



The Wealth Company
MUTUAL FUND

Multi Asset Allocation Fund

Powering your portfolio for lift-off — with dynamic asset allocation and potential stability of low correlated assets.

And it is not a rocket science!



www.wealthcompanyamc.in





“

Asset allocation is the primary determinant of a portfolio's return and risk – everything else is secondary.

Roger Gibson

”

The Biggest Decision Isn't Whether To Invest – It's Where



Each category is a unique engine — with its own thrust, trajectory, and purpose in your portfolio's flight path.

Category	Key performance drivers	Historical volatility	Income generation	Core investment role
Equities	Corporate profitability, economic expansion, market sentiment	High	Low to moderate	Long-term growth and wealth creation
Debt	Interest rate trends, credit spreads, inflation outlook	Low	Moderate to high	Income stability and risk moderation
Gold	Inflation expectations, currency movement, global uncertainty	Moderate to high	Low	Preservation of value and inflation hedge
Silver	Industrial demand, inflation, global trade trends	High	Low	Diversified commodity exposure linked to industrial growth
REITs	Rental income, property valuations, interest rate cycles	Moderate	High	Steady income with real estate-linked capital appreciation

Why Multi Asset Funds



No matter the market cycle, your wealth may stay aligned.

01

No single asset class outperforms consistently – leadership keeps changing.

02

Diversification across **low correlated** and **negatively correlated** assets like equity, debt, gold, silver and REITs balances growth.

03

Gold plays a crucial role in asset allocation, aiming to add stability and diversification to the portfolio.

04

Helps achieve risk-adjusted returns with lower portfolio volatility.

05

Enjoy tax-efficient returns over the long-term even on commodities and debt allocations.*

*As scheme intend to maintain 'debt allocation > 35% and < 65%' and 'equity < 65%', the scheme may become eligible for Long Term Capital Gain tax of 12.5% (+ Surcharge and Cess) after the holding period of more than 2 years as per Union Budget 2024 (23rd July 2024). The tax rates are subject to prevailing tax laws. It is advisable to consult with your financial advisor to understand these factors before investing. Portfolio will be managed as per stated investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.

01. No Single Asset Class Outperforms Consistently — Leadership Keeps Changing.



Understanding Market Cycles is Key.

Rearview Investing Can Mislead

Past performance often tempts investors to chase what just worked — even if the road ahead looks very different.

Equity, Debt, Gold — Each Has Had Its Moment to Shine

In the last two decades, different asset classes have taken the lead at different times — proving there's no permanent fast lane.

Every Year, A New Leader Takes the Wheel

Historically, no single asset class consistently stays in front — the leader changes with every turn in the market.

Period	Asset Class			Asset Class Rank		
	Equity	Debt	Gold	Equity	Debt	Gold
CY 2010	14.25%	4.54%	22.80%	2	3	1
CY 2011	-26.69%	7.86%	31.25%	3	2	1
CY 2012	33.30%	9.07%	12.20%	1	3	2
CY 2013	3.89%	8.23%	-5.08%	2	1	3
CY 2014	39.12%	10.43%	-8.91%	1	2	3
CY 2015	0.04%	8.62%	-6.04%	2	1	3
CY 2016	4.97%	10.07%	11.06%	3	2	1
CY 2017	36.21%	5.79%	5.62%	1	2	3
CY 2018	-1.55%	6.60%	7.50%	3	2	1
CY 2019	8.64%	9.54%	23.93%	3	2	1
CY 2020	17.70%	10.32%	28.23%	2	3	1
CY 2021	29.64%	4.28%	-6.10%	1	2	3
CY 2022	3.32%	3.57%	13.95%	3	2	1
CY 2023	26.23%	7.30%	15.48%	1	3	2
CY 2024	16.00%	7.97%	20.30%	2	3	1
CYTD 2025	2.01%	6.20%	50.39%	3	2	1

Out of 16 Calendar years since CY2010, Gold has been the best performing asset class in 9 years. Equity and Debt have been the best performing asset classes in 5 and 2 years respectively.

*Data till Sept. 2025. Source: Bloomberg and AMFI India. Point to Point returns for a given calendar year.
Equity – Nifty 50 Index TRI; Debt – Crisil Short Term Bond Index;
Gold – Domestic Prices of Gold (MCX India Gold Spot Index – 10gms).
Past performance may or may not be sustained in future and is not a guarantee of any future returns.

