PURNARTHA PORTFOLIO MANAGEMENT SERVICES

Sowing the Seeds of Prosperity

RESEARCH
RESULTS
RELATIONSHIPS

PORTFOLIO MANAGEMENT SERVICES

Welcome to Purnartha, where we harness the power of nature's wisdom to guide your investment journey. Just as a thriving forest requires careful cultivation and management, our Portfolio Management Services ensure the growth and preservation of your wealth. Allow us to be your trusted guides in navigating the ever-changing financial landscape.

Like a seasoned gardener, our team of experts brings a deep understanding of the investment ecosystem, with an objective of steering your wealth towards prosperity.

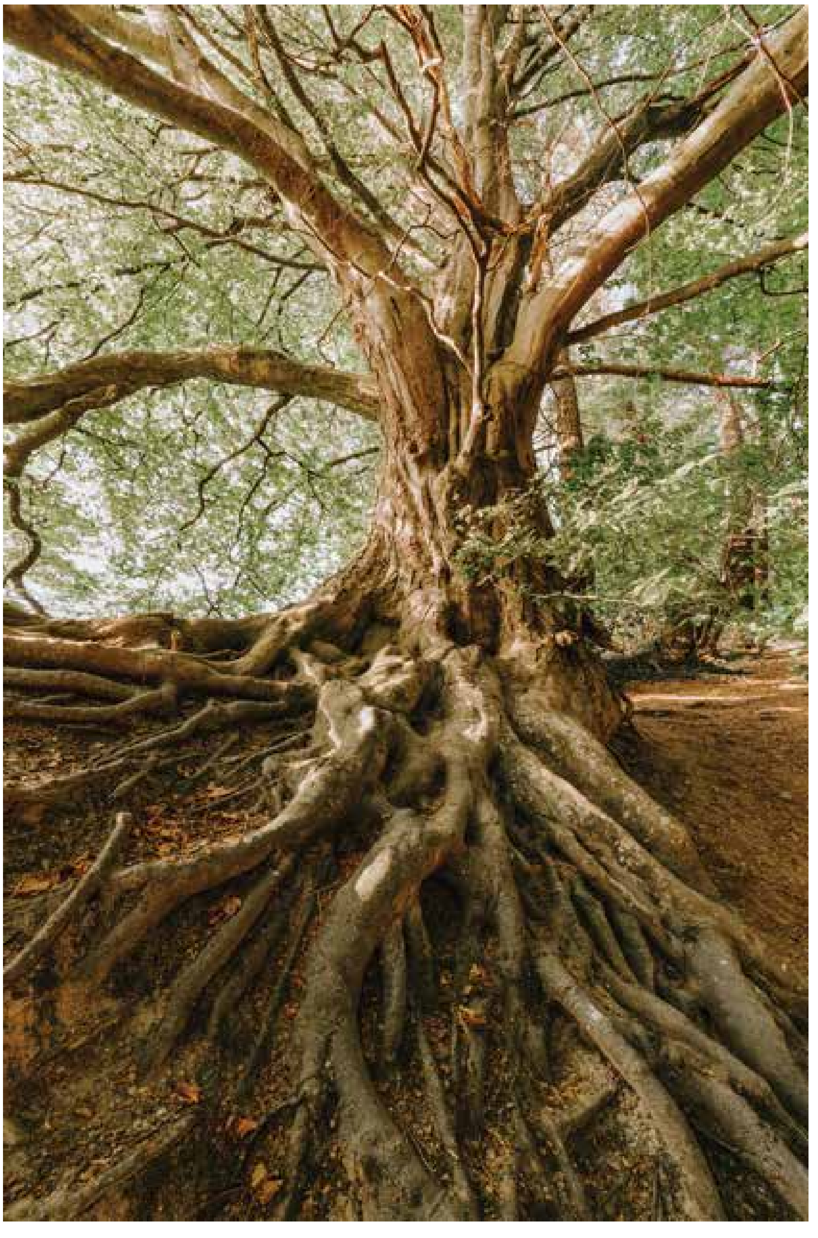
As you embark on this journey with us, we invite you to experience the transformative power of portfolio management rooted in the principles of nature. With Purnartha by your side, you can embrace the ever-changing financial landscape with confidence, knowing that your investment goals are being safeguarded and pursued with unwavering dedication. Together, let's unlock the potential of your wealth and pave the path to a prosperous future.

WHY PMS?

Finding the Garden of Eden

Embarking on the path of Portfolio Management Services is like venturing into a lush garden, entrusting skilled gardeners to cultivate the seeds of your investments' future. Our portfolio managers bring their seasoned wisdom and insight to tend to your investments with meticulous care.

Amidst the intricate tapestry of financial markets, portfolio managers assume the role of skilled arborists, carefully selecting and cultivating the seeds of opportunity. With this profound knowledge, they navigate the ever-changing market terrain, sowing seeds strategically to maximize growth and prosperity.



ROOTING FOR YOUR WELL BEING

At Purnartha, we welcome you with open arms and share a vision that aims to shape and secure your wealth. It is our commitment, passion and endeavour to make your dreams come true. Dreams that are shared by you and shaped by our work.

At Purnartha, we are a team of experts with years of experience, skilled at connecting wealth creation opportunities and developing a model that propels us all forward. Our objective has always been to make equity investment decisions simpler and inclusive. Hence, our Portfolio Management Services aim to create wealth for you that aligns with your investment objectives.

WHY PURNARTHA?

- **Experience and Expertise:** With years of experience in the financial markets, our team of seasoned professionals brings extensive knowledge and expertise to the table.

- **Rigorous Risk Management:** Our risk management strategies aim to minimize downside risks and proactively monitor your portfolio as needed.

- **Robust Research and Analysis:** Our expert team conducts in-depth research, evaluates potential investment opportunities, and continuously monitors market trends to make informed decisions and optimize your portfolio's performance.

- **Transparent and Ethical:** Transparency and ethics are at the core of our operations. We believe in building trust with our clients through open and honest communication.

2011
Purnartha* takes flight as an equity Investment adviser with a unique philosophy for long- term wealth generation.

1

2

2013 Purnartha gets it's SEBI Investment Adviser registration

3

2015
Purnartha begins building a pan-India presence by laying the foundation of its Mumbai office. Subsequently, branch expansions was undertaken over the next few years.

