2. Bloom

Fund Manager
Ashwin Agarwal

Investment Objective
The Bloom strategy seeks to deliver superior long-term, risk-adjusted returns by investing in listed securities and mutual funds.

Description of Types of Securities
Listed Equities, ETFs, bonds, equity derivatives & mutual funds across asset classes.

Basis of selection of such types of securities as part of the investment approach
Investments will be made by a combination of top down and bottom-up approach. Top-down analysis to decide tactical asset allocation and the best sectors to invest in. Bottom-up approach is to find the securities that offer the best risk/return trade-off.

Allocation of portfolio across types of securities

Asset Class	Proportion of Net Assets – Minimum (%)	Proportion of Net Assets – Maximum (%)
Equity	0	100
Other investible securities	0	100

Derivatives can be used for hedging and portfolio balancing purposes as and when needed. The exposure to derivatives will not deviate from prescribed rules and prospective investors can specify when they don't want to allow use of derivatives in their portfolios.

Benchmark to compare performance
S&P BSE 500 TRI

Basis for choice of benchmark
Since the strategy aims to diversify equity holdings across market cap, sector, style & geography, the strategy will be benchmarked against the broad-based S&P BSE 500 TRI.

Indicative tenure or investment horizon
3+ Years

Use of Derivatives

Derivatives can be used for hedging and portfolio balancing purposes as and when needed. The exposure to derivatives will not deviate from prescribed rules and prospective investors can specify when they don't want to allow use of derivatives in their portfolios.

Strategy
Equity

Risks associated with the investment approach
The risks may affect portfolio performance even though the Portfolio Manager may take measures to mitigate the same.

Company risk: The performance of the investment approach will depend upon the business performance of the Portfolio Entity and its future prospects. Portfolio Manager's focus on business fundamentals through the detailed approach mentioned above will help the Portfolio Manager in mitigating these sector or company risks.

Market Risk: The Portfolio Manager endeavours to hedge part or all of the portfolio when warranted and invest in securities using sound analysis and research rather than trying to time the market.

Valuation risk: The Portfolio Manager will assess the Portfolio Entities from varied valuation methods and will consider various parameters in order to establish whether the valuations are reasonable while investing and reassessing the same from time to time.

Liquidity Risk: The Portfolio Manager will make a number of investments in small-cap and mid-cap companies where there may be an issue in market liquidity and hence the impact cost of buying or selling may be substantial.

Concentration Risk: The Portfolio Manager will endeavour to have a sufficiently diversified portfolio across stocks and sectors.

Other salient features, if any.
N.A.