



**Swyom**<sup>®</sup>  
Advisors Limited

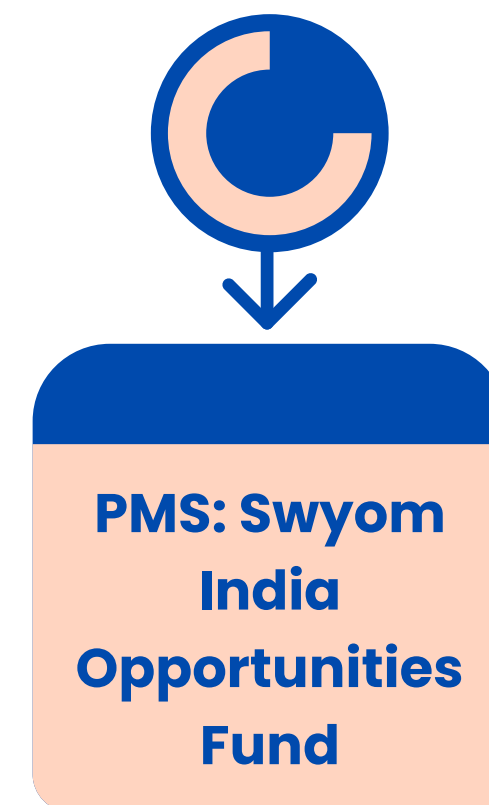
## *YOUR Growth Catalyst*

- Presented by Swyom Advisors Limited, this document is strictly confidential.
- It is intended for private circulation only, offering insights into our Portfolio Management Services.



# Introduction

SWYOM is a SEBI-registered investment Management Company (AMC) offering innovative investment solutions through Alternative Investment Funds (AIFs), Portfolio Management Services (PMS), and a focused Corporate Advisory Program. Backed by deep research and a performance-driven approach, SWYOM serves high-net-worth individuals and institutions seeking long-term capital growth.





# Meet the Leadership

*Legacy | Business Acumen | Singular Vision*

- Rank holder CA
- 21+ years in finance.
- Experienced with Asian Paints and Pidilite
- Closely witnessed growth, expansion, and peak phases of successful businesses.
- Utilizes deep frontline experience and passion for equity markets.
- To create consistent value for stakeholders



*Radha Raman Agarwal*

Managing Director and CEO |  
Fund Manager-Swyom India Alpha Fund |

# Meet the Dream Team



**Sanjana Jain – Principal Officer**

- Previously worked in First Water Fund (CAT III) with INR 1500Cr+ AuM
- Master's in Finance from Washington University in St Louis



**Sweta Agarwal – Founder**

- Veteran finance professional with 16+ years of experience in equity markets and investments
- Proven track record in driving growth strategies across market cycles



**Aditi Kedia – Director**

- Leads Swyom Advisors, a SEBI-registered AIF and PMS provider
- Focused on delivering innovative, client-first investment solutions

