

# HNI Wealth Builder

The Chanakya Portfolio – strategy, foresight & patient compounding

A multi-sector portfolio of premium, high-quality market leaders, complemented by precious-metal ETFs, structured for disciplined long-term wealth creation.

 VOLATILITY  
High

TYPE <b>Fundamental Model</b>	CONSTITUENTS <b>Stocks &amp; ETFs</b>	ASSET CLASS <b>Multi Asset</b>
LAUNCH DATE <b>Apr 01, 2025</b>	BENCHMARK <b>Nifty 100</b>	REBALANCE <b>Semi Annually</b>
INVESTMENT HORIZON <b>Long Term Term</b>	RESEARCH ANALYST <b>Streetgains (RA)</b>	

## Investment Objective

Multi-Sector Portfolio of Premium, High-Quality Market Leaders for Long-Term Wealth Creation

## Portfolio Rationale

The HNI Portfolio is a carefully curated strategy comprising high-quality Indian businesses with strong fundamentals, proven management teams, and sustainable growth potential, complemented by precious metals ETFs for diversification and risk management. The portfolio focuses on market leaders across sectors such as financial services, technology, healthcare, manufacturing, defence, and consumer industries that are well-positioned to benefit from India's long-term economic growth. By combining quality equities with precious metal exposure, the strategy aims to deliver disciplined long-term wealth creation, portfolio resilience, and superior risk-adjusted returns across different market cycles.

### 01 - HIGHLIGHT

A concentrated portfolio of high-quality stocks and selected ETFs focused on fundamentally strong businesses with long-term growth potential.

### 02 - HIGHLIGHT

Designed for long-term wealth creation through a quality-focused investment approach emphasizing scalability, strong financials, and sector leadership.

### 03 - HIGHLIGHT

Dynamic weight allocation based on conviction, growth visibility, business quality, and risk-reward assessment to maintain balanced diversification.

### 04 - HIGHLIGHT

Semi-annual rebalancing strategy to align the portfolio with evolving market conditions, business performance, and long-term investment objectives.



### PHILOSOPHY ANCHOR

#### Chanakya – the strategist of enduring wealth

Invest with philosophy. Grow with discipline.

**Invest with philosophy. Grow with discipline.**

## Volatility & Risk Profile

Each Streetfolio is placed in one of three volatility buckets — Low, Medium or High — by comparing its daily value fluctuation against the Nifty 100 Index. HNI Wealth Builder is categorised **High Volatility**: investment values can move sharply and suddenly. It is suitable only for investors with a long horizon and the temperament to withstand interim drawdowns.



## Holdings & Allocation Framework

### SECTOR UNIVERSE

### CONSTITUENT CATEGORIES

- Large Cap (Rank ≤ 100 by m-cap)
- Mid Cap (Rank 101–250)
- Small Cap (Rank > 250)
- Multicap ETFs
- Gold / precious-metal ETFs

**A concentrated portfolio of high-quality stocks and selected ETFs focused on fundamentally strong businesses with long-term growth potential.**

**Designed for long-term wealth creation through a quality-focused investment approach emphasizing scalability, strong financials, and sector leadership.**

**Dynamic weight allocation based on conviction, growth visibility, business quality, and risk-reward assessment to maintain balanced diversification.**

**Semi-annual rebalancing strategy to align the portfolio with evolving market conditions, business performance, and long-term investment objectives.**

Specific constituents, conviction weights and segment-wise holdings distribution are disclosed to active subscribers within the Streetfolio platform and are reviewed at each rebalance. Weights are assigned by conviction; where unspecified, equal weights are assumed for calculation.

## Rebalance Schedule

Rebalance Frequency	Last Rebalance Date	Next Rebalance Date
Semi Annually	April 01, 2026	October 01, 2026

Rebalancing is the periodic review and update of constituents so the portfolio continues to reflect its underlying theme and strategy.

## Subscription Plans

<b>3 MONTHS</b> <span style="font-size: 24px; font-weight: bold;">₹5,600</span>	<b>12 MONTHS</b> <span style="font-size: 24px; font-weight: bold;">₹14,000</span> Best value • ₹1,167/mo
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\*Inclusive of all applicable taxes. Final payable amount is confirmed at checkout on folio.streetgains.in. [\[Reconcile with live checkout figures before publishing.\]](#)

## How to Subscribe

<b>1</b> Add email address	<b>2</b> Select a plan	<b>3</b> Add billing information	<b>4</b> Complete payment and subscribe
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## How to Invest

<b>1</b> After choosing a portfolio, click "Invest Now"	<b>2</b> Select Investment Type	<b>3</b> Confirm your investment amount	<b>4</b> Review the order details and place your order
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RESEARCH ENTITY Streetgains Technologies Pvt. Ltd.	SEBI RESEARCH ANALYST REG. NO. INH000017082	RESEARCH ANALYST Neha Nankani	PLATFORM folio.streetgains.in
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## Definitions & Disclosures

### PERFORMANCE DISCLOSURE — IMPORTANT

In line with SEBI's Performance Validation Agency (PaRVA) framework and the interim circular of October 2023, past performance figures (including CAGR and returns) are **not displayed publicly**. Live performance may be shared on a one-to-one basis upon a client's request, duly certified by a CA/CMA. Such figures are **not validated by a regulatorily-recognised performance validation agency**, as the framework is yet to be operationalised. Charts and performance numbers never include backtested data; only live data is considered.

