

Purnartha Pratham & Vision Strategy

Investment Philosophy

- "Vasudhaiva Kutumbakam" philosophy with sector-agnostic, high-growth investments
- Carefully select top companies from S&P BSE 500 universe that are Debt-free with strong growth
- Robust business models with short and long-term triggers
- Proprietary financial and risk assessment model having scuttlebutt approach
- Investing in companies where company's management is aligned with future growth and have fair internal valuations



Three Driver Philosophy

- Margin expansion
- Relatively consistent growth across the different cycles
- Valuation (PS+PB), which does not restrict to introduce emerging opportunities

3 driver businesses will get preference over 2 driver businesses

In a drawdown situation if we have a 2-driver business, we will replace it with a 3-driver business



What we continue to follow from Purnartha Framework 1.0:

- Incremental cash from operations
- Company should be net cash
- Volume Growth

What we will not do!!! Allocation to only 1 driver companies



Purnartha Pratham & Vision Strategy

OPTION I, II, III

Fixed Management Fee

Option I	Option II	Option III
2.5%	1.5%	0.5%

Hurdle Rate

25%	10%	5%
-----	-----	----

Performance Fee

20%	20%	20%
-----	-----	-----

Exit Load

1 st Yr	2 nd Yr	3 rd Yr
3%	2%	1%

OPTION IV

Fixed Management Fee

Year 1	Year 2	Year 3
5%	1%	1%

Hurdle Rate

-	-	75%
---	---	-----

Performance Fee

0%	0%	20%
----	----	-----

Exit Load

3%	2%	0%
----	----	----



Rahul Rathi
Fund Manager



Riya Oswal-Bafna
Co-Fund Manager

- Taxes as applicable.
- Other charges at actuals.
- The fees mentioned here for respective Investment options are indicative. For complete disclosures on fees and expenses please refer the Disclosure Document available on the Purnartha website.
- Minimum Capital Investment Rs. 50 Lakhs.
- We follow the 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.

Option I, II, III

- Premature exit loads: 3%, 2%, 1% of NAV, if exited before 12, 24 & 36 months respectively.

Option IV

- The above fee structure has been shown for the first 3 years. Please refer to the PMS account opening forms for details regarding the charges for the subsequent blocks of 3 years.