4

2016
Purnartha sets up a vertical for rendering Investment Advisory services to institutional clients

5

2020
Purnartha makes its foray into Portfolio Management Services (PMS)

6

2021
Purnartha launches an Alternative Investment Fund (Category III)

Introduction of Purnartha Vision Strategy

7

2022
Purnartha PMS crosses Rs.1,000 Cr in Assets Under Management

8

2023
Purnartha introduces Dynamic Midcap PMS Strategy

9

2024
Introduction of Purnartha ONE PMS Strategy

*The Company was formally incorporated in March 2011 as Capmetrics Technology Solutions Pvt. Ltd. The name of the company was later changed to Capmetrics Investment Advisers Pvt. Ltd in July 2015 and to Purnartha Investment Advisers Pvt. Ltd in September 2017.

PROSPERITY ROOTED IN FUNDAMENTALS

In the realms of wealth creation, Purnartha stands tall as a beacon of expertise, weaving together the art of Portfolio Management with the nurturing essence of tending to flourishing trees. Just as a dedicated arborist tends to a diverse forest, Purnartha's Portfolio Management Services try to create an ecosystem where investments thrive, reaching for the sunlit heights of prosperity.

At the heart of Purnartha's approach lies a deep-rooted commitment to nurturing your financial aspirations. Like skilled gardeners with a profound understanding of diverse flora, our portfolio managers harness their expertise to cultivate and refine your investment portfolio, with an aim to make it blossom with resilience.

ELEMENTS OF PURNARTHA PMS

01 SELECTING THE RIGHT SEEDS

Just as a gardener carefully selects seeds with the potential to flourish, Purnartha's Portfolio Management Services commence with meticulous research and analysis.

Our experts evaluate a wide range of investment opportunities, identifying those aligned with your goals and risk tolerance. By handpicking the most promising seeds, we sow the foundation for a resilient and fruitful portfolio.

02 STRONG FUNDAMENTAL ANALYSIS

At Purnartha, our commitment to excellence is exemplified through our ability to conduct thorough fundamental analysis.

Our dedication to comprehensive fundamental analysis forms the bedrock of our investment strategy, ensuring that every decision is grounded in a nuanced understanding of the intrinsic value and growth potential of each investment.

03 CONTINUOUS MONITORING

Just as a diligent arborist monitors the health of trees, Purnartha's Portfolio Management Services involve continuous monitoring and evaluation.

Our team keeps a watchful eye on your investments, tracking their performance and analyzing market trends. Through regular reviews and updates, we ensure your portfolio remains on track, proactively making adjustments to maximize growth and mitigate risks.

04 PRUNING AND REBALANCING

Just as pruning stimulates growth in a tree, Purnartha recognizes the importance of pruning and rebalancing your portfolio.

Our portfolio managers periodically review the performance of your investments, trimming underperforming assets and redirecting resources towards those displaying stronger growth potential. This careful pruning process promotes optimal allocation and keeps your portfolio aligned with your objectives.

05 RISK MANAGEMENT

Purnartha places a strong emphasis on risk management within our Portfolio Management Services.

Our experts employ sophisticated risk assessment techniques, diversification strategies, and proactive measures to safeguard your investments from unforeseen market events.

06 INVESTMENT GROWTH AND WEALTH PRESERVATION

Just as a gardener has a vision of a magnificent garden in the future, Purnartha shares your vision for wealth creation. We understand that true prosperity lies in aligning investments with your aspirations.

With this shared vision, we nurture your portfolio with a steadfast commitment to sustained growth.

PREPARING THE SOIL

Before beginning to plant the seeds of your growth, it's important to prepare the soil – the foundation. Through our years of research and expertise in the market, we have developed a robust investment philosophy and research process that underlines all our investment decisions.

OUR RESEARCH PROCESS ELEMENTS

1. FINDING THE WINNING BUSINESS MODEL

We look for companies that have no debt or are moderately leveraged. Why? Because companies with no debt have a greater latitude on deciding the future plans and execute them freely. They showcase stronger balance sheet and improved cash generating capabilities.

2. THE VALUATION ASPECT

We aim to build a portfolio where valuations and underlying businesses denote a factor of safety for our investments. We carefully assess the valuations of different stocks. Valuations refer to the price of a stock relative to its underlying financial performance. This offers us a perspective on the security whether it is overvalued, undervalued, or fairly valued.

3. MEASURING GROWTH

It is a good sign when a company displays consistent growth in sales, margins, and overall net profits. Such healthy growth in terms of volume indicates robust demand for their products or services. Our research objective is to focus on the structural drivers that create the upward trajectory for the company.

4. CONDUCTING THOROUGH CHANNEL CHECKS

No research is complete without verification. Hence, we go the extra mile to meet with top distributors, suppliers, customers, and even the competitors of the company, to understand its ecosystem in its entirety.

5. POWER OF MACRO RESEARCH

We study the company's performance across regimes to draw an insight on its business cycles and overall operations. We do this to measure how GDP growth patterns and business ups and downs have impacted the company and how well it has emerged from these challenges.

FRUITS OF OUR LABOR

(DIFFERENT INVESTMENT APPROACHES)

At Purnartha, we understand that each investor is unique, with distinct financial goals and aspirations. That's why we offer a range of Portfolio Management Plans designed to cater to your individual needs. Each plan has a distinct investment philosophy and research process.

Introducing –

Purnartha Pratham Strategy

Purnartha Vision Strategy

Purnartha Dynamic Midcap Strategy

Purnartha One Strategy

PURNARTHA PRATHAM & VISION STRATEGY

INVESTMENT PHILOSOPHY

- We believe in "Vasudhaiva Kutumbakam"; what is good for me is good for my family.
- Wealth creation through high growth businesses in a robust, well-researched, and data-driven concentrated strategy.
- Multicap, sector agnostic portfolio with utmost importance given to capital protection.

RESEARCH PROCESS

- Rigorous philosophy screening: Investing only in companies that fit our investment philosophy.
- Opportunity identification: Understanding the operational risks like the sectoral changes, leadership positioning and environment.
- Risk assessment: Identifying opportunity cost and risk reward.
- Financial analysis & modelling and Scuttlebutt analysis.

