

AIF Performance

— **February 2025** —

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- Process-driven investment approach
- Largest digital platform for AIFs
- Dynamic team led by experienced leadership.
- Trusted name with proven track record
- Commitment to eternal knowledge sharing
- Client-centric and customized wealth strategies
- Strategic partnerships based on thorough due diligence
- Technology-enhanced experience
- Robust compliance and governance

Our forte is AIFs, PMS and GIFT City Investment options available in India.

February 2025



Why Predictions Fail: A Simple Guide for Investors

Dear Valuable Investors,

As an investor, you've probably seen predictions about where the stock market is heading, which sectors will rise, and when the economy will boom or crash. These predictions are made by experts, analysts, and in some cases by advanced computer based algorithms. But more often than not, they turn out to be incorrect. So, why do so many predictions fail? And more importantly, how can you as an investor make better decisions, even when predictions go wrong?

I believe that understanding about why predictions fail can help you become a smarter investor. Let's break it down in simple terms, with easy-to-understand examples, to help you avoid common pitfalls and make better and more informed choices.

Why Predictions Are Often Wrong?

1. Predictions Can't Always Account for the Unknown

Experts use data and trends to make predictions about the future. While this can give us an idea of what might happen, it can't predict everything. Sometimes, unexpected things happen that throw all the predictions off track.

For example, no one could have predicted the massive impact of the COVID-19 pandemic. The pandemic caused huge disruptions to economies around the world, something no one expected. Even experts who predicted steady growth for the economy were wrong because they couldn't foresee the pandemic

The Mitigating Factor: Instead of relying solely on predictions, diversify your investments. This means spreading your money across different types of investments (stocks, bonds, gold, real estate etc.) so that you are not dependent on one outcome. This can protect you if something unexpected happens.

2. Human Behavior Is Unpredictable

Humans often make decisions based on emotions, most commonly fear or greed. For example, during a stock market crash, many investors panic and sell their stocks, even though it might not be the best decision. This emotional reaction can cause big swings in the market that make predictions go wrong.

Take the rise of tech stocks during the pandemic, for instance. As people worked from home, tech companies that provided software or cloud services saw their stock prices shoot up. This wasn't predicted by many, but it happened because of a change in how people worked and lived.

The Mitigating Factor: Try to stay calm during market ups and downs. Don't make decisions based on emotions. Stick to your long-term plan, and avoid panic-selling during market dips.

3. Unexpected Events Can Change Everything

Sometimes, major "Black Swan" events can shake up the entire market. These events are rare and can't be predicted. Think of events like the 2008's global financial crisis or the COVID-19 pandemic.

These types of events can change the economy quickly and throw predictions out the window.

The Mitigating Factor: No one can predict these events, so it's important to have a strategy that can withstand surprises. Diversification is key. By investing in different sectors and asset classes, you can protect yourself from big losses when something unexpected happens.

4. Too Much Information Can Be Overwhelming

Today, we have access to more information than ever before. With so many news sources, social media updates, and opinions, it can be hard to figure out which information is important. Often, people pay attention to the wrong signals like small stock price fluctuations or sensational headlines when they should focus on bigger trends.

For instance, you might read an article predicting a quick rise in the stock price of a popular tech company because it just released a new product. However, these short-term predictions might miss the bigger picture, like whether the company's long-term business model is sustainable.

The Mitigating Factor: Focus on the big picture. Instead of jumping on the latest news or trend, look for solid, long-term investment opportunities that align to your goals.

5. Change Is The Only Constant

The world is changing fast. New technologies, new business models, and new consumer habits are constantly disrupting traditional ways.

Because things are changing so quickly, predictions based on old data or assumptions don't always work.

For example, in recent years, electric cars have become more popular, and companies that make electric vehicles (EVs) have seen their stock prices rise. This change came quickly and disrupted the traditional car industry, and many investors didn't see it coming.

