

# Aryabhata India Fund RDR USD Accumulation ARYARUSD Neutral



Overview

NAV	1-Day Return	Fund Size / Share Class Size	Ongoing Costs	Category	Equity Style Box	12-Month Yield	Distribution Status	PRIIPS KID SRI
15.57	0.20%	141.6 Mil / 9.4 Mil	—	EAA Fund India Equity	<div><div></div><div></div><div></div><div></div><div></div><div></div></div> Large Growth	—	Accumulate	—

# Aryabhata India RDR USD Acc's Average Process Pillar and People Pillar ratings result in a Morningstar Medalist Rating of Neutral.



Morningstar Manager  
Research  
Morningstar

## Summary Neutral

The portfolio maintains a sizable cost advantage over competitors, priced within the second-cheapest fee quintile among peers.

The strategy merits an Average Process Pillar. This management team has a wealth of experience, but still gets an Average People Pillar rating. The strategy's parent firm has some investor-friendly attributes, like continuity among portfolio managers and overall reasonable fees. As a result, the firm gets an Average Parent Pillar rating.

Show Full Analysis ▾

Performance

Returns

Distributions

Growth of 10,000



Returns

Annual ▾

↔

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Investment	—	—	—	—	—	—	—	—	—	30.50	2.84
Category	-2.94	0.00	40.91	-12.65	5.20	13.46	26.12	-11.45	22.41	13.02	—
Index	-4.84	0.48	41.42	-8.25	8.36	16.25	26.39	-7.41	21.93	9.75	—
Quartile Rank	—	—	—	—	—	—	—	—	—	<div></div>	<div></div>
Percentile Rank	—	—	—	—	—	—	—	—	—	2	18
# of Invest. in Cat.	361	395	432	452	467	467	479	495	508	578	—
Category Name	—	—	—	—	—	—	—	—	EU0520	EU0520	EU0520

Sustainability

Risk

Values

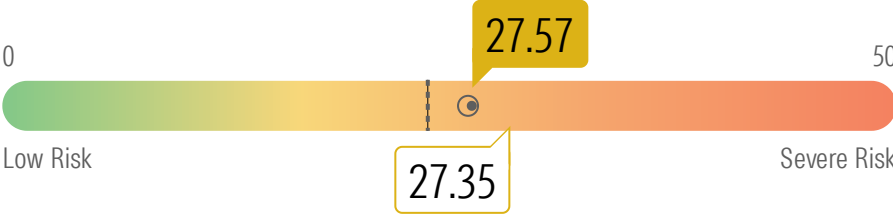
ESG Risk Rating



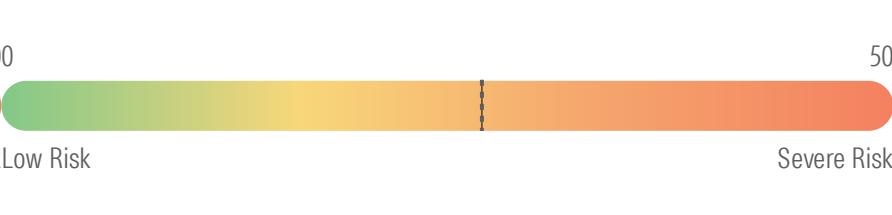
Low Carbon Designation



Corporate Sustainability Score



Sovereign Sustainability Score



Carbon Risk Score



- Historical ○ Current ▤ Global Category Average (Historical)

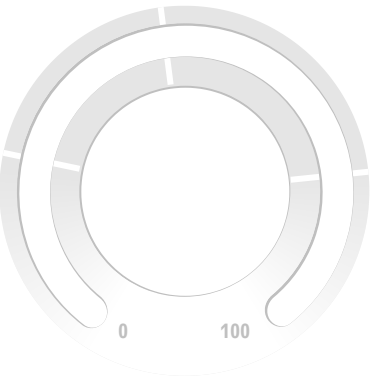
● Historical ○ Current ▤ Global Category Average (Historical)

