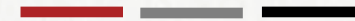


# IFM Investment advisors

## INNOVATIVE FINANCIAL MANAGEMENT INVESTMENT ADVISORS



Innovative Financial Management Investment Advisors (IFMIA) is a leading Portfolio Management Services (PMS) firm, founded by seasoned investment professionals.

**OUR PATRONAGE**

# INNOVATIVE FINANCIAL MANAGEMENT (IFM)

is a Trusted, First Choice brand in the Financial Services domain

Since 2004

Wealth Creation for 7,000 Clients

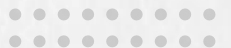
AUM ₹ 1500 Crore



Awarded Best Financial Advisor four times in last two decades  
by CNBC 18



Our Large Cap Strategy was awarded as a 4 Star Category by  
CRISIL in FY21-22





## ABOUT US



### Company Introduction

IFM is one of the most trusted financial advisory firms, providing a complete range of financial services and solutions to meet the growing and diverse financial needs of different sets of clients. We are driven by a team of dedicated, knowledgeable and ethical professionals serving various clients from last 21 years.

IFM is built on the pillars of **Trust, Knowledge and Ethics** towards the clients. Our research based, insightful financial advice has ensured financial prosperity, wealth creation and growth for our clients.



#### Our Vision

To build a globally trusted first choice brand in the financial services domain.



#### Our Mission

To provide Customer Centric, Reliable, Actionable and Unbiased Financial consulting experience.

## ABOUT THE FOUNDER



### Founder & MD- IFM

Mr. Iqbal Singh, an entrepreneur with a rich experience of **more than 24 years** with leading Private & Foreign Banks and Financial Markets.

2000

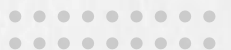
Founding team member of HDFC Bank's Private Banking Group

2003

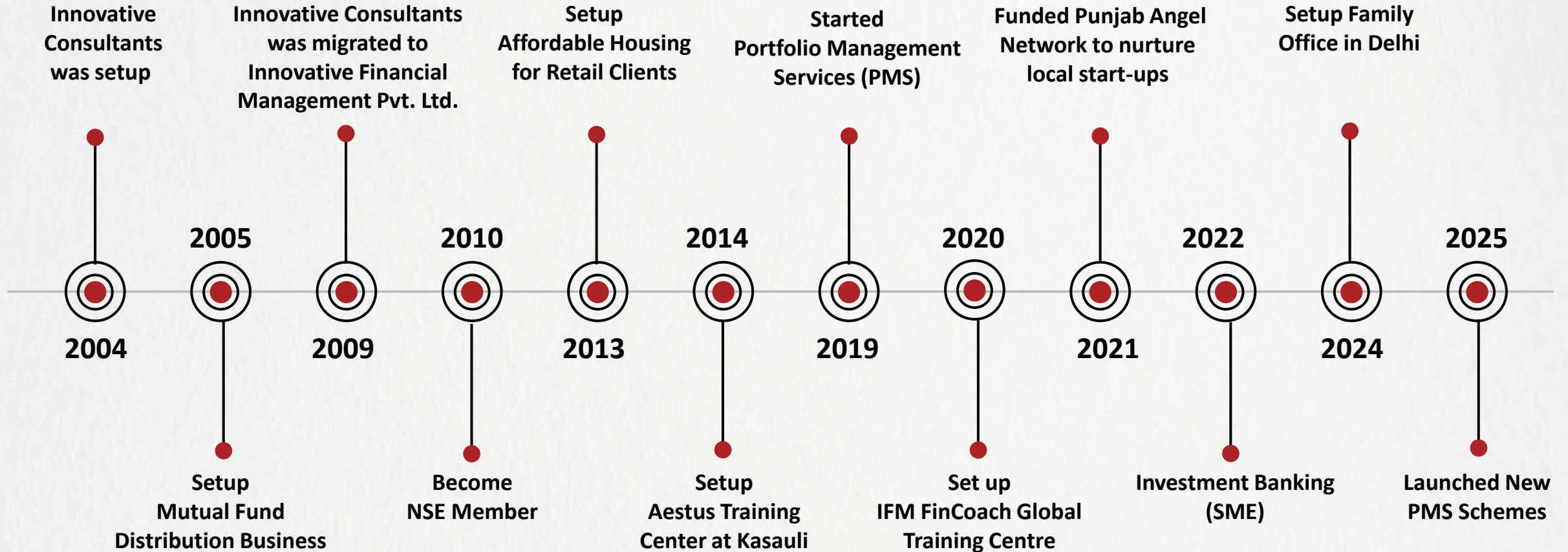
Headed Investments & Insurance business in the Northern Region for CITIBANK