01. No Single Asset Class Outperforms Consistently — Leadership Keeps Changing.



Individual assets can go through prolonged phases of consolidation, However, cycles are different

Each asset, despite a strong track record, can go through extended periods of muted returns — making diversification across equity, debt, gold, silver, and REITs essential to balance growth and protection.

Equities (Jan'2017 - Mar'2020)



Debt (Jan'2021 - Sep'2022)



Gold (Sep'2012 - Dec'2018)



Silver (May'2011 - Feb'2023)



CAGR: Compounded annual growth rate | *Equities-Nifty 500 Index-TR; Debt- CRISIL Short term Bond Fund Index; Gold and Silver MCX spot prices
Past performance may or may not be sustained in future and is not a guarantee of any future returns. The above performance does not in any manner indicate the performance of any individual scheme of the mutual fund



02. Diversification Across Low Correlated Or Negatively Correlated Assets Like Equity, Debt, Gold, Silver And REITs Balances Growth.

Combining uncorrelated assets may reduce overall portfolio volatility without compromising return potential.

Correlation Among Asset Classes

	Equity	Debt	Gold	Silver
Equity	1.00	0.11	-0.04	0.10
Debt	0.11	1.00	0.02	0.02
Gold	-0.04	0.02	1.00	0.75
Silver	0.10	0.02	0.75	1.00

Uncorrelated assets don't move in the same direction at the same time.

Source: Bloomberg. Data till Sept. 2025. Nifty - Nifty 50 Index TRI; Debt - Crisil Short Term Bond Index; Gold - Domestic Prices of Gold (MCX India Gold Spot Index - 10gms). Rolling Returns calculated on daily basis. Source: Bloomberg, MCX for Gold and Silver Prices, Equity represented by Nifty 50 TRI, Debt by CRISIL Short Term Bond Index and MCX Spot prices used to denote Gold and Silver prices. Correlation has been calculated from 1st Jan 2006 till 30th September 2025. Past performance may or may not be sustained in future and is not a guarantee of any future returns. Diversification Across Uncorrelated Assets Like Equity, Debt, Gold, Silver And REITs may balance Growth

02. Diversification Across Low Correlated Or Negatively Correlated Assets Like Equity, Debt, Gold, Silver And REITs Balances Growth.



Asset classes have shown varying performance across market cycles, highlighting the value of diversification

Crisis	Period	Debt	Gold	Equity
Tech Bubble crisis	Mar 00 - Mar 03	8%	8%	-14%
Financial crisis	Jan 08-Mar 09	8%	37%	-53%
Covid crisis	Jan 20 - Mar 20	1%	6%	-38%

Bull market	Period	Debt	Gold	Equity
Infrastructure boom	Mar 04 - Dec 07	5%	17%	41%
Modi Government first term	Apr 14 - Dec 14	9%	-1%	33%
2023-24 Market rally	Sep 23 - Sep 24	8%	41%	31%

India Specific event	Period	Debt	Gold	Equity
2025 Market correction	Sep 24 - Feb 25	3%	13%	-14%
Surgical Strike & Demonetisation	Sep 16 - Dec 16	2%	-13%	-9%

Crisis recovery	Period	Debt	Gold	Equity
Post Financial crisis recovery	Mar 09 - Dec 10	3%	16%	67%
Post covid crisis recovery	Mar 20 - Oct 21	4%	6%	63%

True balance in the portfolio needs more than just equity.



03. Gold Plays A Crucial Role In Asset Allocation, Aiming To Add Stability And Diversification To The Portfolio.

Gold Cannot Be Ignored In The Asset Allocation Matrix

Returns after removing the last year run-up in gold*



Last 30 yrs	Sensex	Gold Rs
Return CAGR	10.50%	11.60%
Max drawdown	-57%	-21%
Standard Deviation	25.90%	15.90%

Last 30 yrs	Sensex	Gold Rs
Return CAGR	10.50%	10.10%
Max drawdown	-57%	-21%
Standard Deviation	26.30%	15.00%

*data till cy2024 Source : Bloomberg

Gold has delivered similar returns but with lower volatility. Hence, a reasonable allocation to gold is required in the portfolio.

