

# SIP – Systematic Investment Plan



# Current Buy list December 2015

- Since our Current Equity Exposure is over 95%, we are not able to add stocks which are quoting at attractive valuations. But as Individual Investors, **if your Exposure is lower or your Total Capital size in Equities is increasing with regular monthly Income** – this Slide will help you to know stocks which are currently at good buying levels and you can Invest money in those.
- We believe this will help our clients to **take advantage of Market conditions** on a consistent basis with guidance from our Research team. Make sure, **if you are saving regularly – Invest in the stocks listed in this Slide constantly** and you can see the rewards going forward.
- Also make sure that your **Portfolio Allocation %'s are similar to our recommended allocation** and match our Portfolio over time. This will help you to maintain a Balanced Portfolio which performs under all Market conditions and **compounds your wealth** at a consistent rate. Also, **other than Our Portfolio stocks – the stocks where you can do SIP has been mentioned in the next Slide.**

**Monthly SIP Investment = 10000 Rs**

**Total Accumulated Savings till now = 70000 Rs**

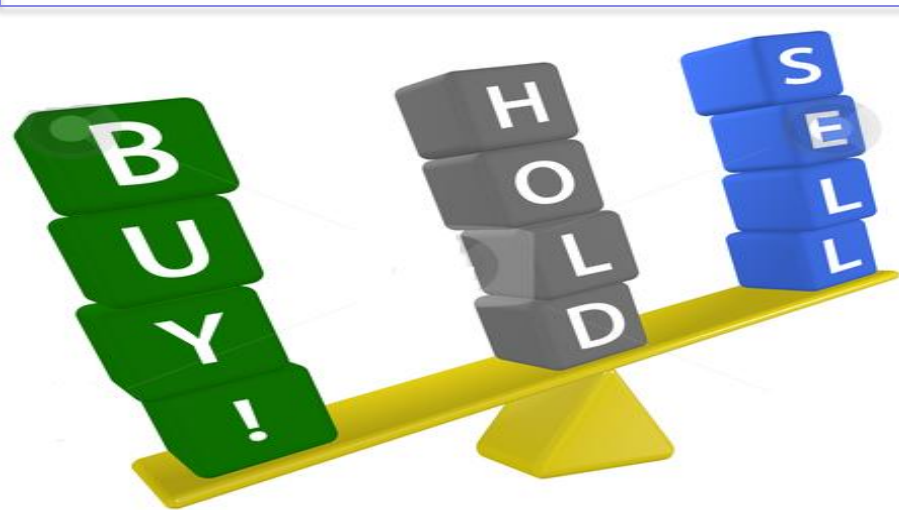
Stock	SIP Money Allocated	Buying Range
Treehouse	4000	270-290
City Union Bank	4000	85-95