OUR FOCUS IS

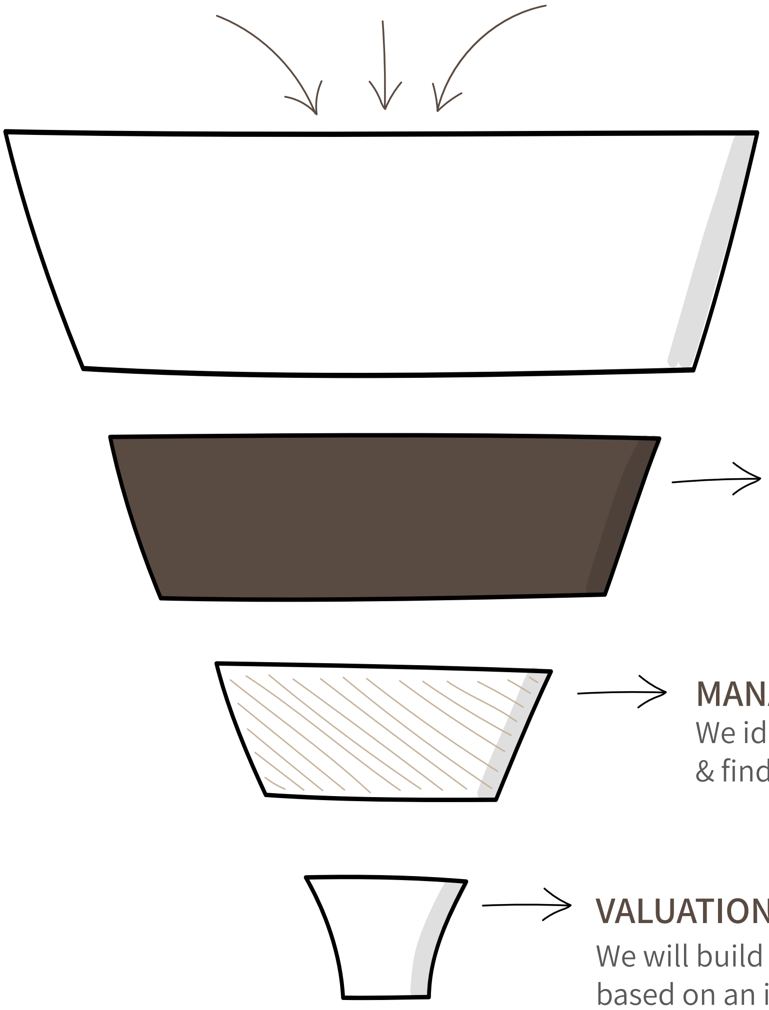
- To create an actively managed portfolio capable of generating alpha through a precise blend of short-term triggers with growth potential.
- To be vigilant of the opportunity cost of the investment to gain maximum advantage.
- To develop a well-diversified multi-cap and sector agnostic portfolio of 10-18 securities with a clearly defined weightage system.

SELECTION PROCESS

Purnartha Pratham and Vision Strategy invest in companies that are:

- Debt Free/Net Cash
- Displays a strong business model
- Volume growth, and high focus on operating cashflow
- Have short term or long-term triggers

NSE 500 INDEX



NET CASH COMPANIES WITH STRONG BUSINESS MOAT AND INVESTIBLE OPPORTUNITY

+

OPERATING CASH FLOW (OCF) GROWTH

Sustained OCF growth shows the ability to efficiently manage working capital

VOLUME GROWTH

Consistently greater than the GDP growth with a long runway for growth ensuring demand for their products

MANAGEMENT INTERACTION AND CHANNEL CHECKS

We identify the person responsible for the company's future & find out if their interests are aligned for future growth.

VALUATION

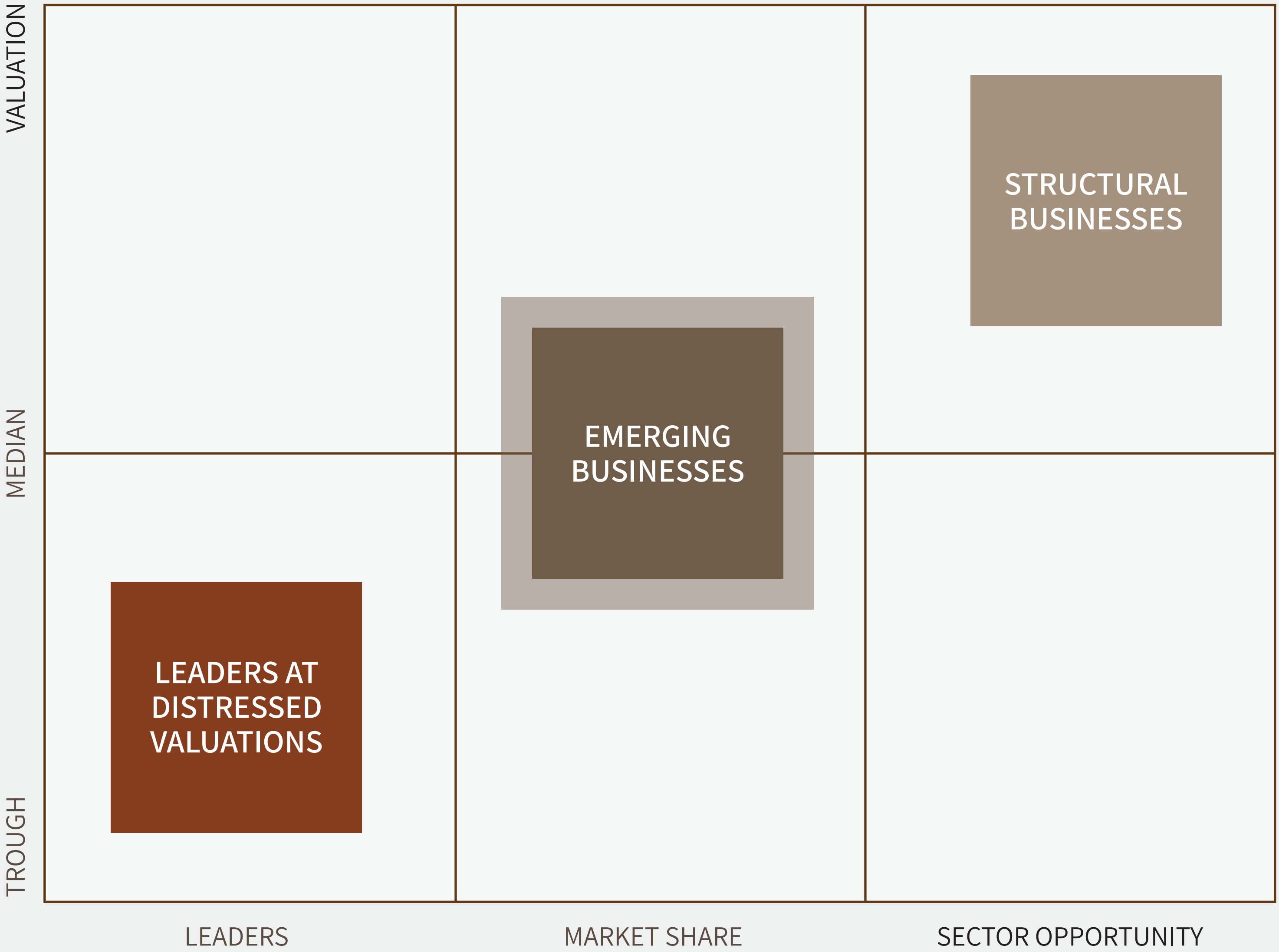
We will build a portfolio that is suitable, based on an internal valuation matrix.