### CAGR

CAGR (compounded annual growth rate) is a useful measure of growth or performance of a portfolio. Every year returns generated by a portfolio are different. Let's say if a portfolio is live for 3 years and returns generated by the portfolio are 5%, 15% & -7%, respectively in the first, second and third year. Then we calculate CAGR as a return number that would give the same terminal investment value at the end of three years, as we get when the portfolio gains by 5% & 15% in the first two years and drops by 7% in the third year. The CAGR in this case would be 3.94%. This means that you will always end up with the same investment value at the end of the third year, if your portfolio gains by 3.94% every year or 5%, 15% and -7%, respectively in the first, second and third year.

In simple words, it indicates the annual return generated by the Streetfolios from the date of launch. For Streetfolios live for less than 1 year, absolute returns in the applicable time period are shown. Only live data is considered for all calculations. Returns and CAGR numbers don't include backtested data.

P.S. - CAGR calculation methodology got updated from 25th Apr 2022 on all Streetfolios Platforms. Please read this post to understand the changes in detail.

### Volatility Label

Changes in stock/ETF prices on a daily basis result in fluctuations to the investment value of your portfolio. In order to help investors understand the extent of fluctuation they might observe with their Streetfolios investment, every Streetfolios is categorized into one of the three volatility buckets - High, Medium and Low Volatility. This is done by comparing the Streetfolios volatility against that of the Nifty 100 Index.

If the daily change in the investment value of a portfolio is too drastic, it means prices of stocks/ETFs in the portfolio are changing very rapidly. Such portfolios have High Volatility. Investing in High Volatility Streetfolios means that changes in your investment values can be very sudden and drastic, whereas fluctuations in the investment value of Low Volatility Streetfolios are expected to be lower in comparison.

For more information about how volatility is calculated, please check here.

### Investment Horizon

For each portfolio, the manager provides a recommended investment time duration to realise the best returns for the portfolio. Each portfolio has one of the following recommended investment horizon:

- Short Term: For portfolios with recommended duration of < 1 year
- Medium Term: 1-3 years
- Medium Term: 1-3 years

### Asset Class

The specific constituents of each portfolio are selected from a universe defined by the managers. This constituent universe is labelled as Asset Class.

- If the asset class is Equity Large Cap, then all underlying portfolio constituents are selected from the Large Cap segment representing top 100 companies by market capitalisation listed on the NSE (National Stock Exchange of India)
- If the asset class is Equity Mid Cap, then all underlying portfolio constituents are selected from the Mid Cap segment representing the companies ranked 101 to 250 by market capitalisation listed on the NSE (National Stock Exchange of India)
- If the asset class is Equity Large & Mid Cap, then all underlying portfolio constituents are selected from the Large & Mid Cap segment representing the top 250 companies by market capitalisation listed on the NSE (National Stock Exchange of India)
- If the asset class is Equity Small Cap, then all underlying portfolio constituents are selected from the Small Cap segment representing the companies ranked greater than 251 by market capitalisation listed on the NSE (National Stock Exchange of India)
- If the asset class is Equity Mid & Small Cap, then all underlying portfolio constituents are selected from the Mid & Small Cap segment representing the companies ranked greater than 100 by market capitalisation listed on the NSE (National Stock Exchange of India)
- If the asset class is Equity Multi Cap, then all the underlying portfolio constituents are selected from Multi Cap segment which may include companies from more than two of the Large Cap, Mid Cap, Small Cap categories as described above
- If the asset class is Debt, then all the underlying portfolio constituents are Debt instruments. If the asset class is Commodity, then all the underlying portfolio constituents are Commodity instruments
- If the asset class is Commodity and Debt, then all the underlying portfolio constituents are either Debt or Commodity instruments
- If the asset class is Multi-Asset, then the underlying portfolio constituents comprise a mix of Equity, Gold, Silver, Commodity, Debt or REIT/INVIT constituents

### Rebalance

Rebalancing is the process of periodically reviewing and updating the constituents of a Streetfolios. This is done to ensure that constituents in the Streetfolios continue to reflect the underlying theme or strategy.

