PARAG PARIKH CONSERVATIVE HYBRID FUND

An open-ended hybrid scheme investing predominantly in debt instruments

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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.

SCHEME SUITABLITY

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

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ASSET ALLOCATION

Instruments	Indicative allocations (% of Net Assets)		Risk Profile
	Minimum	Maximum	High/Medium/Low
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: For detailed asset allocation, please refer to the Scheme Information Document (SID) of scheme.

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SCHEME FACTS

TYPE OF SCHEME

An open-ended hybrid scheme investing predominantly in debt instruments

INCEPTION DATE

May 26,2021

AMFI TIER I BENCHMARK

CRISIL Hybrid 85+15 Conservative Index TRI

LOAD STRUCTURE

Entry load: N.A.
Exit load: 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:

- Exit load of 1.00% is payable if Units are redeemed / switched-out within 1 year from the date of allotment of units.
- No Exit Load is payable if Units are redeemed / switched-out after 1 year from the date of allotment.

Any exit load charged (net off GST, if any) shall be credited back to the Scheme

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.

ASSET UNDER MANAGEMENT & DETAILED PORTFOLIO

AUM and detailed portfolio are available on our website https://amc.ppfas.com/schemes/?

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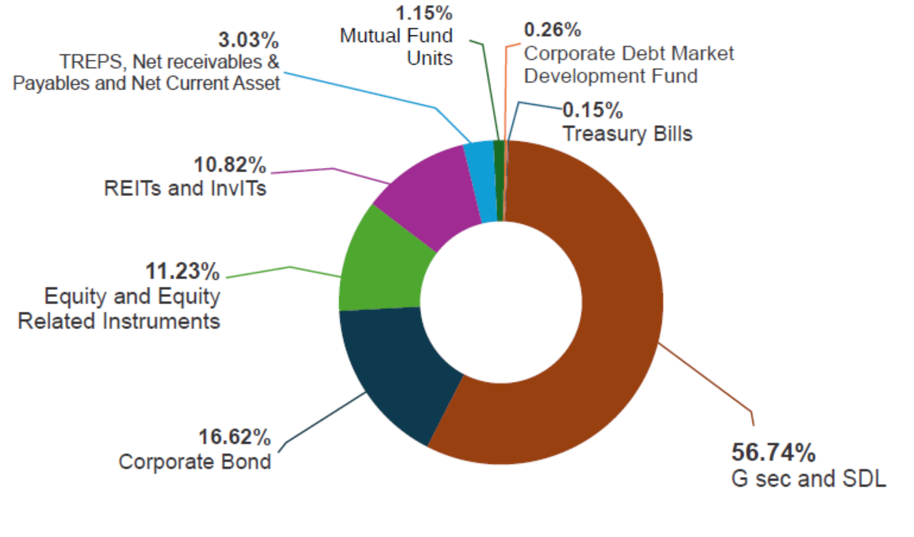
^Investors are requested to consult their financial, tax and other advisors before taking any investment decision(s)

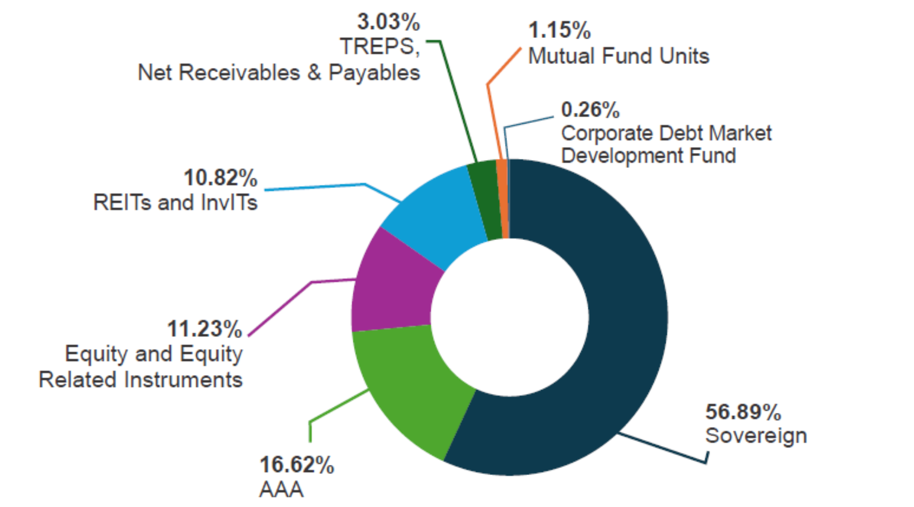
PARAG PARIKH CONSERVATIVE HYBRID FUND – KEY STATISTICS

