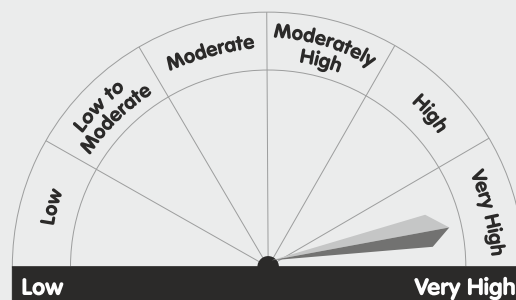
[www.amc.ppfas.com](http://www.amc.ppfas.com)

## Riskometer

This product is suitable for investors who are seeking\*

- Long term capital appreciation
- Investment predominantly in equity and equity related securities.

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



Investors understand that their principal will be at very high risk.

**Note:** Please visit the website address for latest Riskometer updates:  
[Click here for Product Label of the Schemes](#)



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

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The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not be liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, consequential, as also any loss of profit in any way arising from the use of this material in any manner. The recipient alone shall be fully responsible/are liable for any decision taken on this material.