AUG 2025

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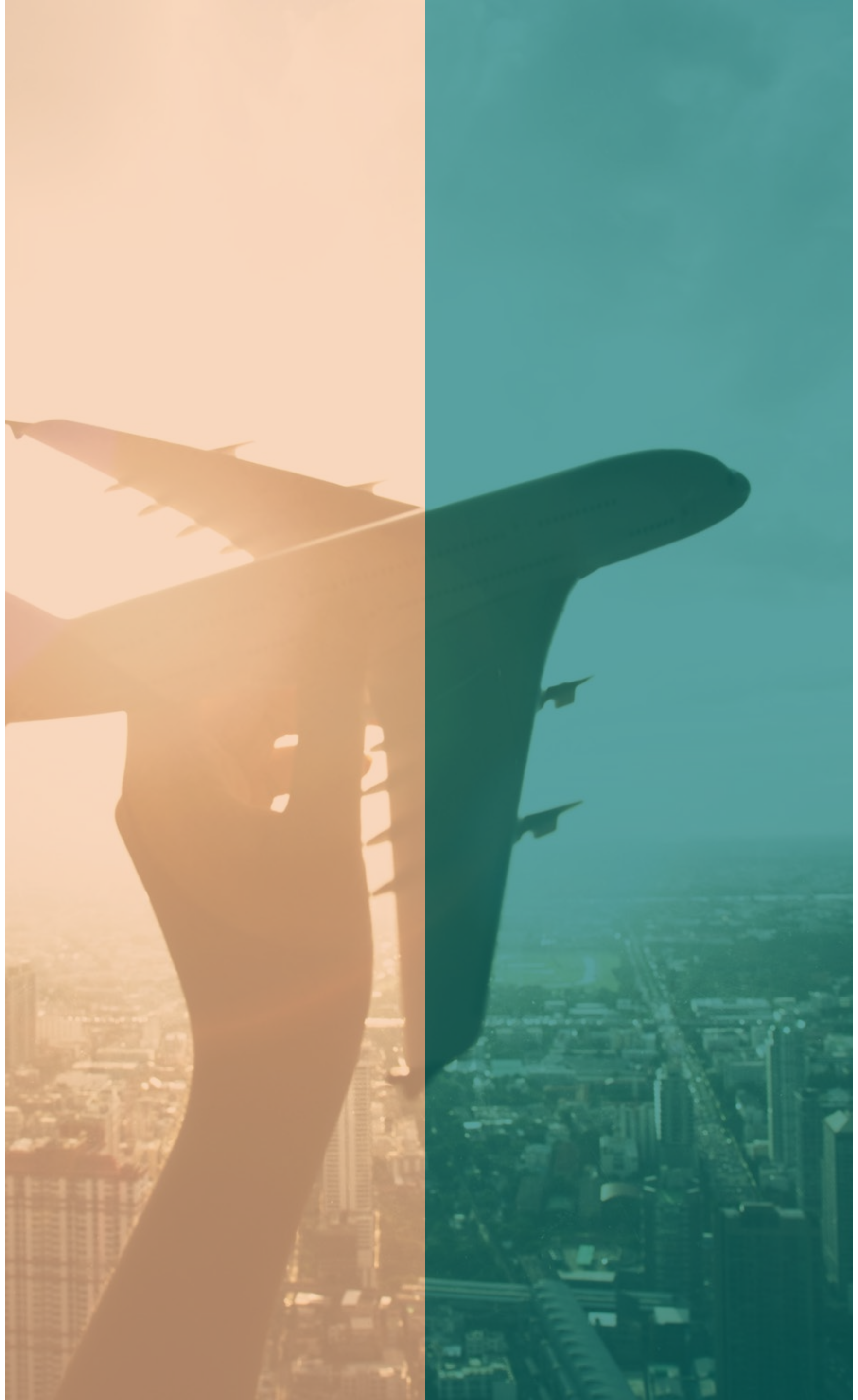
NiO



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EXECUTIVE SUMMARY

NiO

- Fostering The Investment Landscape
- Dynamic Investment Strategy
- Strong Investment Philosophy
- Wealth For Every Tomorrow
- Minimising Risks, Maximising Returns

