Interim Report
For the period ended June 30th, 2026

Portfolio gross return for the first half of the year is shown below, with comparable results for S&P 500 Total Return Index:

	Portfolio	S&P 500 Total Retun Index
January 2025 - June 2026 1.5Y	37.03%	28.74%
1 January - 31 December 2025 1Y	30.53%	18.03%
1 January - 30 June 2026 6M	4.98%	9.66%

In the above shown results are not meaningful, they all are just for 6 months period. If you ask me what the correct time frame to measure is 5-year or longer period. I have no special insights to tell the future results, Time would be the best judge for our business performance.

$100 Invested in the portfolio and S&P 500 Total Return Index (Since January 2025) would have become $137.03 & $128.74 by the end of the period respectively. The purpose of this report is to maintain track record of our portfolio.

The purpose of this report is to maintain track record of my portfolio, Letter to myself & readers, there is no later. So, it's just me. Since I started tracking the portfolio, we had no selling and over year period we also have no new addition. You may notice a concentration in bank the reason is it made sense and I don't wish to sell anytime sooner.

Sincerely,

Mani Suriya R

Holdings as of 30 June 2026	
IDFC First Bank	6.18%
Tamilnad Mercantile Bank	18.06%
South Indian Bank	26.76%
Powergrid Infra Investment Trust	6.71%
IndusInd Bank	13.10%
Alpha Metallurgical Resources	7.85%
Cash	21.35%
Total	100.00%

If you have got any stock Idea which is worth a dollar and selling less than 50cents, Feel free to drop an Email: rmfundsllp@gmail.com