PURNARTHA
ONE STRATEGY

"WHAT IS GOOD FOR MY FAMILY AND ME IS WHAT WE RECOMMEND TO OUR CLIENTS, TRUE TO THE PHILOSOPHY OF 'VASUDHAIVA KUTUMBAKAM.'"

-RAHUL RATHI

Chairman,
Purnartha Investment Advisers Pvt. Ltd.

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.

ROOTING FOR YOUR WELL BEING

At Purnartha we welcome you with open arms and share a vision with 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 team of experts with years of experience who are skilled in connecting wealth creation opportunities and develop a model that propels us all forward. Our objective has always been to make financial decisions simpler and inclusive. Hence, our Portfolio Management Services aims to create long-term wealth for you that aligns with your financial objectives.

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

2013
Purnartha gets it's SEBI investment adviser registration

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

2016
Purnartha sets up a vertical for rendering investment advisory services to institutional clients

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

2021
Purnartha launches an Alternative Investment Fund (Category III)

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

2023
Purnartha introduces Dynamic Midcap PMS Strategy

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.

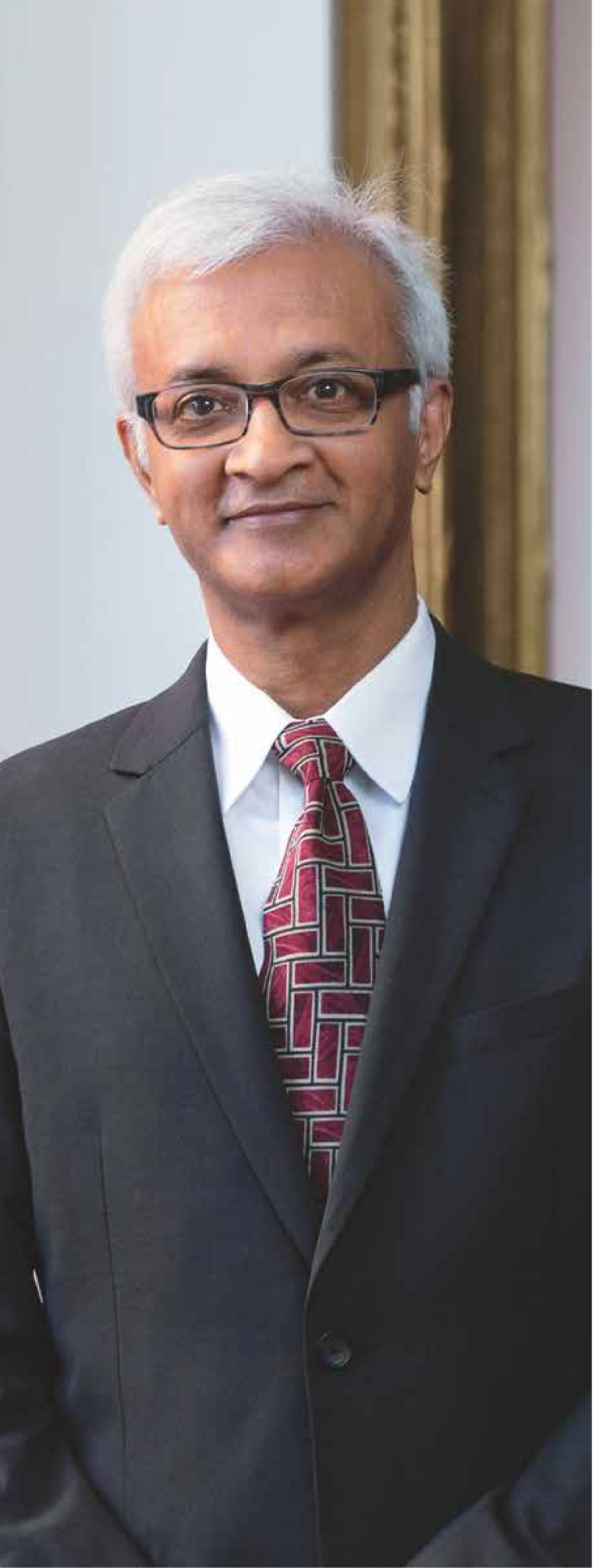
KEY PEOPLE

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 guide to effective investment strategies. It is with his dexterity of growing wealth in the stock market, that Pumartha'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

