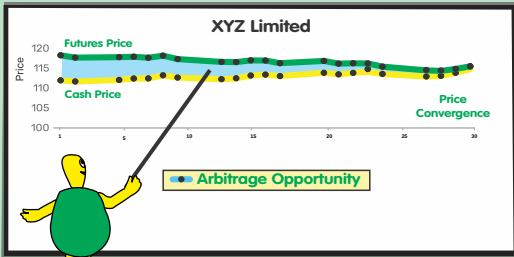
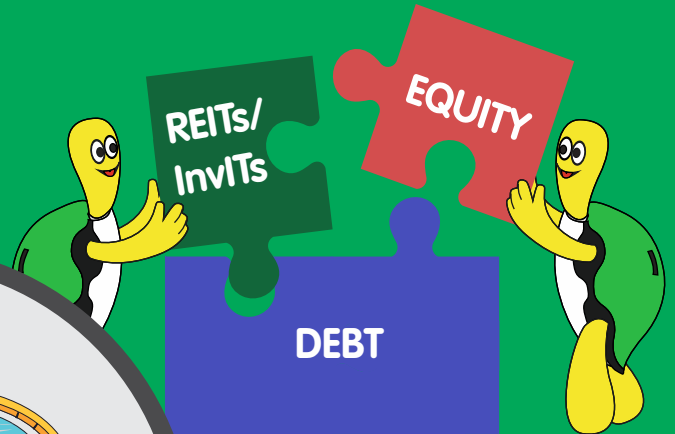


# PPFAS Mutual Fund

## Scheme Flyers



Parag Parikh  
Arbitrage Fund



Parag Parikh Conservative  
Hybrid Fund



Parag Parikh ELSS Tax Saver Fund



Parag Parikh Liquid Fund

**PPFAS** 

**MUTUAL FUND**

There's only one right way<sup>®</sup>

# Parag Parikh ELSS Tax Saver Fund

An India-centric Scheme suitable for long-term capital appreciation

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

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**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 2023-24

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

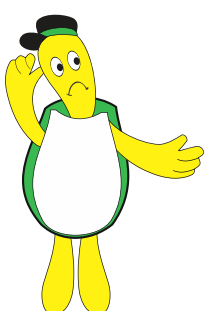


Understand that equity investments are ideal investments only for the long-term

Prefer simple investment solutions rather than complex ones

Welcome, rather than fear, stock market volatility

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

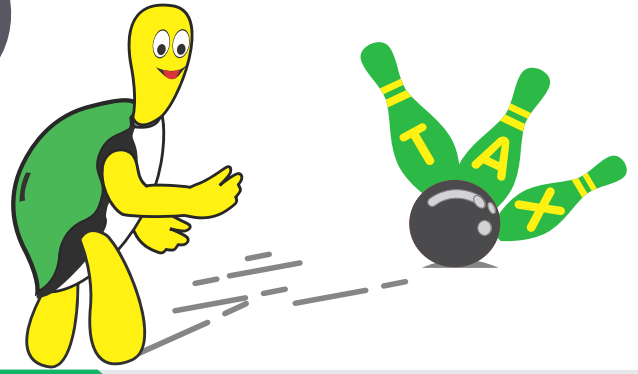
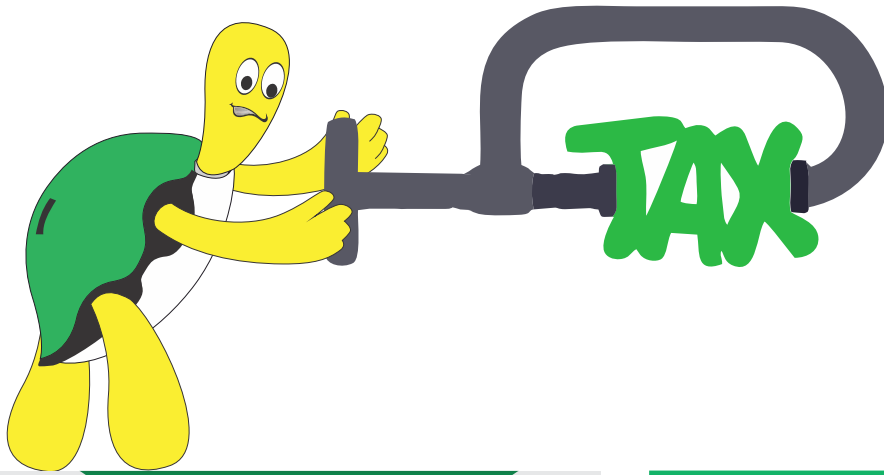


### Parag Parikh ELSS Tax Saver Fund will not suit you:

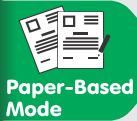
If you require to redeem within three years period from date of the investment.

