



Fractal Capital Investments LLP  
AWFIS, 10th Floor, Parinee Cresenzo,  
B-Wing, G - Block, Bandra Kurla Complex, Bandra East  
Mumbai - 400051  
Maharashtra

## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410044 KAMAL BHANDARI

FCI LLP WEALTH BUILDER

### Account Statement

Name of Distributor: NA

#### A. Account overview:

##### Particulars

Name of the Client	KAMAL BHANDARI
PAN	ABQPB2051H
Address	FLAT NO D 904 MAHINDRA WINDCHIMES , , APTS BANNERGHATTA ROAD BANGALORE , AREKERE BANGALORE 560076 KARNATAKA
Email	kamalbhandari65@gmail.com
Phone Number	9886245196
Unique Client Code	FCIJA096
Account Activation date	11/07/2022
Type of Portfolio Management Service	Discretionary
Investment approach for the account	FCI LLP WEALTH BUILDER
Benchmark for the investment approach	S&P BSE 500 TRI
Amount managed under the Investment Approach (in INR Crores)	34.32
% AUM under investment approach	1.38 %
Joint Holder	KAMAL BHANDARI

#### B. Portfolio Details:

##### Portfolio Allocation

Type of Security	Purchase Value (in INR)	Market Value as on 31/12/2024 (in INR)	Assets Under Management (%)
Shares	3,604,930.20	4,429,302.08	93.64%
Cash / Bank	301,039.50	301,039.50	6.36%
<b>Total</b>	<b>3,905,969.69</b>	<b>4,730,341.58</b>	<b>100.00%</b>

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### Portfolio Summary:

Particulars	(in INR)
Portfolio Value at the beginning	4,132,347.65
Portfolio Value at the end	4,730,341.58
For the report period	
1. Capital Inflow	850,000.00
2. Capital Outflow	606.00
3. Interest Income	0.00
4. Dividend Income	10,982.00
5. Other Income	0.00
Change in accruals	-6,624.00
6. Management Fee	14,389.16
7. Performance Fee	0.00
8. Expenses at actual	1,434.97
9. Other expenses	1,499.66
10. Realized Gain/ Loss	193,722.01
11. Unrealized Gain/ Loss	-432,156.29
Commission paid to Distributor	0.00
Brokerage paid	1,811.61

### C. Performance of Portfolio:

#### Performance report for Client Portfolio and Investment Approach (TWRR %)

Particulars	1 Year	3 Years	5 Years	10 Years	Since Inception
Returns of Client Portfolio	24.23				34.29
Aggregate Returns of Investment Approach	22.45				34.30
Benchmark Performance(S&P BSE 500 TRI)	15.81				22.30

Internal Rate of Return	XIRR%
XIRR of the client portfolio	32.34
Maximum XIRR of the investment approach	32.34
Minimum XIRR of the investment approach	-3.27
Median XIRR of the investment approach	22.59

Please note that performance of your portfolio may vary from that of other investors and that generated by the Investment Approach across all investors because of 1) the timing of inflows and outflows of funds and 2) differences in the portfolio composition because of restrictions and other constraints 3) Performance data for Portfolio Manager and Investment Approach provided hereunder is not verified by any regulatory authority.

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FCI LLP WEALTH BUILDER

### D. Transaction Details:

#### (i) Capital Contribution (from inception till end of reporting period)

Date	Capital Inflow	Capital Outflow
11/07/2022	1,500,001.00	0.00
25/01/2023	500,000.00	0.00
04/02/2023	0.00	213.79
09/02/2023	0.00	149.75
11/05/2023	0.00	176.40
24/07/2023	0.00	284.00
18/08/2023	0.00	180.89
26/09/2023	0.00	162.00
27/02/2024	0.00	471.50
04/04/2024	0.00	25,000.00
01/07/2024	0.00	6,000.00
14/08/2024	0.00	185.29
16/09/2024	0.00	429.06
03/10/2024	100,000.00	0.00
04/10/2024	750,000.00	0.00
04/10/2024	0.00	235.00
05/10/2024	0.00	371.00
<b>Total</b>	<b>2,850,001.00</b>	<b>33,858.68</b>