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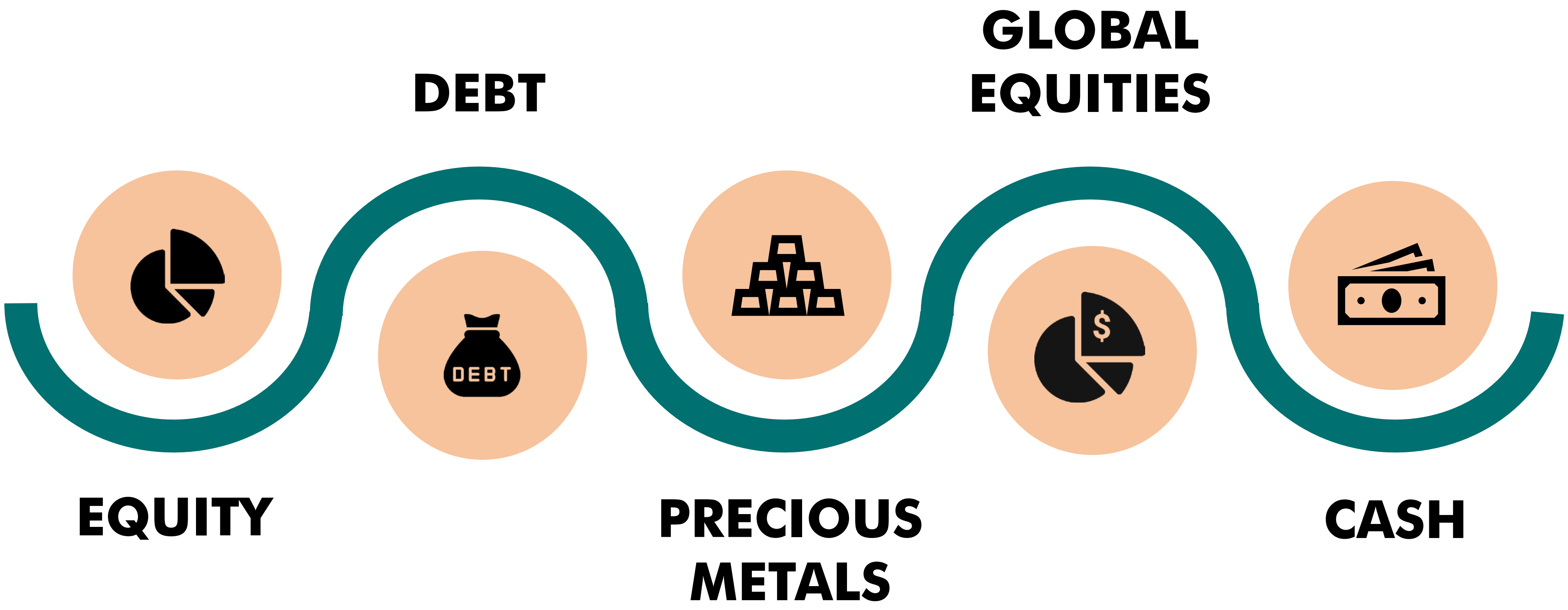
FOSTERING THE INVESTMENT LANDSCAPE



INVESTMENT PHILOSOPHY

THEMATIC

Exposure to high conviction themes that contribute to GDP growth

INDUSTRY LEADERS

Back market leaders operating in favourable industry structures while being conservative and disciplined in valuations

DYNAMIC GROWTH

Lateral shifts between asset classes across market cycles

CONSISTENT COMPOUNDING

Nurturing each asset class patiently to create and preserve wealth

NIO INVESTMENT FRAMEWORK

NO CAP ON ANY ASSET CLASS

TOP DOWN & BOTTOM-UP RESEARCH
ON ALL ASSET CLASSES

CONCENTRATED ACROSS THEMES
WITH MARKET LEADERSHIP BIAS

UNLOCKING PROSPERITY

NiO

VALUING GROWTH

Grow Smart, Grow Strong: Wealth for Every Tomorrow

Inflation → Interest Rates → Fixed Income Outperforms

High Growth → Earnings Rerating → Equity Outperforms

Low Growth → Dynamic Strategy → Multi Asset Outperforms

BUILDING VERSATILE PORTFOLIOS THAT PROSPER IN ALL MARKETS!