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



## Ways to invest



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



[Download Forms](#)



MF Utilities

BSE Star MF

NSE MFSS

myCAMS

## 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

## PPFAS Self Invest



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

**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

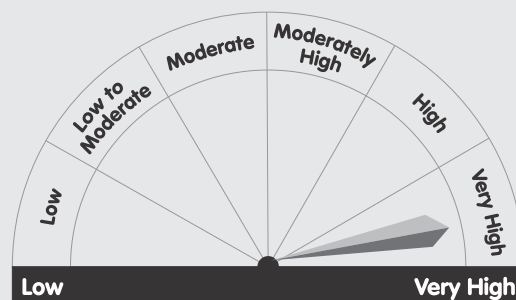


## Riskometer

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](#)



## PPFAS Asset Management Private Limited

**Registered Office:** 81/82, 8th Floor, Sakhar Bhavan,  
Ramnath Goenka Marg, 230, Nariman Point,  
Mumbai - 400 021. Maharashtra.



Factsheet

**Investor Helpline:** ☎ 1800-266-7790 ✉ mf@ppfas.com

**Distributor Helpline:** ☎ 1800-266-8909 ☎ 91 22 6140 6538 ✉ partners@ppfas.com

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

**Disclaimer:** In the preparation of the material contained in this document, the Asset Management Company (AMC) has used information that is publicly available, including information developed in-house. Some of the material used in the document may have been obtained from members/persons other than the AMC and/or its affiliates and which may have been made available to the AMC and/or to its affiliates. Information gathered and material used in this document is believed to be from reliable sources. The AMC however does not warrant the accuracy, reasonableness and / or completeness of any information. We have included statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc.

The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not 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.

THIS SCHEME  
IS SUITABLE FOR  
INVESTORS WHO CAN  
REMAIN INVESTED  
FOR AT LEAST  
5 YEARS.

Pioneer in  
international  
investing

# Parag Parikh Flexi Cap Fund

An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

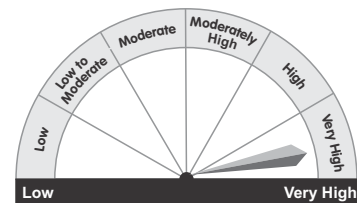
The flagship equity scheme from PPFAS Mutual Fund.  
Sponsored by **Parag Parikh Financial Advisory Services Ltd.**

**This product is suitable for investors who are seeking\***

The investment objective of the Scheme is to seek 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.

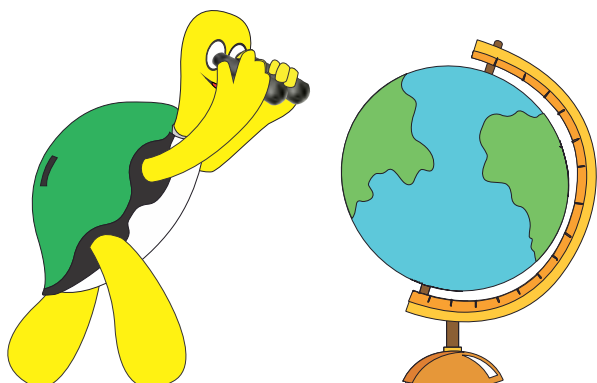
**\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.**

## Riskometer



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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# Parag Parikh Flexi Cap Fund can....

- Invest in large-cap, mid-cap and small-cap stocks
- Invest across various industries / sectors
- Invest in domestic as well as foreign stocks #
- Avail of arbitrage opportunities
- Participate in buy-backs and other special situations



PPECF

In other words, it is a 'truly' diversified equity scheme.

