

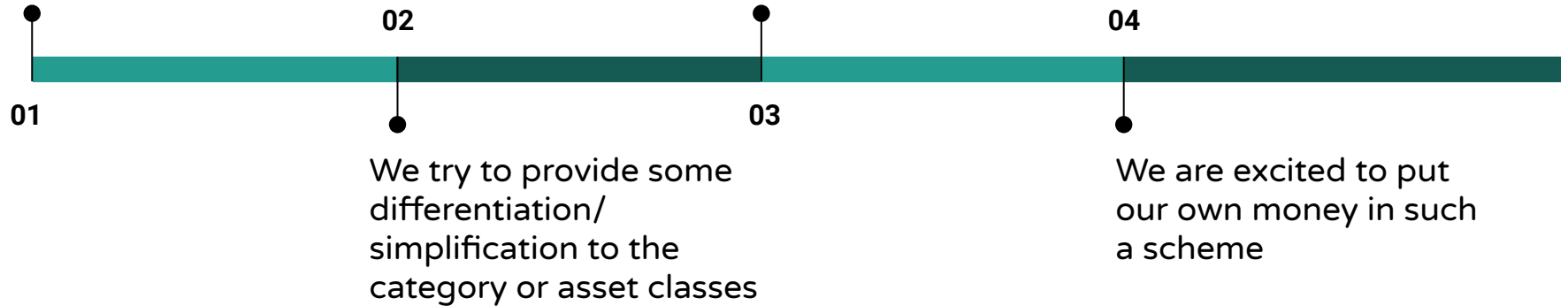
Parag Parikh Conservative Hybrid Fund

An open ended hybrid scheme investing predominantly in debt instruments

What is our philosophy?

We try to add value to the end investors

There is a need in the market for a product from our fund house



Why we decided to launch a Debt Oriented Hybrid Fund?

What will be the return
or Kitna Milega?

Our experience during Liquid
Fund Launch

Nothing could
happen to a debt
fund, the biggest
misconception

A myth existed for very long

Kitna milega to risk
kya hai?

Paradigm shift

1

Debt is a very complex asset class which is not very easy to understand for majority of the people

The mandate permits us flexibility to invest across various categories of Debt securities

3

2

A simpler and unambiguous debt product was the need of the hour



Our deep knowledge of equities could prove to be handy while choosing stocks

4

5

It permits us to offer our investors exposure in an emerging asset class like REITs and InvITs

Presenting...

Parag Parikh Conservative Hybrid Fund

An open ended hybrid scheme investing predominantly in debt instruments



Features of Parag Parikh Conservative Hybrid Fund (PPCHF)

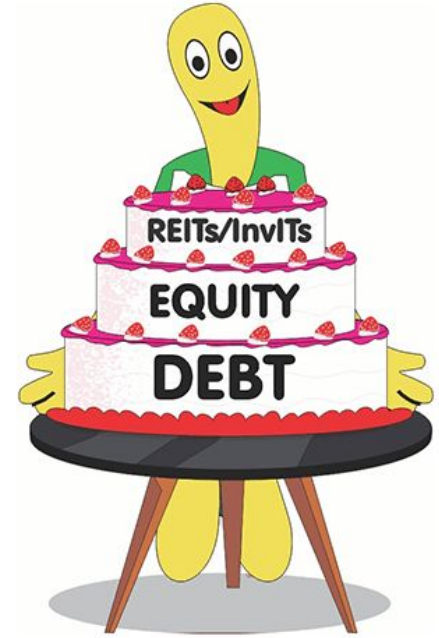
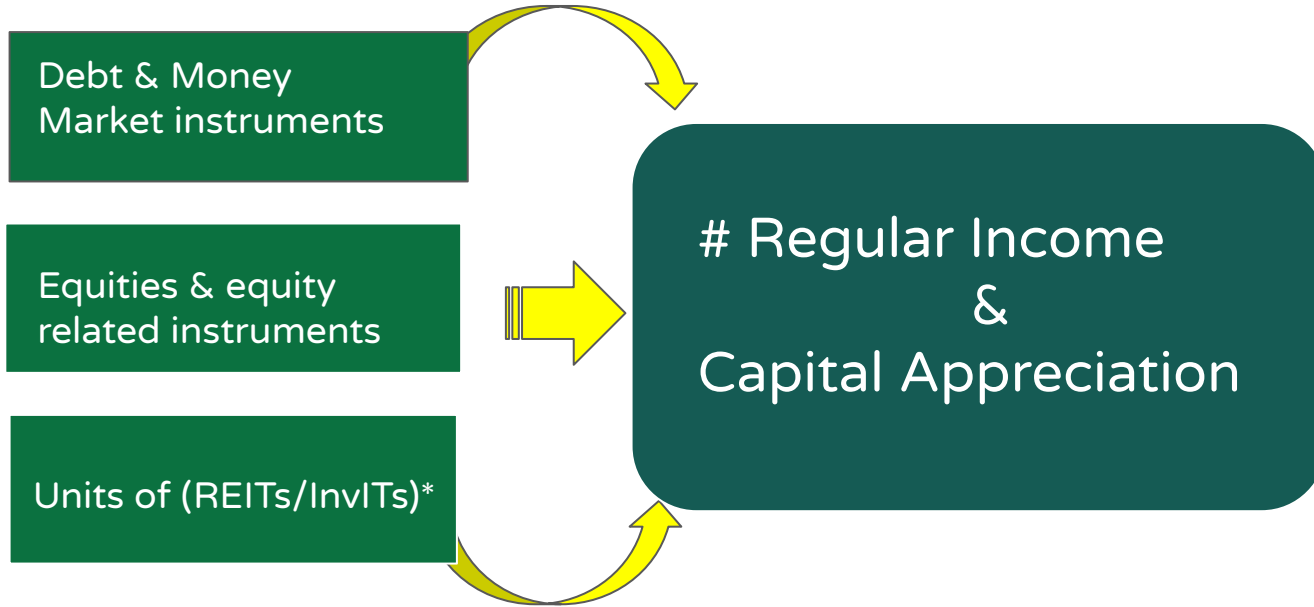
It is a Scheme which can invest 75-90% of the corpus in debt securities... with the remainder in equities, REITs / InvITs, etc

