Siddhartha Capital Limited
Siddhartha MUTUAL FUND

FACTSHEET
Aswin 2083

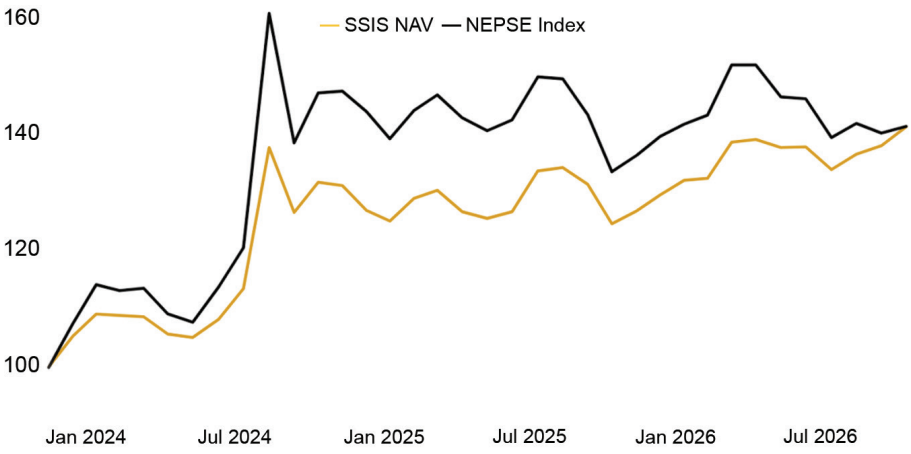
Siddhartha Systematic Investment Scheme (Open-ended Mutual Fund)

Investment Objective
To deliver long-term capital appreciation through a diversified investment approach in equity securities of various market capitalizations.

Investment Philosophy
The investment philosophy of the scheme is to maintain a predominantly high equity exposure, remaining invested in the equity market unless compelling evidence supports the need to hold cash. The fund seeks to generate consistently higher returns by investing in equity securities across diverse industries and market capitalizations, underpinned by thorough research and fund management expertise with a growth-oriented strategy. The approach focuses on identifying top performers across sectors and selectively accumulating the respective stocks with the objective of maximizing long term NAV.

Investment Team	Joined Firm	Years in Industry
Nirajan Karki, Chief Investment Officer	2015	11 years
Anirudhda Pokharel, Scheme Manager	2021	5 years
Sagan Rajopadhyaya, Senior Research Analyst	2018	8 years

*Team composition is subject to change at any time without prior notice.



The chart illustrates the unadjusted NAV trend over a 36-month period.

SIP Performance V/S Benchmark	SSIS	Benchmark
XIRR		
One year	11.18%	-2.73%
Since inception	8.46%	4.23%
Rolling Returns		
3 months	8.86%	9.88%
6 months	5.72%	3.04%
1 year	5.88%	3.16%
2 years	8.24%	6.39%
3 years	8.68%	6.81%

The performance and benchmark have been calculated from the allotment date of SSIS to the present, assuming a monthly investment of Rs 1,000.

SIP performance can vary significantly from month to month, depending on the index level during each specific period. “One year” and “two years” refer to trailing periods of one and two years, respectively.

Fund Details	
Existing Fund Size	NPR 3.39 billion
Existing Units	339,696,257
Fund Type	Open-ended
Par Value	10.00

Fund Facts	
Allotment Date	22nd July 2021
Index on 22/07/2021	3004
Benchmark*	NEPSE Index
Total AUM	NPR 3.74 billion
NAV per Unit	11.03

Charges %	
Fund Management Fee	1.50%
Depository Fee	0.20%
Exit Load	1.5% within 1 year

The fund does not levy any entry charges. Exit load is applied on a per-unit basis specifically, it is charged only on units that have been held for less than 12 months on a trailing basis.

Statistical Data	
Fund Beta	0.812
Equity Beta	0.935
Equity Position	86.9%
Herfindahl-Hirschman Index	0.042
Monthly Turnover Ratio	3.55%

Quantative Data	
Standard Deviaiton	
SSIS	16.55%
Benchmark	25.88%
Risk-free-rate	2.61%
Sharpe Ratio (SSIS)	1.855
Sharpe Ratio (NEPSE)	0.366
Maximum Draw-down	-3.79%

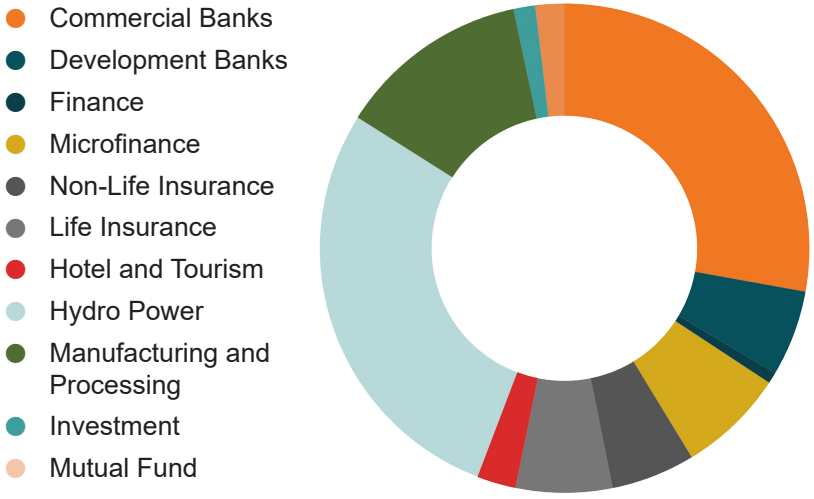
Investor Profile Suitability
This product is well-suited for passive, risk-averse investors seeking to build wealth gradually through disciplined investing via Systematic Investment Plans, with a long-term investment horizon.