Please refer to the Scheme Information Document (SID) and the Statement of Additional Information (SAI) on our website, for more details.

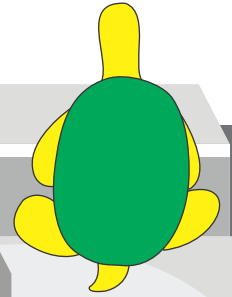
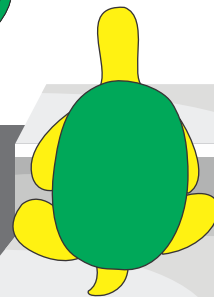
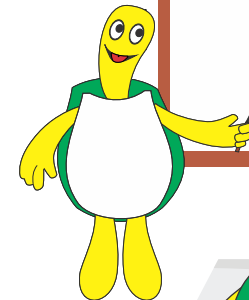
## Our investment approach

- Purchasing a stake in businesses and not merely purchasing stocks
- Avoid overpaying... Purchase with a 'Margin of Safety'
- Purchasing cash generating, low debt businesses
- Allying with minority-shareholder friendly managements
- Staying away from periodic fads and fancies, whether they be businesses, sectors or themes.

Wider Choice

Reduced Country Risk

Low Portfolio Churning



Our scheme is ideal for patient investors who:

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



## Parag Parikh Flexi Cap Fund can....

- Invest in large-cap, mid-cap and small-cap stocks
- Invest across various industries / sectors
- Invest in stocks listed on overseas exchanges<sup>#</sup>
- Avail of arbitrage opportunities
- Participate in buy-backs and other special situations

In other words, it is a 'truly' diversified equity scheme.

Please refer to the Scheme Information Document (SID) and the Statement of Additional Information (SAI) on our website, for more details.

## Scheme Facts

<b>Minimum Investment</b>	Rs. 1,000/- for lump sum as well as monthly SIP. Rs. 3,000/- for Quarterly SIP.
<b>Minimum SIP period</b>	Monthly : 6 months; Quarterly : 4 quarters
<b>Declaration of NAV</b>	The Net Asset Value is declared at the end of each "Business Day".
<b>Exit Load</b>	In respect of each purchase / switch-in of Units, 10% of the units ("the limit") may be redeemed without any exit load from the date of allotment. Any redemption or switch-out in excess of the limit shall be subject to the following exit load: 2.00% if the investment is redeemed on or before 365 days from the date of allotment of units. 1.00% if the investment is redeemed after 365 days but on or before 730 days from the date of allotment of units. No Exit Load will be charged if investment is redeemed after 730 days from the date of allotment of units. No exit load will be charged, in case of switch transactions between Regular Plan and Direct Plan of the Scheme for existing as well as prospective investors. Above exit load structure is applicable prospectively, for all investments (including SIP/STP and SWP registered) with effect from 15th Nov 2021.
<b>Capital Gains Tax Treatment</b>	Similar to any Indian equity diversified scheme.
<b>Assets Under Management &amp; Detailed Portfolio</b>	AUM and detailed factsheets are available on our website <a href="http://www.amc.ppfas.com">www.amc.ppfas.com</a> under the 'Scheme' section.

**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"

**Asset Allocation:** The corpus of the Scheme is invested primarily in equity and equity related instruments. The Scheme may invest a part of its corpus in debt and money market instruments, in order to manage its liquidity requirements from time to time, and under certain circumstances, to protect the interests of the Unit holders. Scheme may invest in permitted foreign securities<sup>#</sup>. Under normal circumstances, the asset allocation (% of Net Assets) of the Scheme's portfolio will be as follows.

Sr No.	Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
1.	Equity and equity related instruments	65 - 100	Medium to high
2.	Debt Securities, Money Market Securities	0 - 35	Low to medium
3.	Foreign Equity and equity related instruments	0 - 35	Medium to high
4.	Debt Securities (including Units) issued by REITs & InvITs	0 - 10	Medium to high

Please refer to the Scheme Information Document (SID) and the Statement of Additional Information (SAI) on our website, for more details.

