



# GROW YOUR PORTFOLIO

 **Alphabet**  
Investment



## Note from the CEO's Desk

Once again the scourge of Covid-19 is being felt all over the country. The second wave of Covid in India has been more widespread than the first. Our prayers are with the affected families, and hope that some sort of normalcy returns soon. Qualified and capable people are at the helm of the situation we find ourselves in. We would like to debunk the myths on these uncertain times we find ourselves in

## The Myth about 'Uncertainty'

The BSE Sensex noted a all-time high of 52,516 recently on 16th February 2021. The index is currently at 49,161. Less than a month ago, it had fallen to 47,705 (a 9% fall from its peak). The current situation is already witnessing an increase in inflation due to high liquidity and rise in commodity prices, which may subsequently lead to a hike in interest rate from FED and other governments. We have already seen yields in T-bills going up. Let us address the more relevant issue of handling "uncertainty" and why it is essential to invest money in the stock market. There are multiple variables that determine how the price of a company's share, or how an overall index moves. These factors are in nobody's control. However, what we can control is identifying four to five important factors in a company's business/stock price and assess if it is favourable to invest in or not.



## Where should one invest?

Investors must look at parameters like continued competitiveness of the company, prospects of growth, competence of the management, willingness to give importance to minority shareholders' interest, and the value that asset is available at and then proceed to invest. Now it is time to make a judgement and if the pros outweigh the cons, we must INVEST. Invest in strong and competitive businesses and at fair valuations. Uncertainty always exists, it does not vanish just because others are confident or bullish. It is essential as to how we handle this uncertainty with the tools at our disposal.

## When is it the best time to invest?

Waiting for the pandemic to end or for things to get better is not the way to go. The best time to invest is TODAY, provided you invest with an appropriate strategy in good investment options. We are never going to have the entire picture and with history as our witness it is improbable to perfectly time the market. Let us not forget that there will always be unforeseen events and surprises, sometimes positive, and sometimes negative. How we respond to these events is far more important than trying to predict them in advance. We cannot.

At times like these we must remain patient and approach the markets as if it were a test match. Patience is key and one has to protect their wicket like Rahul Dravid and not get carried away by taking greater risk and playing big shots like Virender Sehwag.

Yours sincerely,  
Pratik Dodhia  
Founder & CEO  
Alphabet Investment

# FACTSHEET

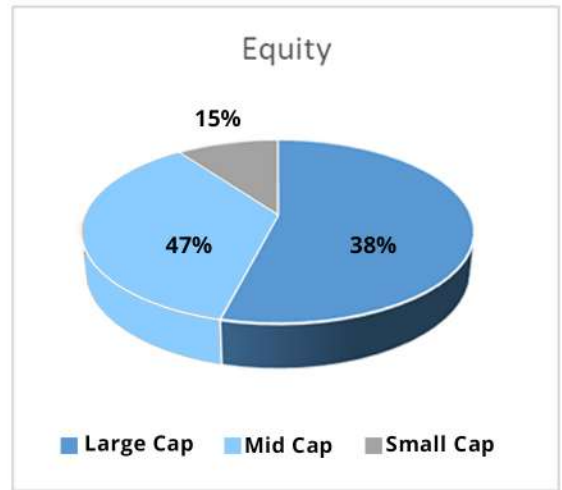
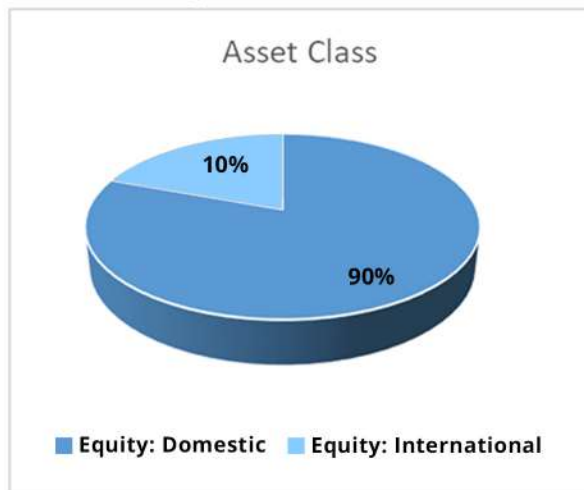
NOVEMBER, 2021

Portfolio	Growth
Structure	Open Ended
Exit Load	1% (for redemption within 1 year)
Equity	100%
Tactical Allocation	+/- 10% Debt
Strategy	Diversified Equity



**Investment Objective:** To generate long term capital appreciation from a portfolio of equity and equity related securities.

