PORTFOLIO MANAGEMENT SERVICES



CONCEPT WEALTH+

CONCEPT INVESTWELL PRIVATE LIMITED

ABOUT CONCEPT

CONCEPT WEALTH+

- We are a boutique wealth management company.
- We have a long rich experience of more than 30 years. In our earlier version, we had memberships of BSE, NSE, MCX and DP of CDSL.
- We are focused on Fund Management and Investment Advisory Services.
- We have been in the field of Fund Management since 2009.
- We have right kind of team for Research, Administration, Compliance and Sales.
- We have good office set ups with the finest infrastructure at Surat and Mumbai.
- We were awarded 2nd best performance for our Legend Plan in 2021 by PMS Bazaar .
- We are managing wealth for about 1500+ families for their investment needs.

VISION
MISSION

CONCEPT WEALTH+

OUR VISION IS

To meet the needs of Investors in planning and managing their investment 'well' in Indian capital market.

OUR MISSION IS

"To build the finest investment services company with the focus on'-

- Fund Management.
- Investment Advisory.
- Comprehensive services to Foreign Investors.
- Building the finest team.

OUR OBJECTIVE IS

To focus on Investors, understand them well, advise them properly and help them in creation of wealth.

OUR CORE VALUES ARE

- High client orientation
- Finest value addition.

ATTAIN EXCELLENCE

Creating Pull Effects by 3E - Exceeding Expectations of customers with Excellence.

CORE PHILOSOPHY

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CONCEPT's Objective is to focus on Investors, understand them well, advise them properly and help them in creation of wealth.

Clients seek more than just information—they require valuable insights that empower them to make informed decisions. CONCEPT is committed to delivering information enriched with meaningful value to support them in making the right choices."

CONCEPT has always acted in the best interest of the Clients. CONCEPT has never advocated any investment simply for its commercial benefits.

These two qualities of 'Value Addition' and 'Client Orientation' distinguishes CONCEPT from other Investment Services companies.

CONCEPT WEALTH PLUS

Portfolio Management Services.

- PMS is a wealth management service for High-Net-Worth Investors.
- Clients assign us funds that we manage under different plans. Investments are done as per the objective of the plan. We take a bottom-up, process driven, disciplined approach in selection of stocks.
- We have a team of Fund Manager and Research Analysts with the requisite qualification and experience.

This PMS Service May Not For You, If

- You want quick returns on your investment.
- You want a guaranteed return.
- Your investment horizon is less than 3 years.
- You watch your returns EVERY DAY/Frequently.
- You always expect returns to be better than other PMS

We make investment in quality stocks and allow time for compounding, to create wealth in the long run.

CONCEPT WEALTH PLUS
We have 4 plans

CONCEPT WEALTH+

LEGEND FLEXI
(Flexi-Cap)

Buy and hold quality stocks. This plan is now Flexicap implying selection of company from large, mid or small cap.

EFFICIO
(Permutation of ETFs)

This plan is centred around Multicap multi asset class approach of diversifying risks and optimizing returns. This objective is achieved through investing in low-cost ETFs.

AI DYNAMIC
(Large & Mid-Cap)

Combination of Human Intelligence, Artificial Intelligence and Quant to devise a portfolio that adjusts dynamically to short-to-mid term market trends.

SYMPHONY
(Multi-Manager)

Investment in MFs and SIFs from top-rated managers across Asset Classes and Market Cap, that show consistency in investment philosophy and investment returns.

LEGEND FLEXICAP
(Flexi-Cap Portfolio)

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STRATEGY

- Invests across the Market Capitalisation Spectrum i.e. Large-Cap, Mid-Cap and Small-Cap Stocks
- Buy and hold quality Stocks
- Emphasis on High Return on Capital Employed, Free Cash Flow and Corporate Governance
- Well Diversified portfolio with 28-30 stocks
- Benchmark - BSE 500 TRI

LEGEND FLEXICAP Plan looks for consistent performing businesses. It is suitable for investors who don't want to take significant risk and are looking for less volatility.

EFFICIO
(A systematic active approach with ETFs)

CONCEPT WEALTH+

STRATEGY

- EFFICIO is a rule-based investment strategy.
- No human bias - There is no selection of Stock or Active Fund Manager.
- Use of combination of Low-Cost ETFs.
- Active allocation to Market Cap Segments – Large, Medium, and Small.
- Active allocation to Asset Classes – Debt, Equity, Precious Metal, Foreign Indices etc.
- Smart Rebalancing using inhouse time tested tools.

THE EFFICIO PLAN is centred on Multicap, multi asset class approach, strategically diversifying risks and optimizing returns. By allocating funds across ETFs with a specialized expertise, it leverages diverse investment perspectives to enhance portfolio performance.

EFFICIO
(Efficient, Low-cost & Systematic)

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Strategic Asset Allocation vs Stock Picking

AI DYNAMIC
(Large & Mid-Cap Portfolio)

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STRATEGY

- Fundamental Filtration of the BSE 200
- Trend identification by AI and Optimal Risk adjusted Portfolio creation using Quant model
- Portfolio review by the Fund Manager before execution.
- Regular review & Monitoring of prices and news (specially bad news)
- Re-run the same process after 2 to 3 months from scratch

AI DYNAMIC looks to chase Momentum and pick up stocks that have scope of doing well in near term future.

