Turtlewealth®

beyond profits...

Invest in India's

Turnaround Businesses

with

Turtle's Advanced Quantitative PMS

Where Investment decisions are driven by Data & Processes, not by Intuition & Judgements.

SEBI Reg No.: INP000006758

turtlewealth.in

Shell to Success: The Story Behind Turtle Wealth

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VISION
2035

1. We are India's **Leading & Most Trusted** Brand In **WEALTH MANAGEMENT**
2. **10** YEARS x **10** WEALTH x **10** GROWTH
3. We have **1Billion+$AUM** With Innovative Investment Products
4. We have the **Best Workplace** In the Wealth Management Industry
5. We Are Adding Value to **Humanity**

WHY NAME TURTLE

*"We are Turtle, not Tortoise, we have **Agility** with **Longevity** and **Inheritance** of Wealth and Prosperity."*

Milestone
Of 10+ Year

AUM
INR 600+ Cr.

Client
Manage 231+

Our Founders

CREATOR

GOD
Chief Result Officer

MAVERICK

ROHAN MEHTA
CEO & Fund Manager

MBA + 20 Years of Experience in Investing & Wealth Creation

VERSATILE

VIBHATI ARYA GANDHI
Chief Operating Officer

MBA (Finance) + 15 Years of Experience in Equity Operations.

THRIVING

HARDIK GANDHI
Chief Investment Officer

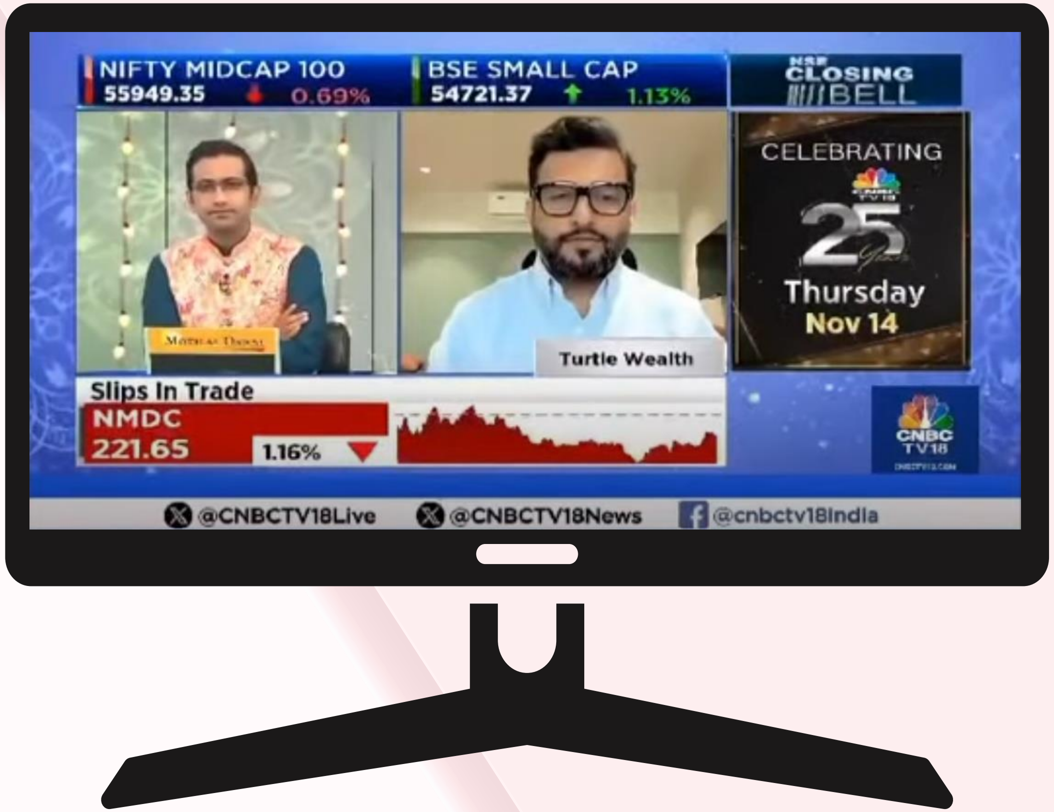
MBA (Finance) + 15 Years of Experience in Equity Market.

Portfolio Manager Profile

- MBA with **20 Years** of experience in Equity Markets
- Proficient in **Quant Investing**, generated more than **21%** CAGR Returns
- Author of **212° The Complete Trader**
- Managing more than **600+ Cr. Funds**
- Passionate for: Spirituality, Stocks, Squash & **Vision Boards**

ROHAN MEHTA

CEO & Portfolio Manager of Turtle Wealth



Feature In:

moneycontrol | The Economic Times | Financial Express | CNBC TV18

Research Team

Kajal Jain
Sr. Research Associate

Qualification: MBA Finance, Cleared CFA (USA) Level I
Total Work Experience: 3 Years +

Kirti Golicha
Research Analyst

Qualification: BBA, MBA (Finance)
Total Work Experience: 3 Years +

Harshraj Jadeja
Quant Research Analyst

Qualification: Cleared CFA (USA) Level II
Total Work Experience: 6 Years +

Jemish Naliyapara
Quant Strategist

Qualification: M.Sc. Physics
Total Work Experience 1 Years +

Bhumika Agarwal
Jr. Research Analyst

Qualification: B.Sc. Finance
Total Work Experience: 1 Years +

CA Vidhi Gupta
Jr. Research Analyst

Qualification: B.Com CA
Total Work Experience: 2 Years +

Our Achievements

TOP 10 PERFORMERS - 1 YEAR (AS ON NOV 30, 2024)

AMC	INVESTMENT APPROACH	CATEGORY	RETURNS (%)
InCred Asset Management	Incred Focused Healthcare Portfolio	Thematic	70.58%
Stallion Asset	Core Fund	Multi Cap	70.47%
Wallfort PMS and Advisory Services	Diversified Fund	Small & Mid Cap	65.84%
Investsavvy Portfolio Management	Alpha Fund	Flexi Cap	58.99%
Green Portfolio	The Impact ESG Fund	Thematic	55.80%
InCred Asset Management	Healthcare Portfolio	Thematic	55.20%
Green Lantern Capital	Growth Fund	Small & Mid Cap	54.73%
Valcreate Investment Managers	IME Digital Disruption	Thematic	54.70%
Turtle Wealth Management	Profit Mantra	Flexi Cap	54.63%
Quest Investment Advisors	Multi	Multi Cap	52.68%

Source: PMS Bazaa

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When to Consider PMS in Your Investing Journey ?

01 SAFETY

- FD/PPF/NSC
- Insurance
  - Life
  - Health
  - Accidental

02 NEED

- MF - SIP
- ETF
- Gold/Sliver

03 WANTS

- PMS (Portfolio Management Services)
- Direct Equity Investment

04 DESIRES

- AIF (Alternative Investment Funds)
- Startup
- Unlisted Securities

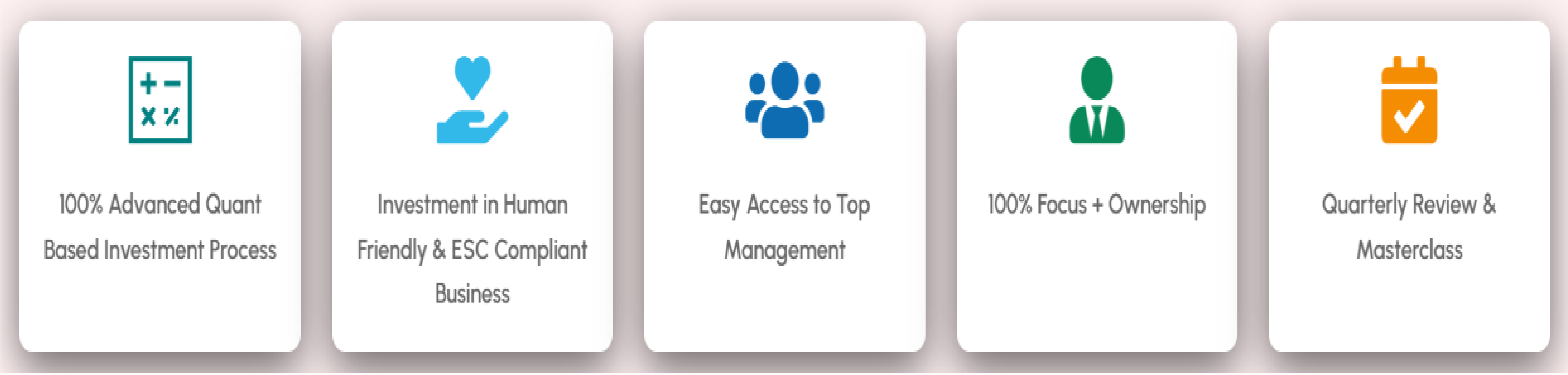
05 LUXURY

- Cryptocurrencies
- Art Pieces
- Luxury Watches

PMS positioned at the Third stage, is an ideal for high-net-worth investors seeking a customized investing experience with close insight into their portfolio, offering the perfect balance of risk and returns while bridging the gap between mutual funds and high-risk alternatives.