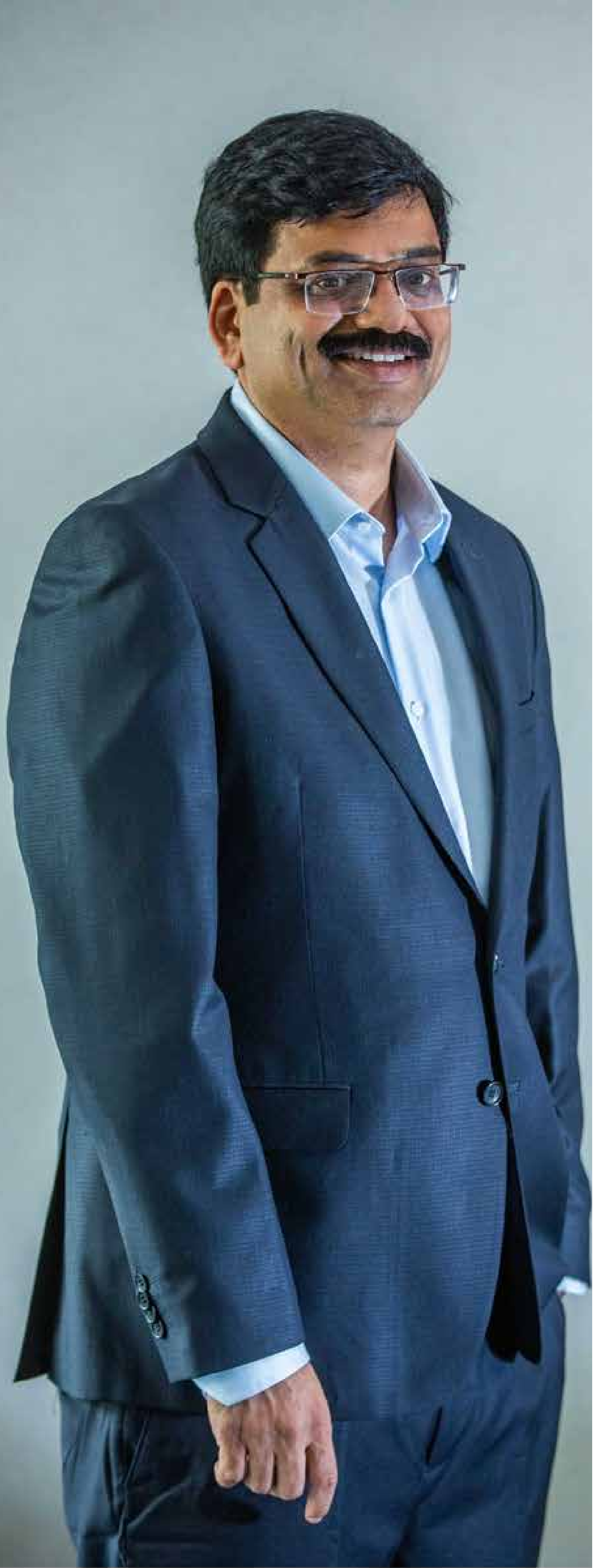


RANGARAJAN SUNDARAM

[CO-FOUNDER & DIRECTOR]

An IIM Ahmedabad graduate with a PhD from Cornell University, Raghu Sundaram is Dean at New York University's Stern School of Business.
He has worked with major Wall Street firms and possesses an incomparable background in derivatives and credit research, providing finesse to the equity research at Purnartha. He has been the recipient of prestigious awards and has led the launch of several programs at the University.

