

सम्वत योजना  
The Samvat Plan



# What is “Samvat”

‘Samvat’ is derived from the Hindu words:  
Vikram Samvat

Like the English Calendar Year, ‘Samvat’ is a  
Hindu Mythological Year

The ‘Samvat’ year typically commences on the  
day, immediately following the day of Diwali,  
each year

Just like Samvat marks the beginning of a new  
year, “The Samvat Plan” marks the beginning of  
Long Term Wealth Creation in one’s life





**“We Believe in the  
Art of Sharing”**

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**“Samvat” starts with  
Learning & ends with  
Earning**



## Transparency

“Trust Creation Leads to Wealth Creation”

- Personalised Demat Account
- Registration of client KYC
- Funds only Mapped to client A/C

## Integrity

“Honesty prevents a mistake from turning in a failure”

- Regular Updates by SMS
- Real time Portfolio update

## Accountability

“Accountability breeds Response - Ability”

- Fee accrual only on crossing Hurdle Rate
- Minimal sharing to aid Better, in-hand returns
- Operational Charge only Once in Life





## How it works?

- You Approach Us



- Demat A/C Opening



- Funds Deployed in Demat A/C



- Portfolio is Created and off you go!





# Samvat over the Years



# Samvat 2069

Diwali 2012-Diwali 2013

Company	Sector	Mahurat Price (Start)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		23 Nov 2012	05 Nov 2013		
Britannia Industries Ltd.	FMCG	483	943	95	15
Tech Mahindra Ltd.	Information Technology	906	1,573	74	15
TCS Ltd.	Information Technology	1,288	2,092	62	15
Berger Paints India Ltd.	Consumer Paints	143	230	62	20
Tata Motors Ltd.	Automobiles	261	391	50	20
Dr. Reddy's Laboratories Ltd.	Pharmaceuticals	1,741	2,399	38	20
<b>Total Returns</b>					<b>60%</b>



# Samvat 2070

Diwali 2013-Diwali 2014

Company	Sector	Mahurat Price (Star)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		06 Nov 2013	22 Oct 2014		
TVS Srichakra Ltd.	Auto Ancillary	234	1,120	379	18
Orient Paper & Industries Ltd.	Paper & Paper Products	8	30	278	17
Cummins India Ltd.	Industrial Machinery	407	705	73	18
Larsen & Toubro Ltd.	Construction & Engineering	935	1,551	66	19
Syndicate Bank Ltd.	BFSI*	76	117	54	15
Lupin Ltd.	Pharmaceuticals	917	1,362	49	13
<b>Total Returns</b>					<b>112%</b>

\*BFSI: Banking, Financial Services & Insurance sector



# Samvat 2071

## Diwali 2014 - Diwali 2015

Company	Sector	Mahurat Price (Star)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		23 Oct 2014	23 Oct 2015		
Strides Arcolab Ltd.	Pharmaceuticals	653	1,333	104	18
BPCL Ltd.	Refineries	692	910	32	9
SKS Microfinance Ltd.	BFSI*	321	423	32	10
HDFC Ltd.	BFSI*	1,032	1,338	30	11
SJM Ltd.	Power	23	28	22	10
Bharat Forge Ltd.	Auto Ancillary	759	922	21	17
Castrol India Ltd.	Oil & Gas	429	464	8	10
South Indian Bank Ltd.	BFSI*	25	22	-21	10
Havells India Ltd.	Wires & Cables	269	258	-4	5
<b>Total Returns</b>					<b>36%</b>

\*BFSI: Banking, Financial Services & Insurance sector



# Samvat 2072

## Diwali 2015-Diwali 2016

Company	Sector	Mahurat Price (Star)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		24 Oct 2015	30 Nov 2016		
Ashok Leyland Ltd.	Automobiles	96	80	-16	17
Emami Ltd.	FMCG	982	1,107	14	14
Indusind Bank Ltd.	BFSI*	920	1,089	19	12
Intellect Design Arena Ltd.	Information Technology	288	144	-50	12
Kajaria Ceramics Ltd.	Ceramics	463	533	16	14
SJVN Ltd.	Power	29	32	15	17
Syngene International Ltd.	Pharmaceuticals	365	585	60	14
<b>Total Returns</b>					<b>8.5%</b>

