



**Now enjoy Debt-like security
with Equity-like returns.**

INTRODUCING

algrow

Welcome to the new way of investing... the Algrow way

Give your investment the Algrow power, high on growth and security. Embrace this new game changer, algorithmic investment offering to lead the curve. **Make a clear choice, gain Debt-like security with Equity-like returns.**

What is Algrow ?

Algrow is an automated algorithm driven Investment Management Platform that combines the advantage of human intelligence and the efficiency of Artificial Intelligence to maximise the gains on the investment and aim to protect the invested capital.

What it gives you?

Algrow has delivered an average CAGR of 20% - 25% on a 3-year time frame.

Why should you trust Algrow?

15+ years back tested data, big data analytics covering all sorts of market cycles, 100+ man years of experience in mutual fund research.

How does Algrow work?

Algrow has a smart intelligence built in which understands the trends and smartly switches investments between different categories of mutual funds based on triggers given by big data analytics. This safeguards your capital and ensures steady growth of investments, irrespective of market volatility.

WHY ALGROW IS THE BEST INVESTMENT PLATFORM FOR YOU?

The Algrow managed offering has been rigorously back tested for over 15+ years, covering various market cycles. As compared to underlying funds as well as benchmarks, Algrow offering outperforms 75% - 90% of the times, while securing the invested capital. Table below demonstrates the Algrow performance under different market cycles:

Date	Market Trend	Nifty Return %	Algrow+ Return %	Alpha Over Nifty
01-Feb-06	Falling market	-2.33%	20.31%	22.64%
28-Feb-09				
25-Jan-08	Volatile market	0.73%	20.59%	19.85%
31-Jan-11				
01-Oct-11	Bullish Market	18.45%	44.89%	26.44%
31-Oct-14				
31-Aug-19	Covid & Global Selloff	17.21%	25.70%	8.49%
31-Aug-22				

WHO SHOULD INVEST IN ALGROW?

Investment of Rs. 5 Lac	Investment of Rs. 15 Lac	Investment of Rs. 50 Lacs and above
Investor with long term goals, can get upto Rs. 4.8 Cr on Rs. 5 Lac investment over 25 years.	Investor with mid-term goals, can get upto Rs. 2.4 Cr on Rs. 15 Lac investment over 15 years.	Investor looking at diversifying his portfolio with higher returns but limited risks.

Note: Algrow has delivered an average return of 20+% over the last 20 years. Above calculations are based on the assumption of 20%.

How **Algrow** stand apart from a conventional way of investing



THE CORE ENGINE

In-house created algorithms by 5nance.com that identifies the market/funds cycles and protects the downside in the falling markets, and provides better returns as compared to underlying funds when the markets are positive.



METHODOLOGY

It is detailed research of funds in different categories through quantitative analysis on a quarterly basis. It is also a first of its kind methodology to incorporate the price-action strategy where the movement of the funds are studied across different timeframes. Intensive back testing of the algorithm is conducted for a data of more than 15+ years.



ALGORITHM

The Algrow model runs on an In-House Quantitative Rating which is the first layer of screening. All the open-ended schemes are clubbed with their respective categories or the custom category to run the Rating and Ranking process. Each individual data of the schemes are fed into the AI-enabled evaluation (RPA) model frequently on a monthly and quarterly basis. This helps our system to enable rate/rank respective to their group. The scheme ranking is then measured among the schemes of the same fund house. The model selects the schemes which are consistent in their performance on a longer time frame and schemes with optimal risk-to-reward ratio.

Additionally, the technology leverages what input we receive from our direct equity model, then it generates and studies each scheme, industry/sector, and overall market phase to give us insights to take proactive actions on the Algrow model reducing the human interference to 4/5th of effort. Each Fund House or AMC will have a unique/same category as their primary scheme that is the basis of the final output/ranking of the Algrow model.



WHAT DOES IT IDENTIFY

Longer market cycles will give one opportunity every 7-8 years with a correction of 20-25%.

Medium term market cycles will offer an opportunity every 3 years with a bottom fishing opportunity of 10-12%.

The algorithm identifies such cycles and takes proactive measures to switch the investments across different categories of mutual funds.

WHAT IT DELIVERED

We have considered this for the ICICI AMC, as recommended to you.

- No negative returns for the last 15+ years on Daily 3-Year Rolling Back-testing.
- 7.4% of additional returns each year (CAGR) over the select-underlying fund for the last 15+ years of testing.
- Invested capital is protected from volatile market.

