



Elixir Equities

AMFI Reg No:

ARN-1679



PaisaSmart

Disclosure & Key Information

Our Research Methodology

At PaisaSmart we pride ourselves on our cutting-edge research methodology that has been developed through 30+ years of experience of investing in equity markets. Our methodology is designed to provide reliable, unbiased and clear investment insights.

We evaluate 10+ years of data for every single mutual fund scheme, analyzing portfolio compositions, risk and return ratios through a proprietary recommendation algorithm. This allows us to evaluate MFs at a fundamental level, understanding the impact of fund managers' choices with respect to asset selection, sectoral allocation and instrument selection (equity + debt instruments), to understand how that creates outperformance vs. their benchmark.

Finally, our MF experts evaluate AMC's investment philosophy and track record to deliver a final rating out of 5 stars. We update our ratings monthly.

We DO NOT consider any commissions, transaction charges or any commercial considerations in defining our ratings.

Our research system and rating methodology has been developed independent of any external influences including but not limited to AMC communication, marketing material and industry commentary.

All analysis is reliant on historical data and current analysis of the market conditions and is subject to changes in factors including but not limited to a change in market conditions and sentiment, changes in the macroeconomic scenario of India, including interest rates, inflation, growth rates and government regulation, and finally, our ratings are also subject to personnel changes by the AMCs.

We encourage all customers and users of our ratings to conduct their own due diligence and research before making any investment decisions. We strive to provide accuracy in our analysis but cannot guarantee that the analysis is free from errors. Mutual Fund returns are subject to market risk, please read all scheme related documents carefully before making any investment decisions. These ratings should in no way shape or form be construed as a prediction on the returns that may be generated by the associated mutual funds.



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Recommendation Basket Methodology

At PaisaSmart we believe that our mission is to help our customers build wealth and achieve their aspirations. To that extent we have created numerous 'recommendation baskets.' These baskets represent our recommendation on the set of funds that can be purchased by an investor aiming to achieve a particular financial goal i.e. purchasing a house, saving up for their kids' education etc.

PaisaSmart's recommendation baskets are thoughtfully curated collections of mutual funds designed to help investors achieve specific financial objectives such as purchasing a home, saving for a child's education, or planning for retirement. These baskets provide a simplified approach to investing by grouping funds that align with particular goals.

Each recommendation basket is associated with a time horizon i.e. Short Term (ST) = 1-3 years, Medium Term (MT) = 3-7 years & Long Term (LT) = 7+ years. The funds in the recommendation basket have been selected to provide a good balance of risk and returns and rely on our proprietary ratings methodology.

Each recommendation basket is designed to deliver the best risk adjusted returns for the selected time period (ST, MT or LT), but are subject to change based on changing market conditions. We will endeavor to inform any investors who have purchased said baskets about any change in basket composition, but we cannot guarantee that the composition of a given basket shall remain the same. We encourage investors to do their due diligence before making any investments in securities markets.

Our recommendation baskets are intended to serve a broad range of financial goals & client profiles. They can and should be customized to suit individual investor profiles, we encourage clients to assess their financial situation and conduct due diligence to ensure the suitability of a particular basket for their needs. MF investments are subject to market risk, please read all scheme related documents before investing.

While recommendation baskets are designed to offer diversification and mitigate risk, all investments carry inherent risks, including market volatility and economic changes. It is important to note that these baskets do not guarantee returns, and past performance is not indicative of future results.



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Empaneled AMCs:

PaisaSmart is currently empaneled with several leading Asset Management Companies (AMCs) to offer a diverse range of investment opportunities to our clients. Our partnerships include:

[Aditya Birla Sun Life Asset Management Company Limited](#)

[DSP Investment Managers Private Limited](#)

[Edelweiss Asset Management Limited](#)

[Franklin Templeton Asset Management \(India\) Private Limited](#)

[HDFC Asset Management Company Limited](#)

[ICICI Prudential Asset Management Company Limited](#)

[JM Financial Asset Management Limited](#)

[Kotak Mahindra Asset Management Company Limited](#)

[Motilal Oswal Asset Management Company Limited](#)

[Nippon Life India Asset Management Limited](#)

[PPFAS Asset Management Private Limited](#)

[SBI Funds Management Private Limited](#)

[Tata Asset Management Limited](#)

[TRUST Asset Management Private Limited](#)

These collaborations ensure that our clients have access to some of the best mutual funds available in the market, aligned with various investment goals and risk profiles.