2004

Became an Entrepreneur and established Innovative Consultants



# JOURNEY OF IFM



# OUR LARGE CAP PMS STRATEGY

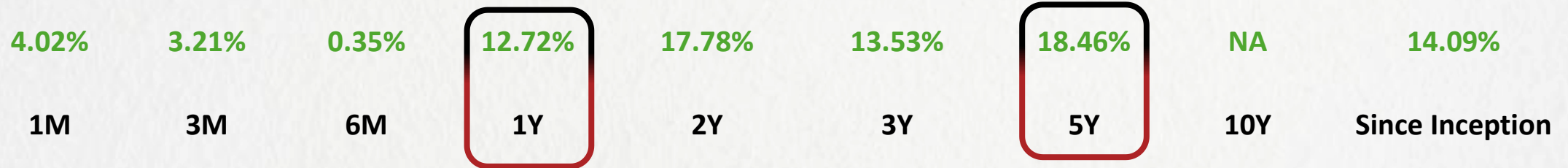


**Acepro Advisors Pvt Ltd – Large Cap Strategy**

**LARGE CAP** 🏆 **Category Rank (1Y) 5 of 27**

**Inception:** Feb 2019 (6 Yrs, 2 months)  
**Strategy Equity**

**AUM in Cr UNDISC.**  
**Benchmark Nifty 50 TRI**



**Our erstwhile Acepro Large Cap Strategy Fund managed by Principal Officer Mr. Iqbal Singh has ranked among the Top 5 out of 27 large-cap strategy funds for the year FY25.**

# OUR LARGE CAP PMS STRATEGY



IFM Investment Advisors Private Limited – IFM Large Cap Fund

LARGE CAP 🏆 Category Rank (3M) 2 of 27

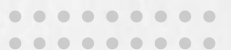
Inception: Jun 2025 (0 Yrs, 5 months)  
Strategy Equity

AUM in Cr UNDISC  
Benchmark Nifty 50 TRI



1.84%	<b>8.81%</b>	NA	NA	NA	NA	NA	NA	NA	4.47%
1M	3M	6M	1Y	2Y	3Y	5Y	10Y	Since Inception	

We have been ranked number 2 by PMS Bazaar in November 2025 in large cap pms strategy



# OUR LARGE CAP PMS STRATEGY



IFM Investment Advisors Private Limited – IFM Large Cap Fund

LARGE CAP 🏆 Category Rank (1M) 9 of 27

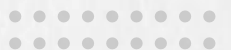
Inception: Jun 2025 (0 Yrs, 5 months)  
Strategy Equity

AUM in Cr UNDISC  
Benchmark Nifty 50 TRI



1.84%	8.81%	NA	NA	NA	NA	NA	NA	NA	4.47%
1M	3M	6M	1Y	2Y	3Y	5Y	10Y	Since Inception	

We have been ranked number 9 by PMS Bazaar in November 2025 in large cap pms strategy





## PMS SERVICES OFFERED



IFM INVESTMENT ADVISORS PRIVATE LIMITED offers Portfolio Management services across different asset classes to high-net-worth individuals and entities seeking wealth management services.

We offer **Discretionary, Non-Discretionary and Advisory** Portfolio Management services to various clients.



