

Asset Allocation 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 uses macro signals (growth, liquidity, inflation, volatility etc.) to determine **asset allocation across equity, debt, and gold**. Targets 12-15% long-term returns with extremely low volatility and drawdowns.

Backtests show **significant outperformance during extreme events**: (i) in 2008, -10% vs. -51% returns for Nifty 50 TRI, and (ii) in Q1 2020, -7% vs. -29% returns for Nifty 50 TRI. Further, in backtests, only 1 out of 14 years showed negative returns (2008 @ -10%.)

Upside Navigator – Live returns showcase low volatility (Dec 21 – Jul 22)

Returns % till date:

Upside AI: 0.8

NIFTY 50: -0.6

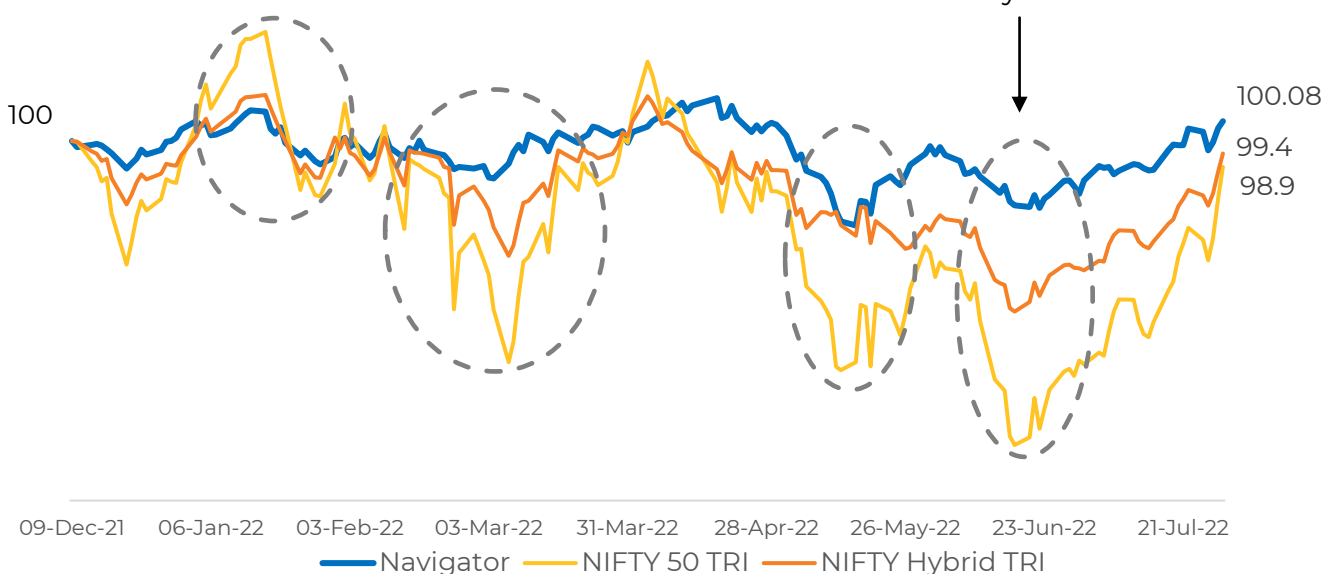
NIFTY Hybrid: -1.1

NAV at low point:

Upside AI: 97.3

NIFTY 50: 87.3

NIFTY Hybrid: 92.8



Co-founders

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Live returns – Dec 21 to Jul 22⁽¹⁾

%	1m	3m	6m	1y	2y	SI ⁽¹⁾
Upside AI	3.0	0.1	1.4	N.A	N.A	0.8
N 50 TRI	8.9	1.0	-0.1	N.A	N.A	-1.1
N HYBRID	5.0	0.6	0.2	N.A	N.A	-0.5

Top 5 holdings

Nippon India ETF Gold Bees
SBI Magnum Gilt Fund- Long term- Dir- Gr
Kotak Mahindra Bank
Balkrishna Industries
Atul

(1) Returns are net of fees and transaction costs as reported to SEBI from 9 Dec 2021

(2) Benchmark is Nifty 50 Hybrid Composite Debt 50:50 Index

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