The Mitigating Factor: Stay open to change. Watch for trends that could disrupt industries and think about how they might affect your investments. Keeping an eye on innovation can give you an edge in spotting new opportunities.

All in all, the predictions can be helpful, but they shouldn't be the sole basis for your investment decisions. By understanding the limitations of predictions and focusing on long-term growth, diversification, and risk management, you can navigate market uncertainties with confidence.

Remember, the most successful investors are those who stay calm, think strategically, and adjust their strategies when needed. Instead of relying on predictions, focus on building a solid investment foundation that can withstand the ups and downs of the market.

At AIF & PMS Experts, we have decades of experience navigating market uncertainties and helping investors make informed decisions, regardless of unpredictable events. Our team understands the complexities of financial markets and employs strategies designed to withstand volatility, ensuring long-term growth and stability. Instead of relying on unreliable predictions, we focus on solid investment principles that stand the test of time. At instances where you seek expert guidance and a steady hand to help you through market fluctuations, reach out to us, we're here to help you every step of the way.

Thanks & Regards

Vikas Agrawal

Founder & CEO

AIF & PMS Experts India

February 2025

AMC& SCHEME NAME		INC.	STRATEGY PERFORMANCE								
			1 M	3 M	6 M	1 Y	2 Y	3 Y	5	10 Y	SI
Abakkus Diversified Alpha Fund	Long Only	Dec-2022	-8.1%	-7.0%	-8.0%	13.3%	26.9%	NA	NA	NA	24.8%
Abakkus Emerging Opportunities Fund 1	Long Only	Jun-2019	-9.6%	-10.3%	-1.4%	11.5%	31.4%	18.5%	34.3%	NA	33.8%
Abakkus Growth Fund 1	Long Only	Jul-2018	-8.9%	-9.6%	-6.7%	12.4%	24.8%	12.9%	24.2%	NA	20.5%
Abakkus Growth Fund 2	Long Only	Nov-2021	-9.0%	-10.6%	-10.8%	6.2%	22.8%	18.4%	19.1%	NA	75.4%
AbakkusDiversified Alpha Fund- 2	Long Only	Nov-2023	-6.3	-7.4	-6.5%	14.1%	NA	NA	NA	NA	19.8%
Accuracap Alphagen Next Fund	Long Only	May-2018	-9.1%	-8.00%	-8.30%	5.00%	17.9%	7.70%	12.60%	NA	11.70%
Alta Cura Absolute Return	Long Short	Oct-2021	1.15%	3.08%	5.75%	13.83%	14.70%	15.22%	NA	NA	14.92%
Alta Cura AI Maximus Fund	Long Short	Mar-2024	-1.50%	-2.71%	-4.04%	NA	NA	NA	NA	NA	10.61%
Ambit 365 Long Short AIF	Long Only	Oct-2023	-2.99%	-2.72%	-6.29%	1.50%	NA	NA	NA	NA	6.12%
Ampersand Growth Opportunities Fund Scheme - I	Long Only	Sep-2017	-14.3%	-14.6%	-12.4%	19.3%	40.2%	25.1%	27.7%	NA	21.6%
ASK Absolute Return Fund	Long Short	Jan-2024	0.51%	3.78%	7.94%	18.62%	NA	NA	NA	NA	18.62%
Bay Capital India Leaders Fund	Long Only	Jan-2023	-3.92%	-1.71%	-0.53%	14.55%	NA	NA	NA	NA	18.49%
Carnelian Capital Compounder Fund-1	Long Only	May-2019	-5.1%	-3.2%	-0.1%	21.5%	36.2%	22.0%	21.4%	NA	22.9%
Carnelian india Amritkaal fund	Long Only	Aug-2024	-5.2%	-5.8%	-5.7%	NA	NA	NA	NA	NA	9.5%
Carnelian Structural Shift fund	Long Only	Apr-2022	-10.5%	-2.8%	4.2%	25.2%	41.4%	NA	NA	NA	32.8%
First Water Capital Fund	Long Only	Aug-2020	-6.15%	-6.02%	-12.78%	2.60%	40.03%	28.53%	NA	NA	36.98%
First Water Capital Fund - II	Long Only	Apr-2024	-5.05%	-3.89%	-8.58%	4.07%	NA	NA	NA	NA	30.78%
I Wealth Fund	Long Only	Jun-2018	-1.29%	-12.44%	-10.69%	9.90%	29.99%	19.14%	25.49%	NA	19.76%
InCred Dynamic Equity Asymmetric Returns Fund	Long Only	Jul-2024	-1.1%	-2.2%	-5.50%	NA	NA	NA	NA	NA	-0.70%
Incred Emerging Business Fund	Long Only	Mar-2022	-1.7%	-7.4%	-2.8%	17.7%	27.4%	NA	NA	NA	21.4%
InCred Liquid Alternative Fund - I	Long Only	Apr-2023	0.38%	3.18%	5.90%	12.01%	NA	NA	NA	NA	12.69%
ITI Long Short Equity Fund	Long Short - Equity Plus	Apr-2018	-0.79%	1.09%	0.94%	15.89%	19.33%	13.84%	14.84%	NA	14.64%
MNCL Capital Compounder Fund 1	Long Only	Aug-2022	-7.8%	-5.7%	-7.1%	6.7%	22.4%	NA	NA	NA	19.4%