THE NIO THINKTANK

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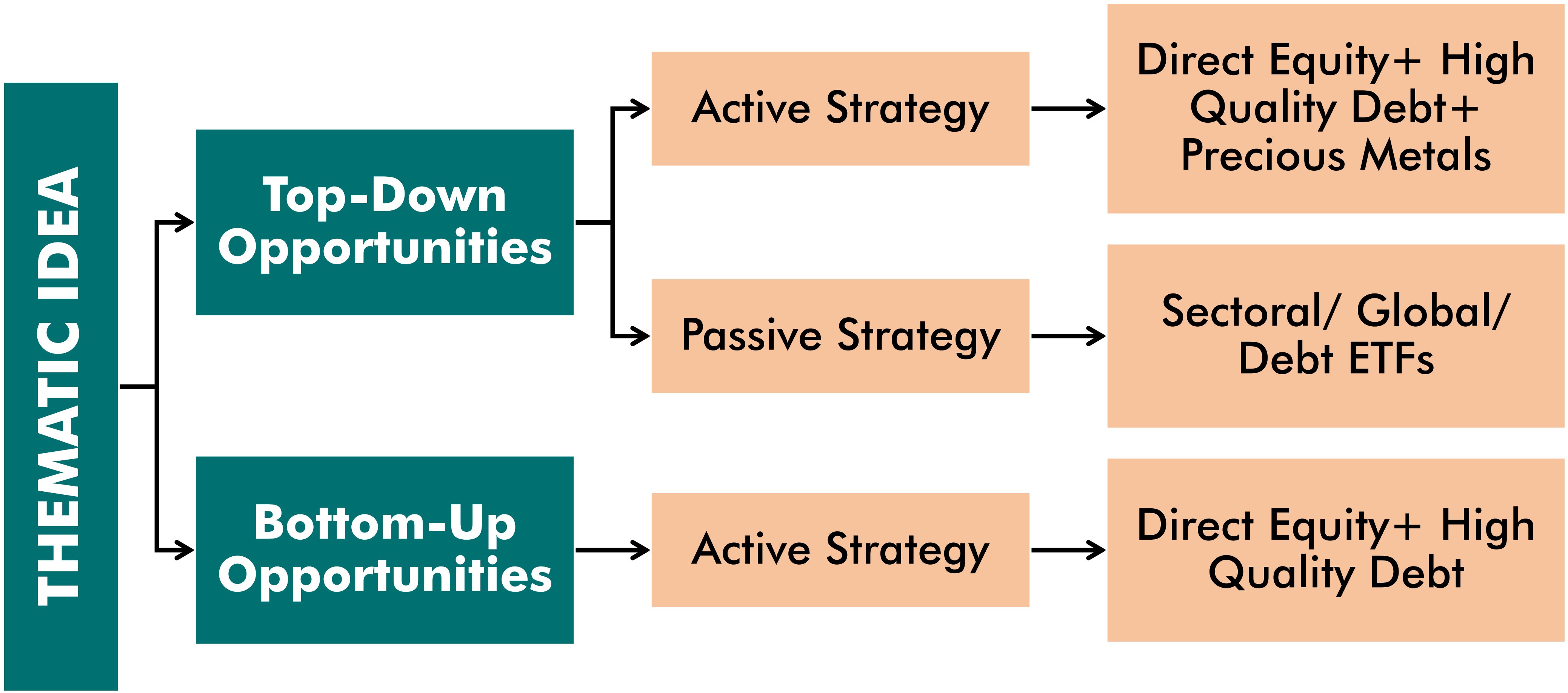
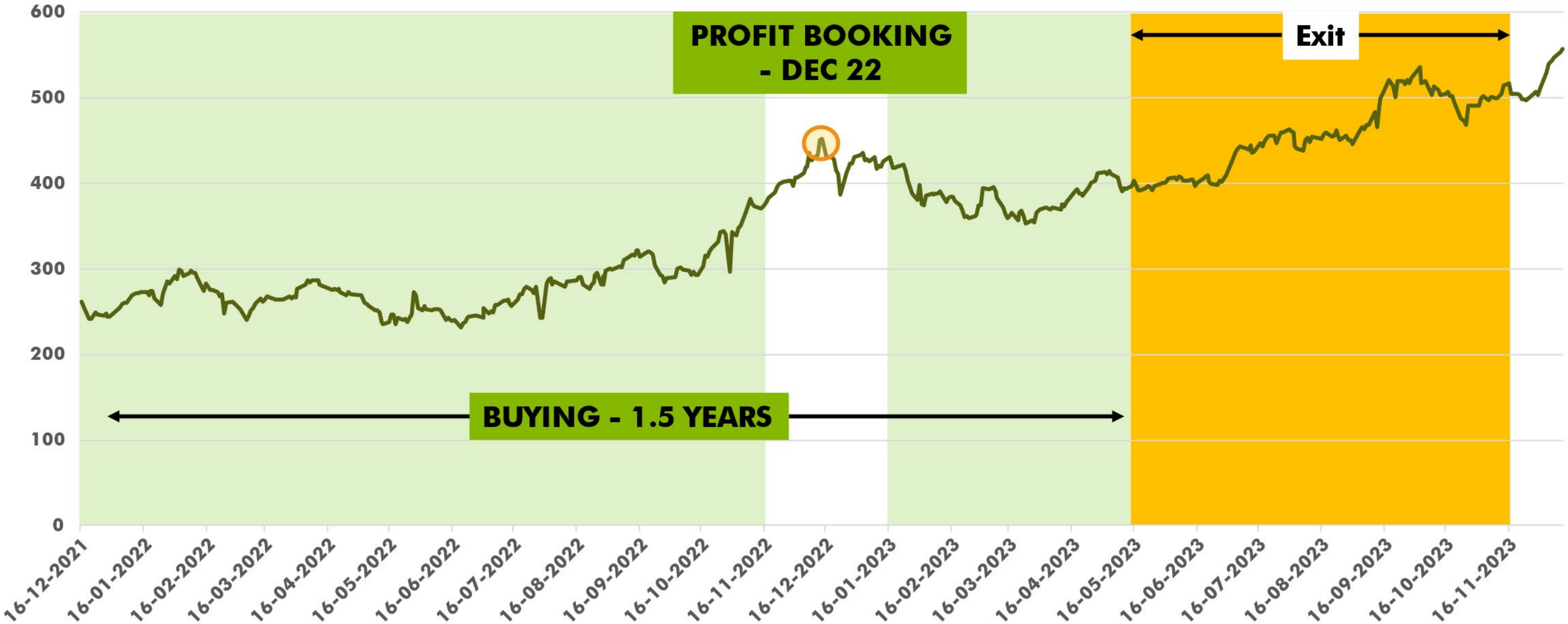
NIO THINKTANK: 'MAXIMISING YIELDS'



