

## Fundamental Investing X Artificial Intelligence

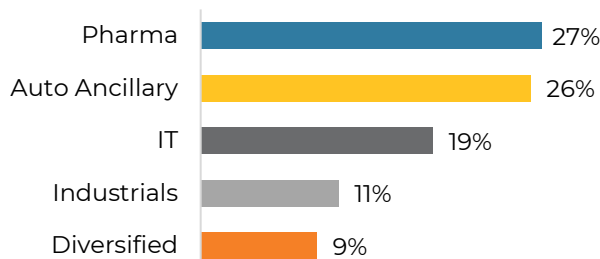
Upside AI looks to marry age old value/ growth investing principles with new age artificial intelligence. We have therefore built machine learning products that can make fundamentally sound investing decisions. Upside AI's algorithm teaches itself (a) what is a good company; and (b) what does the market consider a good company in current market conditions. We then do manual checks on governance and integrity before creating the portfolio.

Upside Top 250 focuses on the top 250 companies in India by market cap and suggests a diversified portfolio of ~10-25 companies.

### Top 5 Holdings (51% of portfolio)

Company	Industry	Weight
Solar Inds	Industrials	11.1%
AIA Engg	Auto Ancillary	10.3%
Aurobindo Pharma	Pharma	10.0%
Balkrishna Inds	Auto Ancillary	9.8%
Cadilla Health	Pharma	9.7%

### Top 5 Sectors (93% of portfolio)



### Risk Metrics<sup>^</sup>

	Upside AI	N250 TRI
Std Deviation	31.9%	29.3%
Sharpe Ratio	0.94	0.94
Beta	0.97	1.0
Max drawdown	39%	38%

### Team

#### Kanika Agarrwal

CA (AIR 18), CFA | Worked with Mayfield India (AUM Rs 1,500 cr) on early stage investing, Credit Suisse (Investment Banking) and EY (Tax & Regulatory)

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#### Nikhil Hooda

PhD and B.Tech in Computer Science, IIT Bombay (JEE rank 43) | Worked with Credit Suisse (algo trading desk), Microsoft and IBM

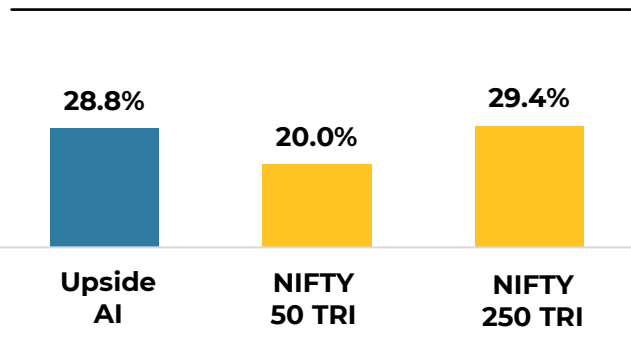
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#### Atanuu Agarrwal

B.Tech / M.Tech, IIT Bombay | Vedanta Capital (VC, PE and SPACs) in US/India (AUM \$1B), and Credit Suisse (Investment Banking)

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### Annualized returns – Jan-20 to Jun-21<sup>^</sup>



%	1m	6m	1y	SI <sup>^</sup>
Upside AI	10.6	17.3	66.6	40.7
N250 TRI	6.7	26.0	78.2	42.9
N50 TRI	6.7	20.7	64.4	30.0

- Product is to build a stable, long term portfolio of quality stocks
- Ability to deliver alpha with market level risk
- Comparable standard deviation and drawdown to index
- Annual churn, low cost
- Benchmark: NIFTY 250 TRI

### Portfolio Characteristics\*

No. of stocks	11
3y sales growth	10%
3y earnings growth	13%
ROE	17%
Trailing PE	35.8x



<sup>^</sup>Return nos >1 year are annualized. Scheme start date is 1 Jan 20; Risk free rate: 5%; returns as reported to SEBI  
\*LTM numbers used; Market cap as per SEBI definition

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