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

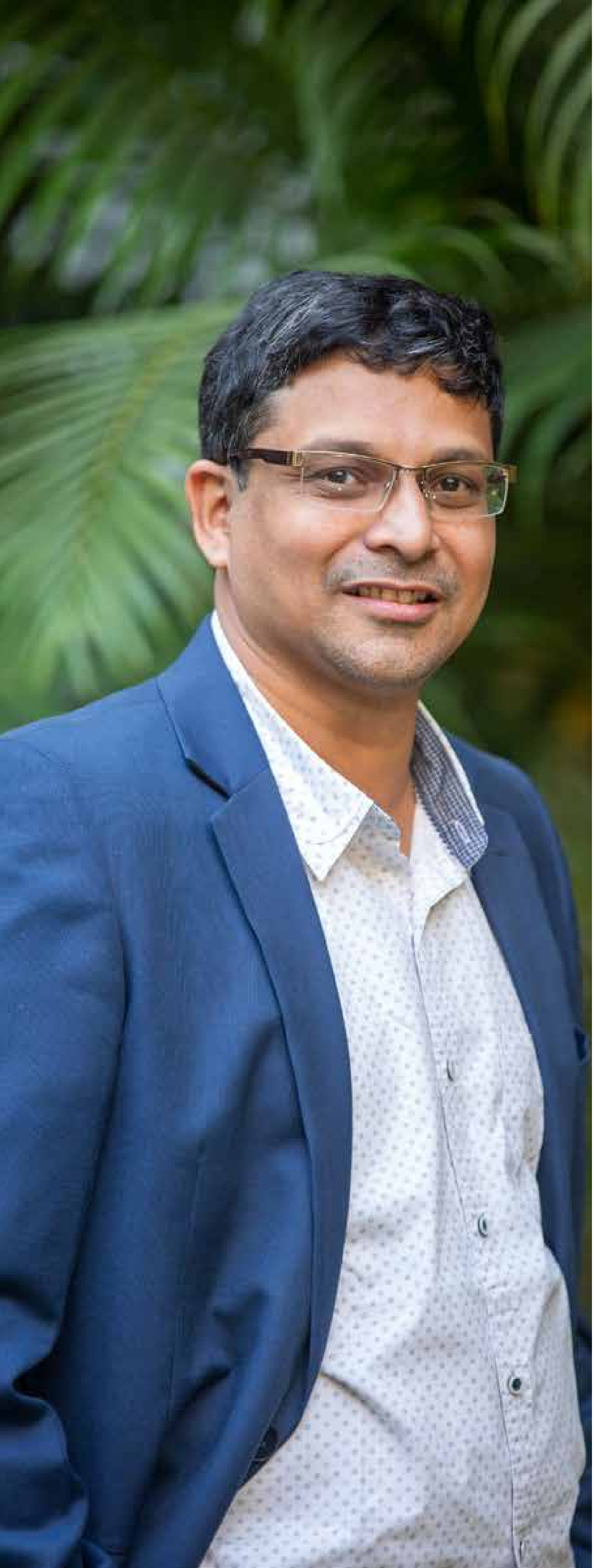


HEMANT VISPUTE

[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

MOHIT KHANNA

[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 (Mumbai). He has also been a corporate trainer with ICICI Securities teaching equity markets.