03. Gold Plays A Crucial Role In Asset Allocation, Aiming To Add Stability And Diversification To The Portfolio.



Why Gold looks attractive over the next 3-5 years

Gold: A timeless pillar of asset allocation

- Among the oldest and most trusted assets known to humankind.
- Serving as a universal store of wealth and a hedge against uncertainty.
- Essential component in modern asset allocation, offering both stability and diversification

Global Interest Rate Peak & Monetary Easing Cycle

- Central banks, including the U.S. Fed, are nearing the end of their tightening cycle.
- Real yields are flattening or declining.
- Non-yielding assets like gold tend to outperform.
- Lower opportunity cost and rising store-of-value demand support gold.

Weakening Dollar & Reserve Diversification

- The U.S. dollar's strength has likely peaked.
- Any depreciation enhances gold prices in other currencies.
- Emerging markets are diversifying reserves away from dollar assets.
- This trend increases gold's strategic relevance.

Central Bank Buying Remains Robust

- Central banks have accumulated over 1,000 tonnes of gold annually for the past three years.
- This is a sharp rise from the 400-500 tonne average over the previous decade (Source: World Gold Council).
- Purchases are led by China, India, and Turkey.
- Consistent structural demand provides a long-term floor to prices.
- Reflects diversification away from the U.S. dollar.

Geopolitical & Inflation Hedge Appeal

- Persistent geopolitical tensions (Ukraine, Middle East, Taiwan) support gold's safe-haven appeal.
- Sticky inflation reinforces demand for gold as a hedge.
- Investors continue allocating to gold ETFs and physical gold.
- Serves as protection against currency debasement and market volatility.

04. Multi Asset Funds Help Achieve Risk-adjusted Returns With Lower Portfolio Volatility.



1 Yr	Equity (Nifty 200)	MAAF Category avg.
CAGR	5.5%	12.0%
Standard Deviation (Volatility)	20.2%	9.8%
Sharpe Ratio	0.8	1.6

3 Yrs	Equity (Nifty 200)	MAAF Category avg.
CAGR	14.6%	18.3%
Standard Deviation (Volatility)	14.7%	9.8%
Sharpe Ratio	0.5	1.6

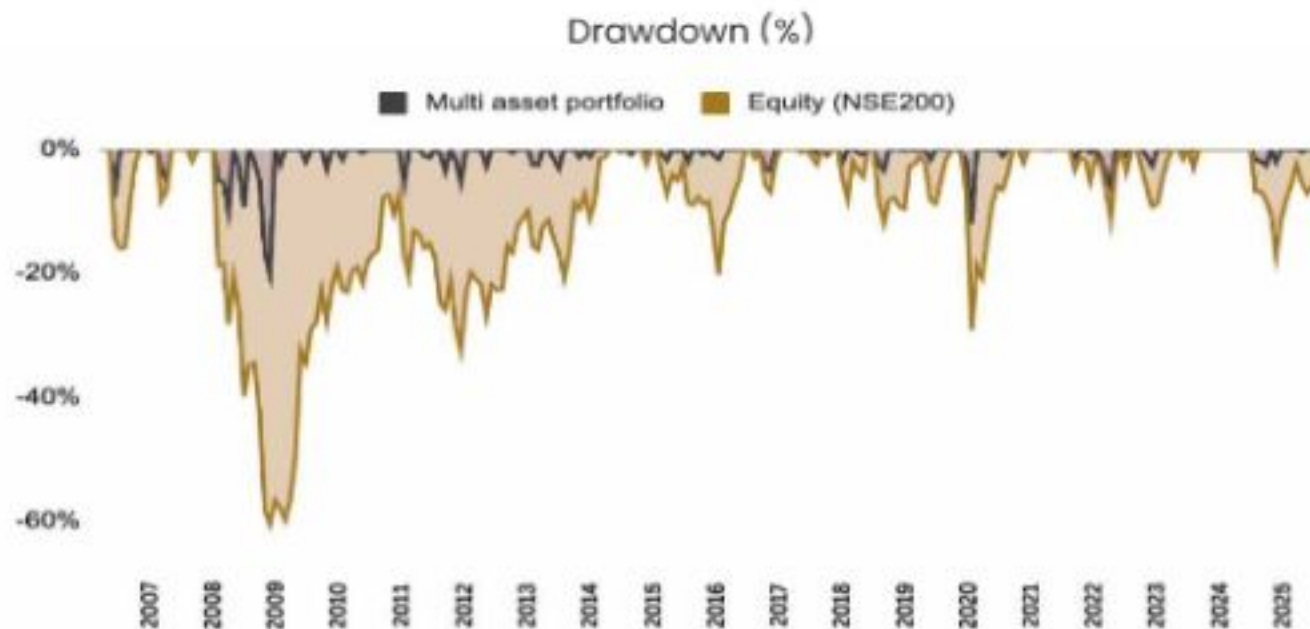
5 Yrs	Equity (Nifty 200)	MAAF Category avg.
CAGR	19.0%	19.3%
Standard Deviation (Volatility)	23.3%	9.8%
Sharpe Ratio	0.6	1.6