<sup>#</sup>**Note:** Fresh Investment in foreign securities were temporarily suspended from February 2, 2022. Further, SEBI vide its letter SEBI/HO/OW/IMD-II/DOF3/P/25095/2022 dated June 17, 2022 has permitted the AMCs to resume subscription and make investments in overseas funds / securities upto the headroom available without breaching the overseas investment limit as of February 01, 2022.

# Skin in the Game!

Our Sponsor, the Asset Management Company and employees have all invested in Parag Parikh Flexi Cap Fund, since inception in May 2013. Hence, we are on the same side as our unitholders. We win if our unitholders win.



Scan here to know the latest holdings.

## 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

NSE MFSS

BSE Star MF

myCAMS

## PPFAS Self Invest



**Note:** Please Scan the Q.R. Code for latest Riskometer updates



## PPFAS Asset Management Private Limited

**Registered Office:** 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg, 230, Nariman Point, Mumbai - 400 021. Maharashtra.

**Tel:** 91 22 6140 6555 | **Fax:** 91 22 6140 6590

<b>Name of Mutual Fund</b>	PPFAS Mutual Fund	<b>Name of Asset Management Company</b>	PPFAS Asset Management Private Limited
<b>Name of Sponsor of PPFAS Mutual Fund</b>	Parag Parikh Financial Advisory Services Ltd.	<b>Name of Trustee Company</b>	PPFAS Trustee Company Private Limited

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

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

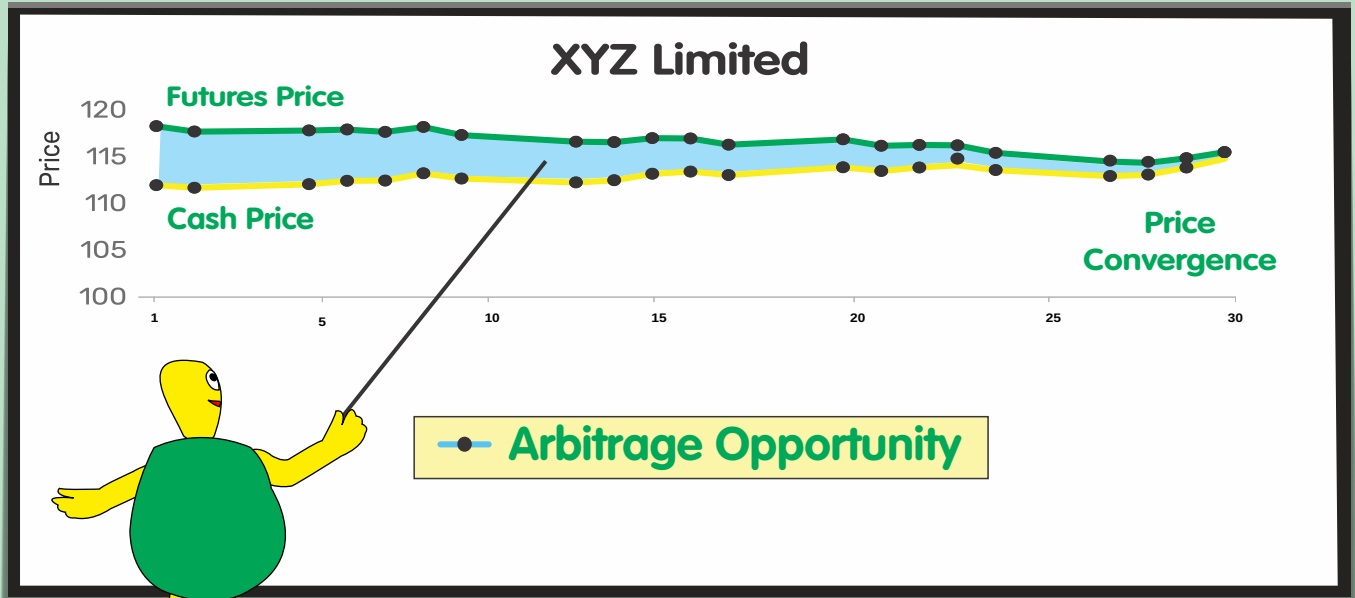
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The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not liable for any loss, damage of any nature, including but not limited to direct, indirect, punitive, special, exemplary, 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.