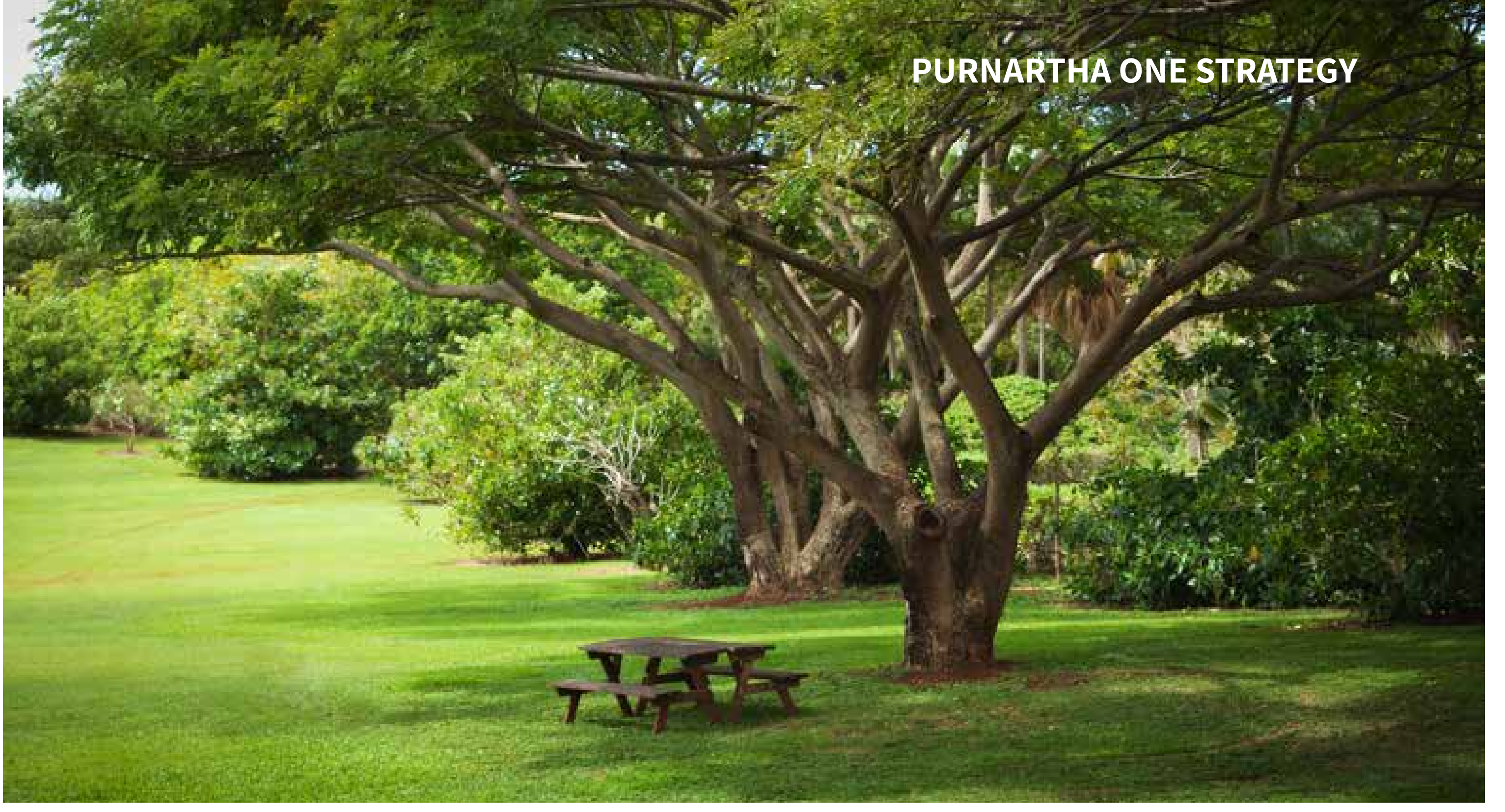
Mohit is a MBA (Financial Planning) from ICoFP, Delhi, and is currently pursuing Executive MBA (Finance) from IIM Calcutta. He completed his Bcom from Pune University (MIT College) with distinction. He is also a CFP® professional

ROHIT JAIN

[CO-FUND MANAGER]

Rohit is a Chartered Accountant and PGDBM (Finance) and 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.



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 it a 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 MF Strategy: A QnQ Investment Framework
  - Debt MF 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

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

2

EQUITY MF STRATEGY

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

3

DEBT MF STRATEGY

Assessment of Interest rate risk, Credit risk, liquidity, etc. Macro-economic pointers