*MAAF Category avg.
Average of all schemes under the MAAF Category avg. as per sebi categorization

04. Multi Asset Funds Help Achieve Risk-adjusted Returns With Lower Portfolio Volatility.



Multi-Asset Allocation has strengthened portfolio resilience, leading to relatively lower drawdowns.



Drawdowns Reduced by 91% Through Multi-Asset Allocation

04. Multi Asset Funds Help Achieve Higher Risk-adjusted Returns With Lower Portfolio Volatility.



Multi Asset approach proven across global markets

Historical Returns and Volatility Across Markets

	Equity	Debt	Gold	MAAF Benchmark	Standard Deviation - Equities	Standard Deviation - MAAF Benchmark
MSCI EM USD	3.0%	5.4%	10.4%	5.7%	21.1%	13.3%
India	11.7%	8.2%	14.3%	13.7%	22.8%	9.9%
China	7.9%	3.9%	9.6%	7.7%	29.8%	12.6%
Japan	3.4%	0.5%	11.7%	3.9%	17.3%	7.8%
USA	8.8%	2.8%	10.4%	6.9%	16.9%	8.2%
UK	2.7%	2.3%	12.0%	4.3%	14.1%	6.7%

The multi asset strategy has proven effective across markets, offering equity-like returns with lower volatility.

The table showcases major developed and emerging markets where this approach has consistently delivered strong, balanced outcomes, often outperforming domestic equities.

Notably, diversification helps offset weak performance in one asset class with gains in another, reducing overall risk.

* MAAF Benchmark - NIFTY 200 TRI (40%) + NIFTY Short Duration Debt Index (45%) + Domestic prices of Gold (10%) + Domestic prices of Silver (5%); Returns data from 01 Jan 2006 to 30 Sep 2025. Source : Bloomberg
All returns are in local currency except for Emerging Market (USD). Indices used For Equity: Emerging Markets (USD) - MSCI EM Index, India - Nifty 50, China - CSI300, Japan - TOPIX, USA - S&P500, UK - FTSE 100 Index.
For Debt, we have used: Emerging Markets (USD) - Bloomberg EM Sovereign Index, India - Crisil Short Term Bond, China - Bloomberg China Treasury, Japan - FTSE Japan Gov Bond, USA - Bloomberg US treasury bond index, UK - Bloomberg UK Gilt 1-5 year Index. International Equity for Emerging Markets (USD), India, Japan, UK - MSCI ACWI and for China - MSCI ACWI ex China and for USA - MSCI ACWI ex US. Gold returns are in local currency except for Emerging Markets (USD).

Past performance may or may not be sustained in future and is not a guarantee of any future returns.

05. Tax-efficient Return over Long Term even on Gold and Debt Allocations



	Discrete Asset Portfolio			Multi Asset Portfolio
	Equity Fund	Debt Fund	Gold ETF & Gold/ Silver FoF	Multi Asset Allocation fund Equity < 65%, Debt >35% and < 65%
Short Term Capital Gain (STGC)	20%	Slab Rate	Slab Rate	Slab Rate
	≤ 12 months	-	≤ 12 months	≤ 24 months
Long Term Capital Gain (LTGC)	12.5% for gains more than 1.25 Lakh per financial year	Slab Rate	12.5%	12.5%
	> 12 months	-	> 12 months	> 24 months

Above type of Multi asset allocation funds* may enjoy uniform tax treatment with long-term capital gains taxed at 12.5% after 24 months. This simplifies tax planning compared to discrete portfolios taxed at varying rates and holding periods.