Assets Under Management		Average Maturity*	Modified Duration *#	Macaulay Duration *#	YTM *^#$
Month End	Monthly Average				
3,418.90 crores	3,385.08 crores	4.75 Years	3.78 years	3.93 years	7.19%

Asset Allocation by Asset Class



Asset Allocation by Rating



(Source: Internal, Data as of June 30, 2026)

*Calculated on amount invest in debt securities (including accrued interest), deployment of funds in TREPS & Reverse Repo and net receivables/payables.
^YTM is calculated on the basis of annualised yield for all securities; the Yield to Maturity (YTM) percentage presented are based on actual values and not indicative.
All the above ratios are computed excluding investment in Corporate Debt Market Development Fund (CDMDF) units
$ Applicable for both regular and direct plan
Investors are requested to consult their financial, tax and other advisors before taking any investment decision(s)

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LUMPSUM & SIP INVESTMENT PERFORMANCE – JUNE 30, 2026 (1/2)

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)	9.44%	9.77%	7.04%	5.06%	15,836	16,081	14,145	12,859
June 30, 2025 to June 30, 2026 (Last 1 Year)	5.08%	5.41%	3.88%	2.47%	10,508	10,541	10,388	10,247
June 30, 2023 to June 30, 2026 (Last 3 Years)	10.65%	10.98%	8.01%	6.88%	13,551	13,675	12,602	12,210
June 30, 2021 to June 30, 2026 (Last 5 Years)	9.64%	9.97%	7.12%	5.15%	15,844	16,085	14,105	12,857

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

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

NOTES :

- Different plan 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 returns.
- Data presented here is upto the last calendar month
- Greater than 1 year returns are CAGR returns.

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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

LUMPSUM & SIP INVESTMENT PERFORMANCE – JUNE 30, 2026 (2/2)

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

	Since Inception from May 26, 2021	June 30, 2025 to June 30, 2026 (Last 1 Year)	June 30, 2023 to June 30, 2026 (Last 3 Years)	June 30, 2021 to June 30, 2026 (Last 5 Years)
Total Amount Invested	6,20,000	1,20,000	3,60,000	6,00,000
Market value of Investment (Regular Plan)	7,90,727	1,23,888	4,06,372	7,59,062
Market value of Investment (Direct Plan)	7,97,551	1,24,099	4,08,374	7,65,397
(Regular plan) Returns (Annualised) (%)	9.36%	6.11%	8.05%	9.35%
(Direct plan) Returns (Annualised) (%)	9.69%	6.45%	8.39%	9.69%
CRISIL Hybrid 85+15 - Conservative Index Returns (Annualised) (%)	7.37%	5.58%	6.82%	7.40%
CRISIL 10 year Gilt Index Returns (Annualised) (%)	6.34%	4.61%	6.25%	6.43%

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/

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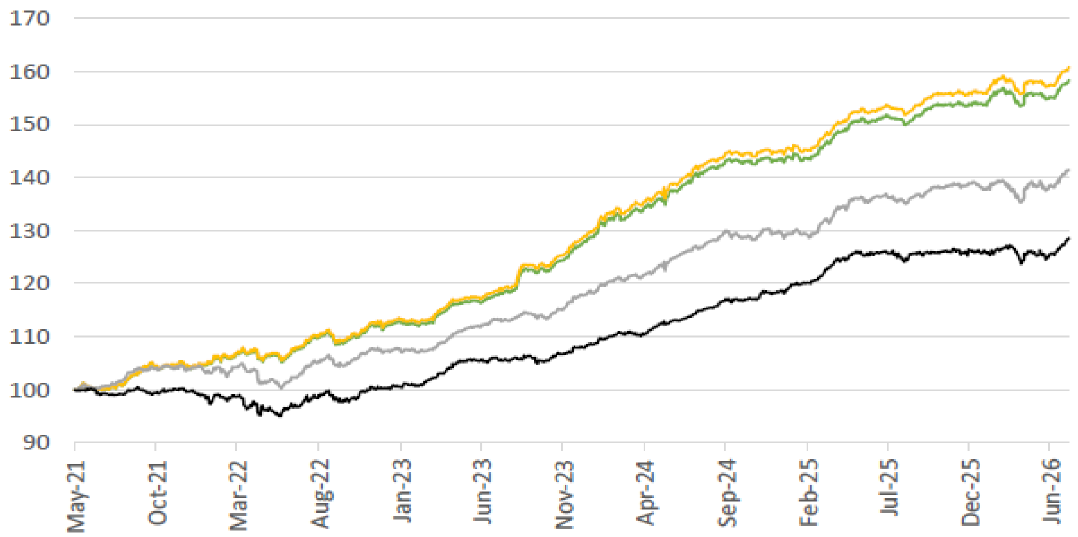
COMPARATIVE PERFORMANCE AS ON JUNE 30, 2026