### Categorisation of the portfolio constituents

All Streetfolios constituents fall in one of the following categories:

- Large Cap
- Mid Cap
- Small cap
- Multicap ETFs
- Gold

### Holdings Distribution

All constituents belonging to a Streetfolios are categorised under different segments. Weightage of a segment is calculated as the sum of weights of all constituents belonging to that segment. Suppose 4 constituents, with each having a weight of 10%, belong to the Large Cap segment. Then the weight of the Large Cap segment in the Streetfolios will be 40% (4\*10%).

If the manager has not prescribed any weights, equal weights are assumed for calculations.

### Determination of comparable index

If the sum of weights of gold, silver, commodity, debt or REIT/INVIT constituents is greater than 50%, then comparable index is determined as Equity Large Cap. If the sum of weights of large cap constituents is greater than 50%, then comparable index is determined as Equity Large Cap. If the sum of weights of mid cap constituents is greater than 50%, then comparable index is determined as Equity Midcap.

If the sum of weights of small cap constituents is greater than 50%, then comparable index is determined as Equity Smallcap.

If the sum of weights of large cap constituents is greater than 30%, sum of weights of mid cap constituents are greater than 30%, and sum of weights of large cap and mid cap constituents are greater than 80%, then comparable index is determined as Equity Large & Midcap.

If the sum of weights of small cap constituents is greater than 30%, sum of weights of mid cap constituents are greater than 30%, and sum of weights of small cap and mid cap constituents are greater than 80%, then comparable index is determined as Equity Mid and Smallcap.

If none of the above conditions are met, then comparable index is determined as Equity Multi-cap.

### Comparison of live performance

To help investors make informed decisions, Streetfolios platform provides many tools. One of the tools provided on the platform is the comparison of the live performance of the portfolio. This comparison is a tool to communicate factual & verifiable returns on behalf of the Streetfolios creator. It should not be considered as an advertisement, promotion or claim. The performance of the portfolio is not validated by a regulatorily-recognised performance validation agency, since the framework is yet to be operationalized by the authorities. The following methodology is used to provide users different options to compare the performance of the Streetfolios:

- All Streetfolios have an option to compare the live performance against returns generated by Bank FDs, Inflation and Equity asset class
- FD returns are calculated using the data available from RBI. The annual data for 1-3 years deposit rates is considered. This data is used to compute a daily index series, where the annual returns of the series correspond to the annual deposit rates provided by RBI. For instance, if the annual deposit rates for year 1 is 6% and year 2 is 7%, the total return of the series after 2 years is calculated as  $1 * (1+6%) * (1+7%) - 1 = 13\%$ . This series is also utilised to determine the CAGR between any 2 specified dates
- Inflation returns are calculated using the data available from IMF. The annual percent change in average consumer prices is considered. This data is used to compute a daily index series, where the annual returns of the series correspond to the annual inflation rates provided by the IMF. For instance, if the annual inflation rates for year 1 is 6% and year 2 is 7%, the total return of the series after 2 years is calculated as  $1 * (1+6%) * (1+7%) - 1 = 13\%$ . This series is also utilised to determine the CAGR between any 2 specified date
- All Streetfolios have an option to compare the live performance against returns generated by Equity Largecap section of the market - represented by Nifty100 index
- All Streetfolios also have an option to compare the live performance against the comparable index, determined using the methodology provided above. Following options are made available, as per the determined comparable index:

### General Investment Disclosure

All the information (including charts, ratios and performance) are provided only for the Streetfolios created by SEBI registered entities authorized to do so. The company, on its own, does not make any claim of performance/returns for such Streetfolios. The company only provides tools to these SEBI registered entities for complete performance calculation of their recommendations based on this Returns Calculation Methodology. All services with respect to research and recommendations are provided by the respective SEBI registered entities. Charts and performance numbers on the platform do not include any backtested data.

Investment in securities market are subject to market risks. Read all the related documents carefully before investing. Investors should consider consulting their financial advisor while considering any investment decisions.

### Risk Disclosure

Please note that investing in securities involves various types of risks that may impact investments. Key risks that can affect all asset classes inter alia include changes in:

- Market volatility
- General market conditions
- Trading volumes/liquidity and settlement periods
- Interest rates
- Rate of inflation Domestic and/or global political, economic and financial developments
- Policies and/or legal and regulatory frameworks by government and other appropriate authorities

**Standard Disclaimer:** Registration granted by SEBI, membership of a SEBI-recognised Research Analyst Administration and Supervisory Body (RAASB) and certification from NISM in no way guarantee the performance of the intermediary or provide any assurance of returns to investors. Investment in the securities market is subject to market risks. Read all the related documents carefully before investing.

**Brand note:** Streetfolio is a model-portfolio offering developed within a regulated environment and connected with investing philosophy. Scripture and archetypes are used as wisdom-based behavioural anchors, never as worship, and do not constitute a return target or investment advice in themselves.

**Pending disclosures to complete before publishing:** registered office address - RAASB membership number - confirmation of 2016 SEBI registration date. Verify the "Bharath 10X"-style naming convention does not imply a target return (compliance-officer review).

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