○ 12-Month Average ▤ Category Average | Category Best/Worst

Risk

3-Yr5-Yr10-Yr

Portfolio Risk Score



Risk Score	Risk Level
0-23	Conservative
24-47	Moderate
48-78	Aggressive
79-99	Very Aggressive
100+	Extreme

% Private

—

Morningstar Risk & Return

Risk vs. Category



Return vs. Category



Risk & Volatility Measures

Capture Ratios	Investment	Category	Index
Alpha	—	0.18	0.70
Beta	—	0.86	0.47
R²	—	86.29	14.11
Sharpe Ratio	—	0.37	0.39
Standard Deviation	—	13.53	14.63

Risk/Return Analysis

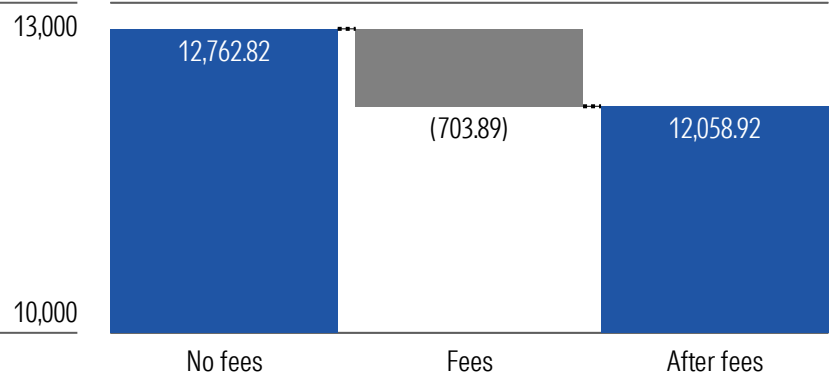


Market Volatility Measures

Capture Ratios	Investment	Category	Index
Upside	—	86	47
Downside	—	81	24
Drawdown	Investment %	Category %	Index %
Maximum	—	-19.31	-21.32
Drawdown Dates	Peak	Valley	Max Duration
	—	—	—

Price

How much does it cost (USD)?



If you were to invest 10,000 for 5 years, with an expected market return of 5% per year :

Fees presented are indicative and for illustrative purposes. Theoretically if no fees were charged, your investment would be worth **12,762.82**. After fees your investment would be worth **12,058.92**. Which is a reduction of **703.89**. Or a reduction from the initial **5%** per year market return to an actual **3.8%** per year return.

Ongoing Fee Level

Ongoing Costs (PRIIPS)

Investment	Comparison Group
–	1.80%

As of Nov 30, 2025 | Fee Level Comparison Group: India Equity Retail Broad

Investment Fees

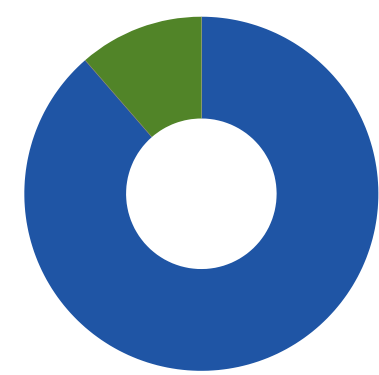
Type	Actual %
Ongoing Costs (PRIIPS)	–
Performance Fee	–

Other Fees

Type	
Entry Cost (% Max)	–
Exit Cost (% Max)	–
Minimum Initial Investment (USD)	1,000

Portfolio

Asset Allocation



Asset Class	Investment	Category	Index
Equity	88.62	93.55	100.00
Fixed Income	0.00	0.04	0.00
Preferred	0.00	0.02	0.00
Convertible	0.00	0.00	0.00
Cash	11.38	2.77	0.00
Other	0.00	5.74	0.00