#### (ii) Investments (during the reporting period)

Security Name	Transaction Date	Buy / Sell	Quantity	Gross Rate	Net Rate*	Net Transaction Value
Krishna Institute of Medical Sciences Ltd	01/10/2024	Sell	109.00	555.78	554.55	60,445.52
Lumax Industries Ltd	08/10/2024	Buy	31.00	2,466.10	2,471.93	76,629.98
JK Lakshmi Cement Ltd	08/10/2024	Buy	64.00	805.00	806.90	51,641.78
Godrej Agrovet Ltd	08/10/2024	Buy	108.00	736.59	738.34	79,740.28
Equitas Small Finance Bank Ltd	08/10/2024	Buy	1,456.00	74.00	74.18	107,999.12
Emami Ltd	08/10/2024	Buy	104.00	735.22	736.96	76,643.70
ICICI Prudential Life Insurance Ltd	29/10/2024	Buy	77.00	746.27	747.77	57,578.13
Galaxy Surfactants Ltd	29/10/2024	Buy	12.00	2,859.67	2,865.39	34,384.66
EPL Ltd	29/10/2024	Buy	255.00	259.54	260.06	66,316.22
Emami Ltd	29/10/2024	Buy	49.00	655.97	657.29	32,207.03
Automotive Axles Ltd	29/10/2024	Buy	3.00	1,800.19	1,803.79	5,411.36
Linc Ltd	29/10/2024	Buy	150.00	649.95	651.25	97,687.60
Automotive Axles Ltd	31/10/2024	Buy	65.00	1,804.76	1,809.04	117,587.48
Windlas Biotech Ltd	06/11/2024	Sell	112.00	1,127.22	1,124.72	125,968.88
Krishna Institute of Medical Sciences Ltd	08/11/2024	Sell	186.00	567.05	565.79	105,237.72
Linc Ltd	08/11/2024	Buy	158.00	648.84	650.38	102,759.42
Greenply Industries Ltd	31/12/2024	Buy	284.00	300.22	300.94	85,465.60
HDFC Life Insurance Co Ltd	31/12/2024	Buy	48.00	613.47	614.92	29,516.09
HDFC Bank Ltd	31/12/2024	Buy	24.00	1,778.15	1,782.36	42,776.69
Galaxy Surfactants Ltd	31/12/2024	Buy	17.00	2,522.17	2,528.15	42,978.50

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### (ii) Investments (during the reporting period)

Security Name	Transaction Date	Buy / Sell	Quantity	Gross Rate	Net Rate*	Net Transaction Value
Linc Ltd	31/12/2024	Buy	243.00	156.81	157.18	38,194.21
<b>Total</b>						<b>1,437,169.96</b>

Net Rate includes brokerage, stamp duty, tax, STT and any charge customarily included in the contract note of broker.

### (iii) Holding Report as of 31/12/2024

Security Name	Quantity	Average Cost	Market Rate	Total Cost	Market Value	% to Portfolio
<b>Shares</b>						
Automotive Axles Ltd	112.00	1,842.59	1,771.15	206,370.15	198,368.80	4.19
Bharti Airtel Ltd	202.00	645.89	1,587.75	130,469.17	320,725.50	6.78
EPL Ltd	1,028.00	196.62	259.50	202,126.87	266,766.00	5.64
Emami Ltd	447.00	520.50	600.75	232,662.55	268,535.25	5.68
Equitas Small Finance Bank Ltd	6,244.00	69.52	64.02	434,076.77	399,740.88	8.45
Galaxy Surfactants Ltd	84.00	2,426.19	2,518.75	203,799.86	211,575.00	4.47
Godrej Agrovet Ltd	400.00	562.72	743.45	225,089.30	297,380.00	6.29
Greenply Industries Ltd	763.00	263.63	307.55	201,147.29	234,660.65	4.96
HDFC Bank Ltd	119.00	1,446.35	1,772.85	172,115.57	210,969.15	4.46
HDFC Life Insurance Co Ltd	345.00	546.82	617.05	188,652.47	212,882.25	4.50
HIL Ltd	41.00	3,394.65	2,499.40	139,180.80	102,475.40	2.17
ICICI Prudential Life Insurance Ltd	292.00	540.16	654.85	157,726.87	191,216.20	4.04
JK Lakshmi Cement Ltd	535.00	593.44	836.10	317,492.00	447,313.50	9.46
Kotak Mahindra Bank Ltd	74.00	1,807.47	1,786.05	133,753.09	132,167.70	2.79
Linc Ltd	1,475.00	161.63	160.50	238,403.11	236,737.50	5.00
Lumax Industries Ltd	159.00	2,171.82	2,325.95	345,319.35	369,826.05	7.82
Windlas Biotech Ltd	315.00	243.00	1,041.15	76,544.97	327,962.25	6.93
				<b>3,604,930.20</b>	<b>4,429,302.08</b>	<b>93.64</b>
<b>Cash / Bank</b>						
Cash	301,039.50	1.00	0.00	301,039.50	301,039.50	6.36
				<b>301,039.50</b>	<b>301,039.50</b>	<b>6.36</b>
<b>Total</b>				<b>3,905,969.69</b>	<b>4,730,341.58</b>	<b>100.00</b>

### Investments in the securities of associates/related parties of Portfolio Manager

#### (i) Transaction wise

Sr No	Issuer Name	Type of Security	ISIN	Transaction wise details		
				Transaction Date	Buy / Sell	Quantity
						Gross Value
						Net Value

#### (ii) Security wise

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### (ii) Security wise

Sr No	Issuer Name	Type of Security	ISIN	Security wise details		
				Investment Amount	Value of Investment % w.r.t client's AUM	% w.r.t PM's AUM

