

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.

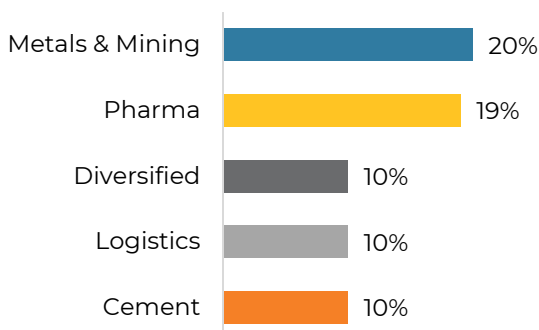
Upside AI's algorithm teaches itself (a) what is a good company; and (b) what does the market consider a good company in current market conditions. We then do manual checks on governance and integrity before creating the portfolio.

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
Larsen & Toubro	Infrastructure	10%
Alkem	Pharma	10%
HCL Tech	IT	10%
Ultratech	Cement	10%
Kotak	Bank	10%

Top 5 Sectors (69% of portfolio)



C0-founders

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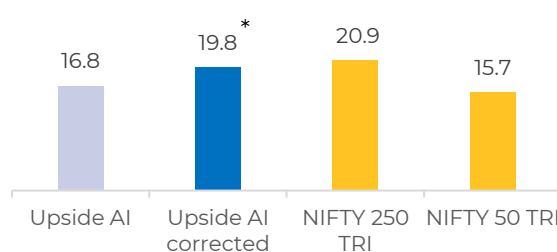
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Annualized returns - Jan-20 to Jul-22[^]



%	1m	3m	6m	1y	2y	SI
Upside AI	9.2	0.0	-2.1	-1.8	22.2	16.8
N 250 TRI	10.5	0.3	-0.5	8.8	32.6	20.9
N 50 TRI	8.9	1.0	-0.1	10.2	26.0	15.7

- 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	10
Avg market cap (Rs. cr)	~80,000
3y earnings growth	19%
ROE	15%
Trailing PE	25.6x

*SEBI reported return lower by 3% on account of booking fees twice as we changed custodian accounts. We have adjusted the return here to reflect the correct return.

[^]Return nos >1 year are annualized. Scheme start date is 1 Jan 20; 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