### Discretionary



The portfolio manager independently manages the client's investments, making investment decisions aligned with the client's objectives.



### Non-Discretionary



The portfolio manager manages the funds in accordance with the directions of the client.

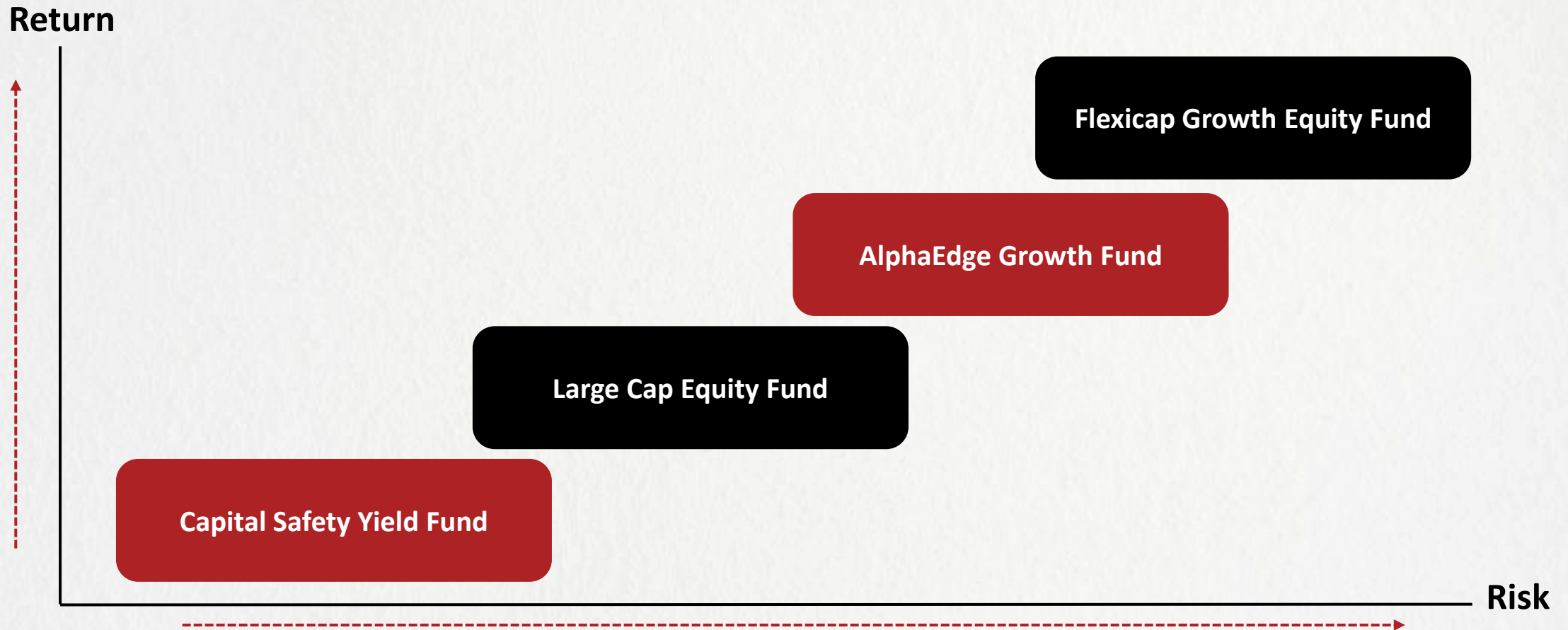


### Advisory

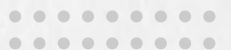


The portfolio manager offers investment advice without executing transactions or managing the portfolio.

# OUR DISCRETIONARY PRODUCTS OFFERING



Our Discretionary products offering caters to the varied client requirements across the entire risk-return spectrum.





# IFM LARGE CAP FUND



## INVESTMENT OBJECTIVE



Our objective of the fund is to invest in a concentrated portfolio of stocks from NIFTY 100 universe emphasizing superior risk adjusted returns to achieve long term capital appreciation.