Tax benefits as per the prevailing tax laws of India. Investors are advised to consult their own tax advisor/consultant for guidance on their personal tax position. Source: Union Budget 2024 (23rd July 2024). The information provided above has been prepared on the basis of internal understanding on the subject. Note: Tax rate and holding period mentioned in above table are illustrative and not final. Depending on the acquisition and redemption date the tax rate and period of holding may differ. Investors are requested to consult their tax consultant to understand individual nature of tax implications. Investment in Mutual Funds is subject to market and various other risks and there are various factors that can impact the performance of the scheme. It is advisable to consult with your financial advisor to understand these factors before investing. *The above table assumes a Multi Asset Allocation Fund with more than 35% but less than 65% exposure in domestic equity & equity related instruments.

The Wealth Company Multi Asset Allocation Fund



A Multi-Asset strategy designed for today's markets.



With greater **flexibility to invest** in gold and silver, the fund mayfully harness the commodity cycle.



Proprietary Asset Allocation model **back tested for 20 years**.



Built on **dynamic asset allocation model**, the fund aims to align with current market conditions to optimise balance and maximise opportunities across equity, debt, commodities and REITs.



Smarter Than DIY. Simpler Than Ever.



Do-It-Yourself Approach

-  Multiple holdings across asset classes
-  Manual rebalancing to maintain allocation
-  Each rebalance may trigger capital gains
-  Larger capital needed for diversification
-  Allocation often ad hoc
-  Ad hoc generation of returns

The Wealth Company Multi Asset Allocation Fund

-  Single investment for multi-asset exposure
-  Active rebalancing as per model
-  Internal rebalancing has no tax impact
-  Start with INR 250 via SIP or INR 1000 via lump sum
-  Proprietary model for Asset Allocation

The Wealth Company Dynamic Asset Allocation Framework



Gold / Silver

Parameter

Demand & Supply

Asset-wise cycle study

Movement of US Fiscal Uncertainty

Global Geopolitical uncertainty Index

Ratio of Gold / Silver to SP 500

DXY

Condition for higher allocation

Higher demand vs supply (Fundamental analysis)

Bullish for Gold / Silver

Above 200

Rising

Rising and above average

Falling

Equity & Debt

Market Valuation Range

Market Sentiment

Macro indicators

P/E ratio vs long term average and Yield and Market cap to GDP ratio vs long term average

These are quantitative indicators like Momentum and India VIX index, etc.

We will also include macro-economic indicators like GDP growth, inflation, interest rates, global macro conditions etc.

Market Valuation Range and Market Sentiment with overlay of Macro indicators, we will divide market range in 7 bands.

For more details, kindly refer to the SID. Investors should note that there is no assurance or guarantee that the investment objective of the scheme will be achieved. The above framework is indicative and the actual allocation is subject to the market conditions and will be within prescribed asset allocation limit. Past performance may or may not be sustained in the future and is not a guarantee of any future returns.

Backtested Data For The Wealth Company Multi Asset Fund



5 Yrs	Debt	Equity (Nifty 200)	The Wealth Company MAAF Model Portfolio	MAAF Benchmark
CAGR	9.1%	19%	21.1%	17.6%
Standard Deviation (Volatility)	1.4%	23.3%	9.9%	8%
Sharpe	2.2	0.6	1.5	1.5

10 Yrs	Debt	Equity (Nifty 200)	The Wealth Company MAAF Model Portfolio	MAAF Benchmark
CAGR	8%	13%	15%	12%
Standard Deviation (Volatility)	2%	18%	9%	7%
Sharpe	1.3	0.5	1.0	0.9

20 Yrs	Debt	Equity (Nifty 200)	The Wealth Company MAAF Model Portfolio	MAAF Benchmark
CAGR	8.2%	11.7%	13.7%	12%
Standard Deviation (Volatility)	2%	17%	13%	10%
Sharpe	0.9	0.3	0.6	0.6

* MAAF Benchmark - NIFTY 200 TRI (40%) + NIFTY Short Duration Debt Index (45%) + Domestic prices of Gold (10%) + Domestic prices of Silver (5%);

* The Wealth Company MAAF Model Portfolio - Allocation to gold is varied between 10-50% based on technical rules such as relative performance of gold to equity and relative strength of gold and equity. Allocation for the balance portion is split in the ratio of 35:65 between debt and equity.