### (iii) Details regarding passive breach of investment limits

Sr No	Details of passive breach	Date of passive breach	Details of steps taken, if any, to rectify the passive breach of limits	Date of rectification	Whether rectified within 90 days
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### (iv) Details of credit ratings of investments in debt and hybrid securities

Sr No	Issuer Name	Type of Security	ISIN	Rating Agency	Rating
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### Additional Fee Disclosure:

#### Management fee:

Management fee (% per annum):	1.00
Other expenses (% per annum):	0.00
Performance fee (% per annum):	0.00
Hurdle rate:	0.00
Fee Period:	01/10/2024 to 31/12/2024
Opening Assets at start of billing period:	4,144,292.80
Gross value at end of billing period:	4,744,730.74
Gain/Loss on investment:	600,437.94
Daily average AUM:	4,837,916.92
Other expense:	0.00
Brokerage and transaction cost:	1,811.61
Management fee:	14,389.16
Total charges during the fee period:	16,200.76

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## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410045 KAMAL BHANDARI

FCI LLP OPPORTUNITIES

### Account Statement

Name of Distributor: NA

#### A. Account overview:

##### Particulars

Name of the Client	KAMAL BHANDARI
PAN	ABQPB2051H
Address	FLAT NO D 904 MAHINDRA WINDCHIMES , , APTS BANNERGHATTA ROAD BANGALORE , AREKERE BANGALORE 560076 KARNATAKA
Email	kamalbandari65@gmail.com
Phone Number	9886245196
Unique Client Code	FCIJA097
Account Activation date	11/07/2022
Type of Portfolio Management Service	Discretionary
Investment approach for the account	FCI LLP OPPORTUNITIES
Benchmark for the investment approach	S&P BSE 500 TRI
Amount managed under the Investment Approach (in INR Crores)	20.61
% AUM under investment approach	4.20 %
Joint Holder	KAMAL BHANDARI

#### B. Portfolio Details:

##### Portfolio Allocation

Type of Security	Purchase Value (in INR)	Market Value as on 31/12/2024 (in INR)	Assets Under Management (%)
Shares	6,763,107.59	8,013,763.14	92.64%
Cash / Bank	636,314.60	636,314.60	7.36%
<b>Total</b>	<b>7,399,422.19</b>	<b>8,650,077.74</b>	<b>100.00%</b>

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FCI LLP OPPORTUNITIES

### Portfolio Summary:

Particulars	(in INR)
Portfolio Value at the beginning	8,041,497.87
Portfolio Value at the end	8,650,077.74
For the report period	
1. Capital Inflow	850,000.00
2. Capital Outflow	883.00
3. Interest Income	0.00
4. Dividend Income	9,423.00
5. Other Income	0.00
Change in accruals	-9,423.00
6. Management Fee	25,766.21
7. Performance Fee	0.00
8. Expenses at actual	4,506.21
9. Other expenses	2,860.59
10. Realized Gain/ Loss	656,530.48
11. Unrealized Gain/ Loss	-863,934.60
Commission paid to Distributor	0.00
Brokerage paid	5,296.87

### C. Performance of Portfolio:

#### Performance report for Client Portfolio and Investment Approach (TWRR %)

Particulars	1 Year	3 Years	5 Years	10 Years	Since Inception
Returns of Client Portfolio	28.76				32.86
Aggregate Returns of Investment Approach	26.78				32.94
Benchmark Performance(S&P BSE 500 TRI)	15.81				22.30

Internal Rate of Return	XIRR%
XIRR of the client portfolio	32.82
Maximum XIRR of the investment approach	36.32
Minimum XIRR of the investment approach	-1.89
Median XIRR of the investment approach	29.86

Please note that performance of your portfolio may vary from that of other investors and that generated by the Investment Approach across all investors because of 1) the timing of inflows and outflows of funds and 2) differences in the portfolio composition because of restrictions and other constraints 3) Performance data for Portfolio Manager and Investment Approach provided hereunder is not verified by any regulatory authority.

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FCI LLP OPPORTUNITIES

### D. Transaction Details:

#### (i) Capital Contribution (from inception till end of reporting period)

Date	Capital Inflow	Capital Outflow
11/07/2022	1,500,001.00	0.00
28/09/2022	1,009,624.38	0.00
10/10/2022	1,011,093.71	0.00
11/10/2022	0.00	1,988.00
25/01/2023	500,000.00	0.00
04/02/2023	0.00	399.21
15/02/2023	0.00	21.00
14/03/2023	0.00	22.00
31/03/2023	0.00	737.00
11/05/2023	0.00	329.40
24/07/2023	0.00	247.00
05/08/2023	0.00	225.00
18/08/2023	0.00	236.11
26/09/2023	0.00	418.00
03/11/2023	0.00	270.00
27/02/2024	0.00	398.50
02/03/2024	0.00	1,375.00
06/03/2024	0.00	775.00
04/04/2024	25,000.00	0.00
01/07/2024	6,000.00	0.00
14/08/2024	0.00	325.71
05/09/2024	0.00	520.00
16/09/2024	0.00	331.94
03/10/2024	100,000.00	0.00
04/10/2024	750,000.00	0.00
04/10/2024	0.00	463.00
05/10/2024	0.00	420.00
<b>Total</b>	<b>4,901,719.09</b>	<b>9,501.87</b>