## INVESTMENT APPROACH



Our approach is to invest in high quality large cap stocks with strong fundamentals, stable earnings and market leadership emphasizing capital preservation and wealth creation through active monitoring, sectoral diversification and a long-term outlook.

## INVESTMENT STRATEGY



Our strategy is to invest in upto 25 stocks mainly from constituents of NIFTY 100. The portfolio will be invested in market leaders across various sectors. These companies have long track records of good performance in peer groups. The portfolio may also be invested in IPOs (Initial Public Offerings) if deemed suitable and beneficial. In case of high market volatility, the portfolio may be strategically hedged through futures and options.



## IFM LARGE CAP FUND

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### **BENCHMARK**

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NIFTY 50 TRI

### **STOCK/ SECTOR EXPOSURE LIMIT CRITERIA**

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Sector exposure limit – Nil

Stock exposure limit - 15%

### **CLIENT SUITABILITY**

---

Investors with an investment horizon of 3-4 years seeking steady moderate market returns with low to moderate risk appetite.

### **MINIMUM INVESTMENT AMOUNT**

---

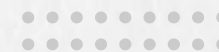
INR 50 lakhs or such other amount as decided by the Portfolio Manager at its sole discretion, subject to however in excess of the amount to comply with applicable SEBI Regulations.

# LARGE CAP FUND - STOCK SELECTION PARAMETERS



# FEE STRUCTURE

Sr. No.	IFM LARGE CAP FUND	
1	Setup Fees	Nil
2	Exit load	Nil
3	Management Fees (as a % of AUM)	Upto 1.25% per annum
4	Performance based fees (Profit sharing % above the hard hurdle rate)	20%
5	Hard Hurdle Rate	10%
6	Custody charges, DP charges, brokerage & transaction costs, registrar fee, certification & professional charges, incidental expenses, etc.	on actual basis as percentage of AUM
7	GST and other statutory levies as per the law	as applicable





# IFM FLEXICAP GROWTH FUND



## **INVESTMENT OBJECTIVE**



Our objective of the fund is to invest in a concentrated portfolio of stocks from NIFTY 500 universe/ ETFs emphasizing superior risk adjusted returns to achieve long term capital appreciation.

## **INVESTMENT APPROACH**



Our approach is to invest across market capitalization (large, mid and small cap) adapting to market conditions. It will combine growth, value and opportunistic investing to maximize risk- adjusted returns with flexible allocation based on macro-economic factors, sectoral trends and stock specific fundamentals.

## **INVESTMENT STRATEGY**



Our strategy comprises upto 25 stocks mainly from Nifty 500 Stocks/ETFs. The portfolio will be invested in companies from various sectors. As mentioned, the exposure will be diversified across market capitalization depending upon the market conditions. The portfolio may also be invested in IPOs (Initial Public Offerings) if deemed suitable and beneficial. We will add stocks with deep value for higher margin of safety, having higher volatility and in rising trend. In case of high market volatility, the portfolio may be strategically hedged through futures and options.



# IFM FLEXICAP GROWTH FUND



## BENCHMARK



BSE 500 TRI

## STOCK/ SECTOR EXPOSURE LIMIT CRITERIA



Sector exposure limit – Nil

Stock exposure limit - 15%

## CLIENT SUITABILITY

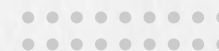


Investors with an investment horizon of 3-4 years seeking steady market returns with moderate to high-risk appetite.

## MINIMUM INVESTMENT AMOUNT



INR 50 lakhs or such other amount as decided by the Portfolio Manager at its sole discretion, subject to however more than the amount to comply with applicable SEBI Regulations.



