



# PARAG PARIKH CONSERVATIVE HYBRID FUND

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

## Key Features Of Parag Parikh Conservative Hybrid Fund



**Risk Mitigation:** These funds typically have a balanced mix of equity and fixed-income securities, which helps reduce volatility compared to pure equity funds. This makes them suitable for conservative investors seeking stability



**Diversification:** By investing in both stocks and bonds, these funds provide built-in diversification, which can help cushion against market fluctuations



**Potential for Income Generation:** The fixed income portion may generate periodic income, subject to market conditions and fund strategy, which can be suitable for investors seeking stability, such as retirees



**Professional Management:** These funds are typically managed by professionals who adjust the asset allocation based on market conditions, which can be beneficial for investors who prefer a hands-off approach

## This Scheme Is Suitable For The Investors



Perfect for investors looking to diversify their portfolio with a balanced mix of assets, reducing overall risk while maintaining exposure to equities



Desiring diversified asset allocation within one Scheme

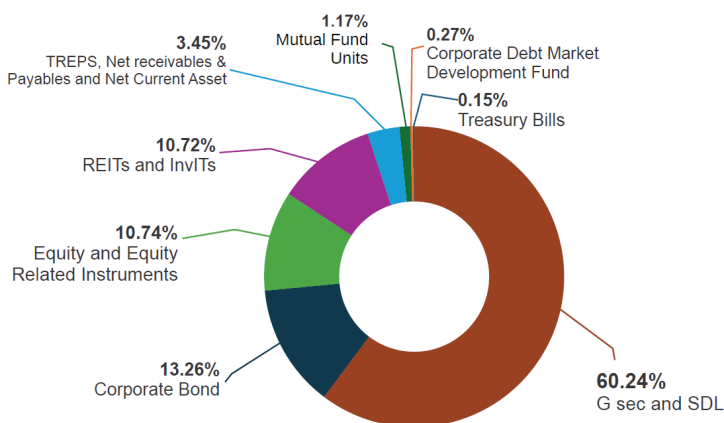


Preferring to outsource the task of managing the complexities involved in debt investing.



Who are not attempting to try to profit from every movement in interest rates through active trading in debt securities.

## Asset Allocation by Asset Class



## Fund Details

**Allotment Date** - May 26, 2021

**AMFI Tier I Benchmark** - CRISIL Hybrid 85+15 Conservative Index TRI

**Additional Benchmark** - CRISIL 10 year GILT Index

**Minimum SIP Investment Amount** - Monthly SIP: ₹ 1000 and Quarterly SIP ₹ 3000

**Minimum Application / Additional Purchase Amount** - New Purchase: ₹ 5000 and in multiples of ₹ 1 thereafter. Additional Purchase: ₹ 1000 and in multiples of ₹ 1 thereafter.

**Fund Manager** - Mr. Rajeev Thakkar, Mr. Raunak Onkar, Mr. Raj Mehta, Mr. Rukun Tarachandani, Mr. Tejas Soman and Ms. Mansi Kariya

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

	Since Inception (May 26, 2021)	May 30, 2025 to May 29, 2026 (Last 1 Year)	May 31, 2023 to May 29, 2026 (Last 3 Years)	May 31, 2021 to May 29, 2026 (Last 5 Years)
Total Amount Invested	6,10,000	1,20,000	3,60,000	6,00,000
Market value of Investment (Regular Plan)	7,63,637	1,21,509	4,00,895	7,48,143
Market value of Investment (Direct Plan)	7,70,080	1,21,711	4,02,855	7,54,351
(Regular Plan) Returns (Annualised) (%)	8.80%	2.38%	7.15%	8.79%
(Direct Plan) Returns (Annualised) (%)	9.13%	2.70%	7.48%	9.12%
CRISIL Hybrid 85+15 - Conservative Index Returns (Annualised) (%)	6.74%	1.61%	5.77%	6.74%
Crisil 10 year Gilt Index Returns (Annualised) (%)	5.65%	0.22%	5.06%	5.68%

## Lumpsum Investment Performance (Compounded annual returns )

Date	Scheme		AMFI Tier I Benchmark	Additional Benchmark	Value of Investment of Rs. 10,000/-^^			
	PPCHF (Regular)	PPCHF (Direct)	CRISIL Hybrid 85+15 Conservative Index	CRISIL 10 year Gilt Index	PPCHF (Regular)	PPCHF (Direct)	CRISIL Hybrid 85+15 Conservative Index	CRISIL 10 year Gilt Index
Since Inception (May 26, 2021)*	9.13%	9.46%	6.69%	4.67%	15,494	15,729	13,836	12,569
May 30, 2025 to May 29, 2026 (Last 1 Year)	2.99%	3.30%	1.78%	-0.03%	10,298	10,329	10,178	9,997
May 31, 2023 to May 29, 2026 (Last 3 Years)	9.96%	10.29%	7.44%	5.99%	13,293	13,413	12,401	11,906
May 31, 2021 to May 29, 2026 (Last 5 Years)	9.15%	9.47%	6.70%	4.72%	15,485	15,719	13,827	12,593

Source: Scheme Performance - Internal / Benchmark Performance - CRISIL

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

^^Point-to-point returns for a ₹10,000 lump sum investment made on the specified initial date and redeemed on the specified final date reflect growth based on prevailing NAVs of the Direct and Regular Plan – Growth Options


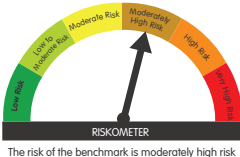
- Different plans shall have different expense structures.
- Scheme returns shown are for direct and regular plan.
- Past performance may or may not be sustained in future and is not a guarantee of any future return
- Data presented here is upto the last calendar month.
- Greater than 1 year returns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

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

Fund Managers : Mr. Rajeev Thakkar - Chief Investment Officer - Equity and Director (Since Inception), Mr. Raunak Onkar - Fund Manager & Research Head (Since Inception), Mr. Raj Mehta - Executive Vice President & Fund Manager - Equity (Since September 1, 2025), Mr. Rukun Tarachandani - Executive Vice President & Fund Manager - Equity (Since May 16, 2022), Mr. Tejas Soman - Chief Investment Officer - Debt (Since September 1, 2025), Ms. Mansi Kariya - Associate Vice President & Fund Manager- Debt (Since December 22, 2023)

Total Number of Schemes Managed by the Fund Managers: Rajeev Thakkar, Raunak Onkar, Raj Mehta, & Rukun Tarachandani - 6, Tejas Soman - 7, Mansi Kariya - 4

Footnote- Mr. Raj Mehta managed as Fund Manager – Debt upto August 31, 2025 and appointed as Fund Manager – Equity with effect from September 1, 2025

This product is suitable for investors who are seeking*	Parag Parikh Conservative Hybrid Fund	
	Scheme's Risk-o-meter	AMFI Tier I Benchmark's Risk-o-meter (CRISIL Hybrid 85+15 Conservative Index TRI)
<ul style="list-style-type: none"> <li>• To generate regular income through investments predominantly in debt and money market instruments.</li> <li>• Long term capital appreciation from the portion of equity investments under the scheme.</li> </ul>	 <p>The risk of the scheme is moderately high risk</p>	 <p>The risk of the benchmark is moderately high risk</p>

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

Riskometers are as on May 31, 2026

Please visit the website address for Scheme SID: <https://amc.ppfas.com/downloads/kim-sid-and-sai/>

Please visit the website address for latest Riskometer updates: <https://amc.ppfas.com/statutory-disclosures/product-labelling/>

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