# Parag Parikh Arbitrage Fund

An open ended scheme investing in arbitrage opportunities



This product is suitable for investors who are seeking\*

- To generate income by investing in arbitrage opportunities
- Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market.

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



Note: Please Scan the Q.R. Code for latest Riskometer updates



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## Scheme Facts

**Entry Load:** Not Applicable.

**Exit Load:**

- In respect of each purchase / switch-in of units, an Exit Load of **0.25%** is payable if Units are redeemed/switched-out **within 30 days** from the date of allotment.
- **No Exit Load** is payable if Units are redeemed / switched-out **after 30 days** from the date of allotment.

Inter scheme switch: At the applicable load in respective scheme

## Capital Gains Tax treatment

As per current provisions, capital gains earned in **PPAF** will be taxed at par with equity-oriented' mutual funds.

### Subscription Amounts

**Initial purchase** - Rs 1,000 and in multiples of Re 1 thereafter

**Additional purchase** - Rs 1,000 and in multiples of Re 1 thereafter

**Monthly SIP:** Rs. 1,000 and in multiples of Re. 1 thereafter.

**Quarterly SIP:** Rs. 3,000 and in multiples of Re. 1 thereafter.

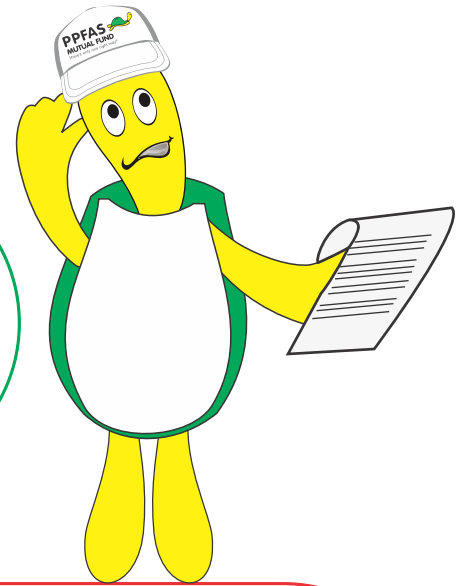
**Redemption** - Rs. 1,000 or 1 unit or account balance whichever is lower

### It may suit you:

In case you are largely risk-averse and are seeking relatively 'low risk' returns, unaffected by market cycles.

Not seeking a fixed amount of income every month

In an income tax bracket which benefits from the relatively 'tax-advantaged' status which Arbitrage Funds enjoy compared to 'non equity-oriented Funds'.



## Is this Scheme 'right' for you?

### It may not suit you:

In case you are seeking returns equivalent to those offered by 'equity oriented Funds'. Over longer time periods, these may be higher than those offered by Arbitrage Funds... but are also more volatile.

Seeking to earn a fixed amount of income every month

In an income tax bracket which may not benefit from the relatively 'tax-advantaged' status which Arbitrage Funds enjoy compared to 'non equity oriented Funds'.

### Asset Allocation:

#### Type of Instruments

Equities & Equity derivatives (Equity Hedged exposure)

Debt securities & Money Market instruments including margin money deployed in derivatives transactions

#### Normal Allocation (% of Net Assets)

65 - 100

0 - 35

#### Risk Profile

Low to Medium

Low to Medium

**Note:** Please refer to the [Scheme Information Document \(SID\)](#) of the scheme for detailed asset allocation.

### 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

myCAMS

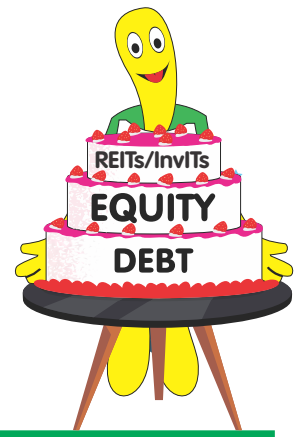
NSE MFSS

## PPFAS SelfInvest



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

**THIS SCHEME IS SUITABLE FOR INVESTORS WHO CAN REMAIN INVESTED FOR AT LEAST 3 YEARS.**



# Parag Parikh Conservative Hybrid Fund

An open-ended hybrid scheme investing predominantly in debt instruments



There is no assurance that the investment objective of the Scheme will be realized and the scheme does not assure or guarantee any returns.