USP Of Turtle Wealth

At Turtle, our Core Purpose is to create Long Lasting Wealth in the most Strategic way with the highest level of Probity, Discipline, and Transparency



Core Purpose:

To generate Alpha through a Quantitative Investment approach, ensuring that every decision is data-driven and without any human biases.

Investment Process

Selection → Allocation → Revision

Type of Investors

There are 2 Types of Investors in Market

Story & Intuition

Data & Logic

Turtle Wealth PMS is for the one who believes in 'Data & Logic'

Selection & Research

Stock Selection Process

Step-by-Step blueprint to generate Alpha, ensuring that every decision is data-driven without any human biases.

- All Time High Price
- All Time High Profits
- All Time High Outperformance
- Turnaround Story
- Pre-Decided Exit

Selection & Research

Key Trigger For Turnaround Businesses

Investment Opportunities in Revival Stories.

- Management / Financial Restructuring
- Strategic Mergers or Acquisitions
- Diversification into New Business Lines
- Shift in Sectorial Demand
- Regulatory and Policy Support

Turtle's Stock Selection Process – AUTO COMPANY

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STEP 1:
ALL Time High Stock after a long Consolidation

Finance Company	Net Profit
Mar-16	3,148
Mar-17	3,698
Mar-18	7,510
Mar-19	5,315
Mar-20	127
Mar-21	1,812
Mar-22	6,577
Mar-23	10,282
Mar-24	11,269
TTM	13,009

STEP 2:
ALL Time High Profit

STEP - 3
Outperformance To BSE500

- **Shift in Sectorial Demand:** The **shift in demand for electric vehicles** has driven the company to introduce innovative **SUV and commercial vehicles**, positioning it to capture a larger share of the market.
- **Strategic Partnership:** The company has entered into a **strategic partnership with UK-based Arrival** to co-develop cutting-edge electric commercial vehicles, enhancing its competitive position in the market.
- **Management Restructuring:** In 2021, Dr. Anish Shah was appointed as the Managing Director and Chief Executive Officer of Mahindra & Mahindra Ltd., marking him as the first non-family member to lead the company.

STEP 4:
Turnaround Story (Examples)

Turtle's Stock Selection Process – UTILITIES COMPANY

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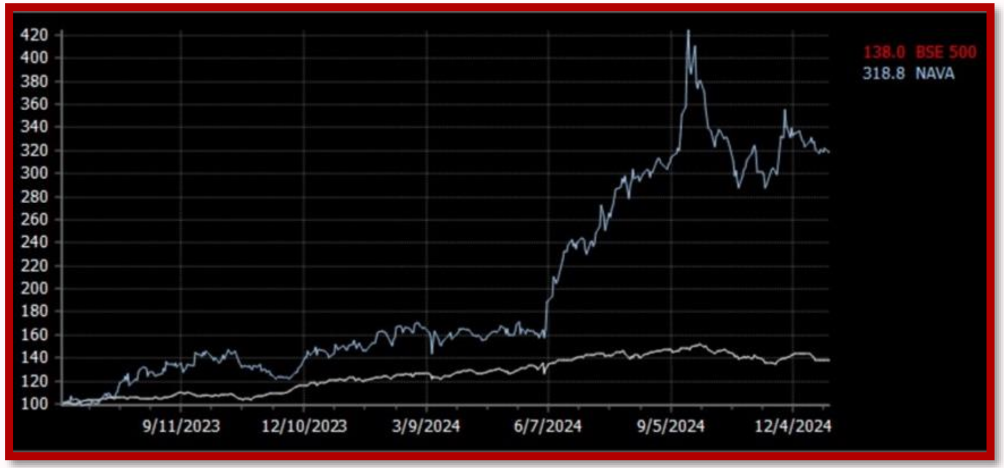
STEP 1:
ALL Time High Stock after a long Consolidation

Finance Company	Net Profit
Mar-16	284
Mar-17	87
Mar-18	238
Mar-19	276
Mar-20	395
Mar-21	423
Mar-22	518
Mar-23	1,222
Mar-24	1,256
TTM	1,498

STEP 2:
ALL Time High Profit

STEP - 3
Outperformance To BSE500

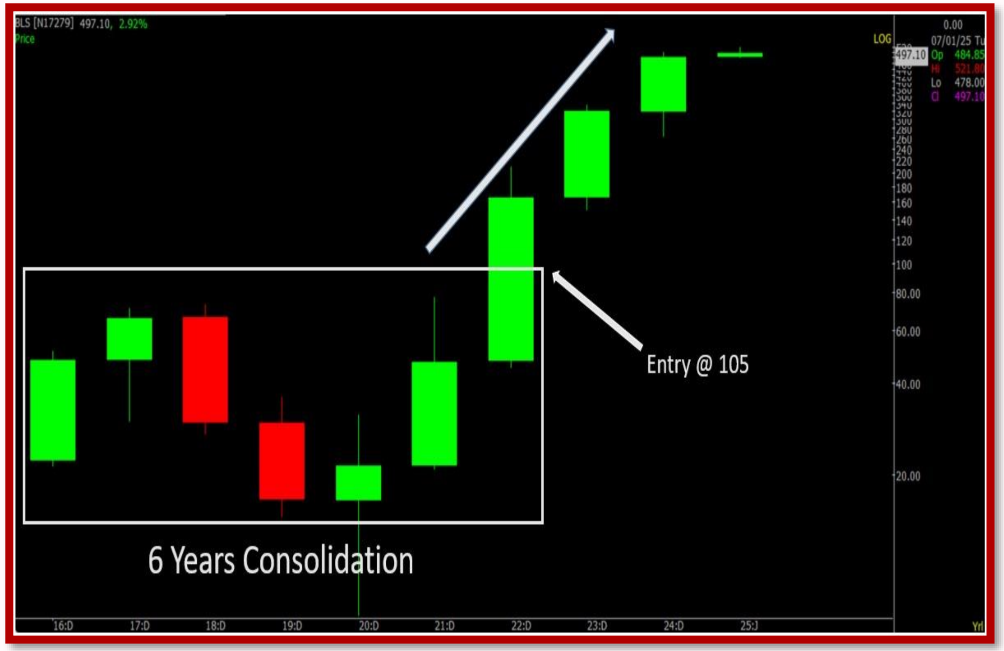


- **Diversification:** The company pursued **diversification** by allocating 275 hectares for **avocado cultivation, capitalizing on market demand.**
- **Strategic Acquisition: Maamba Collieries Limited (NBVL's 65% Subsidiary) runs Zambia's largest coal mine**, supplying high-grade coal to major clients like Lafarge and Dangote.

STEP 4:
Turnaround Story (Examples)

Turtle's Stock Selection Process – CONSUMER SERVICE COMPANY

STEP 1:
ALL Time High Stock after a long Consolidation



Finance Company	Net Profit
Mar-16	31
Mar-17	50
Mar-18	97
Mar-19	75
Mar-20	77
Mar-21	50
Mar-22	111
Mar-23	203
Mar-24	313
TTM	439

STEP 2:
ALL Time High Profit

STEP - 3
Outperformance To BSE500

- **Strategic Acquisition:** 88.26% equity in Zero Mass Private Limited, expanding into the Business Correspondence segment to diversify and boost revenue streams.
- **Financial Restructuring**: The **company focus shifted to citizen-billed contracts where payments are made directly by citizens**, rather than relying on government payments.

