

## Fundamental Investing x Artificial Intelligence

Upside AI looks to marry age old value/ growth investing principles with new age artificial intelligence. We have built machine learning products that can make fundamentally sound investing decisions.

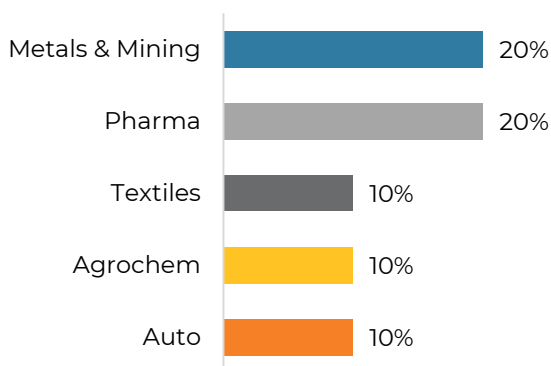
Upside AI's algorithm teaches itself (a) what is a good company; and (b) what does the market consider a good company in current market conditions. We then do manual checks on governance and integrity before creating the portfolio.

Upside Flexicap is market cap agnostic. Based on historical data, generally has high allocation (70%+) to small- and mid-caps. It will hold a diversified portfolio of ~10-25 companies.

### Top 5 Holdings (50% of portfolio#)

Company	Industry	Weight
TCI	Transportation	10%
GAEL	Other Agri products	10%
Shreecem	Cement	10%
Sudarchem	Chemicals	10%
Kotak	Financial services	10%

### Top 5 Sectors (50% of portfolio)



### Co-founders

#### Kanika Agarrwal

CA (AIR 18), CFA | Mayfield India (AUM Rs 1,500 cr) on VC, Credit Suisse (Investment Banking) and EY (Tax & Regulatory)

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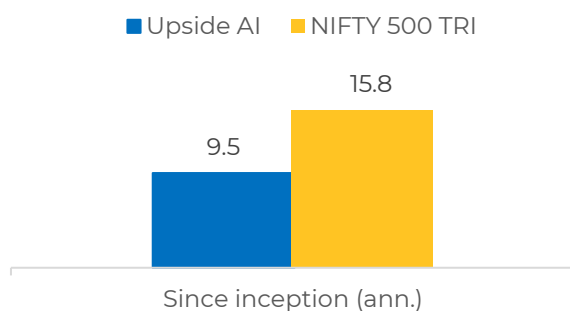
#### Atanuu Agarrwal

B.Tech / M.Tech, IIT Bombay | Vedanta Capital (VC, PE and SPACs) in US/India (AUM \$1B), and Credit Suisse (Investment Banking)

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### Annualized returns - Jul-19 to Jul-22<sup>^</sup>



%	1m	3m	6m	1y	2y	SI <sup>(n)</sup>
Upside AI	4.5	-12.7	-19.6	-26.6	14.7	9.5
N 500 TRI	9.7	-0.2	-0.8	8.6	28.8	15.8

- **Higher risk/ reward** – flexicap product with ~70% allocation to small/ mid caps
- **Systemized Active:** Follows standardized rules and keeps emotion out of investing
- **Long term alpha** over the benchmark

### Portfolio Characteristics #\*

No. of stocks	13
Avg market cap (Rs cr)	~60,000
3y earnings growth	0.45%
ROE	17.0%
Trailing PE	24.4x

<sup>^</sup>Return numbers are annualized actual TWRR net of fees as reported to SEBI from 1 Jul 19; Risk free rate: 4%;

# Holdings, sectors, risk and portfolio characteristics are based on model portfolio – actual client portfolios may vary based on the date of investment

\*LTM numbers used; Market cap as per SEBI definition