Top 20 Exposure

Company	%	Sector
MEN	8.24%	Hydro Power
EBL	8.09%	Commercial Banks
SAHAS	5.41%	Hydro Power
SHIVM	5.30%	Manufacturing And Processing
GBIME	4.20%	Commercial Banks
NABIL	4.00%	Commercial Banks
API	3.54%	Hydro Power
TAMOR	3.34%	Hydro Power
SANIMA	3.30%	Commercial Banks
CBBL	3.17%	Microfinance

Company	%	Sector
NMB	2.66%	Commercial Banks
SARBTM	2.01%	Manufacturing And Processing
ALICL	1.92%	Life Insurance
SHINE	1.70%	Development Banks
GBBL	1.68%	Development Banks
NIL	1.65%	Non-Life Insurance
KSBBL	1.56%	Development Banks
NLICL	1.55%	Life Insurance
BNT	1.53%	Manufacturing And Processing
SMHL	1.38%	Hydro Power

The equity weightage reported above is the weight of a particular script as a percentage of the total NAV.



Sector	SSIS	Market
Commercial Banks	27.84%	26.86%
Development Banks	5.68%	4.51%
Finance	0.74%	1.57%
Microfinance	7.04%	7.55%
Non-Life Insurance	5.55%	4.06%
Life Insurance	6.36%	8.08%
Hotels And Tourism	2.58%	3.05%
Hydro Power	28.19%	17.49%
Others	0.00%	11.60%
Manufacturing And Processing	12.68%	8.63%
Investment	1.43%	6.60%
Mutual Fund	1.91%	0.00%

The sectoral weightage reported above is the weightage of a particular sector as a percentage of total equity.

Risk and Reward Profile

The fund's performance is largely influenced by the broader market. In the short term, SIP returns may be disproportionately affected by sector-specific trends or concentrated movements within certain sub indexes.

Past performance is not indicative of future results, and there is no assurance that the fund will achieve its investment objectives.

As risk and reward go hand in hand, the scheme may deliver slightly lower returns compared to the benchmark. At the same time, the lower volatility provides investors with greater stability and reduced downside risk.

IMPORTANT INFORMATION

This material is provided for informational purposes only and does not constitute an offer, solicitation, or recommendation to buy or sell any specific security or to adopt any particular investment strategy. Investors should note that diversification does not guarantee protection against losses.

INDEX INFORMATION

The NEPSE Index measures the overall performance of the Nepali stock market. Although it is commonly used as a benchmark for investment products, it does not account for any expenses, fees, or sales charges. The index remains fully invested at all times and reflects both positive and adverse movements across its constituent sub-indices. While the NEPSE Index is reported as a benchmark for the fund, it is used solely as a relative reference point. The fund does not aim to outperform the index in either the short term or the long term.

DEFINITIONS

Fund size refers to the total issued units multiplied by the par value. **Assets Under Management (AUM)** represent the total value of assets managed by the fund, including equity investments, cash, marketable securities, and receivables, net of liabilities. **Allotment date** is the date on which units of SSIS were allocated to unit holders. Benchmark is the NEPSE Index. **Fund beta** measures the sensitivity of the fund's NAV to the overall market, while **equity beta** reflects the sensitivity of the fund's equity investments to the market. **Equity position** indicates the proportion of the fund's NAV invested in equity securities at a given date. **Herfindahl-Hirschman Index (HHI)** measures portfolio concentration:HHI < 0.10 indicates very low concentration (diversified fund), 0.10–0.18 moderate (active fund), >0.18 high (focused fund), and >0.25 very high (thematic or conviction fund). **Turnover ratio** indicates the frequency at which a mutual fund's portfolio holdings are bought and sold over a given period. Standard deviation represents the annualized volatility of monthly NAV changes since inception. Sharpe ratio reflects the fund's risk-adjusted excess return over the risk-free rate, reported on a one-year trailing basis. **Risk-free rate** is based on the yield of 365-day treasury bills. **Maximum drawdown** measures the largest decline in NAV from peak to trough over a one-year period. **Absolute Return** measures the simple, unannualised return on the total SIP investment from inception to the reporting date. **XIRR** measures the annualised return on SIP investments, taking into account the timing and amount of each cash flow from inception to the reporting date. **Rolling returns** represent the annualized returns generated by a fund over consecutive periods, measured at regular intervals to evaluate its performance consistency over time.