50-60 STOCKS

Note:

For Pratham Portfolio: A single company exposure would be above 10% of the Assets Under Management (AUM) at the time of investment, for minimum two companies in the portfolio and other features.

For Vision Portfolio: At the time of investment in equity, a single company exposure would not exceed 10% of the total portfolio value at that time. i.e. Assets Under Management (AUM).



STRATEGY MATRIX

We have developed a **well-researched and objective-oriented strategy matrix** to help us accurately filter out companies for optimal performance.

The matrix divides the companies that qualify our investment philosophy into 3 main buckets, namely:

- Leaders at distressed valuation
- Emerging Businesses
- Structural Stories

LEADERS AT DISTRESSED VALUATION

- Exhibit leadership qualities within their industry and are available at attractive valuations
- Are transitioning from a distressed valuation to a more median or fair valuation
- Have a potential for the market to recognize and correct the undervaluation

EMERGING BUSINESSES

- Are gaining market share through new products or venturing into newer geographies
- Are well-positioned to benefit from evolving economic conditions
- Exhibit capabilities of high earnings growth

STRUCTURAL STORIES

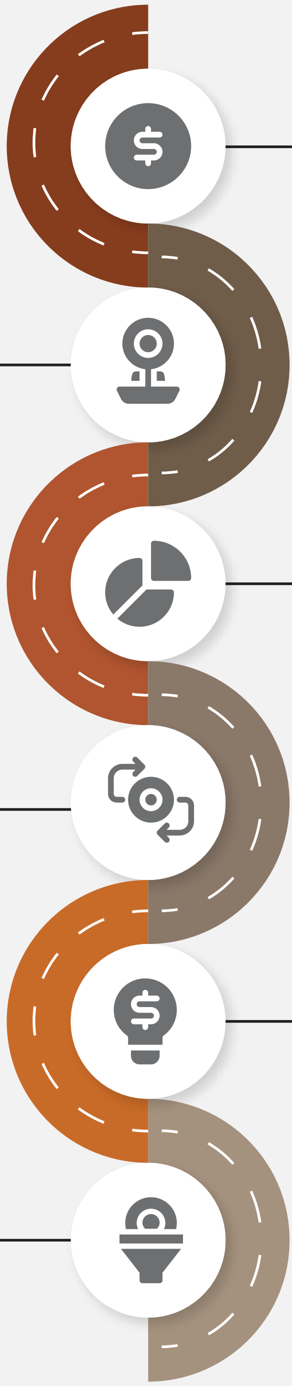
- Possess fundamental strengths and enduring characteristics
- Demonstrate a secular, or sustained and consistent, pattern of earnings expansion
- Have identified and are positioned to capitalize on significant market opportunities

PORTFOLIO CONSTRUCT

There are no shortcuts to wealth.
Our portfolio construct is a blend of art and science, informed by meticulous research and disciplined investing.

Rebalancing and Churning

Rebalancing and portfolio churn is dictated by underlying market opportunities and our investment philosophy.



Precise Selection

- Investments only in listed Indian stocks
- Companies tracked over a minimum of **one business cycle**
- Businesses with **sustainable MOAT**
- **Aligned** with investment philosophy

Diversification

Sectoral threshold of 35% at the time of investment

Sectoral allocation proportionate to GDP at a broad level – between services, manufacturing & finance

Diversified across sectors

M-Cap Allocation

Allocation across market caps

- **Large Cap: up to 100%**
- **Mid Cap: up to 50%**
- **Small Cap: up to 25%**

Liquidity

Key criteria is ability to liquidate in **< 7 days**

All invested stocks and potential investments are monitored closely

Risk Mitigation

- Consciously avoid timing the market
- Steer clear of cyclical businesses
- Diversification across sectors and market caps
- Instances of poor corporate governance
- Unproven or little track record/ history

Stock Selection

Allocation in a single stock **< 17.5%** of the Pratham Portfolio

Allocation in a single stock will not exceed **10%** in the Vision Portfolio

High conviction position in 10-18 stocks which fulfil investment philosophy and other research filters

This infographic is an illustrative example and the process highlighted is at a broad level. Specifics may vary from case to case and this may please be treated as a point of reference for understanding our approach to portfolio constructs.

PURNARTHA VISION STRATEGY

At the heart of the strategy lies a Purnartha's core investment philosophy – a harmonious blend of in-depth research, disciplined decision-making, and a commitment to enduring value. We transcend conventional approaches, embracing a vision that prioritizes sustainable growth and prudent risk management.

Purnartha Vision Strategy has a more diverse portfolio, meticulously crafted with 15-18 high-conviction stocks.