\*BFSI: Banking, Financial Services & Insurance sector



# Samvat 2073

Diwali 2016 - Diwali 2017

Company	Sector	Mahurat Price (Start)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		01 Dec 2016	30 Nov 2017		
Bharat Electronics Ltd.	Defence	130.72	184.50	43	10
KRBL Ltd.	Consumer Staples	271.60	616.85	128	12
Mahanagar Gas Ltd.	Oil & Gas	769.95	1095.1	45	12
RBL Bank Ltd.	BFSI*	364.25	520.65	43	10
Sharda Cropchem Ltd.	Agrochemicals	428.10	479.45	13	12
Sterlite Technologies Ltd.	Telecom Services	94.90	269.85	185	11
Sun Pharmaceutical Industries Ltd.	Pharmaceuticals	710.30	525.95	-25	11
Zensar Technologies Ltd.	Information Technology	1,002.35	847.05	14	11
Syngene International Ltd.	Pharmaceuticals	582.30	550.15	-5	11
<b>Total Returns</b>					<b>46%</b>

\*BFSI: Banking, Financial Services & Insurance sector



# Samvat 2074

## Diwali 2017-Diwali 2018

Company	Sector	Mahurat Price (Star)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		1Dec 2017	3 Dec 2018		
APL Apollo Tubes Ltd.	Steel	1,978.25	1,300.15	-34	18
Advanced Enzyme Technologies Ltd.	Pharmaceuticals	289.75	183.95	-36	11
Bharat Electronics Ltd.	Defence	184.50	85.20	-53	15
Mahanagar Gas Ltd.	Oil & Gas	1,095.10	850.10	-21	14
RBL Bank Ltd.	BFSI*	520.65	556.20	7	13
Sterlite Technologies Ltd.	Telecom Services	269.85	340.80	27	18
Tata Elxsi Ltd.	Information Technology	920.30	1,030.95	13	11
<b>Total Returns</b>					<b>(13.5%)</b>

\*BFSI: Banking, Financial Services & Insurance sector



# Samvat 2075

Diwali 2018 - Diwali 2019

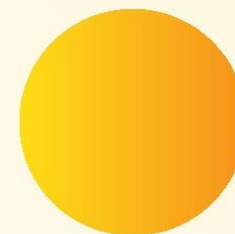


Company	Sector	Mahurat Price (Star)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		5 Dec 2018	5 Dec 2019		
Abbott India Ltd.	Pharmaceuticals	7629.93	12821.7	68	10
APL Apollo Tubes Ltd.	Steel	1309.01	1616.75	24	10
Aegis Logistics Ltd.	Oil & Gas	209.9	185.8	-11	12
Mahindra & Mahindra Ltd.	Automobiles	730.65	511.75	-30	13
Minda Industries Ltd.	Auto Ancillary	343.41	337.65	-2	12.5
Pidilite Industries Ltd.	Chemicals	1170.75	1330.4	14	12.5
SKF India Ltd.	Industrial Goods	1929	2135.15	11	13
Sterlite Technologies Ltd.	Telecom Services	325.52	117.35	-64	17
<b>Total Returns</b>					<b>(1.21%)</b>



# Samvat 2076

Diwali 2019 - Diwali 2020



Dear Investor,

## Greetings for the SAMVAT 2076!

Seems ironical to wish for the SAMVAT 2076, when we are writing to you to address the fact that this year, we shall not create the SAMVAT Portfolio. Nevertheless, we hope this SAMVAT brings immense Prosperity, Peace and Wealth in your lives.

Getting straight to the point, it is indeed a true and a conscious decision taken by us to refrain from any new buying or to rather continue with the existing SAMVAT 2075.

The market seems irrationally overvalued to us as of now. Such is a series of dichotomies that where valuations are attractive there isn't much clarity on business and growth and where there is clarity on business and growth, the vision is bleak on the valuations. Over the period of our journey we've realised, learnt and experienced that:

1. Stock prices follow business, growth and earnings eventually
2. Valuations can be distorted in the short-term
3. Divergence between stock prices and ground reality can be punctured with even the smallest of triggers (mayhem in Mid-caps and Small-caps after the introduction of LTCCG)

It was a difficult call for us operationally as well. A year of no SAMVAT means no growth, organically as well as inorganically. We've clients waiting to be a part of our SAMVAT family but how different would we be if we just looked at making money for our own selves. God has been kind to us to be in a profession where we have been entrusted with the duty of wealth creators. But if we would have created SAMVAT this year, it would have been against our core principles.