# FLEXI CAP FUND - STOCK SELECTION PARAMETERS



# FEE STRUCTURE

SR. No.	IFM FLEXICAP GROWTH FUND	
1	Setup Fees	Nil
2	Exit load	Nil
3	Management Fees (as a % of AUM)*	
	3 (i) Fixed management fee (as a % of AUM)	Upto 2.5% per annum
	3 (ii) Variable management fee (as a % of AUM)	Fixed Fees – Nil, Performance Fees - 25% above NIFTY 50 returns
	3 (iii) Hybrid management fee (as a % of AUM)	Upto 1.25% Fixed annual + Performance fee (profit sharing 20% above the hard hurdle rate)
4	Hard Hurdle Rate	NIFTY 50 returns
5	Custody charges, DP charges, brokerage & transaction costs, registrar fee, certification & professional charges, incidental expenses, etc.	on actual basis as percentage of AUM
6	GST and other statutory levies as per the law	as applicable

\* The client can choose any one option from the following three options for management fees.

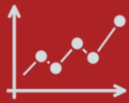


**PMS**

**MUTUAL FUND OFFERINGS**



# TYPICAL INVESTING DILEMMAS IN MUTUAL FUND



What are the  
**Markets looking like?**



Which schemes  
to invest into?



How many schemes in the  
portfolio?



Large, Mid or Small caps- where to  
invest ?



How much to invest in  
every scheme?



When to re-balance  
or exit a scheme?



# PMS MF OFFERING - IFM ALPHAEDGE GROWTH FUND



## INVESTMENT OBJECTIVE



Our objective is long-term capital appreciation by investing in diversified equity-oriented mutual funds / ETFs across market capitalizations.

## INVESTMENT APPROACH



Our approach is to invest in equity-oriented mutual funds / ETFs from all categories. The selection is based on consistent performance, superior risk-adjusted returns, right valuation and various other parameters of selecting mutual funds.

## INVESTMENT STRATEGY



Our strategy is a blend of growth and value investing in equity-oriented mutual funds / ETFs. It focuses on capturing opportunities across sectors and market cycles while managing risk and liquidity. In case of high market volatility, the portfolio may be strategically hedged through futures and options.



# PMS MF OFFERING - IFM ALPHAEDGE GROWTH FUND



## BENCHMARK



BSE 500 TRI

## CLIENT SUITABILITY



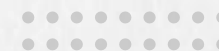
Suitable for investors with a medium to long-term investment horizon (3–5 years), aiming for higher capital appreciation and willing to tolerate moderate market volatility.

## MINIMUM INVESTMENT AMOUNT



Portfolio Manager will invest in equity-oriented mutual funds / ETFs. Currently the minimum investment amount is INR 50 Lakhs.

**We recommend you that you can consider to invest with us in our PMS MF – IFM ALPHAEDGE GROWTH FUND** as it offers exposure to diversified equity-oriented mutual funds / ETFs across market capitalizations based on an extensive selection process in a very cost-effective way. The funds selection is based on consistent performance, superior risk-adjusted returns, right valuation and various other parameters of selecting mutual funds.





# EQUITY FUND SELECTION PARAMETERS

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Objective of the Fund

Past Performance

Portfolio Turnover

Risk Adjusted Returns

Expense Ratio

Asset Quality

Timing of the Fund

Corpus of the Fund

Entry & Exit Load

Return Due to Selectivity

Information Ratio

Tracking Error

PEG of the Portfolio

Sortino Ratio

Fama

Age of the Fund

Consistency

Fund Manager Style

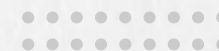
Portfolio composition

Valuation Ratios

# FEE STRUCTURE

SR. No.	IFM ALPHAEDGE GROWTH FUND	
1	Setup Fees	Nil
2	Exit load	Nil
3	Management Fees (as a % of AUM)*	
	3 (i) Fixed Management Fees (as a % of AUM)	Upto 0.75% per annum
	3 (ii) Variable Management Fees	10-20% of the annual profit based on the capital contribution
4	Performance based fees (Profit sharing % above the hard hurdle rate)	Nil
5	Hard Hurdle Rate	Nil
6	Custody charges, DP charges, brokerage & transaction costs, registrar fee, certification & professional charges, incidental expenses, etc.	on actual basis as percentage of AUM
7	GST and other statutory levies as per the law	as applicable

\* The client can choose any one option from the following two options for management fees.