STEP 4:
Turnaround Story (Examples)

Allocation & Risk Management

Quantitative Allocation Process

A Robust Risk Management System which is the Unique in the World of Investment

- Risk per Stock = Max of 1.2% of Invested Value
- Deciding Exit before we enter
- No Model Allocation Approach
- Allocation based on the Risk Approach, is purely dynamic
- Re allocation of stock is also based on Quants

Turtle Risk Management Framework for Allocation

CLIENT CODE	001	%	Per stock RISK	Total Portfolio
INVESTMENT	**₹ 1,00,00,000.00**	**100**	**₹ 1.20**	**₹ 18,00,000.00**
INVESTED	**₹ 70,10,228.75**	**70.10**		
CASH	**₹ 29,89,771.25**	**29.90**		
RISK	**₹ 18,00,000.00**	**18.00**		

RISK	INVEST	RISK _INR
18.00	**₹ 70,10,228.75**	**₹ 18,00,000.00**

DATE	SCRIPT	SYSTEM	RISK	ENTRY	EXIT	QUANTITY	RISK%	INV_VALUE	WEIGHTS
08-05-2024	Stock 1	PPP	₹ 1,20,000.00	9923.40	7000.00	41	29.46	₹ 4,07,336.66	4.07%
08-05-2024	Stock 2	PPP	₹ 1,20,000.00	350.90	250.00	1189	28.75	₹ 4,17,324.08	4.17%
08-05-2024	Stock 3	PPP	₹ 1,20,000.00	1482.65	1200.00	425	19.06	₹ 6,29,464.00	6.29%
08-05-2024	Stock 4	PPP	₹ 1,20,000.00	542.30	300.00	495	44.68	₹ 2,68,576.15	2.69%
08-05-2024	Stock 5	PPP	₹ 1,20,000.00	4302.65	2300.00	60	46.54	₹ 2,57,817.39	2.58%
08-05-2024	Stock 6	PPP	₹ 1,20,000.00	564.40	400.00	730	29.13	₹ 4,11,970.80	4.12%
08-05-2024	Stock 7	PPP	₹ 1,20,000.00	816.20	500.00	380	38.74	₹ 3,09,753.32	3.10%
08-05-2024	Stock 8	PPP	₹ 1,20,000.00	3703.65	3000.00	171	19.00	₹ 6,31,617.99	6.32%
08-05-2024	Stock 9	PPP	₹ 1,20,000.00	2861.70	1600.00	95	44.09	₹ 2,72,175.64	2.72%
08-05-2024	Stock 10	PPP	₹ 1,20,000.00	12846.85	10000.00	42	22.16	₹ 5,41,518.52	5.42%
08-05-2024	Stock 11	PPP	₹ 1,20,000.00	323.05	250.00	1643	22.61	₹ 5,30,677.62	5.31%
08-05-2024	Stock 12	PPP	₹ 1,20,000.00	503.45	400.00	1159	20.56	₹ 5,83,544.18	5.84%
08-05-2024	Stock 13	PPP	₹ 1,20,000.00	321.45	250.00	1679	22.23	₹ 5,39,874.04	5.40%
08-05-2024	Stock 14	PPP	₹ 1,20,000.00	843.90	700.00	834	17.05	₹ 7,03,738.71	7.04%
08-05-2024	Stock 15	PPP	₹ 1,20,000.00	86.58	66.00	5831	23.77	₹ 5,04,839.65	5.05%

Turtle Revision Process

SCORES	ACTION	CRITERIA
3	HOLD	**Meet All of the following criteria** ➢ ATH Profit ➢ Outperformance relative to BSE 500 ➢ Stock Above Turtle Exit Price.
2	REVIEW	**Meet any 2 of the following criteria** ➢ ATH Profit ➢ Outperformance relative to BSE 500 ➢ Stock Above Turtle Exit Price
1	REPLACE	**Meet One of the following criteria** ➢ ATH Profit ➢ Outperformance relative to BSE 500 ➢ Stock Above Turtle Exit Price
0	EXIT	**Meet None of the following Criteria:** ➢ ATH Profit ➢ Outperformance relative to BSE 500 ➢ Stock Above Turtle Exit Price

Turnaround Sector Analysis with NIFTY500

No.	Peak Date	Bottom Date	Recovery Days	Correction	Recovery	Best Sector Performers	
						Sector	Return
1	09-01-2004	17-05-2004	192	-29.50%	51%	METAL#	111%
						INFRA#	56%
2	09-03-2005	29-04-2005	55	-10.81%	37%	AUTO#	49%
						FIN. SERVICE#	45%
3	05-10-2005	28-10-2005	28	-13.13%	57%	METAL#	115%
						COMMODITIES#	70%
4	11-05-2006	14-06-2006	149	-32.56%	52%	MEDIA#	98%
						METAL#	79%
5	08-02-2007	05-03-2007	71	-15.35%	28%	REALTY	65%
						METAL	55%
6	24-07-2007	21-08-2007	29	-11.78%	59%	METAL#	102%
						REALTY#	98%
7	07-01-2008	09-03-2009	1890	-64.26%	270%	AUTO#	669%
						IT#	530%
8	04-03-2015	25-02-2016	161	-20.82%	30%	REALTY	67%
						PSU BANK	66%
9	09-09-2016	26-12-2016	53	-12.01%	44%	REALTY	123%
						METAL	57%
10	24-01-2018	23-03-2018	154	-10.89%	13%	IT#	25%
						PHARMA	24%
11	03-09-2018	26-10-2018	441	-15.76%	16%	REALTY	54%
						FIN. SERVICE#	37%
12	20-01-2020	23-03-2020	228	-38.30%	152%	METAL	308%
						IT#	232%
13	19-10-2021	20-06-2022	162	-18.47%	23%	PSU BANK	78%
						METAL#	47%
14	02-12-2022	28-03-2023	70	-11.19%	72%	REALTY	200%
						AUTO#	132%
15	27-09-2024	28-02-2025	??	-18.82%	??	??	??

Data as on 28-02-2025 Data Source: TradingView and AngleOne SmartAPI # Indicates Sector Traded at All Time High

Historical Sector-Wise Performance Over the Past 15 Years

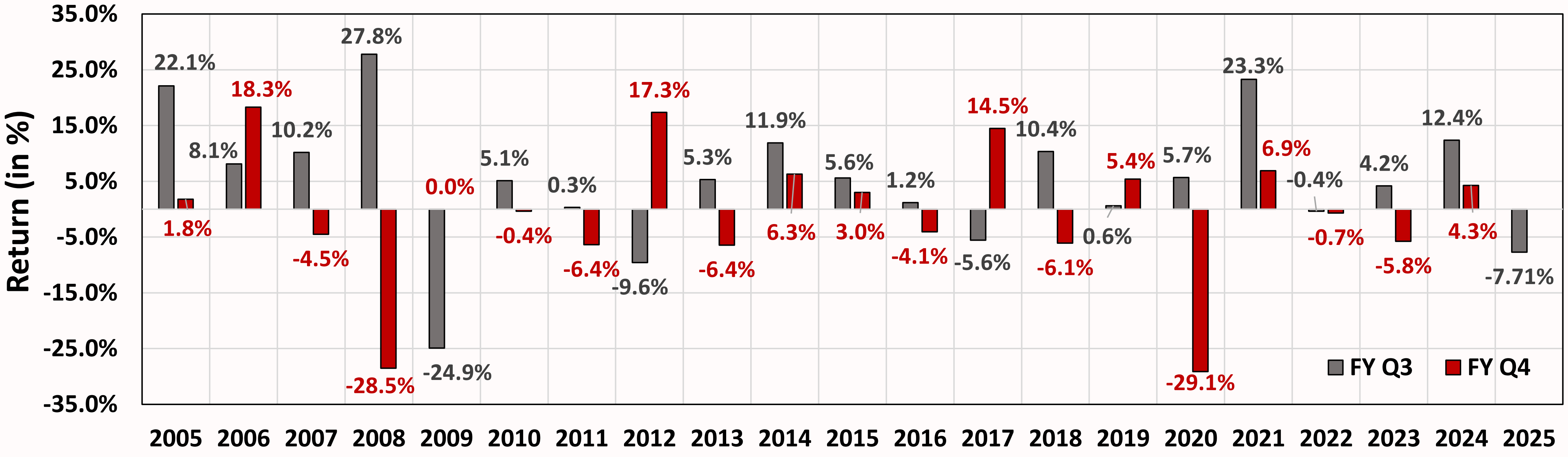
Years	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Total Returns	CAGR
Nifty500	14%	-27%	32%	4%	38%**	-1%	4%	36%**	-3%	8%	17%**	30%**	3%	26%**	23%**	453%	12%
Auto	35%**	-19%	42%**	9%**	57%**	-0%	11%	31%**	-23%	-11%	11%	19%	15%	48%**	38%**	728%	15%
Bank	31%**	-32%	57%	-9%	65%**	-10%	7%	40%**	6%**	18%**	-3%	13%**	21%**	12%**	7%**	475%	13%
Capital Goods	9%	-48%	35%	-6%	50%	-9%	-3%	40%	-2%	-10%	11%	53%**	16%**	64%**	30%**	415%	12%
Commodities	2%	-34%	19%	-9%	17%**	-10%	25%	35%**	-16%	0%	11%	47%**	7%**	30%**	21%**	197%	8%
Consumer Durables	68%	-17%	46%	-25%	66%**	24%**	-6%	102%**	-9%	21%**	22%**	47%**	-11%	28%	32%**	1664%	22%
Consumption	21%	-11%	37%**	10%**	30%**	8%**	-2%	45%**	-2%	-1%	19%**	19%**	7%**	27%**	31%**	688%	15%
Energy	3%	-29%	14%	0%	9%	-1%	20%	39%**	1%	11%	6%	34%**	14%**	29%**	27%**	347%	11%
Fin Service	30%	-29%	52%**	-7%	57%**	-5%	5%	41%**	11%**	26%**	4%	14%**	10%	13%**	11%**	557%	14%
FMCG	31%**	9%	49%**	12%**	18%**	0%	3%	29%**	14%**	-1%	13%	10%**	18%**	29%**	15%**	803%	16%
Infra	-4%	-39%	22%	-4%	23%	-9%	-2%	34%	-13%	3%	12%	36%	6%	39%**	28%**	159%	7%
IT	29%	-18%	-2%	58%	18%**	-0%	-7%	12%**	24%**	8%	55%**	60%**	-26%	24%	22%	646%	15%
Media	4%	-33%	59%	2%	33%	10%	-1%	33%	-26%	-30%	-9%	35%	-10%	20%	-13%	32%	2%
Metal	0%	-48%	18%	-14%	7%	-31%	45%	49%	-20%	-11%	16%	70%**	22%**	19%**	16%**	99%	5%
Oil&Gas	1%	-29%	13%	4%	12%	-3%	27%	34%**	-16%	7%	-4%	24%	17%**	11%**	34%**	193%	8%
Pharma	35%**	-10%	32%**	27%**	43%**	9%**	-14%	-6%	-8%	-9%	61%	10%	-11%	34%**	39%**	524%	13%
PSU Bank	33%**	-37%	41%	-30%	67%	-33%	4%	24%	-17%	-18%	-31%	44%	71%	32%	16%**	101%	5%
Pvt Bank	1%	-26%	67%**	-3%	68%**	-3%	6%	41%**	9%**	16%	-3%	5%	21%	11%**	4%**	641%	15%
Realty	-26%	-52%	53%	-34%	10%	-15%	-4%	110%	-33%	28%	5%	54%	-11%	81%	32%	106%	5%
Telecom	NA	NA	NA	NA	NA	NA	-21%	50%	-41%	13%	14%	45%	-4%	27%**	44%**	144%	11%