These selected stocks, each chosen carefully for there strong fundamentals and growth potential, the portfolio embodies resilience and adaptability in dynamic market landscapes.

The strategic allocation helps enhance the overall portfolio's stability, potentially reducing risk while optimizing returns. Purnartha's commitment to diversification ensures a balanced and robust portfolio, empowering your financial journey with resilience and growth.

WEALTH PLANS

WEALTH PLANS APPLICABLE FOR PRATHAM & VISION STRATEGY

	OPTION I, II, III			OPTION IV		
Fixed Management Fee	Option I	Option II	Option III	Year 1	Year 2	Year 3
	2.5%	1.5%	0.5%	5%	1%	1%
Hurdle Rate	25%	10%	5%	-	-	75%
Performance Fee	20%	20%	20%	0%	0%	20%
Exit Load				3%	2%	0%

Rahul Rathi
Fund Manager

Riya Oswal-Bafna
Co-Fund Manager

- Taxes as applicable.
- Other charges at actuals.
- The fees mentioned here for respective Investment options are indicative. For complete disclosures on fees and expenses please refer the Disclosure Document available on the Purnartha website.
- Minimum Capital Investment Rs. 50 Lakhs.
- We follow the High Water Mark principle.
- Investors have the option to be on-boarded directly for our Portfolio Management Services, without intermediation of persons engaged in distribution services.

Option I, II, III

- Premature exit loads: 3%, 2%, 1% of NAV, if exited before 12, 24 & 36 months respectively.

Option IV

- The above fee structure has been shown for the first 3 years. Please refer to the PMS account opening forms for details regarding the charges for the subsequent blocks of 3 years.

PURNARTHA DYNAMIC MIDCAP STRATEGY

INVESTMENT PHILOSOPHY

- The philosophy aims to construct a predominantly midcap portfolio that would deliver superior risk-adjusted returns.
- Create a well-diversified and sector agnostic portfolio that focuses on wealth creation.
- Construct a portfolio that evaluates the securities and their future market prospects through a valuation matrix.

OUR FOCUS

- To create an actively managed portfolio of approx. 70% midcap securities and balance the rest amongst the large and small-cap sector.
- To develop a well-diversified midcap portfolio consisting of 18-25 securities with weights to each stock aligned to their respective risk-reward.

RESEARCH PROCESS

Purnartha Dynamic Midcap Strategy selects companies based on internally developed GSM philosophy:

- Are net cash or moderately leveraged (Net Debt to Equity Ratio <0.5)
- **G** - Growth - Companies that deliver higher-than-peer sales/profit
- **S** - Strategic Valuation - Companies trading at a favourable risk-reward & tactical stock calls
- **M** - Margin Expansion - Companies that are increasing their margins
- Have shown strong fundamentals over a select time period
- Are expected to show a healthy trend of growth

PORTFOLIO DEVELOPED BY COMBINING THE BEST OF DIFFERENT INVESTING STYLES

THE GSM FRAMEWORK

GROWTH ORIENTED STYLE

High volume growth driving strong revenue numbers

Strong top-line, bottom-line and cash flow growth

STRATEGIC VALUATION STYLE

Value investing

- Companies recovering from sectoral downturn
- Turnaround opportunities

Special Situations

- Value unlocking from acquisition / demerger / buyback etc

MARGIN EXPANSION STYLE

Softening of raw material prices to give business tailwinds

Margin expansion leading to higher profit growth as compared to revenue growth

Management focusing on better fixed-cost absorption

DYNAMIC MIDCAP PORTFOLIO

BALANCING THE RISK VS REWARD

We have a multi-fold risk mitigation strategy that is executed at all stages of the portfolio creation and management. At the very beginning, the GSM framework helps us to diversify between two major styles of investing i.e. Growth and Value. This helps us lower the portfolio drawdowns while maintaining an upside potential. The sectoral diversification in the 18-25 stock portfolio with the per stock weightage upper-limit of 12% limits the exposure and mitigates risk. Inclusion of such features in the portfolio construct and management process speaks volumes regarding our focus and understanding of risks involved in equity investing.

Our strong research team weeds out the companies with sub-par corporate governance practices and lower stock liquidity. These operational risk assessments are a part of a basic hygiene check before deep-diving in to the company's financials. Lastly, the flexibility enjoyed by fund manager for some fund allocation (while maintaining majority in to midcap equities) in to Large or Small cap equities helps balance risk-reward when certain pockets of the market are experiencing euphoria.

INVESTMENT FRAMEWORK

(COMBINING THE BEST OF DIFFERENT INVESTING STYLES)