We shall elaborately speak on this and talk about markets in our conclave on January 5, 2020. Please do join us there. We shall also communicate personally in the coming weeks with each one of you to discuss and provide comfort on our decision. For us, being together is what is most important, since we believe growth is a function of togetherness and trust.

Regards



# Samvat 2077

Diwali 2020 - Diwali 2021



Company	Sector	Mahurat Price (Star)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		3 Dec 2020	3 Dec 2021		
WABCO India Ltd.	Auto Ancillary	5,868	8,079	38	4
HDFC Ltd.	BFSI*	2,253	2,771	23	9
Kotak Mahindra Bank Ltd.	BFSI*	1,839	1,914	4	6
Atul Ltd.	Chemicals	6,170	8,882	44	4
Mahangar Gas Ltd.	Oil & Gas	1,034	918	-11	12
Syngene International Ltd.	Pharmaceuticals	570	594	4	7
Abbott India Ltd.	Pharmaceuticals	15,295	18,891	24	10
Mindtree Ltd.	Information Technology	1,432	4,477	213	10
Sanofi India Ltd.	Pharmaceuticals	7,944	7,879	-1	6
Cadila Healthcare Ltd.	Pharmaceuticals	453	460	2	6
Tata Elxsi Ltd.	Information Technology	1,697	5,897	248	8
Indian Energy Exchange Ltd.	Power Exchange	72	256	256	6
ITC Ltd.	Diversified	195	222	13	12
<b>Total Returns</b>					<b>66.3%</b>

\*BFSI: Banking, Financial Services & Insurance sector



# Samvat 2078

## Diwali 2021- Diwali 2022

Company	Sector	Mahurat Price (Star)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		3 Dec 2021	2 Dec 2022		
Abbott India Ltd.	Pharmaceuticals	18,891	20,194	8	7
HDFC Ltd.	BFSI*	2,771	2,666	-3	8
Indian Energy Exchange Ltd.	Power Exchange	256	150	-40	14
ITC Ltd.	Diversified	222	337	57	10
Kotak Mahindra Bank Ltd.	BFSI*	1,914	1,931	1	9
LTIMindtree Ltd.	Information Technology	4,477	5,068	14	9
Mahangar Gas Ltd.	Oil & Gas	918	908	2	6
Syngene International Ltd.	Pharmaceuticals	594	603	2	6
Tata Elxsi Ltd.	Information Technology	5,897	7,031	20	10
Zydus Lifesciences Ltd.	Pharmaceuticals	460	416	-9	3
ZF Commercial Vehicle Control Systems India Ltd.	Auto Ancillary	8,079	9,393	16	5
Solar Industries India Ltd.	Chemicals	2,778	4,080	47	4
Eris Life Sciences Ltd.	Pharmaceuticals	665	665	1	6
Grindwell Norton Ltd.	Ancillary to Real Estate	1,675	1,940	17	4
<b>Total Returns</b>					<b>5.98%</b>