Data as on 13/09/2024

** Indicates index traded all time high

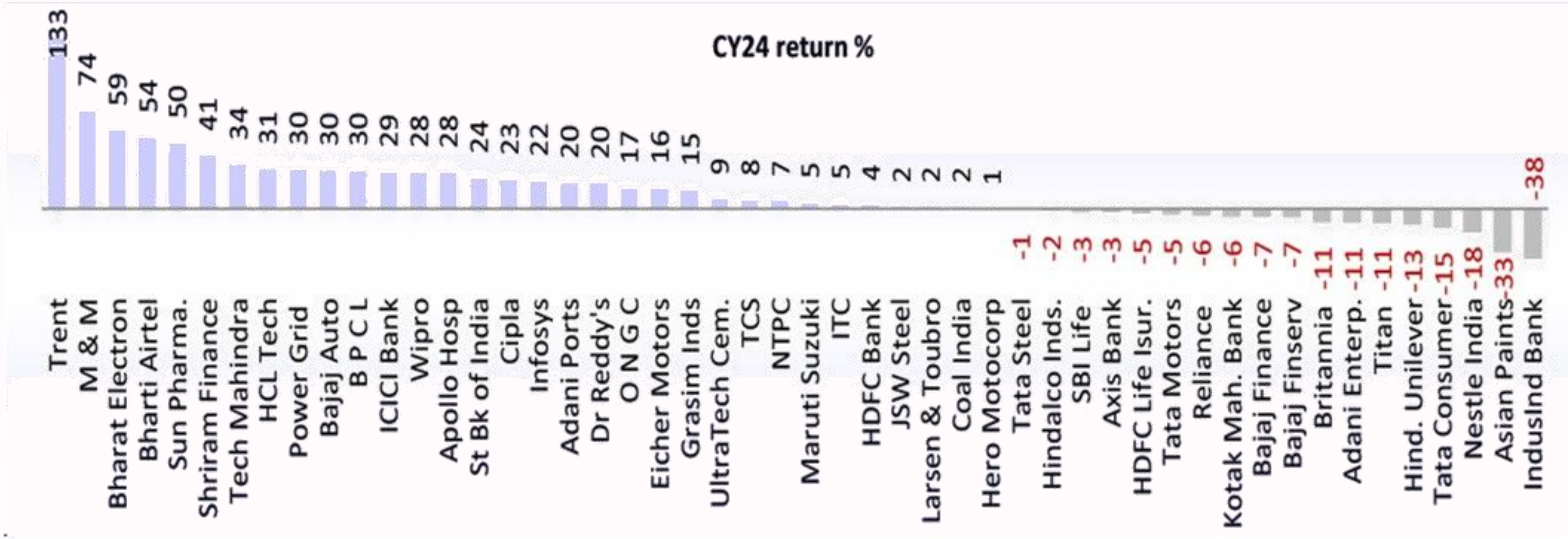
Source: TradingView & AngleOne API

Nifty500 Last Two FY Qtr. Returns of 20 years



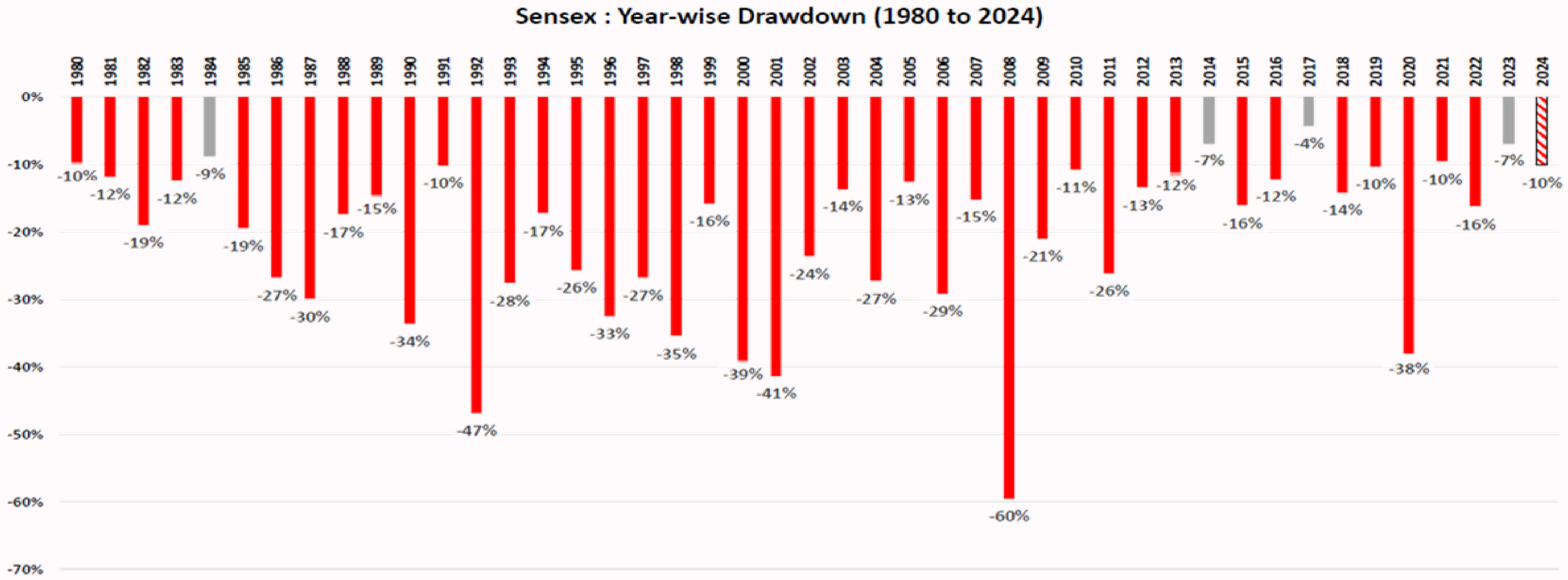
Source: AngleOne Smart API & TradingView