180 STOCK UNIVERSE

Scuttlebutt Analysis + Low Leverage + Good Corporate Governance

Growth Oriented Style

High Growth Potential Typically Available at Expensive Valuation

Strategic Valuation Style

Stock at lower valuations with prominent catalysts

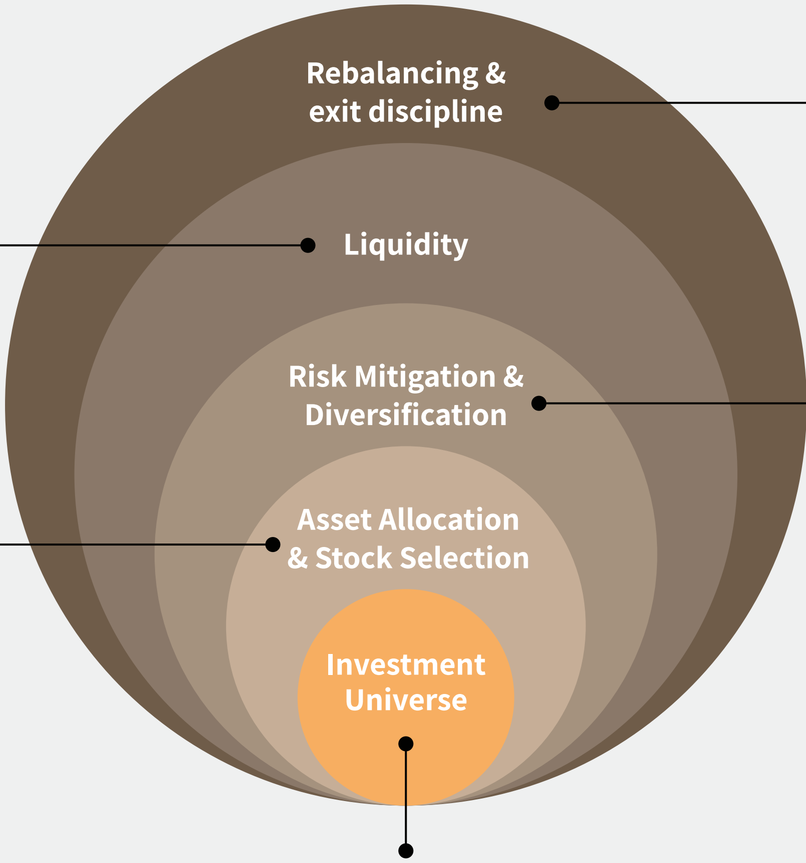
Margin Expansion Style

Promising margin expansion with valuation comfort

Portfolio of 18-25 Stocks

Dynamic switching among these investing styles for alpha generation

PORTFOLIO CONSTRUCT



- 180 stock universe, primarily from the midcap indices

- Portfolio diversified across sectors.
- Portfolio size of 18-25 stocks
- Starting allocation in a single stock: 3-8%

- Filtering out companies with high debt-equity ratio and poor corporate governance

- Mandatory trimming of position where a stock breaches 12% of the current portfolio value.
- Exit from the stock after achieving the investment obective

- Liquidity of all the invested stocks are tracked closely for minimal impact cost

WEALTH PLANS

WEALTH PLANS APPLICABLE FOR DYNAMIC MIDCAP STRATEGY

WEALTH PLANS APPLICABLE FOR DYNAMIC MIDCAP STRATEGY

	Option II	Option V
Fixed Management Fee	1.5%	2.5%
Hurdle Rate	10%	NIL
Performance Fee	20%	NIL

Rohit Jain
Fund Manager

Mohit Khanna
Co-Fund Manager

- Taxes as applicable.
- Other charges at actuals.
- The above fees represent yearly charges.
- The fees mentioned here for respective investment options is indicative. For complete disclosures on fees and expenses please refer to the Disclosure Document available on the Purnartha website.
- Minimum capital investment is Rs. 50 lakhs.
- We follow the High Water Mark principle.
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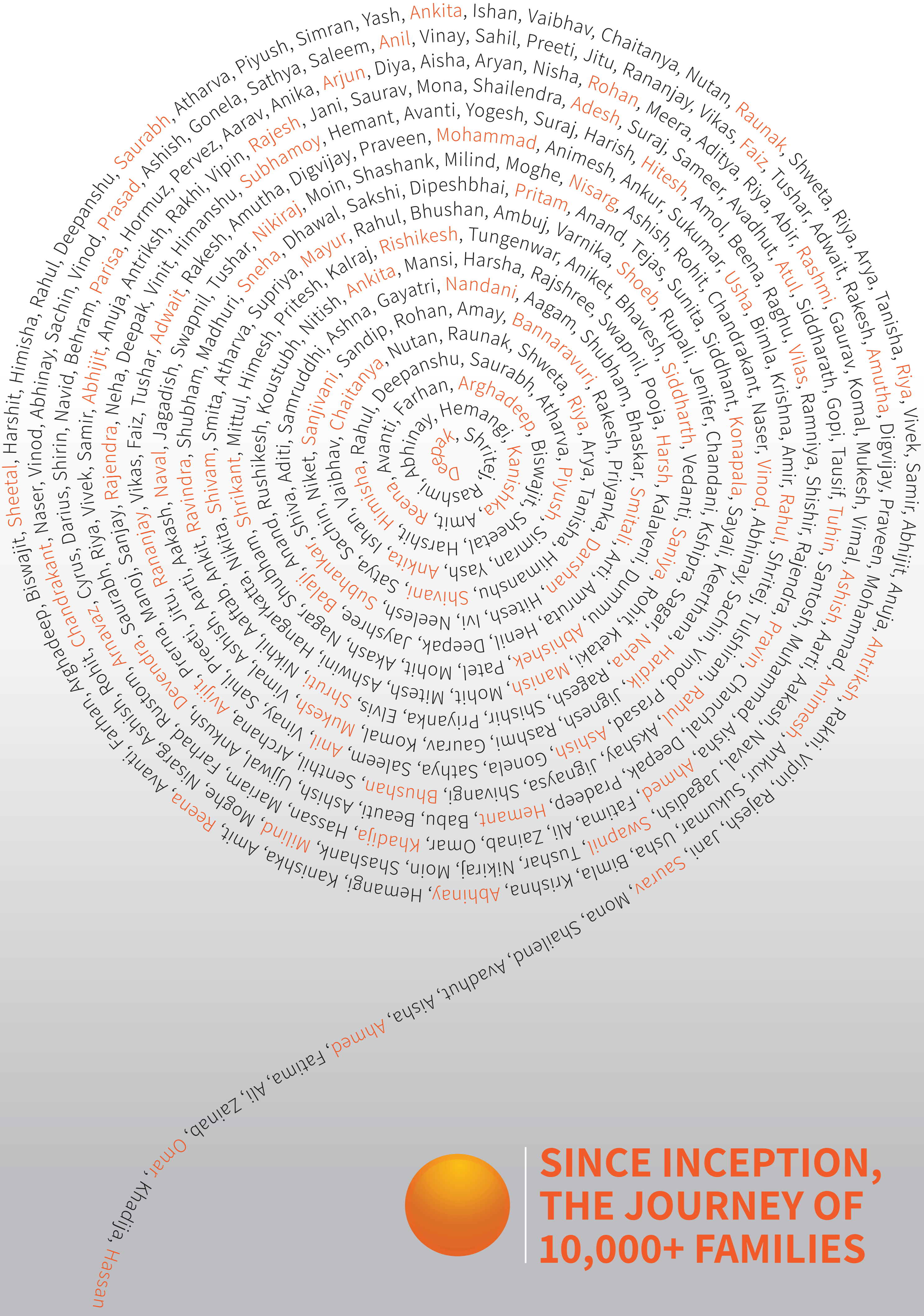

SINCE INCEPTION, THE JOURNEY OF 10,000+ FAMILIES

PURNARTHA ONE STRATEGY

INVESTMENT PHILOSOPHY

- The strategy will actively invest across various asset-classes with an aim to lower the overall portfolio's volatility while generating superior risk-adjusted returns.
- A well-diversified & multi-cap portfolio where returns are a function of asset allocation.
- The research process seamlessly combines the best of both top-down and bottom-up research approaches.
- Direct equity is a subset of Purnartha's existing PMS investment approaches. This provides the benefit of strong internal equity research.