## Asset allocation:

Type of Instruments	Normal Allocation (% of Net Assets)	Risk Profile
Debt securities (including securitized debt) & Money Market instruments	75 - 90	Low to Medium
Equities & Equity related instruments	10 - 25	Medium to High
Units issued by REITs and InvITs	0 - 10	Medium to High

**Note:** Please refer to the [Scheme Information Document \(SID\)](#) of the scheme for detailed asset allocation.

## Key Features of our Investment Strategy

### Fixed Income Investments

- ▶ A relatively wide mandate permits us to include both, 'accrual' and 'duration' related instruments in our portfolio. These include Sovereign, State Government, PSU and corporate securities across all maturities.

### Equity Investments

- ▶ Preference for stocks with strong cash flows (higher dividend payout/buybacks)
- ▶ Focus on choosing stocks possessing a 'margin-of-safety'
- ▶ Avail of 'special situations' whenever they arise.

### REITs & InvITs

- ▶ Strive to fight inflation via annual rental increments.
- ▶ Possibility of growth in investment value due to increase in Net Asset Value (NAV)
- ▶ Relatively low correlation to equities and debt instruments



Scheme Details

Plans Direct and Regular

Options

Growth

Income Distribution cum Capital Withdrawal Option (IDCW) :

Monthly Reinvestment of Income Distribution cum capital withdrawal option

Monthly Payout of Income Distribution cum capital withdrawal option

Systematic Investment Plan (SIP) Monthly (Min 6 instalments any date within month) and Quarterly (Min 4 instalments any date within quarter)\* Options

Minimum SIP Amount : Monthly - Rs. 1000 | Quarterly : Rs. 3000

**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

## We recommend it to those:

- ▶ Desiring diversified asset allocation within one Scheme
- ▶ Preferring to outsource the task of managing the complexities involved in debt investing.
- ▶ Who are not attempting to try to profit from every movement in interest rates through active trading in debt securities.

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

**For SID and other scheme related information, visit [amc.ppfas.com/ppchf](https://www.amc.ppfas.com/ppchf)**

## 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**

**myCAMS**

**NSE MFSS**

# PPFAS Self Invest



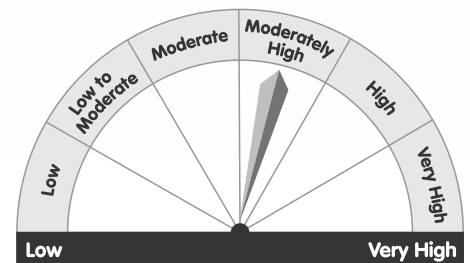
Factsheet

This product is suitable for investors who are seeking\*

- 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.

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

## Riskometer



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

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



## PPFAS Asset Management Private Limited

**Registered Office:** 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg,  
230, Nariman Point, Mumbai - 400 021. INDIA.

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

**Name of Trustee Company:** PPFAS Trustee Company Pvt. Ltd.

**Investor Helpline:**



1800 266 7790



mf@ppfas.com

**Distributor Helpline:**



1800 266 8909



91 22 61406538



partners@ppfas.com

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

**Disclaimer:** In the preparation of the material contained in this document, the Asset Management Company (AMC) has used information that is publicly available, including information developed in-house. Some of the material used in the document may have been obtained from members/persons other than the AMC and/or its affiliates and which may have been made available to the AMC and/or to its affiliates. Information gathered and material used in this document is believed to be from reliable sources. The AMC however does not warrant the accuracy, reasonableness and / or completeness of any information. We have included statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc.

The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not 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.

# Parag Parikh Liquid Fund



Parag Parikh Liquid Fund (PPLF) is **An Open ended Liquid scheme. A Relatively Low Interest Rate Risk and Relatively low Credit Risk** whose primary investment objective is to deliver reasonable market-related returns with lower risk and high liquidity through judicious investments in money market and debt instruments.

However, there is no assurance that the investment objective of the scheme will be realized and the scheme does not assure or guarantee any returns.

