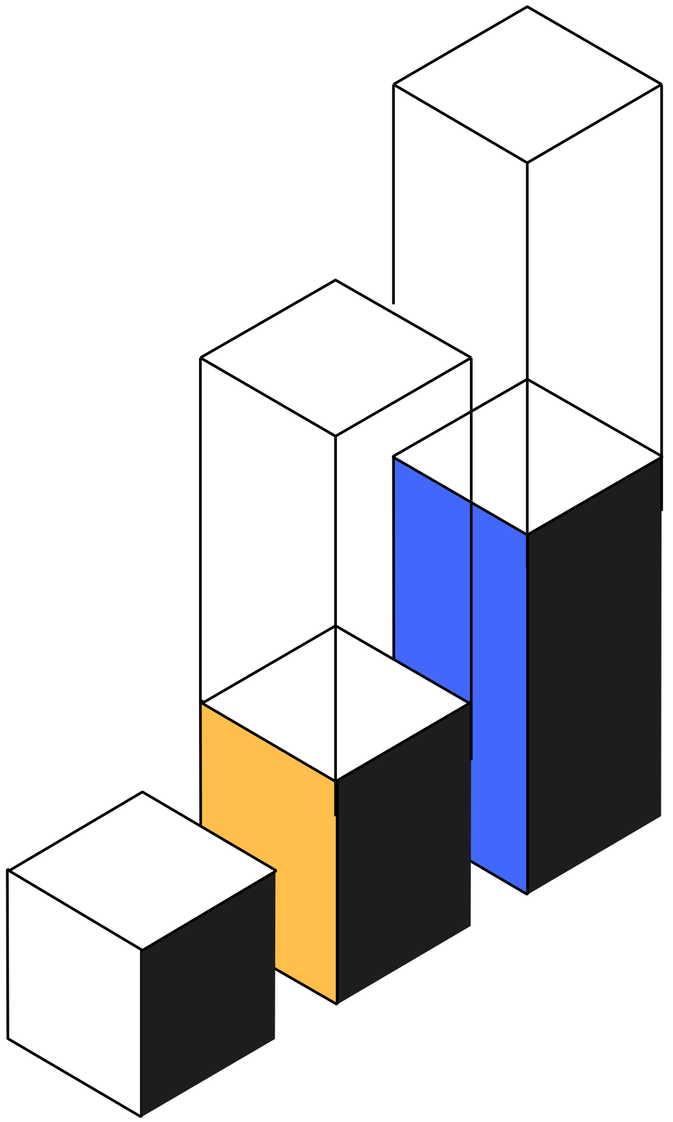
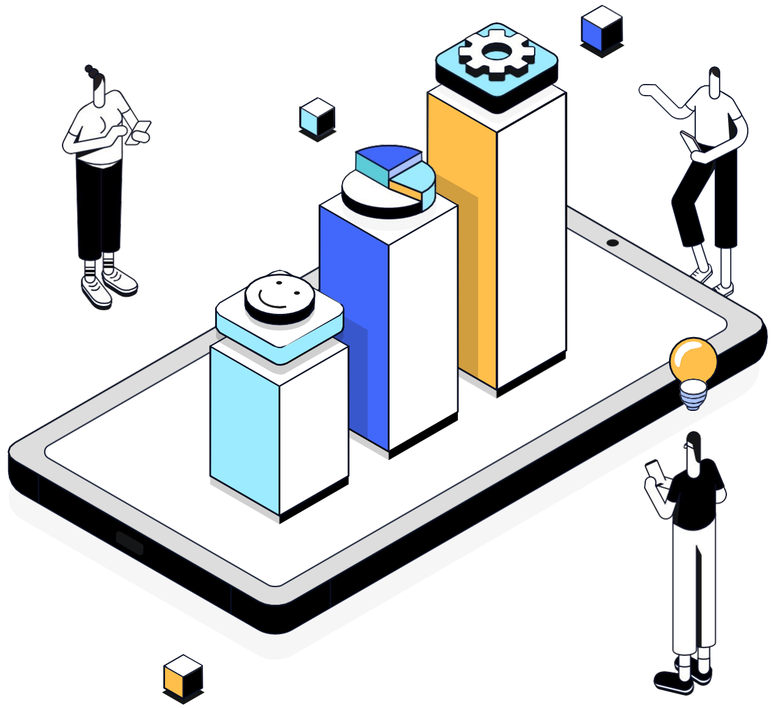
Growthfiniti

The Efficient Frontier





Who we are

A knowledge based wealth services firm built to assist our private clients in preserving and growing their assets over time