\*BFSI: Banking, Financial Services & Insurance sector



# Samvat 2079

Diwali 2022 - Diwali 2023

Company	Sector	Mahurat Price (Star)	Mahurat Price (End)	Absolute Returns (%)	Weight in Portfolio (%)
		7 Dec 2022	7 Dec 2023		
Abbott India Ltd.	Pharmaceuticals	20,208.95	23,085.85	14.24	8.02
Cholamandalam Investment and Finance Company Ltd.	BFSI*	735.8	1,137.1	54.54	3.94
Dalmia Bharat Ltd.	Cement	1,849.1	2,358.7	27.56	4.40
Endurance Technologies Ltd.	Auto	1,463.35	1,677.2	14.61	4.93
Grindwell Norton Ltd.	Ancillary to Real Estate	1,931.45	2,192.9	13.54	4.40
HDFC Bank Ltd.	BFSI*	1,595.91	1,630.6	2.17	7.91
Indian Energy Exchange Ltd.	Power Exchange	146.2	157.65	7.83	7.44
ITC Ltd.	Diversified	340.1	458.1	34.70	13.89
Kotak Mahindra Bank Ltd.	BFSI*	1,935.25	1,826.25	-5.63	5.95
LTIMindtree Ltd.	Information Technology	4,687.6	5,568.15	18.78	7.90
Mahanagar Gas Ltd.	Oil & Gas	883.75	1,167.5	32.11	6.92
Solar Industries India Ltd.	Chemicals	4,006.2	6,291.3	57.04	5.56
Syngene International Ltd.	Pharmaceuticals	590.05	728.6	23.48	5.91
Tata Elxsi Ltd.	Information Technology	6,836.7	8,365.5	22.36	8.13
ZF Commercial Vehicle Control Systems India Ltd.	Auto Ancillary	9,450.35	15,840.6	67.62	4.69
<b>Total Returns</b>					<b>25.75%</b>

\*BFSI: Banking, Financial Services & Insurance sector



# Samvat Comparison-1

Sr. No.		Samvat 2069	Samvat 2070	Samvat 2071	Samvat 2072	Samvat 2073	Samvat 2074
<b>1. Samvat</b>		60.00%	112.00%	36.00%	8.50%	46.00%	-13.50%
	Post Fees	54.00%	100.80%	32.40%	8.50%	41.40%	-13.50%
<b>2. MF</b>							
	SBI BlueChip (G) Fund	6.22%	52.81%	5.00%	8.20%	26.57%	-0.17%
	HDFC Top100 (G) Fund	3.34%	54.92%	-6.63%	8.43%	29.11%	3.03%
	ICICI Bluechip (G) Fund	9.30%	46.47%	-1.87%	9.59%	30.51%	0.27%
<b>3. Index</b>							
	Sensex	8.25%	36.39%	-8.17%	2.31%	-2.59%	24.81%
	Nifty	5.91%	37.46%	-7.10%	3.50%	5.02%	24.82%
<b>4. Bullion</b>							
	Gold MCX	-18.69%	-2.84%	-5.72%	6.24%	2.53%	5.99%

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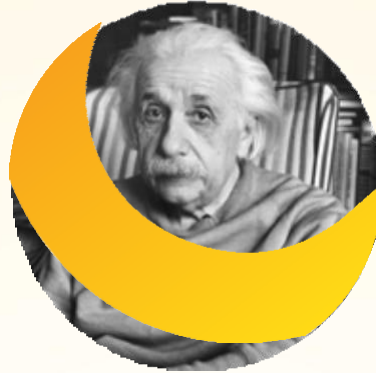
## Samvat Comparison-2

Sr. No.		Samvat 2075	Samvat 2076	Samvat 2077	Samvat 2078	Samvat 2079	CAGR (*Pre-Covid)	CAGR (~Post-Covid)
1. Samvat		-1.21%	4.24%	66.00%	5.98%	25.75%	29.90%	30.30%
	Post Fees	-1.21%	4.24%	59.40%	5.98%	21.19%	27.13%	26.98%
2. MF								
	SBI BlueChip (G) Fund	-0.17%	12.24%	33.12%	8.34%	16.81%	14.65%	20.09%
	HDFC Top100 (G) Fund	3.03%	2.18%	35.27%	14.49%	22.86%	12.87%	24.45%
	ICICI Bluechip (G) Fund	11.49%	12.49%	33.08%	11.37%	20.87%	12.97%	18.62%
3. Index								
	Sensex	13.83%	17.40%	30.52%	9.76%	11.39%	9.76%	19.26%
	Nifty	10.20%	9.50%	30.93%	10.58%	12.61%	10.58%	19.31%
4. Bullion								
	Gold MCX	8.65%	18.46%	27.67%	-0.97%	29.97%	-0.97%	18.09%

\* CAGR for Samvat 2069 - Samvat 2075

~ CAGR for Samvat 2077 - Samvat 2079

Please note - The portfolio was not created for Samvat 2076 on December 2019 in the interest of protecting the investor's capital. These amounts were returned to the investors and the portfolios were recreated in December 2020 which is Samvat 2077



**“Compound Interest is the Eighth wonder of world.  
He who understands it, earns it & he who dosen't pays it”.**

*- Albert Einstein*



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