Indices used For Equity: Nifty 200; Debt : Crisil Short term index; Gold and silver : Bloomberg historical prices

Above results are pertaining to back testing only & not representative of any scheme returns

The Wealth Company Multi Asset Allocation Fund: Aiming To Build What Matters.



Aim to generate returns
through smart Asset Allocation



Aim to reduce volatility through
uncorrelated assets



Aim to generate better
risk-adjusted returns (Sharpe Ratio)

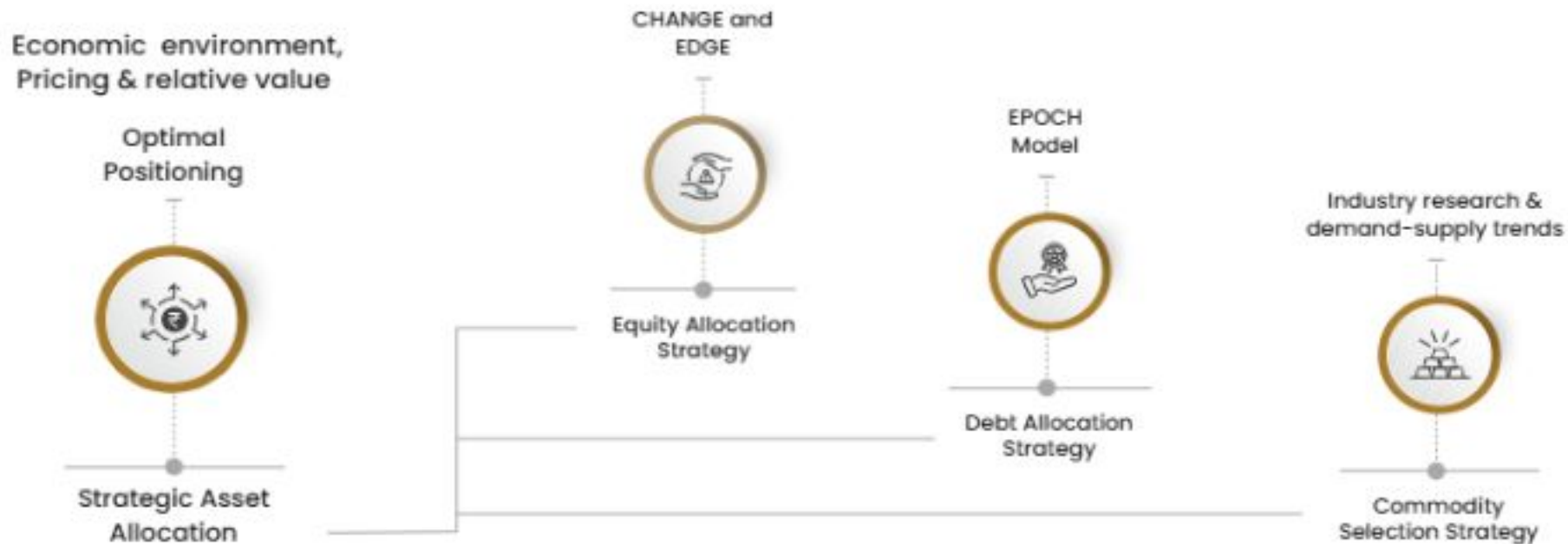


Building what every investor wants — compounding with conviction and managed risk.

The Foundation Of Our Multi Asset Allocation Approach.



Employing a blend of top-down and bottom-up strategies, anchored by a strong focus on risk mitigation.



Navigating investments across market cycles and transitions.
It allows us to build high-conviction portfolios with clarity on both risk and opportunity.

Tentative Asset Allocation Ranges Under Few Scenarios



The Scheme seeks to generate long-term capital appreciation by investing in a diversified portfolio of Equity and Equity Related Instruments, Debt and Money Market Instruments, units of Gold Exchange Traded Funds (ETFs) and/or Silver ETFs and units of REITs & InvITs as per the asset allocation pattern of the Scheme.