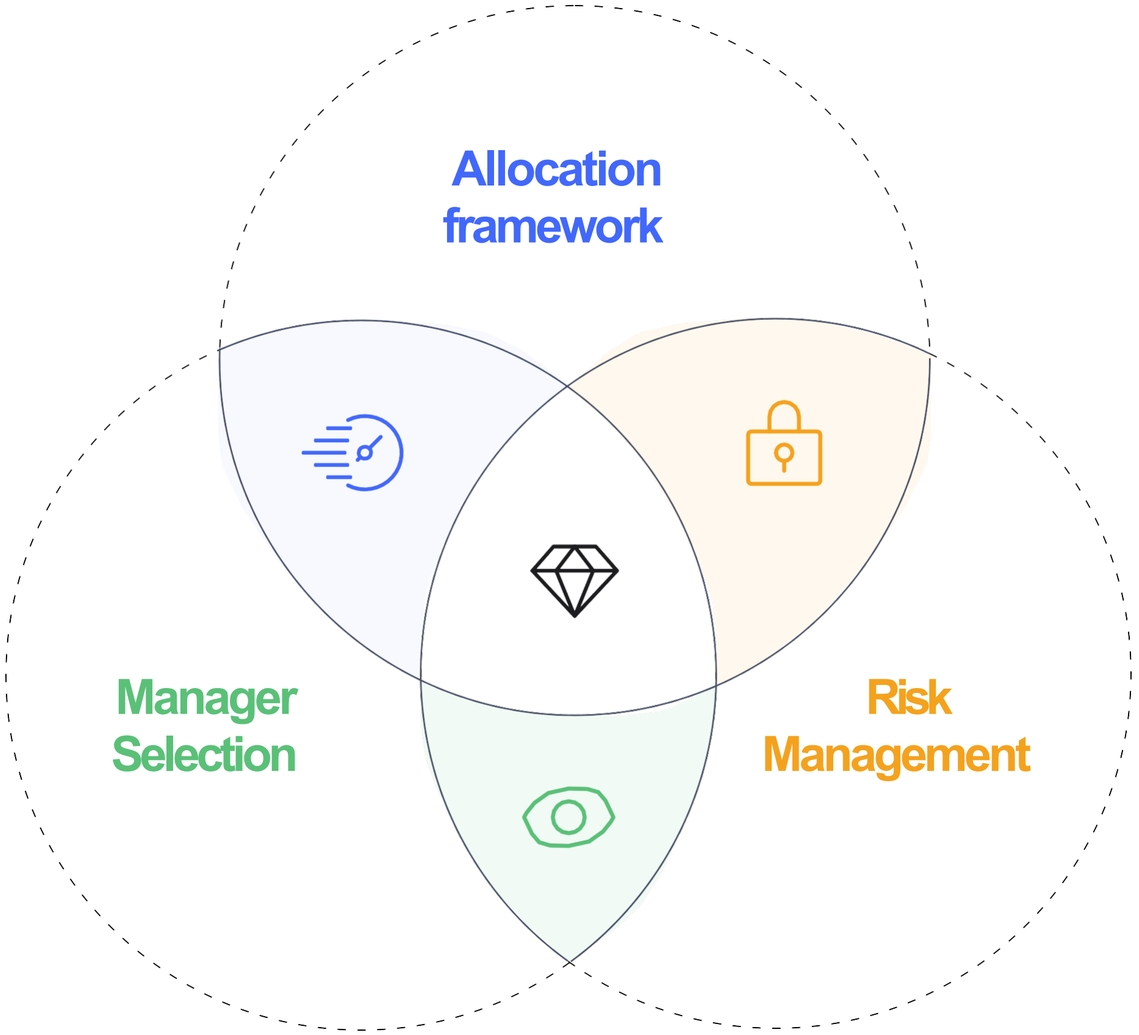
Leadership

Bhavesh Sanghvi

CEO

- CEO- Wealth - Emkay Global Financial Services (2018-2022)
- Executive Vice President & Head - Wealth Management - Aditya Birla Capital (2016- 2018)
- Head Group Business & Direct Marketing - Aditya Birla Capital (2002-
- 2016) Modi Xerox, Xerox-Oman, Canon India, baazee.com (1989-2002)
- Alumnus Columbia Business School, NMIMS

Our Core Competency



The Allocation Conundrum

1730+

Mutual Funds

Unlisted, Start Up’s

100000+

Global Funds

Everyone fund/fund manager has its own unique approach

Over 500

PMS, AIF’s

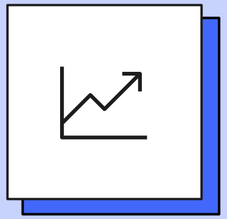
Markets & Fund Manager’s go through their own cycles of out/under performance

The Return Paradox

Return Generating Assets

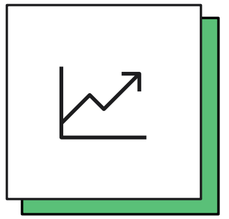
Risk Managing Assets

The Efficient Frontier



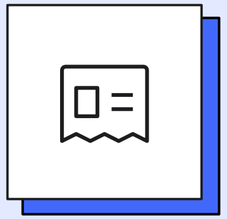
The approach of Mean Variance Optimization is to maximize expected return given one's objective & risk tolerance

Based on statistical measures such as variance and correlation, an individual investment performance is less important than how it impacts the entire portfolio

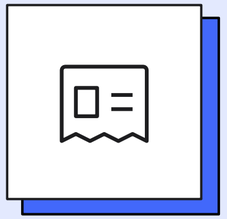


Modern portfolio theory posits that an investment's risk and return characteristics should not be viewed alone, but should be evaluated by how the investment affects the overall portfolio's risk and return

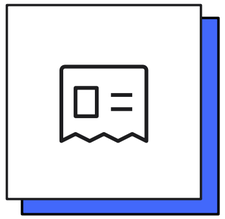
Modern Portfolio Theory



MPT is a practical method for selecting investment weights to maximize overall returns with an acceptable level of risk.



The key insight of MPT is that an investor should not only consider the expected return of an investment but also the risk associated with that investment



Define acceptable drawdowns, volatility & create a balanced allocation

Portfolio Construction Framework

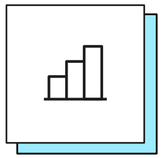
• Design the Allocation Framework	• Asset Allocation across Risk Profiles
• Market Performance	• Fund Performance
• View it through the lens of our Proprietary Ranking Model	• Select the Top 10 funds
• Conduct a Portfolio X-Ray on performance, style, out-performance, under-performance, holdings, factors	• Construct an Optimized Portfolio based on “Mean Variance Optimization”

Portfolio Construction Framework

Build the Efficient Frontier

Through a rigorous manager selection process which is continuous & selective

Internal quantitative scorecard for each manager



Internal qualitative scorecard for top ranking funds

Choose the best of the best funds / managers across time periods

HDFC Focused 30 Gr

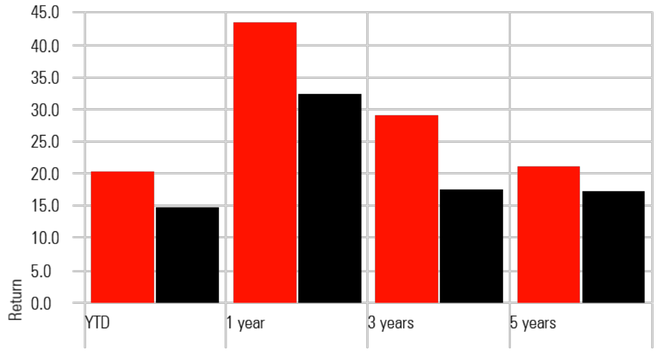
Manager Biography

Roshi Jain since 1/13/2022

Fund Statistics

Inception Date	9/17/2004
Fund Size (Mil)	119,459.37
Expense Ratio	2.11
# of Holdings	35
Average Market Cap (Mil)	1,941,720.17
P/E Ratio	23.58
Morningstar Rating Overall	★★★★