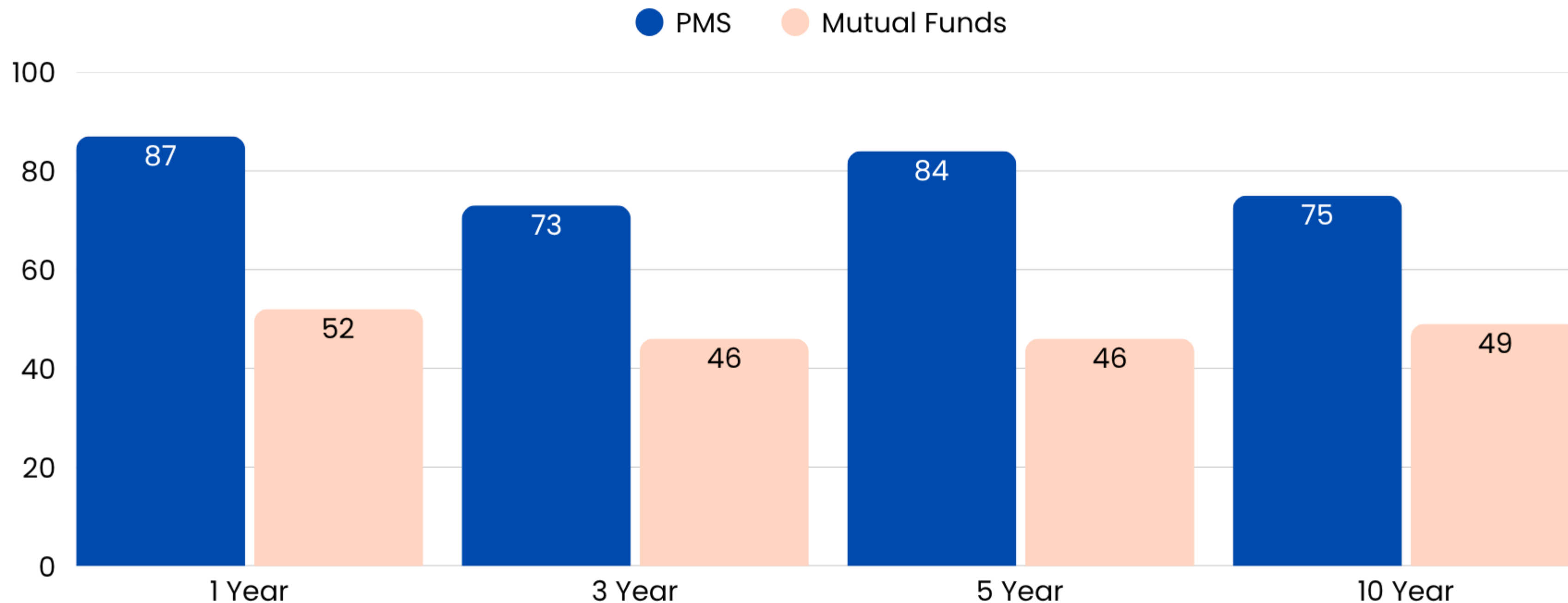


# WHY PMS? Outperformance!

- ✓ OUTPERFORMING NIFTY: PMS VS MUTUAL FUND
- ✓ HIGHER RETURNS: PMS VS BENCHMARKS
- ✓ PREFERENCE FOR PMS
- ✓ WHY SWYOM?

# OUTPERFORMING NIFTY: PMS VS MUTUAL FUND

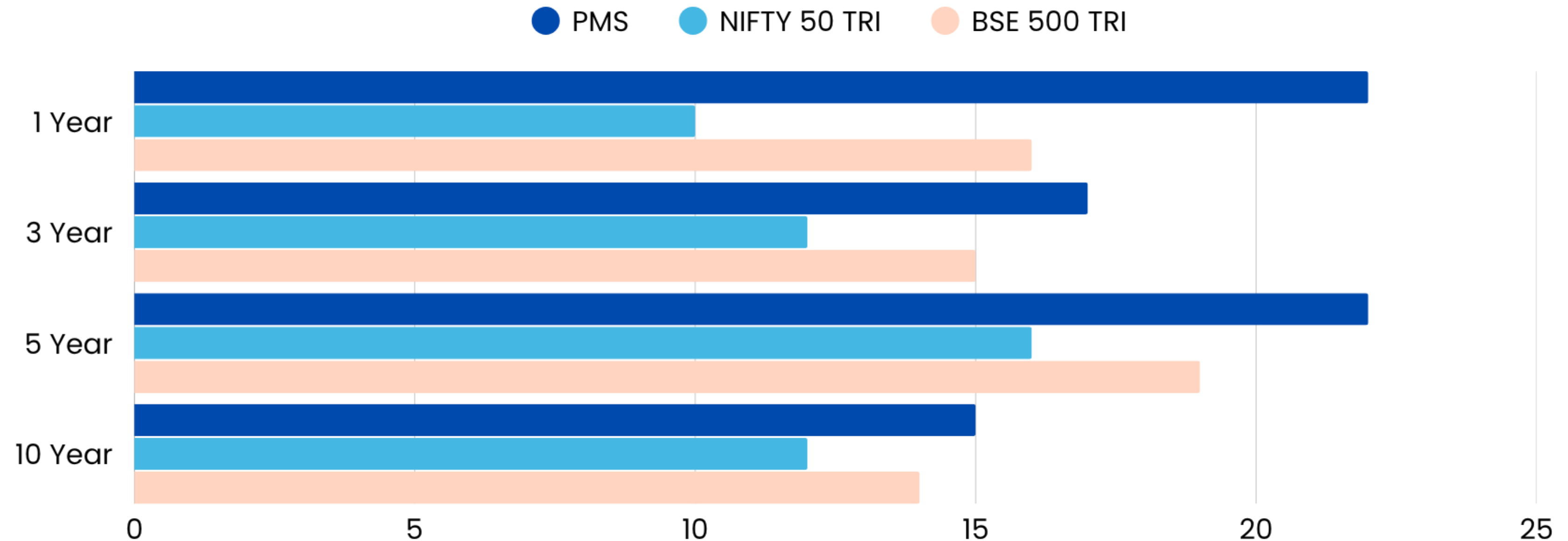
More number of PMS have outperformed the NIFTY benchmark than Mutual funds, across all time periods.