#### (ii) Investments (during the reporting period)

Security Name	Transaction Date	Buy / Sell	Quantity	Gross Rate	Net Rate*	Net Transaction Value
Global Health Ltd	01/10/2024	Buy	161.00	996.51	998.87	160,818.03
Fortis Healthcare Ltd	03/10/2024	Sell	548.00	599.87	598.67	328,069.06
Uniparts India Ltd	04/10/2024	Buy	72.00	474.74	475.76	34,254.70
Global Health Ltd	04/10/2024	Buy	187.00	985.00	987.12	184,591.59
Indoco Remedies Ltd	04/10/2024	Buy	397.00	346.19	346.93	137,731.86
Tracxn Technologies Ltd	04/10/2024	Buy	1,567.00	88.33	88.52	138,705.60
Equitas Small Finance Bank Ltd	04/10/2024	Buy	4,674.00	75.56	75.72	353,908.57
JK Lakshmi Cement Ltd	08/10/2024	Buy	57.00	796.89	798.48	45,513.29
Tracxn Technologies Ltd	08/10/2024	Buy	857.00	84.70	84.87	72,733.33
Landmark Cars Ltd	08/10/2024	Buy	26.00	631.70	632.96	16,457.08

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### (ii) Investments (during the reporting period)

Security Name	Transaction Date	Buy / Sell	Quantity	Gross Rate	Net Rate*	Net Transaction Value
Clean Science and Technology Ltd	08/10/2024	Buy	14.00	1,500.12	1,503.12	21,043.74
Global Health Ltd	08/10/2024	Buy	6.00	973.53	975.47	5,852.83
Uniparts India Ltd	08/10/2024	Buy	64.00	456.80	457.71	29,293.41
Windlas Biotech Ltd	15/10/2024	Sell	22.00	967.46	965.52	21,241.52
Windlas Biotech Ltd	25/10/2024	Sell	208.00	960.10	957.97	199,256.94
Equitas Small Finance Bank Ltd	28/10/2024	Buy	84.00	70.60	70.75	5,942.83
JK Lakshmi Cement Ltd	28/10/2024	Buy	13.00	775.95	777.63	10,109.13
Tracxn Technologies Ltd	28/10/2024	Buy	1,373.00	78.93	79.10	108,598.26
Indoco Remedies Ltd	28/10/2024	Buy	306.00	298.99	299.64	91,689.38
Uniparts India Ltd	28/10/2024	Buy	26.00	436.77	437.71	11,380.56
Indoco Remedies Ltd	05/11/2024	Buy	15.00	311.44	312.06	4,680.94
Uniparts India Ltd	05/11/2024	Buy	12.00	451.98	452.89	5,434.65
Equitas Small Finance Bank Ltd	05/11/2024	Buy	241.00	68.98	69.12	16,657.22
Galaxy Surfactants Ltd	05/11/2024	Buy	18.00	3,025.37	3,031.42	54,565.49
SIS Ltd	14/11/2024	Sell	355.00	376.09	375.27	133,221.62
Mrs. Bectors Food Specialities Ltd	14/11/2024	Sell	64.00	1,625.26	1,621.72	103,789.90
Lumax Industries Ltd	19/11/2024	Buy	26.00	2,271.96	2,276.85	59,198.10
JK Lakshmi Cement Ltd	19/11/2024	Buy	38.00	739.75	741.35	28,171.12
Galaxy Surfactants Ltd	19/11/2024	Buy	3.00	2,735.93	2,741.82	8,225.47
India Shelter Finance Corporation Ltd	19/11/2024	Buy	257.00	638.00	639.37	164,318.17
Tracxn Technologies Ltd	19/11/2024	Buy	18.00	77.42	77.58	1,396.47
Kfin Technologies Ltd	19/11/2024	Buy	50.00	999.87	1,002.03	50,101.32
Uniparts India Ltd	19/11/2024	Buy	11.00	418.60	419.50	4,614.48
Clean Science and Technology Ltd	19/11/2024	Buy	79.00	1,308.69	1,311.50	103,608.85
Equitas Small Finance Bank Ltd	19/11/2024	Buy	501.00	65.15	65.29	32,712.36
Kotak Mahindra Bank Ltd	19/11/2024	Buy	35.00	1,730.00	1,733.73	60,680.40
Indoco Remedies Ltd	22/11/2024	Buy	230.00	317.52	318.21	73,187.51
Galaxy Surfactants Ltd	22/11/2024	Buy	5.00	2,702.53	2,708.35	13,541.77
Uniparts India Ltd	22/11/2024	Buy	2.00	413.90	414.79	829.59
Clean Science and Technology Ltd	22/11/2024	Buy	1.00	1,295.43	1,298.22	1,298.22
Lumax Industries Ltd	22/11/2024	Buy	6.00	2,237.60	2,242.41	13,454.48
HIL Ltd	25/11/2024	Sell	64.00	2,477.02	2,471.62	158,183.80
Bajaj Consumer Care Ltd	25/11/2024	Sell	985.00	206.59	206.14	203,047.15
Kotak Mahindra Bank Ltd	02/12/2024	Buy	1.00	1,750.00	1,754.14	1,754.14
India Shelter Finance Corporation Ltd	02/12/2024	Buy	13.00	655.70	657.25	8,544.26
Uniparts India Ltd	02/12/2024	Buy	44.00	414.12	415.10	18,264.32
Dr. Lal Path Labs Ltd.	02/12/2024	Buy	57.00	3,018.20	3,025.35	172,444.68
Clean Science and Technology Ltd	02/12/2024	Buy	8.00	1,279.63	1,282.66	10,261.28
Krishna Institute of Medical Sciences Ltd	09/12/2024	Sell	261.00	617.15	615.92	160,753.83
Uniparts India Ltd	13/12/2024	Buy	3.00	420.00	420.99	1,262.98
HDFC Bank Ltd	13/12/2024	Sell	29.00	1,837.23	1,833.16	53,161.59
Kotak Mahindra Bank Ltd	13/12/2024	Buy	3.00	1,751.00	1,755.15	5,265.44
AU Small Finance Bank Ltd	18/12/2024	Buy	313.00	564.41	565.75	177,078.27