Trailing Returns



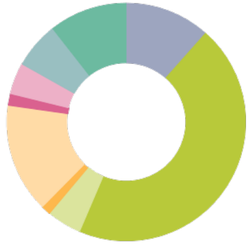
	YTD	1 year	3 years	5 years
HDFC Focused 30 Gr	20.23	43.54	29.00	21.11
Nifty 100 TR INR	14.82	32.39	17.46	17.38

Asset Allocation - HDFC Focused 30 Gr

	%
India Large Cap % (Net)	67.0
India Mid Cap % (Net)	8.0
India Small Cap % (Net)	13.6
Other	11.5
Total	**100.0**

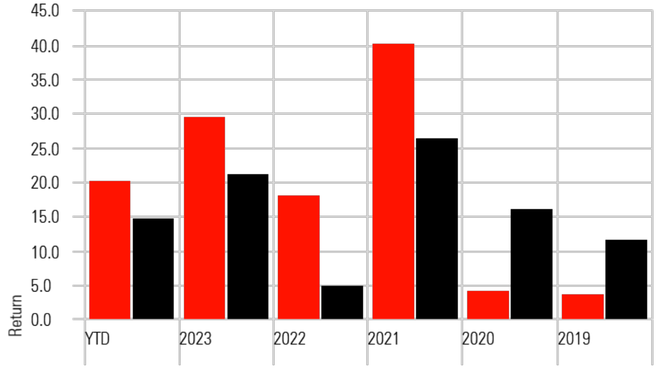
Asset Allocation

Portfolio Date: 5/31/2024



	%
Basic Materials	0.0
Consumer Cyclical	11.6
Financial Services	44.9
Real Estate	4.7
Consumer Defensive	1.3
Healthcare	14.9
Utilities	1.6
Communication Services	4.3
Energy	0.0
Industrials	6.3
Technology	10.6
Total	**100.0**

Calendar Year Returns



	YTD	2023	2022	2021	2020	2019
HDFC Focused 30 Gr	20.23	29.58	18.29	40.11	4.19	3.77
Nifty 100 TR INR	14.82	21.24	4.94	26.45	16.08	11.83

Market Performance

Time Period: 7/1/2021 to 6/30/2024

Calculation Benchmark: Nifty 100 TR INR

	Inv	Bmk1
Return	29.00	17.46
Up Period Percent	75.00	66.67
Down Percent Ratio	0.83	0.00
Best Month	8.70	9.41
Worst Month	-5.22	-4.86
Best Quarter	13.70	12.15
Worst Quarter	-3.93	-9.32
Up Capture Ratio	113.01	100.00
Down Capture Ratio	50.98	100.00
R2	72.19	100.00

Top 10 Holdings

Portfolio Date: 5/31/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	11,448.34	9.58
ICICI Bank Ltd	11,210.50	9.38
Axis Bank Ltd	9,297.20	7.78
Cipla Ltd	5,788.80	4.85
HCL Technologies Ltd	4,899.17	4.10
Kotak Mahindra Bank Ltd	4,873.16	4.08
SBI Life Insurance Company Limited	4,713.76	3.95
Bharti Airtel Ltd	4,530.08	3.79
Hindustan Aeronautics Ltd Ordinary Shares	4,103.43	3.44
State Bank of India	3,736.58	3.13

Source: Morningstar Direct

360 ONE Focused Equity Reg Gr

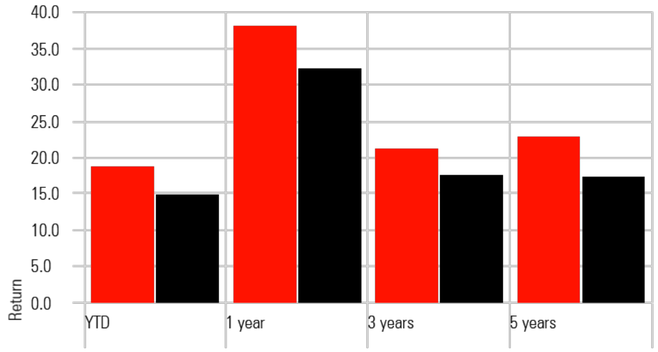
Manager Biography

Mayur Patel since 11/11/2019

Fund Statistics

Inception Date	10/30/2014
Fund Size (Mil)	72,151.71
Expense Ratio	1.20
# of Holdings	32
Average Market Cap (Mil)	1,918,002.49
P/E Ratio	22.43
Morningstar Rating Overall	★★★★

Trailing Returns



	YTD	1 year	3 years	5 years
360 ONE Focused Equity Reg Gr	18.85	38.07	21.29	22.92
Nifty 100 TR INR	14.82	32.39	17.46	17.38

Asset Allocation - 360 ONE Focused Equity Reg Gr

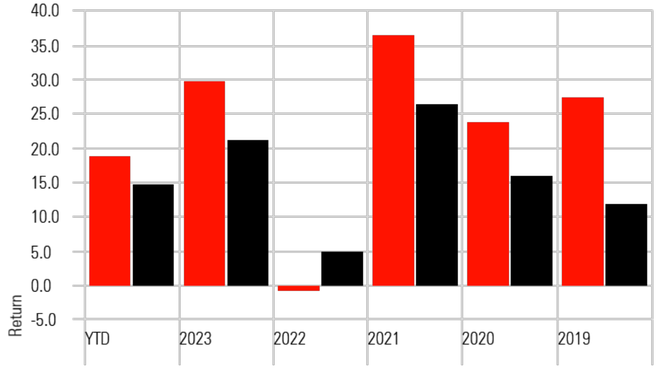
	%
India Large Cap % (Net)	60.2
India Mid Cap % (Net)	24.4
India Small Cap % (Net)	11.9
Other	3.5
Total	**100.0**