## Market Cap Allocation



## Scheme Performance:

Portfolio Strategy	1 Mth	3 Mth	6 Mth	1 Year	3 Year	5 Year	10 Year
Alpha Growth	-0.40%	4.23%	18.12%	52.92%	28.77%	21.27%	20.54%

## Sectoral Holding:

Top 10 Sectors	%
Technology	19.63%
Financial	17.16%
Healthcare	9.47%
Engineering	8.21%
Chemicals	8.18%
Services	6.76%
Construction	6.31%
Automobile	6.31%
FMCG	5.69%
Metals	3.60%

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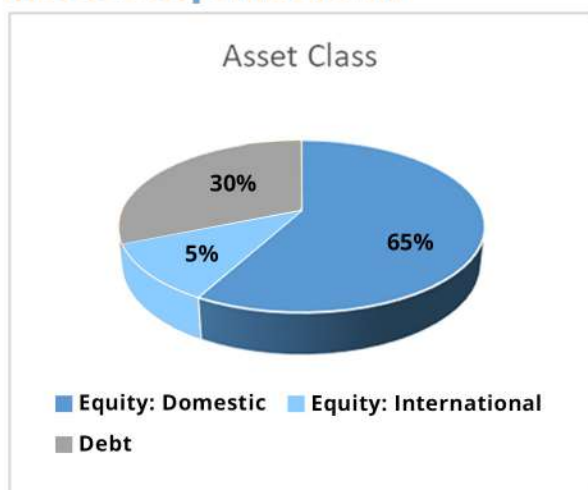
NOVEMBER, 2021

Portfolio	Balanced
Structure	Open Ended
Exit Load	1% (for redemption within 1 year)
Equity : Debt : Gold	75:20:5
Tactical Allocation	+/- 5% in any segment
Strategy	Multi Asset (Multi Cap)



**Investment Objective:** To generate long term capital appreciation from a portfolio of equity and equity related securities with a tactical allocation to debt and gold for a little stability.

## Market Cap Allocation



## Scheme Performance:

Portfolio Strategy	1 Mth	3 Mth	6 Mth	1 Year	3 Year	5 Year	10 Year
Alpha Balanced	0.34%	3.33%	14.04%	36.71%	23.50%	16.87%	16.48%

## Sectoral Holding:

Top 10 Sectors	%
Technology	23.53%
Financial	16.52%
Healthcare	11.37%
Chemicals	8.56%
Services	6.93%
Engineering	6.17%
FMCG	5.64%
Automobile	5.48%
Construction	4.67%
Consumer Durable	3.25%

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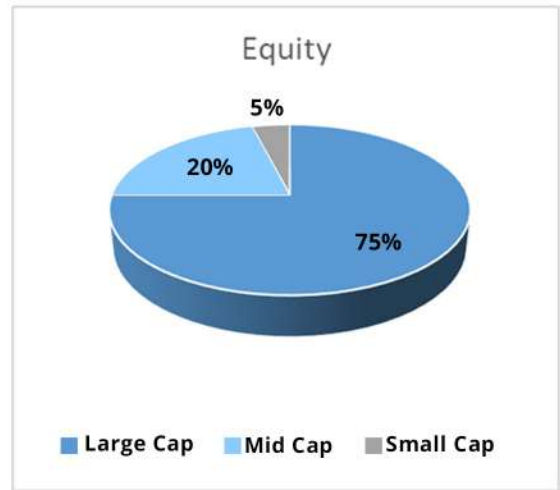
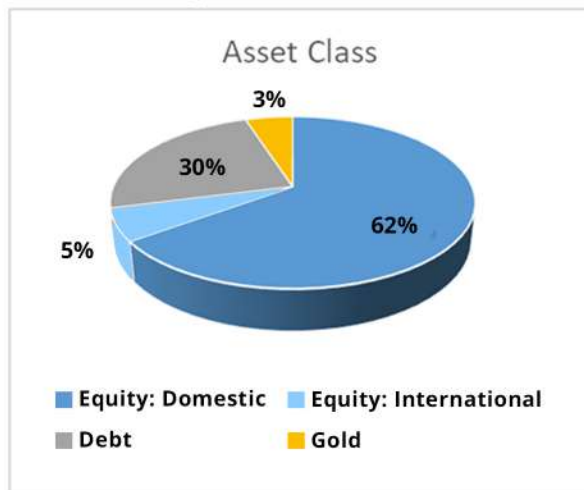
NOVEMBER, 2021

Portfolio	Asset Allocation
Structure	Open Ended
Exit Load	1% (for redemption within 1 year)
Equity : Debt : Gold	65:25:10
Tactical Allocation	+/- 5% in any segment
Strategy	Multi Asset (Multi Cap)



**Investment Objective:** To generate sustainable less volatile capital appreciation from a portfolio of equity and equity related securities, debt and gold. Portfolio buys equity at lower prices and sells at higher prices to generate better returns.