THINKTANK YIELDING RESULTS

PUBLIC SECTOR BANKS Top Down → Passive → Sectoral ETF



THINKTANK YIELDING RESULTS

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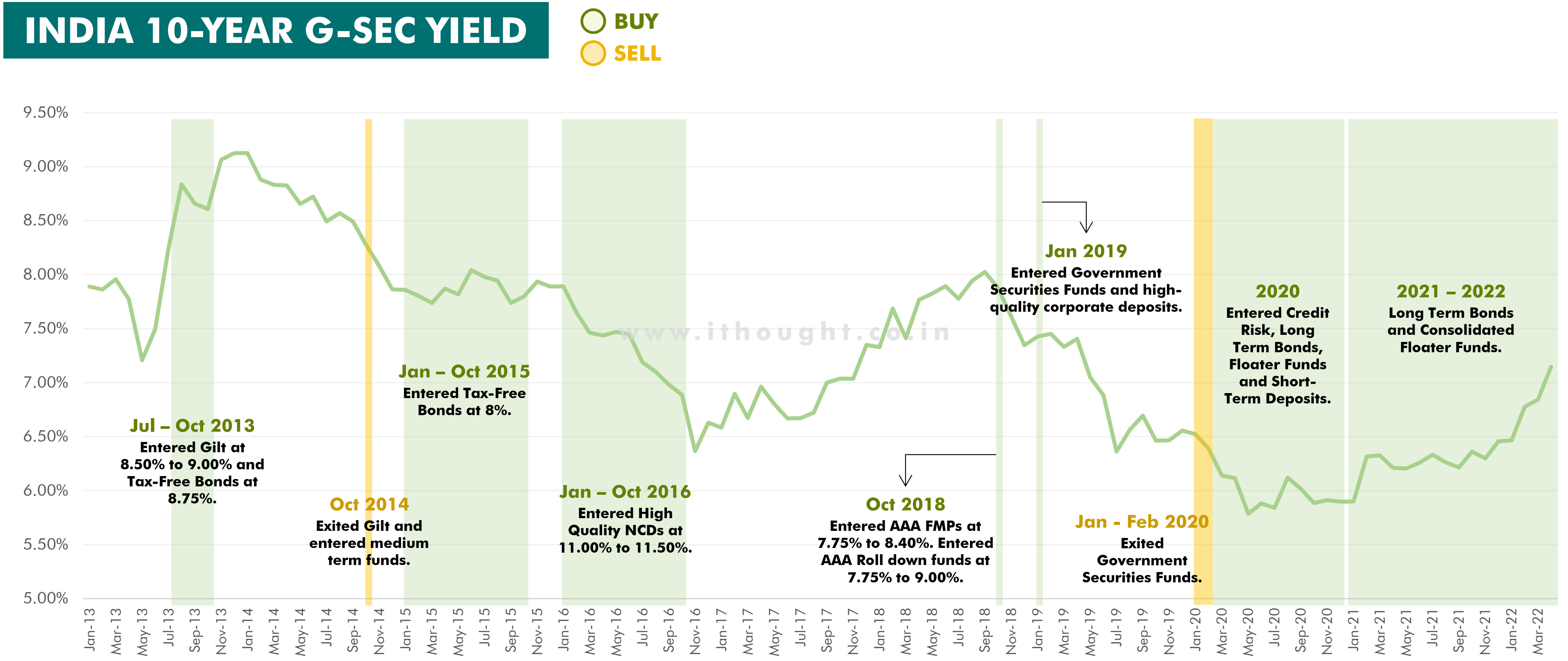
INDIA 10-YEAR G-SEC YIELD