Asset Allocation

Portfolio Date: 6/30/2024

	%
Basic Materials	5.3
Consumer Cyclical	18.3
Financial Services	32.0
Real Estate	0.0
Consumer Defensive	0.0
Healthcare	2.6
Utilities	5.5
Communication Services	13.9
Energy	3.6
Industrials	9.9
Technology	8.9
Total	**100.0**

Calendar Year Returns



	YTD	2023	2022	2021	2020	2019
360 ONE Focused Equity Reg Gr	18.85	29.79	-0.92	36.45	23.83	27.31
Nifty 100 TR INR	14.82	21.24	4.94	26.45	16.08	11.83

Market Performance

Time Period: 7/1/2021 to 6/30/2024

Calculation Benchmark: Nifty 100 TR INR

	Inv	Bmk1
Return	21.29	17.46
Up Period Percent	69.44	66.67
Down Percent Ratio	0.58	0.00
Best Month	9.54	9.41
Worst Month	-5.36	-4.86
Best Quarter	14.47	12.15
Worst Quarter	-10.92	-9.32
Up Capture Ratio	106.71	100.00
Down Capture Ratio	88.53	100.00
R2	79.69	100.00

Top 10 Holdings

Portfolio Date: 6/30/2024

	Position Market Value	Portfolio Weighting %
HDFC Bank Ltd	6,831.78	8.94
ICICI Bank Ltd	5,502.57	7.20
Tata Motors Ltd	4,885.91	6.39
Infosys Ltd	4,203.47	5.50
NTPC Ltd	4,070.30	5.33
Indus Towers Ltd Ordinary Shares	3,749.26	4.91
Cholamandalam Investment and Finance Co Ltd	3,600.40	4.71
Bharti Airtel Ltd	3,441.99	4.50
Larsen & Toubro Ltd	3,254.34	4.26
Motherson Sumi Wiring India Ltd	2,949.92	3.86

Source: Morningstar Direct

Franklin India Opportunities Gr

Manager Biography

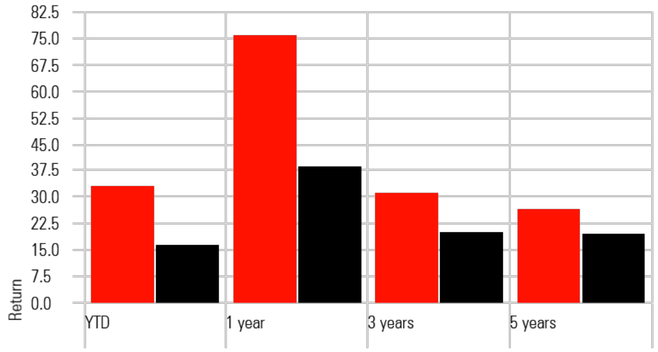
R. Janakiraman since 4/1/2013

University, B.E.
University, PGDM

Fund Statistics

Inception Date	2/21/2000
Fund Size (Mil)	39,333.58
Expense Ratio	2.55
# of Holdings	56
Average Market Cap (Mil)	623,074.80
P/E Ratio	34.94
Morningstar Rating Overall	—

Trailing Returns



	YTD	1 year	3 years	5 years
Franklin India Opportunities Gr	32.99	76.01	30.96	26.48
Nifty 500 TR INR	16.73	38.67	19.99	19.78

Asset Allocation - Franklin India Opportunities Gr

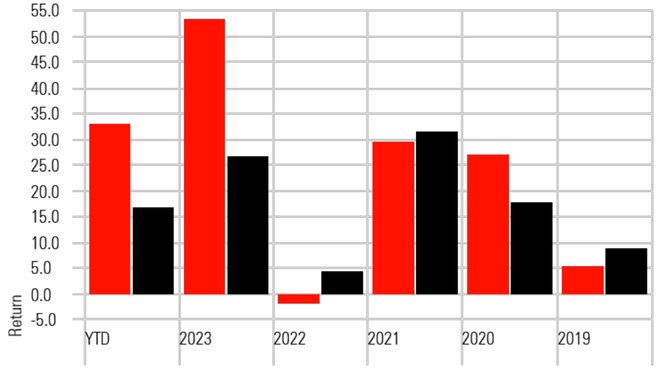
	%
India Large Cap % (Net)	39.0
India Mid Cap % (Net)	9.3
India Small Cap % (Net)	45.0
Other	6.8
Total	**100.0**

Asset Allocation

Portfolio Date: 5/31/2024

	%
Basic Materials	6.0
Consumer Cyclical	18.1
Financial Services	11.6
Real Estate	0.0
Consumer Defensive	0.0
Healthcare	10.1
Utilities	2.2
Communication Services	9.5
Energy	4.3
Industrials	30.5
Technology	7.7
Total	**100.0**

Calendar Year Returns



	YTD	2023	2022	2021	2020	2019
Franklin India Opportunities Gr	32.99	53.56	-1.86	29.65	27.34	5.39
Nifty 500 TR INR	16.73	26.91	4.25	31.60	17.89	8.97

Market Performance

Time Period: 7/1/2023 to 6/30/2024

Calculation Benchmark: Nifty 500 TR INR

	Inv	Bmk1
Return	76.01	38.67
Up Period Percent	83.33	83.33
Down Percent Ratio	0.50	0.00
Best Month	12.11	8.01
Worst Month	-2.87	-2.77
Best Quarter	23.29	12.53
Worst Quarter	7.86	4.42
Up Capture Ratio	160.32	100.00
Down Capture Ratio	21.77	100.00
R2	69.07	100.00

Top 10 Holdings

Portfolio Date: 5/31/2024

	Position Market Value	Portfolio Weighting %
Bharti Airtel Ltd	2,308.52	5.87
ICICI Bank Ltd	1,900.17	4.83
Zomato Ltd	1,656.23	4.21
Reliance Industries Ltd	1,599.12	4.07
Kirloskar Oil Engines Ltd	1,545.42	3.93
Crompton Greaves Consumer Electricals Ltd	1,541.20	3.92
Kirloskar Pneumatic Co Ltd	1,399.48	3.56
Larsen & Toubro Ltd	1,183.86	3.01
PB Fintech Ltd	1,079.06	2.74
Metropolis Healthcare Ltd	1,001.08	2.55