It is 'conservative' in the sense that most of the corpus is invested in a mix of accrual and duration instruments without taking on excessive credit risk

It is 'hybrid' owing to the likely inclusion of three different asset classes within one Scheme



Structure of Parag Parikh Conservative Hybrid Fund



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

* Real Estate Investment Trusts / Infrastructure Investment Trusts

PPCHF could be considered by investors who are:



Desiring diversified asset allocation within one scheme

Preferring to outsource the task of managing the complexities involved in debt investing

Not attempting to try to profit from every move 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

Who should think twice before investing...

Avid timers of the interest-rate cycle

Investors who are uncomfortable with volatility in the NAV

Investors seeking returns akin to those provided by equity schemes

Investors who may need to withdraw their money within a few months



Type of Scheme

An open-ended hybrid scheme investing predominantly in debt instruments

Investment Objective

To generate regular income through investments predominantly in debt and money market instruments. The Scheme also seeks to generate long term capital appreciation from the portion of equity investments under the scheme.#

Total Expense Ratio.

Direct: 0.30% p.a

Regular: 0.60% p.a

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 class allocation

75 to 90 %*

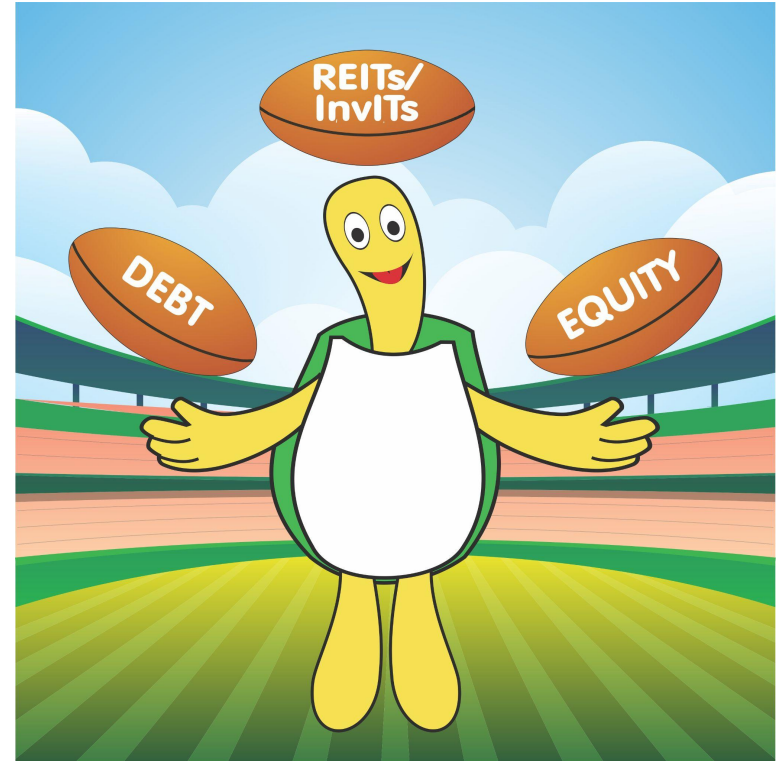
Debt securities
(including securitized debt) &
Money Market instruments

10 to 25 %*

Equities & Equity related
instruments

0 to 10 %*

Units issued by REITs and
InvITs



Debt Portfolio drivers...



Portfolio will comprise of a combination of 'accrual' and 'duration' securities



Predominance of Sovereign, State Government and high quality PSU securities and AAA papers



Limited 'corporate credit-risk' related exposure



Focus on providing reasonable returns with low volatility

Equity methodology...



Preference for stocks with strong cash flows (higher dividend payout/buybacks)



Focus on choosing stocks possessing a 'margin-of-safety'



Special situations where it can provide debt-like returns

Real Estate Investment Trusts (REITs) / Infrastructure Investment Trusts (InvITs)



Units of REITs and InvITs primarily strive to provide regular income distribution to investors - in the form of dividends/interest/capital repayment



In addition, there is scope for capital appreciation owing to any impending increase in the value of the assets represented by those units

INVESTMENT TEAM - 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

Combined experience of 40+ years of managing money

Investment modes...

Offline:

PPCHF 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:

Invest through BSE StAR MF, NSE NMF, ICEX MF Utilities, CAMS edge360, etc.

Consult your Financial Advisor before investing

To Download Scheme Information Document (SID) of the
scheme, please visit

amc.ppfas.com/downloads/kim-sid-and-sai/

Parag Parikh Conservative Hybrid Fund

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.

Note: Please visit the website address for latest Riskometer updates:
<https://www.amc.ppfas.com>----> Statutory Disclosures ---> Product Label of the Schemes.

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

Thank you