



Tread the investment terrains with ease



## Invest in trust

**Equity investment gives very high return in the long term with easy liquidity and very low custodial cost.**

The return on investment in equity is associated with the up and down movements of the stock market and the uneven performance of the companies. Therefore, equity investment is a process that demands the investor to sift through a maze of data and information before finally arriving on the where's and how's of it. Once the commitment is made the investor is confronted with the challenge of managing the investment through innumerable pitfalls around him.

Professional knowhow and guidance is needed to manage the investment through the financial jungle to the ultimate goal of profit above par.

# AMJ STOCKS - An Overview

AMJ Stock Brokers Pvt. Ltd., popularly known as AMJ STOCKS, is a SEBI registered Portfolio Manager. The history of the company can be traced back to the beginning of the proprietary firm, Travancore Investment in 1990. From a very humble beginning, the company has grown to make significant presence in the financial service industry by providing a wide spectrum of services to Corporates, NRIs as well as High Networth and Retail Investors.

Investments of any sort needs careful attention, research and actions to deal with the ups and downs in the market and to gain maximum benefit from it. Management of a sizeable investment is a tedious task for individuals as well as corporates and if the elements of risks are not addressed at the right time, in the right manner by the right people, the outcome can be devastating.



## The right people

Here is where AMJ STOCKS comes in. We understand the risks behind investing in equity market. Once you have put your trust in us, you can relax as we work on a stable platform built on decades of experience, clarity and vision.

## *Our Mission*

Create wealth through scientific investment



*Invest in Clarity*

## Portfolio Management Service

### Investment Philosophy

AMJ STOCKS aims to create wealth for its investors in the long term through a *scientific* approach to equity *investment*.

### Stock Selection

The selection of stocks for a portfolio is done after considering the economic characteristics of the company, its long term wealth creation potential, the commitment of management towards shareholders, valuation and also the technical position of the stock. Diversification across sectors and companies are done to reduce the systemic risk in the market. Investments in equities are held primarily on a long term basis and the transaction decisions are taken on the basis of the change in valuation of a particular stock.

### Fund Allocation

Fund allocation to buy shares is made inversely proportional to market Price/Earning ratio (P/E). Attempt is made to keep the portfolio P/E equal to market P/E. Portfolio Beta is selected to be more than 1.0 in low market P/E and less than 1.0 in high market P/E conditions. Fund allocations, sectors, number of companies and Portfolio Beta are calculated with respect to market P/E by the help of custom built Portfolio Builder Software.

### Risk Management

The unique feature of AMJ STOCKS portfolio is its risk management technique. The risk involved with the equity investment is tackled by maintaining tactical cash proportional to market P/E. Keeping cash in hand will be an automatic hedging mechanism against uncertainties of the market. Moreover, when the market declines from time to time, the cash provides liquidity to invest in the right stocks at attractive valuation.



## Why AMJ STOCKS ?



More than 2 decades of experience in capital market

Core management team with the company since inception

Owns a strong Research & Analysis wing

Fully online integrated process and reporting

Multiple investment schemes

### AMJ STOCKS - PMS Special Features

Investment by fund and/or by transfer of shares

Systematic and lump sum additional investment

Partial or systematic withdrawal

Fully online reporting

Online fund transfer

Online profit withdrawal

# PMS - Schemes

AMJ STOCKS research team maintains a list of investible companies from different industrial sectors after extensive studies using world class research tools, which are segregated on market capitalisation basis as:

**Group - A: Large cap companies**

**Group - B: Mid cap companies**

**Group - C: Small cap companies**

AMJ Stocks-PMS is offering nine investment schemes to meet the need of the investors. Investors can choose portfolio schemes depending on their risk return perceptions from the following schemes.

**BLUE CHIP :** Invest in large cap companies. These companies have the capacity to survive recessionary conditions.

Benchmark : S&P CNX NIFTY

**PURITY :** Invest in companies under Nifty Shariah list. These are large cap companies with purity in business model.

Benchmark : S&P CNX NIFTY SHARIAH

**MID CAP :** Invest in mid cap companies which can give high returns in long term.

Benchmark : CNX MIDCAP

**DIVERSIFIED :** Invest in large cap and mid cap companies which combines the benefits of large cap and mid cap investments.

Benchmark : S&P CNX NIFTY

**BANKING :** Invest in banking and financial companies. Companies in these sectors are the largest beneficiaries of economic reforms.