Source: Morningstar Direct

Invesco India Flexi Cap Reg Gr

Manager Biography

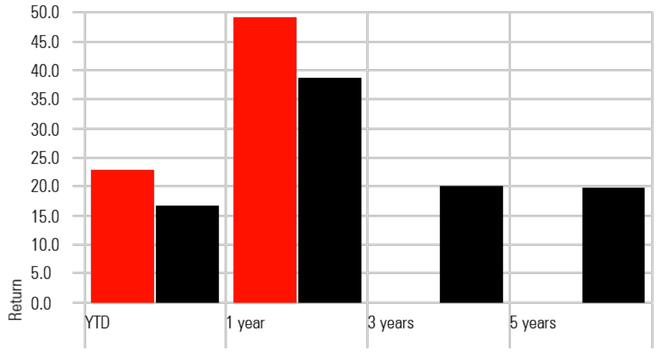
Amit B. Ganatra since 9/1/2022

University, B.com

Fund Statistics

Inception Date	2/14/2022
Fund Size (Mil)	18,746.81
Expense Ratio	2.30
# of Holdings	69
Average Market Cap (Mil)	1,365,573.80
P/E Ratio	30.89
Morningstar Rating Overall	—

Trailing Returns



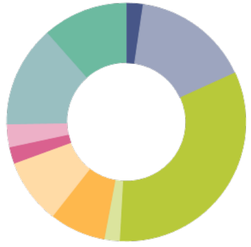
	YTD	1 year	3 years	5 years
Invesco India Flexi Cap Reg Gr	22.85	49.18	—	—
Nifty 500 TR INR	16.73	38.67	19.99	19.78

Asset Allocation - Invesco India Flexi Cap Reg Gr

	%
India Large Cap % (Net)	60.4
India Mid Cap % (Net)	21.6
India Small Cap % (Net)	16.6
Other	1.3
Total	**100.0**

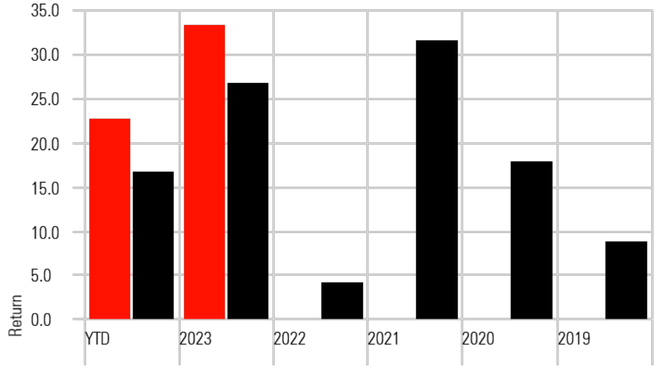
Asset Allocation

Portfolio Date: 6/30/2024



	%
Basic Materials	2.3
Consumer Cyclical	15.9
Financial Services	32.7
Real Estate	2.1
Consumer Defensive	7.6
Healthcare	8.8
Utilities	2.2
Communication Services	3.1
Energy	0.0
Industrials	13.8
Technology	11.4
Total	**100.0**

Calendar Year Returns



	YTD	2023	2022	2021	2020	2019
Invesco India Flexi Cap Reg Gr	22.85	33.56	—	—	—	—
Nifty 500 TR INR	16.73	26.91	4.25	31.60	17.89	8.97

Market Performance

Time Period: 7/1/2023 to 6/30/2024

Calculation Benchmark: Nifty 500 TR INR

	Inv	Bmk1
Return	49.18	38.67
Up Period Percent	91.67	83.33
Down Percent Ratio	1.00	0.00
Best Month	8.46	8.01
Worst Month	-1.06	-2.77
Best Quarter	14.84	12.53
Worst Quarter	6.31	4.42
Up Capture Ratio	110.69	100.00
Down Capture Ratio	-3.07	100.00
R2	90.09	100.00

Top 10 Holdings

Portfolio Date: 6/30/2024

	Position Market Value	Portfolio Weighting %
ICICI Bank Ltd	1,590.54	8.48
HDFC Bank Ltd	982.73	5.24
Axis Bank Ltd	694.62	3.71
Infosys Ltd	596.42	3.18
Mahindra & Mahindra Ltd	533.82	2.85
State Bank of India	487.64	2.60
NTPC Ltd	414.57	2.21
Avenue Supermarts Ltd	412.24	2.20
Dixon Technologies (India) Ltd	391.23	2.09
Trent Ltd	389.33	2.08

Source: Morningstar Direct

Kotak Multicap Reg Gr

Manager Biography

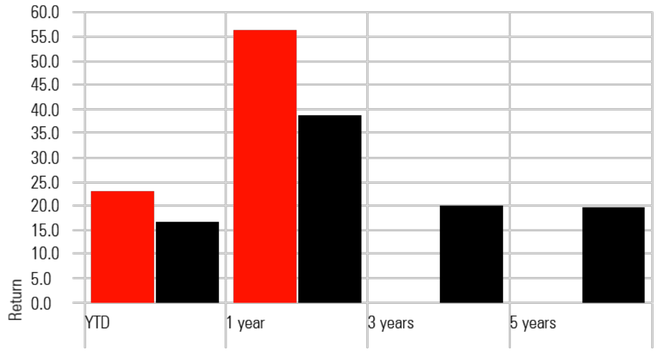
Devender Singhal since 9/29/2021

University, PGDM, Finance
University, B.A.(Hons., Mathematics

Fund Statistics

Inception Date	9/29/2021
Fund Size (Mil)	113,717.41
Expense Ratio	1.81
# of Holdings	70
Average Market Cap (Mil)	703,826.33
P/E Ratio	18.66
Morningstar Rating Overall	—

Trailing Returns



	YTD	1 year	3 years	5 years
Kotak Multicap Reg Gr	22.87	56.31	—	—
Nifty 500 TR INR	16.73	38.67	19.99	19.78

