

Fundamental Investing x Artificial Intelligence

Upside AI looks to marry age old value/ growth investing principles with new age artificial intelligence. We have built machine learning products that can make fundamentally sound investing decisions.

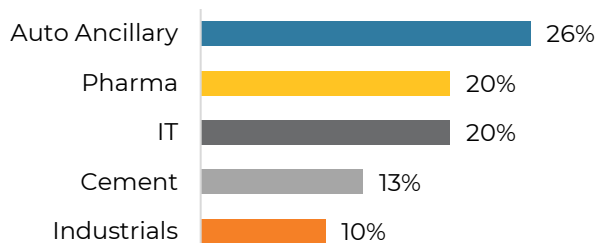
Upside AI's algorithm teaches itself (a) what is a good company; and (b) what does the market consider a good company in current market conditions. We then do manual checks on governance and integrity before creating the portfolio.

Upside Top 250 focuses on the top 250 companies (large- and mid-caps) in India by market cap and suggests a diversified portfolio of ~10-25 companies; builds a stable, long term (annual rebalance) portfolio of quality stocks.

Top 5 Holdings (50% of portfolio#)

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[^]

	Upside AI	NIFTY250 TRI
Downside Dev.	21%	18%
Sharpe Ratio	1.0	1.1
Beta	0.97	1.0
Max drawdown	40%	38%

Team

Kanika Agarrwal

CA (AIR 18), CFA | Mayfield India (AUM Rs 1,500 cr) on VC, 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) | Credit Suisse (algo trading desk), Microsoft and IBM

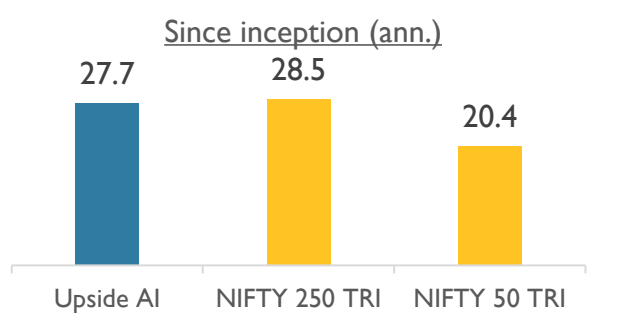
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B.Tech / M.Tech, IIT Bombay | Vedanta Capital (VC, PE and SPACs) in US/India (AUM \$1B), and Credit Suisse (Investment Banking)

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Annualized returns - Jan-20 to Nov-21[^]



%	1m	3m	6m	FYTD	1y	SI [^]
Upside AI	1.4	4.4	13.6	33.3	27.5	27.7
N250 TRI	-2.3	2.3	13.1	42.6	21.7	28.5
N50 TRI	-3.8	-0.6	9.8	32.5	16.7	20.4

- Ability to deliver **consistent alpha with market level risk**
- Extremely scalable**; can absorb large amounts of capital
- Systemized Active**: Follows standardized rules and keeps emotion out of investing

Portfolio Characteristics[#]

No. of stocks	11
Avg market cap (Rs. cr)	~89,000
3y earnings growth	15%
ROE	17%
Trailing PE	32.1x

[^]Return nos >1 year are annualized. Scheme start date is 1 Jan 20; Risk free rate: 4%; returns as reported to SEBI; Risk free rate: 4%;

[#] Holdings, sectors, risk and portfolio characteristics are based on model portfolio – actual client portfolios may vary based on the date of investment

^{*}LTM numbers used; Market cap as per SEBI definition

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