This Month's Investment  
=8000Rs

**We have invested 8K this month**

# *The Millionaire Portfolio*

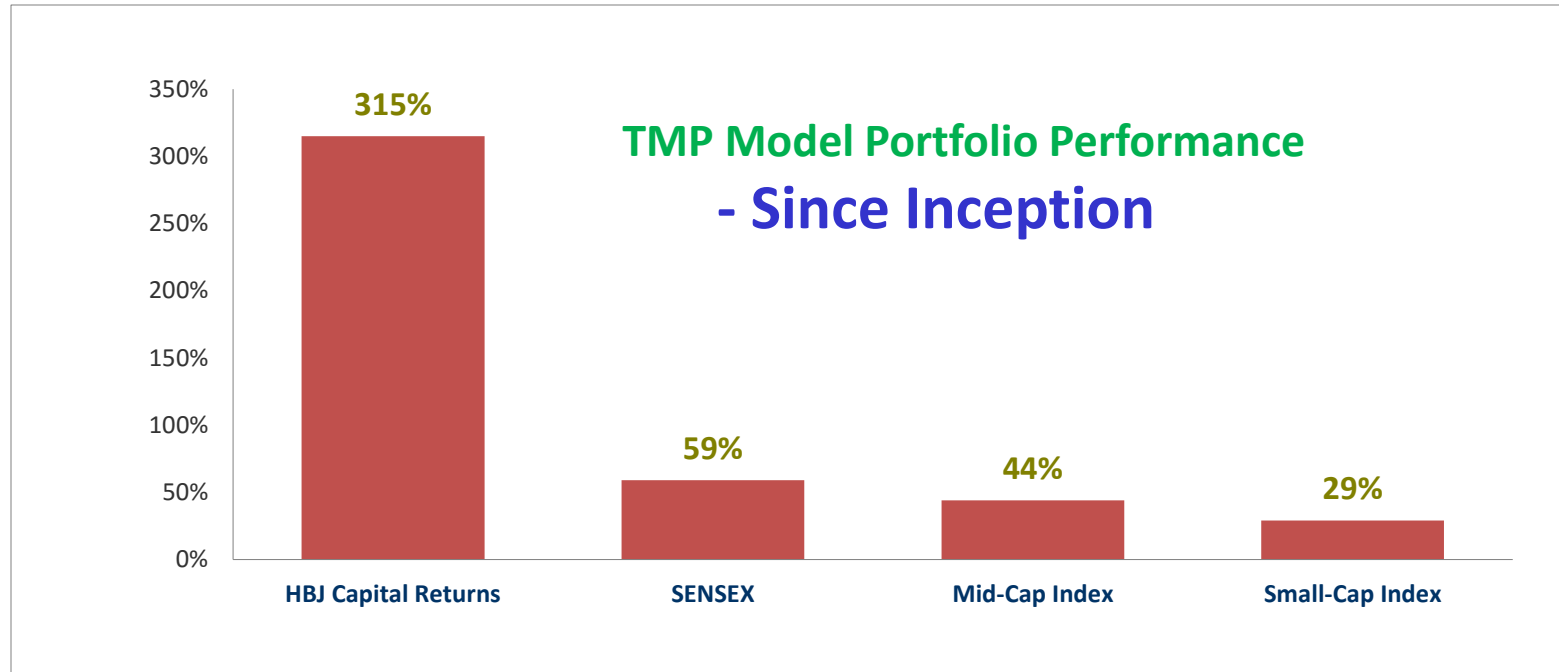
**Monthly Portfolio Update – December 8<sup>th</sup> 2015**



★ Our key objective is to pick the right stocks at the right time by paying a fair price to build a balanced portfolio which will enable us to outperform the markets and achieve superior risk adjusted returns. We aspire to generate wealth by compounding money at a healthy rate by spotting profit making opportunities in solid companies with strong management which are available at a good discount to their intrinsic value.

# Portfolio companies of TMP

TMP Performance = **315 %** Vs Sensex Performance = **59%**



**EQUITY EXPOSURE = 96.57%    CASH EXPOSURE = 3.43 %**

# Medium Term - Portfolio Guidance

- Accumulate more High Quality Stocks such as VA Tech Wabag & Mahindra Finance :

While most of our Portfolio clean up is over, we would like to accumulate more High Quality stocks in case of a rapid deterioration in prices. We would take advantage of the Market situation by rotating between the stocks where we find the highest value and good risk-reward metrics. Without any Emotional biases, we would like to sell stocks of companies where we don't feel there is adequate margin of safety and move on to stocks which great potential to profit.

We are highly optimistic on VA Tech Wabag and are convinced about the Multibagger return potential in the stock. We would certainly start buying the stock in our Portfolio soon. While the Cash position is not allowing us to buy now, we would sell some other stock in our portfolio to make way for VA Tech Wabag in the future.

- Average down on some beaten Stocks going forward :

Some of our High Conviction stocks including Bajaj Electricals, HSIL and Dewan Housing continue to be at very attractive levels. We believe that we should average down on these stocks during every dips. While we have very little cash left in the Portfolio, we believe there could be some Profit booking in some of our Stocks and deployment of those funds in these Stocks for Long Term returns.

- Close watch on the High Allocation Stocks :

Our Stocks including HSIL, Cera Sanitary ware and Indiabulls Housing Finance contribute almost 10% each to our Equity portfolio and hence there is very little room to make mistakes here. While this concentration increases the Volatility in the Portfolio, we believe that all these Stocks are good Businesses and hence would be good for Long Term wealth creation.