Asset Allocation - Kotak Multicap Reg Gr

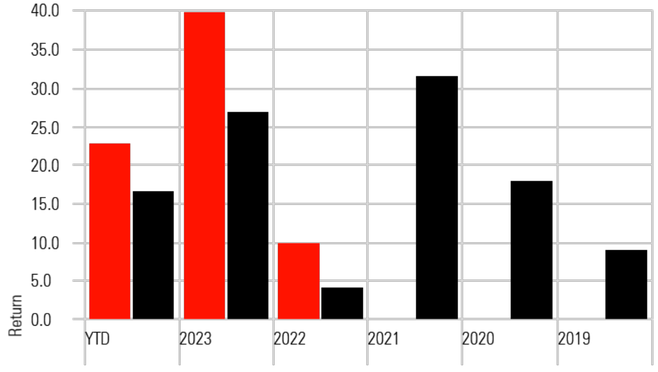
	%
India Large Cap % (Net)	42.3
India Mid Cap % (Net)	29.4
India Small Cap % (Net)	27.0
Other	1.3
Total	**100.0**

Asset Allocation

Portfolio Date: 5/31/2024

	%
Basic Materials	5.2
Consumer Cyclical	21.1
Financial Services	22.6
Real Estate	0.6
Consumer Defensive	8.6
Healthcare	5.0
Utilities	8.8
Communication Services	6.2
Energy	4.0
Industrials	10.9
Technology	7.0
Total	**100.0**

Calendar Year Returns



	YTD	2023	2022	2021	2020	2019
Kotak Multicap Reg Gr	22.87	39.77	9.92	—	—	—
Nifty 500 TR INR	16.73	26.91	4.25	31.60	17.89	8.97

Market Performance

Time Period: 7/1/2023 to 6/30/2024

Calculation Benchmark: Nifty 500 TR INR

	Inv	Bmk1
Return	56.31	38.67
Up Period Percent	91.67	83.33
Down Percent Ratio	0.50	0.00
Best Month	8.41	8.01
Worst Month	-3.12	-2.77
Best Quarter	13.77	12.53
Worst Quarter	9.38	4.42
Up Capture Ratio	129.84	100.00
Down Capture Ratio	57.84	100.00
R2	87.18	100.00

Top 10 Holdings

Portfolio Date: 5/31/2024

	Position Market Value	Portfolio Weighting %
Maruti Suzuki India Ltd	7,118.39	6.26
Hero MotoCorp Ltd	5,329.66	4.69
Power Finance Corp Ltd	3,823.49	3.36
Hindustan Unilever Ltd	3,594.66	3.16
Zomato Ltd	3,403.85	2.99
Life Insurance Corporation of India	3,382.30	2.97
Oracle Financial Services Software Ltd	2,981.98	2.62
NTPC Ltd	2,947.39	2.59
Kalpataru Projects International Ltd	2,701.22	2.38
Hindustan Petroleum Corp Ltd	2,681.90	2.36

Source: Morningstar Direct

Axis Midcap Gr

Manager Biography

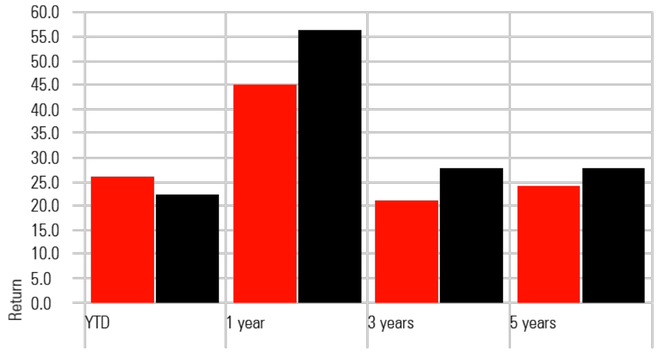
Shreyash Devalkar since 11/23/2016

University, B.E., Chemical Engineering
University, MMS

Fund Statistics

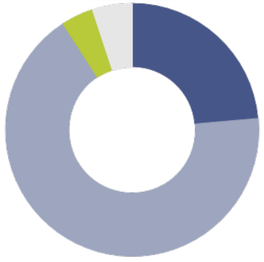
Inception Date	2/18/2011
Fund Size (Mil)	277,476.16
Expense Ratio	1.74
# of Holdings	93
Average Market Cap (Mil)	712,472.55
P/E Ratio	36.71
Morningstar Rating Overall	★★★

Trailing Returns



	YTD	1 year	3 years	5 years
Axis Midcap Gr	26.07	45.26	21.29	24.18
Nifty Midcap 150 TR INR	22.30	56.44	27.95	27.93

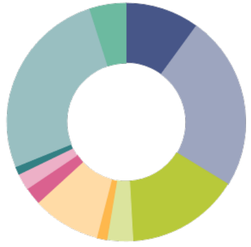
Asset Allocation - Axis Midcap Gr



	%
India Large Cap % (Net)	23.6
India Mid Cap % (Net)	67.2
India Small Cap % (Net)	4.1
Other	5.1
Total	**100.0**

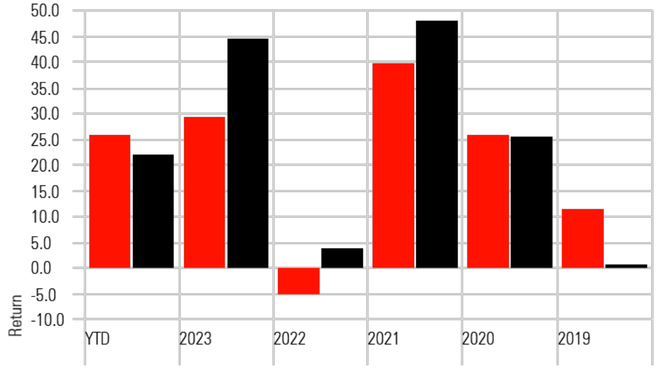
Asset Allocation

Portfolio Date: 5/31/2024



	%
Basic Materials	10.0
Consumer Cyclical	23.7
Financial Services	15.4
Real Estate	3.6
Consumer Defensive	1.3
Healthcare	9.2
Utilities	2.4
Communication Services	2.3
Energy	1.0
Industrials	26.2
Technology	4.9
Total	**100.0**