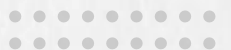


# IFM ALPHAEDGE GROWTH FUND - BACK TESTED REPORT

## PROPOSED PORTFOLIO PERFORMANCE ANALYSIS – BACKTEST REPORT (31<sup>st</sup> March 2026)

Scheme Name	1 Month	3 Months	6 Months	9 Months	1 Year	3 Years	5 Years	10 Years	15 Years	SINCE INCEPTION
Bandhan Small Cap Fund(G)-Direct Plan	-9.27	-12.28	-11.31	-13.22	1.02	27.78	21.99			27.80
DSP Large Cap Fund(G)-Direct Plan	-10.82	-12.95	-8.92	-11.19	-4.64	14.96	11.73	12.04		11.41
HDFC Flexi Cap Fund(G)-Direct Plan	-11.72	-12.15	-8.95	-8.60	-0.89	18.22	18.68	16.67		15.57
HDFC Mid Cap Fund(G)-Direct Plan	-10.96	-11.27	-5.83	-7.88	4.56	22.57	20.48	18.30		19.58
Invesco India Large & Mid Cap Fund(G)-Direct Plan	-11.64	-13.62	-12.12	-14.40	0.74	21.12	16.17	16.28		16.44
Kotak Nifty Financial Services Ex-Bank Index Fund (IDCW)-Direct Plan	-13.87	-15.73	-8.34	-12.67	2.12					13.80
Mirae Asset Multicap Fund(G)-Direct Plan	-11.49	-14.13	-10.12	-11.86	1.15					11.05
Parag Parikh Flexi Cap Fund(G)-Direct Plan	-6.83	-9.97	-6.97	-7.78	-0.14	17.31	16.49	17.50		18.18
SBI Multicap Fund(G)-Direct Plan	-9.37	-12.14	-11.29	-12.99	-4.69	14.91				11.28
<b>BSE 500</b>	<b>-11.40</b>	<b>-13.34</b>	<b>-9.89</b>	<b>-13.12</b>	<b>-4.16</b>	<b>12.11</b>	<b>10.29</b>	<b>12.22</b>	<b>10.29</b>	

The weightage and timing of investment is at the discretion of fund manager.





# PMS MF OFFERING - IFM CAPITAL SAFETY YIELD FUND



## **INVESTMENT OBJECTIVE**



Our objective is to generate stable and predictable returns over the medium to long term by investing in high-quality debt oriented mutual funds/ ETFs with minimal credit and interest rate risk.

## **INVESTMENT APPROACH**

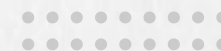


Our approach focuses on investing in best-performing debt mutual funds across all categories delivering superior risk adjusted returns.

## **INVESTMENT STRATEGY**



Our strategy is to invest in high-quality debt oriented mutual funds/ETFs, which are actively managed to take advantage of interest rate movements and yield curve shifts.





# PMS MF OFFERING - IFM CAPITAL SAFETY YIELD FUND



## BENCHMARK



10-Year Government Security (G-Sec)

## CLIENT SUITABILITY

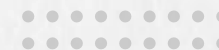


Ideal for conservative investors looking for stable returns with low to moderate risk, especially those aiming to preserve capital with a 3–5-year investment horizon.

## MINIMUM INVESTMENT AMOUNT



Portfolio Manager will invest in debt mutual Funds. Currently the minimum investment amount is INR 50 Lakhs.