Instruments	MAAF allocation to begin with (%)	Under various scenarios following will be the asset allocation (% of total assets)	
		Bearish View	Bullish View
Equity & equity related instruments	30-40	15-25	45-55
Debt* & Money Market Instruments*	30-40	15-25	45-55
Gold/silver related instruments (including ETFs, Sovereign gold deposit schemes) & Exchange Traded Commodity Derivatives (ETCDs) as permitted by SEBI from time to time	15-25	10-20	35-45
Units issued by REITs & InvITs	0-5	0-5	5-10

*If REIT is not available then debt is increased by 10%.

Please refer the scheme information document (SID) of the scheme for indicative asset allocation. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.



NFO Opens on: November 19, 2025

NFO Closes on: December 03, 2025

Fund Managers



Aparna Shanker

Ex-UTI,
Sahara Mutual Fund,
SBI Mutual Fund



Umesh Sharma

Ex-UTI Mutual Fund, ICICI Bank,
Invesco Mutual Fund,
FT Mutual Fund

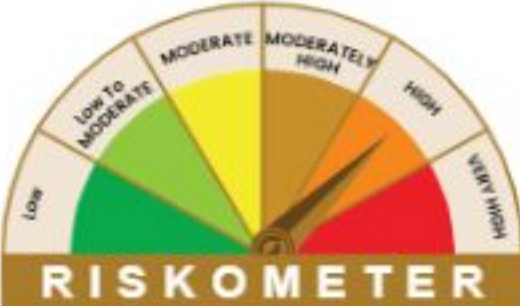
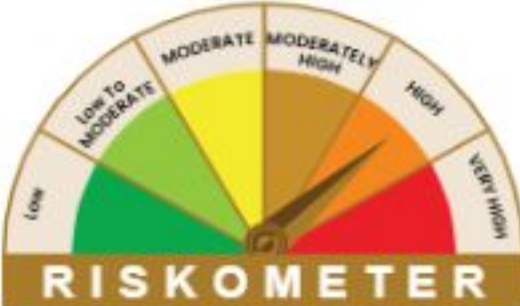


Varun Nanavati

Ex-CITI & KPMG

Benchmark And Scheme Riskometers



This product is suitable for investors who are seeking*:	Scheme Riskometer	Benchmark Riskometer Benchmark i.e. NIFTY 200 TRI (40%) + NIFTY Short Duration Debt Index (45%) + Domestic prices of Gold (10%) + Domestic prices of Silver (5%)
• Long term capital appreciation. • Investment in a multi asset allocation fund with investments in diversified portfolio of instruments across multiple asset classes viz. Equity, Debt and Gold/ Silver, ETF, commodity ETFs, exchange traded commodity derivatives and related instruments	 RISKOMETER	 RISKOMETER
*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.	Risk of the Scheme is at High Risk	The risk of the Benchmark is High

Note: The above product labelling assigned during the New Fund Offer is based on internal assessment of the Scheme Characteristics or model portfolio and the same may vary post NFO when actual investments are made. The same shall be updated as per para 17.4.1j of SEBI Master Circular for Mutual Fund dated June 27, 2024, on Product labelling in mutual fund schemes on ongoing basis.

| Who We Are



Built on **Legacy**
Backed by **Innovation**
Focused on the **Future**

Backed by Pantomath Financial Services Group

India's leading financial services conglomerate spanning across merchant banking, private equity, broking & distribution, institutional equities, portfolio management and asset management.

Backed by 40+ years of ACMIL

Asit C Mehta Investment Intermediaries - India's pioneering force in broking and financial innovation legacy.

Fund Management Expertise

Research-driven, performance-focused, and innovation-led expertise across AIF and PMS.

Visionary Leadership

Entrepreneurial founders with deep foresight and a proven track record of building scalable, future-ready platforms.



Dr. Ram Sewak Sharma
(Independent Director)

- A retired Indian bureaucrat, joined the IAS in 1978 has had an illustrious career spanning over four decades in various government roles
- Dr. Sharma served in prestigious positions like Director General of UIDAI and Chairman of TRAI.



Mr. Krishan Kumar Jalan
(Associate Director)

Retd. Principal Secretary, Govt. of India, Ministry of Micro, Small and Medium Enterprises, Ex-Director and Joint Secretary in the Ministry of Textiles and Secretary General of the Apparel Export Promotion Council.