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%

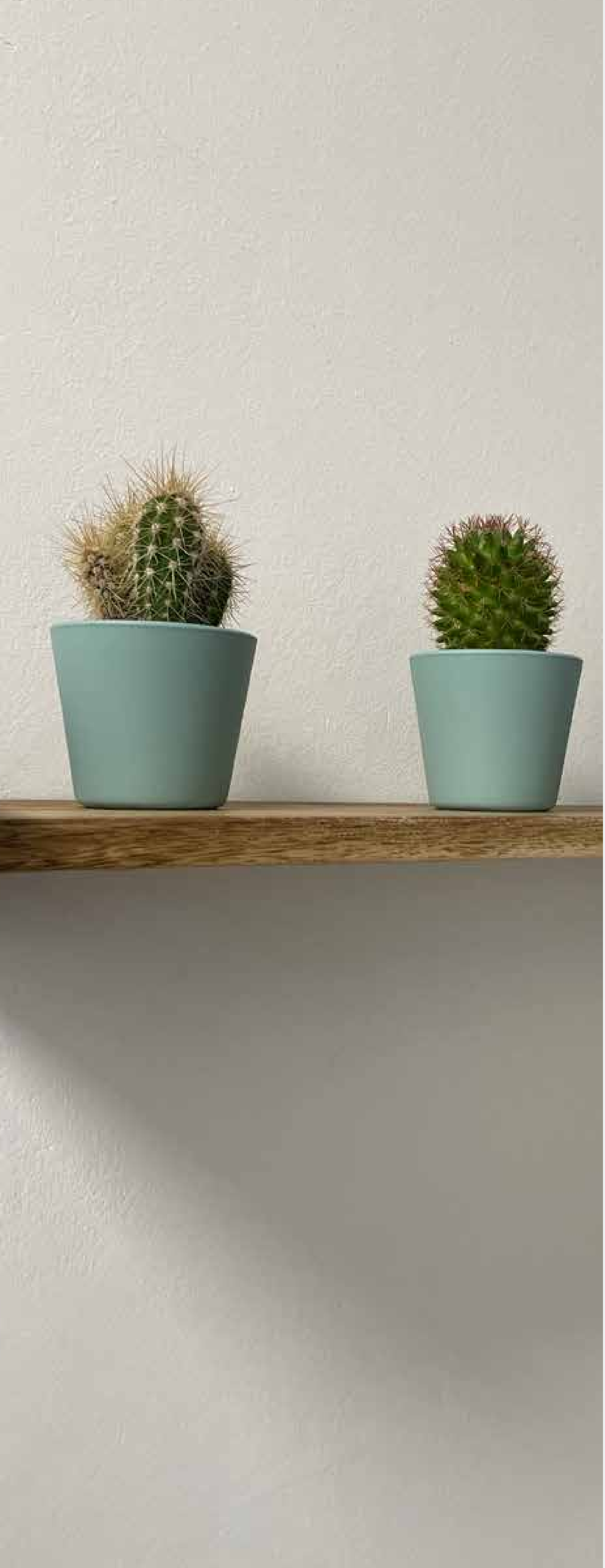
Direct Stocks
20-70%

Equity MF/ETF
20-55%

DEBT MF/ETF
10-25%

COMMODITY MF/ETF
0-10%

PURNARTHA ONE PORTFOLIO



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 PLANS

PURNARTHA ONE STRATEGY

	Option II	Option V
Fixed Management Fee	1.5%	1.75%
Hurdle Rate	10%	NIL
Performance Fee	20%	NIL

Mohit Khanna
Fund Manager

Rohit Jain
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 Portfolio Manager's website.
- Minimum capital investment is Rs. 50 lakhs.
- We follow 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.
- Premature exit loads: 3%, 2%, 1% of NAV, if exited before 12, 24 & 36 months respectively.

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:
Shakti towers, 4th floor,
A block, 766, Anna salai
(Mount Road), Chennai - 600 002

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:
Nagpur | Ranchi | Surat

Call us: +9190110 55553

https://twitter.com/PurnarthaPvt
https://www.purnartha.com/Purnartha/blog.aspx
https://whatsapp.com/channel/0029VaHRAfIAzNboyl4FhY0Q
https://www.instagram.com/purnartha_investment/

Purnartha

RESEARCH - RESULTS - RELATIONSHIPS

PORTFOLIO MANAGEMENT SERVICES

Purnartha Investment Advisers Pvt. Ltd.

32/33 Rachna, Dr Ketkar Road, Off Karve Road, Erandwane, Pune - 411 004

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PMS SEBI Regn. No: INP000007021 | Validity: Perpetual