Market Trend	Mutual Fund Schemes	Algrow
Rising markets	Delivers a return of 15% CAGR (approx.)	Delivers Average return of +23.5% CAGR
Range bound markets	Delivers no returns	Delivers a return between the 9.8% to 11.5%
Falling markets	Delivers negative returns	Safeguards capital and also delivers debt equivalent returns between range of 9% to 10% annually

MONTHLY RETURNS JULY'24 – JUNE'25

Month	Axis Algrow	Canara Algrow	DSP Algrow	HDFC Algrow	ICICI Algrow	Nippon Algrow	Nifty Return
Jul' 2024	3.41% ▲	4.01% ▲	5.56% ▲	2.86% ▲	3.65% ▲	2.53% ▲	3.92% ▲
Aug' 2024	1.73% ▲	1.81% ▲	1.80% ▲	1.48% ▲	0.60% ▲	-2.28% ▼	1.14% ▲
Sep' 2024	3.55% ▲	2.39% ▲	2.60% ▲	3.38% ▲	2.73% ▲	2.52% ▲	2.28% ▲
Oct' 2024	-5.97% ▼	-5.75% ▼	-8.08% ▼	-3.56% ▼	-4.61% ▼	-7.31% ▼	-6.22% ▼
Nov' 2024	1.20% ▲	0.29% ▲	-2.44% ▼	0.73% ▲	-0.61% ▼	0.88% ▲	-0.31% ▼
Dec' 2024	0.31% ▲	-0.75% ▼	-1.94% ▼	-1.63% ▼	-2.41% ▼	-2.38% ▼	-2.02% ▼
Jan' 2025	-6.07% ▼	-4.25% ▼	0.66% ▲	-2.51% ▼	0.58% ▲	-6.79% ▼	-0.57% ▼
Feb' 2025	-8.45% ▼	-7.26% ▼	-0.48% ▼	-3.77% ▼	0.51% ▲	-12.28% ▼	-5.89% ▼
Mar' 2025	8.30% ▲	6.87% ▲	2.88% ▲	5.95% ▲	1.12% ▲	11.95% ▲	6.30% ▲
Apr' 2025	2.70% ▲	3.38% ▲	2.28% ▲	3.52% ▲	1.30% ▲	2.28% ▲	3.46% ▲
May' 2025	4.19% ▲	3.82% ▲	0.20% ▲	1.81% ▲	0.91% ▲	5.51% ▲	1.71% ▲
June' 2025	4.02% ▲	4.05% ▲	-1.87% ▼	2.52% ▲	0.31% ▲	2.14% ▲	3.10% ▲

Algrow Return% (Absolute Yearly)

Calendar Year	Axis Algrow	Canara Algrow	DSP Algrow	HDFC Algrow	ICICI Algrow	Nippon Algrow	Nifty Return
CY 2006	-	31.35% ▲	43.96% ▲	35.86% ▲	24.60% ▲	-	39.83% ▲
CY 2007	-	63.42% ▲	59.85% ▲	59.37% ▲	24.60% ▲	-	54.77% ▲
CY 2008	-	-11.09% ▼	-13.20% ▼	0.53% ▲	-3.13% ▼	-	-51.79% ▼
CY 2009	-	34.58% ▲	84.12% ▲	81.47% ▲	47.67% ▲	-	68.49% ▲
CY 2010	18.40% ▲	26.56% ▲	16.80% ▲	25.05% ▲	24.93% ▲	-	23.04% ▲
CY 2011	9.84% ▲	9.58% ▲	8.74% ▲	9.24% ▲	18.05% ▲	-	-24.62% ▼
CY 2012	19.37% ▲	31.32% ▲	52.21% ▲	13.94% ▲	40.81% ▲	-	27.70% ▲
CY 2013	22.90% ▲	31.27% ▲	1.65% ▲	17.76% ▲	4.20% ▲	-	6.76% ▲
CY 2014	76.55% ▲	96.02% ▲	73.13% ▲	76.63% ▲	32.46% ▲	-	31.39% ▲
CY 2015	3.41% ▲	13.06% ▲	20.37% ▲	-3.04% ▼	6.92% ▲	-	-4.06% ▼
CY 2016	27.79% ▲	9.93% ▲	24.10% ▲	30.01% ▲	33.75% ▲	-	3.01% ▲
CY 2017	33.13% ▲	52.05% ▲	28.93% ▲	41.66% ▲	42.96% ▲	-	28.65% ▲
CY 2018	9.37% ▲	-8.28% ▼	-2.02% ▼	5.21% ▲	21.84% ▲	-	3.15% ▲
CY 2019	23.06% ▲	8.09% ▲	12.55% ▲	21.68% ▲	22.68% ▲	-	12.02% ▲
CY 2020	75.39% ▲	45.92% ▲	73.41% ▲	73.74% ▲	75.34% ▲	-	14.90% ▲
CY 2021	34.84% ▲	31.76% ▲	29.82% ▲	64.88% ▲	45.05% ▲	-	24.12% ▲
CY 2022	-4.30% ▼	2.03% ▲	2.76% ▲	3.29% ▲	-5.84% ▼	-	4.33% ▲
CY 2023	17.24% ▲	32.33% ▲	39.80% ▲	44.84% ▲	26.44% ▲	-	20.03% ▲
CY 2024	22.32% ▲	17.88% ▲	6.62% ▲	18.80% ▲	11.18% ▲	10.78% ▲	8.08% ▲
CY 2025 (till Jun'25)	3.66% ▲	5.97% ▲	3.65% ▲	7.54% ▲	4.88% ▲	1.50% ▲	7.93% ▲
Average Return (%) (Jan'10 – Jun'25)	24.56%	25.34%	24.53%	27.79%	25.35%	26.19%	11.70%