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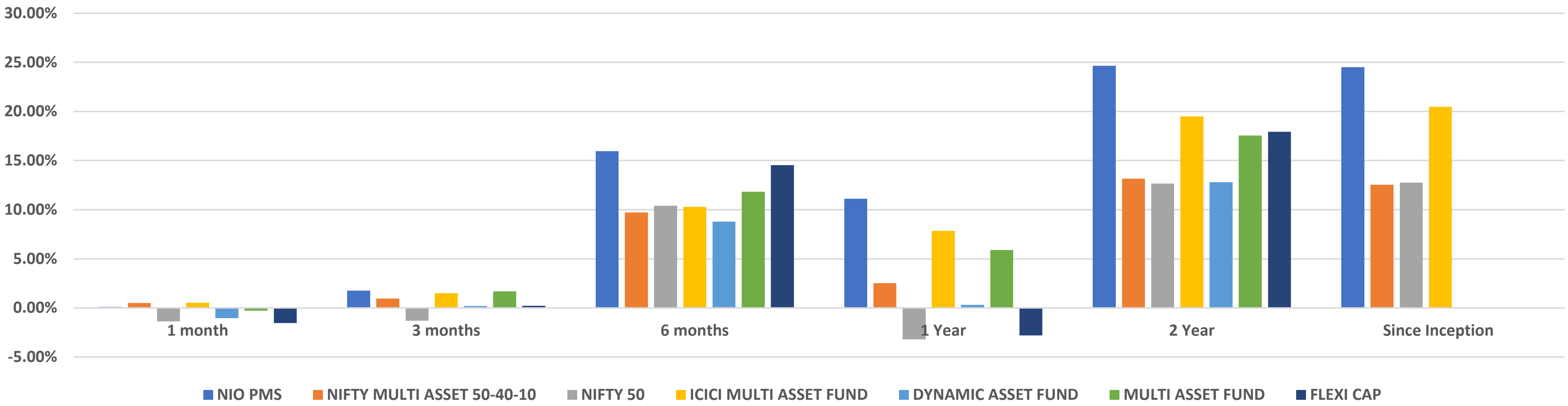
HIGH PERFORMANCE, DELIVERED!

NIO



	1 month	3 months	6 months	1 Year	2 Year	Since Inception
NIO PMS	0.11%	1.76%	15.97%	11.11%	24.66%	24.50%
NIFTY MULTI ASSET 50-40-10	0.50%	0.96%	9.71%	2.51%	13.16%	12.53%
NIFTY 50	-1.38%	-1.31%	10.41%	-3.21%	12.65%	12.75%
ICICI MULTI ASSET FUND	0.54%	1.49%	10.28%	7.83%	19.49%	20.46%
DYNAMIC ASSET FUND	-1.05%	0.20%	8.79%	0.32%	12.81%	
MULTI ASSET FUND	-0.27%	1.70%	11.82%	5.89%	17.55%	
FLEXI CAP	-1.53%	0.22%	14.54%	-2.79%	17.92%	