Please note that this list is subject to change as we continuously evaluate and identify AMCs that provide funds, we believe may add significant value to our clients' investment strategies.

Importance of an advisor in making investments

PaisaSmart is here to help you build your wealth and achieve your aspirations.



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With thousands of mutual funds and stocks to choose from and constant news that affects your returns, making the right investment decisions can be difficult. Many investors either react hastily to market news, leading to excessive trading in their portfolios, or they don't make the right changes in time. As a result, most investors earn terrible returns on their investments and never grow their wealth.

We act as your Private Wealth Manager, helping you navigate the complex world of investing through:

1. Our advisors are skilled in sorting through a vast array of information to pick the best investments that match your financial goals.
2. We continuously monitor your investments to make sure they adapt to changes in the market, ensuring you stay on top of any market movements.
3. We help you stay disciplined in your investing approach, ensuring you don't make any rash decisions, stay invested and maximize your savings.

Working with a Private Wealth Manager like PaisaSmart can significantly increase your wealth.

Studies have shown that with the right guidance, you could potentially grow your wealth by up to four times over 15 years.

We're here to support you every step of the way, ensuring that your investments work as hard as you do and helping you achieve your aspirations.

Information availability (Website)

PaisaSmart is committed to providing investors with the tools and information necessary to make informed investment decisions. Our website offers comprehensive resources, including access to the Scheme Information Documents (SIDs) for all mutual fund schemes offered by the AMCs we are empaneled with, as listed on the [SEBI website](#). Additionally, we provide detailed ratings, recommendation baskets and key metrics for these schemes, calculated using data provided by [Value Research](#). These ratings and metrics offer valuable insights into fund performance, risk factors, and other essential criteria, helping investors evaluate their options effectively.

While we endeavor to ensure that all content on the Website is correct, we cannot guarantee this, as we rely upon data generated by third parties. Accordingly, we cannot make any representations as to the accuracy, timeliness, suitability or completeness of



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any information prepared by any unaffiliated third party, whether linked to or incorporated herein.

This information is updated regularly to ensure accuracy and relevance; however, investors are advised to conduct their own due diligence prior to making any investment decisions.

Information Available (Chatbot)

PaisaSmart is committed to helping investors make informed investment decisions by providing information through a user-friendly chatbot, accessible via WhatsApp in multiple languages. The chatbot offers seven types of information to assist users in their investment journey:

- General information on investing in Mutual Funds: This includes basic information on investing such as but not limited to fundamentals and types of mutual funds, analytical and performance metrics of mutual funds and how to use them and the regulatory framework that mutual funds in India operate under
- Operational Information on investing in Mutual Funds: This includes anything the investor might need to know when investing in mutual funds, such as but not limited to, the Know-Your-Customer procedure, nominations, taxation implications, reports available etc.
- AMC Information: General information on the Asset Management Companies that PaisaSmart is empanelled with
- Mutual Fund Scheme specific information: This includes detailed information on mutual fund schemes such as but not limited to the performance incl. risk and return metrics; Net Asset Values, current & historical; category information such as risk ratings, min max investment thresholds in various asset classes; operational information such as min/max investment amounts, cut off times, expense ratios, exit loads etc. This data has been provided by [Value Research](#).
- Scheme information documents: Users are able to access the scheme information documents of the MF schemes from the AMCs that Elixir Equities Pvt. Ltd (Brand name: PaisaSmart) is empanelled with. These SIDs are available in their entirety on request through a link, alternatively relevant sections of the SIDs will be made available based on individual user queries.
- PaisaSmart Ratings: We provide detailed ratings and key metrics for MF schemes provided by AMCs we are empaneled with, calculated using data provided by [Value Research](#). These ratings and metrics offer valuable insights into fund performance,



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risk factors, and other essential criteria, helping investors evaluate their options effectively.