PPCHF Vs Benchmark Indices

● PPCHF Regular ● PPCHF Direct ● AMFI Tier I Benchmark Returns CRISIL Hybrid 85+15 Conservative Index ● CRISIL 10 year Gilt Index

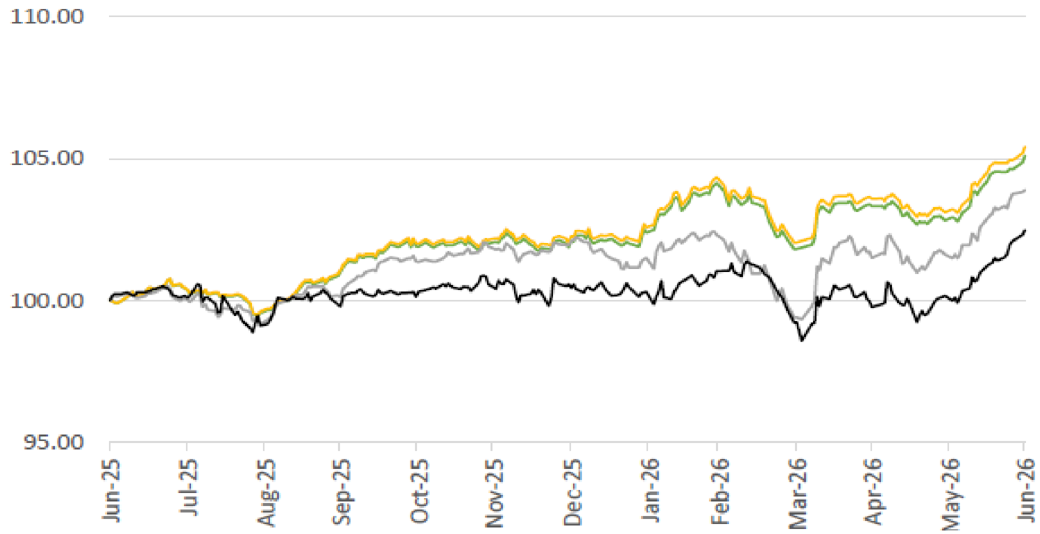
Since Inception (May 26, 2021)

CAGR: PPCHF Regular: 9.44%, PPCHF Direct: 9.77%
CRISIL Hybrid 85+15 Conservative Index: 7.04%, CRISIL 10 year Gilt Index: 5.06%



June 30, 2025 to June 30, 2026

PPCHF Regular: 5.08%, PPCHF Direct: 5.41%
CRISIL Hybrid 85+15 Conservative Index: 3.88%, CRISIL 10 year Gilt Index: 2.47%



Source: Internal Source

Note: Different plans shall have different expense structures.
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

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SKIN IN THE GAME

What is 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.

Details can be checked here
https://amc.ppfas.com/schemes/parag-parikh-conservative-hybrid-fund/disclosure-of-insider-holdings/

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

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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 may deliver debt-like returns in favorable market conditions

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 IDCW/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

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OTHER PRODUCTS IN THE BASKET

PARAG PARIKH ARBITRAGE FUND

An open-ended scheme investing in arbitrage opportunities. (Since November 2, 2023)

PARAG PARIKH LIQUID FUND

An open-ended Liquid Scheme. A Relatively Low Interest Rate Risk and Relatively low Credit Risk (Since May 11, 2018)

PARAG PARIKH ELSS TAX SAVER FUND

An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit (Since July 24, 2019)

PARAG PARIKH FLEXI CAP FUND

An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks. (Since May 24, 2013)

PARAG PARIKH DYNAMIC ASSET ALLOCATION FUND

An open ended dynamic asset allocation fund (Since February 27, 2024)

PARAG PARIKH LARGE CAP FUND

An open ended equity scheme predominantly investing in large cap stocks (Since February 04, 2026)

Footnote: Parag Parikh Large Cap Fund - Category of the Scheme – Large cap Fund. Large Cap means – 1*st* –100*th* company in terms of full market capitalization.
Viewers are advised to refer offer documents of respective scheme for investment objective, asset allocation, risk factors and load structure.