Dr. Hukum Chand Jain
(Independent Director)

- IRS (Retd.) 1982 batch and earlier served on various key positions within the Ministry of Finance, Department of Revenue.
- Post-retirement, Dr. Jain is transitioned into tax consultancy and legal representation



Smt. Rashmi Verma
(Independent Director)

- Smt. Rashmi Verma, IAS (1982 batch), served as Secretary, Ministry of Textiles from 2012 to 2015.
- Over her distinguished career, she held key positions across the Ministry of Finance, Ministry of Defense and the Prime Minister's Office.



Ms. Madhu Lunawat

(Founder, MD & CEO)

The first Indian woman to launch a in house mutual fund business.

- Former CFO of Edelweiss Asset Reconstruction Company (ARC)
- Worked with Edelweiss, Infosys and ASREC
- Over 20 years of experience in corporate finance, investment banking, fund management
- Member of the ICAI (CA)
- Board of trustee, TIE Mumbai



Mr. Atul Joshi

(Independent Director)

- Renowned economic policy veteran and an experienced banker with more than 30 years of experience
- Mr. Joshi is a member of the Managing Committee of the Indian Merchants' Chamber (IMC). He has been a part of several committees, including CII, FICCI, Indo-American Chamber, and Indo-French Chamber.



Dr. Kshatrapati Shivaji

Director (Non-Executive and Non-Independent)

- IAS (Retd., 1986 batch), brings 40 years of leadership across finance, industry, and governance.
- Former CMD of SIDBI, Founding Chairman of MUDRA Ltd., and ex-Principal Secretary (Finance & Industries), Govt. of Maharashtra, he has also represented India as Dean of the Board at Asian Development Bank (ADB).



Mr. Hemant Bhargava

(Independent Director)

- Mr. Hemant Bhargava is a seasoned finance and insurance professional with nearly four decades of experience.
- He served as the MD of LIC and also as Non-Executive Chairman of IDBI Bank.

Meet Our Executive Team



Experience. Market foresight. On-ground expertise.
Making things happen.



Prasanna Pathak

Deputy Chief Executive Officer
Ex-HLL, FT Mutual Fund,
UTI Mutual Fund, Taurus Mutual Fund and
IndiaFirst Life Insurance



Debasish Mohanty

Chief Strategy Officer
Ex-UTI AMC,
Independent Director in LIC Pension Funds Ltd.



B. Y. Joshi

Chief Operating Officer
Ex-360 One, Cybrilla, White Oak, Nippon Life India,
ICICI, Standard Chartered Bank, Citibank



Aparna Shanker

Chief Investment Officer (Equity)
Ex-UTI, Sahara Mutual Fund,
SBI Mutual Fund



Umesh Sharma

Chief Investment Officer (Debt)
Ex-UTI Mutual Fund, ICICI Bank,
Invesco Mutual Fund, FT Mutual Fund



Suruchi Wanare

Chief Compliance Officer
Ex-UTI Mutual Fund

Disclaimer



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Key Fund Terms



CAGR (Compounded Annual Growth Rate)
Standard Deviation (Volatility)
Sharpe Ratio
Max Drawdown
Rolling Returns
Correlation
Risk-Adjusted Returns
P/E Ratio (Price-to-Earnings Ratio)
Market Cap to GDP Ratio
India VIX Index
DXY (U.S. Dollar Index)
Momentum Indicators
STCG (Short-Term Capital Gain)
LTCG (Long-Term Capital Gain)

- Measures the mean annual growth rate of an investment over a specified period of time longer than one year.
- Indicates how much returns deviate from the average; a measure of portfolio risk or variability.
- Measures risk-adjusted returns; calculated as excess return per unit of volatility.
- The maximum observed loss from a peak to a trough before a new peak is attained.
- Average annualized returns calculated on overlapping periods to show performance consistency.
- Measures how two assets move in relation to each other (positive, negative, or zero).
- Returns achieved relative to the amount of risk taken.
- Valuation metric comparing share price to earnings per share.
- A macro indicator comparing total market capitalization to the country's GDP to gauge market valuation.
- A volatility index measuring market expectations of near-term volatility.
- Measures the strength of the U.S. dollar against a basket of foreign currencies.
- Technical tools used to gauge the speed or strength of a price movement.
- Gains on investments held for a short duration
- Gains on investments held longer than a defined period

| Maximising You



Corporate Headquarters:
Pantomath Nucleus House
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Call
18002673454
or contact your mutual
fund distributor



Email
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