AI DYNAMIC
(Large & Mid-Cap Portfolio)

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1.Fundamental Layer

INPUT

- Initial List (BSE 200)
- Shortlist based on Fundamental Factors (D/E, ROCE, FCF etc)
- Exposure Limits (Sector, Industry, and Stock level)

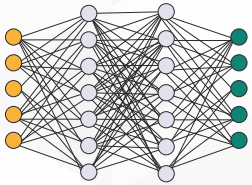
OUTPUT

Proprietary Greatness Score for each shortlisted stock + Final Exposure Limits

2. Advanced Algorithms Layer / Artificial Neural Network

INPUT

- Global Markets
- Inflation
- Currency Moves
- Commodity Prices
- Bond Market Yields
- And many more...



Input Layer Hidden Layer Output Layer

OUTPUT

Hidden Patterns, Predictive Forecast of the Primary Market with Probability Distribution of outcomes.



SYMPHONY
(Multi-Manager)

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THE SYMPHONY PLAN is centered on a multi-manager investment approach, strategically diversifying risk and optimizing returns. By allocating funds across asset managers with specialized expertise, it leverages diverse investment perspectives to enhance portfolio performance.

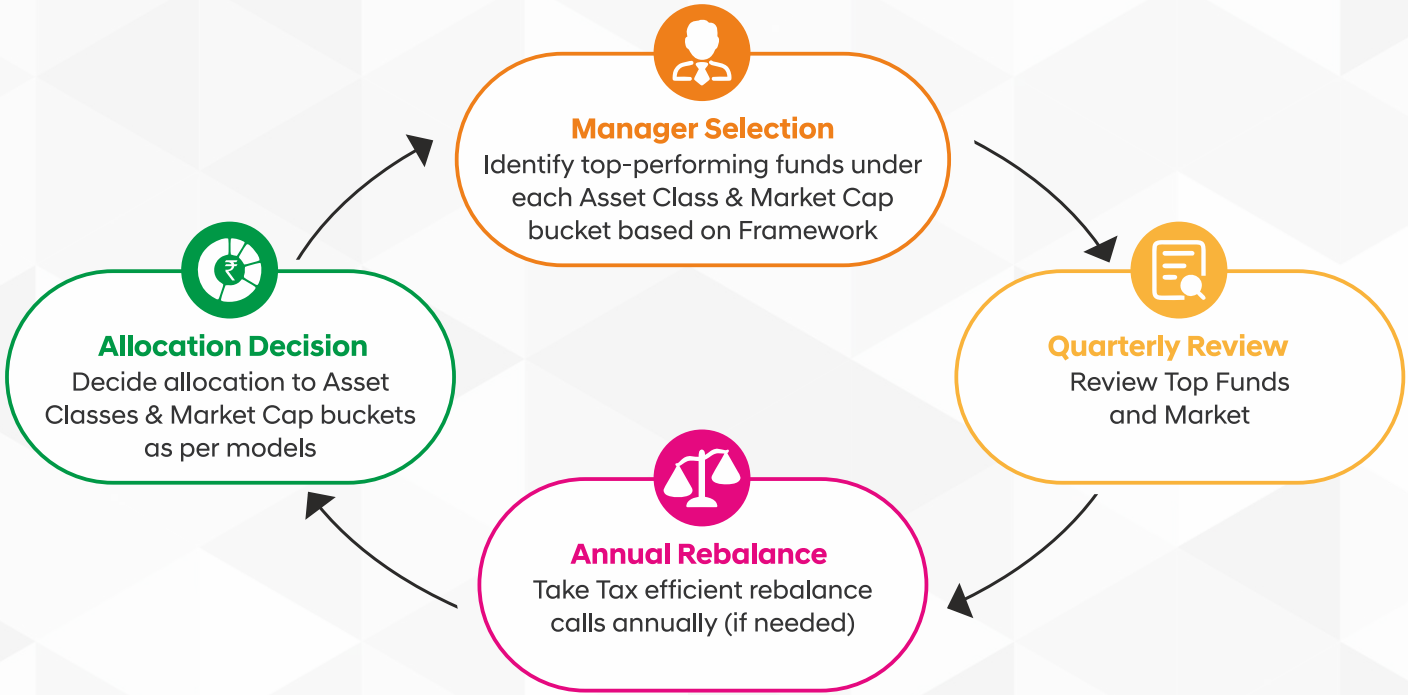
STRATEGY

- Investment in MFs and SIFs from top-rated managers
- Investment across Asset Classes - Equity, Global Equity, Debt, Precious Metals, and across Market Capitalizations
- Strategy diversification gives consistency in returns
- Manager diversification reduces risks and protects downside
- Highly Customizable based on Investor preference, time-horizon and risk appetite

SYMPHONY Based on the meeting with client, strategy option would be selected based on the risk profile of a client. This approach allows hyper-personalization based on client needs and risk profile.

