

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.

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

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

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.