## Market Cap Allocation



## Scheme Performance:

Strategy	1 Mth	3 Mth	6 Mth	1 Year	3 Year	5 Year	10 Year
Alpha Asset Allocator	-1.12%	1.12%	8.20%	23.63%	17.80%	14.69%	14.76%

## Sectoral Holding:

Top 10 Sectors	%
Financial	28.09%
Technology	18.65%
Energy	7.81%
Construction	6.68%
Automobile	6.37%
Healthcare	6.16%
FMCG	5.50%
Services	4.37%
Chemicals	4.37%
Engineering	3.71%

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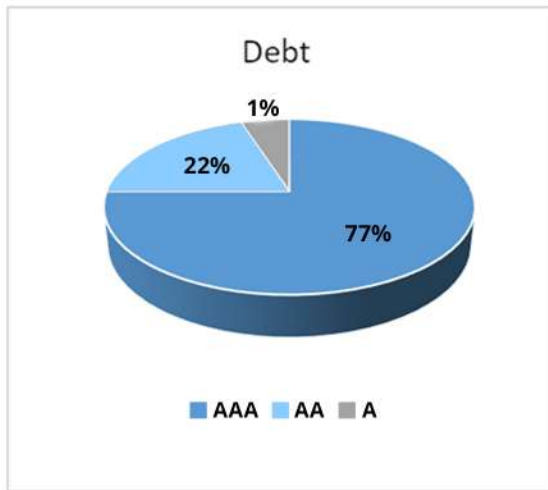
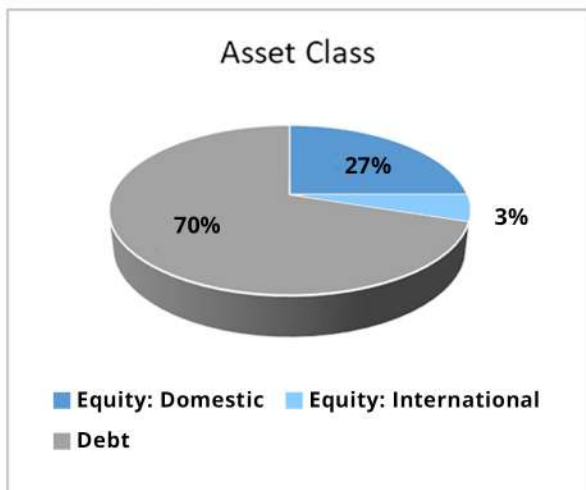
NOVEMBER, 2021

Portfolio	Conservative
Structure	Open Ended
Exit Load	Within 1 Year 1%
Equity : Debt	30:70
Tactical Allocation	+/- 5% in any segment
Strategy	Multi Asset (Multi Cap)



**Investment Objective:** To generate stable returns through debt allocation with opportunistic plays on duration for capital appreciation. A smaller tactical equity allocation to provide greater capital appreciation in an attempt to beat inflation.

## Market Cap Allocation



## Scheme Performance:

Portfolio Strategy	1 Mth	3 Mth	6 Mth	1 Year	3 Year	5 Year	10 Year
Alpha Conservative	0.26%	2.03%	8.01%	17.32%	14.51%	10.86%	10.74%

## Sectoral Holding (Equity):

Top 10 Sectors	%
Technology	28.06%
Financial	22.95%
Services	9.53%
Chemicals	9.36%
FMCG	6.43%

## Security Type (Debt):

Security Type	%
Government Securities	49.44
Bonds / Debentures	48.48
Short Term Debt	1.34
CD's / CP's	0.84

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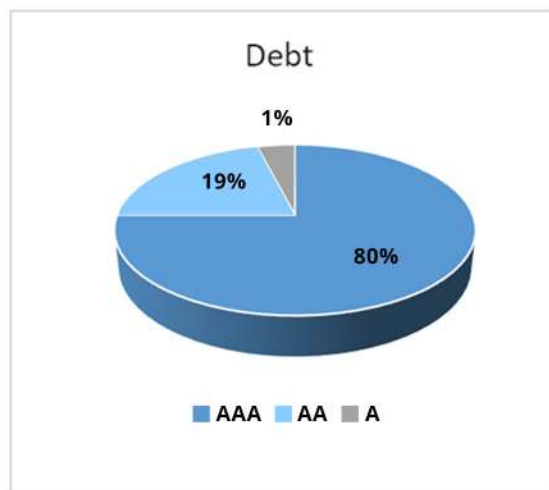
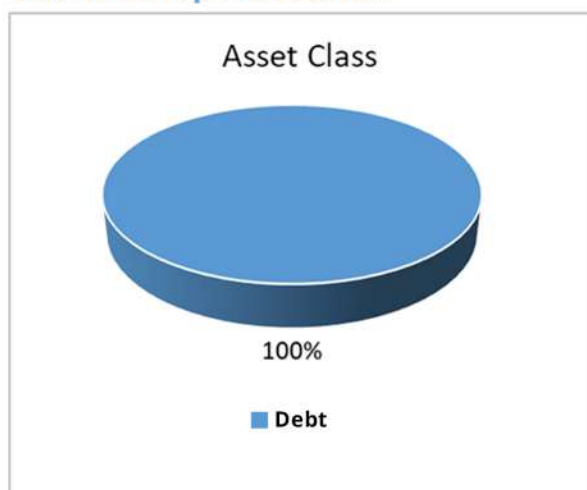
SEPTEMBER, 2021