Source: PMS Bazaar. Data as of December 2024

# HIGHER RETURNS: PMS VS BENCHMARKS

PMS outperform the benchmarks across all time periods, especially Small & Mid caps focused ones.



Source: PMS Bazaar. Data as of December 2024

# PREFERENCE FOR PMS



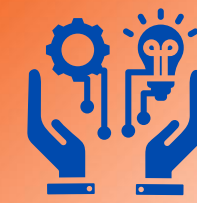
**Direct  
ownership**



**Higher  
transparency**



**Accessible  
ticket size**



**Simplified  
oversight**



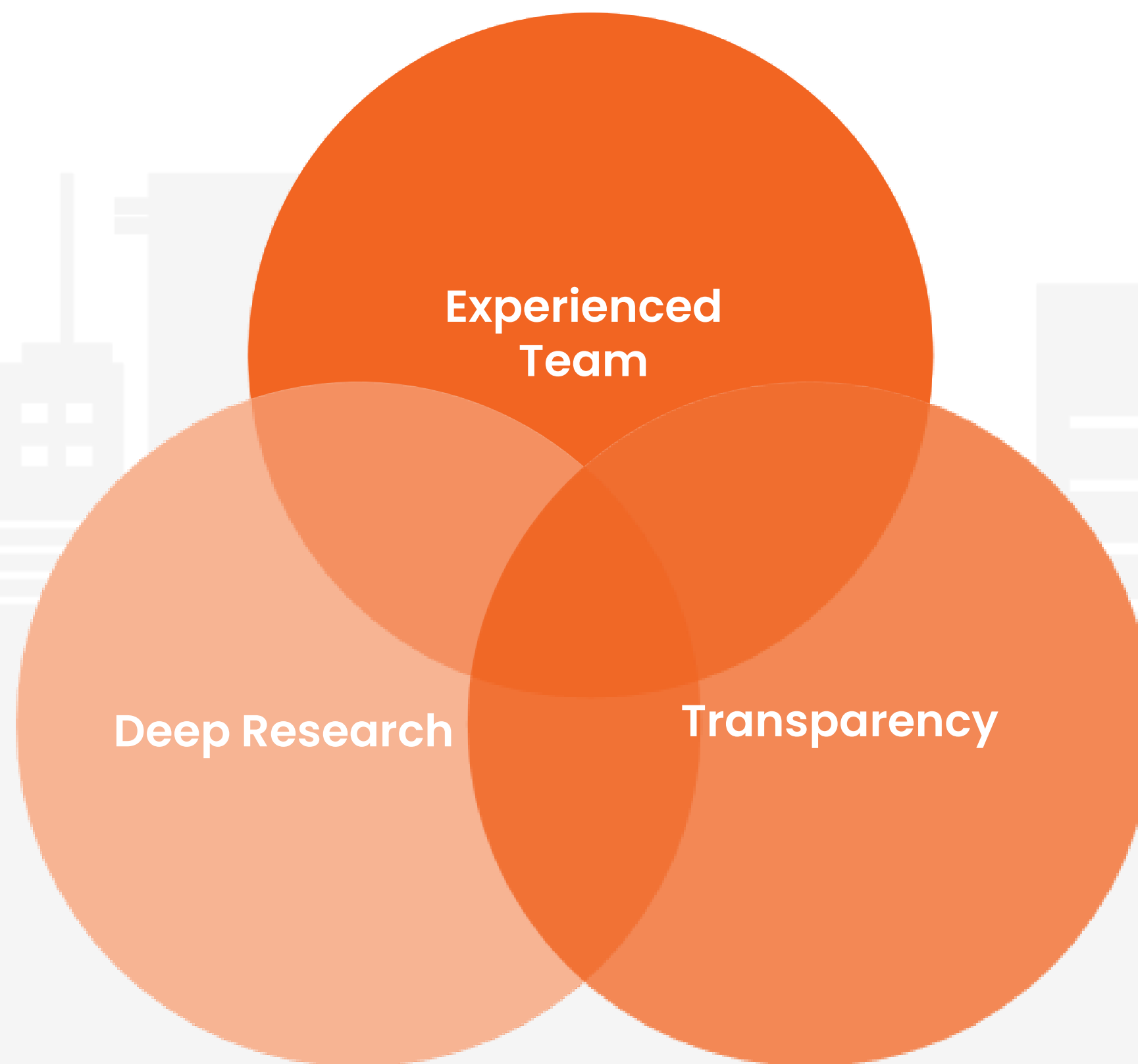
**More flexible  
strategy**



# WHY SWYOM?



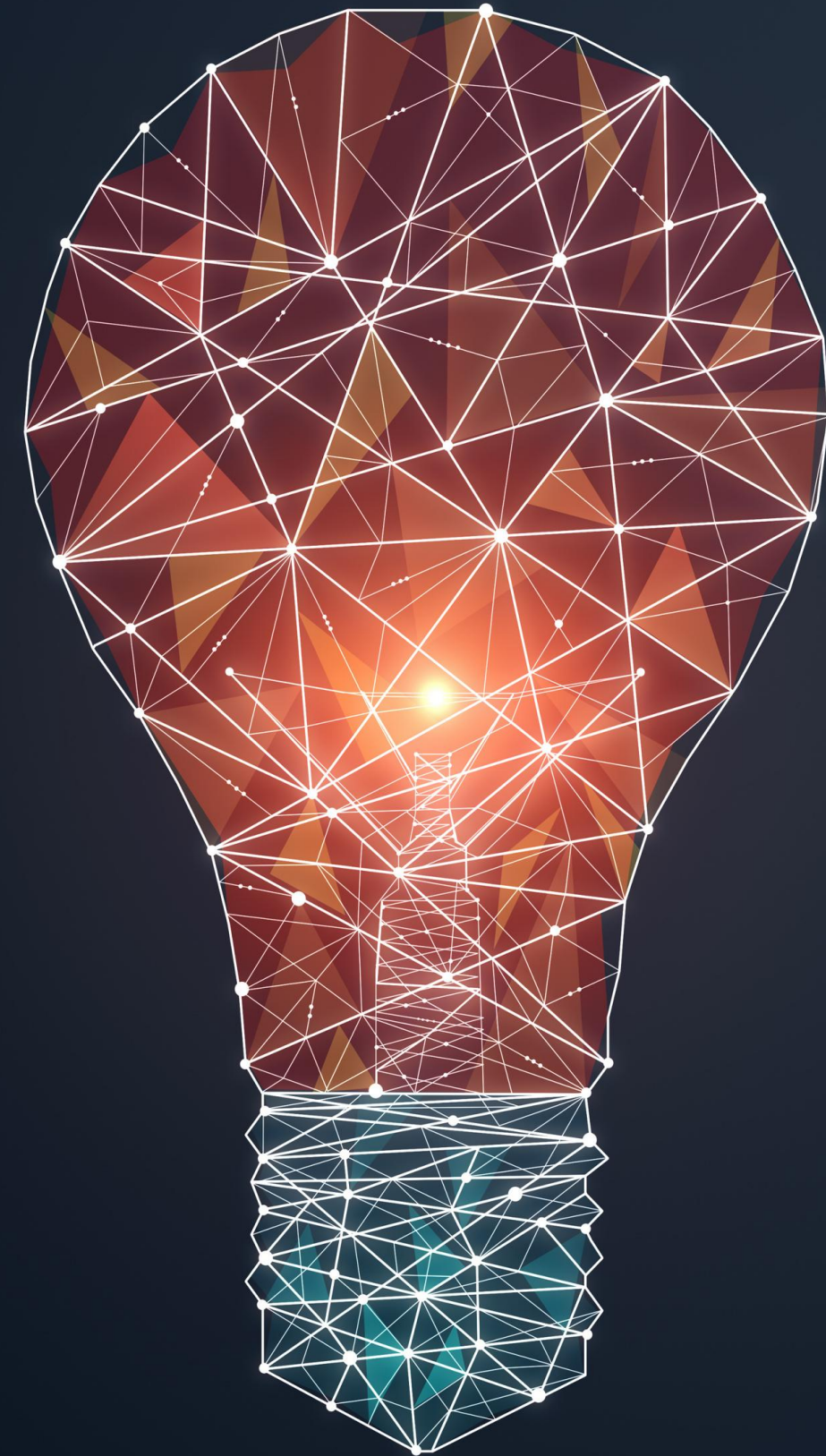
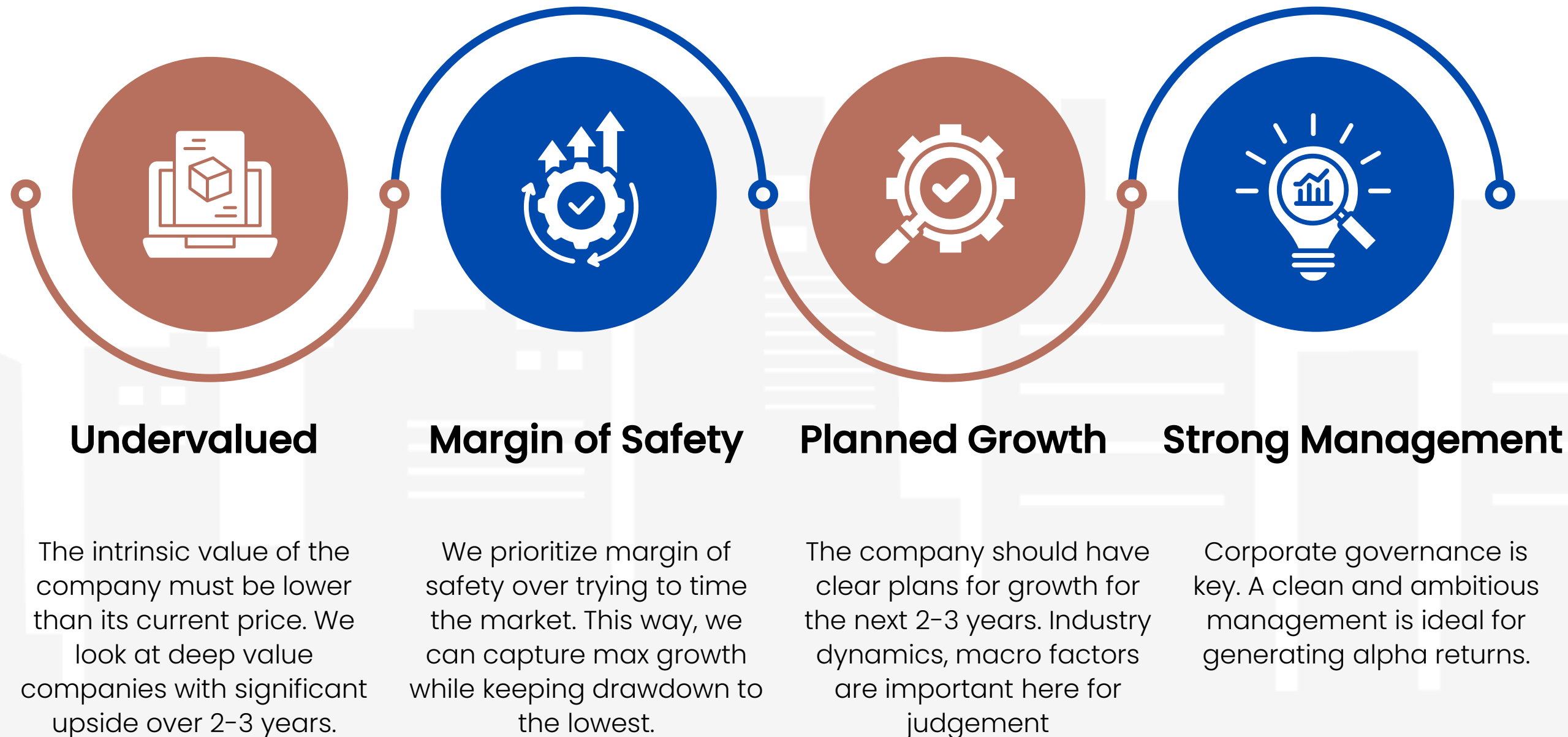
# WHAT WE BRING TO THE TABLE





