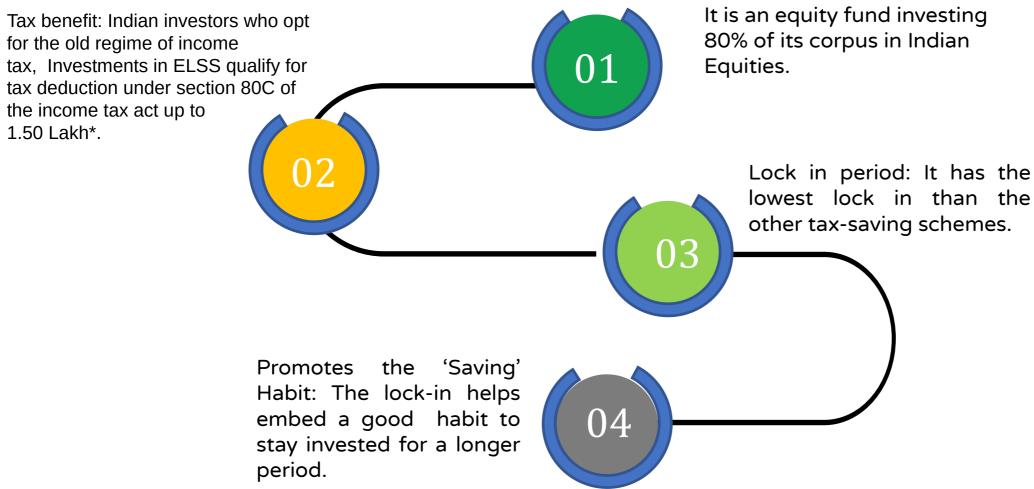
PARAG PARIKH ELSS TAX SAVER FUND

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?





^{*}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



OUR INVESTMENT PROCESS

How do we find investments

- ✓ Screen for good quality businesses
- ✓ Create investment universe of stocks
- ✓ Track related sectors & companies

How do we value investments

- ✓ Valuation of the business across its own history
- ✓ Peer valuation & differences
- ✓ Our own estimates & range of reasonable valuation



How do we study investments

- ✓ Sectoral study of investment universe
- ✓ Compare performance of competitors
- ✓ Study the history of businesses & sectors
- ✓ Assess the management & business quality

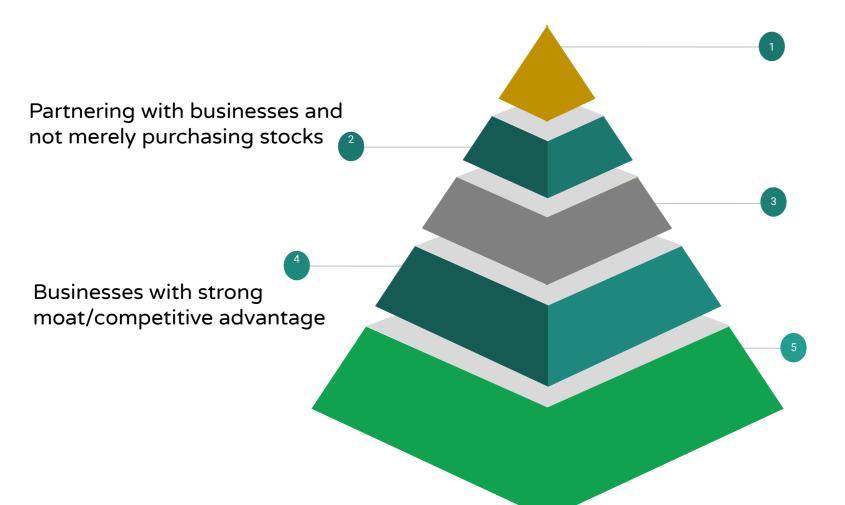
How do we build the portfolio

- ✓ Single stock is not more than 10%
- Opportunistic Buying & Selling of businesses
- ✓ Ensure sectoral diversification
- Ensure geographical diversification



OUR INVESTMENT APPROACH





Partnering with minorityshareholder friendly managements

Purchasing cash generating, low debt businesses

Avoid overpaying...... Purchase with a 'Margin of Safety'



SKIN IN THE GAME





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.

