

## Fundamental Investing X Artificial Intelligence

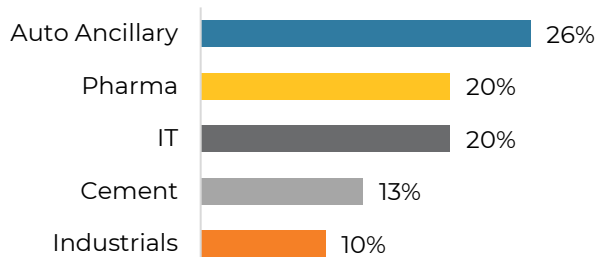
Upside AI looks to marry age old value/ growth investing principles with new age artificial intelligence. We have therefore built machine learning products that can make fundamentally sound investing decisions. Upside AI's algorithm teaches itself (a) what is a good company; and (b) what does the market 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 (50% of portfolio at cost)

Company	Industry	Weight
Solar Inds	Industrials	10%
Coforge	IT	10%
Balkrishna Inds	Auto Ancillary	10%
Cadilla Health	Pharma	10%
Tech Mahindra	IT	10%

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



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

	Upside AI	N250 TRI
Downside Dev.	20%	19%
Sharpe Ratio	1.12	1.19
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)

[kanika@upsideai.com](mailto:kanika@upsideai.com)

#### Nikhil Hooda

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

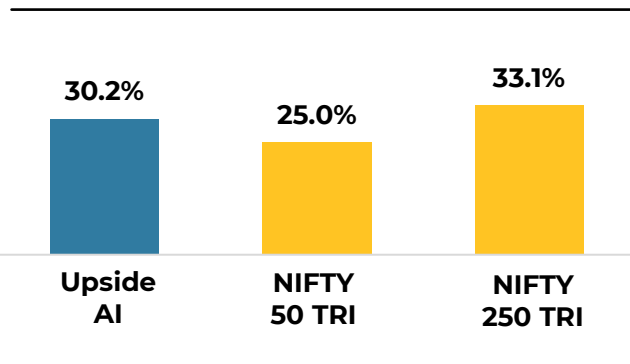
[nikhil@upsideai.com](mailto:nikhil@upsideai.com)

#### Atanuu Agarrwal

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

[atanuu@upsideai.com](mailto:atanuu@upsideai.com)

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



%	3m	6m	1y	SI <sup>^</sup>
Upside AI	8.6	26.6	43.8	30.2
N250 TRI	12.1	24.2	67.6	33.1
N50 TRI	12.4	20.8	58.5	25.0

- 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	9%
3y earnings growth	15%
ROE	17%
Trailing PE	32.1x



<sup>^</sup>Return nos >1 year are annualized. Scheme start date is 1 Jan 20; Risk free rate: 4%; returns as reported to SEBI  
\*LTM numbers used; Market cap as per SEBI definition

**Disclaimer and Risk Factors:** Wyridian Advisors Pvt Ltd is not responsible for any error, inaccuracy or any losses suffered on account of information contained in this report. Investors and Distributors are advised to consult before taking any decisions on investments. PMS products are subject to market risks; read all scheme related documents carefully.