The Scheme Information Document (SID) and Key Information Document (KIM) can be obtained from the 'Downloads' section of the website of PPFAS Mutual Fund ([amc.ppfas.com](http://amc.ppfas.com)).

## The key advantages of PPLF are:

- It is a credible alternative to bank fixed deposits, enabling you to invest money for short periods.
- No lock-in period. No exit load after six days.
- You could use the proceeds from PPLF to systematically undertake transfers or Switches into other scheme/s offered by PPFAS Mutual Fund.

**PPLF is a suitable option for investors who are seeking a low risk savings solution for short periods (usually, less than a year).**

## Asset allocation:

Sr. No	Type Of Instrument	Normal Allocation (% of Net Assets)	Risk Profile
1.	Money Market instruments (including cash, Repo., CPs, CDs, Treasury Bills, TREPs and Government Securities with maturity/residual maturity up to 91 days)	80-100	Low
2.	Debt instruments (including Floating Rate debt instruments and securitised debt with maturity/residual maturity up to 91 days)	0-20	Low to Medium

## Portfolio Characteristics:

- The Scheme shall invest in debt and money market securities with **maturity of upto 91 days only**.
- In case of securities with put and call options (daily or otherwise) the residual maturity **shall not be greater than 91 days**.
- Inter-scheme transfers of Debt and Money Market Instruments in the Scheme shall be carried out in respect of securities with **maturity of upto 91 days**.
- The Scheme **will not invest in ADRs/GDRs** and Foreign Securities. It shall also not engage into securities lending and borrowing.

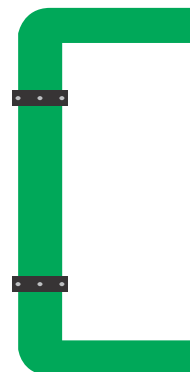


## Plans offered by the Scheme:

Plan	Option	Sub-Options / Facilities	Frequency of Dividend	Record Date*
1. Direct Plan	Growth	NA	NA	NA
2. Regular Plan	Dividend	Daily Re-Investment	Daily	All days for which NAV is published
		Weekly Re-Investment	Weekly	Every Monday
		Monthly Re-Investment and Payout	Monthly	Last Monday of the Month.

\*The Trustee/AMC reserves the right to change the record date from time to time

Purchase	Additional Purchase
Rs. 5,000 and in multiple of Re. 1 thereafter.	Rs. 1,000 and in multiple of Re. 1 thereafter.



**Note:** Investors are requested to refer to the latest addendum issued for introduction and modification in features of SIP and STP frequencies effect from September 9, 2021.

**Please visit:** <https://www.amc.ppfas.com/> ----> Statutory Disclosures ---> Notices and Addenda

Minimum amount for monthly SIP, **Rs. 1,000** and in multiple of Re. 1 thereafter and for Quarterly SIP, **Rs. 3,000** and in multiple of Re. 1 thereafter.

Minimum unit holder's account balance or minimum amount of application at the time of STP enrollment in the Transferor Scheme should be **Rs. 6,000/-** for Daily, Weekly, Fortnightly and Monthly option and **Rs. 12,000/-** for Quarterly option.

Minimum unit holder's account balance or minimum amount of application at the time of SWP enrollment in the Transferor Scheme should be **Rs. 12,000/-**

Entry Load:	Not Applicable	
Exit Load:	Investor Exit upon subscription	Exit load as a % of redemption / switch proceeds
	Day 1	0.0070%
	Day 2	0.0065%
	Day 3	0.0060%
	Day 4	0.0055%
	Day 5	0.0050%
	Day 6	0.0045%
	Day 7 onward	0.0000%

### 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**

**myCAMS**


**BSE Star MF**

**NSE MFSS**



**Ways to invest**

**Paper-Based Mode**  
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[Download Forms](#)

**Online Mode**

- MF Utilities
- BSE Star MF
- NSE MFSS

# PPFAS Self Invest

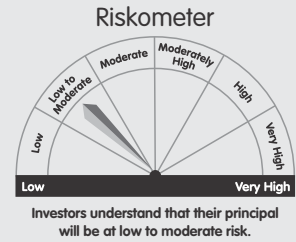


[www.amc.ppfas.com](http://www.amc.ppfas.com)