32 of the Nifty-50 constituents delivered positive returns in CY24



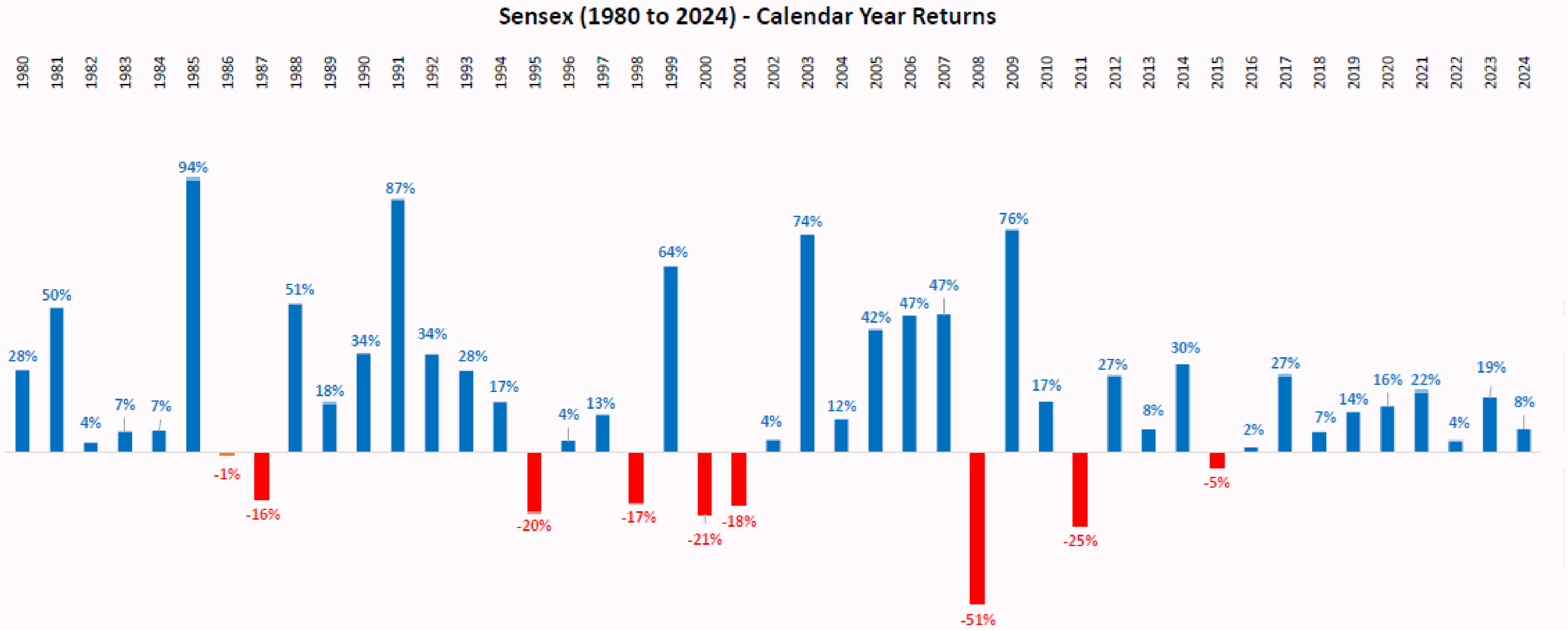
6 of the Top 10 Nifty Performers Are Our Holdings

Equity Markets witness 10-20% temporary declines almost every year



Only 4 out of the last 45 calendar years, had intra-year declines less than 10%

Equity Despite an intra-year decline of more than 10% almost every year, 3 out of 4 years ended with positive returns!



Despite the markets having intra-year declines every year, 36 out of 45 years ended with positive returns

Core Purpose

We endeavor to make the most Investor Friendly Products & Services, where Clients Win is Top Priority.

Product & Services

Product & Services

Portfolio Management Services

We endeavour to create 10x Wealth in 10 Years with a CAGR of 25%+ with our Turtle Quant Process.

Know More

Portfolio Review Service

Get your Investment Portfolio Checkup, professionally backed by logic, not emotions!

Know More

Family Office Management

Appoint a CIO who works for the overall development of your Family Goals and Objectives under one Umbrella.

Know More

Portfolio Management Services

Wealth Mantra PMS

Investing in Leaders

"Curated for Investors Looking for Great Companies with Low Volatility"

Last 2 Year Return	Minimum Investment
23.37%	**50 Lakhs**

Portfolio ↗

Growth Mantra PMS

Investing in Emerging Leaders

"Curated for Investors Looking for High-Growth Companies with a Pinch of Volatility"

Last 2 Year Return	Minimum Investment
16.76%	**50 Lakhs**

Portfolio ↗

Profit Mantra PMS

BESPOKE Investment

"Curated for special ones looking for Customised Investment requests"

Last 2 Year Return	Minimum Investment
26.47%	**5 Cr.**

Portfolio ↗

Comparison – PMS Scheme

Turtle wealth
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Point Of Difference	Wealth Mantra PMS	Growth Mantra PMS	Profit Mantra PMS
Investment Rational	Curated for Investors Looking for **Leader Companies** with Low Volatility.	Curated for Investors Looking for High-Growth and **Emerging Leader Companies** with a Pinch of Volatility.	**BESPOKE** Investment in **Leader & Emerging Leaders.** **Seeking personalized investment solution.** ❖ Direct Access to the Fund Manager ❖ Priority Access to Special Situation Opportunity
Investment Strategy	Turtle's **Quant** – Based	Turtle's **Quant** – Based	Turtle's **Quant** – Based
Minimum Investment	50 Lakh	50 Lakh	5 Cr.
Risk Profile	Balanced	High	Elevated
Number of stocks (Max.)	15-20	15-20	30
Exit Load	Nil	Nil	Nil
Fees	➢ Below 1cr. 2% Fixed ➢ Above 1cr. 1% Fixed + 10% Profit Sharing at EOC (End of the Contract) ➢ Fixed Fees charged Will be adjusted against Profit sharing amount at the time of any redemption.	➢ Below 1cr. 2% Fixed ➢ Above 1cr. 1% Fixed + 10% Profit Sharing at EOC (End of the Contract). ➢ Fixed Fees charged Will be adjusted against Profit sharing amount at the time of any redemption.	0.5% Fixed Fee + 10% Profit Sharing at EOC (End of the Contract)

All the above Fees are* ***exclusive of 18% GST**.*

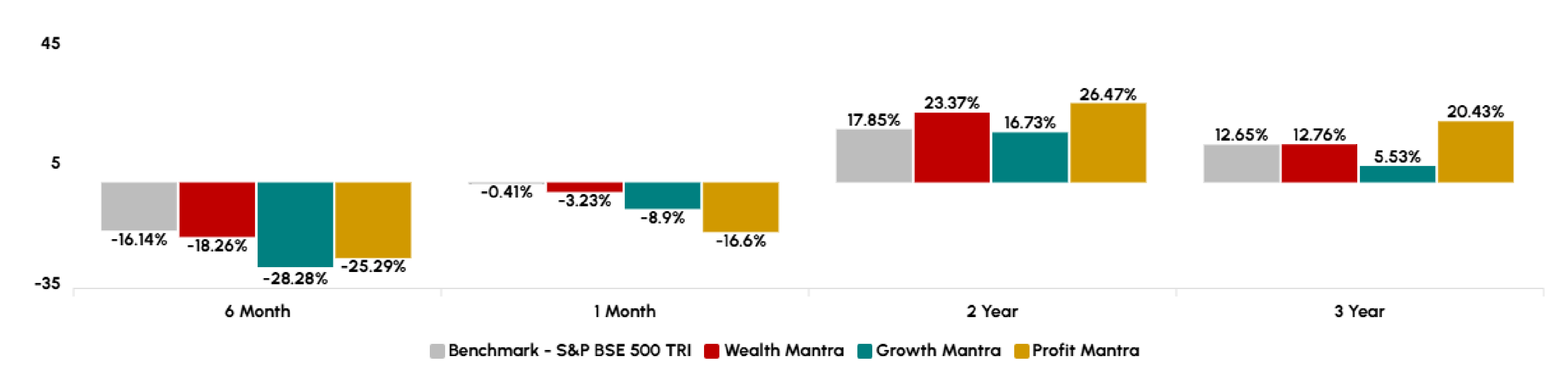
Turtle Wealth Fund Performance

PMS Fund Performance

Performance Matters: Insights into Our Fund's Process Driven Success

Asset Under Management
493 Cr. +

Investors Family
253 +



Performance Data is as on February 28, 2025. | Figures are inclusive of Fees, Taxes and other charges. | Returns have been calculated using Time Weighted Rate of Return method (TWRR) as prescribed by the SEBI. | Past performance does not guarantee future returns. | Above performance data is not verified by SEBI | SEBI Reg No: INP000006758.