OUR FOCUS

- Our primary objective is wealth preservation and protection of purchasing power by generating returns above inflation.
- A one-stop investment solution that dynamically manages allocation across various asset classes to navigate different economic cycles.

RESEARCH PROCESS

2-Tier Asset Allocation Decision Mechanism

- **Tier 1 - Navigating Macros – a 3 Factor – VMS Framework**
  - Valuations: Equity market valuations with respect to the interest rate cycle.
  - Macro Outlook: A combination of various forward looking economic variables.
  - Sentiments: Close tracking of high-frequency indicators.

- **Tier 2 – Navigating Micros - QnQ Framework**
  - Stock Selection Strategy: A subset of stocks from Purnartha's PMS investment approaches
  - Equity Mutual Fund Strategy: A QnQ Investment Framework
  - Debt Mutual Fund Strategy: Assessment of interest rates risk, credit risk, etc.

AN ACTIVELY MANAGED MULTI-ASSET INVESTMENT STRATEGY

2-TIER ASSET ALLOCATION DECISION MECHANISM

Tier 1 – Navigating Macro – 3 Factor VMS Framework

1

VALUATIONS

Nifty 50's valuation wrt. interest rate cycle, Standard deviation analysis of past & current valuations of Large/Mid/Small cap Indices.

2

MACRO OUTLOOK

External forecast of GDP, Consumer Price Index, Interest rates, etc. by various agencies.

3

SENTIMENTS

High frequency indicators viz., Volatility Index, Purchasing Manager's Index, GST collections, etc.

Tier 2 Navigating Micro – The QnQ Framework

1

QUANT

Purnartha's internal ranking - Parameters include historical return, volatility, max drawdowns, Sharpe ratio.

2

QUALITY

Fund Manager's tenure & track record, peer ranking analysis, portfolio analysis, sector exposure, style analysis, etc.

1

DIRECT EQUITY STRATEGY

The universe is Purnartha's PMS/AIF stocks. Strategy matrix from Pratham-Vision and GSM framework from the Dynamic Midcap strategy. Sector exposure is the outcome of a bottom-up model.

2

EQUITY MUTUAL FUND STRATEGY

Assessment of MF's sector exposures, investment philosophy, etc. Balancing exposure to market segments (Large/mid/small cap) and different sectors.

3

DEBT MUTUAL FUND STRATEGY

Assessment of interest rate risk, credit risk, liquidity, and macro-economic pointers.

BALANCING THE RISK REWARD

Rotating winners: Asset class performance remains volatile, and the outperformers continue to change with each economic cycle.

As equity drawdowns are painful and recurring, addition of other asset classes optimizes the portfolio returns.

Risk Mitigation: The asset allocation across multiple asset classes viz. equity, debt, precious metals, etc. helps in lowering volatility and portfolio drawdowns.

Dynamic asset allocation allows better participation during the recovery cycle.

INVESTMENT STRATEGY

Tier 1 Asset Allocation Strategy – Navigating Macros – 3 Factor VMS Framework

- **V** – Valuations
- **M** – Macro Outlook
- **S** – Sentiments

Equity:Debt:Others

Tier 2 Navigating Micro – The QnQ Framework

- Quant
- Quality

- Direct Equity Strategy
- Equity MF Strategy
- Debt MF Strategy

PURNARTHA ONE PORTFOLIO

PORTFOLIO INVESTMENT LIMITS

EQUITY
70-90%

- Direct Stocks
  20-70%
- Equity MF/ETF
  20-55%

DEBT MF/ETF
10-25%

COMMODITY MF/ETF
0-10%

PURNARTHA ONE PORTFOLIO

INVESTMENT PLANS

PURNARTHA ONE STRATEGY

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KEY PEOPLE

RAHUL RATHI
[CHAIRMAN & PRINCIPAL OFFICER]

RANGARAJAN SUNDARAM
[CO-FOUNDER & DIRECTOR]

HEMANT VISPUTE
[MANAGING DIRECTOR]

DEVENDRA PHADKE
[DIRECTOR]

TAUSIF AHMED
[HEAD OF SALES]

RIYA OSWAL-BAFNA
[CO-FUND MANAGER]

ROHIT JAIN
[FUND MANAGER]

MOHIT KHANNA
[CO-FUND MANAGER]

RAHUL RATHI

[CHAIRMAN & PRINCIPAL OFFICER]

Meet Mr. Rahul Rathi, who has created a legacy of his own with over 20 years of experience in the field of investment and risk management. Having worked with global investment solutions and risk management for funds with an AUM of over $2 billion, he is our store house of ideas and a guide to effective investment strategies. It is with his dexterity of growing wealth in the stock market, that Purnartha's investment philosophies have taken shape.

- Master of Business Administration, Carnegie Mellon University, USA
- Polymer Engineering Degree, University of Pune
- Rahul is the Fund manager and Principal Officer for Purnartha's Portfolio Management Services

RANGARAJAN SUNDARAM

[CO-FOUNDER & DIRECTOR]

As the Senior Vice-Chancellor and Head of Global Strategy at New York University and Dean Emeritus, Edward I. Altman Professor of Credit & Debt Markets, and Professor of Finance at NYU Stern School of Business, Raghu holds an MBA from IIM Ahmedabad and a PhD in Economics from Cornell University, USA. With an unparalleled background in derivatives and credit research, he has worked with major Wall Street firms. His distinguished career and academic credentials shape our strategic vision and drive our success.

- Raghu is the author of two books and has been an extensive contributor to various prestigious publications.