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 Maharashtra

## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410045 KAMAL BHANDARI

FCI LLP OPPORTUNITIES

### (ii) Investments (during the reporting period)

Security Name	Transaction Date	Buy / Sell	Quantity	Gross Rate	Net Rate*	Net Transaction Value
Kfin Technologies Ltd	27/12/2024	Sell	80.00	1,545.85	1,542.42	123,393.39
India Shelter Finance Corporation Ltd	27/12/2024	Buy	106.00	700.00	701.66	74,375.55
Tracxn Technologies Ltd	27/12/2024	Buy	392.00	79.23	79.41	31,129.91
HDFC Bank Ltd	27/12/2024	Sell	94.00	1,800.00	1,796.01	168,824.72
Jubilant Pharmova Ltd	27/12/2024	Sell	135.00	1,075.00	1,072.62	144,803.13
AU Small Finance Bank Ltd	27/12/2024	Buy	153.00	553.20	554.51	84,839.55
<b>Total</b>						<b>4,508,267.87</b>

Net Rate includes brokerage, stamp duty, tax, STT and any charge customarily included in the contract note of broker.

### (iii) Holding Report as of 31/12/2024

Security Name	Quantity	Average Cost	Market Rate	Total Cost	Market Value	% to Portfolio
<b>Shares</b>						
AU Small Finance Bank Ltd	466.00	561.49	559.10	261,656.54	260,540.60	3.01
Bharti Airtel Ltd	188.00	776.30	1,587.75	145,945.11	298,497.00	3.45
Clean Science and Technology Ltd	202.00	1,349.01	1,423.10	272,500.51	287,466.20	3.32
Dr. Lal Path Labs Ltd.	57.00	3,022.33	3,000.40	172,272.63	171,022.80	1.98
Equitas Small Finance Bank Ltd	9,319.00	69.18	64.02	644,644.48	596,602.38	6.90
Galaxy Surfactants Ltd	158.00	2,698.12	2,518.75	426,302.70	397,962.50	4.60
Global Health Ltd	354.00	991.28	1,078.50	350,911.96	381,789.00	4.41
HDFC Bank Ltd	144.00	1,596.34	1,772.85	229,873.48	255,290.40	2.95
ICICI Prudential Life Insurance Ltd	932.00	478.31	654.85	445,781.12	610,320.20	7.06
India Shelter Finance Corporation Ltd	376.00	656.89	705.00	246,991.22	265,080.00	3.06
Indoco Remedies Ltd	1,648.00	347.68	332.20	572,970.03	547,465.60	6.33
JK Lakshmi Cement Ltd	478.00	659.54	836.10	315,260.28	399,655.80	4.62
Kfin Technologies Ltd	176.00	736.94	1,537.25	129,701.01	270,556.00	3.13
Kotak Mahindra Bank Ltd	248.00	1,799.18	1,786.05	446,196.48	442,940.40	5.12
Krishna Institute of Medical Sciences Ltd	1,015.00	325.71	598.00	330,600.28	606,970.00	7.02
Landmark Cars Ltd	275.00	685.93	633.40	188,632.02	174,185.00	2.01
Lumax Industries Ltd	152.00	1,783.10	2,325.95	271,031.28	353,544.40	4.09
Mrs. Bectors Food Specialities Ltd	101.00	1,062.98	1,638.60	107,361.15	165,498.60	1.91
Tracxn Technologies Ltd	5,901.00	86.39	77.06	509,784.17	454,731.06	5.26
Uniparts India Ltd	1,054.00	507.14	414.10	534,526.21	436,461.40	5.05
Windlas Biotech Ltd	612.00	261.71	1,041.15	160,164.92	637,183.80	7.37
				<b>6,763,107.59</b>	<b>8,013,763.14</b>	<b>92.64</b>
<b>Cash / Bank</b>						
Cash	636,314.60	1.00	0.00	636,314.60	636,314.60	7.36
				<b>636,314.60</b>	<b>636,314.60</b>	<b>7.36</b>
<b>Total</b>				<b>7,399,422.19</b>	<b>8,650,077.74</b>	<b>100.00</b>