Our Wealth Creators

The stocks featured in the Our Wealth Creators section are for informational purposes only and do not constitute investment recommendations. Past performance is not indicative of future results. The stocks showcased may reflect a mix of realized and unrealized profits. Individual investors' holdings may vary, and positions in these stocks are determined by our quant-based process in place.

Value Added Services

01 Investing Masterclass

02 WhatsApp Investor Community

03 Entry & Exit Note of Stocks

04 PMS Quarterly Review

05 Dedicated Service Manager

06 Digital Onboarding

07 Quarterly Result Update With Commentary

08 We love our Clients more than our Companies

Investment Summary Reports

TURTLE WEALTH MANAGEMENT PRIVATE LIMITED

Investment Summary
As on 31-Jul-2024

Amount in(₹)

GROWTH MANTRA FUND

OFIN Code :

Portfolio Summary	
Date Of Inception	**26/09/2022**
Initial Investment (Cash/Stocks)	12,500,000
Additional Investment (Cash/Stocks)	36,881,000
Withdrawal (Cash/Stocks)	-71,592
Net Capital	**49,309,408**
Realised Gain/Loss	178,649
Unrealized Gain	43,678,594
Other Income Received	829,434
Fees & Expense	-917,053
Market value of Investment	**93,079,031**

Portfolio Allocation		
Asset Class	**Market Value**	**% Asset**
Equity	89,083,654	95.71%
Exchange Traded Fund	3,669,599	3.94%
Receivable	67,718	0.07%
Cash and Equivalent	258,060	0.28%
Current Portfolio Value	**93,079,031**	**100%**

Portfolio Performance

Particulars	MTD	QTD	YTD	Since Inception
% Returns (Absolute) on WA Capital	10.65%	10.65%	33.47%	129.65%
% Returns (Absolute) on TWRR	10.65%	10.65%	33.47%	93.02%
% Returns on XIRR	10.62%	10.62%	33.36%	145.20%
S and P BSE 500 Total Return Index	4.44%	4.44%	16.62%	58.41%

**Auto-generated report will be shared via email on a monthly basis.*

Detailed Stock Portfolio Report

TURTLE WEALTH MANAGEMENT PRIVATE LIMITED

VIKASAGGARWAL78@GMAIL.COM | Tel: 9711003848

Detailed Portfolio Report

As on 31-Jul-2024

Amount in(₹)

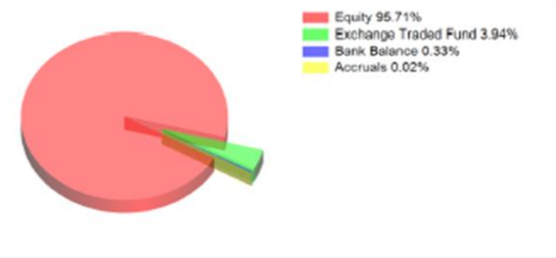
GROWTH MANTRA FUND

Date of Investment : 26-Sep-2022

Asset Class	Item Description	ISIN	Quantity	Unit Cost	Total Cost	Market Price	Market Value	Unrealized Gain	Holding %	% Gain To Cost
Equity										
[illegible]	[illegible]		5,313	529.5948	2,813,737.17	829.60	4,407,664.80	1,593,927.63	4.735 %	56.65 %
[illegible]	[illegible]		495	3,094.0129	1,531,536.39	4,621.35	2,287,568.25	756,031.86	2.458 %	49.36 %
[illegible]	[illegible]		2,083	1,602.8431	3,338,722.18	1,626.30	3,387,582.90	48,860.72	3.639 %	1.46 %
[illegible]	[illegible]		1,237	2,035.1898	2,517,529.78	4,565.20	5,647,152.40	3,129,622.62	6.067 %	124.31 %
[illegible]	[illegible]		36,746	139.3783	5,121,594.77	265.97	9,773,333.62	4,651,738.85	10.500 %	90.83 %
[illegible]	[illegible]		4,662	339.0480	1,580,641.89	1,122.90	5,234,959.80	3,654,317.91	5.624 %	231.19 %
[illegible]	[illegible]		3,140	747.8527	2,348,257.35	1,387.65	4,357,221.00	2,008,963.65	4.681 %	85.55 %
[illegible]	[illegible]		4,980	523.6362	2,607,708.28	608.80	3,031,824.00	424,115.72	3.257 %	16.26 %
[illegible]	[illegible]		4,200	530.4751	2,227,995.42	609.30	2,559,060.00	331,064.58	2.749 %	14.86 %
[illegible]	[illegible]		66	15,352.9805	1,013,296.71	15,634.15	1,031,853.90	18,557.19	1.109 %	1.83 %
[illegible]	[illegible]		7,747	329.7634	2,554,676.84	914.90	7,087,730.30	4,533,053.46	7.615 %	177.44 %
[illegible]	[illegible]		10,407	280.4881	2,919,039.34	357.95	3,725,185.65	806,146.31	4.002 %	27.62 %
[illegible]	[illegible]		31,725	207.9716	6,597,899.13	577.55	18,322,773.75	11,724,874.62	19.685 %	177.71 %
[illegible]	[illegible]		352	7,562.6687	2,662,059.38	11,044.85	3,887,787.20	1,225,727.82	4.177 %	46.04 %
[illegible]	[illegible]		1,413	1,157.8781	1,636,081.82	2,531.00	3,576,303.00	1,940,221.18	3.842 %	118.59 %
[illegible]	[illegible]		572	2,890.0544	1,653,111.09	13,506.70	7,725,832.40	6,072,721.31	8.300 %	367.35 %
[illegible]	[illegible]		192	12,208.8144	2,344,092.36	15,832.40	3,039,820.80	695,728.44	3.266 %	29.68 %
Total :					**45,467,979.90**		**89,083,653.77**	**43,615,673.87**	**95.71 %**	**95.93 %**
Exchange Traded Fund										
[illegible]	[illegible]		1.694	1,000.0000	1,693.80	999.99	1,693.78	-0.02	0.002 %	0.00 %
[illegible]	[illegible]		44,818.000	80.4361	3,604,985.13	81.84	3,667,905.12	62,919.99	3.941 %	1.75 %
					3,606,678.93		**3,669,598.90**	**62,919.97**	**3.94 %**	**1.74 %**
Bank Balance										
BALANCE WITH BANKS					307,298.63		307,298.63	0.00	0.330 %	0.00 %
Total :					**307,298.63**		**307,298.63**	**0.00**	**0.33 %**	**0.00 %**
Accruals										
CUSTODY/DP/OTHER CHARGES PAYABLE					-49,238.16		-49,238.16		-0.053 %	
DIVIDEND RECEIVABLE					67,718.30		67,718.30		0.073 %	
Total :					**18,480.14**		**18,480.14**		**0.02 %**	**0.00 %**
Grand Total :					**49,400,437.60**		**93,079,031.44**		**100.00 %**	

Investable Surplus	Amount
Custody/DP/Other Charges Payable	(49,238)
Balance with Banks	307,299
Net Investible Surplus	**258,060**

Investment Summary	Amount
Cost of Current Portfolio	49,400,438
Realized Gain / (Loss) on Investment	178,649
Account Related Income/(Expenses)	(87,620)
MTM on Derivatives Trades	0
Total Cost of Investment	**49,309,408**
Current Value of Investment	**93,079,031**



PMS Fees Calculation

TURTLE WEALTH MANAGEMENT PRIVATE LIMITED

Turtlewealth™ beyond profits...

