Business Cycle Investment Approach

Ckredence Wealth™
Your Journey to Prosperity

Inception Date - 10/11/23

Investment Strategy

The aim is to generate long term wealth by focusing on sectors that had been facing temporary headwinds and has now begin to show the signs of business revival.

Market Cap Allocation

Dynamic Flexi - Cap allocation based on opportunities across large, mid, and small caps.

PMS Strategy
Flexi Cap

Benchmark
NIFTY 50 TRI.

Number of Holdings
30 - 35 stocks

Research Based
Fundamental

SIP Investment
2 Lakhs Minimum

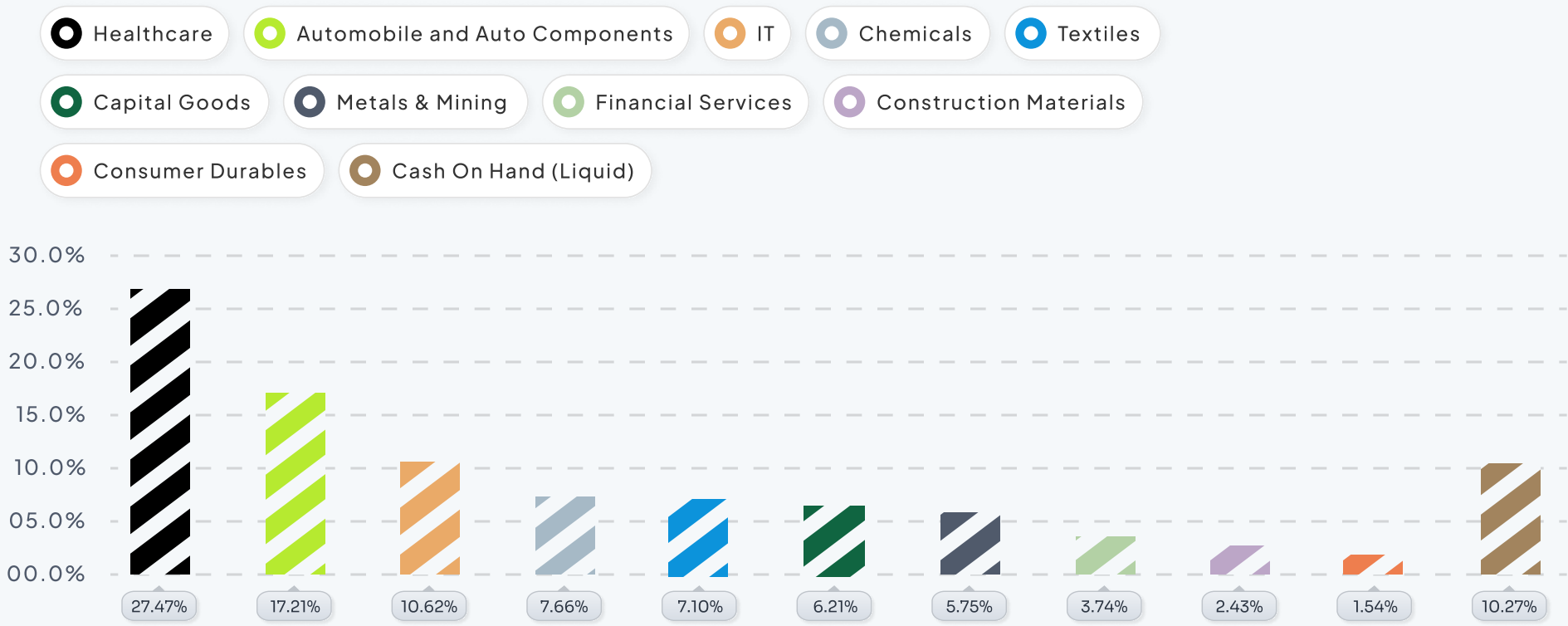
Minimum Investment
50 Lakhs

Portfolio Manager
Mr. Kartik Mehta
22 years of experience

Investment Horizon
5 years or more

Sector Allocation

As On Date : 31/10/2026



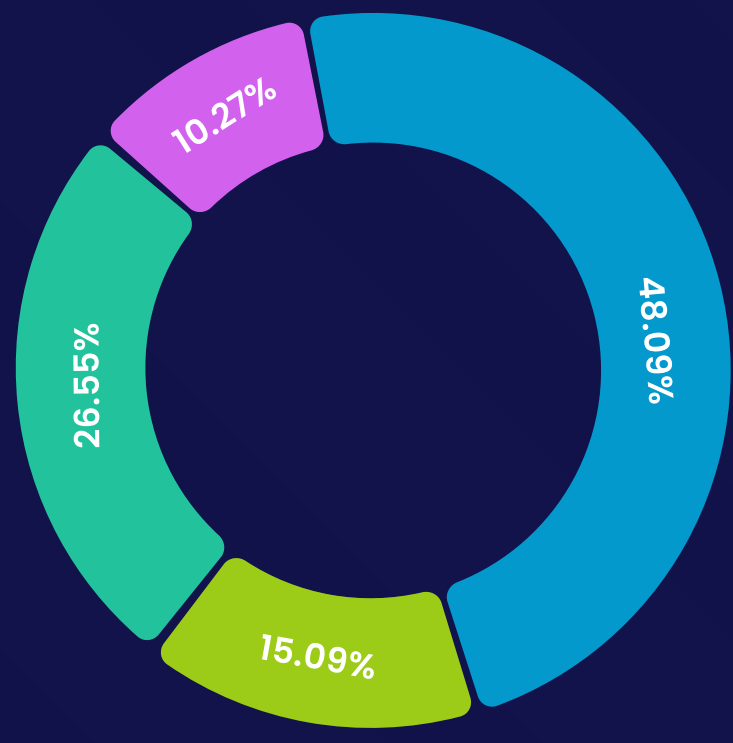
Top 10 Stocks (As On Date : 31/10/2026)

SR.NO	HOLDINGS	Wt (%)
1	Laurus Labs Ltd.	10.41
2	Nippon India Etf Nifty It	6.00
3	Emcure Pharmaceuticals Ltd.	4.08
4	Ather Energy Ltd.	3.63
5	Arvind Ltd.	3.59
6	Shilpa Medicare Ltd.	3.56
7	Rolex Rings Ltd.	3.52
8	Acutaas Chemicals Ltd.	3.46
9	Samvardhana Motherson International Ltd.	3.26
10	Hindustan Zinc Ltd.	3.24
	Total	**44.75**

The Stock(s)/Sectors) mentioned in this material do not constitute any recommendation of the same and the portfolios/Scheme may or may not have any future positions in these Stock(s) /Sectors). Past Performance may or may not sustain in future.

Market Cap Break - Up *(As On Date : 31.10.2026)*

- Small Cap
- Large Cap
- Mid Cap
- Cash On Hand



Disclaimer

The investment strategy, approach and the structure of the strategy herein involves risk and there can be no assurance that specific objectives will be met under differing market conditions or cycles. The investment strategy and the composition of the portfolio as stated herein is only indicative in nature and is subject to change within the provisions of the disclosure document and client agreement without any prior notice to investors. Please refer to the disclosure document & client agreement for details and risk factors. Clients are requested to refer the DD before investing. There may be other factors that may be relevant for identification of a contrarian investing opportunity.

Portfolio Performance (As On Date : 31/10/2026)

DURATION	6 MONTHS	12 MONTHS	24 MONTHS	FY 26 - 27	Since Inception (10/11/23 to 31/10/26)
BUSINESS CYCLE	5.52%	4.65%	3.87%	21.77%	13.90%