Calendar Year Returns



	YTD	2023	2022	2021	2020	2019
Axis Midcap Gr	26.07	29.59	-5.07	39.93	26.01	11.33
Nifty Midcap 150 TR INR	22.30	44.61	3.91	48.16	25.56	0.62

Market Performance

Time Period: 7/1/2021 to 6/30/2024

Calculation Benchmark: Nifty Midcap 150 TR INR

	Inv	Bmk1
Return	21.29	27.95
Up Period Percent	69.44	63.89
Down Percent Ratio	0.62	0.00
Best Month	11.23	11.67
Worst Month	-5.20	-6.72
Best Quarter	19.45	18.22
Worst Quarter	-11.50	-9.61
Up Capture Ratio	76.83	100.00
Down Capture Ratio	74.98	100.00
R2	77.62	100.00

Top 10 Holdings

Portfolio Date: 5/31/2024

	Position Market Value	Portfolio Weighting %
Supreme Industries Ltd	10,236.37	3.69
Cummins India Ltd	9,596.21	3.46
Trent Ltd	8,793.63	3.17
Cholamandalam Investment and Finance Co Ltd	8,415.77	3.03
Indian Hotels Co Ltd	7,473.77	2.69
Schaeffler India Ltd	7,419.83	2.67
CG Power & Industrial Solutions Ltd	7,301.43	2.63
UNO Minda Ltd	7,284.51	2.63
ABB India Ltd	6,785.40	2.45
Sona BLW Precision Forgings Ltd	6,501.69	2.34

Source: Morningstar Direct

Motilal Oswal Midcap Reg Gr

Manager Biography

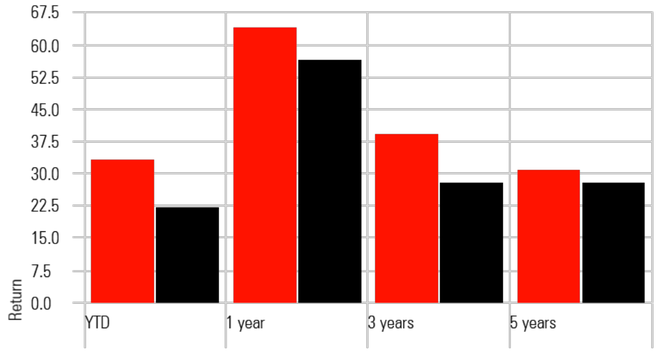
Niket Shah since 7/1/2020

University, M.B.A., Finance

Fund Statistics

Inception Date	2/24/2014
Fund Size (Mil)	103,781.58
Expense Ratio	1.45
# of Holdings	26
Average Market Cap (Mil)	820,567.84
P/E Ratio	49.16
Morningstar Rating Overall	★★★★

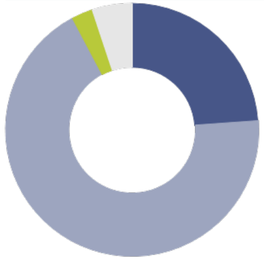
Trailing Returns



Motilal Oswal Midcap Reg Gr Nifty Midcap 150 TR INR

	YTD	1 year	3 years	5 years
Motilal Oswal Midcap Reg Gr	33.39	64.07	39.14	30.70
Nifty Midcap 150 TR INR	22.30	56.44	27.95	27.93

Asset Allocation - Motilal Oswal Midcap Reg Gr



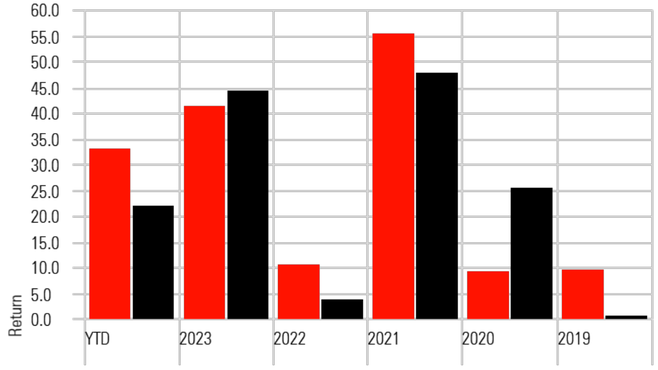
	%
India Large Cap % (Net)	23.9
India Mid Cap % (Net)	68.3
India Small Cap % (Net)	2.7
Other	5.2
Total	**100.0**

Asset Allocation

Portfolio Date: 6/30/2024

	%
Basic Materials	4.9
Consumer Cyclical	19.4
Financial Services	11.0
Real Estate	5.0
Consumer Defensive	0.0
Healthcare	5.6
Utilities	0.0
Communication Services	11.6
Energy	0.0
Industrials	21.6
Technology	21.0
Total	**100.0**

Calendar Year Returns



Motilal Oswal Midcap Reg Gr Nifty Midcap 150 TR INR

	YTD	2023	2022	2021	2020	2019
Motilal Oswal Midcap Reg Gr	33.39	41.68	10.71	55.83	9.32	9.72
Nifty Midcap 150 TR INR	22.30	44.61	3.91	48.16	25.56	0.62

Market Performance

Time Period: 7/1/2021 to 6/30/2024

Calculation Benchmark: Nifty Midcap 150 TR INR

	Inv	Bmk1
Return	39.14	27.95
Up Period Percent	75.00	63.89
Down Percent Ratio	0.77	0.00
Best Month	14.71	11.67
Worst Month	-5.89	-6.72
Best Quarter	22.44	18.22
Worst Quarter	-5.94	-9.61
Up Capture Ratio	101.51	100.00
Down Capture Ratio	27.52	100.00
R2	69.69	100.00