# DEBT FUND SELECTION PARAMETERS

Objective of the Fund

Past Performance

Portfolio Turnover

Timing of the Fund

Expense Ratio

Asset Quality

Corpus of the Fund

Entry & Exit Load

Fund Manager Style

Age of the Fund

Tracking Error

Sortino Ratio

Modified Duration

Duration

Convexity

Consistency

Downside Risk Profitability

Return due to Selectivity

Yield to Maturity (YTM)

# FEE STRUCTURE

SR. No.	IFM CAPITAL SAFETY YIELD FUND	
1	Setup Fees	Nil
2	Exit load	Nil
3	Management Fees (as a % of AUM)	Upto 0.25% per annum
4	Performance based fees (Profit sharing % above the hard hurdle rate)	Nil
5	Hard Hurdle Rate	Nil
6	Custody charges, DP charges, brokerage & transaction costs, registrar fee, certification & professional charges, incidental expenses, etc.	on actual basis as percentage of AUM
7	GST and other statutory levies as per the law	as applicable

## WHY CHOOSE US?



### Lowest Management Fees

We offer the lowest fee structure in the industry



### Risk Management

It is paramount for the fund to perform well in longer period.



### Alpha Creation

We will create alpha over a longer period of time because of active weight.



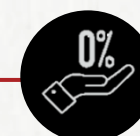
### Exit Load

Nil



### Lock-in Period

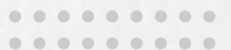
Nil



### Brokerage

Nil

**“Spending time in the market is more important, rather than timing the market.”**



A decorative graphic on the left side of the slide, consisting of a black diamond shape with a red and grey bar extending from its bottom-left corner. The text 'RISK MANAGEMENT' is positioned to the right of the diamond.

## RISK MANAGEMENT

- ❖ Risk management is paramount for the fund to perform well in longer period.
- ❖ Clear focus on getting the same return with lower amount of risk or to get the higher return with same level of risk.
- ❖ Efficient Diversification.
- ❖ Stringent Drawdown Policy.
- ❖ Complete exit if there are doubts on corporate governance or growth visibility.
- ❖ Dynamic asset allocation between equity, debt and cash based on market conditions.



# COST MATTERS



DETAILS	OUR PMS FUNDS	INDUSTRY
Setup Fee	Nil	1-3%
Management Fee	0.25% to 2.5%	2-3%
Brokerage	Nil	0.1-0.5%
Exit Load	Nil	1-3%
Lock-In Period	Nil	1-3 Years



## OUR PARTNERS

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Custodian : **Orbis Financial Corporation Ltd**

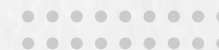
Custodian SEBI Regn. No : **IN/CUS/020**

Broker: **Innovative Consultants**

Broker SEBI Regn. No: **INZ000293911**

Banking Partner: **SBI Bank** IFSC Code: **SBIN0009995**

Schemes Name	Account Number
IFM Large Cap Fund	44106965780
IFM Flexi Cap Fund	44107003684
IFM AlphaEdge Growth Fund	44107007497
IFM Capital Safety Yield Fund	44107667535





## CORE TEAM

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### Mr. Iqbal Singh - Managing Director and Principal Officer

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An entrepreneur with more than 20 years of experience with leading Private and Foreign Banks. He is one of the founding team member of HDFC Private Banking Group. In his last assignment with CITI Bank, his role was to handle Investments & Insurance business in North India. He was awarded for his distinguished performance. He set up the advisory firm IFM in 2004 and under his leadership, IFM has scaled great heights and has been awarded the Best Regional Financial Advisor Awards in 2009, 2010, 2013 & 2018 by CNBC TV18 powered by ICRA.



### Mr. Ankit Himatsingka- Director

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Ankit Himatsingka is a seasoned finance professional with over 15 years of experience spanning diverse industries. A Chartered Accountant and Harvard Business School alumnus, he has held senior roles, including CFO, at renowned companies like ITC, Richemont, and several Sequoia-backed startups. Ankit Himatsingka has been a dedicated equity investor for over two decades. He manages a large proprietary portfolio and leads IFMIA's Flexi Cap Strategy. He is widely respected for his deep understanding of market dynamics and sharp insights into economic trends and global markets.