NIFTY 50 TRI	-3.13%	-9.45%	-1.30%	4.12%	7.10%

NOTE :

- All Portfolio Returns are in TWRR(Annualised).
- Past performance of the portfolio does not indicate the future performance of any of the strategies.
- Returns are after fees and all expenses.
- Performance data provided above is not verified by any regulatory authority/SEBI

Risk attributes (As On Date : 31/10/2026)

VARIABLE	NIFTY 50 TRI	BUSINESS CYCLE
Standard Deviation	15.61%	20.26%
Beta	1.00	1.05
Sharpe	-1.02	-0.09
Treynor	-0.16	-0.02
Jensen's Alpha	0.00	12.50%

Note : Above Ratios are 1 year ratios calculated on annualised basis

Performance data provided herein is not verified by SEBI

Index Data Source: www.bseindia.com / Strategy performance mentioned above is the aggregate performance of all Clients in the Strategy using the Time Weighted Rate of Return (TWRR) methodology and the performance of an individual client may vary significantly from the above. Returns for one year or less are on absolute basis, while returns more than one year are on annualized basis. All the returns calculated above are after deduction of the applicable expenses. Please note that performance of your portfolio may vary from that of other clients and that generated by the Investment Approach across all clients because of 1) the timing of inflows and outflows of funds; and 2) differences in the portfolio composition because of restrictions and other constraints. Past performance may or may not be sustained in future and is no guarantee of future results, clients may note that the entity level performance of the Portfolio Manager is disclosed in the Disclosure Document and the same is available on the website of Portfolio Manager - www.ckredencewealth.com Valuations are of the aggregate portfolio under each strategy. Above details represent dated facts of the underlying portfolio companies depending on the varied prevailing market and economic conditions. The portfolio data and the statistical analysis mentioned above is of the oldest client of the Strategy. The portfolio of individual clients may vary significantly. The sectors)/stock(s) mentioned here do not constitute any recommendation and the strategy may or may not have any future positions in these stock(s)/Sectors). **Top 10 holdings (by weight) or all the stocks in the portfolio, whichever is less by number are disclosed. Client has an option to invest with us directly without availing the services of Distributors.