HEMANT VISPUTE

[MANAGING DIRECTOR]

Hemant Vispute is the one who has helped shape Purnartha into what it is today. Being a part of our journey, right from the first step of the way, he excels in consulting, strategic planning and operations. A visionary and a leader par excellence with experience working with global companies in India and overseas, he guides and instructs the Purnartha team and brings forth their best.

- Over 20 years of experience in consulting and financial planning with global companies such as IBM and Hitachi
- Conceptualizing with care, business development and expansion strategies

DEVENDRA PHADKE

[DIRECTOR]

A commerce graduate from Pune University and having cleared his Chartered Accountancy exam, Devendra Phadke has over 20 years of experience in Equity Research. He is a proficient analyst with more than a decade of experience in buy-side equity research spanning emerging and developed markets such as India, China, Brazil and US and Europe. Previously, he has worked with Morgan Stanley, Thomas Weisel International and Multi-Act Asset Management.

- Has been a speaker on equity markets at several forums

- Instrumental in ideating, crafting, and developing Purnartha's PMS and investment advisory strategies.

TAUSIF AHMED

[HEAD OF SALES]

A postgraduate in advanced economic theory from the University of Calcutta and an MBA in finance, Tausif has enjoyed a successful stint at one of India's largest stock broking firm, Kotak Securities.

As Purnartha's national sales head, he leads, co-ordinates, manages and supports the highly motivated sales team in introducing the firm's unique investment philosophy to clients. He is accountable for architecting and executing an effective and creative sales strategy. Using his rich experience and insight, he assists the sales teams to adapt to the ever-changing business landscape, shortening the sales cycle and enhancing win rates.

RIYA OSWAL-BAFNA

[CO-FUND MANAGER]

Riya is a Chartered Accountant and accomplished finance professional with over 10 years of rich experience in capital markets. She holds a degree in Commerce from Pune University and has further enhanced her expertise by completing her Masters in Global Strategic Business from the Manchester Business School. As a trailblazer at Purnartha, Riya has been at the forefront of innovation, leading the product vertical and actively engaging in market dialogues.

- Played a key role in launching Purnartha's first PMS in 2020 and its AIF in 2022
- Is a visiting faculty at a renowned Law college in Pune
- Was honored as one of the Top Women in Finance by a global membership network of financial services organizations, leaders, and professionals

ROHIT JAIN

[FUND MANAGER]

Rohit is a Chartered Accountant and holds a Post Graduate Diploma in Business Management (PGDBM) specializing in Finance. He has over 13 years of experience in Equity Research for Institutional investors.

Rohit has built extensive knowledge in financial modelling and valuations with sector expertise across major industries. As a CA, he is also very well versed with taxation, auditing and compliance, which only adds to his existing wealth management and market know-how.

- Has played a key role in crafting Purnartha's Dynamic Midcap PMS Strategy and other advisory offerings
- Has been a speaker at several equity investment events

MOHIT KHANNA

[CO-FUND MANAGER]

Mohit Khanna has been associated with the markets for nearly 14 years. He has covered multiple sectors as an equity analyst and has been part of the strategic fund management teams. Prior to joining Purnartha, Mohit worked with Banyan Capital and Future Generali Life Insurance Company Ltd.

Mohit is a MBA (Financial Planning) from ICoFP, Delhi, and is currently pursuing Executive MBA (Finance) from IIM Calcutta. He completed his B.Com from Pune University with distinction. He has also cleared all of his CFP® examinations.

- Has worked as a corporate trainer with ICICI Securities teaching equity markets
- Has played a pivotal role in conceptualizing and developing Purnartha One PMS Strategy

11 LOCATIONS ACROSS INDIA

Pune:
32/33 Rachna Bungalow,
Dr. Ketkar Road, Off Karve Road,
Erandwane, Pune - 411004

Mumbai:
Office no.1303, A wing, 13th Floor,
Marathon Futurex,
N. M. Joshi Marg, Lower Parel,
Mumbai - 400 013

New Delhi:
Plot no. - 3E/10, Ground Floor,
Jhandewalan Extension,
New Delhi - 110 055

Bengaluru:
Aswan Plaza, 580, 3rd Floor,
20th Main Rd, 8th Block, Koramangala,
Bengaluru - 560 095

Hyderabad:
302, Ashoka Vishnu Capitol,
3rd Floor, Annapurna Studios Lane,
Off Road No. 2, Banjara Hills, Hyderabad,
Telangana - 500 034

Kolkata:
Flat No. A-9, 4th Floor,
Chatterjee International Centre,
33A, Jawaharlal Nehru Road,
Kolkata - 700 071

Chennai:
Vatika Business Centres Pvt. Ltd,
Prestige Polygon, 3rd Floor, 471 Anna
Salai, Teynampet, Chennai - 600 035

Ahmedabad:
A-605, 606, Mondeal Heights,
Iscon Cross Road, Near Hotel Novotel,
S.G. Highway,
Ahmedabad -380 015

Nashik:
Vijay Villa, 1st Floor, Behind Vijan
Hospital, Vise Mala College Road,
Nashik - 422 005

Kolhapur:
Office No.01, Gulmohor Residency,
City Survey No.249A/1/77, E-1 Ward,
Nagala Park, Kolhapur - 416 003

Belagavi:
A-101, Krish Nest,
Mangalwar Peth, Tilakwadi,
Belagavi - 590 006

Our Presence:
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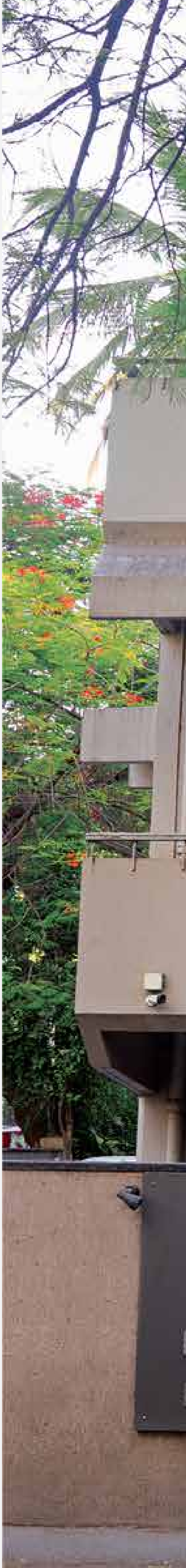

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