## **TMP Connect**

### **[For new members joined TMP]**

New Members who has joined during last two months need to replicate TMP Connect **ONLY**, Since they are joining in between hence a replica of actual TMP is created for them.

# Your TMP Connect [Only buy these stocks listed below]

Company Name	Allocation (as a % of your total planned portfolio size)
Cera Sanitary ware	3%
Poly Medicure	4 %
Sanghvi Movers	5 %
EClerx/ Persistent	5%
KVB/ CUB	8 %
Mahindra Finance	7 %
Bajaj Electricals	4 %
CARE Ratings	7 %
HSIL	5 %
Biocon	5 %
Indiabulls Financials	5 %
VA Tech Wabag	7 %
Greaves Cotton	6 %
Heritage Foods	5 %
Tree house Education	7%
Cash	21%
Total	100 %

- **Allocation %** - If your planned portfolio size is say 10 Lacs, you will be allocating Rs50K towards Cera Sanitary ware at CMP which is 5% allocation.
- Please follow “TMP Update” which is released once a month for further buying price range for all stocks in the portfolio.
- Stocks which are not there in this list, will slowly be phased out of the main portfolio. Hence, don't buy them unless initiated.
- Because of the fall in markets, new members will be able to buy certain stocks at better prices .

# **TMP Update**

## **[For existing members]**



# Transactions

Stock	Quantity	CMP	BSE/NSE	Total Value
Indigo	193	777	BSE	150000
Allcargo Logistics	580	162	BSE	93960
Indiabulls Housing Finance	156	602	BSE	93912
VA Tech Wabag	177	532	BSE	94164
Stock	Quantity	CMP	BSE/NSE	Total Value
Sanghvi Movers	507	296	BSE	150000
Biocon	440	444	BSE	195360
Greaves Cotton	725	119.6	BSE	86710

# Existing TMP (as on 12<sup>th</sup> February, 2016)

Initial Investment = Rs 10,00,000 (10 Lacs)

Total Portfolio Value = 3,565,026.40 (35.65 Lacs)

Stock	Holding Quantity	Average Cost Price	CMP	Value at Cost	Value at CMP	Unrealized Profit/Loss	Unrealized Profit/Loss %	% of Portfolio (including cash)	Dividends
CARE Ratings	145	383.55	1000	55,615.34	145,000.00	89,384.66	160.72	4.07	9965
Indiabulls Housing Finance	897	258.8	602.35	232,143.60	540,307.95	308,164.35	132.75	15.16	57558
DHFL	741	111.905	153	82,921.61	113,373.00	30,451.40	36.72	3.18	17235
City Union Bank	4300	96.6	83.35	415,380.00	358,405.00	-56,975.00	-13.72	10.05	16680
Cera Sanitary ware	212	202	1645	42,824.00	348,740.00	305,916.00	714.36	9.78	8625
HSIL	1420	132.64	245.25	188,348.80	348,255.00	159,906.20	84.90	9.77	12080
Sanghvi Movers	882	105.04	296	92,645.28	261,072.00	168,426.72	181.80	7.32	4680
Eclerx	125	609	1318.8	76,125.00	164,850.00	88,725.00	116.55	4.62	11875
VA Tech Wabag	312	530.26	531.8	165,441.12	165,921.60	480.48	0.29	4.65	1620
Bajaj Electricals	985	209	168.25	205,865.00	165,726.25	-40,138.75	-19.50	4.65	7677.5
Allcargo Logistics	1248	132.4	161.75	165,235.20	201,864.00	36,628.80	22.17	5.66	93.8
Treehouse Education	856	287.4	107.1	246,014.40	91,677.60	-154,336.80	-62.73	2.57	0
Shriram City Union Finance	254	1597	1445	405,638.00	367,030.00	-38,608.00	-9.52	10.30	0
Interglobe Aviation (Indigo)	193	777	777	149,961.00	149,961.00	0.00	0.00	4.21	0
Total				2,524,158.35	3,422,183.40	898,025.05	35.58	91.79	147,995.50
Cash in Hand		Rs142,843.00							

