



**Investment Philosophy:** We invest in businesses which are scalable, generate higher returns, have technological edge, are market leaders and have strong and ethical management team with good governance. We perceive buying of equities only as a medium to buy great businesses. Investment will be long term, multi-sector and multi-cap, purely based on bottom-up approach. Investments will be based on In-house research, defining investible universe which qualify the above rigorous test.

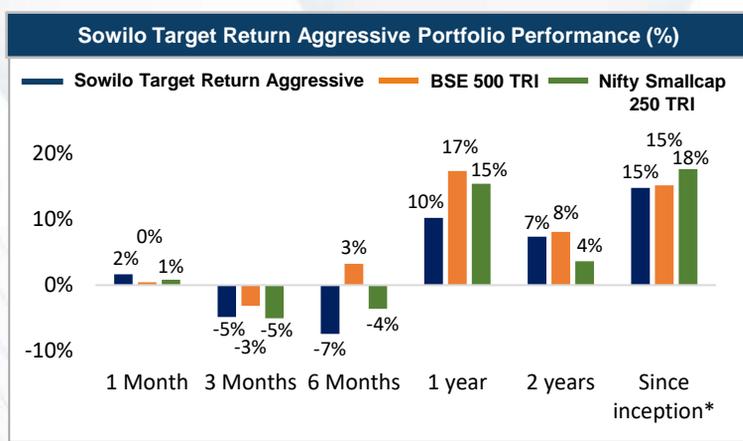
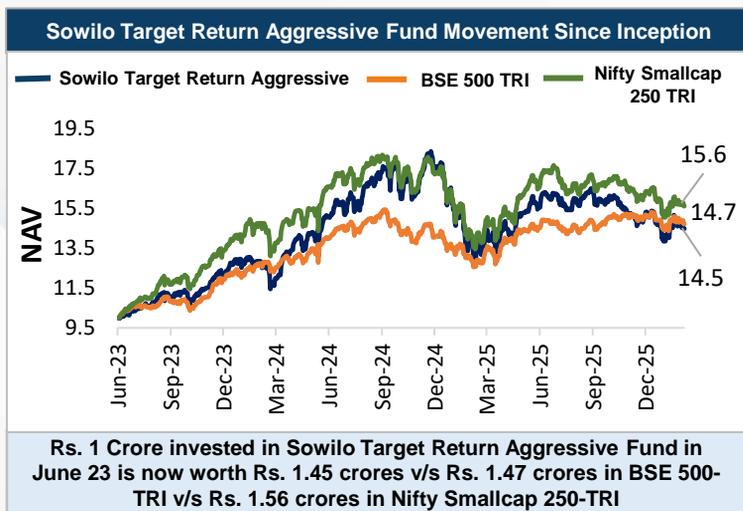


**Investment Objective:** This scheme is for high-risk investors who by nature are long-term but are dynamic in their approach. They have a higher appetite for both risk and return and obsess for higher IRR on a small portion of their overall capital. This scheme gives an opportunity to otherwise conversant investors to test their hypothesis, play cycles, sectors, and macro & micro events. This scheme is recommended for the informed investors who understand the basic premise of financial markets where risk and returns move in tandem, and we assume the investor understands and is capable of choosing a point on isoquant curve (risk reward graph).

Top 10 Holdings (%)	
Landmark Cars Ltd	4.7
Nesco Ltd	4.4
Arvind Smartspaces Ltd	3.7
Gujarat Ambuja Exports Ltd	3.6
MM Forgings Ltd	3.6
Granules India Ltd	3.3
Ram Ratna Wires Ltd	3.1
Voltamp Transformers Ltd	2.8
Kalpataru Projects International Ltd	2.7
Swiggy Ltd	2.6

Top Sector Weights (%)	
Pharmaceuticals	7.0
Other Industrial Products	5.2
Automobile	4.7
Misc Commercial Services	4.4
Other Elect Equip Prod	4.0
Hotels	4.0
Realty	3.7
Other Agricultural Prod	3.6
Other Financial Services	3.4

Target Return Aggressive Fund Portfolio Metrics	
Total Assets under Management & Advisory in Rs. Crores.	43
Weighted Average Market Cap in Rs. Crores.	61,764
Median Market Cap in Rs. Crores.	5,220