Algrow - India's first AI-backed Mutual Fund Advisory Platform

FEATURES OF ALGROW



Delivered 20%* CAGR



AI-driven Mutual Fund Advisory

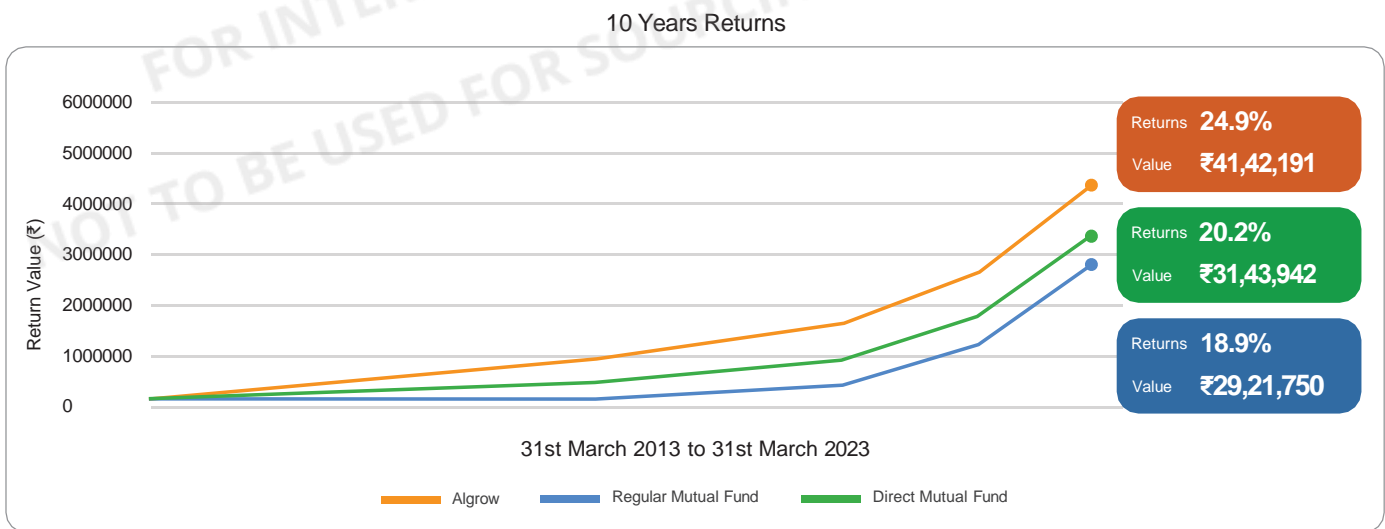
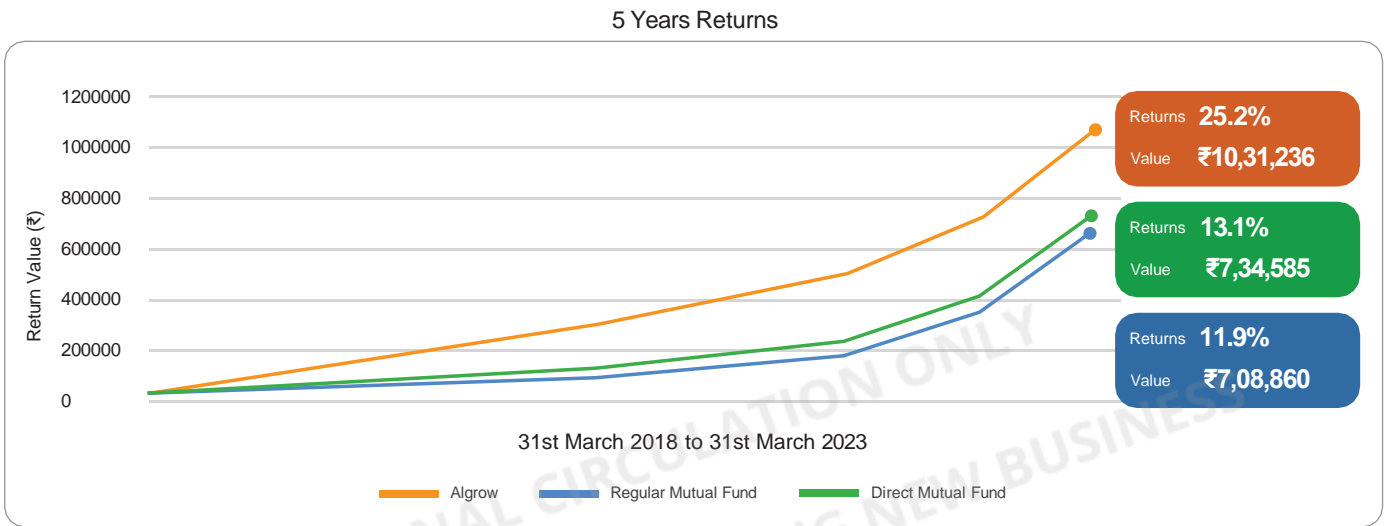