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/



LUMPSUM & SIP INVESTMENT PERFORMANCE - February 29, 2024

Lumpsum Investment Performance (Compounded annual returns)						
	Scheme Tier I Renchmark		Additional Benchmark	Value of Investment of Rs. 10,000/-		
Date	PPTSF (Regular)	NIFTY 500 (TRI)	NIFTY 50 (TRI)	PPTSF (Regular)	NIFTY 500 (TRI)	NIFTY 50 (TRI)
Since Inception (24 July, 2019)*	23.71%	19.84%	16.93%	26,644	23,010	20,547
February 28, 2023 to February 29, 2024 (Last 1 Year)	34.19%	39.58%	28.40%	13,429	13,971	12,849
February 26, 2021 to February 29, 2024 (Last 3 Years)	23.08%	19.34%	16.12%	18,675	17,022	15,675

^{*}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	February 26, 2021 to February 29, 2024 (Last 3 Years)			
Total Amount Invested	5,60,000	1,20,000	3,60,000		
Market value of Investment (Regular Plan)	9,95,517	1,43,543	5,01,972		
(Regular Plan) Returns (Annualised) (%)	25.08%	38.44%	22.86%		
Nifty 500 (TRI) Returns (Annualised) (%)	22.66%	40.96%	20.90%		
Nifty 50 (TRI) Returns (Annualised) (%)	19.00%	28.73%	16.58%		

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/

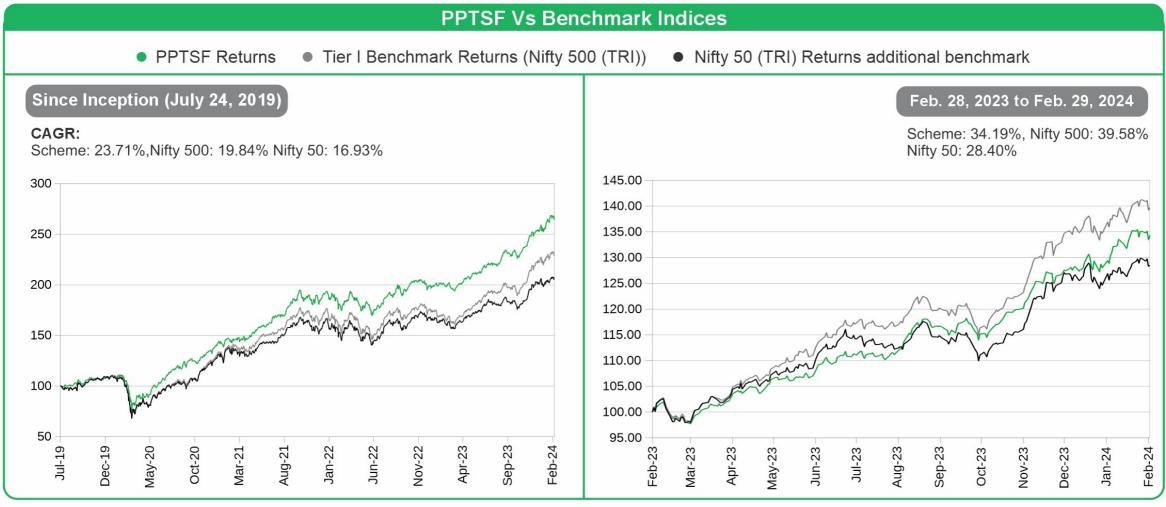
Rukun Tarachandani is an additional Equity Fund Manager to the schemes Since May 16, 2022 (i.e. Parag Parikh Flexi Cap Fund, Parag Parikh ELSS Tax Saver Fund, Parag Parikh Conservative Hybrid Fund) Parag Parikh Arbitrage Fund w.e.f. November 2, 2023 and Parag Parikh Dynamic Asset Allocation Fund w.e.f. February 27, 2024.