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## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410045 KAMAL BHANDARI

FCI LLP OPPORTUNITIES

### Investments in the securities of associates/related parties of Portfolio Manager

#### (i) Transaction wise

Sr No	Issuer Name	Type of Security	ISIN	Transaction wise details			
				Transaction Date Buy / Sell	Quantity	Gross Value	Net Value

#### (ii) Security wise

Sr No	Issuer Name	Type of Security	ISIN	Security wise details		
				Investment Amount	Value of Investment % w.r.t client's AUM	% w.r.t PM's AUM

#### (iii) Details regarding passive breach of investment limits

Sr No	Details of passive breach	Date of passive breach	Details of steps taken, if any, to rectify the passive breach of limits	Date of rectification	Whether rectified within 90 days
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#### (iv) Details of credit ratings of investments in debt and hybrid securities

Sr No	Issuer Name	Type of Security	ISIN	Rating Agency	Rating
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### Additional Fee Disclosure:

#### Management fee:

Management fee (% per annum):	1.00
Other expenses (% per annum):	0.00
Performance fee (% per annum):	0.00
Hurdle rate:	0.00
Fee Period:	01/10/2024 to 31/12/2024
Opening Assets at start of billing period:	8,064,058.82
Gross value at end of billing period:	8,675,843.95
Gain/Loss on investment:	611,785.13
Daily average AUM:	8,663,105.76
Other expense:	0.00
Brokerage and transaction cost:	5,296.87
Management fee:	25,766.21
Total charges during the fee period:	31,063.07

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## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410121 KAMAL BHANDARI

FCI LLP WEATH OPTIMIZER

### Account Statement

Name of Distributor: NA

#### A. Account overview:

##### Particulars

Name of the Client	KAMAL BHANDARI
PAN	ABQPB2051H
Address	FLAT NO D 904 MAHINDRA WINDCHIMES APTS BANNERGHATTA ROAD BANGALORE , AREKERE BANGALORE 560076 KARNATAKA
Email	kamalbhandari65@gmail.com
Phone Number	9886245196
Unique Client Code	FCIJA095A
Account Activation date	02/07/2024
Type of Portfolio Management Service	Discretionary
Investment approach for the account	FCI LLP WEATH OPTIMIZER
Benchmark for the investment approach	CRISIL Composite Bond Fund Index
Amount managed under the Investment Approach (in INR Crores)	14.08
% AUM under investment approach	2.06 %

#### B. Portfolio Details:

Portfolio Allocation			
Type of Security	Purchase Value (in INR)	Market Value as on 31/12/2024 (in INR)	Assets Under Management (%)
Bonds / Debentures	2,779,248.02	2,873,508.72	99.08%
Cash / Bank	26,610.75	26,610.75	0.92%
<b>Total</b>	<b>2,805,858.77</b>	<b>2,900,119.47</b>	<b>100.00%</b>

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## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410121 KAMAL BHANDARI

FCI LLP WEATH OPTIMIZER

### Portfolio Summary:

Particulars	(in INR)
Portfolio Value at the beginning	3,011,293.15
Portfolio Value at the end	2,900,119.47
For the report period	
1. Capital Inflow	0.00
2. Capital Outflow	200,000.00
3. Interest Income	0.00
4. Dividend Income	0.00
5. Other Income	0.00
Change in accruals	61,353.38
6. Management Fee	2,980.57
7. Performance Fee	0.00
8. Expenses at actual	0.00
9. Other expenses	380.02
10. Realized Gain/ Loss	0.00
11. Unrealized Gain/ Loss	30,833.53
Commission paid to Distributor	0.00
Brokerage paid	0.00

### C. Performance of Portfolio:

#### Performance report for Client Portfolio and Investment Approach (TWRR %)

Particulars	1 Year	3 Years	5 Years	10 Years	Since Inception
Returns of Client Portfolio					4.46
Aggregate Returns of Investment Approach					5.14
Benchmark Performance(CRISIL Composite Bond Fund Index)					4.26

Internal Rate of Return	XIRR%
XIRR of the client portfolio	5.38
Maximum XIRR of the investment approach	10.45
Minimum XIRR of the investment approach	2.67
Median XIRR of the investment approach	5.38

Please note that performance of your portfolio may vary from that of other investors and that generated by the Investment Approach across all investors because of 1) the timing of inflows and outflows of funds and 2) differences in the portfolio composition because of restrictions and other constraints 3) Performance data for Portfolio Manager and Investment Approach provided hereunder is not verified by any regulatory authority.