ORBIS Dedicated to Custodian Banking

Fee Detail

For the period to

Amount in(₹)

WEALTH MANTRA FUND

OFIN Code :

OFIN Code	Calculation Date	Posting Date	Document No.	Net Asset Value	Management Fee %	Fee Inclusive of GST
00022185	04-Nov-2024	31-Dec-2024	FEES-0000279613	5,000,000.00	2.360	323.28
00022185	05-Nov-2024	31-Dec-2024	FEES-0000279613	5,035,006.37	2.360	325.55
00022185	06-Nov-2024	31-Dec-2024	FEES-0000279613	5,078,142.96	2.360	328.34
00022185	07-Nov-2024	31-Dec-2024	FEES-0000279613	5,035,559.81	2.360	325.59
00022185	08-Nov-2024	31-Dec-2024	FEES-0000279613	5,000,901.50	2.360	323.34
	Total Management Fees(Inclusive of GST)					1,626.10

Reasons WHY you should NOT Invest with Turtle

1. If your investment horizon is lesser than 2100 Days, you should not invest
2. If you can't see your portfolio Down by 21%, you should not invest
3. If you expect High returns before 1000 days of investment, you should not invest.
4. If you have taken loan/bank CC and doing investments to get the difference of returns, you should not invest.
5. If your love for Profits is higher than the Process or Quality of Business we have invested, you should not invest.
6. If you expect we will ALWAYS be in profits and ALWAYS outperform the benchmark, you should not invest.
7. If you can't wait for last 20% of the time for 80% of the returns, you should not invest
8. If you expect we will always outperform Interest rates every month, and every year there would be profits, you should not invest.
9. If you are going to continuously compare Our Portfolio with other or different Asset class, you should not invest.
10. If any of this point you don't agree, on a serious note you should not invest with us.

PMS Investment Framework

SEBI
Regulatory Authority

PMS Firm: Turtle Wealth Management Pvt. Ltd.
Designs, Manages, and Executes client Investment Strategies.

Custodian: Orbis Financial Corporation Limited
Safeguards Assets, and Maintains Compliance Records.

Bank: IndusInd bank
Handles client funds for Investment and Disbursement.

Broker
Facilitates Trade Execution, Market Access, and Transaction Reporting.

Depository: NSDL
Maintains Ownership Records and Transfers Securities Electronically.

Auditor: SecMark Consultancy Limited
Reviews Tax Filings, Verifies Compliance, and Audits Financial Statements.

HOW PMS Works?

01 **Client Onboarding**
Completing the KYC process.

02 **Fund Transfer**
Transferring funds to the PMS fund's bank account.

03 **Portfolio Investment**
Investing funds into securities.

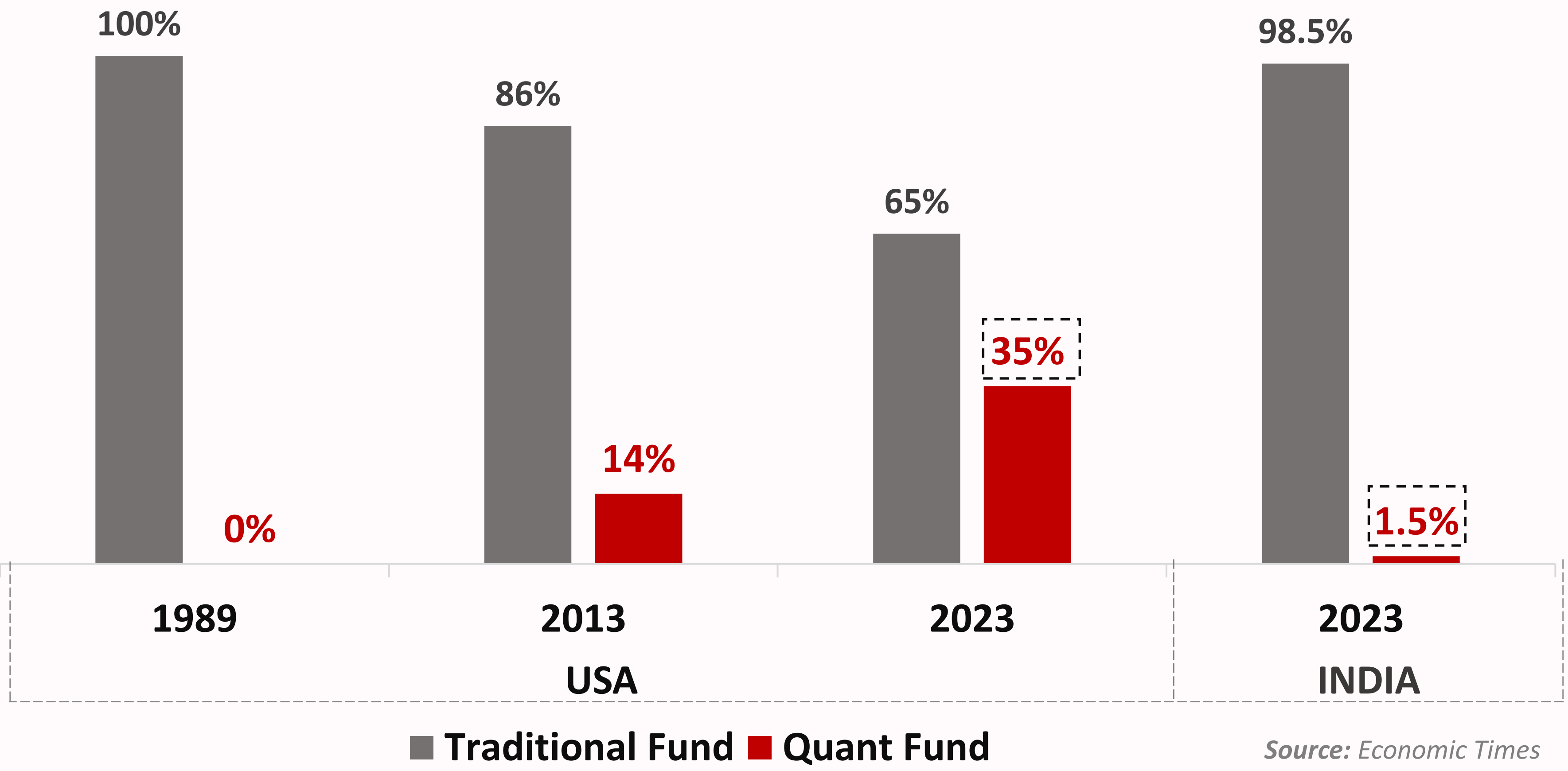
04 **Client Portal Training**
Guiding clients to access portfolio reports via the portal.

05 **Performance Showcase**
Quarterly PMS showcase with the fund manager.

Quant Portfolio Management Services (PMS): The Future of Indian Investments

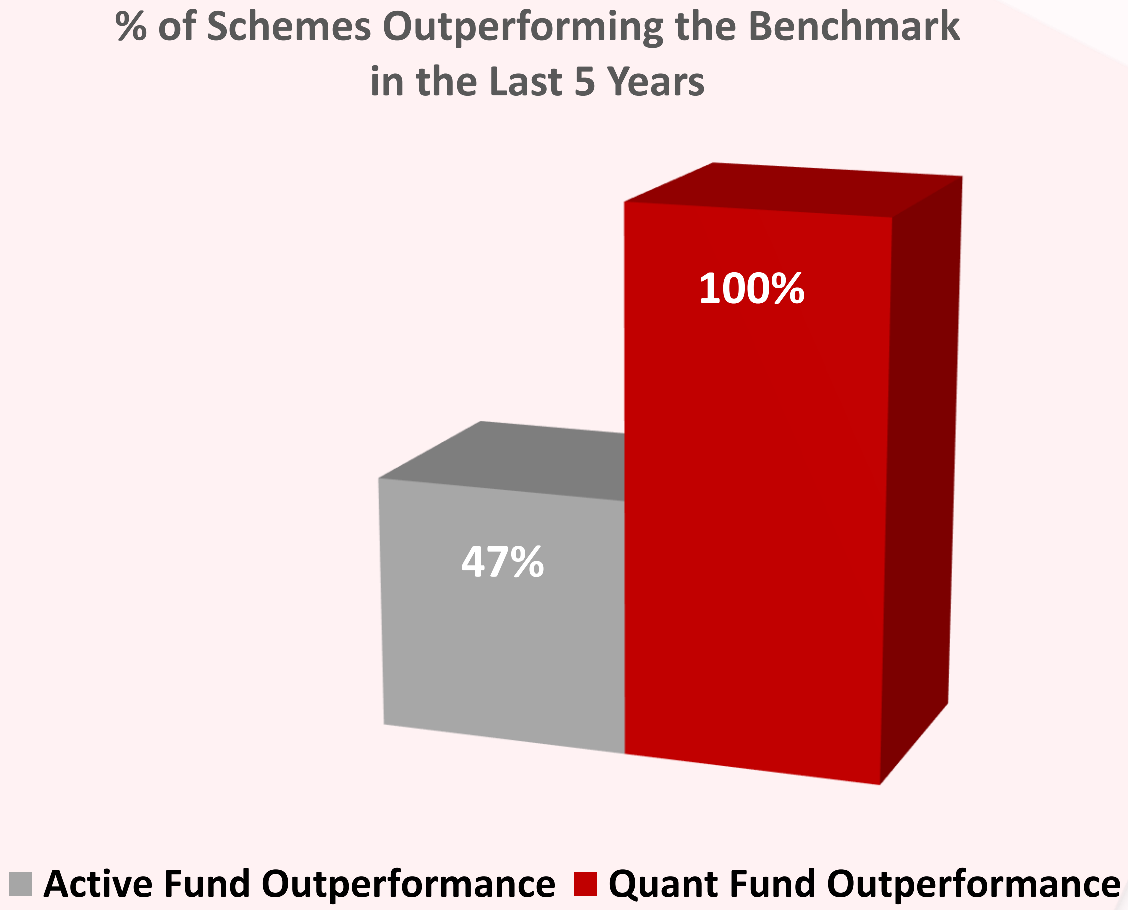
The Future of Indian Investments- <u>Quant PMS</u>