# Summary of TMP

Portfolio Summary									
# of Stocks in Portfolio	15			Dividend Earned Till Date	147,995.50	Exposure in Stock % =		95.99	
Equity Holding Value	3,422,183.40			Realized Profit/ Loss (including dividend)					
Portfolio Gain/ Loss (Since Nov'09)	256.50			Total Cash on Hand	142,843.00	Cash Exposure % =		4.01	
Sensex Return (Since Nov'09)	52			Total Portfolio Value	3,565,026.40				

- Our Stock Exposure is currently above 95% of the overall Portfolio. Going forward, we would like to increase Cash levels by a few Percentage points.
- The total number of stocks is at 14. We intend to run a fairly tight and balanced portfolio. Hence, we would not like to add new stocks without proper replacement.
- During every significant fall, we shall be deploying cash pretty aggressively in fundamentally good companies . We would build some Cash position for this from some of our Existing stocks.
- Incase of opportunities where risk-reward is very attractive than any of our existing portfolio stock, we would take a rational decision to swap the current share with the new stock.

## Add-On Portfolio for new Clients



Must Have stocks in your  
Portfolio to be bought at the  
current Prices. (post elections)

This is for new Clients who would like to have a little broader Portfolio with additional stocks and would like to avoid the strongly run-up names.

We still believe that the TMP Portfolio itself would do well. So, this Portfolio is only optional and useful for few clients alone.

# Transactions

Stock	Quantity	CMP	BSE/NSE	Total Value
Indiabulls Housing Finance	70	602	BSE	42140
Stock	Quantity	CMP	BSE/NSE	Total Value
Mahindra & Mahindra Finance	220	193.45	BSE	42559

# Additional Sub-Portfolio for New Clients

## in addition to the Existing Portfolio (as on 12<sup>th</sup> Feb, 2016)

Initial Investment = Rs 5,00,000 (5 Lacs)									
Total Portfolio Value Rs464,371.70									
Stock	Holding Quantity	Average Cost Price	CMP	Value at Cost	Value at CMP	Unrealized Profit/Loss	Unrealized Profit/Loss %	% of Portfolio (including cash)	Dividends
DB Corp	200	295	308.5	59,000.00	61,700.00	2,700.00	4.58	13.29	850
Infosys	30	1470	2167	44,100.00	65,010.00	20,910.00	47.41	14.00	2670
Bajaj Electricals	300	301	168.25	90,300.00	50,475.00	-39,825.00	-44.10	10.87	450
Heritage Foods	140	343	465.7	48,020.00	65,198.00	17,178.00	35.77	14.04	0
Treehouse Education	325	329	107.1	106,925.00	34,807.50	-72,117.50	-67.45	7.50	0
Bajaj Corp	76	223	391.7	16,948.00	29,769.20	12,821.20	75.65	6.41	2300
Shriram City Union Finance	69	1607	1445	110,883.00	99,705.00	-11,178.00	-10.08	21.47	0
Indiabulls Housing Finance	70	602	602	42,140.00	42,140.00	0.00	0.00	9.07	0
Total				518,316.00	448,804.70	-69,511.30	-13.41	96.65	6,270.00
Cash in Hand		Rs15,567.00							
Portfolio Summary									
No of Stocks in Portfolio	8		Dividend Earned Till Date	6,270.00	Exposure in Stock % =		96.65		
Equity Holding Value	448,804.70		Realized Profit/Loss (including dividend)	0	Cash Exposure % =		3.35		



# HBJ Hedge Fund Portfolio

- An Opportunistic Absolute return Portfolio

Directional  
Stratergies

Multi Directional  
Strategies

Non-Directional  
Stratergies

Momentum  
Investing

Tactical  
Positions

Intelligent  
Speculation

Long Term  
Investments

Earnings  
based Bets

Swing  
Trades



Event  
Driven

Relative  
Value

Risk  
Arbitrage

Special  
Situation

Deep Value  
Bets

Dividend  
Yield Plays



**SPIN-OFF**  
To  
**PAY-OFF**



# THANK YOU

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