**This product is suitable for investors who are seeking\***

- Income over short term
- Investments in Debt/money market instruments

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



**Note:** Please scan the Q.R. Code for latest Riskometer updates



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

	Potential Risk Class			
	Credit Risk →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
<b>Parag Parikh Liquid Fund</b>	Interest Rate Risk ↓			
	Relatively Low (Class I)	<b>A-I</b>		
	Moderate (Class II)			
	Relatively High (Class III)			

## PPFAS Asset Management Private Limited

**Registered Office:** 81/82, 8th Floor, Sakhar Bhavan, Ramnath Goenka Marg, 230, Nariman Point, Mumbai - 400 021. Maharashtra.

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

**Name of Trustee Company:** PPFAS Trustee Company Pvt. Ltd.

**Investor Helpline:**



**1800 266 7790**



**mf@ppfas.com**

**Distributor Helpline:**



**1800 266 8909**



**91 22 61406538**



**partners@ppfas.com**



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

**Disclaimer:** In the preparation of the material contained in this document, the Asset Management Company (AMC) has used information that is publicly available, including information developed in-house. Some of the material used in the document may have been obtained from members/persons other than the AMC and/or its affiliates and which may have been made available to the AMC and/or to its affiliates. Information gathered and material used in this document is believed to be from reliable sources. The AMC however does not warrant the accuracy, reasonableness and / or completeness of any information. We have included statements / opinions / recommendations in this document, which contain words, or phrases such as "will", "expect", "should", "believe" and similar expressions or variations of such expressions that are "forward looking statements". Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with our expectations with respect to, but not limited to, exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on our services and / or investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc.

The AMC (including its affiliates), the Mutual Fund, the trust and any of its officers, directors, personnel and employees, shall not 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.

# Pillars of PPFAS Mutual Fund

“UNPREDICTABLE  
*investor behaviour*  
causes a big disparity  
BETWEEN  
the true worth of  
A COMPANY  
and its  
STOCK MARKET  
CAPITALISATIONS”

“When a high  
— PRICE —  
*is paid for an asset*  
... compared to its ...  
INTRINSIC  
value returns on that  
ASSET  
are bound to suffer”

“RAPID  
GROWTH  
*in a sector*  
does not mean  
— GOOD —  
investment returns.  
INVESTOR RETURNS  
ARE DEPENDENT  
... on the right...  
ACQUISITION  
PRICE”

“INVESTING  
is a  
PLAN  
not a  
PRODUCT  
{ OR }  
A  
PROCEDURE”

“PAY  
CLOSE ATTENTION  
TO THE  
RISK-REWARD  
... RATIO ...  
AND NOT JUST  
TO THE  
REWARD  
ALONE”

“INVESTING  
follows the law of the  
★ Farm ★  
YOU CANNOT SOW SOMETHING  
TODAY  
← and reap →  
TOMORROW  
Investments  
have to go through the  
SEASONS”

“The  
INABILITY  
★ to delay ★  
GRATIFICATION  
... is the ...  
PRIMARY REASON  
FOR ECONOMIC  
{ FAILURE IN }  
LIFE”

“It is  
A  
PARADOX  
that while investments  
have done well,  
*investors have done poorly.*  
It is because we make our  
— DECISIONS —  
not only with our minds  
But  
with our hearts”

“The  
KEY  
lesson in  
INVESTING  
is to look for  
BUSINESSES  
← which have the →  
FUNDAMENTALS  
— to beat the —  
EXPECTATIONS  
*built into the*  
PRICES”

“RIGHT  
Investment Principles  
Do Not Promise  
SHORT-TERM  
AND  
ABNORMAL RETURNS.  
They Are Representative OF  
SLOW AND STEADY,  
Long-term  
★ RETURNS ★”

“A  
CONTRARIAN  
INVESTOR  
— ATTEMPTS TO —  
PROFIT  
by betting against  
conventional  
WISDOM  
but only when  
the consensual  
opinion appears  
to be  
WRONG”



“EQUANIMITY,  
NOT GENIUS,  
LEADS TO RICHES”

Late Mr. Parag Parikh  
Founder, PPFAS Mutual Fund