### Dr. Amanjot Kaur- Director, Compliance Officer

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Dr. Amanjot Kaur holds a PhD and MBA in Finance. A certified investment advisor, she brings over 25 years of experience in Financial Services, Banking, and Customer Service. Starting her career at the Ludhiana Stock Exchange, Dr. Kaur gained early exposure to capital markets and went on to hold leadership roles at Citibank NA as Regional Operations & Service Head. She also played a pivotal role in launching depository services at HDFC Bank. Committed to financial literacy and skill-building, she actively empowers students, professionals, and investors. Her research spans Behavioural Finance, Financial Literacy, Asset Management Companies, and Financial Well-being. She bridges research with practice through workshops, advisory programs, and industry training. She was also selected for the Cherie Blair Foundation UK under the Goldman Sachs 10,000 Women Program.





## OTHER SHAREHOLDERS

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### Mr. Sandeep Jain- Co-founder

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He is a Chartered Accountant with over 20 years of experience in audits, forensic investigations, and business restructuring. He is a co-founder and director of several ventures including Punjab Agro Unnati Grameen Marketing Pvt. Ltd. (PUGMARK), Farmers Studio Agritech, Curative Organics, Aditracap Advisors and Treta Agro (Just Organik). A committed angel investor, he actively mentors early-stage startups in agribusiness, with a focus on innovation, sustainability and rural empowerment. His work emphasizes organic agriculture, women empowerment and creating scalable social enterprises in underserved communities. He combines financial expertise with a deep commitment to social impact, driving initiatives that promote inclusive growth, particularly in rural and hillside regions. His strengths lie in startup funding, private placements, business restructuring and building ventures that align economic value with social equity.



### Mr. Akshit Lakhotia - Co-founder

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He has cleared CFA level 2 and holds a degree in B.com & M.Fin. He began his career in 2016 with Sarthi Capital Advisors Pvt. Ltd., advising SMEs on public listings across major Indian exchanges. After completing his Master's, he joined Aurigin Inc., a global SaaS-based M&A platform, where he facilitated Series A to C fundraising mandates for corporates in South and Southeast Asia. He later joined EY-Parthenon, Ernst & Young's strategy consulting arm, advising global Private Equity funds and MNCs on commercial due diligence, go-to-market strategies, and portfolio value creation. He has evaluated investments ranging from \$100M to \$1B and contributed to national education policy development with FICCI. His expertise spans Technology, Energy and Education sectors, with a focus on strategic advisory, investment analysis, and market assessment.

## RESEARCH TEAM

### Jatin Gupta – Research Analyst

Education- B.com, MBA Finance  
Sectors Covered – Industrials, Pharma, Utilities & Real Estate



### Abhinav Bhatia – Research Analyst

Education- B.com, CFA Level 2 Candidate  
Sectors Covered – Banking & New Age Business

### Sarthak Maggon – Research Analyst

Education- B.com, CFA (All levels cleared)  
Sector Covered – Oil & Gas, Consumer Staples & Consumer Discretionary



### Shivashish Kaushik – Research Analyst

Education- B.com (H), Chartered Accountant  
Sectors Covered – IT, Financial Services and Materials

## OPERATION TEAM



**Sarwan Kumar**

Manager



**Aishwarya Sharma**

Assistant Manager



**Parul Sharma**

Business Development Executive



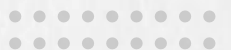
**Reena Khan**

HR Executive



**Amit Chandel**

Digital Marketing Executive





# THANK YOU

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## IFM INVESTMENT ADVISORS PRIVATE LIMITED

**Head Office:** SCO 151-152, Sector-9 C, Chandigarh

**Corporate Office:** B-98, Phase 8, Industrial Area, Mohali

**Delhi Branch Office:** 1002 A, Tolstoy House, Connaught Place, New Delhi

**Mumbai Branch Office:** 424, 4<sup>th</sup> Floor, Mohid Heights, Andheri West, Mumbai



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[www.ifmia.in](http://www.ifmia.in)