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INVESTMENT MODES…

OFFLINE

Application forms available here

You may submit them:

Either at our Corporate Office, Branches or Representative Offices

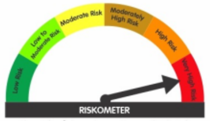
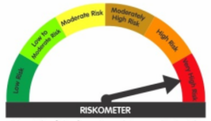
Or at any CAMS Investor Service Centre across India

ONLINE

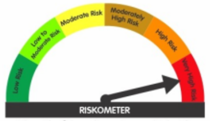
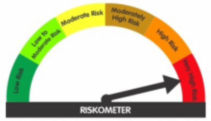
BSE Star MF	CAMS edge360
MF Utilities	NSE NMF II

Select online Mutual Fund Platforms

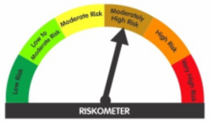
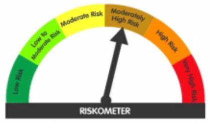
PRODUCT LABELLING & RISKOMETER

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	AMFI Tier I 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.	 The risk of the scheme is very high risk	 The risk of the benchmark is very high risk

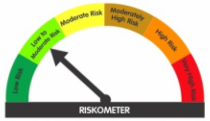
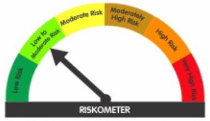
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

This Product is suitable for investors who are seeking*	**Parag Parikh ELSS Tax Saver Fund** An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	
	Scheme's Riskometer	AMFI Tier I Benchmark's Riskometer (Nifty 500 TRI)
• Long term capital appreciation • Investment predominantly in equity and equity related securities.	 The risk of the scheme is very high risk	 The risk of the benchmark is very high risk

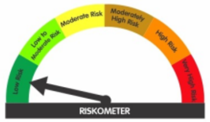
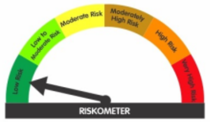
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

This Product is suitable for investors who are seeking*	**Parag Parikh Conservative Hybrid Fund** An open-ended hybrid scheme investing predominantly in debt instruments	
	Scheme's Riskometer	AMDI Tier I Benchmark's Riskometer (CRISIL Hybrid 85+15 Conservative Index TRI)
• 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.	 The risk of the scheme is moderately high risk	 The risk of the benchmark is moderately high risk

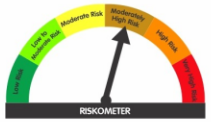
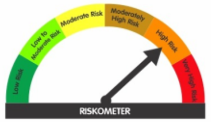
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

This Product is suitable for investors who are seeking*	**Parag Parikh Liquid Fund** An Open ended Liquid scheme. A Relatively Low Interest Rate Risk and Relatively low Credit Risk	
	Scheme's Riskometer	AMFI Tier I Benchmark's Riskometer (CRISIL Liquid Debt A-I Index)
• Income over the short term • Investments in Debt/money market instruments	 The risk of the scheme is low to moderate risk	 The risk of the benchmark is low to moderate risk

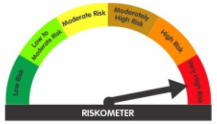
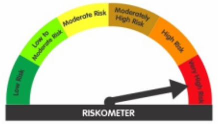
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

This Product is suitable for investors who are seeking*	**Parag Parikh Arbitrage Fund** An open ended scheme investing in arbitrage opportunities	
	Scheme's Riskometer	AMFI Tier I Benchmark's Riskometer (NIFTY 50 Arbitrage (TRI))
• To generate income by investing in arbitrage opportunities • Predominantly investing in arbitrage opportunities in the cash and derivatives segment of the equity market.	 The risk of the scheme is low risk	 The risk of the benchmark is low risk

*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 seeking*	**Parag Parikh Dynamic Asset Allocation Fund** An open ended dynamic asset allocation fund.	
	Scheme's Risk-o-meter	AMFI Tier I Benchmark's Risk-o-meter (CRISIL Hybrid 50+50 Moderate Index TRI)
• 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	 The risk of the scheme is moderately high risk	 The risk of the benchmark is high risk

*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 seeking*	**Parag Parikh Large Cap Fund** (An open ended equity scheme predominantly investing in large cap stocks)	
	Scheme's Risk-o-meter	AMFI Tier I Benchmark's Risk-o-meter (Nifty 100 TRI)
• Wealth creation over long term. • To invest predominantly in equity and equity related instruments of large cap companies.	 The risk of the scheme is very high risk	 The risk of the benchmark is very high risk

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

Potential Risk Class (PRC) of Parag Parikh Liquid Fund

	Potential Risk Class			
Parag Parikh Liquid Fund	Credit Risk → Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (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			

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Note: Riskometers as on June 30, 2026.
Please refer updated riskometer on link: https://amc.ppfas.com/statutory-disclosures/product-labelling/

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 Limited.

Name of Trustee Company: PPFAS Trustee Company Private Limited.

Investor Helpline: 1800 266 7790 | mf@ppfas.com

Distributor Helpline: 1800 266 8909 | 91 22 61406538 | partners@ppfas.com

SEBI Registered Name: PPFAS Mutual Fund | SEBI Registration No: MF/069/12/01