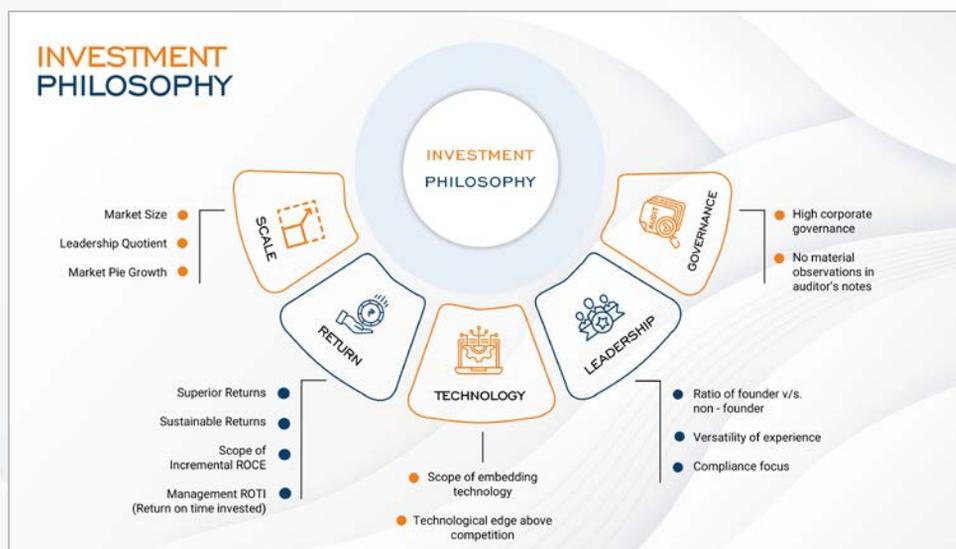


**Indicative Investment Horizon:**

Ideal investment horizon for any equity investment should be long term in nature for compounding and wealth creation of the investor.

Minimum horizon expected is 3 years.

Risk Parameters	
(Since Inception)	
<b>CAPM Beta</b>	
Sowilo Target	1.23
BSE 500 TRI	1.00
<b>Ann. Std. Deviation</b>	
Sowilo Target	20.07
BSE 500 TRI	12.64
<b>Sharpe Ratio</b>	
Sowilo Target	0.77
BSE 500 TRI	1.16



**KEY TERMS**

<b>Fund Name</b>	Sowilo Target Return Aggressive Fund
<b>Platform/Structure</b>	Discretionary Portfolio Management Services
<b>Benchmark</b>	BSE 500 TRI
<b>Portfolio Manager</b>	Mr. Sandip Agarwal
<b>Minimum Initial Investment Amount</b>	Rs. 100 Lakhs
<b>Minimum Add-on Investment Amount</b>	Rs. 5 Lakhs
<b>Fees</b>	As per Agreement
<b>Exit Charges</b>	As per Agreement

**SANDIP AGARWAL - Co-founder and Fund Manager**

Sandip is a Chartered Accountant (AIR -31 CA Final) with more than 22 years of experience in varied fields. His core expertise has been financial research and advisory and has served mutual funds / pension funds / insurance funds across India and globe in the technology, telecom and internet sector. He has handled clients based in US, Europe, Australia, Southeast Asia etc. His clients include global funds like ADIA (UAE), Oppenheimer Holdings, Capita, T Rowe, Fidelity, Wasatch, Platinum (Australia), Amundi, Schroders and many other HNI across globe.

Sandip has been ranked No 2 in Asia Money best technology analyst awards in 2020, Ranked No 1 in Asia Money best technology analyst awards in 2021 and Ranked No 2 in Asia Money best technology analyst awards in 2022. Last worked as Executive Director (Lead Analyst – IT, Telecom & Internet) at Edelweiss Financial Services (now Nuvama) from Jan 2012– Dec 2022. He is regularly featured on financial channels like CNBC, Bloomberg and ET Now. He also has been covered by financial newspapers like Economic Times and Business Standard. With his versatile experience, Sandip leads fund management team at Sowilo.

**NOTE:** Inception Date of Sowilo Target Return Aggressive Fund is 23<sup>rd</sup> June 2023. Performance figures are net of all fees and expenses. Sowilo Portfolio returns are composite returns of all the portfolios aligned to the investment approach as on 28<sup>th</sup> February 2026. Returns for individual client may differ due to the timing of inflows and outflows of funds and differences in the portfolio composition because of restrictions and other constraints. Past performance may or may not be sustained in future and should not be used as basis for comparison with other investments. Returns for 1 year or lesser time horizon are absolute returns, while more than 1 year are CAGR. Returns have been calculated using Time Weighted Rate of Return method (TWRR) as prescribed by the SEBI.

**SOURCE:** Market Cap is according to AMFI Classification which happens half yearly. Classification as on 31<sup>st</sup> December 2025. As per SEBI regulatory requirement, the benchmark for this investment approach is BSE 500 TRI.

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