OUR METHODOLOGY

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Why this Investment Approach Works

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Access to the best managers for each asset class & investment style



Agile approach ensures better risk-reward compared to traditional buy-hold



Cost Efficiency



Structured and timely review & rebalance of entire portfolio.



Ease of Oversight

RESEARCH PROCESS:

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IDEA GENERATION

- Quarterly Earnings Screening
- Corporate Announcements & Filings
- Industry Tailwinds & Policy Moves
- Global Macro Trends & Local Sentiment

BUSINESS UNDERSTANDING

- Business Model and Unit Economics
- Moat, Leadership, and Pricing Power
- Competitive Intensity
- Management Track Record and Corporate Governance

DECODING THE NUMBERS

- Financial Statement and Ratio Analysis
- Free Cash Flow generation
- Peer Benchmarking & Relative Valuation
- Forensic Analysis and Credit Rating Evaluation

COLLECTIVE DECISION MAKING

- Idea Presentation with Team
- Idea Discussion and Evaluation
- Scenario Analysis & Risk Assessment
- Making Investment Decision

TRACKING COMPANIES

- Quarterly Result & Commentary Analysis
- Continuous Thesis Revalidation
- Comparison with Competition
- Tracking of KPIs & Red Flags

EXIT STRATEGY

- Valuation vs Opportunity Size
- Better Risk-Reward Opportunity
- Capital Misallocation
- Unfavourable Industry Dynamics
- Adverse Regulatory or Macro Events

KEY PERSONS
propelling FUND MANAGEMENT.

CONCEPT WEALTH+



HEMANT DESAI
Chairman

Hemant Desai is a Chairman of the Company. He is MBA (Finance) with rich experience of 50+ years. He had founded CONCEPT in 1995 and has been carrying on with the enhanced focus on Fund Management and Investment Advisory services. He is a visionary and is leading the company from the front.



SIDDHARTH MANDALAYWALA
Fund Manager

Siddharth Mandalaywala is MBA (Finance) and has experience of 19+ years in Capital Market. He has been managing PMS Plans LEGEND and MARVEL for more than 15 years. He is thorough in his approach and very passionate. LEGEND plan managed by him was given the 2nd best performance award by PMS Bazaar for 2020-21.

CONCEPT INVESTWELL WEALTH+

DISCLAIMER:

Investing in securities involves certain risks and considerations associated with making investments in securities. Investment in securities market are subject to market risks. Read all the related documents carefully before investing. The value of the portfolio investments may be affected generally by factors affecting financial markets, such as price and volume, volatility in interest rates, currency exchange rates, changes in regulatory and administrative policies of the Government or any other appropriate authority (including tax laws) or other political and economic developments. Consequently, there can be no assurance that the objective of the Plan Investment approach would be achieved. Clients under Portfolio Management Services are not being offered any guaranteed/assured returns. The value of the portfolios may fluctuate and can go up or down. Prospective investors are advised to carefully review the Client Agreement and Disclosure Document, and other related documents carefully and in their entirety and consult their legal, tax and financial advisors to determine possible legal, tax and financial or any other consequences of investing under this Portfolio, before making an investment decision. The Stock(s)/Sector(s) mentioned in this material do not constitute any recommendation of the same and the portfolios may or may not have any future positions in these Stock(s)/Sector(s). All data/information used in the preparation of this material is dated and may or may not be relevant at any time after the issuance of this material. Concept Investwell Pvt. Ltd. takes no responsibility for updating any data/information in this material from time to time. The recipient of this material is solely responsible for any action decision taken based on this material. The information contained herein are meant solely for the benefit of the addressee and shall not be altered in any way, transmitted to, copied or distributed, in part or in whole, to any other person or to the media or reproduced in any form, without prior written consent of Concept Investwell Pvt. Ltd. The information contained herein should not be construed as a forecast or a promise. Past performance of the Portfolio Manager may not be indicative of the performance in the future. Individual returns of Clients for a particular Plan Investment approach may vary significantly from the data on performance of the portfolios as may be depicted by the Portfolio Manager from time to time. This is due to factors such as timing of entry and exit, timing of additional flows and redemptions, individual client mandates, and such parameters, which may have a bearing on individual portfolio performance. No claims may be made or entertained for any variances between the performance depictions and individual portfolio performance. Concept Investwell Pvt. Ltd. is registered with SEBI as a Portfolio Manager vide registration number INP000006323.

Investing is simple but not easy. It's an Art as well as Science. It requires compiling options, evaluate them, select suitable options and monitoring. It requires suitable time, attention and expertise.

Why one should not assign this to professional fund manager? Professional Fund Manager has full time Fund Manager, good Research Team and systems in place.

Portfolio Management Service PMS is the most suitable option for High Net Worth Investors.

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COME, JOIN CONCEPT
AND PROSPER THROUGH US.

CONCEPT INVESTWELL PRIVATE LIMITED

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CIN No. U67200GJ201PTC100065

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