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MNCL Capital Compounder Fund 2	Long Only	Aug-2024	-4.60%	0.00%	3.20%	NA	NA	NA	NA	NA	9.70%
Motilal Oswal Growth Anchors Plus Fund	Long Only	Jul-2024	5.2%	3.9%	NA	NA	NA	NA	NA	NA	16.6%
Motilal Oswal Growth Anchors Fund	Long Only	Feb-2023	5.1%	3.8%	18.8%	48.2%	NA	NA	NA	NA	51.0%
Motilal Oswal Growth Anchors Fund Series IV	Long Only	Aug-2024	4.6%	2.4%	NA	NA	NA	NA	NA	NA	11.8%
Motilal Oswal Founders Fund OE	Long Only	Nov-2024	3.3%	NA	NA	NA	NA	NA	NA	NA	7.6%
Motilal Oswal Next Trillion Dollar Opportunity Fund OE	Long Only	Feb-2022	-0.2%	-4.8%	6.1%	23.4%	27.3%	NA	NA	NA	16.6%
Motilal Oswal Value Migration Fund OE	Long Only	Sep-2020	2.1%	4.0%	17.3%	48.5%	44.9%	29.6%	NA	NA	28.4%
Motilal Oswal Long Short Fund OE	Long Only	Jun-2024	0.7%	-10.6%	-5.6%	NA	NA	NA	NA	NA	-1.4%
Motilal Oswal Hedged Multifactor Equity Strategy OE	Long Only	Jun-2024	0.7%	-8.8%	-3.7%	18.2%	32.2%	NA	NA	NA	19.8%
Motilal Oswal Alternative Investment (IFSC) Trust OE	Long Only	Jun-2024	2.9%	0.6%	14.0%	NA	NA	NA	NA	NA	16.4%
Motilal Oswal Select Opportunities Fund Series 4	Long Only	Jun-2024	5.4%	7.8%	21.9%	NA	NA	NA	NA	NA	43.7%
Motilal Oswal Growth Anchors Fund Series 3	Long Only	Feb-2024	5.2%	4.2%	18.5%	NA	NA	NA	NA	NA	38.8%
Motilal Oswal Growth Anchors Fund Series 2	Long Only	Aug-2023	5.0%	7.3%	21.2%	46.9%	NA	NA	NA	NA	54.9%
Motilal Oswal India Excellence Fund	Long Only	Jul-2021	2.4%	1.8%	14.7%	40.1%	45.6%	18.1%	NA	NA	16.1%
Motilal Oswal India Excellence Fund - Series II	Long Only	May-2022	2.9%	2.3%	14.7%	38.8%	44.2%	NA	NA	NA	31.5%
Motilal Oswal Vision 2030 Fund	Long Only	May-2022	0.1%	1.4%	11.0%	26.8%	32.1%	NA	NA	NA	23.6%
Northern Arc Money Market Alpha Fund	Long Only	Jan-2023	9.59%	9.57%	9.66%	9.95%	9.90%	9.69%	9.44%	NA	9.54%
Nuvama Enhanced Dynamic Growth Equity [EDGE] Fund	Long Short - Equity Plus	Apr-2021	-2.1%	-3.7%	-4.1%	18.5%	25.1%	21.5%	NA	NA	22.2%
Nuvama Multi Asset Strategy Return Fund	Long Only	May-2024	-0.5%	1.9%	4.8%	NA	NA	NA	NA	NA	8.5%
Prudent ACE Fund	Long Only	Dec-2022	-9.1%	-3.7%	-7.1%	8.2%	44.7%	NA	NA	NA	43.6%
Sage One-Flagship Growth 2 Fund	Long Only	Aug-2021	-8.6%	-7.5%	-7.9%	12.4%	35.6%	18.2%	NA	NA	16.9%
Sundaram Opportunities Series-ACORN	Long Only	Feb-2020	-6.5%	-3.6%	1.0%	18.8%	24.1%	12.4%	NA	NA	19.6%
Sundaram Opportunities Series-ATLAS	Long Only	May-2022	-5.2%	0.7%	4.9%	27.9%	26.1%	NA	NA	NA	19.5%
Value quest Fastercap Fund	Long Only	Sep-2024	-6.20%	2.10%	NA	NA	NA	NA	NA	NA	10.30%