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## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410121 KAMAL BHANDARI

FCI LLP WEATH OPTIMIZER

### D. Transaction Details:

#### (i) Capital Contribution (from inception till end of reporting period)

Date	Capital Inflow	Capital Outflow
02/07/2024	2,000,000.00	0.00
29/07/2024	0.00	2,009,117.80
26/08/2024	2,000,000.00	0.00
27/08/2024	500,000.00	0.00
28/08/2024	500,000.00	0.00
20/09/2024	0.00	4,991.11
27/09/2024	0.00	7,474.00
03/10/2024	0.00	200,000.00
<b>Total</b>	<b>5,000,000.00</b>	<b>2,221,582.91</b>

#### (ii) Investments (during the reporting period)

Security Name	Transaction Date	Buy / Sell	Quantity	Gross Rate	Net Rate*	Net Transaction Value
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Net Rate includes brokerage, stamp duty, tax, STT and any charge customarily included in the contract note of broker.

#### (iii) Holding Report as of 31/12/2024

Security Name	Quantity	Average Cost	Market Rate	Total Cost	Market Value	% to Portfolio
<b>Bonds / Debentures</b>						
11% ESAF SMALL FINANCE BANK LTD 20 APRIL 2030	9.00	100,000.00	100,481.10	900,000.00	932,266.89	32.15
PIRAMAL CAPITAL & HOUSING FINANCE LIMITED 6.75 LOA 26SP31 FVRS975	2,517.00	746.62	756.32	1,879,248.02	1,941,241.84	66.94
				<b>2,779,248.02</b>	<b>2,873,508.72</b>	<b>99.08</b>
<b>Cash / Bank</b>						
Cash	26,610.75	1.00	0.00	26,610.75	26,610.75	0.92
				<b>26,610.75</b>	<b>26,610.75</b>	<b>0.92</b>
<b>Total</b>				<b>2,805,858.77</b>	<b>2,900,119.47</b>	<b>100.00</b>

### Investments in the securities of associates/related parties of Portfolio Manager

#### (i) Transaction wise

Sr No	Issuer Name	Type of Security	ISIN	Transaction wise details			
				Transaction Date	Buy / Sell	Quantity	Net Value

#### (ii) Security wise

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## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410121 KAMAL BHANDARI

FCI LLP WEATH OPTIMIZER

### (ii) Security wise

Sr No	Issuer Name	Type of Security	ISIN	Security wise details		
				Investment Amount	Value of Investment % w.r.t client's AUM	% w.r.t PM's AUM

### (iii) Details regarding passive breach of investment limits

Sr No	Details of passive breach	Date of passive breach	Details of steps taken, if any, to rectify the passive breach of limits	Date of rectification	Whether rectified within 90 days
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### (iv) Details of credit ratings of investments in debt and hybrid securities

Sr No	Issuer Name	Type of Security	ISIN	Rating Agency	Rating
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### Additional Fee Disclosure:

#### Management fee:

Management fee (% per annum):	0.35
Other expenses (% per annum):	0.00
Performance fee (% per annum):	0.00
Hurdle rate:	0.00
Fee Period:	01/10/2024 to 31/12/2024
Opening Assets at start of billing period:	3,013,115.78
Gross value at end of billing period:	2,903,100.04
Gain/Loss on investment:	-110,015.74
Daily average AUM:	2,863,219.45
Other expense:	0.00
Brokerage and transaction cost:	0.00
Management fee:	2,980.57
Total charges during the fee period:	2,980.57

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## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410136 KAMAL BHANDARI

FCI LLP WEALTH OPTIMIZER II

### Account Statement

Name of Distributor: NA

#### A. Account overview:

##### Particulars

Name of the Client	KAMAL BHANDARI
PAN	ABQPB2051H
Address	FLAT NO D 904 MAHINDRA WINDCHIMES APTS BANNERGHATTA ROAD BANGALORE AREKERE BANGALORE 560076 KARNATAKA
Email	kamalbhandari65@gmail.com
Phone Number	9886245196
Unique Client Code	FCIJA223
Account Activation date	29/07/2024
Type of Portfolio Management Service	Discretionary
Investment approach for the account	FCI LLP WEALTH OPTIMIZER II
Benchmark for the investment approach	S&P BSE 500 TRI
Amount managed under the Investment Approach (in INR Crores)	9.31
% AUM under investment approach	2.33 %

#### B. Portfolio Details:

##### Portfolio Allocation

Type of Security	Purchase Value (in INR)	Market Value as on 31/12/2024 (in INR)	Assets Under Management (%)
Shares	1,968,217.13	2,130,992.50	98.45%
Cash / Bank	33,551.98	33,551.98	1.55%
<b>Total</b>	<b>2,001,769.11</b>	<b>2,164,544.48</b>	<b>100.00%</b>