Benchmark : CNX BANK INDEX

**INFOTECHS :** Invest in IT companies. Information Technology is influencing the manufacturing and service industries to great extend. Hence the potential of this sector to grow is very high.

Benchmark : CNX IT INDEX

**INFRASTRUCTURE :** Invest in infrastructure and allied companies. Government's largest expenditure for the current and next five year plan is in infrastructure segment.

Benchmark : CNX INFRASTRUCTURE INDEX

**PUBLIC SECTOR :** Invest in public sector enterprises. PSE's are backbone of Indian Industry and the largest Indian companies are in this sector.

Benchmark : BSE PSU INDEX

**REALTY :** Invest in real estate and construction companies. The realty sector is gaining strength after the initial boom and burst.

Benchmark :CNX REALTY INDEX

Investors have choice to invest in each of the schemes independently or in a combination up to three schemes.

# Who can invest through PMS?

Resident Indians

Non Resident Indians and Persons of Indian Origin (*On repatriation basis*)

Partnership firms

Private & public limited companies

Hindu undivided family



# Fee & Charges

AMJ STOCKS offers two types of fees & charges to the investors as mentioned in the table below and the investor may choose any one of them.

| Type Fee | Upfront Fee | Account opening Fee (₹) | Brokerage, DP & Other Charges |              | Management Fee | Performance Fee | Pre closure Fee |
|----------|-------------|-------------------------|-------------------------------|--------------|----------------|-----------------|-----------------|
|          |             |                         | Resident                      | Non Resident |                |                 |                 |
| I        | 2%          | 1,000.00                | 0.65%                         | 1.30%        | 2%             | 10%             | 3%              |
| II       | 2%          | 1,000.00                | 0.65%                         | 1.30%        | 3%             | Nil             | 3%              |

**Upfront fee** is charged on initial and subsequent fund receipts.

**Account Opening Fee** is charged only once at the time of opening the account.

**Brokerage and DP Charges** are taken on actual transactions for Resident Indians and Non Resident Indians as separately mentioned in the table above.

**Management Fee** is taken at the rate of 0.5 % in Type I and 0.75% in Type II fees mentioned in the table above for every quarter on the Average Net Asset Value of the portfolio. Where the period is less than a quarter the fee is proportionately reduced.

**Performance Fee** shall be charged on the basis of **High Water Mark** principle over the life of the investment. High Water Mark shall be the highest value that the portfolio has ever reached. Performance fee is charged only on increase in portfolio value in excess of the previously achieved high water mark and is charged quarterly. Where the period is less than a quarter the fee is proportionately reduced.

**Pre closure Fee** is charged only for investors making full withdrawal of funds before the completion of one year from the date of opening the PMS account. The fee shall be charged at the rate 0.75% of the withdrawal amount per quarter for the period between the date of withdrawal and the date to complete one year from the date of opening the PMS account. Where the period is less than a quarter the fee is proportionately reduced. In case of stock(s) withdrawal amount shall be computed as per the BSE/NSE closing price on the previous trading day for the stock(s) withdrawn from the portfolio.

## The People Behind



**Sqn. Ldr. K S Mathews (Retd.),**  
*Managing Director*

An engineering graduate from 'The Institution of Electronics and Telecommunication Engineers'. Further he has acquired a Post Graduate Diploma in 'Computer based Information Systems Analysis and Design' from Indian Institute of Science, Bangalore. He has also done 'Systems Management Course' from Air Force Technical College, Bangalore. In 1988, he took voluntary retirement from Indian Air Force and since then he has been an active participant in stock market operations as an intermediary.

He has more than two decades of experience as a technical analyst. Based on his long experience in the stock market he has developed a risk management technique for portfolio management which makes AMJ Stocks - PMS unique among its peers.



**Mr. Tito Mathew, *Principal Officer***

A post graduate in Finance Management (MFM) from Christ College, Bangalore. His dynamic leadership has attracted High Networth Individuals and Corporates from various cities of India and abroad to AMJ Stocks. As the principal officer he coordinates the administrative and regulatory functions of the company.



**Mr. Jiju Abraham, *Director, Research***

He has done BCom degree from Mahatma Gandhi University. He has more than a decade of experience in stock market analysis and he is heading the research team of the company. Presently he is responsible for drawing out the investment strategy of the company.



**Ms. Jyothy Joy, *Fund Manager***

A graduate in Co - operation, Banking and Management (BSc) from Kerala Agricultural University. She has wide experience in Capital Market operations especially in Fundamental Analysis and stock selection. Presently she takes care of the portfolio building and NAV tracking of the portfolios.



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