- PaisaSmart Recommendation baskets: PaisaSmart's recommendation baskets are thoughtfully curated collections of mutual funds designed to help investors achieve specific financial objectives such as purchasing a home, saving for a child's education, or planning for retirement. These baskets provide a simplified approach to investing by grouping funds that align with particular goals.

While we endeavor to ensure that all information provided by the chatbot is correct, we cannot guarantee this, as we rely upon data generated by third parties. Accordingly, we cannot make any representations as to the accuracy, timeliness, suitability or completeness of any information prepared by any unaffiliated third party, whether linked to or incorporated herein.

PaisaSmart also relies on third parties to perform translations and draft answers to specific user queries in real time to respond to user queries in a personalized manner. Accordingly, we cannot make any representations as to the accuracy, suitability or completeness of the answers provided by the chatbot.

This information is updated regularly to ensure accuracy and relevance; however, investors are advised to conduct their own due diligence prior to making any investment decisions.

Return Expectations

Please note that any returns calculators provided by PaisaSmart are for illustrative purposes only and are not meant to predict actual future returns. The stock market does not have a fixed rate of return, and it is impossible to accurately predict future performance. Thus, the outputs of the returns calculator should not be construed as a projection of returns that an investor may receive.

PaisaSmart employs specific logic to calculate possible returns that an investor might expect after investing in securities markets. The methodology is based on the duration of investment and utilizes different benchmarks depending on the time frame:

- For investment periods of 3 years or less, returns are calculated based on the fixed income markets, specifically using the CCIL Bond Index (Broad TRI), which had a historical rate of return of 7.593% as of 31st July 2024.



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- For investment periods greater than 3 years, returns are derived from equity markets, specifically using the Nifty 50 Total Returns Index, which had a historical rate of return of 14.7508% as of 31st July 2024.
- Calculation Parameters:
 - Fixed Income:
 - Index Used: CCIL Bond Index (Broad TRI)
 - Initial Index Value (1st Jan 2004): 1,000
 - Final Index Value (31st July 2024): 4,322.64
 - Period: 20.5833 years
 - Rate of Return: 7.593%
 - Equity Example:
 - Index Used: Nifty 50 Total Returns Index
 - Initial Index Value (1st Jan 2004): 2,177.45
 - Final Index Value (31st July 2024): 36,959.48
 - Period: 20.5833 years
 - Rate of Return: 14.751%

It is crucial to understand that past performance is not indicative of future returns. The figures provided by any return's calculation should not form the basis of your expectations. Investors are strongly advised to conduct their own due diligence and consider their financial goals, risk tolerance, and investment horizon before making investments. Mutual fund investments are subject to market risks, including possible loss of principal.

Commission structure

At PaisaSmart, transparency is valued as users are at the core of our principles. PaisaSmart is a brand name under Elixir Equities Pvt Ltd, which is a registered Mutual Fund Distributor (ARN - 1679) and earns commissions from Asset Management Companies (AMCs) for distributing mutual fund schemes.

We do not charge any fees directly to our customers.

The commission rates vary depending on the type of mutual fund and AMC and are detailed below:

- **Equity Funds:** Commission rates range from 0.10% to 1.75% per annum.
- **Debt Funds:** Commission rates range from 0.05% to 1.50% per annum.



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- **Liquid Funds:** Commission rates range from 0.02% to 0.25% per annum.
- **ELSS Funds:** Commission rates range from 0.25% to 1.65% per annum.

The above-mentioned commission is All Trail.

The selection of mutual funds recommended by PaisaSmart is not influenced by the commission earned. Our goal is to provide investment options that best align with your financial objectives.