Portfolio	Defensive
Structure	Open Ended
Exit Load	Within 1 Year 1%
Pure Debt	100%
Strategy	Debt Investment with minimum risk



**Investment Objective:** To generate secure and stable returns with capital protection. Complete allocation to Debt. Aim is to generate better post taxation returns as compared to Fixed Deposits by using indexation benefit

## Market Cap Allocation



## Scheme Performance:

Portfolio Strategy	1 Mth	3 Mth	6 Mth	1 Year	3 Year	5 Year	10 Year
Alpha Defensive	0.20%	2.02%	4.71%	9.76%	11.07%	9.09%	9.86%

## Sectoral Holding:

Security Type	%
Government Securities	47.98
Bonds / Debentures	49.23
Short Term Debt	1.02
CD's / CP's	1.76

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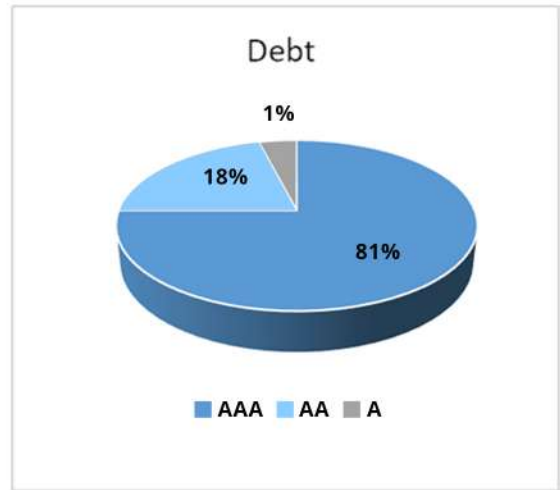
NOVEMBER, 2021

Portfolio	Defensive
Structure	Open Ended
Exit Load	Within 1 Year 1%
Pure Debt	100%
Strategy	Debt Investment with minimum risk



**Investment Objective:** To generate secure and stable returns with capital protection. Complete allocation to Debt. Aim is to generate better post taxation returns as compared to Fixed Deposits by using indexation benefit

## Market Cap Allocation



## Scheme Performance:

Portfolio Strategy	1 Mth	3 Mth	6 Mth	1 Year	3 Year	5 Year	10 Year
Alpha Defensive	0.46%	1.47%	4.27%	8.29%	10.73%	8.79%	9.34%

## Sectoral Holding:

Security Type	%
Government Securities	49.55
Bonds / Debentures	45.02
Short Term Debt	4.10
CD's / CP's	1.33





Portfolio Strategy	1 Month	3 Month	6 Month	1 Year	3 Year	5 Year	10 Year
Alpha Growth	-0.40%	4.23%	18.12%	52.92%	28.77%	21.27%	20.54%
Alpha Balanced	0.34%	3.33%	14.04%	36.71%	23.50%	16.87%	16.48%
Alpha Asset Allocator	-1.12%	1.12%	8.20%	23.63%	17.80%	14.69%	14.76%
Alpha Conservative	0.26%	2.03%	8.01%	17.32%	14.51%	10.86%	10.74%
Alpha Defensive	0.46%	1.47%	4.27%	8.29%	10.73%	8.79%	9.34%

## Our Wealth Management & Investment Services :



Wealth  
Management



Mutual Funds



Portfolio Management  
Services



Fixed Income  
Products



Arbitrage Fund  
\$8-9% returns



Financial Planning  
& Advisory



Demat of Physical  
Share Certificates



Estate Planning /  
Wealth Transfer

### Contact Details:

Company: Alphabet Investment

Pratik Dodhia (Founder & CEO) Mob (WhatsApp): +91 98201 08890

Email: [pratik@alphabet-investment.com](mailto:pratik@alphabet-investment.com) | Website: [www.alphabet-investment.com](http://www.alphabet-investment.com)