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Northern Arc Money Market Alpha Fund	Long Only	Jan-2023	9.59%	9.57%	9.66%	9.95%	9.90%	9.69%	9.44%	NA	9.54%
Nuvama Enhanced Dynamic Growth Equity [EDGE] Fund	Long Short – Equity Plus	Apr-2021	-2.1%	-3.7%	-4.1%	18.5%	25.1%	21.5%	NA	NA	22.2%
Nuvama Multi Asset Strategy Return Fund	Long Only	May-2024	-0.5%	1.9%	4.8%	NA	NA	NA	NA	NA	8.5%
Prudent ACE Fund	Long Only	Dec-2022	-9.1%	-3.7%	-7.1%	8.2%	44.7%	NA	NA	NA	43.6%
Sage One–Flagship Growth 2 Fund	Long Only	Aug-2021	-8.6%	-7.5%	-7.9%	12.4%	35.6%	18.2%	NA	NA	16.9%
Sundaram Opportunities Series-ACORN	Long Only	Feb-2020	-6.5%	-3.6%	1.0%	18.8%	24.1%	12.4%	NA	NA	19.6%
Sundaram Opportunities Series-ATLAS	Long Only	May-2022	-5.2%	0.7%	4.9%	27.9%	26.1%	NA	NA	NA	19.5%
Value quest Fastercap Fund	Long Only	Sep-2024	-6.20%	2.10%	NA	NA	NA	NA	NA	NA	10.30%

Benchmark	PERFORMANCE								
	1 M	3 M	6 M	1 Y	2 Y	3 Y	5 Y	10 Y	SI
BSE 200	-2.4%	-4.1%	-7.9%	9.2%	18.7%	12.4%	16.2%	NA	13.2%
BSE 500	-3.5%	-5.0%	-8.6%	8.5%	19.5%	12.7%	16.8%	NA	15.0%
Crisil Liquid Fund Index	6.99%	6.95%	7.03%	7.31%	7.26%	6.62%	5.57%	NA	5.76%

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