

Parag Parikh Conservative Mutual Fund

Category : Hybrid Fund | Benchmark Index : CRISIL Hybrid 85+15 Conservative Index | Fund Manager : Rajeev Thakkar

15.33

NAV as on 23- Dec-25

3,168(Cr.)

AUM as on 30-Nov-25


Rating


Historical Return (%)

| | 3 Month | 6 Month | 1 Year | 3 Years | 5 Years | 10 Years |
|-----------------|---------|---------|--------|---------|---------|----------|
| Fund | 1.06 | 1.98 | 7.20 | 11.30 | - | - |
| Benchmark Index | 1.81 | 3.18 | 8.47 | 9.88 | - | - |

Investment Objective

The Fund seeks to generate long term capital appreciation by investing predominantly in equities linked securities of small cap segment.

Sector Allocation(%)

| | |
|--------------------|------|
| Financials | 1.00 |
| Materials | 2.00 |
| Industrials | 0.73 |
| Consumer Staples | 2.01 |
| Energy & Utilities | 3.95 |

Asset Allocation (%)

| | |
|---------------|-------|
| Equity | 9.77 |
| Cash&cashEqv. | 5.13 |
| Debt | 75.82 |
| Real Estate | 9.28 |

Portfolio Holdings

| Top Holdings | Assets(%) |
|------------------------|-----------|
| Coal India | 2.01 |
| Reliance Industries | 1.01 |
| ITC | 2.01 |
| Petronet LNG | 1.98 |
| Power Grid Corporation | 1.97 |
| 7.08% Uttar Pradesh | 4.76 |
| Embassy Office Par.. | 4.40 |
| Brookfield India Rea.. | 4.16 |
| 7.72% Maharastra.. | 4.08 |
| 7.08% Karnataka st.. | 3.18 |

Quantitative Data (%)

| | |
|------------------------|--------------------------|
| Standard Deviation | 3.09 |
| Beta | 0.60 |
| Sharpe Ratio | 1.44 |
| Alpha Ratio | 2.62 |
| Turnover Ratio | - |
| Expense Ratio | 0.64 |
| Lock-in Period | - |
| Fund Type | Open Ended |
| Fund House | Parag Parikh Mutual Fund |
| Fund Taxation | Hybrid |
| Min. Inv. Lumpsum/ SIP | Rs. 5000 / 1000 |

Investment Rationale

Argues for investing to combat inflation's erosive effects on household expenses (9-19% CAGR), education costs (10.5% inflation), and weddings (22-30%), which outpace traditional savings like FDs at 4-7.1%. It contrasts low-yield options (PPF 7.1% tax-free, gold/real estate ~11%) with superior mutual fund returns (large-cap 17.55%, mid/small-cap 22-23% over 10 years), demonstrating via examples how SIPs in equity funds meet goals like higher education (₹60L in 17 years via ₹9K/month at 12%) or marriage (₹1Cr in 16 years via ₹17.5K/month) more efficiently than FDs/PPF. Early investing leverages compounding (e.g., ₹5K/month from age 25 yields ₹3.25Cr by 65 at 12% vs. ₹1.5Cr from age 40), thriving amid market crises per Warren Buffett's wisdom.