Factor Profile

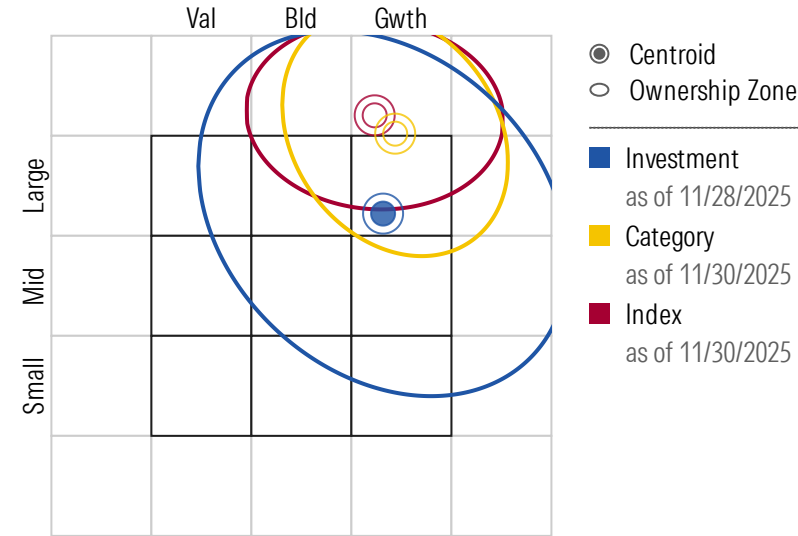


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Stock Style

- Map
- Weight
- Historical



Style Measures

- Measures
- Market Cap

Value & Growth Measures	Investment	Cat. Average	Index
Price/Earnings	17.58	22.66	21.47
Price/Book	2.02	3.14	3.00
Price/Sales	2.05	3.02	2.70
Price/Cash Flow	11.78	19.60	16.03
Dividend Yield %	1.19	1.06	1.44
Long-Term Earnings %	16.79	13.69	13.51
Historical Earnings %	3.40	13.72	10.13
Sales Growth %	10.74	12.98	11.54
Cash-Flow Growth %	11.08	6.31	4.48
Book-Value Growth %	15.58	19.14	16.37












Exposure

Sector

Region

Country

vs. Category %  
▼

	Sectors	Investment %	Category %
Cyclical	 Basic Materials	16.84	5.81
	 Consumer Cyclical	10.33	16.21
	 Financial Services	35.54	30.49
	 Real Estate	0.00	2.56
Sensitive	 Communication Services	3.81	4.58
	 Energy	0.00	5.19
	 Industrials	13.56	9.33
	 Technology	7.03	9.73
Defensive	 Consumer Defensive	3.06	5.62
	 Healthcare	6.96	8.94
	 Utilities	2.87	1.53

Investment as of Nov 28, 2025 | Category: India Equity as of Nov 30, 2025 | Sector data is based on the rescaled long position of the holdings. | Source: Holdings-based calculations.

Financial Metrics

Metrics	Investment	Category	Index
 Wide Moat Coverage %	0.00	3.97	6.08
 Narrow Moat Coverage %	3.38	13.26	14.73
 No Moat Coverage %	0.00	5.50	9.19
Financial Health	B-	B	B
Profitability	C+	C+	C+
Growth	C	C+	C+
ROIC	-	16.20	17.38
Cash Return %	18.44	125.48	86.15
P/FCF Ratio (TTM)	44.90	50.10	41.55
D/C Ratio	37.22	29.48	29.50

Investment as of Nov 28, 2025 | Category: India Equity as of Nov 30, 2025 | Index: Morningstar India TME NR USD as of Nov 30, 2025



Holdings

EquityOthers

Portfolio Holdings	# Long	# Short	% Assets in Top 10 Holdings	Reported Turnover %	Active Share
Equity Holding	34	0	40	—	83.83
Bond Holding	0	0		As of —	
Other Holding	1	0	Women Directors %	Women Executives %	
Total Holding	35	0	21	7	