Scope of QUANT in India

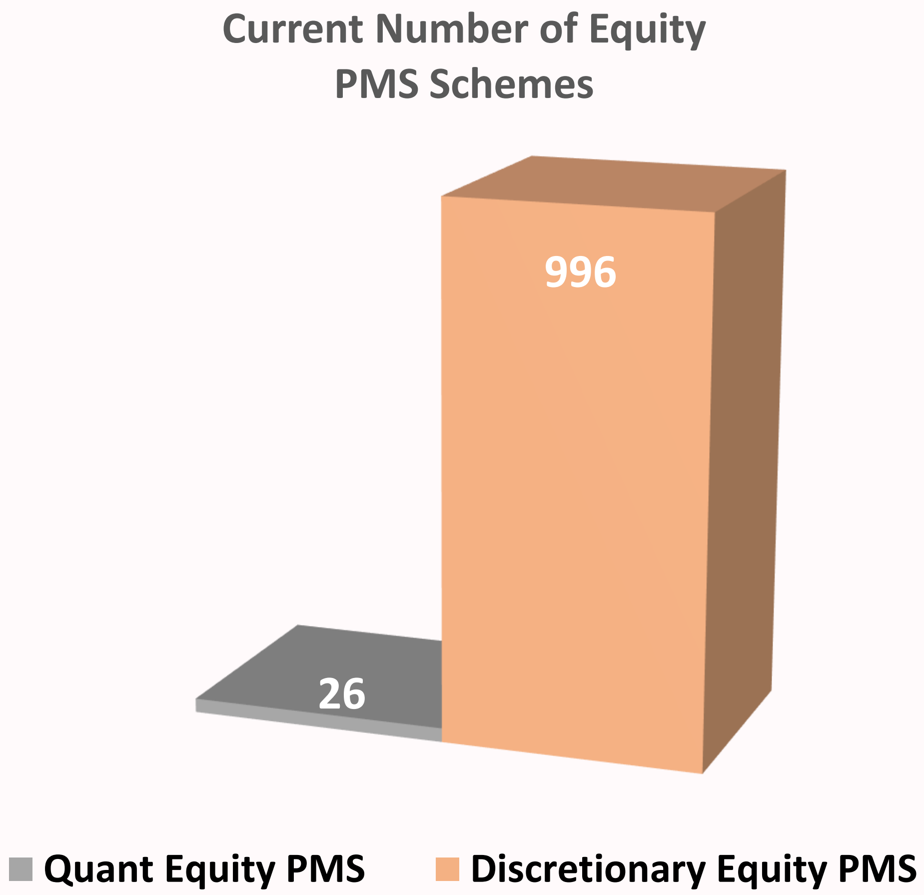


Source: *Economic Times*

Quant PMS Growth



Source: *Financial Express*



Source: *APMI*

Portfolio Review Services

Get your Investment Portfolio Checkup, Professionally!

You've got to
know when to HOLD,
Know when to FOLD,
Know when to WALK AWAY,
And know when to RUN

– KENNY ROGERS
– THE GAMBLER

Portfolio Review Video

Sample Report: *https://turtlewealth.in/wp-content/uploads/2024/12/Sample-PRS-Report.pdf*

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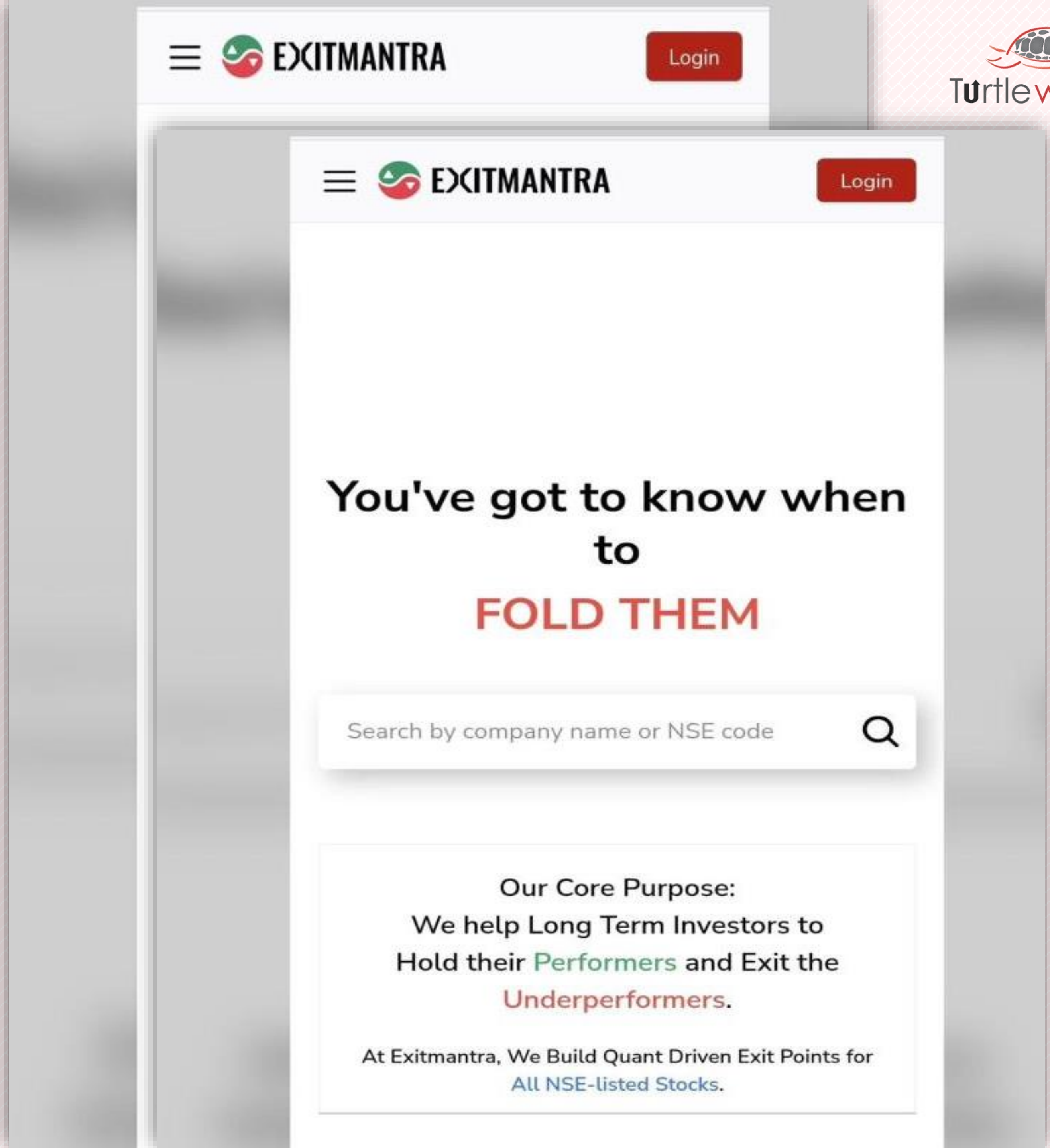

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Corporate Social Responsibility – CSR

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DISCLAIMER

Turtle Wealth Management Pvt. Ltd. (hereinafter referred to as "the Company") is a SEBI registered Portfolio Manager, SEBI Reg. No: INP000006758. The registered office of the Company is located at 1001, Rajhans Montessa, Dumas Road, near Airport, Surat, Gujarat 395007. The Company specializes in Portfolio Management Services (i.e. Discretionary and Advisory).

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For further details, please visit *https://turtlewealth.in.*

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