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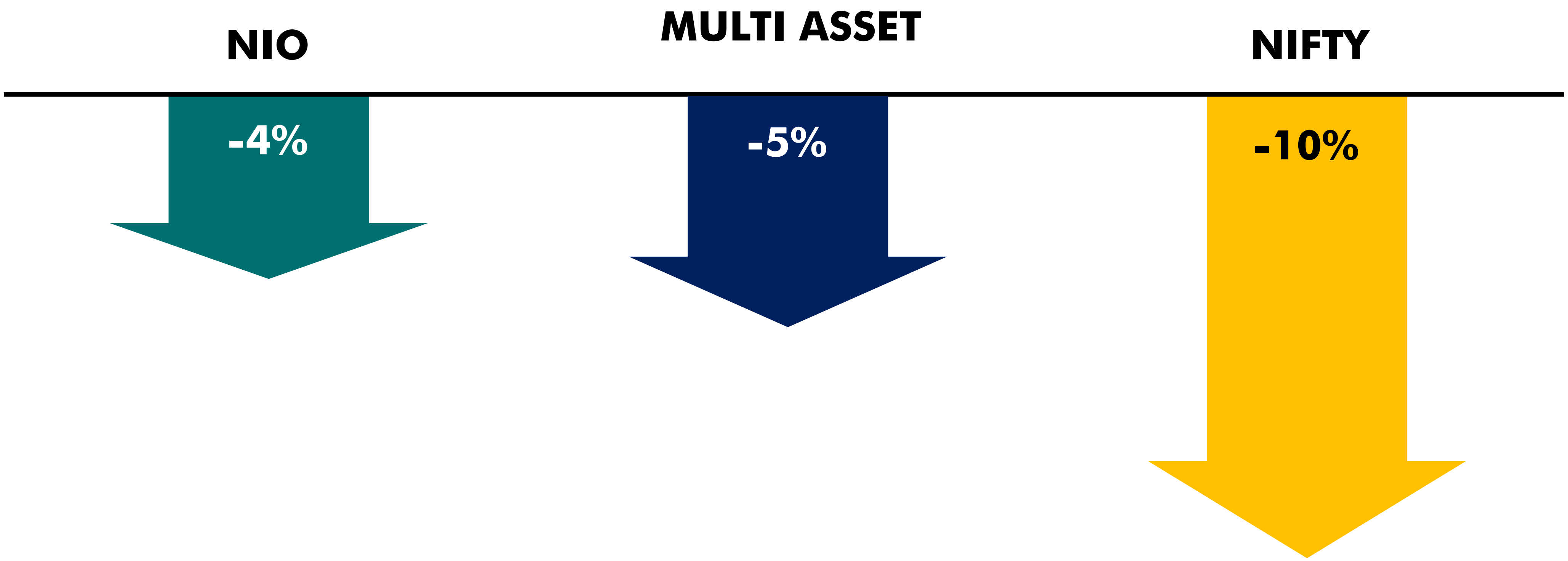
Source: ACE MF, 31 AUG 2025