Holdings	% Portfolio Weight	First Bought	Market Value as of Nov 28, 2025	Cur	Share Change %	1-Year Return	Forward P/E	Equity Star Rating	Economic Moat	ESG Risk Rating Assessment	Sector
Vedanta Ltd	4.88	Jul 31, 2024	591,847,310	INR	0.00	36.63	—	★★★★ <sup>Q</sup>	—	🌐🌐	🏭 Basic Materials
Aditya Birla Capital Ltd	4.61	Apr 30, 2024	559,362,180	INR	0.00	89.35	—	★★★★ <sup>Q</sup>	—	🌐🌐🌐🌐	🏦 Financial Services
Cummins India Ltd	4.57	Sep 30, 2023	554,765,784	INR	0.00	34.89	—	★★ <sup>Q</sup>	—	🌐🌐🌐	⚙️ Industrials
Jubilant Pharmova Ltd	4.15	Dec 31, 2023	503,280,124	INR	0.00	-2.41	—	★★★★ <sup>Q</sup>	—	🌐🌐	🏥 Healthcare
IIFL Finance Ltd	3.91	Sep 30, 2023	474,957,030	INR	0.00	44.12	—	★★★★ <sup>Q</sup>	—	🌐🌐🌐🌐	🏦 Financial Services
State Bank of India	3.77	Sep 30, 2023	457,840,119	INR	0.00	22.67	—	★★★★ <sup>Q</sup>	—	🌐🌐🌐	🏦 Financial Services
HDFC Bank Ltd	3.64	Dec 31, 2023	442,038,150	INR	0.00	11.80	—	★★★★ <sup>Q</sup>	—	🌐🌐🌐	🏦 Financial Services
Oracle Financial Services Software Ltd	3.62	Sep 30, 2023	439,837,178	INR	0.00	-36.09	—	★★★★ <sup>Q</sup> Mom...	—	🌐🌐🌐🌐	💻 Technology
Canara Bank	3.59	Sep 30, 2023	435,494,039	INR	0.00	54.38	—	★★ <sup>Q</sup>	—	🌐🌐🌐	🏦 Financial Services
Bharti Airtel Ltd	3.38	Sep 30, 2023	410,278,555	INR	0.00	31.11	—	★★ <sup>Q</sup>	—	🌐🌐🌐🌐	📶 Communication Services

Holdings as of Nov 28, 2025 | The top 35 largest holdings are available for display across Equity, Bond and Other. Active Share as of Oct 31, 2025. Active Share index: BSE 200 India TR INR

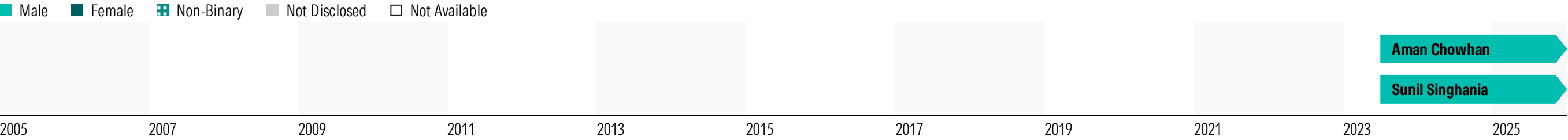
People

Inception Date	Number of Managers	Longest Tenure	Average Tenure	Advisor(s)
Jul 28, 2023	2	2.4 Years	2.4 Years	Abakkus Asset Manager PVT. Ltd

Management Team

Aman Chowhan	Jul 03, 2023 –Present	Sunil Singhanian	Jul 03, 2023 –Present
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Manager Timeline



Strategy

The investment objective of the Fund is to achieve returns through capital appreciation and/or income.