Capital Preservation



Timely Switch to ensure optimum returns

INVESTING WITH AI-BACKED ADVISORY WILL TRANSFORM YOUR FINANCIAL TRAJECTORY.



*Amount invested - ₹100,000 / p.a.

Algrow Mutual Fund has outperformed all the mutual funds with staggering returns. Refer above chart.

AI-Powered investing outperforms traditional investment advisory in a phenomenal way, as our algorithm analyzes more than 2 million data points to tailor a customized portfolio for you.

This enables you to make informed investment decisions and alters your investment environment to yield improved returns.

We charge only 1% advisory fee per year on Algrow mutual fund, at the same time providing higher returns than regular mutual funds.

Therefore, compared to the returns on investment, our advisory fees are minimal.

	Returns in (₹)	Returns in (%)
HDFC Algrow	41,42,191	24.9%
HDFC Small Cap	29,21,750	18.9%
Alpha over HDFC Small Cap	12,20,441	6%

Investment period- **10 Years**

HDFC Algrow has outperformed HDFC small cap mutual fund with an Alpha of **6%**.

Taking Algrow fees of **₹1,25,992** into account, your Net Gain would be **₹10,94,449**.

Start with a Minimum Investment of ₹25,000 in lumpsum and ₹2000 in SIP with Algrow Mutual Fund. We charge an advisory fee of 1% or ₹1000 + GST per year whichever is higher.

The performance of Algrow is exclusively shared with registered Business Partners of Innovage Investment Advisers Pvt. Ltd for internal circulation purposes only. This data is not intended for acquiring new customers.

DISCLAIMER AND COMPANY INFORMATION

Innovage Investment Advisers Private Limited

SEBI registered Investment Adviser having registration no. INA 000003809 (Valid from 13th Nov 2015 - Perpetual). AMFI Distributor Number: ARN No. 87155. (IRDAI) registration no. CA0339

Mutual Fund investments are subject to market risks, read all scheme related documents carefully before investing.

Investments in the securities market are subject to market risks, read all the related documents carefully before investing.

Insurance is the subject matter of solicitation.

Registration granted by SEBI, membership of BASL and certification from NISM in no way guarantee performance of the intermediary or provide any assurance of returns to investors.

GET IN TOUCH WITH US



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