STAYING STRONG IN DIPS

HOW *NIO* HANDLES DRAWDOWNS



Drawdown data as on 31st August 2024

FUND POSITIONING

NIO

THE FINANCIALISATION STORY

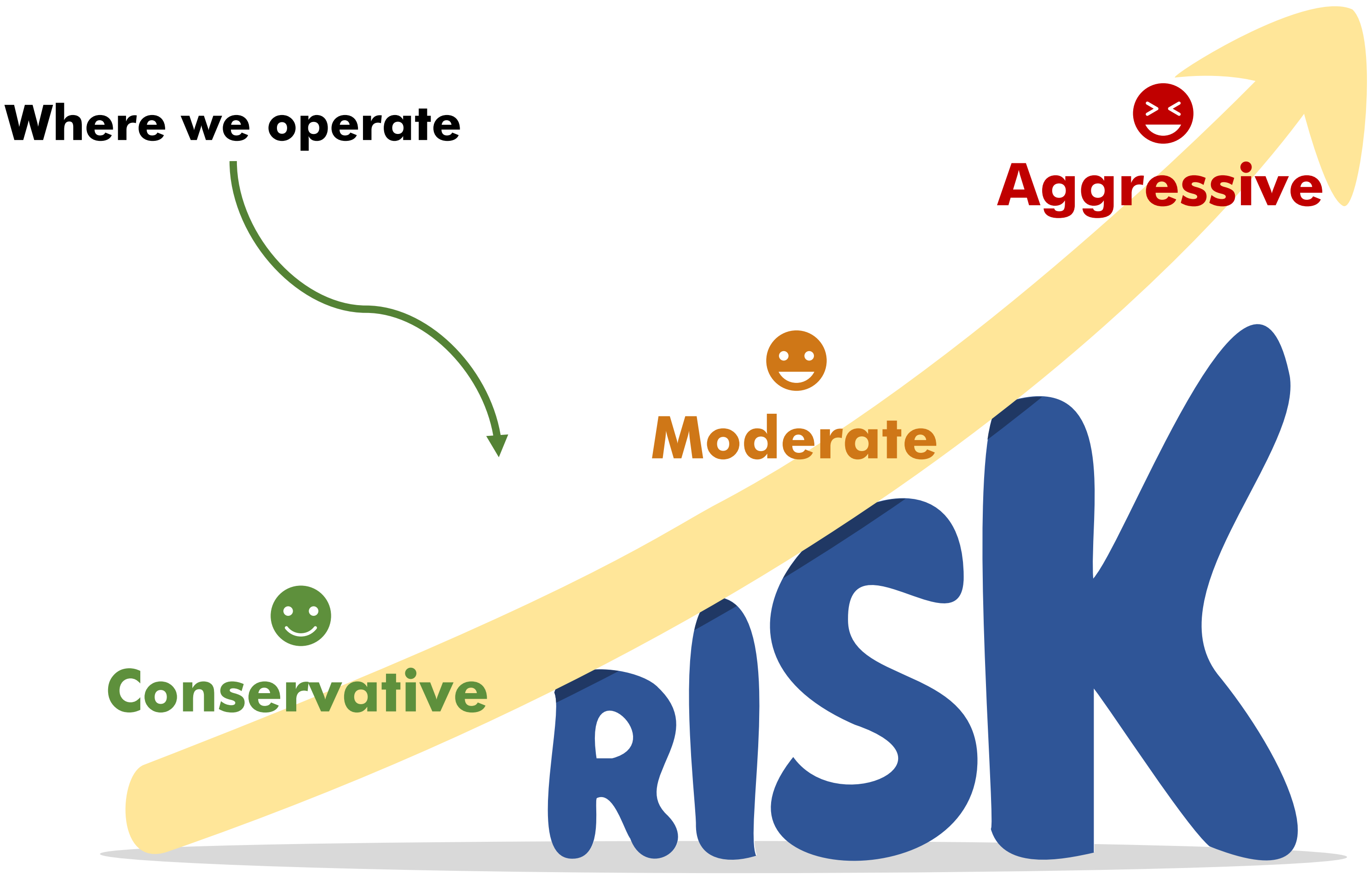
+

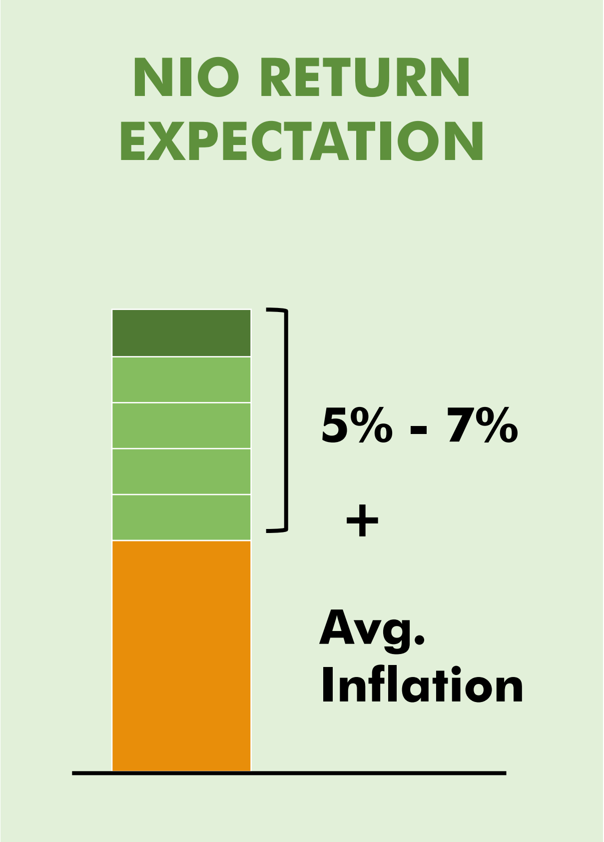
MARKET LEADERSHIP

+

ALL WEATHER INVESTING

RISK POSITIONING





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THE NIO PROMISE

CREATE WEALTH

Building wealth in assets that offer consistent growth

PRESERVE WEALTH

Seamless shifts across asset classes to invest diversly and preserve endlessly.

SUSTAIN WEALTH

Adopting strategies that protect against volatility and economic uncertainties.