Related Investments

Investment Name	Inception	ISIN	Currency	Ongoing Cost	Performance Fee %	Minimum Initial Purchase	Shareclass without Retrocessions	Purchase Constraint
<a href="#">Aryabhata India A Retail AED Acc</a>	Jun 06, 2025	IE000VENX1J2	AED	—	–	1.00 k	No	—
<a href="#">Aryabhata India A Retail AUD Inc</a>	Jan 09, 2024	IE0000W3TFM1	AUD	—	–	10.00 k	No	—
<a href="#">Aryabhata India A Retail CHF Acc</a>	Jan 08, 2024	IE000I5WYDA6	CHF	—	–	1.00 k	No	—
<a href="#">Aryabhata India A Retail EUR Acc</a>	Aug 02, 2023	IE000XSXZZ8	EUR	—	–	1.00 k	No	—
<a href="#">Aryabhata India A Retail JPY Acc</a>	Dec 22, 2023	IE0007A8K6X3	JPY	—	–	1.50 Mil	No	—
<a href="#">Aryabhata India A Retail SGD Acc</a>	Jun 06, 2025	IE00007N15S1	SGD	—	–	1.00 k	No	—
<a href="#">Aryabhata India A Retail USD Acc</a>	Jul 26, 2023	IE000G3C8AW8	USD	—	–	10.00 k	No	—
<a href="#">Aryabhata India A Retail USD Inc</a>	Sep 01, 2023	IE000NH710W4	USD	—	–	5.00 k	No	—
<a href="#">Aryabhata India B Retail USD Acc</a>	Jul 26, 2023	IE000ZN8BIX8	USD	—	–	5.00 k	No	—
<a href="#">Aryabhata India B Retail USD Inc</a>	Oct 16, 2023	IE000VFAYEO6	USD	—	–	5.00 k	No	—
<a href="#">Aryabhata India C Institutional USD Acc</a>	Aug 02, 2023	IE000SDETI49	USD	—	–	500.00 k	No	—
<a href="#">Aryabhata India D Institutional USD Acc</a>	Jun 03, 2025	IE000SQ1SPZ3	USD	—	–	500.00 k	No	—
<a href="#">Aryabhata India F Institutional USD Acc</a>	Jul 03, 2023	IE000SZJ5VY2	USD	—	–	2.50 Mil	No	—
<a href="#">Aryabhata India I Institutional EUR Acc</a>	Aug 06, 2024	IE000JRQWKQ8	EUR	—	–	500.00 k	No	—
<a href="#">Aryabhata India I Institutional EUR Inc</a>	Jun 03, 2025	IE000MO86387	EUR	—	–	500.00 k	No	—
<a href="#">Aryabhata India I Institutional JPY Acc</a>	Aug 06, 2024	IE000CJ7YMM0	JPY	—	–	500.00 Mil	No	—
<a href="#">Aryabhata India I Institutional USD Acc</a>	Aug 02, 2023	IE000E2FR319	USD	—	–	500.00 k	No	—
<a href="#">Aryabhata India I Institutional USD Inc</a>	Jun 03, 2025	IE00009RP2U8	USD	—	–	500.00 k	No	—
<a href="#">Aryabhata India RDR EUR Acc</a>	Jun 03, 2025	IE0008AZ60W8	EUR	—	–	1.00 k	No	—
<a href="#">Aryabhata India RDR GBP Acc</a>	Aug 02, 2023	IE000SB79LR5	GBP	—	–	1.00 k	No	—
<a href="#">Aryabhata India RDR GBP Inc</a>	Jun 03, 2025	IE000S1FMY92	GBP	—	–	1.00 k	No	—
<a href="#">Aryabhata India RDR USD Acc</a>	Jul 28, 2023	IE000ILYNRB3	USD	—	–	1.00 k	No	—

Aryabhata India RDR USD Inc

Jun 03, 2025

IE000AEI9LZ8

USD

—

—

1.00 k

No

—

Target Market

Primary Objectives

Preservation	No
Growth	Yes
Income	No
Hedging	—
Option or Leveraged	—
Other	—

Distribution Strategy

Execution Only	Both (Retail and Professional)
Execution with Appropriateness Test or Non Advised Services	Both (Retail and Professional)
Investment Advice	Both (Retail and Professional)
Portfolio Management	Both (Retail and Professional)

Investment Knowledge/Experience

Basic	Yes
Informed	Yes
Advanced	Yes

Recommended Holding Period

M

Leveraged

No

Legal Structure

Open Ended Investment Company

Investor type

Retail	Yes
Professional	Yes
Eligible Counterparty	Yes

Risk Tolerance

SRRI (UCITS)	6 – Medium
SRI (NON UCITS)	4 – Medium
Risk Tolerance Internal Methodology (NON PRIIPS, NON UCITS)	—