# STRATEGY

VALUE + MARGIN + GROWTH





# CURRENT CONVICTIONS

## Llyods Metal & Energy

LMEL is pioneer in integrated sponge iron production and is also engaged in iron ore mining. It is one of the largest iron ore merchant miner in India.

Mkt Cap	₹ 77.4k Cr	EV/EBITDA	38.7x
Revenue	₹ 6,721 Cr	5Y CAGR	79%
EBITDA %	29%	5Y CAGR	148%

**1.Capacity Expansion:** Iron ore capacity is set to rise from 10mn MT to 55mn MT (Incl. BHQ) and sponge iron to 0.34mn MT. Also, its captive power plant capacity to increase to 120MW.

**2.Forward Integration:** Setting up new plant for Pellet, Wire rod mill & HRC.

**3.Cost Advantages:** LMEL's mines are on allocation basis & thus it does not need to pay additional royalty to govt. over life of mine v/s others who need to pay auction premium for mines acquired via auction.

**4.Industry Tailwind:** Iron ore req. is expected to double in line with growth in Steel requirement by 2030 owing to aggressive capex cycle.

## Grasim

Flagship company of Aditya Birla group operating in diversified business areas of with dominance in Cement space and disrupting building materials space.

Mkt Cap	₹ 188k Cr	EV/EBITDA	12.2x
Revenue	₹ 28.3k Cr	5Y CAGR	17%
EBITDA %	19%	5Y CAGR	22%

**1.Capacity Expansion:** Specialty chemicals capacity increased from 123k MT to 246k MT by FY24 and is increasing its Chlor-Alkali & derivative capacity by 13-15% by FY26.

**2.New Foray** into Paints business via Birla Opus brand with ₹ 100bn capital outlay. Company is confident on its ₹ 100bn revenue vision in 3 years. The response for their products has been strong.

**3.Market Share:** Strong consolidation in the cement space with Ultratech leading the pack as well as its own organic expansion plans will cater to rising demand and growing infrastructure of India.

## Ujjivan SFB

Ujjivan is one of the 2 SFB's fulfilling the eligibility for full fledged banking license from RBI. The gross loan bk grew to ₹ 32,122 Cr vs ₹ 29,780 Cr in FY24.

Mkt Cap	₹ 9,600 Cr	NIM	8.50%
FY25 NII	₹ 3,630 Cr	P/B	1.6x
FY24 PPOP	19%		

**1.Secured Book Growth:** Ujjivan witnessed growth of 56% YoY in their Secured book, taking the mix from 30% in FY24 to 44% as of FY25.

**2.Well Managed MFI Stress:** While the entire MFI industry saw massive degrowth in the MFI Portfolios, Ujjivan's MFI degrowth was -18% YoY for the Group Loans and MFI Individual book grew by 8% YoY.

**3.Cost of Funds** to decline With the RBI rate cuts of 100 bps over the last 3 MPC meetings, entire sector will witness a decline in their Cost of Borrowings, which will both boost their Spreads as well as provide some relief to customers leading to lower defaults.

# HOW WE MAKE MONEY: Pricing Terms

Fund Details	
Fund Name :	Swyom India Opportunities Fund
Principal Officer :	Sanjana Jain
Structure: Open :	Open-ended, Discretionary
Custodian :	Nuvama Custodial Services Ltd
Investment Terms	
Min ticket size :	INR 50 Lakhs
Fees :	1.5% management fees + 20% profit sharing
Hurdle Rate :	10%
Exit Load :	1% (Within 1st Yr)



“MY JOB IS TO CREATE HNIS, NOT TO CHASE THEM.”

Parag Parikh



# Thank You

## Join Us on This Journey



Kanakia Wall Street, B- 912 & 1112,  
Chakala, Andheri (E)



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