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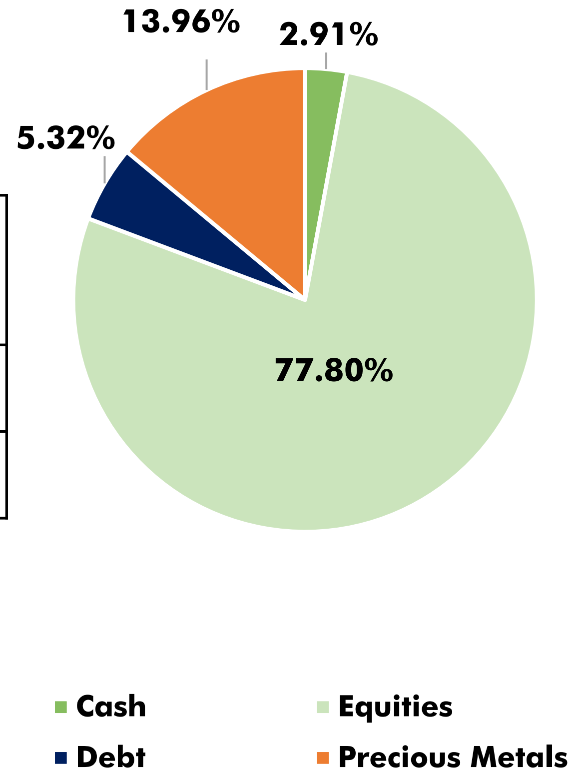
NIO Performance

PERFORMANCE AS ON 31 AUGUST 2025

	1 month	3 months	6 months	1 year	2 Years	Since inception
NIO	**0.11%**	**1.76%**	**15.97%**	**11.11%**	**24.66%**	**24.50%**
NSE Multi Asset Index 1	-0.50%	0.96%	9.71%	2.51%	13.16%	12.53%



*The benchmark is NSE Multi Asset Index 1
*Returns are post fees and expenses
*Returns less than 1 year are absolute
*Inception date: 17 October 2022
*Cash levels in portfolio as on 31 AUGUST 2025 is 2.91%
*Performance related information is not verified by SEBI

TERMS OF INVESTMENT

NIO

KEY PORTFOLIO TERMS		
Minimum Investment	₹ 50,00,000	
Benchmark	NSE Multi Asset Index 1 / NIFTY MULTI ASSET-EQUITY: ARBITRAGE : REITS/INVITS (50:40:10)	
Exit Terms	NIL	
Fee	Fixed fee of 1.5% p.a. of AUM computed on daily average portfolio value charged on a quarterly basis. All other expenses at Actuals. (Fees Excl. GST).	
Suitability	For investors with a moderate risk appetite and expectations over a minimum period of 5 to 7 years.	
Asset Allocation	Equity: 0-100% Gold: 0-100% Global Funds: 0-100%	ETF: 0-100% Debt Funds: 0-100% Cash/Liquid bees/Liquid funds: 0-100%
Single Stock Exposure	Not to exceed 25% of the total NAV of the portfolio.	

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THE ITHOUGHT INVESTMENT TEAM

SHYAM SEKHAR
CIO & Fund Manager

FUND MANAGEMENT

ROHIT BALAKRISHNAN
Co-Fund Manager - VRDDHI

RAJAT SETIYA
Co-Fund Manager - VRDDHI

NIRANJAN SRIDHAR
Co-Fund Manager – SPHERE & NIO

GAURAV, CA
Co-Fund Manager – SOLITAIRE & TRUBLU

SAMYUKTHA VIBHU, CFA
Co-Fund Manager - SPHERE & NIO

SANJAY KUMAR
Co-Fund Manager - TRUBLU

SENTHIL, CFA
Co-Fund Manager - SOLITAIRE

YASH TANNA
Research Analyst

AISWRYA DAVE
Research Analyst

ESHWAR ARUMUGAM
Research Analyst

SANKARA NARAYANAN S
Research Analyst

DEEP GANDHI
Research Analyst

NAVIN KOUSHIK M
Research Analyst

RUDRAKSH RAHEJA
Research Analyst

VAISHNAVI G
Data Analyst

HARITHA, CA, CS
Investment Strategist

SUBASH MITRA KUMAR
Investment Strategist

HARSHIL N
Investment Strategist

AISHWARYA MAHESH
Investment Strategist

RHAM SARAVANAN M
Investment Strategist

Fund Manager Profile

Mr. Shyam Sekhar has 3 decades of investing experience in franchise based high growth businesses. He follows a theme-based approach to investing. His past successes have been identifying emerging themes to the changing economic context, investing early and realising the full potential of the investment theme. His strengths include exposure to multiple industries as a research analyst, creating large sized portfolios and investing across market cycles.

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