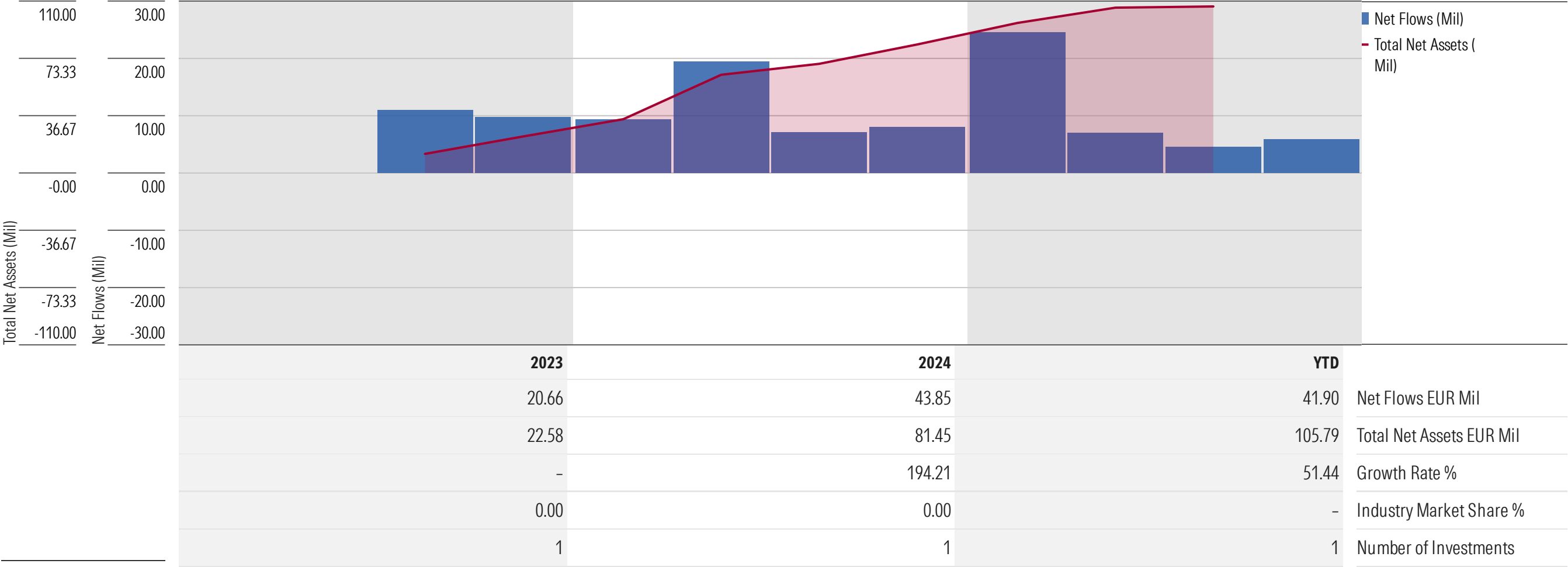
Investor Loss Profile

None	No
Limited	Yes
Level	0
No Guarantee	Yes
Beyond Initial	Yes

Parent

Firm Name	Market	Total Net Assets	Investment Flows (TTM)	Asset Growth Rate (TTM)	# of Investments
Abakkus Asset Manager PVT. Ltd	Europe OE ex MM ex FoF ex Feeder (AFS) (most detailed)	105.79 Mil	44.02 Mil	63.73%	1

Investment Flows



YTD as of Sep 30, 2025

Rating Breakdown

Medalist Rating

Morningstar Rating

Medalist Rating	<div><div></div>% of Assets</div>
<div><div></div>Gold</div>	0.00
<div><div></div>Silver</div>	0.00
<div><div></div>Bronze</div>	0.00
Neutral	90.76
Negative	9.24
Under Review	0.00

Top Medalist Rated Investments	Medalist Rating	Investment Flows TTM (Mil)	Return % 3-Year	Rank in Cat % 3-Year	Net Assets (Mil)
No Data Available	-	-	-	-	-

Recent Investment Ratings Change	Medalist Rating	Previous Rating	Rating Date	Net Assets (Mil)
<a href="#">Aryabhata India I Institutional USD Acc</a>	Neutral	Neutral	Nov 30, 2025	32.64

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