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## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410136 KAMAL BHANDARI

FCI LLP WEALTH OPTIMIZER II

### Portfolio Summary:

Particulars	(in INR)
Portfolio Value at the beginning	2,151,051.37
Portfolio Value at the end	2,164,544.48
For the report period	
1. Capital Inflow	0.00
2. Capital Outflow	0.00
3. Interest Income	0.00
4. Dividend Income	0.00
5. Other Income	0.00
6. Management Fee	4,211.44
7. Performance Fee	0.00
8. Expenses at actual	0.00
9. Other expenses	250.45
10. Realized Gain/ Loss	0.00
11. Unrealized Gain/ Loss	17,955.00
Commission paid to Distributor	0.00
Brokerage paid	0.00

### C. Performance of Portfolio:

#### Performance report for Client Portfolio and Investment Approach (TWRR %)

Particulars	1 Year	3 Years	5 Years	10 Years	Since Inception
Returns of Client Portfolio					7.74
Aggregate Returns of Investment Approach					2.04
Benchmark Performance(S&P BSE 500 TRI)					-3.99

Internal Rate of Return	XIRR%
XIRR of the client portfolio	7.74
Maximum XIRR of the investment approach	29.12
Minimum XIRR of the investment approach	0.41
Median XIRR of the investment approach	7.72

Please note that performance of your portfolio may vary from that of other investors and that generated by the Investment Approach across all investors because of 1) the timing of inflows and outflows of funds and 2) differences in the portfolio composition because of restrictions and other constraints 3) Performance data for Portfolio Manager and Investment Approach provided hereunder is not verified by any regulatory authority.

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## PMS INVESTOR REPORT

SEBI Registration Number - INP000007146

From 01/10/2024 To 31/12/2024

Account : 7410136 KAMAL BHANDARI

FCI LLP WEALTH OPTIMIZER II

### D. Transaction Details:

#### (i) Capital Contribution (from inception till end of reporting period)

Date	Capital Inflow	Capital Outflow
29/07/2024	2,009,117.80	0.00
<b>Total</b>	<b>2,009,117.80</b>	<b>0.00</b>

#### (ii) Investments (during the reporting period)

Security Name	Transaction Date	Buy / Sell	Quantity	Gross Rate	Net Rate*	Net Transaction Value
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Net Rate includes brokerage, stamp duty, tax, STT and any charge customarily included in the contract note of broker.

#### (iii) Holding Report as of 31/12/2024

Security Name	Quantity	Average Cost	Market Rate	Total Cost	Market Value	% to Portfolio
<b>Shares</b>						
Nippon India ETF Gold Bees	33,250.00	59.19	64.09	1,968,217.13	2,130,992.50	98.45
				<b>1,968,217.13</b>	<b>2,130,992.50</b>	<b>98.45</b>
<b>Cash / Bank</b>						
Cash	33,551.98	1.00	0.00	33,551.98	33,551.98	1.55
				<b>33,551.98</b>	<b>33,551.98</b>	<b>1.55</b>
<b>Total</b>				<b>2,001,769.11</b>	<b>2,164,544.48</b>	<b>100.00</b>

### Investments in the securities of associates/related parties of Portfolio Manager

#### (i) Transaction wise

Sr No	Issuer Name	Type of Security	ISIN	Transaction wise details			
				Transaction Date	Buy / Sell	Quantity	Net Value

#### (ii) Security wise

Sr No	Issuer Name	Type of Security	ISIN	Security wise details		
				Investment Amount	Value of Investment	% w.r.t client's AUM

#### (iii) Details regarding passive breach of investment limits

Sr No	Details of passive breach	Date of passive breach	Details of steps taken, if any, to rectify the passive breach of limits	Date of rectification	Whether rectified within 90 days
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**PMS INVESTOR REPORT**  
**SEBI Registration Number - INP000007146**  
From 01/10/2024 To 31/12/2024  
Account : 7410136 KAMAL BHANDARI  
FCI LLP WEALTH OPTIMIZER II

(iv) Details of credit ratings of investments in debt and hybrid securities

Sr No	Issuer Name	Type of Security	ISIN	Rating Agency	Rating
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**Additional Fee Disclosure:**

**Management fee:**

Management fee (% per annum):	0.65
Other expenses (% per annum):	0.00
Performance fee (% per annum):	0.00
Hurdle rate:	0.00
Fee Period:	01/10/2024 to 31/12/2024
Opening Assets at start of billing period:	2,153,816.29
Gross value at end of billing period:	2,168,755.92
Gain/Loss on investment:	14,939.63
Daily average AUM:	2,178,412.82
Other expense:	0.00
Brokerage and transaction cost:	0.00
Management fee:	4,211.44
Total charges during the fee period:	4,211.44

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