Mansi Kariya is an additional Debt Fund Manager to the schemes (i.e. Parag Parikh Flexi Cap Fund, Parag Parikh ELSS Tax Saver Fund, Parag Parikh Conservative Hybrid Fund, Parag Parikh Arbitrage Fund) w.e.f. December 22, 2023 and Parag Parikh Dynamic Asset Allocation Fund w.e.f. February 27, 2024.





Comparative Performance as on February 29, 2024



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	7.92%
Bajaj Holdings and Investment Ltd	Finance	7.29%
Coal India Ltd	Consumable Fuels	6.36%
Power Grid Corporation of India Ltd	Power	6.12%
Maruti Suzuki India Ltd	Automobiles	5.15%
HCL Technologies Ltd	IT - Software	5.06%
ICICI Bank Ltd	Banks	5.05%
ITC Ltd	Diversified FMCG	4.99%
Tata Consultancy Services Ltd	IT - Software	4.64%
Wipro Ltd	IT - Software	4.27%



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: amc.ppfas.com under the 'Scheme' section.	



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

SCHEME SUITABLITY

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



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.



Continued...

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 <u>CAMS Investor Service Centre</u> across India

ONLINE:



Select online Mutual Fund Platforms



PRODUCT LABELLING & RISKOMETER

This Product is suitable for investors who are seeking* Parag Parikh Flexi Cap Fund An open ended dynamic Equity scheme investing across large cap, mid cap, small cap stocks. Scheme's Riskometer Tier 1 Benchmark's Riskometer (Nifty 500 TRI) • 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.

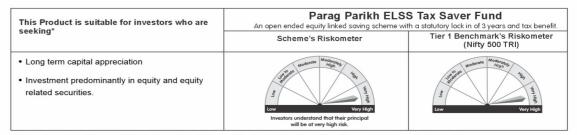
^{*}Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

This Product is suitable for investors who		Parag Parikh Conservative Hybrid Fund An open-ended hybrid scheme investing predominantly in debt instruments		
seeking*	Scheme's Riskometer	Tier 1 Benchmark's Riskometer (CRISIL Hybrid 85+15 Conservative Index TRI)		
To generate regular income through investr predominantly in debt and money market instruments. Long term capital appreciation from the por equity investments under the scheme.	This to the state of the state	Moderate Moderate Magazine Title St.		

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

This Product is suitable for investors who are		Parag Parikh Arbitrage Fund An open ended scheme investing in arbitrage opportunities		
	seeking*	Scheme's Riskometer	Tier I Benchmark's Riskometer (NIFTY 50 Arbitrage Total Return Index (TRI))	
	To generate income by investing in arbitrage opportunities Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market.	Low Investors understand that their principal will be at low risk.	Town Very High	

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



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

This Product is suitable for investors who are	Parag Parikh L An Open ended Liquid scheme. A Relatively Low In	
seeking*	Scheme's Riskometer	Tier 1 Benchmark's Riskometer (CRISIL Liquid Debt A-I Index)
Income over the short term Investments in Debt/money market instruments	Noodordin Maganaya 150 g g g g g g g g g g g g g g g g g g g	State North Moderate Manager State S

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

This Product is suitable for investors who are	Parag Parikh Dynamic Asset Allocation Fund An open ended dynamic asset allocation fund.		
seeking*	Scheme's Risk-o-meter	Tier I Benchmark's Risk-o-meter (CRISIL Hybrid 50+50 Moderate Index)	
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	Low Very High Investors understand that their principal will be at moderate risk.	Hoderole Moderstop Tolky	

^{*}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:

	Potential Risk Class			
	Credit Risk	Relatively	Moderate	Relatively High
	Interest Rate Risk	Low (Class A)	(Class B)	(Class C)
	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			



THANK YOU

PPFAS Asset Management Private Limited

Registered Office: 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg,

230, Nariman Point, Mumbai - 400 021, Maharashtra, India.

Name of the Sponsor Company: Parag Parikh Financial Advisory Services Ltd.

Name of Trustee Company: PPFAS Trustee Company Private Limited.

Investor Helpline:











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