Top 10 Holdings

Portfolio Date: 6/30/2024

	Position Market Value	Portfolio Weighting %
Jio Financial Services Ltd	11,998.03	9.50
Vodafone Idea Ltd	11,986.30	9.49
Persistent Systems Ltd	11,527.23	9.13
Kalyan Jewellers India Ltd	9,647.14	7.64
Zomato Ltd	9,025.20	7.15
Tube Investments of India Ltd Ordinary Shares	8,922.54	7.07
Coforge Ltd	6,277.62	4.97
Polycab India Ltd	6,065.55	4.80
KPIT Technologies Ltd	4,904.25	3.88
Balkrishna Industries Ltd	4,520.60	3.58

Source: Morningstar Direct

Bandhan Small Cap Reg Gr

Manager Biography

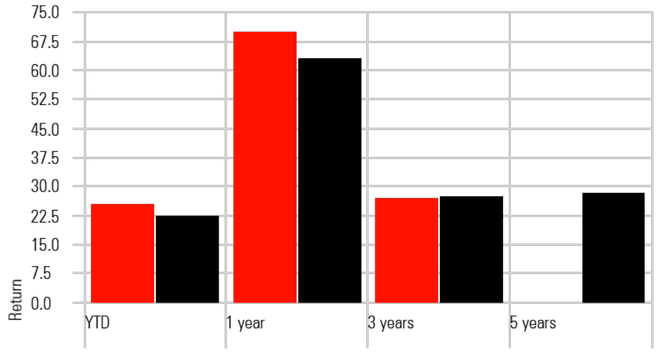
Manish Gunwani since 1/28/2023

University, B.Tech
University, PGDM

Fund Statistics

Inception Date	2/26/2020
Fund Size (Mil)	51,655.43
Expense Ratio	2.18
# of Holdings	155
Average Market Cap (Mil)	166,987.91
P/E Ratio	19.19
Morningstar Rating Overall	★★★

Trailing Returns



	YTD	1 year	3 years	5 years
Bandhan Small Cap Reg Gr	25.37	70.17	27.14	—
Nifty Smallcap 250 TR INR	22.13	63.37	27.56	28.41

Asset Allocation - Bandhan Small Cap Reg Gr

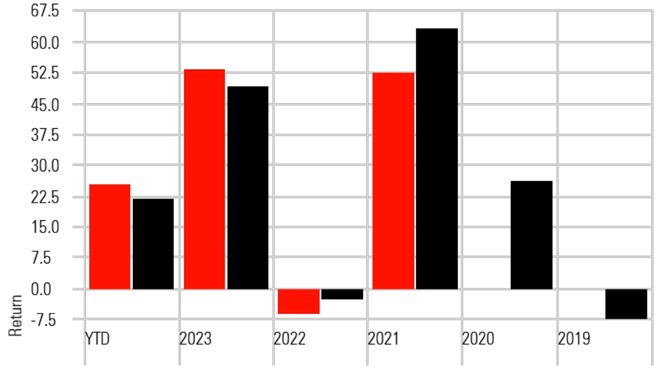
	%
India Large Cap % (Net)	9.1
India Mid Cap % (Net)	8.7
India Small Cap % (Net)	75.5
Other	6.8
Total	**100.0**

Asset Allocation

Portfolio Date: 6/30/2024

	%
Basic Materials	13.0
Consumer Cyclical	15.0
Financial Services	21.4
Real Estate	4.4
Consumer Defensive	5.3
Healthcare	10.3
Utilities	2.2
Communication Services	3.1
Energy	2.2
Industrials	15.9
Technology	7.2
Total	**100.0**

Calendar Year Returns



	YTD	2023	2022	2021	2020	2019
Bandhan Small Cap Reg Gr	25.37	53.60	-6.13	52.45	—	—
Nifty Smallcap 250 TR INR	22.13	49.09	-2.64	63.34	26.46	-7.26

Market Performance

Time Period: 7/1/2021 to 6/30/2024

Calculation Benchmark: Nifty Smallcap 250 TR INR

	Inv	Bmk1
Return	27.14	27.56
Up Period Percent	52.78	58.33
Down Percent Ratio	0.80	0.00
Best Month	10.06	10.49
Worst Month	-8.95	-9.32
Best Quarter	19.78	20.08
Worst Quarter	-10.73	-14.17
Up Capture Ratio	90.06	100.00
Down Capture Ratio	77.63	100.00
R2	89.99	100.00

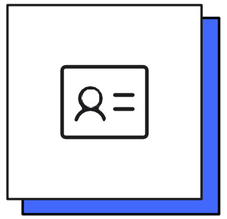
Top 10 Holdings

Portfolio Date: 6/30/2024

	Position Market Value	Portfolio Weighting %
Cholamandalam Financial Holdings Ltd	1,721.39	2.93
Indus Towers Ltd Ordinary Shares	1,520.79	2.59
REC Ltd	1,216.17	2.07
Apar Industries Ltd	1,135.36	1.93
PCBL Ltd	1,126.54	1.92
Arvind Ltd	1,111.41	1.89
TVS Holdings Ltd	1,094.10	1.86
Shaily Engineering Plastics Ltd	1,072.56	1.82
Rashi Peripherals Ltd	935.06	1.59
LT Foods Ltd	917.92	1.56

Source: Morningstar Direct

Benefits



Clear measure of portfolio improvement, assessed against a baseline model

A consistent and concise approach

Aligned with clients

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TECHNOLOGY

Aparna Passi
CUSTOMER CENTRICITY

Grishma Shah
LEAD PRODUCTS

Komalchand Kurmi
OPERATIONS

Aditya Padman
ASSET ALLOCATION

Bhavan Shah
RESEARCH

Nilesh Mirgh
TEACHNICALS

Talzeem Sansare
RESEARCH

Raj Gala
PORTFOLIO STRATEGY

Investing for the Future

The world has moved away from ultra low to reasonable interest rates

Assets - Risk On to Risk Off to a “Balanced Risk” situation

Money will chase the best of the best companies / compounders / funds

Value as a factor has over run itself, Quality will make a comeback

50% of the NIFTY50 index is Banks and IT

Most high growth sectors are under represented in the NIFTY 50

Active will outperform Passive over the next decade

Sectoral preferences will change fast; ability to adapt will be a key

Mid, Small Caps, Private Markets will generate active return

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